

Quick Reference Guide

Check Positive Pay via Webster Web-Link®

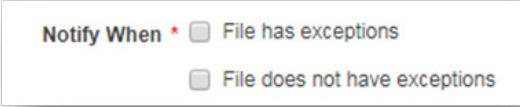
This guide will instruct you how to use the Check Positive Pay feature in Web-Link to decision your positive pay exceptions, perform issue maintenance, and run reports to view positive pay history. The Positive Pay module is located under the Fraud Control tab in the top navigation bar on Web-Link:



Depending on your entitlements, the top navigation bar may appear different, e.g. Home instead of Treasury Dashboard.

Check and Reverse Positive Pay Alert Descriptions and Triggers: Tools > Manage > Alert Settings>Create Alert

Recommended Alert Enrollments: The Check Positive Pay Exceptions Alert is preferred

Alert Title	Description and Enrollment Options	Alert Trigger
Check Positive Pay (includes Reverse Positive Pay) Exceptions	<p>When a Check Positive Pay Exception file is processed; Choose both Contains or Does Not Contain exceptions on selected accounts. It is important to check both boxes when enrolling in this alert.</p> 	Daily file
Check Positive Pay Decision Status	<p>When there are Check Positive Pay exceptions:</p> <p>Choose status - Open:</p> <ul style="list-style-type: none"> • Open – the most common status for an alert, status is open before any action has been taken on an exception 	When Status is met

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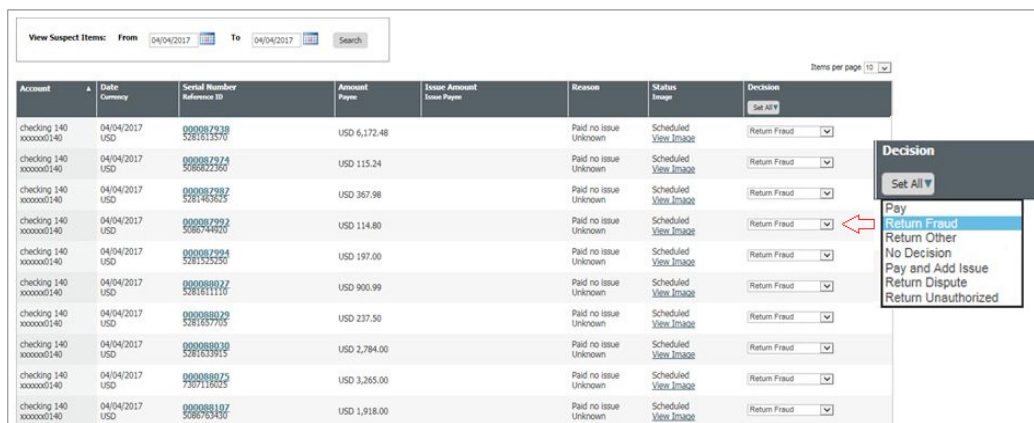
Manage Positive Pay – Decisioning:

Fraud Control > Manage > Positive Pay

Exceptions (Suspect Items) will display on the Manage Positive Pay screen with a status of Open. Check positive pay items are listed as “Standard” under the Type column. The total number of Suspect Items on that account will appear under the Total Suspects column.

Note: If you also use the ACH Positive Pay service, those items will be listed as “ACH” on the same screen. Check Positive Pay Suspect Items will appear after 10:00 a.m. ET and must be decided before the 2:00 p.m. ET cutoff. If a pay or return decision is not submitted prior to cutoff, your default decision of pay or return will be applied.

1. Select View Suspect Items. The check details and an image of the check are available by clicking the link under the Serial Number column.
2. Be sure to select the maximum “items per page” at the bottom right of the screen. Depending on the number of suspect items, they could be listed on more than one screen.
3. Click Continue until all suspect items for that account have been viewed and decided:
 - a. For each suspect item, select Pay or Return. To apply the same decision of pay or return to all suspect items in the list, click Set All:
 - i. If Return is selected, select a return reason from the options in the dropdown menu shown below
 - ii. If Pay and Add Issue is selected, the item will be paid and the issue information will be added to the system



- b. The chart below shows the return code sent by Webster to the Federal Reserve based on the return reason selected by you in Web-Link. (Note: The depositor of the check may see a different return reason as that is determined by their bank’s system.)

Web-Link Return Reason selections	Use this Return Reason for...	Return Code sent to Fed
Return – Dispute	Dispute with payee over payment, amount due, etc.	Refer to Maker
Return – Fraud	Fraudulent item	Altered/Fictitious
Return – Unauthorized	Check issued by someone in organization not authorized to do so (not fraud-related)	Not Authorized
Return – Other	Stale dated item, stop payment or other reason not shown above	Refer to Maker

The return reason selections in Web-Link are used for your reference only and can be viewed in the Fraud Control and User Audit reports.

4. After each item has been decided, click Submit.
5. The Status column will change to Scheduled, meaning a decision was submitted and awaiting transmission. The status will change to Sent once the decision has been sent for processing.

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- If dual control has been set up by your organization, another authorized user will be required to approve the decision. Items will appear with a Pending Approval status and an Approve/Reject box will appear for each item. When selected, a preview page displays for an authorized user to approve or reject the decision.

Add Single Check Issue (or Void) or Multiple Check Issues (or Voids): *Fraud Control > Create > Single Issue (or > Multiple Issues)*

Note: The manual issue entry is only available for those matching 1 line of Payee information

- Select Single to manually add a single check issue or void instruction.
- To void a series of outstanding issues, select Range and enter the check number series by completing the "From Check #" and "To Check #" fields.

The image shows two side-by-side screenshots of the web application interface. The left screenshot is titled 'Create Issue or Void Instruction' and contains fields for Account, Transaction Type, Checks (Single or Range), From Check #, To Check #, Amount, Issue Date, Payee, and Reference. The right screenshot is titled 'Create Multiple Issue or Void Instructions' and contains similar fields but includes an 'Add Another' button and character count indicators for the reference field.

- If multiple issues or voids need to be added, select the "Add Another" button as many times as needed to complete the additional issue or void instructions.
- Complete the fields providing the check issue detail including the account number, transaction type (i.e. Issue or Void), check number, dollar amount, issue date and payee information (for those using 1 line of Payee Verification).
- Once the screen is completed, click Submit Request and the Issue Maintenance screen will appear confirming a successful submission.
- The status of the entered issue or void instruction will be "Sent" once fully approved and transmitted to the Positive Pay system. It may take up to an hour for the instruction to be processed and reflected in the Positive Pay and Teller Positive Pay system.

Tip:

- The Payee field in manual issue entry accepts up to 40 characters long

Issue Maintenance – Modifying or Deleting Check Issue or Void Instruction: *Fraud Control > Manage > Issue Maintenance*

To modify or delete an issue add or void instruction in the list affects only entries that have not been sent for processing:

- If an Issue or Void instruction has a status of Sent, it cannot be edited
- If an Issue or Void instruction has any other status, it can be edited

The screenshot shows the 'Issue Maintenance' screen with a search bar and a table of existing issues. The table has columns for Check Number(s), Account, Issue Type, Amount, Issue Date, Status, Source, and Timestamp(ET). The status column shows 'No Status' for the first entry.

If dual authorization is required by your organization for the approval of pending manual issues, a "Select All" column will appear on the left side of the screen. The column will have checkboxes next to each entry to enable users to select one or more issues to approve or reject. Note: A checkbox appears only if the entry has Pending Approval status, and the user did not create the issue. Users cannot approve their own manual issues.

- Click the Check Number link to view, modify or delete an instruction; all fields can be modified. You can also add a single check issue or multiple issues from the Issue Maintenance screen by clicking the Create Issue selection.

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Fraud Control Reports:

Fraud Control > Reports > Fraud Control Reports

- Reports of Positive Pay history are available under the Fraud Control Reports menu
- Reports can also be customized by clicking Customize Report next to the report name

Tips:

- Check Positive Pay Report date ranges should always be for the "Presentment" date (presentment date is one business day PRIOR to the user Decision date)
- Current day's decision reports should always be obtained after 2:30 pm ET

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