



FRAUD PREVENTION
THROUGH
Positive Pay

STATE BANK of CHILTON
A trusted partner since 1891

Log In using
your
username
and
password

LOGIN TO ONLINE BANKING

*Username

*Password

Business Online

Login [Lost or Damaged Token](#)
[Forgot password or PIN?](#)

Other Logins

STATE BANK of CHILTON

A trusted partner since 1891

- Home
- Accounts
- Payments & Transfers
- Checks & Deposits
- Administration

PLEASE NOTE: On May 27th State Bank of Chilton and the Federal Reserve will be closed. No files will process.

Alerts

Stay Alert
Know about changes to your finances and online security. Choose when and what alerts you get by email or text message.

Enroll

Pay Or Transfer

- ACH [Show](#)
- ACH Import [Show](#)
- Wire [Show](#)
- Wire Import [Show](#)

Accounts

[Edit Accounts](#) [Print](#)

| | | |
|---------------------------|---|------------------------|
| ACCOUNTS PAYABLE *5050 | Available Balance \$0.00 | Recent |
| ATG Suspense 9494 | Available Balance \$14,167.05 | Recent |
| Payroll Account *5456 | Available Balance \$0.00 | Recent |

Positive Pay

| | |
|---------|--------|
| Service | Action |
|---------|--------|



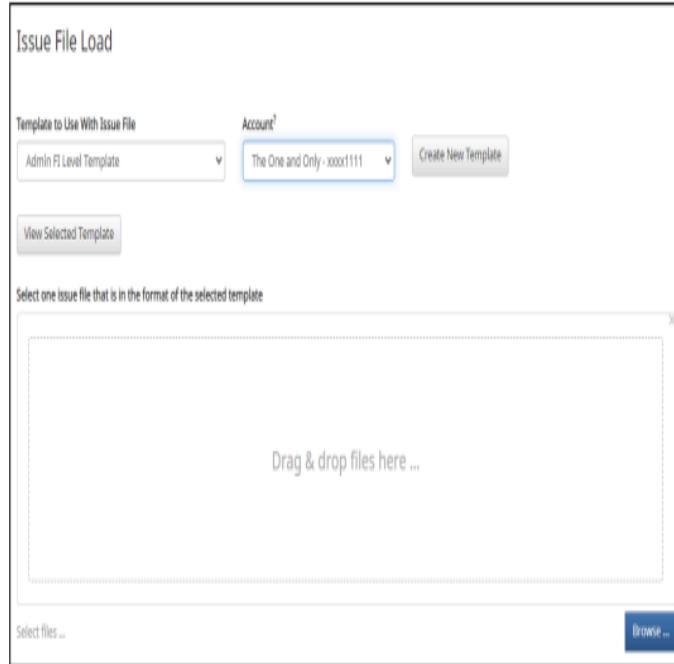
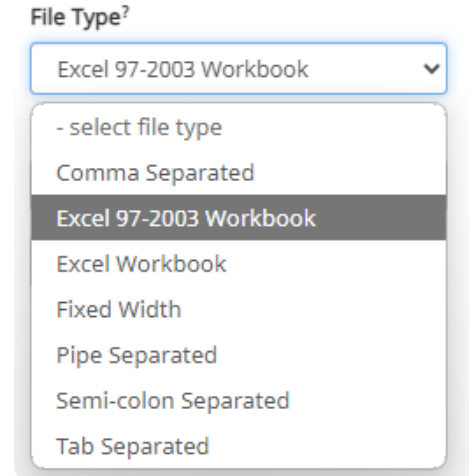
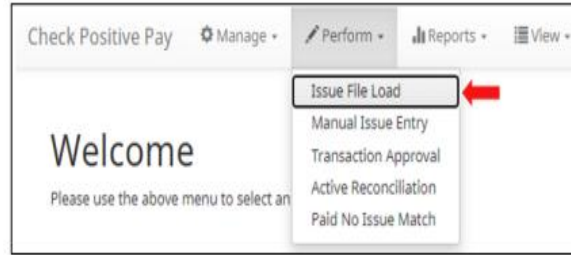


Check Positive Pay

Name _____

Signature _____

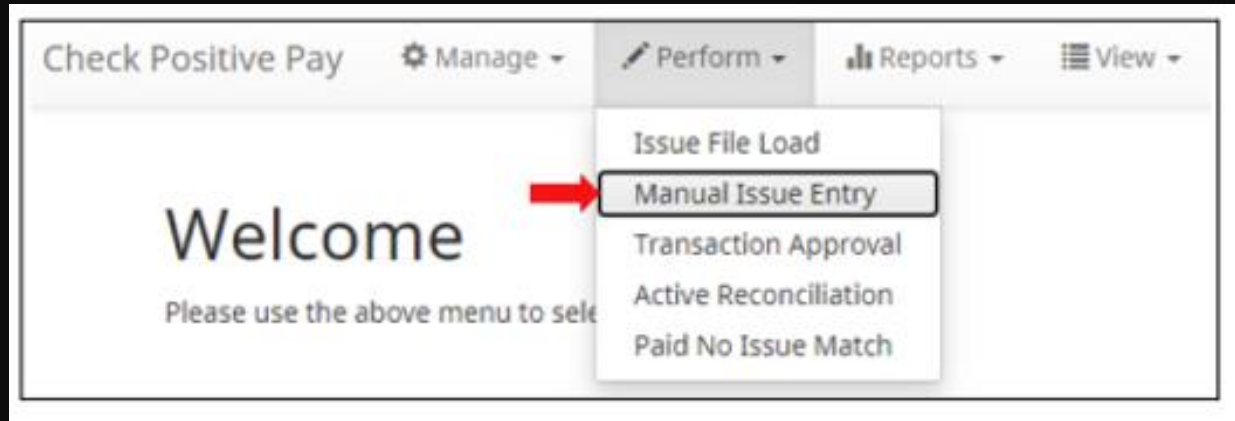
Date _____



Upload files from Accounts Payable In 2 Easy Steps

State Bank of Chilton will set up a reuseable template using one of the file types listed above.

1. Issue File Load
2. Drag and Drop File



Do you manually write out checks?

- ❑ You can manually upload the information into the system including check number, amount, & payee name.
- ❑ You would also use this if you voided any checks using the uploading feature.

Manual Issue Entry

Account? Auto populate next check number:

- not selected -

| Row | Serial Number | Amount | Payee Name? | Status | Issuance Date |
|-----|----------------------|----------------------|----------------------|--------|---------------|
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | ISSUED | 03/03/2021 |

Click any row to select that row for editing

Save

+

•

○

EXCEPTIONS

- **Exceptions include:**
 - **Anything not uploaded using Templates**
 - **Anything not entered using Manual Issue Load**
- **Exceptions can also include anything that is questionable**
 - **Amount Mismatch**
 - **Stale Dated**
 - **Issuance already used-Duplicate Item**
 - **80% Exception Threshold**

Check Decisioning

PRO-CHEX

End of Day Cut-Off Time:

| | | | |
|------------------------|----|---------------------------|---|
| Exceptions \$18,377.83 | 14 | Pending Approval \$664.55 | 2 |
| Set to Pay \$17,713.28 | 12 | Set to Return \$664.55 | 2 |
| System \$17,713.28 | 12 | System \$0.00 | 0 |
| User \$0.00 | 0 | User \$664.55 | 2 |
| FI \$0.00 | 0 | FI \$0.00 | 0 |

- ✓ Will show all accounts that have positive pay if multiple
- ✓ Decision with one click (change status button).
- ✓ See check images by clicking serial number.

Main Screen will show what will be paid and what is pending approval or Exceptions for the day.



Transaction History

Mass Pay & Issue

Date Range: August 1, 2021 - August 31, 2021

Filters

181 debit transactions totaling \$261,203.62
Rows 1 - 25 of 181.

| Transaction ID | Account Number | Serial Number | Credit | Debit | Current Status | Date | Change Status | Exception |
|----------------|----------------|---------------|--------|----------|----------------|------------|---------------|-----------|
| > 49129 | xxxx1111 | 12274 | | \$127.00 | Pay-System | 08-31-2021 | Return | ! |
| > 49128 | xxxx1111 | 12274 | | \$27.00 | Pay-System | 08-31-2021 | Return | ! |
| > 49127 | xxxx1111 | 12273 | | \$35.10 | Pay-System | 08-31-2021 | Return | ! |
| > 49126 | xxxx1111 | 12272 | | \$20.00 | Pay-System | 08-31-2021 | Return | ! |
| > 49125 | xxxx1111 | 12271 | | \$200.00 | Pay-System | 08-31-2021 | Return | ! |

Check Returns

- Select best option for the reason for return
- Item must have a stop payment prior to check posting to the account.
- Additional information may be required if Item is returned as fraud.

Select a check return reason:

- Amount Incorrect
- Duplicate Presentment
- Fraudulent
- Prior Stopped
- Prior Void
- Refer to Maker
- Serial # Incorrect
- Signature Irregular
- Signature Missing
- Stale Dated

Save

ACH Positive Pay

ACH Decisioning

Dashboard | Manage Users | Perform | Reports | Transaction View | Change Module | Sally DeLaere

ACH Positive Pay - Debits

End of Day Cut-Off Time:

| | | | |
|--------------------------------------|----|---------------------------|---|
| Total ACH Debits \$49,533.82 | 32 | Pending Approval \$0.00 | 0 |
| Set to Pay \$40,491.82 | 23 | Set to Return \$9,042.00 | 9 |
| Approved List Exceptions \$41,532.20 | 26 | Block List Returns \$0.00 | 0 |

Check Positive Pay

End of Day Cut-Off Time: Thursday 10:00 AM EST

| | | | |
|------------------------|----|-------------------------|---|
| Exceptions \$21,624.55 | 19 | Pending Approval \$0.00 | 0 |
| Set to Pay \$32,463.65 | 95 | Set to Return \$0.00 | 0 |

Main Screen will show what will be paid and what is pending approval or Exceptions for the day.

- ✓ Will show all accounts that have positive pay if multiple
- ✓ Decision with one click (change manage button).

Transaction History

Date Range: Jul 27, 2023

Check Mass Pay & Issue | Payee Review (0)

Filters

97 debit transactions totaling \$71,236.54
16 credit transactions totaling \$1,351.20
Rows 1 - 25 of 113.

| Type | Description | Account | Date | Credit | Debit | Current Status | Manage | Exception/Violation |
|------------|------------------|----------|---------|--------|-------|-------------------|--------|---------------------|
| ACH Credit | new day | xxxx3333 | 7/27/23 | 100.00 | | Return - System | Accept | 🔍 |
| ACH Credit | new day | xxxx3333 | 7/27/23 | 100.00 | | Return - System | Accept | 🔍 |
| ACH Credit | HeartBreak | xxxx5555 | 7/27/23 | 75.00 | | Return - System | Accept | 🚨 |
| ACH Credit | HeartBreak | xxxx5555 | 7/27/23 | 50.00 | | Approved List Pay | Reject | |
| ACH Credit | Niveena's Natura | xxxx3333 | 7/27/23 | 100.00 | | Return - System | Accept | 🚫 |

ACH Approved/Blocked Sender List

✕

Add Company to Approved List

| | | | |
|---|---|---|---|
| Company Id <input type="text" value="GS00001306"/> | Company Name <input type="text"/> | Start Date <input type="text" value="09/16/2024"/> | End Date <input type="text" value="mm/dd/yyyy"/> |
| Max Amount <input type="text" value="10.00"/> | Frequency <input type="text" value="MONTHLY"/> | | |

| Type | Description | Account | Date | Credit | Debit | Current Status | Manage | Exception/Violation |
|---|-----------------|---|---------|--|--------|-------------------|---------------------------------------|---------------------|
| ➤ ACH Credit | Kelsey's Krafts | xxxx1111 | 3/12/24 | 500.00 | | Approved List Pay | <input type="button" value="Reject"/> | |
| ▼ ACH Credit | Kelsey's Krafts | xxxx1111 | 3/12/24 | 500.00 | | Pay - System | <input type="button" value="Reject"/> | |
| Account: The One and Only xxxx1111 Transaction ID: 73404172 Individual Name: Kelsey's Krafts | | SEC Code: PPD Description: PTTTest0812 Trace #: 322172445736001 Company ID: K00008 | | <div style="display: flex; gap: 5px;"> <input type="button" value="Add to Approved List"/> <input type="button" value="Add to Block List"/> <input type="button" value="Notes (0)"/> </div> Deadline To Return: Tuesday 6:00 PM EDT Approved List Violation: Frequency: DAILY | | | | |
| ▼ ACH Debit | Kelsey's Krafts | xxxx1111 | 3/12/24 | | 768.00 | Return - System | <input type="button" value="Pay"/> | |
| Account: The One and Only xxxx1111 Transaction ID: 73404175 Individual Name: Kelsey's Krafts | | SEC Code: PPD Description: PTTTest0812 Trace #: 322172445736004 Company ID: K00008 | | <div style="display: flex; gap: 5px;"> <input type="button" value="Add to Approved List"/> <input type="button" value="Add to Block List"/> <input type="button" value="Notes (0)"/> </div> Deadline To Pay: Tuesday 6:00 PM EDT Approved List Violation: SECC: PPD does not match the Approved List SECC | | | | |

- ❖ Add any vendor to approved or blocked sender list. (Will not show up as an exception).
- ❖ Choose a max amount
- ❖ Choose frequency of ACH.
- ❖ Report to show all approved or blocked

Unauthorized transaction

Written Statement of Unauthorized Debit

To return this transaction you are required to complete a Written Statement of Unauthorized Debit.

This transaction is a PPD ACH debit for \$1.00 to STATE BANK OF CH from your account xxxx5050

A PPD (Prearranged Payment and Deposit Entry) is a one-time or recurring debit used to transfer funds from a consumer account.

Please select the reason you are returning this transaction:

- Never Authorized to Debit Account
- Authorized ACH Debit Amount Incorrect
- Debited Before Date Authorized
- Debit Authorization was Revoked
- 3rd Party Did Not Send Funds to Payee
- Improperly reinitiated

Cancel

- Select best reason for return & Electronically sign.
- Item can then be returned through Positive Pay

Written Statement of Unauthorized Debit

[← Change Reason](#)

Return Reason: Never Authorized to Debit Account

I, _____, state that I am an authorized signer or have corporate authority to act on the account _____ ending in xxxx. I am returning this transaction because:

I did not authorize, and have never authorized, STATE BANK OF CH to originate one or more ACH entries to debit funds from any account at State Bank of Chilton.

I certify that the foregoing is true and correct.

Any intentional attempt to obtain money from a financial institution by misrepresenting whether a transaction was authorized may result in the imposition of fines up to \$1,000,000, or imprisonment up to 30 years, or both under the provisions of Federal law (18 U.S.C. §1344).

I consent to electronically signing this form

Electronic Signature

Download PDF Copy

Cancel Back e-signature needed