HudsonValley®
CREDIT UNION

CHECK POSITIVE PAY

Getting Started with Check Positive Pay

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What is Check Positive Pay?

Check Positive Pay is a monitoring and fraud mitigation tool for Check transactions, providing businesses with the capability to decision checks prior to clearing by using pay or return designations. This service safeguards against fraudulent transactions by allowing businesses to upload their check issue file and have Positive Pay compare the checks identified with those presented against the business members' account. An exception only occurs when the check being processed does not match what was uploaded by the business, allowing for increased efficiency as businesses only decision items that do not match the issue file.

Accessing Positive Pay

Once logged into Hudson Valley Credit Union (HVCU) Online Banking, click on the Positive Pay tab from the Transfers & Payments menu. This will launch you into the Positive Pay site.
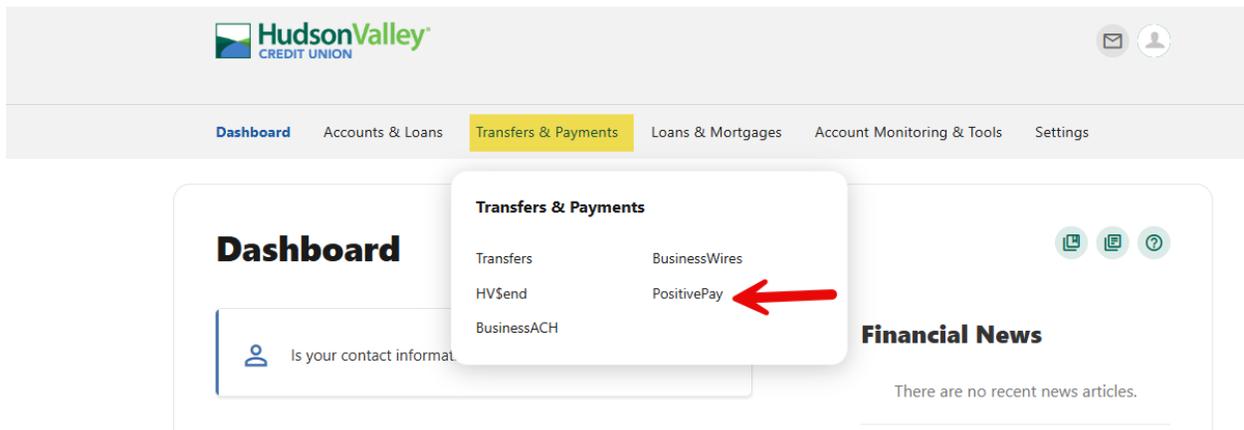
Dashboard

The dashboard is the first screen the user will see when signing into Positive Pay.
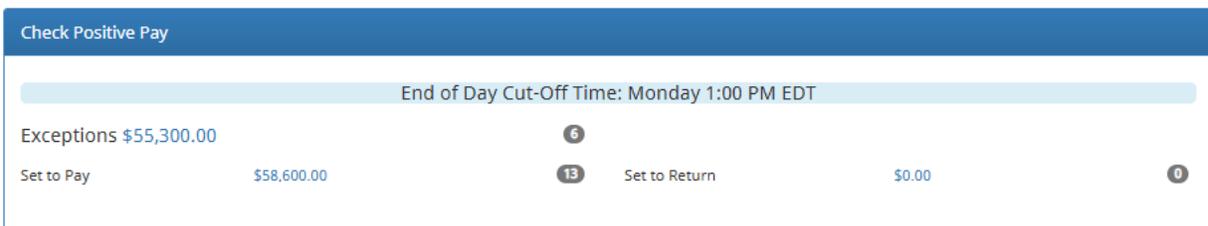
Exceptions	Clicking on the dollar amount will expand the view. Exceptions are the transactions that do not match the check issue file or the manual uploads. If no decision is rendered, these transactions will pay/return based on the default setting.
Set to Pay / Set to Return	Clicking on the dollar amount for the Set to Pay or Set to Return lines will expand the view. Set to Pay or Set to Return indicates transactions that will pay or return if no action is taken due to the default status. User Pay or User Return indicates a user decision has occurred.

Check Positive Pay - Status Overview

- "Current Status'" indicates whether a decision on the transaction was made by the system or was changed manually.
  - Pay-System = Pay, decided using parameters setup in the system
  - Return-System = Return, decided using parameters setup in the system
  - Pay-User = Pay, manually decided by a user
  - Return-User = Return, manually decided by a user
- "Change Status" allows the user to change the "Current Status." Click on blue button to change and update in real time. The user will only be able to change this if it's within the published cutoff time.
  - If the user wants to change the status to Return Check, the user must select the return reason and save.

Transaction ID	Account Number	Check Number	Credit	Debit	Current Status	Date↓↕	Change Status	Exception
10773750	xxxx9289	1937		$400.00	Pay-System	08/18/2025	⊗ Return	🔍
10773749	xxxx9289	1936		$12,000.00	Pay-System	08/18/2025	⊗ Return	$
10773748	xxxx9289	1935		$1,100.00	Pay-System	08/18/2025	⊗ Return	🕑

The user has the ability to click on the Check Number to view the check image.

	Transaction ID	Account Number	Check Number	Credit	Debit	Current Status	Date⬇	Change Status	Exception
›	10773750	xxxx9289	1937		$400.00	Pay-System	08/18/2025	⊗ Return	🔍
⌄	10773749	xxxx9289	1936		$12,000.00	Pay-System	08/18/2025	⊗ Return	$

View Check Image

Account Name: Operating   Payment Date: 08/14/2025

Positive Pay Type: standard   Loaded Exception Reason: Amount Discrepancy

Issuance Check Number: 1936

Issuance Amount: $120,000.00

Issuance Date: 08/11/2025

Original Check Number: 1936

Original Amount: $12,000.00

Check Image   ✕
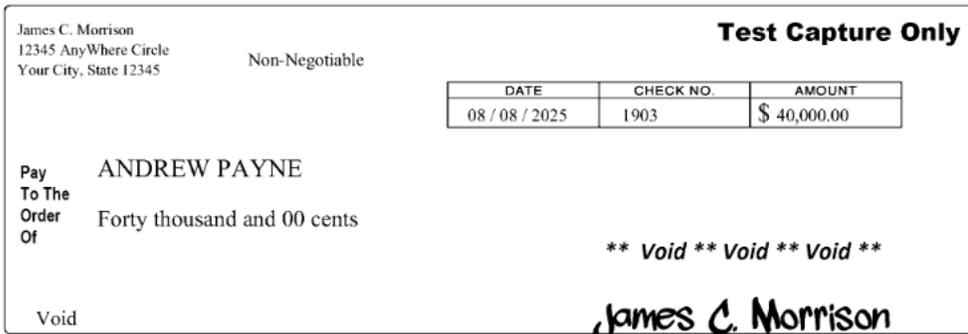
Check Exceptions

An exception means that the transaction is being treated as an item that needs attention - there are multiple reasons why the transaction could be an exception. Each exception code has its own icon. The user can scroll over the icon or open the transaction to see the exception reason and the violation details if they expand that specific transaction.

Exception icons:

	Transaction ID	Account Number	Check Number⬇️	Credit	Debit	Current Status	Date	Change Status	Exception
>	10773734	xxxx9289	1921		$1,000.00	Pay-System	08/15/2025	⊗ Return	📅
>	10773735	xxxx9289	1922		$1,100.00	Pay-System	08/15/2025	⊗ Return	🕐
>	10773736	xxxx9289	1923		$120,000.00	Pay-System	08/15/2025	⊗ Return	🐷

View exception reason by hovering over icon:

	Transaction ID	Account Number	Check Number⬇️	Credit	Debit	Current Status	Date	Change Status	Exception
>	10773734	xxxx9289	1921		$1,000.00	Pay-System	08/15/2025	⊗ Return	📅 Exception: Stale dated
>	10773735	xxxx9289	1922		$1,100.00	Pay-System	08/15/2025	⊗ Return	🕐

Exception reason in transaction details:

	Transaction ID	Account Number	Check Number⬇️	Credit	Debit	Current Status	Date	Change Status	Exception
⌄	10773734	xxxx9289	1921		$1,000.00	Pay-System	08/15/2025	⊗ Return	📅

Account Name: Operating

Payment Date: 08/14/2025

Positive Pay Type: standard

Loaded Exception Reason: Stale dated

Issuance Check Number: 1921

Issuance Amount: $1,000.00

Issuance Date: 01/11/2025

Original Check Number: 1921

Original Amount: $1,000.00

Check Positive Pay exception reason overview:

Icon	Exception Code	Exception Reason
🔍	Issuance Not Found	Check presented where no issue item is found to match against.
↻	Issuance Already Used	Check presented with a serial number previously presented.
⊖	Issuance Voided	Check presented with a serial number of an issue item marked with a void status.
$	Issuance Amount Mismatch	Check presented where amount of check differs from issue amount.
🐷	Amount Over Limit	Transaction amount is over the limit.
🕐	Early Presentment	Check presented with a date that is before the issuance date on the issued item.
📅	Issuance Stale Dated	Check presented with a date that exceeds the specified number of stale days for the account.

Manual Issue Entry

The Manual Issue Entry gives users the ability to enter check information without having to upload a file. Some members may find manually uploading checks is easier and/or the best way to upload one-off checks. Users will need to manually enter the check number, check amount, status, and issuance date. Once check(s) are uploaded into the system, they are immediately able to match decision statuses when presented for payment.

1. From the Check Positive Pay module, click Perform > Manual Issue Entry.
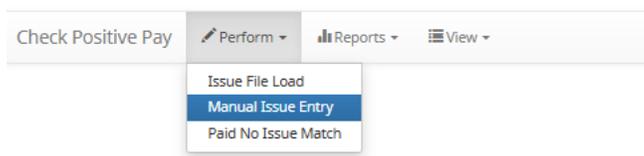
2. The Manual Issue File Entry screen appears.

3. Select the Account and enter the data for the check that was issued, including check number, amount, status, and issuance date.
4. When all manual issuance checks have been entered, click the Save button to ensure data is not lost.
5. The Manual Issuance File Status detail page will appear.

MANUAL_1755113359378

File Status

| Queued | Processed | Approved | Completed | Deleted |

File processing is complete. View list below to see item.

⊕ View item: 1 Item totaling $4,000.00   Load Date: 08/13/2025 3:29 PM EDT

Rows 1 - 1 of 1.

Account Number	Check Number	Amount	Payee Name	Status	Issuance Date
xxxx2222	123	$4,000.00	Test Payee	AVAILABLE_FOR_MATCHING	08/13/2025

Delete

Upload Issued Check File

The check file load process provides users with the ability to easily upload multiple checks at the same time. Some users may find uploading the Issue Load File is easier and/or the best way to upload multiple checks at a time. Users will need to ensure the issue file matches the upload standard template. Once check(s) are uploaded into the system, they are immediately able to match decision statuses when presented for payment.

1. From within the Check Positive Pay module, click Perform > Issue File Load
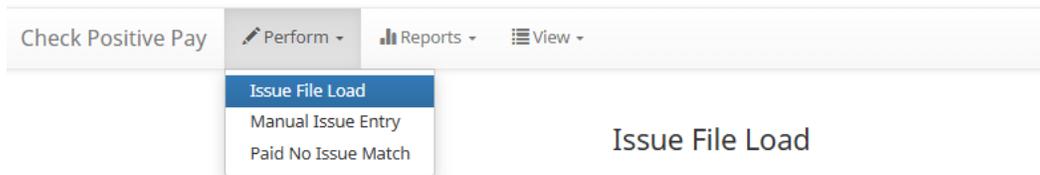
2. The Load Check Issuance File page appears

Issue File Load

Template to Use With Issue File

| Check Import - Client ⌄ | Create New Template |

View Selected Template

Select one issue file that is in the format of the selected template

Drag & drop files here ...

Select files ...   Browse ...

3. The HVCU template will default as the template to upload the issue file
   a. Data must be in a Microsoft Excel file and in the below format to process successfully. Only options for status are Issued & Voided:

account	issuance date	check #	amount	status
100012345	3/18/2025	100	250.23	ISSUED
100012345	3/18/2025	101	350.58	ISSUED
100012345	3/18/2025	102	1000.25	ISSUED
100012345	3/18/2025	105	2500.99	ISSUED
100012345	3/18/2025	106	120.35	ISSUED
100012345	3/18/2025	108	650.85	ISSUED

4. Click the Browse button to select the appropriate file
   a. This is the file that your business created with your Issued & Voided checks using the HVCU standard format provided on the next page
5. Once the file is selected, it will display the upload interface
6. The Status Bar will then display the status of the file
   a. If errors are encountered during processing of the issuance file, they will be highlighted in red

        i. At this point, the user will have the option to:
            1) Correct those errors by clicking on the red highlighted field and updating
            2) Delete individual errors. This feature only displays if there are errors in the file and is only available until errors have been corrected, and the file is saved.
            3) Delete all errors
            4) Discard the file
   b. Once all errors are corrected, the red highlights are no longer visible, and the file can be resubmitted by clicking the Save and Submit button
7. Once no errors are detected in the file, the file will automatically display as approved and complete

Paid No Issue Match

The Paid No Issue Match section is meant to be used as a reconcilement tool – allowing the user to match an item after it was paid, which makes tracking checks easy and efficient.

Check Positive Pay – Reporting

The Issue Item Status Report provides a look at the checks that the member has issued by uploading the check file or manually entering it.

- This report is important because it allows the user to track their checks issued and gives insight into which checks have not yet been presented for payment.

- Users can filter by status, including Outstanding (meaning the checks have not been presented for payment), Paid, Returned, Stop, and Void.

- Users can filter by start and end date – looking at the status as of today. If no dates are selected, all outstanding items will appear.

- Download option will allow the user to download the information into a spreadsheet to sort as desired.

Issued Check Warehouse

Check Positive Pay allows members to see the status of all issued check items. Authorized users can modify items in the Issue Warehouse and clients can use the Issue Warehouse to search for issued items for a specific client or account using the filtering options available.

- This report can be viewed by going to View > Issue Warehouse
- This report defaults to the current day's date, but the date range can be changed to look for a specific date or period.

Issue Warehouse

▼ Filters   ❯

15 transactions totaling $12,000.00

Rows 1 - 15 of 15.

	Item ID	Account Number	Check Number⬇⬆	IssueType	Match Status	Amount	Load Date/Time	Issuance Date	Update
❯	16671270	xxxx1583	150	ISSUED	OUTSTANDING	$100.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671271	xxxx1583	151	ISSUED	OUTSTANDING	$200.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671272	xxxx1583	152	ISSUED	OUTSTANDING	$300.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671273	xxxx1583	153	ISSUED	OUTSTANDING	$400.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671274	xxxx1583	154	ISSUED	OUTSTANDING	$500.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671275	xxxx1583	155	ISSUED	OUTSTANDING	$600.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671276	xxxx1583	156	ISSUED	OUTSTANDING	$700.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671277	xxxx1583	157	ISSUED	OUTSTANDING	$800.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671278	xxxx1583	158	VOIDED	OUTSTANDING	$900.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671279	xxxx1583	159	ISSUED	OUTSTANDING	$1,000.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671280	xxxx1583	160	ISSUED	OUTSTANDING	$1,100.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671281	xxxx1583	161	ISSUED	OUTSTANDING	$1,200.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671282	xxxx1583	162	ISSUED	OUTSTANDING	$1,300.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️
❯	16671283	xxxx1583	163	ISSUED	OUTSTANDING	$1,400.00	07/01/2025 2:40 PM EDT	06/30/2025	✏️