MeridianBank.

Positive Pay
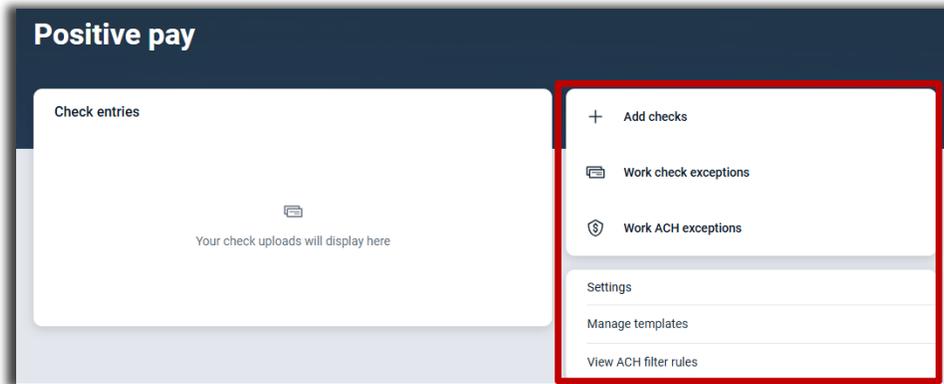
Table of Contents

__Section A:__ Accessing Positive Pay Menu

1. To access the Positive Pay menu, click on Positive Pay from the menu; you may need to unfold the Payments tab
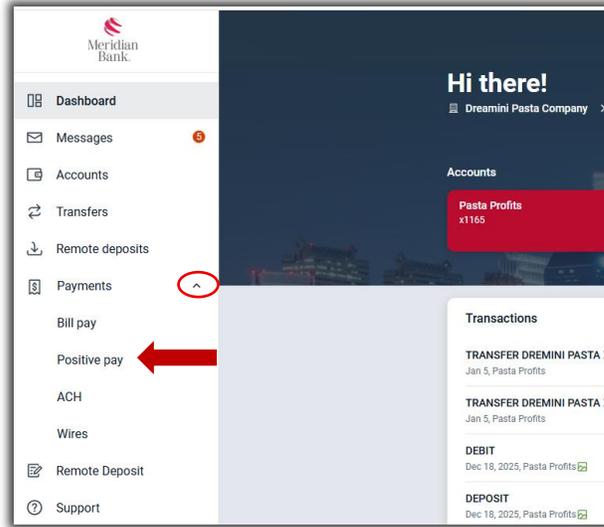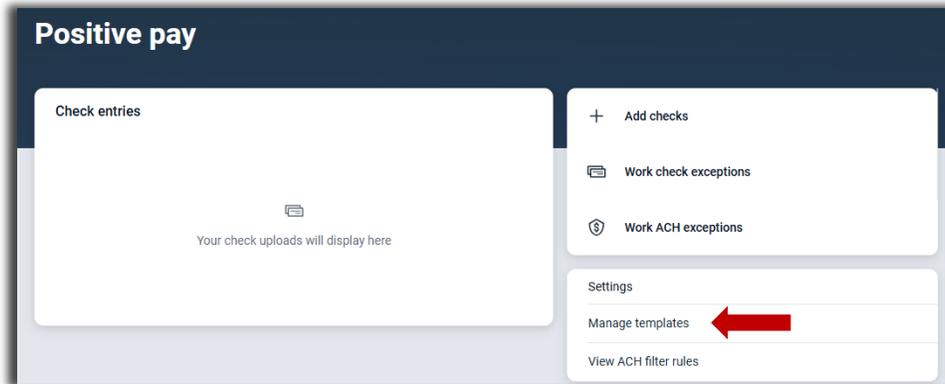

2. From here, you will be able to select the specific option for utilizing the Positive Pay feature

## Section B: Establishing Check Upload Format

1. To create a new Check Upload Format, you will need to click on the Manage Templates

Positive pay

Check entries

Your check uploads will display here

+ Add checks

Work check exceptions

Work ACH exceptions

Settings

Manage templates

View ACH filter rules

2. Next, you will select the "+" button in the top right corner to add a template

< **Manage templates** +
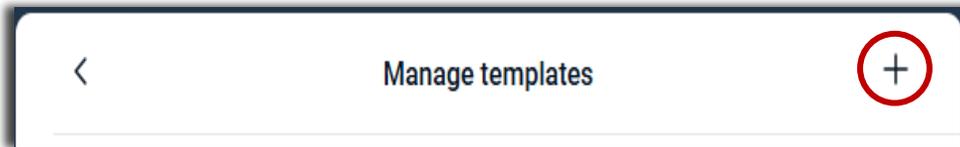
3. Select Delimited for the file type

< **Select template format**

Delimited ⓘ

Fixed position ⓘ
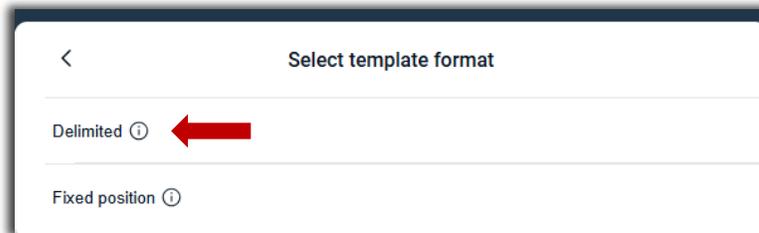
4. Create a new upload format by inputting data including:
    a. Template Name
    b. Amount Format

    c. Column Order (required fields below)
        i.   Item Number
        ii.   Item Amount
        iii. Issue Date
        iv.   Payee

> ** Important Notes **
>
> **Issued Date** – Make sure to match the Issued Date Format to what you have in the CSV File
>
> **Column Order** – Uses numbers to correspond to lettered columns on csv formatted Excel spreadsheets. (i.e. A=1, B=2, C=3, D=4 etc)
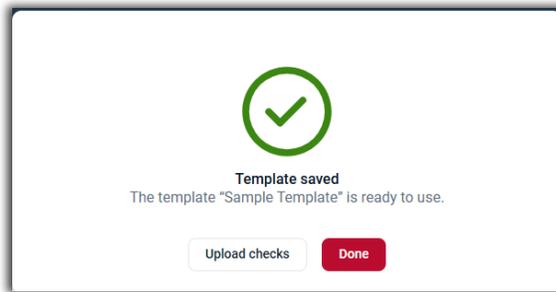

** All other fields are optional. Positive Pay will only look to the fields with column numbers indicated. **
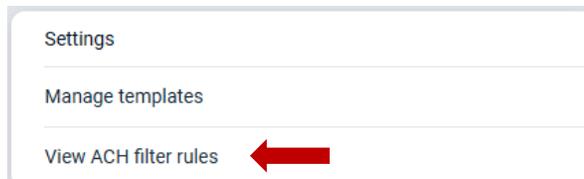
5. Once you have entered this information, click Review. Review Template entries, click Save if correct, Edit if changes are needed

You'll receive confirmation the template is saved and ready to use
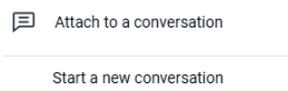

Section C: Viewing ACH Filter List

1. To view existing ACH Filters, click on View ACH filter rules option


2. New ACH Filters are added by bank personnel; To have a filter added for "safe vendor":

    a. Locate transaction in account History; click on the transaction to expand details

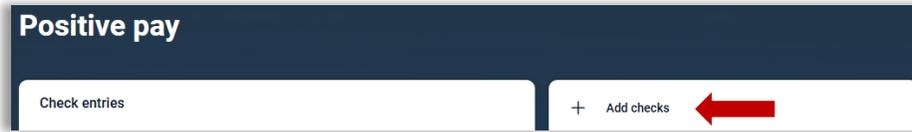   b. Click Attach to a Conversation- Start a new conversation

c. Select Meridian Bank in the To box; Request the Company be added to your ACH

Filters; Send

MeridianBanker.com | 866.327.9199

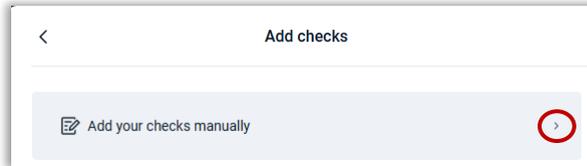Loans : Wealth : Mortgage : Title : Merchant
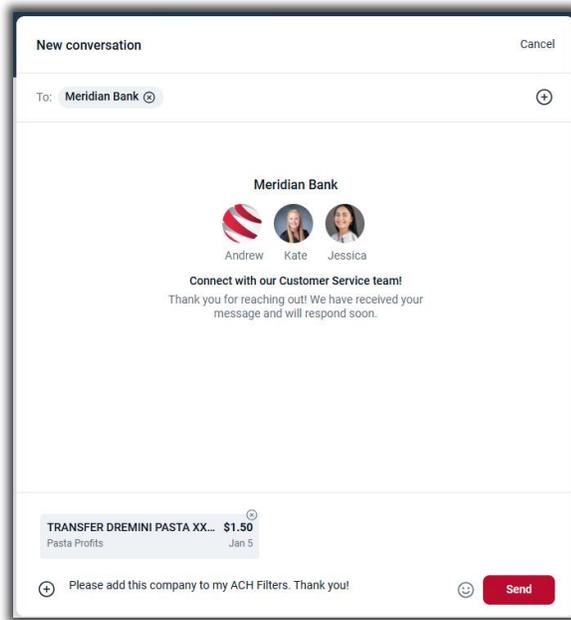
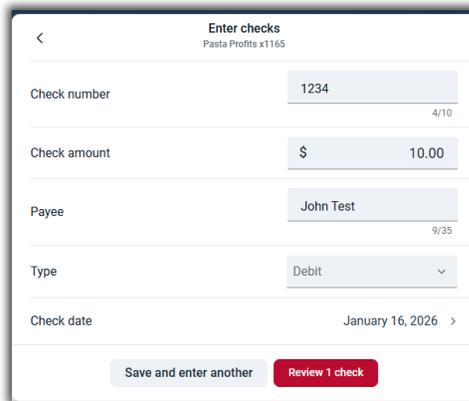**Section D: Adding Checks to Positive Pay**

1. Click + Add Checks

i. To add checks manually, select Add your checks manually by selecting the >

ii. Select the Account you are adding checks for by clicking the > next to the account

iii. Enter information in provided fields; Click Save and enter another if you have more to enter or Review
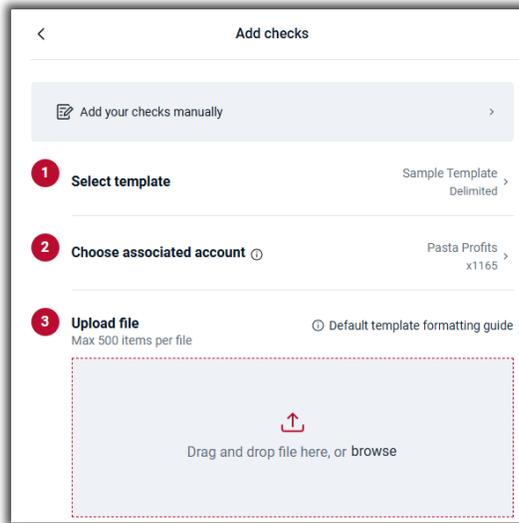

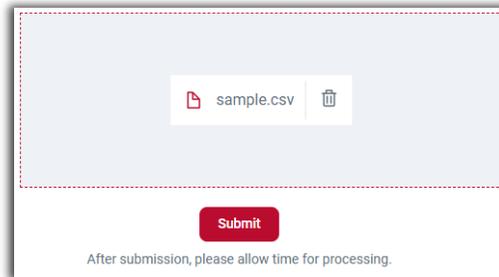iv. Review entries after all are entered; Approve
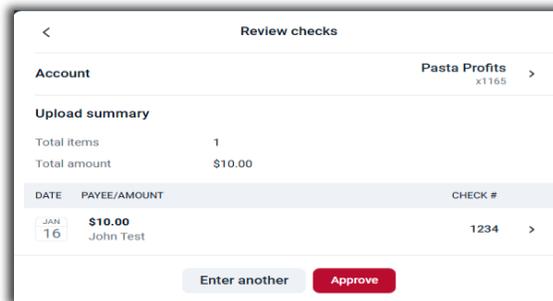
Section I: Uploading Issued Items

1. Click + Add Checks

2. Select your template

3. Choose associated account

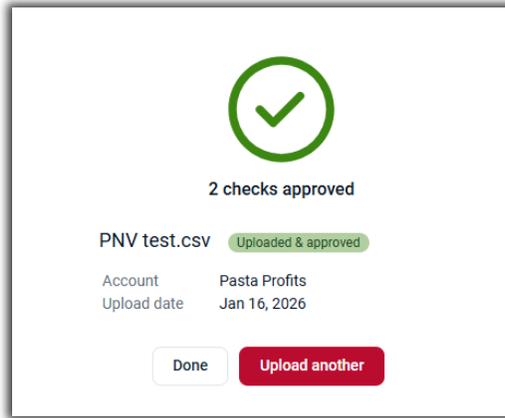4. Drag, Drop or Browse for your file into the Upload box

5. Submit

6. Review & Approve once file shows **Pending**

7. Click Cancel if edits need to be made or Approve to finalize entries

2 checks approved

PNV test.csv   Uploaded & approved

Account   Pasta Profits
Upload date   Jan 16, 2026

Done   **Upload another**

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Loans : Wealth : Mortgage : Title : Merchant

## Section E: Working Check Exceptions

1. If you have any Check Exceptions that need to be decisioned, you will need to navigate to the Work Check Exceptions screen
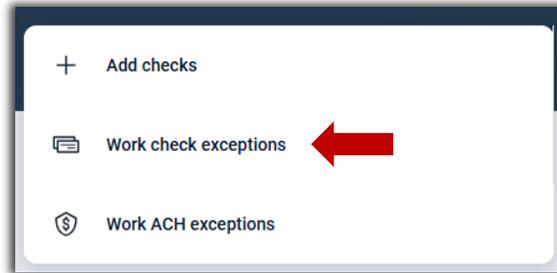
2. From here you will be able to review the check exception and decide to Pay or Return the item

Section F: Working ACH Exceptions

1. If you have any ACH Exceptions that need to be decisioned, you will need to navigate to the "ACH Exceptions" screen
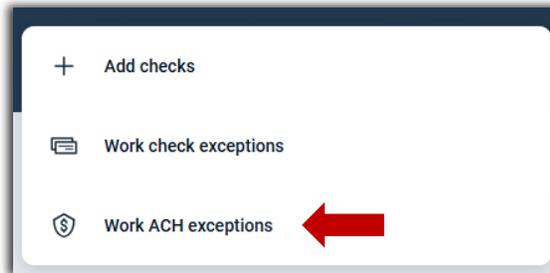
2. From here you will be able to review the ACH exception and decide to Pay or Return the item