POSITIVE PAY QUICK REFERENCE GUIDE

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How to Access your Positive Pay

Access Positive Pay through the Commericial Center Secure Browser.

- Enhanced security features to better protect you and your information
- A modern, user-friendly design on our website and mobile applications
- More capabilities to manage your own profile and settings
- If you are the company administrator, you will now be able to create, modify, and delete your employees' profiles and their permissions
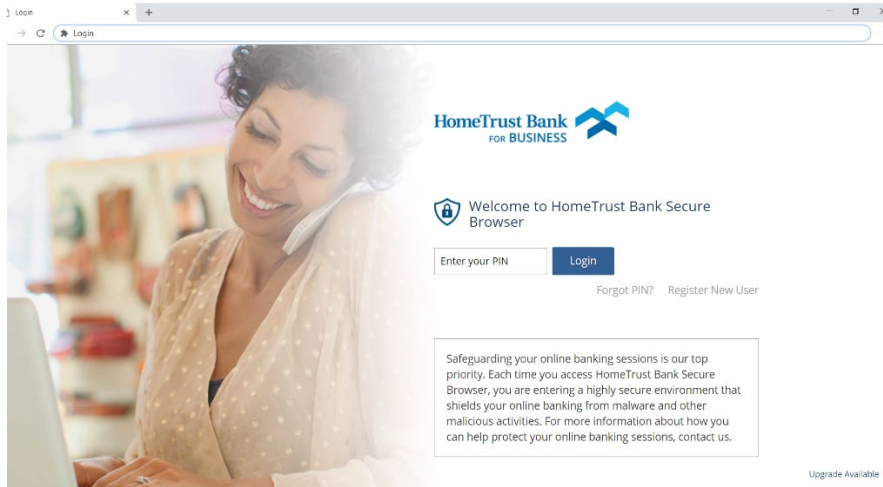
Log into the Commercial Center Secure Browser by using your PIN.
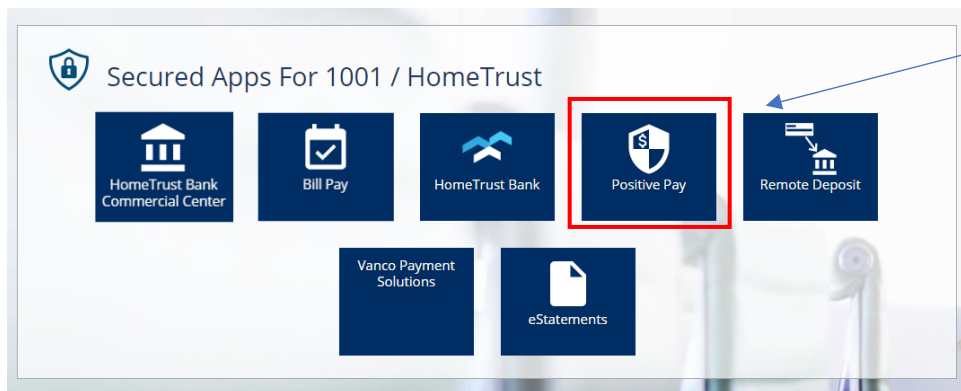
Click the Secure App for Positive Pay.

Quick Exception Processing

Use the Quick Exception Processing page to manage exception item activity. Positive Pay items should be decisioned by 11 AM EST to ensure items are properly paid or returned. Use the following images and corresponding numbered descriptions to understand how to use the Quick Exception Processing page.

For any Positive Pay exception items which display on Monday, you will receive the email on Saturday. You will have until Monday at 11:00 am to review and decision those items.

If you receive a Positive Pay email on a bank holiday, you have until the next business day to decision your items.
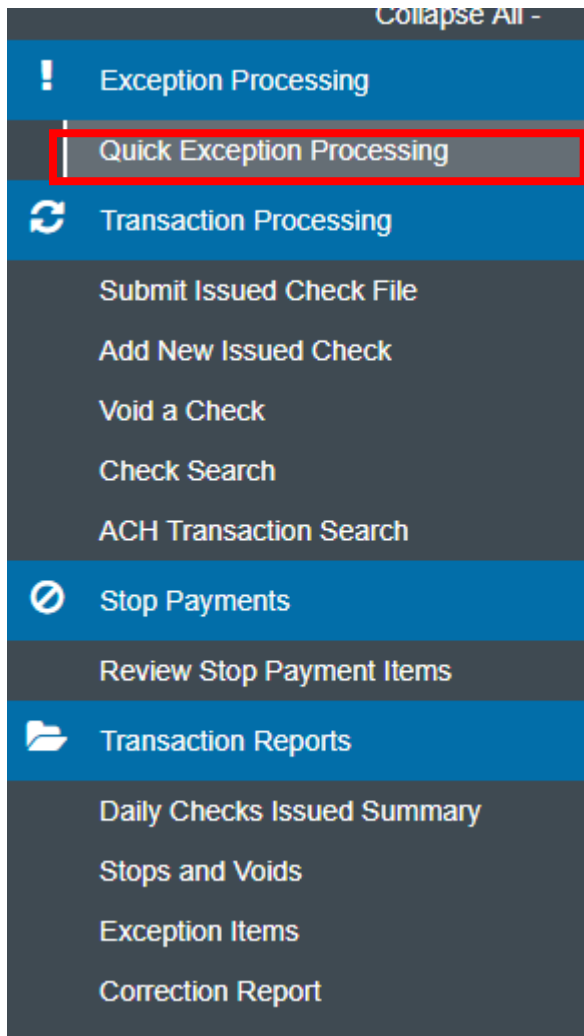

Select Quick Exception Processing to review and decision your Positive Pay exception items.

Note: If Quick Exception Processing isn't visible, click Exception Processing in blue to expand the tab.
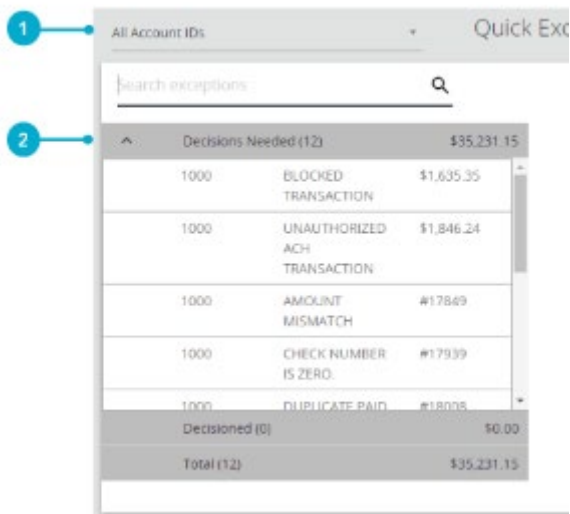
1. (Optional) Select an individual account to process exceptions for.
2. Select the exception reason row in the Decisions Needed section to display a list of all exceptions.
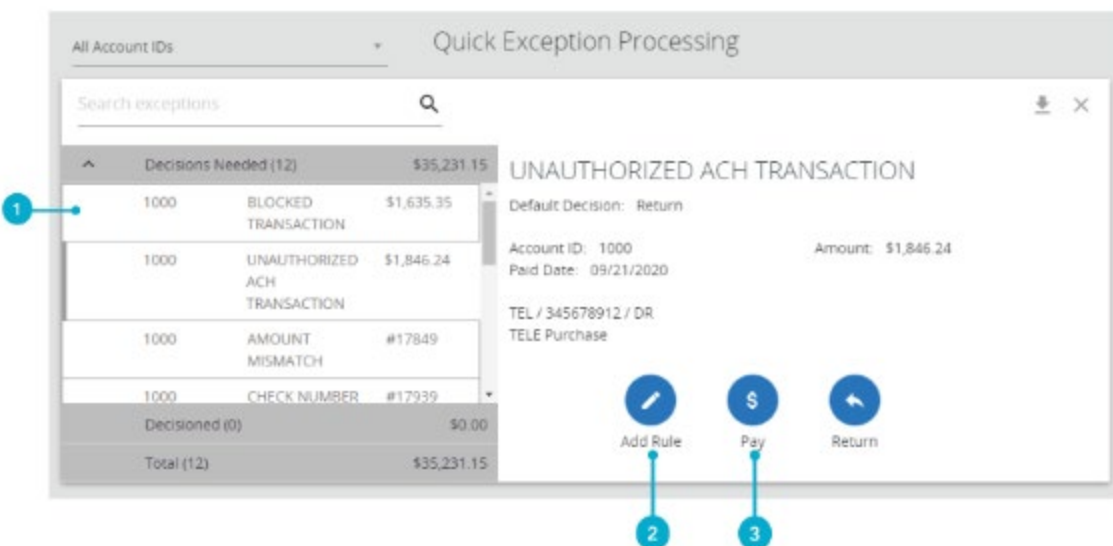
1. Select an individual transaction to display transaction details.
2. Add new ACH Authorization rule if your company has that service. Contact our Customer Care team if you would like to add this service!
3. Select Pay or Return on the transaction. Specify the reason for return decision from the reason list.

Submit Issued Check File

Users can use the Submit Issued Check File page to upload issued check files to HomeTrust Bank.
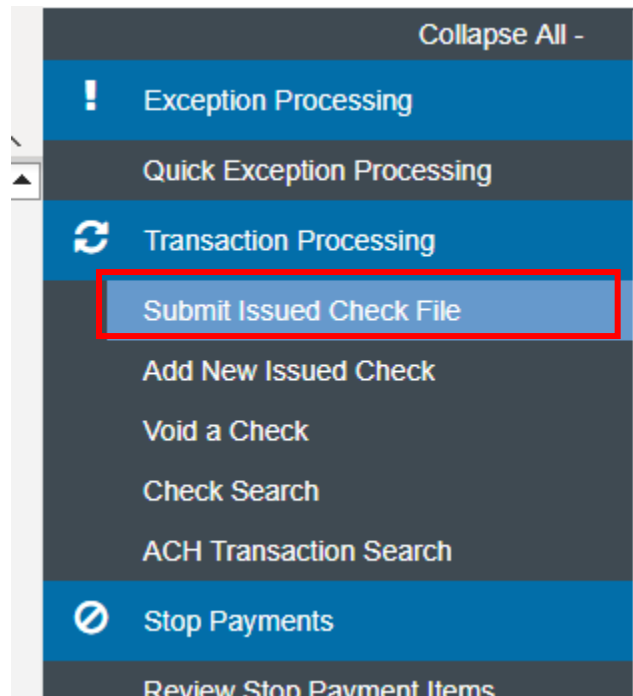
Select Submit Issued Check File to upload a list recently issued checks.

Note: If Submit Issued Check file isn't visible, click Transaction Processing in blue to expand the tab.

1. Click Choose File to upload your Positive Pay file into the system.
2. If you have multiple accounts, choose the account associated with the checks in the file.
3. If you have multiple file formats, choose the correct file. Note- Most customers will only have one file format.
4. Type in the number of checks in your file
5. Type in the total check dollar amount from your file

Once a file is uploaded and processed, a window is displayed indicating the processing status. If the file has not processed within 30 seconds, a message is displayed stating that an email will be sent indicating the file processing status. The file processing status can also be checked online using the Issued Check File Processing Log page. The following is a list of the possible processing statuses:

Unprocessed—the file has been uploaded but has not yet been processed.

Processed—the file was processed successfully.

Processed with Exceptions—the file was processed successfully, but duplicate checks were not loaded.

Rejected—the file was rejected due to one of the following reasons:

A mismatch between the number of items/amount entered on the page and the number of items/amount contained in the file

The file format did not match the selected format

Add New Issued Check

Users can use the Add New Issued Check page if a check was manually written or was otherwise not included in the electronic issued check file that was submitted to HomeTrust.

Client/Account ID—the nickname or description that identifies this account. Choose the account associated with the check you are entering.

Check Number—the check number of this item.

Amount—the amount of the check.

Issued Date—the issued date for this check.

Issued Payee—the issued payee name for this check.

Additional Assistance

Client: HomeTrust Test Client

For questions on a specific tab within Positive Pay, click the blue question mark in the top right corner.

If you have any additional questions, or require help, Customer Care Center is ready to assist you. They can be reached by phone at 800.627.1632, option 6, Monday – Friday 8:00 a.m. to 7:00 p.m. or Saturday from 9:00 a.m. to 3:00 p.m.