

## Positive Pay: What's New

- **Single Sign-On** from AccessJFG.
  - Users will no longer have a separate logon experience for Positive Pay.
- **Admins**, Positive Pay users will need to be users in AccessJFG due to the Single Sign-On. You can create an AccessJFG user profile with no access to account information and only access to Positive Pay.
  - A user guide is available in the Client Resources page that will walk you through the process of building users in both AccessJFG and the Positive Pay platform.
- **Positive Pay Exception Changes**
  - ACH exceptions will now be on the second day of processing.
    - ACH Transactions will post to your account.
    - On the following business day, you will receive exceptions, if applicable.
    - ACH Exceptions must be decisioned by 1:00 PM CT.
      - Despite the shorter decision window, you will have more time to prepare for the exception given it will be visible in your account activity the day prior.
- **Payee Matching**, if contracted for Payee Positive Pay.
  - You need to include the payee in your check issue or file mapping information.
    - If the payee field is left blank, your checks will become exceptions.
- **Fee Decrease** effective 1/1/21: from \$5.00 to \$2.50 per ACH or check exception.
- **Retention Timeframe**: All transaction items will be available for 90 days.
  - Stale Dated items will be available for 180 days.
- **Alerts**
  - Alerts may be sent on Saturday for Monday's business day however your decisions can wait until Monday.
  - Email alerts will automatically be turned on for all users.
  - If you wish to receive text message alerts, you can add Text Message Alerts within Positive Pay – this will not migrate from the current system.
    - A user guide is available in the Client Resources page that will walk you through the process of updating alerts.
- **Void or Delete file imports**
  - When importing files, there is no longer the option to apply a Void or Delete status to all checks in a file.
  - Voided items can be imported by using an embedded code within your import file.
  - If a file is uploaded in error and needs to be deleted, please contact Treasury Management Support to delete the entire file.
- **Future dated checks** will no longer present as an exception item. A future dated check is considered a valid negotiable item as of the day they are written, not the issue date.

### **Additional Contracted Service Changes**

- **ACH Reporting** will now be accessible in Positive Pay, not Business Gateway.
  - ACH Returns or Notifications of Change can be found in the ACH Reporting Files section of Positive Pay.
  - ACH EDI Reporting, for those that contract for this service, can be found in the ACH Reporting Files section of Positive Pay.
- **FTP (Direct File Transfer) issued check files** will be in the system within 15 minutes of being uploaded.
- **Account Reconciliation** statements are no longer automatically generated. Now, you can generate those statements at any time. See the Account Reconciliation User Guide in Client Resources for more information.
- **Dual Control** (for clients that use Dual Control in Positive Pay).
  - Dual control approval for issued check items must be completed by 10:00 PM CT the day they are entered. If they aren't approved by day's end, they will automatically be declined and must be re-entered.
  - Dual control approval for exception decisions must be completed by 1:00 PM CT.