# Positive Pay Walkthrough

- Log in to your FFBT on-line account and select the "**ACH Alert & Positive Pay**" tab. You will use this tab for accessing both ACH Alert and Positive Pay. You may need to temporarily allow pop ups in order to be redirected to the ACH/Positive Pay site.

- From the Dashboard screen, select the "**Change Module**" menu to choose either Positive Pay or ACH Alert, depending on which service you are wanting to access.
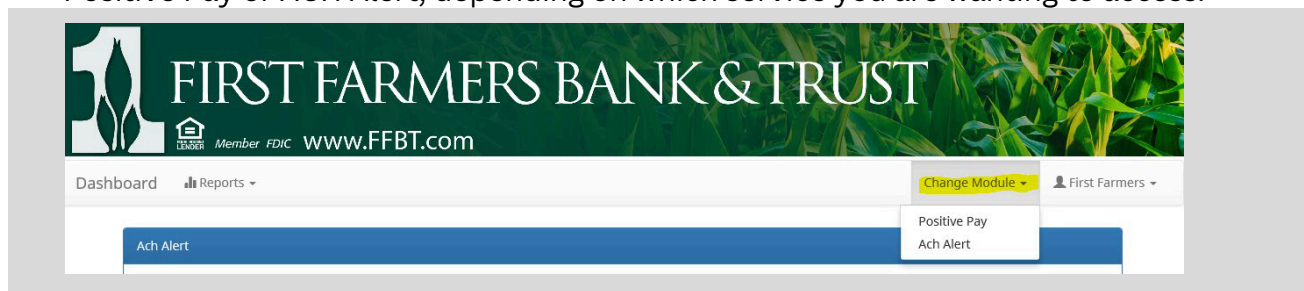

Issuing Checks

- Once in the Positive Pay module, select "**Perform**" and choose the action that you would like to use to issue checks. If you do not issue checks within the Positive Pay service, you will receive an exception for each check that clears your account that is enabled for the service.
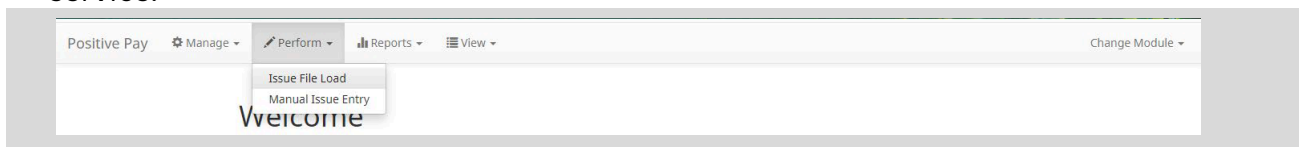
- You may choose to upload a file (Excel, comma separated (CSV), or tab separated) with the issued check information or you may select the option to manually enter checks individually.

  *If you do not issue any checks within the Positive Pay module, you will receive an exception for every check that clears the account.

- If uploading a file, you can create a template based on the file format you are uploading. Contact Digital Banking at 1-800-371-3316 ext. 8351 for assistance with creating an upload template.

- To view or search for transactions, select "**View**" and you will see a page similar to the one shown below. You can search Transaction History, lookup an issue file's status, or lookup an individual item.
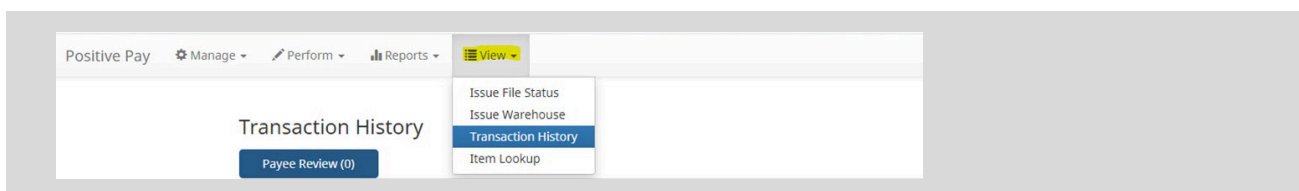
- In Transaction History, you can select the "**Filters**" option and use the dropdown arrow in the Exceptions box to narrow your search. All decisioning of Exceptions must be processed by 1pm (EST). After the 1pm (EST) cutoff, items on the Exception list will be automatically handled, paid, or returned based on the default pay setting you have selected.
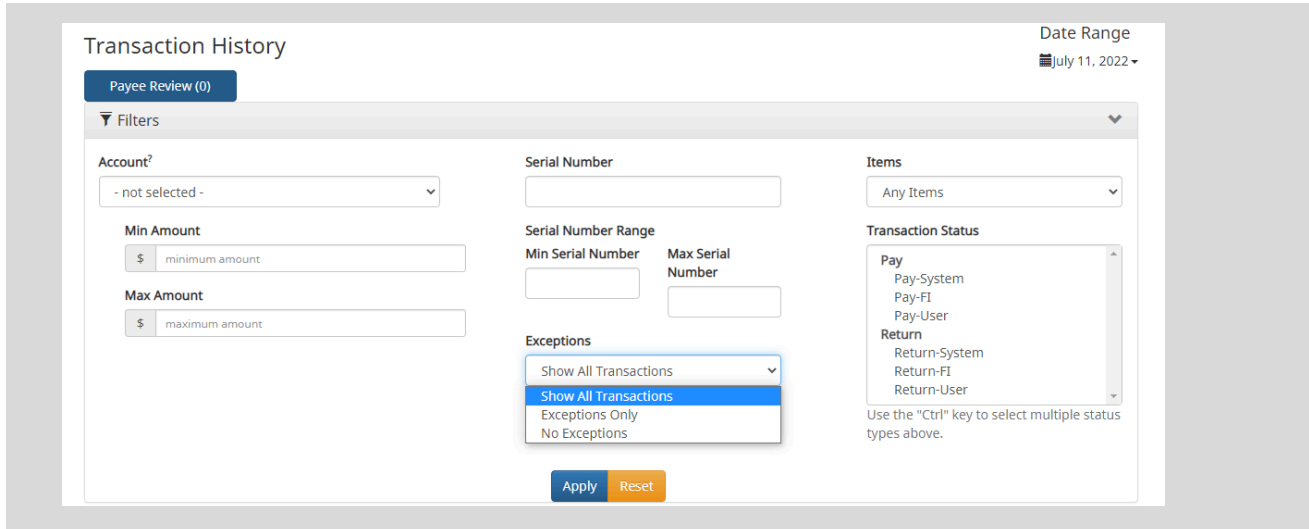
Reviewing Exceptions

- If there are any exception items that need reviewed, you will receive an email notification from ACHALERT@FFBT.COM (We recommend adding this email to your saved/allowed contacts within your email service to avoid emails being blocked).

    - You may choose to receive a separate email for each transaction or one email for each account that is set up for the service(s).

    - You will receive separate emails for ACH Alert exceptions and Positive Pay exceptions. Positive Pay exception emails will show "Check Alert" within the email subject line, where ACH Alerts will just display "ALERT".
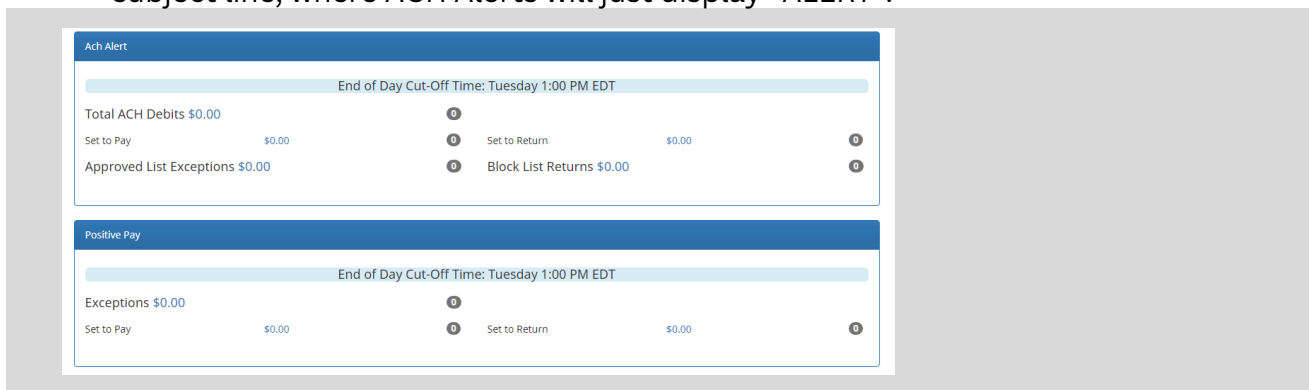
- From the Dashboard landing page, you will see an overview of any exceptions that are Set to Pay or that are Set to Return, as well as the End of Day Cut-Off Time of 1pm (EST).

- You can select any of the dollar amount links to be taken to the Transaction History page to be able to review the individual exception items and to view the current status. You may also select the Transaction History option to be taken to the same screen.

- You may choose to change the default status from Pay or Return from the Transaction History page. If it is past the End of Day Cut-Off time, it will display "Ineligible" next to the item within the Manage column.

Contact FFBT's Digital Banking Department at 1-800-371-3316 ext. 8351 or email digitalbankingsupport@ffbt.com with any additional questions.