

Welcome to the

Positive Pay Advantage

QUICK START GUIDE

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Welcome to Positive Pay Advantage

Positive Pay is an anti-fraud service that helps protect companies against altered and counterfeit checks and fraudulent transactions.

POSITIVE PAY HOURS OF OPERATION AND IMPORTANT NUMBERS

File Transmissions

24 hours a day, seven days a week

Batch Imports and Teller Updates

Monday – Saturday every 30 minutes on & off the hour from 7:00 a.m. to 7:00 p.m. CT

Exception Items

Exceptions are available for review by 10:00 a.m. CT each business banking day.

Decisions must be made for Exceptions by the cut-off time of 3:30 p.m. CT

Technical Support Hours and Phone Numbers

Operating Hours: 7:30 a.m. to 5:30 p.m. Houston 713-232-5733

Dallas 214-754-9555

San Antonio 210-343-4420

Client Services Hours and Phone Numbers

Operating Hours: 7:30 a.m. to 5:30 p.m. Houston 713-235-8805

Dallas 214-754-9474

San Antonio 210-343-4419

Toll-Free 1-888-539-7928

TREASURY GATEWAY - LOGIN

- To start, log into Treasury Gateway and click on the **Positive Pay Advantage** link.

Alerts

- Account Analysis Statements** - Over the next several months, you may see changes to clarify service descriptions on your Account Analysis statements. If you have questions about these name changes, please reach out to your Treasury Management Representative.
- We will be performing Server Maintenance on Anytime Deposits **Saturday, May 12th, 2018** starting at 9:00 PM CT until **Sunday, May 13th, 2018** at 5:00 AM CT. Anytime Deposits WebClient, Anytime Deposits Desktop, Server Side Reporting and Mobile Anytime Deposits application will not be available during the maintenance. We apologize for the inconvenience.
- Have you heard about Treasury Internet Banking? Soon you will have access to our next generation, online banking platform where you can manage your account information quickly and efficiently. Please visit our Treasury Internet Banking Webpage [here](#) to learn more.
- Fraud Alert:** Companies are receiving fraudulent emails, letters, and faxes that appear to be from a trading partner. The fraudulent communications include requests to change wire or ACH payment instructions. To mitigate the risk of fraud, always verify any changes to payment instructions with a known contact at your trading partner using a phone number you have on record. Click on the link below to view the Amegy Bank Fraud Video.
<https://youtu.be/SrzcVitmCoU>
- Bank Holidays:** We look forward to serving your banking needs in the New Year. For your reference, below are the approaching bank holidays for 2018:

Monday,	May 28	Memorial Day
Wednesday,	July 4	Independence Day
Monday,	September 3	Labor Day
Monday,	October 8	Columbus Day
Monday,	November 12	Veterans Day (Observed)
Thursday,	November 22	Thanksgiving Day
Tuesday,	December 25	Christmas Day

training1's Services

- [Anytime Payments \(Demo\)](#)
- [Positive Pay Advantage](#)
- [Amegy Connect](#)
- [Amegy Vault Services](#)
- [Receivables Online \(Demo\)](#)
- [Treasury Internet Banking_\(UOB\)](#)

Announcements

Additional Services

- [AmegyConnect Demo](#)
- [Anytime Deposits - Certification](#)
- [Check Reorder](#)
- [Commercial Card - Visa Online](#)
- [Getting Started Guide](#)
- [Integrated Payables](#)
- [Master Services](#)

PAY / RETURN DECISION LIST

- To view the entire list of exceptions, select the **Make Decision** option.
- The items that require pay/return decisions are listed.
- When a decision is made, a check mark appears under the **Decision Made** column, and the item is moved to the end of the list.

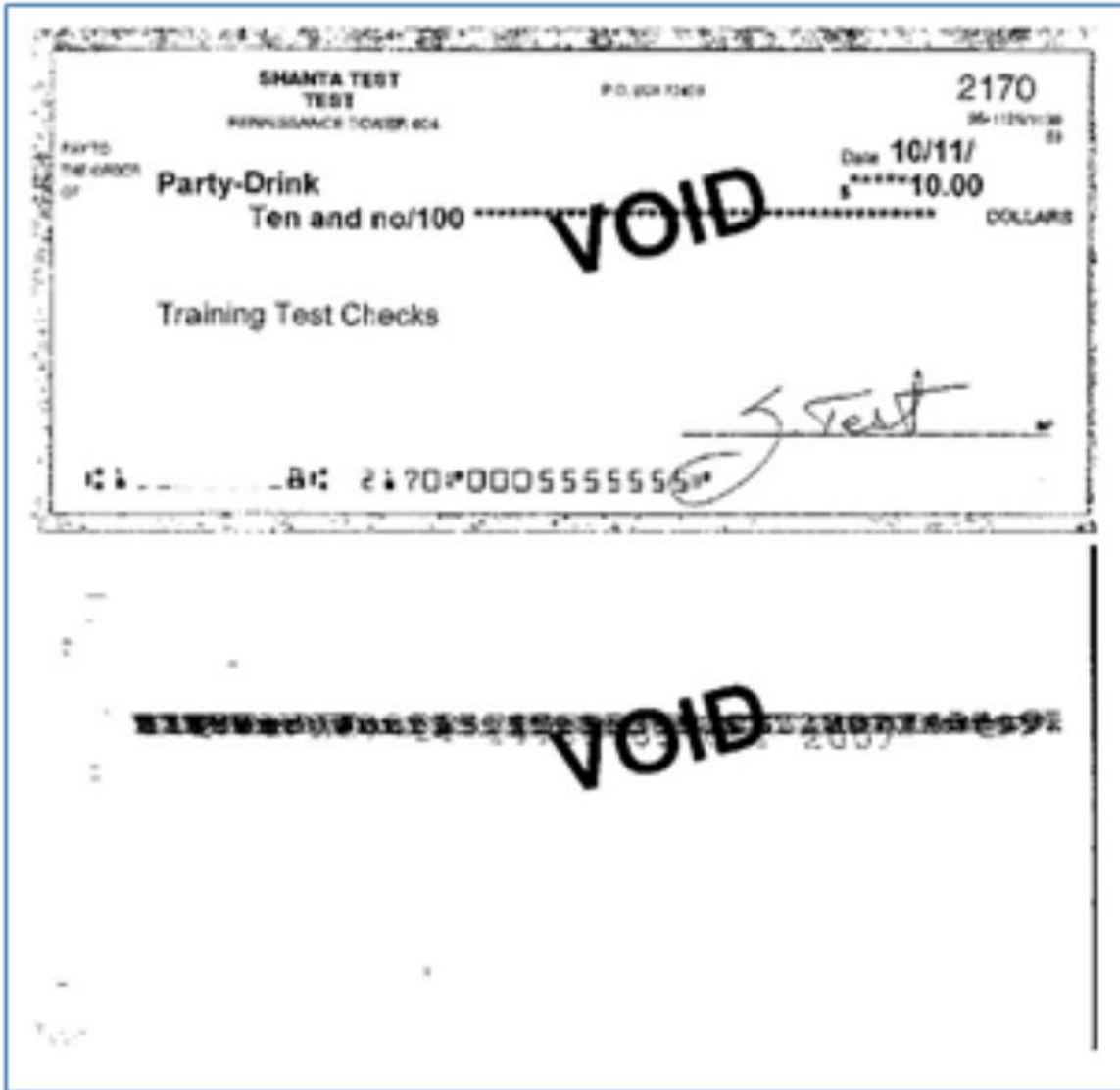
The screenshot shows the Amegy Bank web interface. The top navigation bar includes 'Home', 'Positive Pay', 'ACH Positive Pay', 'Returns', 'Collections', 'File Transfers', 'Support', 'Administration', and 'Help'. A 'Log-Off' button is in the top right. The 'Positive Pay' menu is expanded, showing options like 'Decision Summary', 'Make Decisions', and 'Item Statuses'. A red arrow points to the 'Make Decisions' option. Below the menu, there are several summary tables: 'Positive Pay - Exception Item Summary', 'Positive Pay - Issued Item Summary', 'ACH Positive Pay - Incoming ACH Summary', 'Return Items Summary', and 'Collections Summary - Pending Decision'. Each table has columns for 'Account #', 'Violation', 'Total Amount', and 'Count'. The 'Make Decisions' option is highlighted with a red circle and a red arrow.

- To view an image of an item, click on the **Check Number** of that item

The screenshot shows the 'Pay/Return Decision List' page. The top navigation bar is the same as in the previous screenshot. The left sidebar contains a 'Positive Pay' menu with options like 'Decision Summary', 'Make Decisions', 'Item Statuses', 'Single Item Entry', 'Email Notifications', 'Imports', 'Reports', and 'My Settings'. The main content area is titled 'Pay/Return Decision List' and includes a message: 'Decisions cannot be made at this time. Please return during the following hours today to make decisions'. Below this message are search filters for 'Account' and 'Suspect', and a 'Search' button. The main table is titled 'Pay/Return Decision List' and has columns for 'Account #', 'Check #', 'Amount', 'Violation', 'Scheduled Action', and 'Decision Made'. The first row is circled in red, showing a 'Check #' of 10051107. The 'Decision Made' column contains checkmarks for all items.

Account #	Check #	Amount	Violation	Scheduled Action	Decision Made
Range-Upgrade Test - xxx	51 10051107	\$114.21	Paid No Issue	Pay	✓
Range-Upgrade Test - xxx1751	100254290	\$56.31	Paid No Issue	Pay	✓
Range-Upgrade Test - xxx1751	10020244	\$81.67	Paid No Issue	Pay	✓
Range-Upgrade Test - xxx1751	10028068	\$58.31	Paid No Issue	Pay	✓
Range-Upgrade Test - xxx1751	10030042	\$64.59	Paid No Issue	Pay	✓
Test - xxx5555	3151	\$1.00	Paid No Issue	Return	✓
Test - xxx5555	3152	\$1.00	Paid No Issue	Return	✓
Test - xxx5555	3153	\$1.00	Paid No Issue	Return	✓

- The front and back of the check will display in a separate window
- Scroll down to view the back of the check



PAY / RETURN DECISION – SINGLE ITEM

- To pay or return a single check, select **Details**

Account #	Check #	Amount	Violation	Scheduled Action	Decision Made
Range-Upgrade Test - xxx1751	10051107	\$114.21	Paid No Issue	Pay	✓
Range-Upgrade Test - xxx1751	10064300	\$56.31	Paid No Issue	Pay	✓
Range-Upgrade Test - xxx1751	10070966	\$81.67	Paid No Issue	Pay	✓
Range-Upgrade Test - xxx1751	10078958	\$58.31	Paid No Issue	Pay	✓
Range-Upgrade Test - xxx1751	10088042	\$64.59	Paid No Issue	Pay	✓
Test - xxx5555	2181	\$1.00	Paid No Issue	Return	✓
Test - xxx5555	2182	\$1.00	Paid No Issue	Return	✓
Test - xxx5555	2183	\$1.00	Paid No Issue	Return	✓

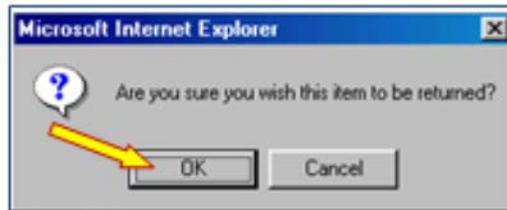
- The Pay/Return Decision - Item # screen will appear.
- Ensure the applicable Return Reason is selected if you are returning the item.
- Click Pay or click Return.

Account Number: 7777777
 Check Number: 385044
 Amount: \$1,300.00
 Presented Payee: Rings and Things
 Issued Payee: Things and Rings
 Violation Code: PYE
 Current Decision: Pay
 Resolved: No
 Return Reason: Refer To Manager

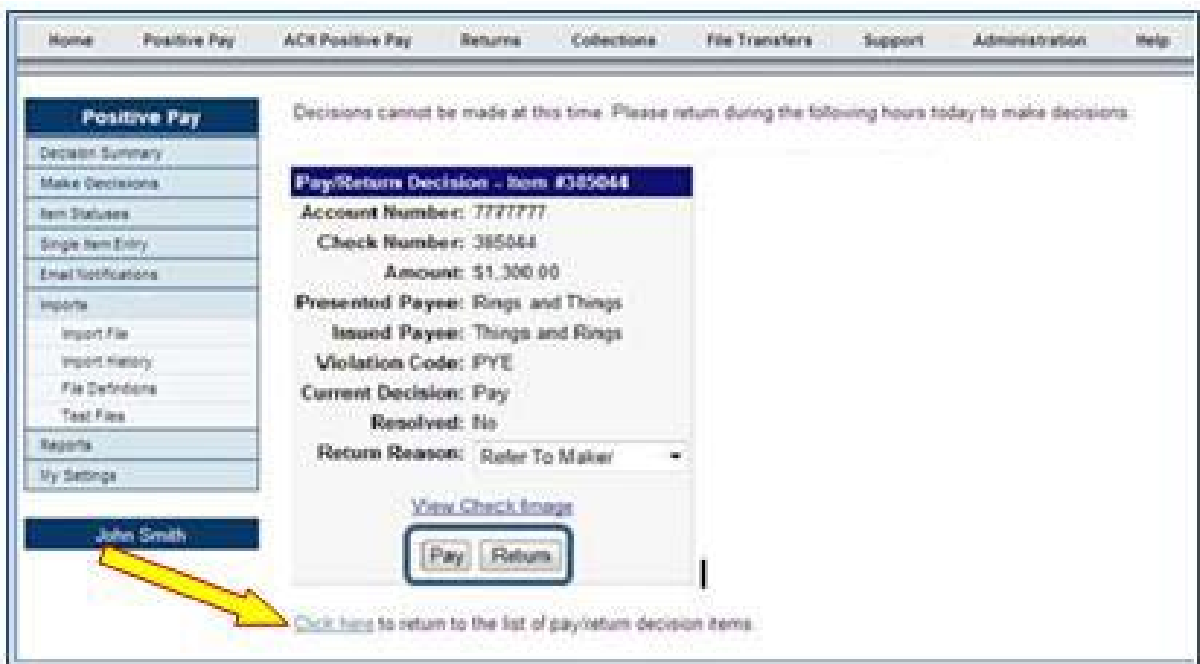
View Check Image

Pay Return

- If you have clicked on **Pay/Return**, a dialogue box will appear to confirm the decision.
- If your intent is to pay/return the item, click **OK**.



- Return to the Pay/Return Decision List by clicking on **Click here** to...



Once an item has been resolved, it appears at the end of the **Pay/Return Decision List**, and a check mark appears in the **Decision Made** column.

NOTE: If reviewing an item that was already decided, the **Return Reason** reverts to **Refer to Maker**; however, the initial return reason is included with the exception when processed.

PAY / RETURN DECISION – PAY ALL

- If the decision is to pay all items, click on the **Pay All** button on the last page below the listed items

All items not already marked Return will be paid. A check mark will appear in the **Decision Made** column and the **Scheduled Action** will be **Pay**.

Pay All cannot be undone for all; however, individual items may be changed before the decision cut-off time of 3:30 p.m. CT.

Home Positive Pay ACH Positive Pay Returns Collections File Transfers Support Administration Help

Positive Pay

- Decision Summary
- Make Decisions
- Item Statuses
- Single Item Entry
- Email Notifications
- Imports
 - Import File
 - Import History
 - File Definitions
 - Test Files
- Reports
- My Settings

John Smith

Pay All

Pay/Return Decision List

Decisions cannot be made at this time. Please return during the following hours today to make decisions.

Account: Suspect:

Account #	Check #	Amount	Violation	Scheduled Action	Decision Made
Details Range-Upgrade Test - xxx1751	10051107	\$114.21	Paid No Issue	Pay	✓
Details Range-Upgrade Test - xxx1751	10054380	\$56.31	Paid No Issue	Pay	✓
Details Range-Upgrade Test - xxx1751	10070944	\$81.67	Paid No Issue	Pay	✓
Details Range-Upgrade Test - xxx1751	10078058	\$58.31	Paid No Issue	Pay	✓
Details Range-Upgrade Test - xxx1751	10098042	\$64.59	Paid No Issue	Pay	✓
Details Test - xxx5555	3161	\$1.00	Paid No Issue	Return	✓

Note: Pressing "Pay All" will pay all unresolved items even if the list is filtered. You will have the opportunity to review a summary of the items that will be paid before confirming the action.

If **Pay All** is selected, the user will be returned to the **Pay/Return Summary** to review the list once more before choosing to **Confirm Pay All**.

POSITIVE PAY SINGLE ITEM ENTRY – ISSUED AND VOID ITEM ENTRY

- Select the **Single Item Entry** option under the **Positive Pay** tab.
- Select item type: **Issued** or **Void**. (Default is **Issued**.)

NOTE: If you choose **Void** and enter an item, and the next item you want to enter is an **Issued** item, you will have to select item type from **Void** back to **Issued**

- Select your account number. (Default is the first account listed.)
- Enter the check number.
- Enter the **Issue Date** listed on your check. For a **Void**, enter the date of the void, not the original issue date.

- Enter the amount.
- Enter the payee (optional if Payee Match is not activated).

NOTE: Payee Match is an extra service that you can add to your Positive Pay service in which the system will compare the Payee field as well. If **Payee Match** is activated, the Payee should be keyed exactly as shown on the check.

The screenshot displays the AmegyBank Positive Pay interface. The 'Positive Pay' menu item is highlighted with a red box. The main content area is titled 'Enter New Issued Item'. The form includes the following fields and controls:

- Item Type:** Radio buttons for 'Issued' (selected) and 'Void'.
- Account:** A dropdown menu showing 'Test - xxx5555'.
- Check Number:** A text input field.
- Issue Date:** A date picker field showing '08/14/2013'.
- Amount:** A text input field.
- Payee:** A text input field.

At the bottom of the form are two buttons: 'Save' and 'Save & New'. Below the buttons is a link: 'Back to Items List'. The user's name 'John Smith' is visible in the bottom left corner of the interface.

- If entering only one item, click **Save**.
- If entering more than one item, click **Save & New**. This allows you to do multiple entries. The system will keep the preselected options in a few fields, and also move to the next check in sequence to help save time.
- Once you have completed entering all of your items, click **Save**. The system will re-direct you to the **Item Statuses** section to view all items entered.

POSITIVE PAY – IMPORTING ISSUED ITEMS

Caution: After a batch is successfully imported, the batch must be **CONFIRMED** to be processed.

Before you begin, an import definition must be created by Amegy bank's Technical Support team. Contact Amegy's Treasury Management Technical Support to coordinate setting up an import definition and submitting a test file. Input File Specifications and submitting a test file instructions are included within your "welcome email" sent with training information. If you do not have these documents, contact Technical Support.

Required data elements include:

- Account Number
- Amount
- Issue Date
- Check Number

Imported batches & Single Item Entries are updated by the system every 30 minutes.

(Update process starts at 7:00 a.m CT and completes by 7:00 p.m. CT).

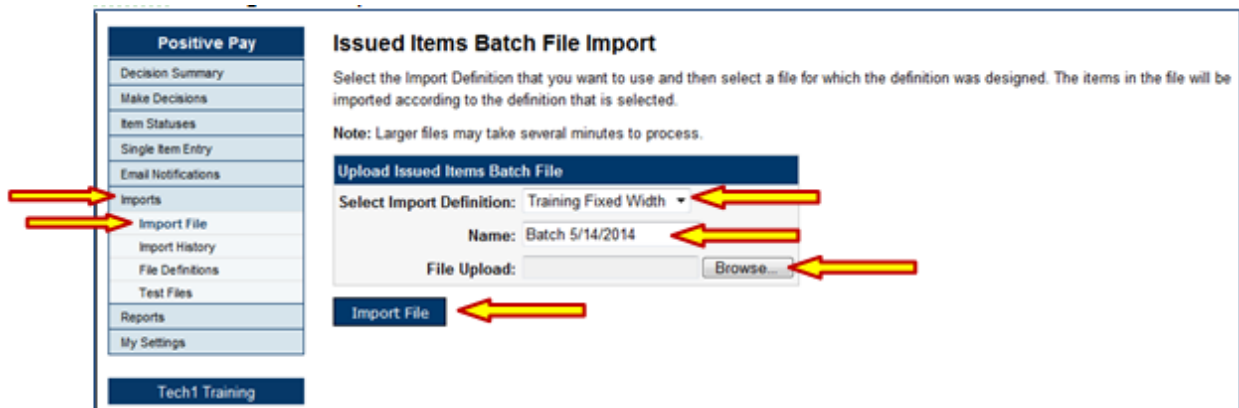
A batch upload may be unsuccessful if the file is larger than 2GB or if loss of connectivity occurs during the upload process. Review your Item Statuses

Import

- To import a batch file, open the **Positive Pay** tab and click on **Imports** and **Import File** in the **Positive Pay** option list.
- Select an **Import Definition** from the **Upload Issued Items Batch File** dropdown.

The Name field will automatically fill with the date (**Do Not Modify this Field**).

Choose **Browse** to select the your issue file to be uploaded (**.csv**) OR (**.txt**). Click on the **Import File** button to begin the import process.



Confirm

Caution: If you log off without confirming the batch, the file will remain in **Pending Confirmation** status, and it will not be processed. Batches that are **Pending Confirmation** can be viewed by clicking on the Home tab and clicking on the link to the batches that have not been confirmed.

The screenshot shows the Amegy Bank web interface. The 'Home' tab is circled in red. Below the navigation bar, there are sections for 'Quick Links', 'Related Links', 'Positive Pay - Exception Item Summary', and 'Positive Pay - Issued Item Summary'. The 'Positive Pay - Issued Item Summary' section is circled in red and contains three error messages:

- 1 uploaded issued item batch(es) have not been confirmed.
- 1 issued items are pending approval.
- 0 uploaded issued item batches are pending approval.

The system checks for duplicates based on account numbers and check numbers (not amount). If 30% or more of the items in a batch are duplicates of items that were previously issued and are still outstanding, the Issued **Items Batch File Import** screen will display an error message and the file will not be processed.

- Review items for accuracy and duplicates by clicking on **View Issued Items in Batch** within the **Upload Summary** screen.

Duplicated items will display this message: **Duplicate Issue Found Matching this Item.** If duplicates are not resolved, only the first entered item will be processed, the other(s) will be ignored.

Since a duplicate, outstanding item is determined by account number and check number, it is highly recommended that the item in the file be rejected because the issued items can have differing amounts.

- Review the information on the **Issued Items Batch File – Upload Summary** screen.

- If accurate, click on Confirm. If not accurate, click **Cancel Batch**, and make the necessary adjustments to the batch, and repeat the import process.

Issued Item Batch File - Upload Summary

File Name: CheckFile.txt Status: Pending Confirmation
Batch Label: Batch 3/13/2014 - Misc [View Issued Items in Batch](#)
Date Created: 3/13/2014 8:30 AM CT
Created By: John Doe

Account #	Issued Items	Issued Amount	Void Items	Void Amount	Grand Totals Items/Amount	Trailer Totals Items/Amount
Test 1 - xxx7444	8	\$45.43	2	\$8.95	10/ \$54.38	10/ \$54.38
Total Counted Items: 10		Total Calculated Amount: \$54.38				
Total Items From File: 10		Total Amount From File: \$54.38				

[Click here](#) to view the history of previously uploaded files.

Confirm **Cancel Batch**

After the batch is confirmed, the status will change to **Ready for Processing**.

Once a batch is **confirmed**, individual items cannot be edited. The batch can be deleted and a new file uploaded if it is still in **Ready for Processing** status.

REPORT – AVAILABLE REPORTS

Issued Items Report

This report displays all items for the selected accounts that were issued within the specified report date range. You can leave the end date empty to view all items issued since the specified start date.

Void Items Report

This report displays all void items for the selected accounts that had void dates within the specified report date range. You can leave the end date empty to view all void items that occurred since the specified start date.

Paid Items Report

This report displays all paid items for the selected accounts that paid within the specified report date range. You can leave the end date empty to view all items paid since the specified start date.

Returned Items Report

This report displays all returned items for the selected accounts that were returned within the specified report date range. You can leave the end date empty to view all items returned since the specified start date.

Exception Items Report

This report displays all items for the selected accounts that were marked as exceptions (i.e., had violation codes) within the specified report date range. You can leave the end date empty to view all exception items since the specified start date.

Stopped Items Report

This report displays items stopped on Treasury Internet Banking.