

Positive Pay Tips

How to Review or Decision Exceptions Items:

Option 1. Commercial > Transaction Monitoring > Quick Exception Processing

Option 2. Commercial > Positive Pay > Decisions Needed

Important: Always make sure to review the item and select Pay or Return, and then **Update**

Exceptions **MUST** be decisioned each business day by 11:00 a.m. EST – Exception items not decisioned by that time will be Returned, unless otherwise noted in your business agreement.

What Caused the Exception?	How to Process
A Fraudulent Item	<ul style="list-style-type: none">Return item, and contact your Treasury Management Officer immediately
An Unauthorized ACH	<ul style="list-style-type: none">Review item carefully, if valid select PayCreate an ACH Rule, if applicable<ul style="list-style-type: none">Creating an ACH Rule:<ul style="list-style-type: none">To set an ACH Rule to allow future ACH debits from this company:<ul style="list-style-type: none">Select the Add ACH Rule hyperlinkFill in the description with the Company Name; Class Entry Code will prefillFill in Max Amount allowed (optional)Add Rule<i>*Note: Setting an ACH Rule will not make the decision for the initial exception</i>If not authorized, select Return<ul style="list-style-type: none">Contact your Treasury Management Officer for assistance
Paid Not Issued	<ul style="list-style-type: none">Review item carefully, if valid select PayIf not authorized, select Return<ul style="list-style-type: none">Contact your Treasury Management Officer for assistance
Mismatch/Duplicate Item Paid	<ul style="list-style-type: none">Review item carefully, if valid select Pay<ul style="list-style-type: none">Email RTCPositivePay@RocklandTrust.com the last four digits of the account number, along with the check details to be correctedIf not authorized, select Return<ul style="list-style-type: none">Contact your Treasury Management Officer for assistance
Error During a Check File Upload	<ul style="list-style-type: none">If a file is uploaded incorrectly, notify your Treasury Management Officer the same dayIf the error is found after the day that the file was uploaded, manual updates will be required

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Common Questions:

Question	Answer
Can I make Decisions remotely?	<ul style="list-style-type: none">• Yes! Download the Rockland Trust Mobile Application with integrated Positive Pay access
How can I view hidden items?	<ul style="list-style-type: none">• Saved items, or Exception items decisioned by default become hidden after the daily 11:00 A.M. EST deadline• Decisioned items can be viewed in two ways:<ol style="list-style-type: none">1. Commercial > Transaction Monitoring > Quick Exception Processing<ol style="list-style-type: none">a. Uncheck the box, "Hide Exceptions Already Decisioned"2. Commercial > Positive Pay > Decisioned
How can I begin receiving email and text notifications?	<ul style="list-style-type: none">• Contact your Treasury Management Officer to opt in to text and/or email notifications regarding Exception items
At what time are exception notifications sent?	<ul style="list-style-type: none">• Users will receive a notification at or before 8:00 a.m.• If Exception items have not been decisioned by 10:00 a.m., a reminder notification will be sent <i>*Note: Exception items not decisioned by 11 a.m. will be Returned, unless otherwise noted in your business agreement</i>

For more information, contact:

Or Email RTCCashManagement@RocklandTrust.com

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