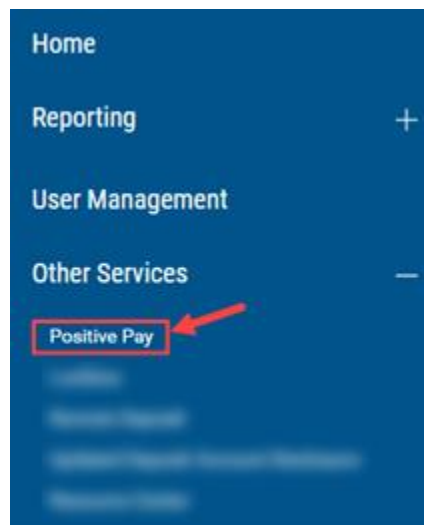


## How to Decision a Positive Pay Suspect Item

Users with Positive Pay permissions have the ability to pay or return suspect items through the Business Online Banking Platform. Instructions for how to pay or return suspect items are outlined below.

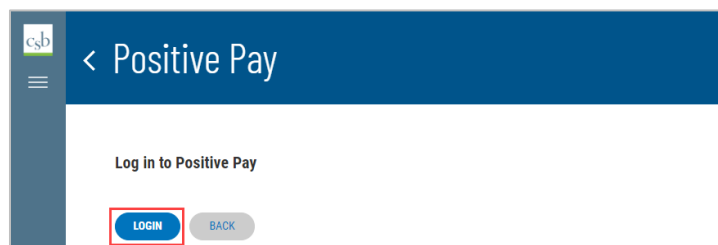
### **Step 1:**

Click on the 3-line icon on the upper left corner, just below the Cambridge Savings Bank logo to expand the side menu. From the side menu, click on **Other Services** and then select **Positive Pay**.



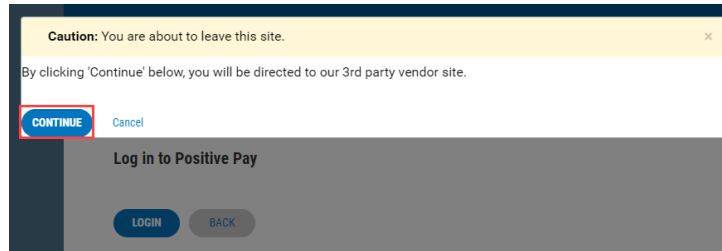
### **Step 2:**

On the **Positive Pay** screen, click the **Login** button on the screen.




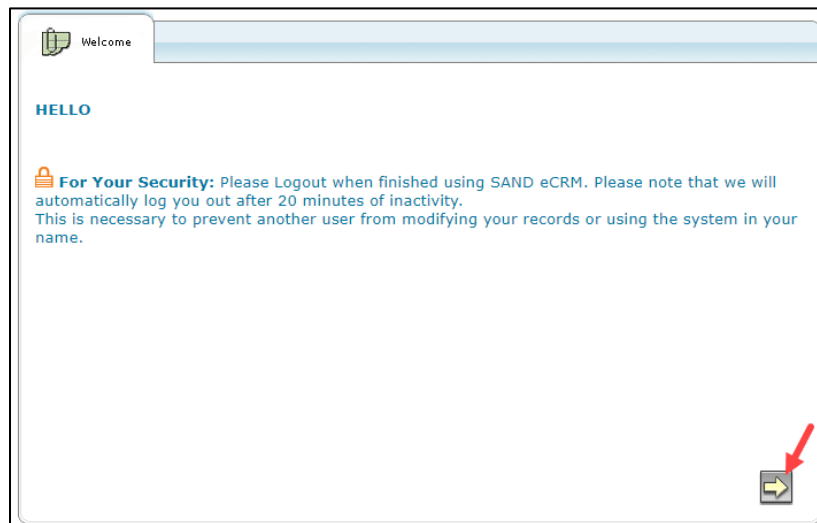
**Important!** After clicking the **Login** button, you will receive a pop-up message stating: **“Caution: You are about to leave this site. By clicking, ‘Continue’ below, you will be directed to our 3<sup>rd</sup> party vendor site.”**

This is a valid message, and you are still in a secure session and accessing a secure site to access the services.



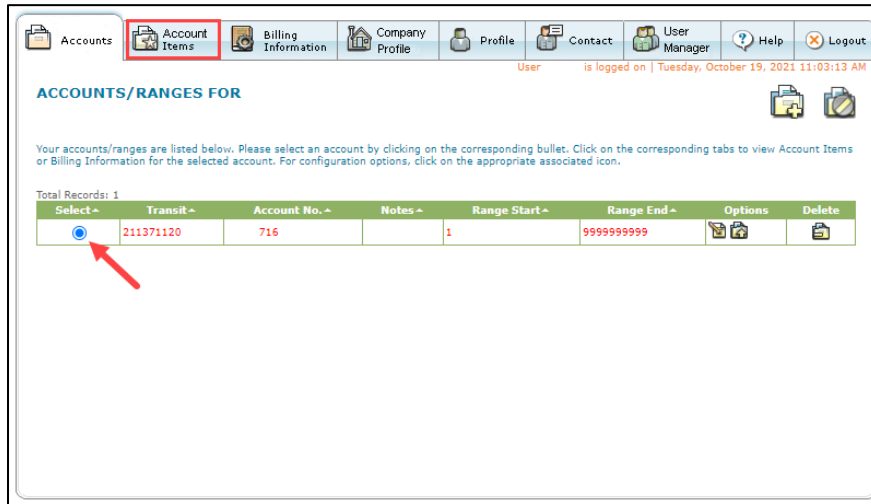
**Step 3:**

You will automatically navigate to the Positive Pay website. Click the arrow button  at the bottom of the screen to continue into the Positive Pay system.



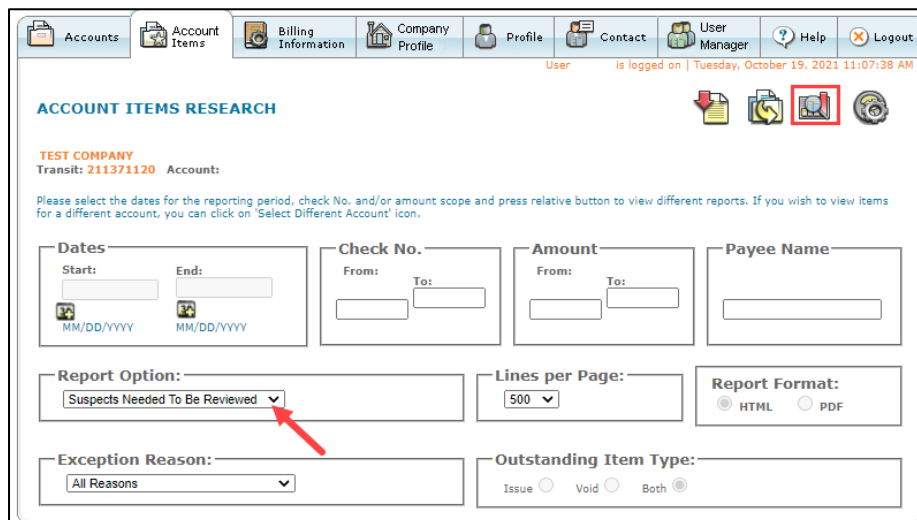
**Step 4:**

From the **Accounts** tab click the **radio** button located under the **Select** column, for the account that has a suspect item (record information will be in **red** text if there is a suspect item to review). Select the **Account Items** tab to continue.



**Step 5:**

On **Account Items** tab select **Suspects Need To Be Reviewed** from the **Report Options** drop down in the bottom left corner of the screen. Click the **Show Search Results** icon located in the top right corner of the screen to continue



**Step 6:**

For each Suspect Item listed, click the **Date**, **Trace** or **Check No.** to view the check.

**CURRENT DAY SUSPECTS - Not Reviewed, Deferred**

TEST COMPANY  
 Transit: 211371120      Account:  
 Starting Date: 10/18/2021      Ending Date: 10/18/2021

Listed below are the items you selected. Click on each item to make Pay/No Pay decisions or to Revalidate the item. To work with a different account, click on the 'Select Different Account' icon above.

Total Records: 2

Date	Trace	Check No.	Amount (\$)	Payee	Status	Reason Rejected
10/18/2021	0000000000884010690	172	1.00	Non Reco	📄	Item not in PositivePay file
10/18/2021	0000000000884010710	173	2.00	Non Reco	📄	Item not in PositivePay file

Total Amount: 3.00

Bulk Decisions - Apply to all items on this page

Decision: Pay  Return       Return Reason: None      Notes:

**Step 7:**

Review the Suspect Item and determine if you want to Pay or Return the Item. If you want to *Pay* the item, simply click the **Check Mark** icon. If you want to *Return* the item, select a **Return Reason** from the drop-down menu located in the bottom right of the screen then click the "X" Mark icon.

You have 152 minutes left to make decisions before the end of today.

**Suspected Item**  
 Transit: 211371120      Account:

Click on the image to enlarge.  
[Click here to see the back of check.](#)

10/18/21      172

DATE: 10/18/21

PAY TO THE ORDER OF Company Name \$ 1.00

One + 00/100 DOLLARS

CSB Cambridge SAVINGS BANK

Signature

Trace: 0000000000884010690  
 Reason Rejected: Item not in PositivePay file  
 Default decision for closing this item: Return

Comments:       Issue Amount: 0.00      \*Check No.: 172      \*Amount: 1.00      Return Reason: None

**Step 8:**

Once you select to Pay or Return the item, you will be automatically directed to the **Current Day Suspects** page. On the **Current Day Suspects** page, verify the **Status** of the item to reflect the decision made.

**CURRENT DAY SUSPECTS - ALL**

**BWBTESTCO**  
 Transit: 211371120      Account:  
 Starting Date: 01/22/2018      Ending Date: 01/22/2018

Listed below are the items you selected. Click on each item to make Pay/No Pay decisions or to Revalidate the item. To work with a different account, click on the 'Select Different Account' icon above.

Total Records: 1

Date	Trace	Check No.	Amount (\$)	Payee	Status	Reason Rejected
01/22/2018	55454F02D9604902908F42770		8.88	Non Reco	Reviewed and Dispositioned to Pay	Stop-Pay

Total Amount: 8.88