Cash Management
Positive Pay User Guide



Positive Pay

User Guide



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Welcome to Positive Pay

A. Service Overview

Positive Pay is a check positive pay service designed to empower account holders (our "Customer") with the ability to prevent financial loss due to check fraud. This guide is intended to provide information to Customers in choosing and using the level of protection best suited for their needs.

B. Introduction to Positive Pay

- 1. This guide will outline all Positive Pay functionality, but it is important to note that some features will only be available if the feature has been enabled by the Bank and/or the user has been granted the appropriate user privilege required to access the feature.
- 2. The table below lists the Positive Pay types available for each account enrolled in Positive Pay, a description of expected behavior and protection level ranking. Positive Pay relies on Customers to make daily decisions, when required, for the check activity that occurs on their account. When accounts are enrolled, a default setting can be established for the system to return or pay a transaction if the user fails to do so by the established end-of-day cut-off time. The last column in the table defines the default settings available for each type of positive pay service.

Positive Pay Type		
Standard Positive Pay	This service requires the Customer to provide a list of checks that have been issued or voided on an account (Issue Items). The issue items for each account must include, at a minimum, a check serial number, amount, and status (issued, voided, stopped). The Bank compares each check presented for payment (Item) against the list of issue items. If an exception is identified, designated users are alerted to make a pay or return decision.	Pay or Return
Payee Positive Pay	Customers are required to provide the payee name for each issue item. The Bank will compare the name in the issue item against the name that appears on the "Pay to the Order of" line of the check presented for payment. A scoring method will be used to determine the likelihood of a match, and if the score falls below the established threshold, the item will be flagged as an exception. It is important to note that payee name scoring is subject to a lot of variables. Scoring can fail items that should pass if customers fail to perform best practices. <i>Refer to Section VIII. Payee Positive</i> <i>Pay Tips & Best Practices for more information.</i>	Pay or Return



Support Multiple Payee Names	Positive Pay has the ability to accept multiple payee names in an issue item file and validate multiple payee names on checks presented for payment. Multiple payee names can be placed on a single line or multiple lines.	Pay or Return
Reverse Positive Pay	This service does NOT require customers to provide a list of issued items. Customers will need to login every day to view checks presented for payment and select the checks they want to return because the concept of an exception does not exist since there is no list of issue items to compare items against. However, Customers may request the Bank establish a maximum check amount per account (Exception Limit). If this optional setting is enabled, an alert will be sent to designated users ONLY when a check is presented that exceeds the maximum amount established.	Рау

- 3. Positive Pay offers alerting (notification) to call designated users to action when required. Positive Pay is designed to ensure notifications are relevant, but each Customer can advise the Bank of notification levels that best suit their needs.
- 4. The table below outlines a list of events that trigger an alert to a Customer, a description of the triggering event and if the alert type is Standard or Optional.

Alert Type	Description
Exception Alert	Occurs when a check is presented for payment that does not match the issue information provided or if an exception limit is set on an account enrolled in Reverse Positive Pay.
Issuance File Load Alert	Occurs when an issue file is loaded. The alert contains status information to indicate if the issue item loaded properly or if the issue item failed due to errors.
Issue File Pending Approval	Occurs when an issue file has been loaded and is being held in "Suspended" status until approved by a secondary user.
Decision Approval Required	Occurs when check transaction decisions require a secondary approval.



5. When an account is enrolled for Positive Pay, one of three levels of notification can be established for exception alerts. The notification level options and descriptions are provided in the table below. Email alerts are standard. Customers can also elect to receive text alerts.

Notification Level	Description
Transaction Alerts	One alert for each exception identified.
Account Alerts	One alert per account when one or more exceptions are identified.
Service Alerts	One alert per user when one or more exceptions are identified on one or more accounts.

POSITIVE PAY DASHBOARD BOX

A. Using the Dashboard

1. The Dashboard is the default landing page within the portal. If Positive Pay is enabled, a Positive Pay box will be displayed. Summary information on current check transactions and status will be displayed for accounts the user has been granted access. Active links are embedded within the Positive Pay box to permit users to navigate from the dashboard landing page into the Positive Pay service module or directly to transactions in the status selected. Dashboard totals are updated in real time as transaction status values are changed by a user.

Positive Pay End of Day Cut-Off Time: Friday 12:00 PM EST 0 Pending Approval \$0.00 0 Exceptions \$0.00 Set to Pay \$0.00 0 Set to Return \$0.00 0 Service Name Clicking Positive Pay on the left in the title bar will direct the user to the main menu. **End of Day Cut-Off Time** The time of day indicates when transactions that require decisions will no longer be eligible for user decisions.

The content displayed in the Positive Pay summary box includes the following:



Exceptions	Clicking on the dollar amount hyperlink on the Exceptions line will direct the user to a filtered view of Transaction History that will display only exceptions that require a decision.
Pending Approval	If Dual Decision Approval has been enabled, the Pending Approval hyperlink will appear in the Dashboard. Clicking on the dollar amount hyperlink on the Pending Approval line will direct the user to the Check Transaction Approval screen, where the user can approve or reject any transactions that are pending approval by the user. <i>For more</i> <i>information about Decisioning Dual Approval, please refer to Section VII, Decision</i> <i>Dual Approval.</i>
Set to Pay / Set to Return	Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines will expand the view to display a breakdown of the total for each category. System Pay or

expand the view to display a breakdown of the total for each category. System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status. User pay or return indicate a User decision has occurred. FI pay or return indicate the Bank decision has occurred on behalf of the Bank

Transaction History							Date Range		
F								August 1, 2021	- August 31, 2021 -
-	Mass Pay & Issue								>
			181	debit trans	actions totaling s	\$261,203.62			
				Ro	ws 1 - 25 of 181.				
				« < 1	2 3 4 5	8 8			
							Datali		
	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Dateli	Change Status	Exception
>	49129	xxxx1111	12274		\$127.00	Pay-System	08-31-2021	🕲 Return	0
>	49128	xxxx1111	12274		\$27.00	Pay-System	08-31-2021	🛞 Return	8
>	49127	xxxx1111	12273		\$35.10	Pay-System	08-31-2021	⊗ Return	0
>	49126	xxxx1111	12272		\$20.00	Pay-System	08-31-2021	🛞 Return	0
>	49125	xxxx1111	12271		\$200.00	Pay-System	08-31-2021		0

Transaction History

The user can click on the dollar amount link for any category to be directed to a filtered view of the Transaction History. In the above example, the user has clicked on the dollar value of Exceptions on the Dashboard and is directed to a view of exception transactions that require decision.

Please refer to Section VI, Subsection A, Transaction History, for more information on this function.



2. From the Client Dashboard, a user can navigate to the Positive Pay Module by clicking Change Module > Positive Pay

Dashboard	✓ Perform •	alt Reports +	III Transaction View		Change Module 🔹
			ACH Filter Credit	-	ACH Filter Debit Positive Pay
			End of Day Cut-Off Time: Friday 12:00 PM EST		EDI TransAlert ACH Filter Credit

MANAGING ISSUE ITEMS

Certain types of positive pay services require Customers to maintain a list of issued items for the Bank to compare presented items against so exceptions can be identified.

While issue items can be added after a check has been presented for payment, it is highly recommended that Customers enter or load issue items prior to disbursing paper checks to payees, as failure to do so could result in denial of payment if the check is presented at the teller line for deposit or to be cashed.

When an issued item is entered or loaded into Positive Pay, the status and disposition of the issued item is tracked.

Labels	Description	
Issued	A status defined by the Customer that indicates a check was issued.	
Voided A status defined by a Customer that a check was issued but later voided and not distributed by a Customer that a check was issued but later voided and not distributed by a Customer that a check was issued but later voided and not distributed by a Customer that a check was issued but later voided and not distributed by a Customer that a check was issued but later voided and not distributed by a Customer that a check was issued but later voided and not distributed by a Customer that a check was issued by a Customer		
StoppedA status defined by a Customer or designated by the Bank if the Bank chooses to status.		
Available for Matching	A status assigned by the Positive Pay system when an issue item is entered or loaded by a Client.	
Used in Matching	A status assigned by the Positive Pay system when a check is presented for payment with a serial number that matches a serial number for an issued item.	

The table below describes the status and dispesition labels associated with issue item management

Outstanding	A status displayed in the issue warehouse that indicates a check has not yet been presented for the issued item and it is still available for matching.
PaidA status displayed in the issue warehouse that indicates a check has been presented an issue item and it was paid by the system, Customer or Bank.	
ReturnedA status displayed in the issue warehouse that indicates a check has been presented a an issue item and it was returned by the system, Customer or Bank.	
Purged	A status assigned by the Positive Pay system when an issue item that has not been used in Matching (outstanding) has been removed from the system. The purge period is defined by the Bank.
DeletedA status value displayed in Issue File Status that indicates that a file that was load deleted by a Customer or Bank user. A history of the file load and delete action a but the issue items are removed as if they were never introduced to the system	
Updated If an issue item is updated after it was loaded, history will be available in the i warehouse when the drop-down for an issue item is expanded.	

A. Test Mode

Customer can request the Bank enroll accounts with an inactive status and grant users' access to the system to test issue file load. Issue items loaded while in test mode are marked as test issue items and will not be displayed in the issue warehouse or used for matching against presented checks. Customers must notify the Bank when testing has been completed and they wish the account to be active.

B. Status Values

Issued items can have a status of Issued, Voided or Stopped.

- 1. <u>Issued</u>: The check has been issued and distributed for payment.
- 2. <u>Voided</u>: The check has been voided by the maker. A check is usually voided prior to disbursement. A voided check cannot be used to make a payment or withdraw money from the account.
- 3. <u>Stopped:</u> A check that has a stop payment placed on it. A stop payment is placed by a financial institution to cancel a check that has not yet been processed.
- 4. <u>Disable Stop Payments</u>: The Bank may choose to Disable Stop Payments in their configuration settings. The FI may choose to do this because they prefer to update those items in their core banking system.

If stop payments are enabled, the client user can:



- Load issue files with stopped status items
- Overwrite via Manual Issue Entry to change an item from Stopped to Issued or Voided
- Change a previously Stopped item to Issued or Voided via Issue Warehouse

If stop payments are disabled, the client cannot:

- Load issue files with stopped status items
- Overwrite via Manual Issue Entry to change an item from Stopped to Issued or Voided
- Change a previously Stopped item to Issued or Voided via Issue Warehouse.

C. Manual Entry

Customers can manually enter a list of checks that have been issued. To manually enter an issue item, the user must be granted the manual issue entry user privilege. Note: Positive Pay will not accept issued items with a date more than two years in the past.

The table below describes a list of fields that may be displayed in the manual entry screen, the criteria for the field to display and how the information entered will be used to identify exceptions when matching issue items to checks presented for payment.

Field	Criteria	Use
Serial #	The check number/serial # is always required.	To identify if the check was issued or presented more than once.
Amount	A dollar value is always required.	Used to identify if the amount of a check has been altered.
Payee Name	The person(s) or entities to whom the check was intended to pay. The field will support entry of multiple payee names (maximum of 4 allowed) by clicking "Enter" to input another name on the next line.	Used to identify if the name in the "Pay to the order of" line has been altered.
Status	Each check should be accounted for, even checks that have been voided or have had a stop payment issued. The status value advises the Bank if a check has been issued and distributed, issued, later voided and not distributed or issued, distributed and stop payment order was requested later. The issued and void status values will always be available for selection. The stopped status will only appear if the Bank has enabled this option for Client designation.	Used to determine if a check should be analyzed for matching (issued) or if a check was presented for payment that was previously voided or stopped.



lssuance Date	A date the check was issued and valid for payment is always required. The issuance date will always default to the current date, but the user can assign a back or future date.	Used to determine if a check is presented earlier than intended or later than allowed.
Additional Issue Fields	Only available if the Issue Templates user privilege is turned on for a user. Additional issue fields are typically used if a Customer requires Positive Pay to retain information related to the issued item for reconciliation purposes.	Used for account reconciliation purposes. Example: An invoice # associated with a check.

1. From the Positive Pay module, click Perform > Manual Issue Entry.

Positive Pay 🌣 Manage 🗸	🖍 Perform 👻	📕 Reports 👻 🗮 View 👻
	Issue File Load Manual Issue En Transaction App	
		Please use the above menu to select an action

2. The Manual Issue File Entry screen appears.

t ⁷ : selected	1	*		Auto pop	ulate next check number: 🗹
N	Serial Number	Amount	Payee Name ²	Status	Issuance Date
				ISSUED 🗸	03/03/2021

Account Select appropriate Account Number from the drop-down menu.

Auto populate next
check numberWhen checked, the next check number will auto-populate in the following row. This feature is
designed to eliminate serial number entry when checks are issued in sequential order.RowWhen unchecked, the next check number will remain blank until it is filled in by the user.
Each issue item will be numbered in the order they are entered. Once the cursor is placed in

the current row, an additional row will appear for the next entry.

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Serial Number	Type the item serial number for this manual issuance file in the Serial Number field.					
Amount	Type the dollar amount for this manual issuance file in the Amount field. Or use the up and down arrows in the Amount field to select a dollar amount.					
Payee Name	Type the payee name for this manual issuance file in the Payee Name field. The Payee Name field supports the entry of a single payee, or multiple payees.					
	Please see Step #3 below for in Payee Names.	n-depth information about the Payee Name field and Multiple				
Status	Issued	The check has been issued.				
	Voided	The check has been voided by the maker.				
	Stopped	The check has had a stop payment placed on it.				
	It is important to note that if t option will not appear in the c	he Bank has disabled stop payments, the Stopped status drop-down menu.				

Issuance Date Click on the Issuance Date field and select a date from the calendar that this item was issued.

- 3. Payee Names: The Payee Name field supports up to four Payees.
 - a. Click within the Payee name field to enter Payee Name(s).

Row	Serial Number	Amount	Payee Name?	Status		Issuance Date
1	10100	300.00		ISSUED	~	03/03/2021

b. The view size on the Payee Name field can be enlarged by dragging bottom right corner of field box. The feature may not be available based upon the browser used.

Row	Serial Number	Amount	Payee Name?	Status		Is	ssuance Date
1	10100	300.00		ISSUED	~		03/03/2021

c. Input the Payee Name in the field. If there are multiple payees, an Enter (carriage return) must be used to input a second, third or fourth payee on separate lines in the field for it to be distinguished as different payees.



Row	Serial Number	Amount	Payee Name?	Status		I	s <mark>suance</mark> Date
1	10100	300.00	Helen Jones & Lisa Miller	ISSUED	~		03/03/2021

If multiple payees are listed on a single line of the check, putting them on separate lines is not applicable.

d. The Payee Name field currently supports 500 characters in total. This count will include the carriage returns separating multiple payees. The 500-character limit is for the entire field, and not per payee.

It is important to note that although 500 characters are allowed in this field, names might be truncated if using a fixed width template and the number of characters allowed in that column are less than 500.

4. To edit any row, click in the fields to be edited and make changes.

Back to Status			MANUAL_1617	7197309551				
ile Status								
Queued	Pro	ocessed	Approved	Completed	Deleted			
File processing is complete. View list below to see items.								
View items: 2 Item	ns totaling \$80,001.00			Load Date:	03/31/2021 09:28:29 EDT			
Account Number	Serial Number	Amount	Rows 1 - 2 of 2. Payee Name	Status	Issuance Date			
xxxx1111	40000	\$40,000.00	Formula 1	AVAILABLE_FOR_MATCHING	03/31/2021			
xxxx1111	40001	\$40,001. <mark>0</mark> 0	Lewis Hamilton	AVAILABLE_FOR_MATCHING	03/31/2021			
					Delete			

- 5. When all manual issuance files have been entered, click Save button.
- 6. The Manual Issuance File Status detail page appears.

F

Load Date	Date and time the file was	loaded.			
Account Number	The account number on ea	ach issue item.			
Serial Number	The serial number of the issue item.				
Amount	The amount of the issue it	em.			
Payee Name	Name of the payee(s) from	n the issue item.			
Status	Available_For_Matching	The issued item is available for exception matching against an incoming check.			
	Duplicate Issuance	This issued item is a duplicate and has already been issued.			
	Used in Matching	This issued item has been used in the exception matching against an incoming check.			
Issuance Date	Date the item was issued.				

- 7. Click the Back to Status button to view the Issuance File Status page. For more information, please refer to Subsection G, Issue File Status.
- 8. <u>Issuance Dual Approval</u>:

Some clients may have the optional Issuance Dual Approval feature enabled, if offered by the Bank. In this circumstance, manual entry files must be approved by a second client user or, if no second user is available to approve the file, the client can request the Bank approve the issue file.

Please refer to Subsection H. Issuance Dual Approval for more information about the Issuance Dual Approval process.

- 9. <u>Disable Stop Payments</u>: Users cannot create new stopped issue items or modify previously stopped issue items. The Bank can, however, feed stop pay items from the core banking system.
 - a. If a user attempts to create a manual entry item with a serial number the Bank has loaded a stop pay on, the system will not accept the item.

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ile Status					
Queued	P	rocessed	Approved / Rejected	Completed	Deleted
ome items are ineligi	ble. View list below to see	e items. Remove ineli	gible items and reload file		
• View items: 3 Iter	ms totaling \$1,375.00			Load Date: 0	3/04/2021 11:16:59 EST
€ View items: 3 Iter	ns totaling \$1,375.00		Rows 1 - 3 of 3.	Load Date: 0	3/04/2021 11:16:59 EST
View items: 3 Iter Account Number	ms totaling \$1,375.00 Serial Number	Amount	Rows 1 - 3 of 3. Payee Name	Load Date: 0 Status	3/04/2021 11:16:59 EST Issuance Date
		Amount \$525.00			
Account Number	Serial Number		Payee Name	Status	Issuance Date

D. Issue Templates

The purpose of issue templates is to make it easy to load issue items into Positive Pay using files that can be generated out of most accounting systems. Positive Pay provides organizations a variety of flexible options for providing a list of checks that have been issued or voided.

Issue templates allow users to select from a list of file formats supported and identify where the required data elements are located within the file.

Once a template has been set up, the template can be selected when loading a file to tell Positive Pay how to utilize the data contained in the file.

Multiple file templates can be set up, displayed and used.

1. From within the Positive Pay module, click Manage > Issue Templates.

Positive Pay	🍄 Manage 👻	Perform -	∎ Reports → 🗮 View →
	Issue Templat	es	
			Welcome
			Please use the above menu to select an action



A screen will appear that lists any existing templates that are available for view or edit, and a button to Create New Template. NOTE: Templates created by the Bank cannot be modified by a Customer. Templates created by the Customer can be modified by the Customer and the Bank. Templates created by the Bank can be viewed by clicking the eye icon in the Edit/View column.

			Create New Templat
Delete	Template Filter by Template	File Type Filter by File Type	Edit/View
	2011 Regression C	Comma Separated	•
	CSV	Comma Separated	۲
	CSV1	Comma Separated	۲
	DBFI Fixed Width	Fixed Width	۲
	Excel 1	Excel Workbook	۲
	Excel 97-2003 Workbook	Excel 97-2003 Workbook	۲
	Quickbooks Type 1	Excel Workbook	۲
	2008 Regression	Comma Separated	/
	2008 Regression A	Excel Workbook	/

- 2. To view or edit an existing template, click the pencil icon for the appropriate template.
- To delete an existing template, click the checkbox next to the Templates to be deleted and click Delete Selected. Templates that have the Delete option were built by the Customer and can be deleted/edited by the user. Templates without the Delete option were built by the Bank and cannot be deleted/edited by the Client user.
- 4. To create a new template, click the Create New Template button.

Create New Template		×
Template Name	File Type [?]	Template Status
	- select file type	✓ Active ✓
Number of Header Rows?	Number of Footer rows?	Template Level?
0	0	Client ~
Multi-Line Payee Name Separator: ? Do not use a character as a separator if		

The upper portion of the template screen will not change, regardless of the file type selected. The template name, file type and template status values are required. The header and footer fields are optional.

F

Many accounting systems can export excel or fixed width files. Sometimes those files have header (beginning) rows or footer (ending) rows that contain data that is not required by Positive Pay.

When setting up a template, the Customer can define the number of rows Positive Pay should ignore at the beginning and end of the file. It is important to note that if the values are entered incorrectly, an issue file may load with errors or no items.

About Multi-Line Payee Name Separator:

The Multi-Line Payee Name Separator field is optional. This feature allows the Bank to enter a character that can be used to separate Multiple Payee Names that are on separate lines of an issued check.

Currently, the system restricts the allowed characters to the following: ; |, - _ /. The user must be aware that using a separator character that appears elsewhere in the payee name or might conflict with the file itself can cause issues. Examples of scenarios where problems might arise are listed below.

Within a Comma Separated file (.csv), different data fields are separated by a comma. Therefore, a comma cannot be used in the data field itself, or the .csv will read the comma as a separator before the next field. Therefore, listing two payees for an item in this way: "Elain Archeron, Nesta Archeron" will cause issues reading the .csv file. In this scenario, the user should select a multi-line payee name separator character that will not cause an issue, such as a semicolon. "Elain Archeron; Nesta Archeron" in the Payee Name field of the .csv file will process correctly.

If the user selects a separator character that would ever appear in a payee name field, such as a dash (-), the system would then separate the data before and after the character as separate payees. For instance, if the user has selected a dash (-) as the Multi-Line Payee Name Separator, and a common payee used is "In-and-Out Burger", the system will flag this as having multiple payees. In this case, the user should select a multi-line payee name separator that will not cause such issues, such as a pipe (|) or a semicolon for cases of multiple payee names.

Please refer to Section VIII Payee Positive Pay Tips & Best Practices for more information about multiple payee name handling.

The mapping section below will display based on the file type selected. It is important to note that not all fields/options seen in these graphics may be available based on settings configured by the Bank.

Excel and separated files will require Customers to define the column data elements that will be found.



emplate Name		File	e Type [?]		Template Status	
4		select file type	~	Active		
Number of Header Rows? Number 0 0		mber of Footer rows?		Template Level ²		
)		Client		
)o not us hat chara Payee Nar prackets [Payee Name Separat e a character as a sep, acter will ever be prese me. Allowed character [; , /]	arator if ent in a s in	al issue fields in templates.			
onfigure	in Client level setting:		additional issue fields for the	e Client and t	try again.	
ile Mapp Add		File Column?	Field Format			
Add	Input Field [?] Serial Number	File Column?	Field Format			
	Input Field?	File Column [?]	Field Format Fractional Dolla Whole numbers		234)	
	Input Field [?] Serial Number	File Column [?]	Fractional Dolla		234) - for ISSUED	
Add	Input Field ⁷ Serial Number Amount ⁷	File Column [?]	Fractional Dolla Whole numbers			
Add	Input Field ⁷ Serial Number Amount ⁷	File Column [?]	Fractional Dolla Whole numbers ISSUED		- for ISSUED	
Add	Input Field ⁷ Serial Number Amount ⁷	File Column [?]	Fractional Dolla Whole numbers ISSUED STOPPED		- for ISSUED - for STOPPED	
Add	Input Field ⁷ Serial Number Amount ⁷ Status ²	File Column [?]	Fractional Dolla Whole numbers ISSUED STOPPED		- for ISSUED - for STOPPED	
Add	Input Field [?] Serial Number Amount [?] Status ² Account Number ²	File Column [?]	Fractional Dolla Whole numbers ISSUED STOPPED		- for ISSUED - for STOPPED	
Add	Input Field [?] Serial Number Amount [?] Status ² Status ² Account Number ² Issuance Date ²	File Column [?]	Fractional Dolla Whole numbers ISSUED STOPPED		- for ISSUED - for STOPPED	

Fixed Width files will require the Customer to define the start and end position in which the data element is located.



emplate Name		File Typ	File Type?			Template Status		
		Fixe	Fixed Width 🗸		Active			
Number of Header Rows?		Numbe	Number of Footer rows?			Template Level?		
0		0	0		Client			
lo not us nat chara ayee Na rackets	e Payee Name Separat se a character as a sep, acter will ever be prese me, Allowed character [; ,/]	arator if ent in a s in						
	it has not been setup f e in Client level setting: bing Input Field [?]		0.000.0000.0000.0000.0000.0000.0000.0000					
Flore	Serial Number	Start Foundation	Lind Foundation		ia.			
	Amount ⁷] [onal Dollars e numbers of	(12.34) f cents (1234)		
	Amount [?] Status [?]) [e numbers of			
				O Whole	e numbers of D	f cents (1234)		
				O Whole	e numbers of D PED	f cents (1234) - for ISSUED		
2				O Whole	e numbers of D PED	f cents (1234) - for ISSUED - for STOPPED		
	Status [?]			O Whole	e numbers of D PED	f cents (1234) - for ISSUED - for STOPPED		
	Status [?] Account Number [?]			O Whole	e numbers of D PED	f cents (1234) - for ISSUED - for STOPPED		
	Status [?] Account Number [?] Issuance Date [?]			O Whole	e numbers of D PED	f cents (1234) - for ISSUED - for STOPPED		
	Status ² Account Number ² Issuance Date ² Payee Name ²			O Whole	e numbers of D PED	f cents (1234) - for ISSUED - for STOPPED		

The mapping section on the lower part of the screen displays the required fields. The Check Serial # and Amount fields are always required. The Customer must specify if the amount data in the file to be imported will or will



not contain decimal points. For example, if the Amount value is set to Fractional Dollars, then 100, 100.0 and 100.00 are all processed the same. If the Amount value is set to Whole numbers of cents, the system will divide by 100 and save it as a dollar value. For example, a value of 100 would be saved as \$1.00 in the system.

The Customer may choose to import additional data by checking the Add box next to the desired data element.

If the Status box is not checked (as shown below), Positive Pay will load all issue items with a status of Issued. If the Customer file represents Voided items as a negative number, the Customer can check the box Treat Negative Amount as Void and Positive Pay will status any item in the file with a negative value as Voided. Issuance with a \$0 amount will also be treated as void.

Template	Name	File	Type ⁷		Template Status	
			select file type	~	Active	~
Number	of Header Rows?	Nu	mber of Footer rows?		Template Level?	
0		0			Client	~
	ame. Allowed characte	ers in				
	[; ,/]	ers in				
	[; ,/]	File Column [?]	Field Format			
File Mapp	[; , /] ping		Field Format			
File Mapp	[; /] ping Input Field?		Field Format		1234)	

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Template Name		File Typ	pe [?]		Template Status	
		Fixe	d Width	*	Active	~
Number o	of Header Rows?	Numbe	er of Footer rows?		Template Level?	
0		0			Client	~
	me. Allowed characte	sent in a ers in				
brackets [[[],7]					
brackets [[[],7]		End Position ²	Field Form	iat	
brackets [File Mapp	:: ,/] ing	ers in 👘	End Position ²	Field Form	at	
brackets [File Mapp	ing Input Field?	ers in 👘	End Position [?]	Fracti	nat onal Dollars (12.34) e numbers of cents (1234)	

If the Customer checks the Status box additional fields will display as shown below. If the Customer's accounting system exports issue items with an Issued and Voided status, no additional action is required.

✓ Status?	ISSUED	- for ISSUED
	STOPPED	- for STOPPED
	VOIDED	- for VOIDED

It is important to note that if the Status box is checked for a template, and this information is not provided in the issue file loaded, the system will give each record an ISSUED status. In addition, the STOPPED status may not appear in the Template configuration screen if the FI has disabled stop payments.

If the accounting system used exports issued items with a value of X and voided items with a value of Y, the user can identify the values as shown below so Positive Pay can translate the data appropriately when importing the data.



✓ Status?	х	- for ISSUED
	 	- for STOPPED
	Y	- for VOIDED

A description has been provided below to define system behavior if additional data elements are included.

AccountIf the account box is selected, the user can import one file that contains issue items for#multiple accounts. If the account box is NOT selected, when a user loads a file through the Client
portal, Positive Pay will require the user to select the account the checks were issued on.

IssuanceIf the issuance date box is NOT checked, Positive Pay will default the issue date to date the fileDatewas loaded. If the issuance date box is checked, the file must contain an issuance date for each
item. For Excel files, Positive Pay will translate the data format used in the file. For separated and
fixed width files, the Customer must define the date format being used as shown in the
screenshot below. It is important to note that the formats displayed are examples only, a
complete list of date formats can be found at:

https://docs.oracle.com/javase/8/docs/api/java/time/format/DateTimeFormatter.html#patterns

✓ Issuance Date ²	
	M for month, d for day of month, y for year Examples:
	yyyy-MM-dd for 2019-12-25
	MM/dd/yy for 12/25/19
	MMM dd, yyyy for Dec 25, 2019

Payee NameThe Payee Name box will only appear if one or more accounts are configured for payee
positive pay. If the payee name box is checked, Positive Pay will require the payee
name for accounts configured for payee positive pay. If payee name is provided for
accounts not enrolled in payee positive pay, the payee name data will be ignored when
the file is loaded. For Excel or delimited files, the complete and single payee name
is expected in a single column. For fixed width files, the complete and single payee name
must be contained in the file between the starting and ending position.If Multiple Payee Names feature is enabled, the Issuance Payee name may display
more than one payee.

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E. Additional Issue Fields

Additional issue fields are not used in any exception matching process. These additional issue fields are available for Customer use to allow Customers to record additional information into an issuance file to be used for historical or reconciliation purposes. If this feature is enabled and in use, it will impact the view and behavior of the Manual Issue Entry and Issue File Template screens. A few examples are shown below.

kccount? FFF:rlends - xxxx1111				Auto populate next check number: 🖬		
Row	Serial Number	Amount	Payee Name ²	Status	Issuance Date	
1	8454	233.01	Office Pride	ISSUED 👻	05/29/2020	
	Туре:			Account:	000111111	
	Internal Ref #:	85ZR23	←			
				ISSUED 👻	05/29/2020	
				4		

Template Name		File Type ⁷		Template Status			
			- sele	ct file type	~	Active	
umber o	f Header Rows ⁷		Numbe	r of Footer rows		Template Level?	
0			D			Client	
20 not us hat chara 'ayee Nar brackets [Payee Name Separato e a character as a sepa cter will ever be prese ne. Allowed characters t /]	arator If					
ile Mapp Add	Input Field ²	File Colu	mn²	Field Format			
	Serial Number						
	Amount ²			 Fractional Do Whole ruma 		1234)	
	Status ⁹			ISSUED		- for ISSUED	
				STOPPED		- for STOPPED	
				VOIDED		- for VOIDED	
	Account Number?						
	Issuance Date ²						
	Payee Name?						
	Туре						
	Account			-			
	Internal Ref#			-			



Positive Pay offers the option of creating up to 6 additional issue fields within an issue template.

Additional issue fields 1 and 2 are reserved for use by the Bank to set institution-wide additional issue fields that can be accessed by all enrolled clients.

Additional issue fields 3 through 6 are available for Customer-specific use and can be tailored to fit the recordkeeping needs of the individual Customer. These fields can be configured by the Bank at Customer's request, or by the user. When this feature is enabled, a client can have up to four Customer-specific Additional Issue Fields. Both Bank and users are able to delete Additional Issue Fields 3 through 6. Bank Level Additional Fields 1 and 2 can only be deleted by a Bank user.

Additional issue fields, once set up for customer use, will be displayed as configuration options in any File Templates that are created or edited. In turn, once enabled, these additional issue fields will be displayed when viewing file status or transaction status on any issued items.

1. From within the Positive Pay module, click Manage > Additional Issue Fields.

PRO-CHEX	🌣 Manage 🗸 🖌 Perform 🗸 🔥 Reports 🗸 🗮 View 🗸	Change Module 🗸
	Issue Templates	
	Additional Issue Fields	
	vveicome	
	Please use the above menu to select an action	

2. The Additional Issue Fields page appears.

Issue Field?		Label?	Delete
I Global 1	Туре		
I Global 2	Account		
Client 1	~		
Client 1			
Client 2 Client 3			
Client 4			



Issue Field?		Label [?]	Delete
I Global 1	Туре		
I Global 2	Account		
Client 1	✓ Internal Ref #		
- Select One-	•		
Click any row to select that row for ed	iting		

IssueBank Global 1 and Bank Global 2 are reserved for Bank's labels. Client-1 to Client-4Fieldmay be used by the Bank or Customer and are customizable to the Customer. Select
the Additional Issue Field desired by clicking the drop-down menu.

- LabelThe name of the additional issue field the Customer wishes to set up. The label must
be unique to the Customer, and the client labels may not match any labels already
configured by the Bank.
- 3. Once a Customer clicks the drop-down menu to select an Additional Issue Field, another row will appear so that further Additional Issue Fields can be added, until all 4 available Additional Issue Fields have been setup.
- 4. Once all Additional Issue Fields have been created, click Save button to complete the process.
- 5. Any existing Additional Issue Fields can be edited by clicking on the Additional Issue Field drop-down or by clicking within the Label field.
- 6. Any existing Additional Issue Fields can be deleted by clicking the Trash icon in the Delete column on the Additional Issue Fields page.
- 7. Once Additional Issue Fields are established, they will be displayed within the Customer's File Templates, both existing and new, as a field that can be mapped when submitting Issuance File data. The user should see the additional issue fields that were set up at the bottom of the list.
- 8. The Additional Issue Fields will be displayed when Customer submits files via Issuance Manual Entry and are also displayed when viewing items in the Issue Warehouse.

F

F. Loading Issue Files

Note:

- The Load Issuance File user privilege must be enabled.
- Positive Pay will not accept issued items with a date more than two years in the past.
- If Multiple Payee Names feature is enabled, Positive Pay will support more than one payee name in the Payee Name field of issuance files. Please see Step #2 below for more information.
- Issue file loading will strip and ignore dollar signs on dollar amounts, and double and single quotations around data fields.
- For best results, users should not load issue files with mixed account numbers unless they have access to all the listed accounts. Loading issue files with account numbers for which the user has no access will cause errors.

Positive Pay allows users to load issue files into the system for use in matching. Positive Pay accepts these files in a variety of formats, used in conjunction with file templates (covered in the previous subsection).

- 1. From the Portal:
 - a. Positive Pay module, click Perform > Issue File Load

Positive Pay 🌼	Manage 👻	✓ Perform -	📲 Repo	rts 🕶	📕 View 👻		
		Issue File Load					
		Manual Issue I					
		Transaction Ap	proval	elco	me		
			Please	use the	above menu	to select an ac	tion

b. The Load Check Issuance File page appears.

Issue File Load				
Template to Use With Issue File - select template - Select template that matches issue file form	∨ at	Create New Template		



c. Select the Template drop-down box to select from a list of existing templates. Select one of the available templates listed. If only one template is available for a client, the drop-down box will select that template by default.

ssue File Load				
emplate to Use With Issue File				
- select template -	~	Create New Template		
- select template -				
1234				
CSV				
DBFI Fixed Width				
Excel 97-2003 Workbook				
Excel Workbook				
Excel Workbook 2				
TestTemplate4				
tester				

d. If the template selected was created without the Account field enabled, then a drop-down box will display so that an Account can be selected. Select from the list of accounts. If only one account is available for a client, the drop-down box will select that account by default. The file upload interface will appear. Click the Browse button to select the appropriate file.

emplate to Use With Issue File	Account?		
Excel Workbook 2 🗸	- not selected -	~	Create New Template
	- not selected -		
Many Calastand Tananlata	FFF Escrow - xxxx4444		
View Selected Template	FFF Expense - xxxx3333		
	FFF Payroll - xxxx2222		
lect account and template that matches issue file format	FFFriends - xxxx1111		



mplate to Use With Issue File	A	ccount?			
Excel Workbook 2	~	FFFriends - xxxx1111	~	Create New Template	
iew Selected Template					
ew selected remplate					
ct one issue file that is in the format of th	e selected temp	late			
		Drag & drop f	iles here		
		Drag & drop f	iles here		

e. Once the file is selected, it will be displayed in the upload interface.

		Account?				
ixcel Workbook 2	*	FFFriends - xxxx1111	~	Create New Template		
iew Selected Template						
ct one issue file that is in the format of	the selected terr	nolate				
_						
-						
Issue 0529-001.xdsx (12.54 (8)						

Remove

The file will be removed from the page.



BrowseUse Browse to locate the file you want to load.UploadThe file will be uploaded.

f. The Status Bar will display the current status of the file.

Processed	Approved / Rejected	Completed	Deleted
	Processed	Processed Approved / Rejected	Processed Approved / Rejected Completed

- g. If errors were encountered during the initial processing of the issuance file, the Parse Errors display will appear, allowing the user to view the error detail within the file. The most common reason this error would appear is because the file contains improper formatting. At this point, the user will have the option to:
 - Correct those errors.
 - 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.
 - Delete all 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.
 - This will retain the totals and counts for audit history.
 - Discard the file. This feature shows up when there is an error in the file. This option is not available after corrections have been made and saved.

This will remove the file and its contents from the system.

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File Status							
c)ueued	Processed	Approved	/ Rejected	Completed	Deleted	
Errors occurre	d during loading. Vie	w list below to edit errors. I	f errors remain after (04/21/21, the issuance file	will be automatically d	iscarded.	
Edit 4 Erro	ors		Pours 1	-4 of 4.		Deb	ete All Erro
Line Number	Account	Serial Number	Amount	Payee Name?	Status	Issuance Date	Dele
7	z1111	11568	\$30.00	Richard Canova	ISSUED	04/15/2021	đ
6	z1111	11567	\$260.00	Office Pride	ISSUED	04/15/2021	Ô
5	z1111	11566	\$600.00	Jonathan Copeland Michael Copeland	ISSUED	04/15/2021	Ô
4	z1111	11565	\$65.55	Cisco Webex, LLC	ISSUED	04/15/2021	Ô
Click any ro	w to select that row f	or editing					

In this case, the account numbers in the issuance file were entered incorrectly and they need to be corrected before the file can be fully processed and loaded.

h. Click on any of the fields highlighted in red to make updates or changes.

Edit 4 El	1015								Dele	ete All Errors
				Rows 1	- 4 of 4.					
Line Number	Account	Serial	Number	Amount	Payee Name ²	Status		Is	suance Date	Delete
	z1111		11568	30	Richard Canova	ISSUED			2021-04-15	
7	- select accoun: 🗸	11568		\$ 30	Richard Canova	ISSUED	~		04/15/2021	6
· ·	- select account -									
	OctaTest - xxxx8888									
6	The One and Only - x PC Test - xxxx1369 Gilbert's Grapes - xxx		11567	\$260.00	Office Pride	ISSUED		2	04/15/2021	â

In this example, the user is presented with an account number drop-down so they can choose the correct account number for the issuance item.



i. Once all errors have been corrected, the red highlights are no longer visible, and the file can be reprocessed by clicking the Save and Submit button. This feature is only available until all errors are corrected, deleted, or discarded.

Payee Name? Richard Canova	Status	Issuance Date	Delete
Richard Canova	1001100		
	ISSUED	04/15/2021	â
Office Pride	ISSUED	04/15/2021	1
Jonathan Copelan Michael Copelan		04/15/2021	â
Cisco Webex, LLC	C ISSUED	04/15/2021	Ô
	Cisco Webex, LL	Cisco Webex, LLC ISSUED	Cisco Webex, LLC ISSUED 04/15/2021

j. The file will be returned to processing.

PG01	Issue 0303-002.xlsx	
Processed	Completed	Deleted
Processed	Completed	Deleted

k. If the file processes successfully, the user will be able to view the details on all the items in the file.

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File Status					
Queued		Processed	Approved	Completed	Deleted
File processing is com	nplete. View list below t	o see items.			
View items: 15 I	tems totaling \$12,24	6.81		Load Date: 03/	03/2021 15:07:38 EST
			Rows 1 - 15 of 15.		
Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3783	2665	\$65.55	Cisco Webex, LLC	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2666	\$600.00	Jonathan Copeland Michael Copeland	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2667	\$260.00	Office Pride	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2668	\$75.00	Richard Canova	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2669	\$933.00	Waller Lansden Dortch & Davis, LLP	NEW_ISSUANCE_ITEM	03/03/2021
00003783	2670	\$24.00	Advanced Medical	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2671	\$6,130.00	Citizens Union Bank	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2672	\$53.36	Covey Seminars	NEW_ISSUANCE_ITEM	03/03/2021
хххх3783	2673	\$193.93	Cuyahoga County Clerk	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2674	\$2,800.00	Michael Farrell	NEW_ISSUANCE_ITEM	03/03/2021
1000(3783	2675	\$150.00	Nesta Archeron Elain Archeron	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2676	\$150.00	Jake Chambers	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2677	\$750.00	ABC Carpentry	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2678	\$35.00	Office Pride	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2679	\$26.97	FedEx	NEW_ISSUANCE_ITEM	03/03/2021

If there are no errors in the file during the initial load, then the file will automatically display as approved and complete.

If an issuance file needs to be deleted for any reason, the user can click on the Delete button and the file will be removed. Deleting a file will retain item counts and totals as audit history.



ssuance F	iles S	Status							e Range bruary 28, 2020
Filters									>
				6 files totaling \$27	,549.84				
				Rows 1 - 6 of	6.				
Issuance Load ID	File ID	File Name	Status	Status Message	Load Date/Time !	Transaction Count		Transaction Total	View/Manage
4123	2418	CSV Issue 0228_3.csv	DELETED	Deleted By Client User	02/28/2020 14:23:52 EST		8	\$6,354.64	View

NOTE: Files are only eligible for deletion if every item in the file is still in an available for matching status. If just one item in the file has been paid, the file cannot be deleted.

2. Multiple Payees:

Positive Pay has the ability to support customers with multiple payee names on issued items. The system can score multiple names on a check against information provided in the issuance file.

- a. When the user loads issue files into the system, the loaded file is processed with the Issue Template set up within Positive Pay. The Issue Template allows for selection of a Multi-Line Payee Separator, a character chosen to separate the names of multiple payees in the issue file.
- b. When the user loads issue files into the system, the loaded file is processed with the Issue Template set up within Positive Pay. The Issue Template allows for selection of a Multi-Line Payee Separator, a character chosen to separate the names of multiple payees in the issue file.

If multiple payees are listed on two or more separate lines on a check, the multiple payee separator character (which should match the one designated in the template), must be used between each name. In the example below, the Multi-Line Payee Name Separator designated in the Issue Template is a pipe (|). The issue items shown are entered with the pipe separator between each name, with no spaces.

2	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1		Туре		Num		Date		Name		Item		Account		Paid Amount		Original Amount	
2																	
3																	
4		Bill Pmt -Check		9384		06/07/2020		Jonathan Copeland Michael Copeland				111111111				\$65.55	
5		Bill Pmt -Check		9385		06/07/2020		Nesta Archeron Elain Archeron Micah Archeron				111111111				\$600.00	

When the issue file is loaded, the system would then separate the data before and after the character as separate payees.



Please refer to Subsection D of this Section, Issue Templates, for more information about Multi-Line Payee Name Separators and how best to utilize this feature.

3. Issuance Dual Approval:

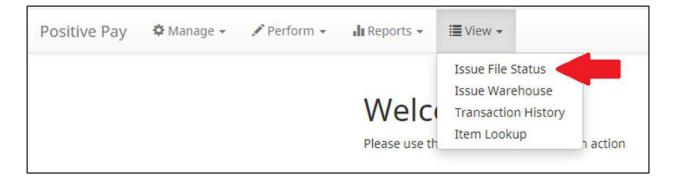
Some clients may have the optional Issuance Dual Approval feature enabled. In this circumstance, loaded issue files must be approved by a second user or, if no second user is available to approve the file, the customer can request the Bank to approve the issue file.

Please refer to Subsection H. Issuance Dual Approval for more information about the Dual Approval process.

G. Issue File Status

The purpose of the Issue File Status feature is to provide users the ability to view and/or manage issue files loaded or manually entered by the client. The disposition or status of the file is available. Authorized client users can also manage these files as outlined in the next section.

- 1. View Issue File Status
 - a. Within the Positive Pay module, click View > Issue File Status.



b. The Issuance Files Status page appears.

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cc	uance Files	Status				Date Ran	ge
22	uance mes	Status				i July 15, 20	20 - July 21, 2020
Ŧ	Filters						>
			10 files	totaling \$121,719.10			
			Ro	ws 1 - 10 of 10.			
	Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transaction Total	View/Manage
>	5873	Acme2 Issue 0721-001.xlsx	SYSTEM_APPROVED	07/21/2020 08:55:38 EDT	15	\$12,171.81	Manage
>	5872	Acme1 Issue 0721-001.xlsx	SYSTEM_APPROVED	07/21/2020 08:54:57 EDT	15	\$12,171.81	Manage
ŀ	5850	Acme2 Issue 0720-001.xlsx	SYSTEM_APPROVED	07/20/2020 09:23:31 EDT	15	\$12,171.81	Manage
	5849	Acme1 Issue 0720-001.xlsx	SYSTEM_APPROVED	07/20/2020 09:23:11 EDT	15	\$12,171.81	Manage
•	5833	Acme2 Issue 0717-001.xlsx	SYSTEM_APPROVED	07/17/2020 09:39:38 EDT	15	\$12,171.81	Manage
•	5832	Acme1 Issue 0717-001.xlsx	SYSTEM_APPROVED	07/17/2020 09:38:54 EDT	15	\$12,171.81	Manage

c. To filter the date range of files shown, click on the Date Range drop-down.

Iss	suance Files	Status					ate Range July 15, 2020 - July 21, 2020 -
7	Filters						Tomorrow
			10 files t	totaling \$121,719.10			Today
			Ro	ws 1 - 10 of 10.			Yesterday
	Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transacti	Last 7 Days
>	5873	Acme2 Issue 0721-001.xlsx	SYSTEM_APPROVED	07/21/2020 08:55:38 EDT	15	s	This Month
>	5872	Acme1 Issue 0721-001.xlsx	SYSTEM APPROVED	07/21/2020 08:54:57 EDT	15	\$1	Last Month
	5672	Active 1 15506 072 1-00 1.XISA	STSTEM_AFFROVED	07/21/2020 08.54.57 201		2	Custom Range
>	5850	Acme2 Issue 0720-001.xlsx	SYSTEM_APPROVED	07/20/2020 09:23:31 EDT	15	51	Apply Cancel

d. To narrow the search results, click Filters and a window containing additional search criteria will appear.

Issuance Files Status			Date Rang	Je 0 - May 31, 2020▼
T Filters			million 1, 2021	v
Issuance Load ID	Status		Min Amount	
	- select status -	~	\$ minimum amount	
			Max Amount	
			\$ maximum amount	
	Apply Reset			

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lssuance Load ID	The ID number associa	ted with the specific file.
Status	Client_Approved	The file was approved by the Customer.
	Client_Discarded	Client discarded means a client user decided to discard the issue file before it was fully processed into the database.
	Client_Rejected	If Issuance Dual Approval is configured for a client, client rejected means a client user rejected the issue file during the dual approval process.
	Deleted	A deleted file has been processed into the system but was removed by Bank or Customer user. The file information will still be in the system and can be found in the Issue warehouse.
	Edit_Pending	A file in this status was loaded with errors. Before the file can be processed into the database and be displayed in the issue warehouse or be used in matching, the errors will need to be cleaned up or removed from the file.
	Failed	The file failed to load.
	FI_Approved	The file was approved by the Bank.
	FI_Rejected	If Issuance Dual Approval is configured for a client, FI rejected means a Bank user rejected the issue file during the dual approval process.
	Ineligible_Items	The file contains ineligible items, and the load did not complete successfully. Ineligible items will need to be removed and the file reloaded.
	Loading	The file is loading.
	Processing	The file is processing.
	Queued	The file is in line awaiting a status change.
	Suspended	The file has been suspended.
		"Suspended" status can be related to the Issuance Dual Approval feature. Please refer to Subsection H.

Min Amount

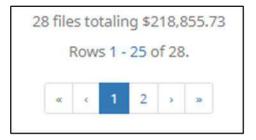


Issuance Dual Approval, for more information about this feature.

System_Approved	The system is set to default approve the file.
System_Discarded	Discarded files are files that a user loaded to Positive Pay and had errors that need to be cleaned up. If the errors are not cleaned up by deadline displayed under the progress bar, which is three days, the file will be automatically discarded by the system and no record of it will be kept.
Test_Approved	In test mode a client user is able to load issue files to make sure that the issue template that was created and the file loaded to the system correctly. This function informs the user if the file will process in the regular user interface, but items are not available for matching in test mode.
The minimum dollar am	ount of the entire file.

Max AmountThe maximum dollar amount of the entire file.

- e. Once search criteria are selected, click Apply to narrow your search results.
- f. Search results are displayed in pages of 25 items. If the search contains more than 25 issue files, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.





Issuance L	.oad
ID	File Name
Issuance Load ID the ID number assigned by Posi needs to contact ACH Alert regarding an issuance of information should be provided in any helpdes	e file loading problem, the
File Name The file name assigned by the Custom will appear with a prefix of MANUAL followed by	

	Status	Load Date/Time l i
Status	Please see #4 in this	section for a list of possible St
Load Date/Time	The date and time th	nis file was loaded.

	Transaction Count	Transaction Total	View/Manage
Transaction Count	The number	of transactions conta	ined within the file.
Transaction Total	The total dol	lar amount of the tra	nsaction.
View			o errors or is ineligible to be edited. It is Bank users can click View to get to the



Manage	Displays Manage button if the file contains errors that can be edited. See
	below for more information.

2. Click the arrow (>) next to the Client Code to view more useful detail on each issuance file.

~	4832	Issue 0529-001.xlsx	FAILED	05/29/2020 09:59:29 EDT			View
	File Id:		Status Message: Una	ble to parse file. Error reading record	#2		
~	4829	MANUAL_1590702542494	SYSTEM_APPROVED	05/28/2020 17:49:02 EDT	6	\$3,099.60	Manage
	File Id: 2854						

File ID	The ID number assigned by Positive Pay once an issuance file is processed and
	committed to the database. If an Issuance Load ID is present but a File ID is
	not, the file was received but did not load properly or has not been processed
	all the way to the database. The File ID is useful when contacting ACH Alert
	Help Desk about a problem with a file.
Status Message	Displays error messages, approval or rejection data, or indicates if an issue file
	has been deleted.

Click View button to view the individual issue files. The [File Name] page appears.



< Back to Status	WKP1 Issue 0302-002.xlsx					
File Status						
Queued Processed		Approved	Completed	Deleted		
File processing is com File cannot be deleted			atching			
• View items: 15 It	ems totaling \$12,2	46.81		Load Date	e: 03/02/2021 11:36:23 EST	
			Rows 1 - 15 of 15.			
Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date	
xxxx1111	13788	\$65.55	Cisco Webex, LLC	USED_IN_MATCHING	03/02/2021	
xxxxx1111	13789	\$600.00	Jonathan Copeland Michael Copeland	USED_IN_MATCHING	03/02/2021	
xxxx1111	13790	\$260.00	Office Pride	USED_IN_MATCHING	03/02/2021	
xxxx1111	13791	\$75.00	Richard Canova	USED_IN_MATCHING	03/02/2021	
xxxx1111	13792	\$933.00	Waller Lansden Dortch & Davis, LLP	USED_IN_MATCHING	03/02/2021	
xxxx1111	13793	\$24.00	Advanced Medical	USED_IN_MATCHING	03/02/2021	
xxxx1111	13794	\$6,130.00	Citizens Union Bank	USED_IN_MATCHING	03/02/2021	

File Status Bar Load Date		This feature automatically refreshes and keeps the user ile as it goes from Queued to Approved or Failed. ach item within the file.		
Account Number	The Account Number of each it	tem within the file.		
Serial Number	The serial number of each item within the file.			
Amount	The dollar amount of each item within the file.			
Payee Name	If Applicable, the name of the payee of each item within the file.			
Status	Available for Matching Used in Matching	Items marked as Available for Matching are issue items that have loaded to the system but have not been matched to a presented item. Items marked as Used in Matching are issue items that a presented item has been matched to.		
	New Issuance Item	This status will only display in a file that was not loaded to the database for processing.		
	Ineligible for Modification	Items ineligible for modification are items that have been matched to presented items and are either in a current status of paid or returned and can therefore no longer be modified.		



Duplicate Issuance

Duplicate issuance items are issue items that duplicate previously loaded issue items exactly.

Issuance Date

The date of the issued item.

- 3. Manage Issue File Status
 - a. Click Manage button to edit errors within an issue file. The [File Name] page appears.
 - i. Correct Items
 - 1) Fields highlighted in red have an error and are blocking the issue file from loading all the way to the system.
 - 2) When a highlighted field is clicked the user can either select the correct data from a dropdown or enter it in directly in the field.
 - 3) Once all errors have been corrected, the user can click Save and Submit at the bottom, so the file is reprocessed.

Edit 9 El	rrors						Dele	te All Error
			Ro	ows 1 - 9 of 9.				
Line Number	Account	Serial Number		Amount	Payee Name ²	I	ssuance Date	Delete
	555555555	9255		65.55	Cisco Webex, LLC		2020-05-28	
4	- select account - 🗸 🗸	9255	S	65.55	Cisco Webex, LLC	=	05/28/2020	â
	- select account -							
	FFFriends - xxxx1111 FFF Payroll - xxxx2222					60		
5	FFF Expense - xxxx3333 FFF Escrow - xxxx4444	9256		\$600.00	Jonathan Copeland		05/28/2020	Ê
								1.0

- ii. Delete items
 - 1) Individual items can be deleted from the errors screen if the option is available.
 - 2) The user would click the trashcan in the Delete column to delete any individual items.
 - 3) Once items have been deleted, the user can click Save and Submit at the bottom, so the file is reprocessed.
 - a) The user can also click Delete All Errors at the top of the delete column.
 - 4) This will allow the rest of the file to process into the system.

Positive Pay User Guide



< Back to Status			Issue 0529-001	1.xlsx		
File Status						
	Queued P	rocessing Proce	ssed Approved	d Complete	Deleted	
rrors occurred	during loading. View list belo	w to edit errors. If errors rer	main after 06/03/20, the issu	uance file will be automatically d	iscarded.	
Edit 9 Error	5				Del	ete All Error
e cur s crior.						the fill the fill of the
			Rows 1 - 9 of 9.			
Line	Account	Serial Number	Rows 1 - 9 of 9. Amount	Payee Name [?]	Issuance Date	Delete
	Account 5555555555	Serial Number 9255		Payee Name ² Cisco Webex, LLC	Issuance Date 05/28/2020	Delet
Number			Amount			

iii. Discard a File

- 1) An entire issue file can also be discarded.
 - a) The user can click the discard button at the bottom of the screen.
 - b) Another option is to allow the system to discard the file automatically after three (3) business days.

In both instances, the system will act as if the file never existed and any issue information from the file will not appear in any reporting or view.

Positive Pay User Guide



le Status						
	Queued Pro	cessing Process	ed Approv	red Complete	Deleted	
rrors occurred d	uring loading. View list below	to edit errors. If errors rema	in after 06/03/20, the i	ssuance file will be automatically disca	rded.	
Edit 9 Errors					Det	ete All Error
			Rows 1 - 9 of 9.			
Line Number	Account	Serial Number	Amount	Payee Name?	Issuance Date	Delete
4	555555555	9255	\$65.55	Cisco Webex, LLC	05/28/2020	â
5	555555555	9256	\$600.00	Jonathan Copeland	05/28/2020	â
6	555555555	9257	\$260.00	Office Pride	05/28/2020	â
7	555555555	9258	0	Richard Canova	05/28/2020	1
8	555555555	9259	\$933.00	Waller Lansden Dortch & Davis, LLP	05/28/2020	â
9	555555555	9260	0	Richard Canova	05/28/2020	â
10	555555555	9261	\$53.36	Richard Canova	05/28/2020	Û
11	5555555555	9262	\$24.00	Advanced Medical, Inc.	05/28/2020	â
12	555555555	9263	\$6,130.00	Citizens Union Bank (v)	05/28/2020	â
Click any row t	o select that row for editing					

iv. Delete a File

- 1) Users are also able to delete an issue file if none of the items in the file have been used in matching by clicking on the delete button.
 - a) When a file is deleted the items will appear in issue views and reporting.



File Status					
Queued		Processed	Approved	Completed	Deleted
File processing is con	nplete. View list below	to see items.			
• View items: 15 I	tems totaling \$12.2	46.81		Load Date: 03/0	3/2021 15:07:38 ES
			Rows 1 - 15 of 15.		
Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3783	2665	\$65.55	Cisco Webex, LLC	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2666	\$600.00	Jonathan Copeland Michael Copeland	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2667	\$260.00	Office Pride	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2668	\$75.00	Richard Canova	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2669	\$ 933.00	Waller Lansden Dortch & Davis, LLP	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2670	\$24.00	Advanced Medical	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2671	\$6,130.00	Citizens Union Bank	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2672	\$53.36	Covey Seminars	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2673	\$193.93	Cuyahoga County Clerk	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2674	\$2,800.00	Michael Farrell	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2675	\$150.00	Nesta Archeron Elain Archeron	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2676	\$150.00	Jake Chambers	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2677	\$750.00	ABC Carpentry	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2678	\$35.00	Office Pride	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2679	\$26.97	FedEx	AVAILABLE_FOR_MATCHING	03/03/2021

4. Issuance Dual Approval:

Some clients may have the optional Issuance Dual Approval feature enabled. In this circumstance, manual issue entry files or loaded issue files must be approved by a second client user or, if no second user is available to approve the file, the client can request the Bank to approve the issue file.

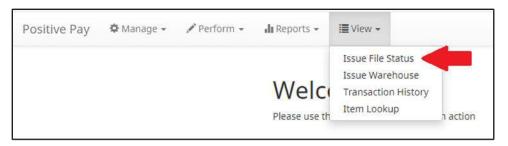
Please refer to Subsection H. Issuance Dual Approval for more information about the Dual Approval process.



H. Issuance Dual Approval

Positive Pay offers the ability to support dual approval for issuance file loads. If enabled, any manual issue entry files or issue files loaded by the Customer will be held in "suspended" status until approved or rejected by a secondary user.

- 1. If a User has manually entered issue items or loaded an issue file requiring dual approval, another user must approve the issue file or manual entry file. A message will be sent via email or SMS to users with the Approve Issue File user privilege to alert them of files pending approval.
- 2. Within the Positive Pay module, click View > Issue File Status.



3. The Issuance Files Status page appears. Files requiring dual approval will show a status of "Suspended". Click the Manage button to review the file.

SS	suance Files S	Status					Date Range
Ŧ	Filters						>
			21	files totaling \$24,493.62			
				Rows 1 - 2 of 2.			
	Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transaction Total	View/Manage
>	8838	PG01 Issue 0303-002.xlsx	SUSPENDED	03/03/2021 15:07:37 EST	15	\$12,246.81	Manage

4. The Issue File review page displays a File Status box at the top of the screen which outlines the current status of the file. The status bar will be highlighting "Approved/Rejected," and will note if the file is pending approval. Approve and Reject buttons display in the File Status box.



e Status		- <u>1</u> -		
Queued	Processed	Approved / Rejected	Completed	Deleted
is pending approval. View list	balau ta zancava itama			

5. A list of each issue item contained in the file will display below the File Status box. Their status will display as "New Issuance Item." The client user can review the entries to determine if the file should be approved or rejected. In addition, the client user can delete the file prior to and after approval by clicking the Delete button at the bottom of the screen.

			Rows 1 - 15 of 15.		
Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
000x3783	2665	\$65.55	Cisco Webex, LLC	NEW_ISSUANCE_ITEM	03/03/2021
oox3783	2666	\$600.00	Jonathan Copeland Michael Copeland	NEW_ISSUANCE_ITEM	03/03/2021
000x3783	2667	\$260.00	Office Pride	NEW_ISSUANCE_ITEM	03/03/2021
000x3783	2668	\$75.00	Richard Canova	NEW_ISSUANCE_ITEM	03/03/2021
000x3783	2669	\$933.00	Waller Lansden Dortch & Davis, LLP	NEW_ISSUANCE_ITEM	03/03/2021
00003783	2670	\$24.00	Advanced Medical	NEW_ISSUANCE_ITEM	03/03/2021
000x3783	2671	\$6,130.00	Citizens Union Bank	NEW_ISSUANCE_ITEM	03/03/2021
00003783	2672	\$53.36	Covey Seminars	NEW_ISSUANCE_ITEM	03/03/2021
000(3783	2673	\$193.93	Cuyahoga County Clerk	NEW_ISSUANCE_ITEM	03/03/2021
000x3783	2674	\$2,800.00	Michael Farrell	NEW_ISSUANCE_ITEM	03/03/2021
0003783	2675	\$150.00	Nesta Archeron Elain Archeron	NEW_ISSUANCE_ITEM	03/03/2021
000x3783	2676	\$150.00	Jake Chambers	NEW_ISSUANCE_ITEM	03/03/2021
ooox3783	2677	\$750.00	ABC Carpentry	NEW_ISSUANCE_ITEM	03/03/2021
00003783	2678	\$35.00	Office Pride	NEW_ISSUANCE_ITEM	03/03/2021
000/3783	2679	\$26.97	FedEx	NEW_ISSUANCE_ITEM	03/03/2021



6. If the file is to be approved, click the Approve Button. Once the file is approved, the file status displays that the file processing is complete.

Deleted

a. After the approval is complete, the issue items will display the status "Available for Matching." The Delete button will still be available to delete a file after approval.

			Rows 1 - 15 of 15.		
Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
000x3783	2665	\$65. <mark>5</mark> 5	Cisco Webex, LLC	AVAILABLE_FOR_MATCHING	03/03/2021
0003783	2666	\$600.00	Jonathan Copeland Michael Copeland	AVAILABLE_FOR_MATCHING	03/03/2021
000x3783	2667	\$260.00	Office Pride	AVAILABLE_FOR_MATCHING	03/03/2021
000x3783	2668	\$75.00	Richard Canova	AVAILABLE_FOR_MATCHING	03/03/2021
000x3783	2669	\$933.00	Waller Lansden Dortch & Davis, LLP	AVAILABLE_FOR_MATCHING	03/03/2021
000x3783	2670	\$24.00	Advanced Medical	AVAILABLE_FOR_MATCHING	03/03/2021
000x3783	2671	\$6,130.00	Citizens Union Bank	AVAILABLE_FOR_MATCHING	03/03/2021
000x3783	2672	\$53.36	Covey Seminars	AVAILABLE_FOR_MATCHING	03/03/2021
00003783	2673	\$193.93	Cuyahoga County Clerk	AVAILABLE_FOR_MATCHING	03/03/2021
00003783	2674	\$2,800.00	Michael Farrell	AVAILABLE_FOR_MATCHING	03/03/2021
000/3783	2675	\$150.00	Nesta Archeron Elain Archeron	AVAILABLE_FOR_MATCHING	03/03/2021
000x3783	2676	\$150.00	Jake Chambers	AVAILABLE_FOR_MATCHING	03/03/2021
00003783	2677	\$750.00	ABC Carpentry	AVAILABLE_FOR_MATCHING	03/03/2021
000x3783	2678	\$35.00	Office Pride	AVAILABLE_FOR_MATCHING	03/03/2021
000x3783	2679	\$26.97	FedEx	AVAILABLE_FOR_MATCHING	03/03/2021
0003783					

b. Returning to the Issuance Files Status page, the file will now display a status of "Client Approved."



SS	suance Files	Status					Date Range March 3, 2021
7	Filters						>
			3 files	totaling \$25,018.62			
			1	Rows 1 - 3 of 3.			
	Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transaction Total	View/Manage
>	8851	MANUAL_1614805777127	CLIENT_APPROVED	03/03/2021 16:09:37 EST	1	\$525.00	Manage
>	8838	PG01 Issue 0303-002.xlsx	CLIENT_APPROVED	03/03/2021 15:07:37 EST	15	\$12,246.81	Manage

- 7. If the file is to be rejected, click the Reject Button.
 - a. Once the file is rejected, the file status displays that the file has been rejected by [client username]. The individual issue items will no longer display in the issuance file status.

		WKP1 Issue 1207-	005.1151	
ile Status				
Queued	Processed	Rejected	Completed	Deleted

8. Returning to the Issuance File Status page, the file will now display a status of "Client Rejected."

SS	uance Files	Status				Date Range	0 - March 3, 2021
7	Filters						>
			1 file	s totaling \$12,171.81			
				Rows 1 - 1 of 1.			
	Issuance Load ID	File Name	Status	Load Date/Timel:	Transaction Count	Transaction Total	View/Manage
>	7141	WKP1 Issue 1207-003.xlsx	CLIENT_REJECTED	12/07/2020 17:19:47 EST	15	\$12,171.81	View

NOTE:

• If an issuance file is currently in "Suspended" status, the file is not released at EOD; but rather, will remain in this status indefinitely until approved or rejected.

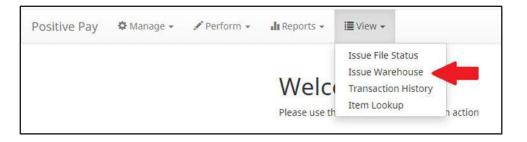


• If an issuance file is currently in "Suspended" status, and the client level setting for Issuance Dual Approval is disabled, or user privileges are removed before the affected issuance files are approved or rejected, the file will remain in the Suspended status but cannot be managed by the user. In this circumstance, Bank user can still approve or reject the file to move it out of the Suspended status.

I. Issue Warehouse

Positive Pay provides the Bank and Customer with the visibility to see the status of all issued items. Authorized users can modify items in the Issue Warehouse. Customers can use the Issue Warehouse to search for issued items for a Client or specific account using one of the many filtering options available.

1. Within the Positive Pay module, click View > Issue Warehouse.



2. The Issue Warehouse page appears.

ss	sue Wa	rehouse								Range h 3, 2021 ·
7	Filters									>
					31 transactions totaling	25,018.62				
					Rows 1 - 25 of 3	L.				
					* < 1 2 >	*				
	Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
>	2386366	xxxx3783	100945	Moe Green	ISSUED	OUTSTANDING	\$525.00	03/03/2021 16:09:37 EST	03/03/2021	/
>	2386349	xxxx3783	2679	FedEx	ISSUED	OUTSTANDING	\$26.97	03/03/2021 15:07:38 EST	03/03/2021	1
>	2386348	xxxx3783	2678	Office Pride	ISSUED	OUTSTANDING	\$35.00	03/03/2021 15:07:38 EST	03/03/2021	1
>	2386347	xxxx3783	2677	ABC Carpentry	ISSUED	OUTSTANDING	\$750.00	03/03/2021 15:07:38 EST	03/03/2021	1
>	2386346	xxxx3783	2676	Jake Chambers	ISSUED	OUTSTANDING	\$150.00	03/03/2021 15:07:38 EST	03/03/2021	/

3. To filter the date range of items shown, click on the Date Range drop-down.

Positive Pay



Iss	sue Wa	rehouse							Date Range March 3, 202	
7	Filters								Tomorrow	
					31 transactions totalin	g \$25,018.62		1	Today	
					Rows 1 - 25 o	f 31.			Yesterday	
					× × 1 2	>			Last 7 Days	
									This Month	
		Account	Serial		Issue			Load	Last Month	
	Item ID	Number	Number	Payee Name	Туре	Match Status	Amount	Date/Time#	Custom Range	
>	2386366	xxxx3783	100945	Moe Green	ISSUED	OUTSTANDING	\$525.00	03/03/2021 16:09: EST	Apply Cancel	

4. To narrow the search results, click Filters and a window containing additional search criteria will appear.

sue Warehouse		Date Range March 3, 2021		
Filters		*		
ccount?	Serial Number	Date Range Filter Type		
- not selected - 🗸 🗸		O Issue Date 🖲 Load Date		
Min Amount	Serial Number Range			
\$ minimum amount	Min Serial Num Max Serial Num	Issue Type		
Max Amount		- select issue type - 🗸 🗸		
\$ maximum amount	Match Status			
	- select match status type - 🗸 🗸			

Account	Type an account nam	e or the last 4 digits of the account number.
Serial Number	Type the item serial n	umber for a specific issued item.
Date Range Filter Type	Issue Date: If selected load date.	l, issue items will be filtered by the issue date rather than the
	Load Date: If selected issue date.	l, issue items will be filtered by the load date rather than the
Min Amount	The minimum dollar a	amount.
Max Amount	The maximum dollar	amount.
Serial Number Range	Min Serial Num	Type the minimum serial number in the range



Issue Type	Max Serial Num Issued	Type the maximum serial number in the range. The check has been issued for payment.
	Voided	The check has been voided by maker.
	Stopped	The check has a stop payment placed on it.
Match Status	Paid	There was a presented item for the issued item, and it has been paid.
	Returned	There was a presented item for the issued item, and it has been returned.
	Outstanding	There has been no presented item for the issued item, it remains outstanding for 180 days as a default unless specified otherwise by your financial institution.

NOTE:

- Issuance data is available for 1 year as the default setting, but this can be configured differently by the Bank.
- If Additional Issue Fields are being used, a section to filter by that data will display.
- 5. Once search criteria are selected, click Apply to narrow your search results.
- 6. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

7	9 tra	ansa	ctio	ns to	talir	ng \$6	51,7	48.44
			Row	s 1 -	25 0	f 79		
			1.000					
	-00	<	1	2	3	4	>	30

	Account	Serial
Item ID	Number	Number



Item ID	The ID number associated with the specific file once an issuance file is processed and committed to the database.
Account Number	Displays the Account Number for the item.
Serial Number	Displays the issued item serial number.

	Payee Name	Issue Type Match Status
Payee Name	Displays the n	ame of the payee for the item.
Issue Type	Issued	The check has been issued for payment.
	Voided	The check has been voided by maker.
	Stopped	The check has a stop payment placed on it.
Match Status	Paid	There was a presented item for the issued item, and it has beer
	Returned	There was a presented item for the issued item, and it has beer returned.
	Outstanding	There has been no presented item for the issued item, it remain outstanding.

	Amount	Load Date/Time	Issuance Date	Update	
Amount	Displays	the dollar amount for the	issued item.		
Load Date/Time	Date and	time the item was loade	d.		
Issuance Date	The date	of the issued item.			



Update

Click the pencil icon to update item's Amount, Status, or Issuance Date.

7. Click the arrow (>) next to the Client Code to view more useful detail on each issued item. The information shown in this drop-down is an audit history of all the activity that has occurred on the issue item.

	Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
~	<mark>338</mark> 9966	xxxx1111	12304	FedEx	ISSUED	PAID	\$180.00	09/02/2021 10:44:38 EDT	09/02/2021	\otimes
	Status	Amount	Issue Date		Updated By		Update	d Date/Time		
1	SSUED	\$180.00	09/02/2021		sdelaere1		09/02/2	021 10:44:38 EDT		
Stat	us		Issued		The chec	k has been	issued	for payment.		
			Voided		The chec	k has been	voided	by maker.		
			Stopped		The chec	k has a sto _l	p payme	ent placed on it.		
Amo	ount		Displays	the dollar a	amount fo	r the issued	d item.			
ssu	e Date		The date	of the issu	ied item.					
Upd	ated By		The user	who upda	ted the iss	ue item.				
Upd	ated Da	te/Time	The date	and time t	his issued:	item was u	updated			

- 8. Modifying Issue Items.
 - a. Issue items can be modified by users with a Load Issue File or Manual Issue Entry privilege. Issue items can only be modified if the match status = outstanding. Click the edit pencil button under the Update column to update the issued item.

	Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time‡i	Issuance Date	Update
>	2276362	xxxx1111	9263	Citizens Union Bank (v)	ISSUED	OUTSTANDING	\$6,130.00	05/29/2020 10:04:33 EDT	05/28/2020	

9. The Update Issue Item pop-up window appears.



Update <mark>I</mark> ssue It	em					×
Serial Number	Amount	Payee Name ²	Status		Issuar	nce Date
9263	6130	Citizens Union Bank	(V) ISSUED	~		05/29/2020
Save						
Serial Number	Che	ck serial number. This	cannot be update	ed on an	existi	ng issued item.
Amount	Am	Amount of the issued item. The amount can be updated.				
Payee Name		name of the Payee as be updated.	sociated with the	specific	issuec	l item. The payee nan
Status	Issu	ed The	check has been is	sued.		
	Voi	ded The	check has been v	oided by	the n	naker.
	Stop	oped The	check has a stop	payment	t by th	e maker.
Issuance Date	The	рау	ments in their cou ion in the drop-do	nfigurati own mer	on, St nu on	has disabled stop copped may not be ar this pop-up screen.
issuance Date	me				le upt	Jaleu.

10. Click Save.



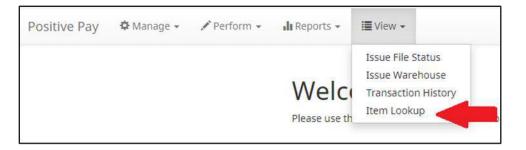
11. A copy of the Issue Warehouse can be downloaded by clicking the Download As CSV button at the bottom of the Issue Warehouse screen.



J. Item Lookup

Positive Pay provides Customers with the ability to look up all recorded data on individual issued items with the Item Lookup feature.

1. Within the Positive Pay module, click View > Item Lookup.



2. The Item Lookup page appears. All fields are mandatory.

Account [?]		Serial Number		
- not selected -	•			

Account - Select the Account drop-down to display a list of the Customer's Accounts. Serial Number - Enter the serial number of the item.

- 3. Once search criteria are selected, click Apply to complete the item lookup.
- 4. Search results for the item will be displayed. Within this screen, the lifecycle of the issued item will be displayed.

Positive Pay

User Guide



Account?		Serial Number
The One and Only - xxxx1111 (ASBank Client 1	- ASBC1) 🗸	11548
	Apply	Reset
Account Number: xxxx1111	Serial Number: 11548	View Check Image
ransaction Date: 04-15-2021	Original Serial Number: 11548	Exception Reason: Amount Mismatch
Payment Date: 04-15-2021	Original Amount: \$27.00	Payee Match Score: Error analyzing payee name
ransaction ID: 45566	Issuance Payee Name: FedEx	Disposition Created: 04/15/2021 15:00:00 EDT
Debit Amount: \$27.00	Issuance Serial Number: 11548	
Current Status: Pay-System	Issuance Amount: \$180.00	
	Issuance Status: ISSUED	
ransaction Date: 04-15-2021	Original Serial Number: 11548	Exception Reason: Duplicate Presentment
ayment Date: 04-15-2021	Original Amount: \$127.00	Payee Match Score: Error analyzing payee name
ransaction ID: 45567	Issuance Payee Name: FedEx	Disposition Created: 04/15/2021 15:00:00 EDT
Debit Amount: \$127.00	Issuance Serial Number: 11548	
Current Status: Pay-System	Issuance Amount: \$180.00	
	Issuance Status: ISSUED	
ssuance Date: 04/15/2021	Update By: mfleetwood1	Payee Name: FedEx
Jpdated Date/Time: 04/15/2021 13:34:17 EDT	Transaction Id: 45566	Match Status: PAID
.oad Date/Time: 04/15/2021 13:34:17 EDT	Issue Type: ISSUED	Amount: \$180.00

K. Other Options Prior to Item Presentment

If a Customer needs to make changes to an item **prior to item presentment**, there are three options for doing so within Positive Pay. Examples of changes that would fall under this category would be when items originally issued are updated to Voided or Stopped status, or to overwrite existing item information such as changes in amount and/or payee.

It is important to note that if the FI has disabled stop payments, it will affect whether a client user can perform these functions in some instances. Please see Subsection B. Status Values within this Section for more information.



1. Modifying Issue Items

Issue items can be modified in the Issue Warehouse. Please refer to previous Subsection H. Issue Warehouse, for more information.

2. Manual Re-Entry

To change individual items previously submitted, a Client user can overwrite the previous item as follows: a. Within the Positive Pay Module, click Perform > Manual Issue Entry.

Positive Pay	🍄 Manage 👻	🖍 Perform 🗸	🖬 Reports 👻 🔠 View 👻
		Issue File Load Manual Issue E Transaction Ap	
			Please use the above menu to select an action

b. The Manual Issuance File Entry page appears. For definitions of the fields available on this screen, **please** refer to Subsection C of the current Section.

unt? ot selected -		~		Auto populate next check	number: 🗹
Row	Serial Number	Amount	Payee Name?	Status	Issuance Date
				ISSUED ~	05/29/2020

- c. Create a Manual Entry for the item to be changed. The serial number must match the previously submitted item. Fill out all fields, updating the fields that need to be overwritten with the correct information.
- d. When all pertinent manual issuance files have been re-entered, click Save button.

F

- e. The Manual Issuance File detail page appears. For definitions of the fields shown on this screen, **please refer** to Subsection C of the current Section.
- 3. File Reloads

To change multiple items that were previously submitted, a Client can use the Issue File Load function to reload and overwrite previous items in an Issue File.

- a. Once you have prepared your Issue File with all items that need to be overwritten, including the corrected information in the appropriate fields, upload the Issue File. **Refer to Subsection F. Loading Issue Files, for more information.**
- 4. Prior to item presentment, these changed/overwritten items can be seen in the Issue Warehouse (please refer to Subsection I within this Section for information on how to access the Issue Warehouse). Once within the Issue Warehouse screen, click the arrow (>) next to the Client Code to view more useful detail on each issued item. The information shown in this drop-down is an audit history of all the activity that has occurred on the issue item.

As you can see in the figure below, there are three issue items that have been updated/changed. The updates/changes from the most recent entries will overwrite the previously loaded issue item.



Issi	ue Wa	rehouse										Range
Ŧ	Filters											>
						30 transaction	ns totaling s	\$24,443.62				
						Row	s 1 - 25 of 3	D.				
						a (1 2 >					
	Item ID	Account Number	Serial Number	Payee	Name		Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Updat
~	2278881	xxxx3210	3494	FedEx			VOIDED	OUTSTANDING	\$26.97	07/21/2020 08:55:38 EDT	07/21/2020	1
Status Payee Amo		nount	Issue Date		Updated By		Updated	Date/Time				
vo	IDED	FedEx		\$26.97	07/21/2020		SallyAcm	ne1	07/21/20	20 13:08:19 EDT		
ISS	UED	FedEx		\$26.97	07/21/2020		SallyAcm	ne1	07/21/20	20 08:55:38 EDT		
>	2278880	xxxx3210	3493	Office	Pride		ISSUED	OUTSTANDING	\$35.00	07/21/2020 08:55:38 EDT	07/21/2020	/
~	2278879	xxxx3210	3492	ABC C	arpentry		ISSUED	OUTSTANDING	\$850.00	07/21/2020 08:55:38 EDT	07/21/2020	1
Sta	itus	Payee		Ar	nount	Issue Date		Updated By	Upd	dated Date/Time		
155	UED	ABC Carper	ntry		\$850.00	07/21/2020		SallyAcme1	07/	21/2020 13:09:50 EDT		
ISS	UED	ABC Carper	ntry		\$750.00	07/21/2020		SallyAcme1	07/2	21/2020 08:55:38 EDT		
~	2278878	xxxx3210	3491	Jake C	hambers		STOPPED	OUTSTANDING	\$150.00	07/21/2020 08:55:38 EDT	07/21/2020	1
Sta	itus	Payee			Amount	Issue Date		Updated By	U	pdated Date/Time		
STO	OPPED	Jake Cha	ambers		\$150.00	07/21/2020		SallyAcme1	07	7/21/2020 13:08:44 EDT		
ISS	UED	Jake Cha	ambers		\$150.00	07/21/2020		SallyAcme1	07	7/21/2020 08:55:38 EDT		

L. Other Options After Item Presentment

1. Pay & Issue

Single Pay & Issue is an Enterprise feature which allows a client to allow the system to create an issue item they failed to send in. This is used for balancing.

2. Mass Pay & Issue

This feature provides a way to handle system creation of multiple issue items instead of the user having to click Pay & Issue for each individual issue item if the Client failed to send an entire file and it resulted in a lot of no issue exceptions. In addition, it provides a mass pay decision, instead of addressing them one at a time.



Please refer to Section VI, Managing Check Presentment, for more information

Exception Identification

Positive Pay is configured to identify exceptions on issue items in a specific order. Once the first exception is triggered on an issue item, the system does not evaluate the item further. If an item is flagged with an exception and is deferred to the user for decision, it must be noted that further analysis will not be performed. Users should be conscious when paying an exception that other validations may not have been performed, so they should examine the item.

Listed below are the possible Exceptions and the order in which they are flagged by Positive Pay. It is important to note that the Exception Code and Reason below can be customized by financial institution so the example below may vary slightly from exception codes or reasons that appear in the Client interface.

Exception Order	Exception Code	Reason
1	Issuance not found	Check presented where no issue item is found to match against.
2	Issuance already used	Check presented with a serial number previously presented.
3	Issuance voided	Check presented with a serial number of an issue item marked with a void status.
4	Issuance stopped	Check presented with a serial number of an issue item marked with a stop status.
5	Issuance amount mismatch	Check presented where amount of check differs from issue amount.
6	Amount over limit	Transaction amount is over the limit.
7	Issuance date in future	Check presented with a date that is before the issuance date on the issued item.
8	Issuance stale dated	Check presented with a date that exceeds the specified number of stale days for the account.
9	Issuance payee mismatch	Check presented where payee name differs from issue payee name.
10	Exception reason missing	This message will only appear to customers of FI's that are in FI or Hybrid Matching mode. This exception reason is only used if the reason that is coming into Positive Pay has not been mapped in Positive Pay.



Managing Check Presentment

The primary objective of Positive Pay is to give users the opportunity to make pay and/or return decisions on checks presented for payment on accounts enrolled for the service. The decision function is performed in the Transaction History screen.

A. Transaction History

NOTE:

- Transactions are stored for 12 months.
- The Transaction History user privilege must be enabled to access this screen.
- If the user has been granted the Change Status user privilege and the transaction is available to decision, the Pay and Return buttons will be available for use.
- Transactions that will be paid will have green shading as a background.
- Transactions that will be returned will have yellow shading as a background.
- Transaction status cannot be changed after the EOD cut-off time.

Positive Pay provides a function for Customers to search and view the status of checks presented on enrolled accounts, and to make decisions on presented items. Users can use Transaction History to search for presented check items for a specific account using one of the many filtering options available. It is important to note that the default filter setting is Exceptions Only. Additional transactions may be available to view and decision (such as reverse positive pay items); however, this will not be displayed unless the Exception filters option is set to Show All Transactions.

1. View Transaction History

Within the Positive Pay module, click View > Transaction History. The Transaction History page will display all current day transactions for all accounts to which the user has access.

Tr	ansaction H	istory						Dat	te Range
-	insaction in	istory						iii Se	eptember 2, 2021 -
	Mass Pay & Issue								
7	Filters								>
			45	debit trans	actions totaling \$	34,896.60			
				Ro	ows 1 - 25 of 45.				
				e i	• 1 2 • •				
	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Dateli	Change Status	Exception
>	49194	xxxx1111	12334		\$127.00	Pay-System	09-02-2021	⊗ Return	9
>	49193	xxxx1111	۲		\$27.00	Pay-System	09-02-2021	⊗ Return	θ
>	49192	xxxx1111	12333		\$35.10	Pay-System	09-02-2021		0

Transaction ID	Unique ID assig	gned by the Positive Pa	y system when transactions are loaded.
Account Number	Account numb	er the check was prese	ented against.
Serial Number	The check num	ber presented for payı	ment.
Credit	check. If an eye that was proce the check imag	e icon appears in the se ssed with no serial nur e, if available.	play the front and back images of the erial number column, this denotes an item mber. Clicking on the eye icon will display prmation has been entered into the
Debit	This column dis	splays checks.	
Current Status	Рау	Pay-System	The system is set to default pay this check.
		Pay-FI	The check was paid by the FI.
		Pay-User	The check was paid by the Client User.
	Return	Return- System	The system is set to default return this check.
		Return-FI	The check was returned by the FI.
		Return-User	The check was returned by the Client User.
Date	Date the check	was presented for pay	yment or loaded to Positive Pay.
Change Status	transaction is e	ligible for a decision, a	nge Status user privilege and the Pay or Return button will appear for use. decision, the button will display as
Exception	-	on is an exception, an e	exception identifier will appear in this
a. To filter the date range of	f items shown, cli	ck on the Date Range o	drop-down.

a. To filter the date range of items shown, click on the Date Range drop-down.

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Tra	ansaction H	istory							Date Range September 2, 2021
1	Mass Pay & Issue								Tomorrow
7	Filters								Today
			45	debit trans	sactions totaling \$	34,896.60			Yesterday
				Ro	ows 1 - 25 of 45.				Last 7 Days
					< 1 2 > »				This Month
									Last Month
	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Dateli	Change	Custom Range
>	49194	xxxx1111	12334		\$127.00	Pay-System	09-02-2021	🛞 Re	Apply Cancel

b. To narrow the search results, click Filters and a window containing additional search criteria will appear.

ransaction History Mass Pay & Issue		M arch 4, 202		
Filters		*		
Account?	Serial Number	Items		
- not selected -		Any Items 🗸 🗸		
Min Amount	Serial Number Range	Transaction Status		
S minimum amount	Min Serial Num Max Serial Num	Pay		
Max Amount		Pay-System Pay-FI		
\$ maximum amount	Exceptions	Pay-User Return		
	Show All Transactions	Return-System Return-FI		
	Default	Return-User 👻		
	Pending Approval	Use the "Ctrl" key to select multiple status types above.		
	Show All 🗸			

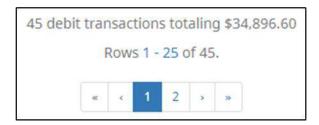
Account	Type an account name or the last 4 digits of the account number into the field to view transactions for one specific account or select an account from the drop-down menu.
Min Amount	Type the minimum check amount into the field.
Max Amount	Type the maximum check amount into the field.
Serial Number	Type the check serial number for a single transaction. A serial number range can also be defined by entering the minimum and maximum serial number.

Exceptions	The user r	may select from the drop-d	own to filter by one of the following:						
	 Exceptions Or 	hly							
	No Exceptions	5							
			ransactions"; however, the user can click the						
	"Default" checkbox to select a different option to be the default for future filtering.								
Pending Approval	filter wind		I Approval, this field may be available in the om the drop-down to filter transactions based approval.						
	> Yes – will disp	lay only transactions that a	re pending approval.						
	No – will displ	ay only transactions that ar	re not pending approval						
	The defau	It will be set to "Show All".							
		information regarding Dec Dual Approval.	tision Dual Approval, please see Section VII,						
Items	Defaults t	o Any Items. Select the dro	p-down to select one of the following:						
	> Any Items: Th	is includes all items, includi	ng client pay and adjust items.						
	-	is: Checks that were paid by was adjusted.	a client user and either the amount and/or						
Transaction	Рау	Pay-	The system is set to default pay this						
Status		System	check. If a user takes no action before						
			EOD, the check will pay.						
		Pay-FI	The check was paid by the FI.						
		Pay-	A user changed the transaction statu						
		User	from a Return to a Pay status.						
	Return	Return-	The system is set to default return th						
		System	check. If the user takes no action before EOD, the check will be						
		Datura	returned. The shock was returned by the El						
		Return- Fl	The check was returned by the FI.						
		Return-	A user changed the transaction statu						
		User	from a Pay to a Return status.						

c. Once search criteria are selected, click Apply to narrow your search results.



d. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.



e. Summary Debit and/or Credit transaction totals are also displayed at the top of the screen above the navigation buttons.

3,859	deb	oit tr	ansa	actio	ns to	otalir	ng \$	16,0	10,788.39
15	0 cre	dit t	rans	actio	ons t	total	ing s	194	1,496.50
			Rov	vs 1 ·	- 25	of 4,	009.	1	
			1	2	3	4	5	*	30

f. Click the arrow (>) next to the Client Code to view more useful detail on each issued item. The information shown in this drop-down is an audit history of all the activity that has occurred on the issue item.

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Tra	ansaction H	listory						Date Range	
_	Mass Pay & Issue	nstory						January 1, 2021 - Sep	tember 2, 2021 -
	Filters								>
			3,8	359 debit tr	ansactions totaling	\$16,010,788.39			
				150 credit t	ransactions totalin	g \$194,496.50			
					Rows 1 - 25 of 4,00	9.			
					1 2 3 4	5 + =			
						-	Datel		
	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Dates	Change Status	Exception
~	49194	xxxx1111	12334		\$127.00	Pay-System	09-02-2021	⊗ Return	0
	Positive Pay Type	: standard			Payment Date: 0	9-02-202 <mark>1</mark>		Adjust	
	Issuance Serial N	Issuance Serial Number: 12334			Loaded Exceptio	n Reason: Duplicate	Presentment	Teller ID: FedEx	
	Issuance Amount	: \$180.00							
	Issuance Date: 09	9-02-2021							
	Original Serial Nu	umber: 12334							
	Original Amount	\$127.00							
~	49193	xxxx1111	12334		\$27.00	Pay-System	09-02-2021		θ
	Positive Pay Type	: standard			Payment Date: 0	9-02-2021		Adjust	
	Issuance Serial N	umber: 12334			Loaded Exceptio	n Reason: Amount M	Mismatch	Teller ID: FedEx	
	Issuance Amount	:: \$180.00							
	Issuance Date: 09	9-02-2021							
	Original Serial Nu	umber: 12334							
	Original Amount	\$27.00							
*	49192	xxxx1111	12333		\$35.10	Return-User	09-02-2021		θ
	Positive Pay Type	: standard			Return Date: 09/	02/2021 16:00:00 EE	от	Adjust	
	Issuance Serial N	umber: 12333			Return Reason: A	mount Incorrect		Teller ID: ABC Car	pentry
	Issuance Amount	: \$750.00			Loaded Exceptio	n Reason: Amount M	Mismatch		
	Issuance Date: 09	9-02-2021							
	Original Serial Nu	imber: 12333							
	Original Amount	\$35.10							

Positive Payee Type	This indicates the type of positive pay that the account is set for: Standard, Reverse and Payee are the different types that could display here.
Issuance Payee Name	Name of payee submitted with the transaction presented for payment.
Issuance Serial Number	Serial number on the issued item uploaded by the customer.
Issuance Amount	Amount on the issued item uploaded by the customer.
Issuance Date	Date the issued item uploaded by the customer.
Original Serial Number	Serial number submitted with the transaction presented for payment.



Original Amount Return Date	Amount submitted with the transaction presented for payment. This number may be different than what is displayed in the top line. For instance, if an item was adjusted in pre-scrub by the Bank or if the Bank is allowing Customers to adjust. Date the item was returned.
Payment Date	Date listed within the transaction file.
Return Reason	Reason for return.
Loaded Exception Reason	This user documentation displays the standard exception reason labels; however, each Bank can customize these during implementation so what is seen in the documentation may differ from what the User may see in the service if their Bank has customized the labels.
	Please refer to <i>Section V. Exception Identification</i> to view a list of all standard exception labels.
Payee Match Score	Payee scoring is addressed in the account configuration screen. The score displayed here is the score that was assigned by the payee analysis engine when the payee name on the check was compared to the payee name provided on the issue item.
2. Change Transaction S	tatus

- a. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.
- 3. Change Status Pay
 - a. If the Current Status on an issued item is set to Return, the Client can opt to change the status to Pay if the Client determines the check should be paid.
 - b. Click the Pay button under the Change Status column.

	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Dateli	Change Status	Exception
>	14464	xxxx1111	8580		\$6,130.00	Return-User	03-18-2020	⊘ Pay	

The Change Status button will then change to Return, and the Current Status column will update to "Pay-User."

4. Change Status – Return



- a. If the Current Status on an issued item is set to Pay, the Client can opt to change the status to Return if the Client determines the check should not be paid.
- b. Click the Return button under the Change Status column.

▶ 14463 xxx1111 8579	\$24.00 Pay-System	03-18-2020 🛛 🛞 Return	
----------------------	--------------------	-----------------------	--

c. Check Return Reason pop-up window appears. Select the appropriate reason for the Check Return. Please note that the list of return reasons displayed are the system default but may vary depending on the way the financial institution defines them.

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

Amount Incorrect	The dollar amount is incorrect.
Duplicate	This item has already been presented.
Fraudulent	Fraudulent item.
Prior Stopped	This item has a stop payment placed on it.
Prior Void	The item has been previously voided.
Refer to Maker	Refer to the maker of the check.



Serial # Incorrect	The serial number on the item is incorrect.
Signature Irregular	The signature does not match.
Signature Missing	The item is missing a signature.
Stale Date	The presented item has a date greater than the number of stale days allowed on the corresponding issued item.
Suspect Item – Review Required	The item is suspicious and possibly fraud – please review further.

d. Click Save

Check will be returned

- e. The Change Status button will then change to Pay, and the Current Status column will update to Return-User."
- 5. A copy of the Transaction History can be downloaded by clicking the Download As CSV button at the bottom of the Transaction History screen.

B. Optional Accounts

- 1. Confirm Paying Exceptions (May or may not be implemented by the Bank)
 - a. When the first exception is triggered on a presented item, additional validations are not performed. If the system detects a user pay decision on a check that additional validations were not performed (such as payee name analysis which is the last validation to occur), an image of the check will be presented to allow the user to visually inspect the check. The user must click the confirm button to finalize the pay decision.
 - b. If the user decides to pay an item that is set to return, they will be presented with a pop-up window to confirm that this is the action they wish to take. The window will display an image of the check and other details for the user to review before confirming that they want to pay the item.



		152
	DATE JC	an 1, 2017
AY TO THE ACH Alert, LLC.		\$ 420.37
Four-hundred tw	enty and 37/100	DOLLARS
\$500 of gold loss into	Prost Sanoora l	MaDuck
(EMO) \$500 of gold, less inte	and the second se	McDuck
и <u>\$500 of gold, less inte</u> 322276774 II II 9999	and the second se	McDuck
	9999999 1: 152	

- 1) A pop-up window with check information will display for the user's review.
- 2) Once the user has reviewed the information presented, they can decide to Confirm so that the check will be paid or to Cancel so that the check will be returned.
- 2. Pay & Issue
 - a. This feature must be enabled by the financial institution and the user must have the manual issue entry, load issue file and change transaction status user privileges. If an exception is triggered because no issue item exists and the user pays the check, the user will be presented with a link allowing them to tell the system to create a matching issue item.
 - b. If Client Pay & Issue is enabled, the expanded view on the item will display an Add Issue button. Click the button to proceed.



*	20537	xxxx1111	9718	\$36.10 Pay-System	07-21-2020	⊗ Return	θ
	Positive Pay Type: l Original Serial Nun Original Amount: \$	nber: 9718		Payment Date: 07-20-2020 Exception Reason: No Issue Ite	m	Add Issue	

i. Add Issue Item pop-up displays. The Serial Number, Amount, and Status are all locked from editing. Click in the Payee Name to enter a payee name, or the Issuance Date field to select the date of the issued item.

Add Issue Iten	n:				×
Serial Number	Amount	Payee Name?	Status	Issuance Date	
9718	36.1	Office Pride	ISSUED	07/21/2020	UI
Save					

1) Click Save



NOTE:

- Items with duplicate presentment exceptions will not present the option to Add Issue from within Transaction History, as another item has been presented and paid with that serial number.
- It is important to note the system will not allow the "Add Issue" function for a check with no serial number.
- "Add Issue" will not be available for transactions in Reverse Positive Pay accounts.
- 3. Pay & Adjust
 - a. This feature must be enabled by the financial institution and the user must have the manual issue entry, load issue file and change transaction status user privileges. The FI may choose to allow users to adjust a serial number from the value presented to a new value and/or the amount from the amount presented to a new value.
 - b. If Client Pay & Adjust is enabled, a link will display under the Pay button: "Adjust?"



	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
*	17764	xxxx1111	9272		\$6,230.00	Pay-System	05-29-2020	⊗ Return	0
	Positive Pay Type	: Payee			Payment Date	: 05-29-2020		Adjust	
	Issuance Payee N	ame: Citizens Union Bai	nk (v)		Exception Reas	son: Amount Discre	pancy		
	Issuance Serial N	umber: 9272							
	Issuance Amount	: \$6,130.00							
	Original Serial Nu	mber: 9272							
	Original Amount:	\$6,230.00							

- i. Click Adjust.
 - 1) The Adjust pop-up screen displays. The fields available in Adjust are contingent upon what the FI has enabled. In this example, the Adjust screen includes check amount and serial number. Enter the correct serial number and/or amount.

Serial Number:	
	9272
Amount:	
	6230

2) Click Save. The Transaction History page displays the adjusted serial number and/or adjusted amount.

	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Dateli	Change Status	Exception	
~	17764	xxxx1111	9272		\$6,135.00	Pay-User	05-29-2020	⊗ Return	0	
	Positive Pay Type	: Payee	Payment Date:	05-29-2020	Adjust					
	Issuance Payee Name: Citizens Union Bank (v)				Exception Reason: Amount Discrepancy					
	Issuance Serial N	umber: 9272								
	Issuance Amount: \$6,130.00									
	Original Serial Nu	mber: 9272								
	Original Amount:	\$6,230,00								



3) When the serial number is changed using Pay & Adjust, any issuance items previously matched and used by this transaction will be marked as "Available for Matching", releasing the issuance for matching by future transactions. In addition, issuance matching will be performed using the new serial number and if any issuance is found it will be marked as "Used in Matching."

Decision Dual Approval

Positive Pay offers the ability to support dual approval for client decisioning. If enabled. any transactions in a return status that are decisioned by the client will be held in "suspended" status until approved or rejected by a secondary user.

If Decision Dual Approval is enabled, and a User has decisioned any transaction in the Transaction History to the status of User-Pay or has adjusted the serial number or amount of any transaction, approval will be requested to approve the change of the transaction status. The secondary client user must approve the transaction decision.

1. Within the Positive Pay module, click Perform > Transaction Approval.

form • 📶 Reports • 🗮 View •
e File Load ual Issue Entry saction Approval Please use the above menu to select an action
1

2. The Check Transaction Approval screen will display.

Ch	eck Tra	ansactior	n Approval							
	Rows 1 - 2 of 2.									
	Select [all none]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status	Exception
>	0	xxxx3579	1327		\$20.00			Return- User	Pay	9
>		xxxx3579	۲		\$200.00			Return- User	Pay	0
Ap	prove I Selected	Deny								



Select [all none] Account Number	The client user can opt to select individual transactions by clicking the checkbox at the left of the row. The client can also select all transactions by clicking "all" in the Select column. The client can de-select all transactions by clicking "none". Displays the masked account number for the item.
Current Serial Number	The current serial number of the item. The client user can click the hyperlink in the serial number to view an image of the check. An eye icon denotes an item that has no serial number.
Requested Serial Number	The updated serial number, if changed by the client user performing the decisioning.
Current Amount	Original amount of the transaction.
Requested Amount Date	The updated amount, if changed by the client user performing the decisioning. Date of the transaction.
Current Status	Current status of the transaction.
Requested Status	The status of the transaction, if approved.
Exception	If the transaction is an exception, an exception identifier will appear in this column.

3. Clicking the arrow (>) at the far left of each row will expand the view for more pertinent information about the transaction.

	Select [all none]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status	Exception
~		xxxx3579	1327		\$20.00)	03-04- 2021	Return- User	Pay	9
		Transaction I	D: 31223							
		Requested B	: CBBoots3							
		Loaded Excer	otion Reason: No Issu	ue Item						

Transaction ID	Unique ID assigned by the Positive Pay system when transactions are loaded
Requested By	The client user who has requested the change of transaction status.
Loaded Exception Reason	The exception identified when the transaction was loaded.



- 4. After examining the transactions pending approval, the client user can select items to approve or reject by clicking the Approve or Deny buttons at the bottom of the screen.
- 5. If a transaction is Approved, a Confirm Approval pop-up window will appear. The user can click the Confirm button to confirm the approval of the transaction status change or click the Cancel button to return to the Check Transaction Approval Screen.

Confirm Appr	oval	
	Approve status change of 1 check	
Cancel	Click Cancel to return or Confirm to continue	Confirm

6. If a transaction is Rejected, a Confirm Rejection pop-up window will appear. The user can click the Confirm button to confirm the rejection of the transaction status change or click the Cancel button to return to the Check Transaction Approval Screen.

Confirm Rejection	
Reject status change of 1 check	
Click Cancel to return or Confirm to continue	Confirm

7. Updating Transactions in Pending-Pay Status:

In the case of No Issue transactions that are in Pending-Pay status awaiting approval or rejection, the user may do the following:

a. Add Issue: A transaction currently in Pending-Pay status can be updated in the Transaction History page by expanding the view on the transaction and clicking the Add Issue button.

Before changes, the transaction will appear without payee information as shown below.



	Select [all none]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status	Exception
~		xxxx1111	11605		\$54.00)	04-19- 2021	Return- User	Pay	9
		Transaction I	D: 45615							
		Requested B	y: mfleetwood1							
		Loaded Exce	ption Reason: No Issu	ue Item						

i. In Transaction History, click the Add Issue button.

*	45615	xxxx1111	11605	\$54.00	Pending-Pay	04-19-2021	🛛 🛛 Return
	Positive Pay 1	ſype: payee		Return Date: 0	4/19/2021 15:00:0	0 EDT	Add Issue
	Original Seria	al Number: 11605		Return Reason	: Amount Incorrec	t	Teller ID: Covey Seminars
	Original Amo	unt: \$54.00		Loaded Except	ion Reason: No Iss	sue Item	

ii. Complete the Add Issue pop-up screen by entering a Payee Name and clicking the Save button.

Serial Number	Amount	Payee Name?	Status	Issuar	ice Date
11605	54	Henry Fordham	ISSUED		04/16/2021

iii. The changes will be reflected in the Transaction Approval screen, as shown below.

	Select [all none]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status	Exception
*		xxxx1111	11605		\$54.00		04-19- 2021	Return- User	Pay	9
		Transaction ID	: 45615			Issuance Requ	lested			
		Requested By:	mfleetwood1			Requested Iss	uance Amou	nt: \$54.00		
		Loaded Except	tion Reason: No Issue	e Item		Requested Iss	uance Date: (04-16-2021		
						Requested Iss	uance Status	: ISSUED		

b. Items currently in Pending-Pay status will not allow the user to adjust the serial number or amount.



NOTE:

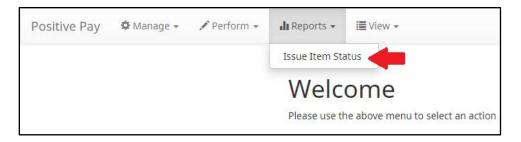
It is important to note that if a transaction decision is currently awaiting approval from a secondary client user and the transaction is not approved or rejected by EOD, the transaction will revert to its original status. For instance, if a transaction is set to default return and a user decision the item to be paid, if that decision is not approved by EOD, the item will revert to the default return status.

Reports

Reports are available for one (1) year.

A. Issue Item Status Report

1. Within the Positive Pay Module, click Reports > Issue Item Status.



2. The Issue Item Status Report page appears. The page will default to Outstanding items but can be changed to Paid items or Returned items.

ssuance Status	Start Date	B	End D	ate		
Outstanding	Click to Set		#	10/28/2020		
O Paid	🗆 Sur	Summary Information Only		Account ²		
Returned Stops/Voids			- no	ot selected - 🗸 🗸		

Paid

Any items that have been matched and paid.



	Returned	Any items that have been matched and returned.
	Stops/Voids	Any items that have a stopped/voided status.
Start Date	The start date is only	y applicable when filtering by Paid or Returned Issuance Status.
End Date	The end date will de	fault to the current date.
Summary Information Only	Will show summary,	rather than detailed, information on the displayed data.
Account	To further narrow do	own the results the report can be filtered by a specific account.

- 3. Once search criteria are selected, click Apply to narrow your search results.
- 4. Search results are displayed in pages of 25 items. If the search contains more than 25 transactions, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

				-	66,415.33
	KOW	s I -	25 c	01 30	
	-	10.00			
		1	2	2	

5. The Issue Item Status report will populate below the search window.

Account Number	Serial Number	Payee Name	Amount	Issuance Date
xxxx1111	9263	Citizens Union Bank (v)	\$6,130.00	05/28/2020
xxxx1111	9262	Advanced Medical, Inc.	\$24.00	05/28/2020
xxxx1111	9261	Richard Canova	\$53.36	05/28/2020
xxxx1111	9259	Waller Lansden Dortch & Davis, LLP	\$933.00	05/28/2020
xxxx1111	9258	Richard Canova	\$1.00	05/28/2020
xxxx1111	9257	Office Pride	\$260.00	05/28/2020
xxxx1111	9256	Jonathan Copeland	\$600.00	05/28/2020
xxxxx1111	9255	Cisco Webex, LLC	\$65.55	05/28/2020



Account Number	Displays the masked account number.
Serial Number	Displays the serial number for the item.
Payee Name	Displays the payee name, if applicable.
Amount	Displays the amount of the issuance item.
Issuance Date	Displays the date of the issuance item.
Payment Date	Displays the payment date of the item.
Return Date	Displays the return date of the item.

6. If the Summary Information Only checkbox was selected, the Issue Item Status report will populate with summary information as shown in the graphic below.

Account Number	Account Name	Check Status	Total Items	Total Dollar Amount
xxxx1111	WKP Main	Outstanding Issued Items	281	\$267,978.96
xxxx2222	WKP Payroll	Outstanding Issued Items	17	\$9,311.93
xxxx3333	WKP Expense	Outstanding Issued Items	3	\$1,464.75
				Grand Total: \$278,755.64

Account Number	Displays the masked account number.
Account Name	Displays the name of the account.
Check Status	Displays the status of the issued items.
Total Items	Displays the total amount of items with a particular check status for a specific account.
Total Dollar Amount	Displays the total dollar amount of all items in the row.
Grand Total	Displays the grand total dollar amount of all items displayed in the rows above.

7. The entire Issue Item Status Report can be downloaded as a CSV file (Comma Separated Value). Click on the Download as CSV button at the bottom left of the Issue Item Status Report screen.



Payee Positive Pay Tips and Best Practices

For client users to have the best user experience possible, we have outlined some best practices to help make the onboarding process more efficient.

A. Payee Name Comparison: "Scoring"

Positive Pay payee name scoring is robust and can reasonably handle a variety of check styles, fonts, and even hand-written names on a payee line with fewer exceptions than most systems in the market. However, if your organization would like to achieve optimal scoring results for payee positive pay, we recommend you follow as many of the best practices outlined in the sections below.

Payee name scoring relies upon the customer using the best possible check design and format. However, when customers do not follow best practices and there are problems with analyzing the check images for payee information, the FI does have options to allow for alternative actions, such as scrubbing exceptions and payee override after visually inspecting the check.

B. Ideal Check Formatting

Customers will find the most success following these suggestions in their check designs and format.

- Paper weight should be 24" MICRBond (to ensure better image quality when physically captured with reader).
- Use check stock with no backgrounds or lighter colored backgrounds and no logos or marks in the payee field.
- Minimum 200 dpi resolution required; higher resolution preferred.
- Checks should be fixed width (fixed spacing) 10-point font or higher.
- Sans Serif fonts are preferred (no bold).
- "PAY TO THE ORDER OF" should not be italicized or underlined and must be printed horizontally at the same level to the left of the payee name.
- Payee name should be a maximum of 500 characters and left aligned.
- The payee name should be surrounded by an area of white space.
- Payee name should not be underlined.

Below are examples of checks that have been formatted to ensure best results:



Sample Company 1 Main Street <u>Cityville</u> , ZA 00000 Pay to the Office Max <u>Office Max</u> <u>Three hundred five and 98/100</u>	1001 Date <u>06/26/2020</u> \$ <u>305.98</u> Dollars
Memo Office Supplies	Charles R. Huffington
.123456789. 9870	354" 100 1
Client XYZ 123 First Street Louisville, KY 40212 (502) 123 1234	My Bank No. 1012 123 Bank Road 67.76896 Date 10/11/2016
Pay To The ABC Baby Store	\$ **200.00
Two Hundred and 00/100	Dollars
Memo: For purchase order #1234	Pre-approved Check - No Signature Required

	YOUR COMPANY NAME HERE		1001
PAY	YOUR TOWN, STATE AND ZIP	DATE	00-6789/000
TO THE ORDER OF			\$
			DOLLARS 🔂 🔛
	YOUR FINANCIAL INSTITUTION CITY, STATE and ZIP		
FOR			
	#001001# 10000678941 1234	5678*	

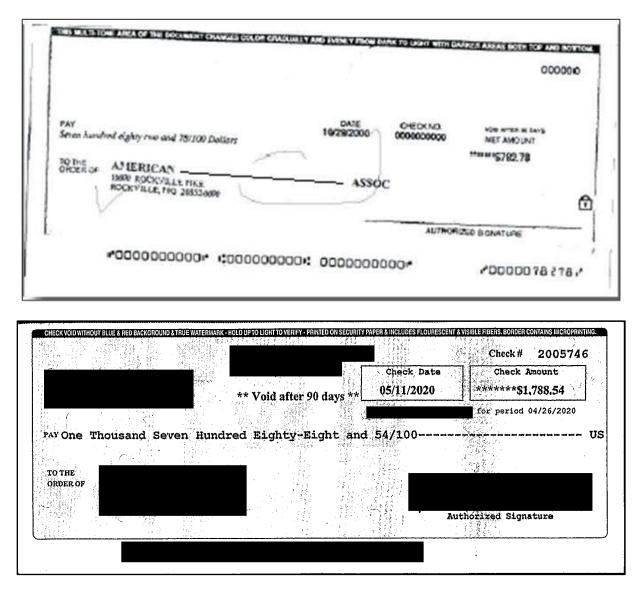


C. Common Check Formatting Problems

Following are some examples of check formats which cause processing errors and issues with payee scoring.

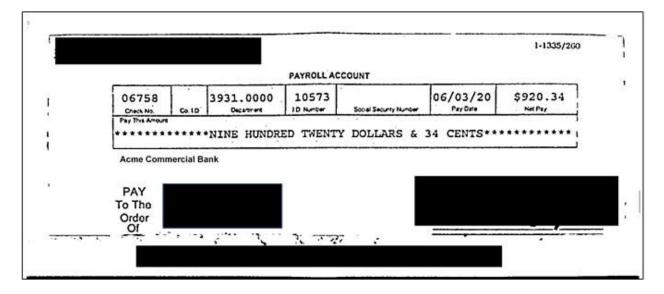
Bad Scans & Poor Image Quality Poor image quality can interfere with scans.

It appears the check paper was inserted into the printer improperly, causing the payee name information to print in a blurred/slanted.





Poor Image Quality



Incorrect formatting and placement of check elements cause problems with analyzing check images for payee information. This example shows several formatting/positioning errors that are not considered best practices:

ABC Company 123 Main Street Cityville, ZA 00000	AB		1001 Date: 03/01/2019
		\$.5300.29	
MEMO	<u>Samuel Franklin</u>		
000001012 **1234567	89:0123456789*	4. 1	

A - Background is too dark

B - San Serif Fonts are preferred. Labels here are in block, non-serif formats

- C "Pay to the Order of" should be printed level and to the left of the Payee Name line
- D Payee Name should not be underlined

E - Dollar Amount is positioned above the Payee section and using a script font which will cause issues in scanning



D. Multiple Payee Handling

Positive PAY has the ability to support customers with multiple payee names on issued items. Positive Pay can score multiple names on a check against information provided in the issuance file. Multiple payees can be listed on a single line, or on two separate lines on the check. Examples of correct and incorrect formatting are shown below.

ABC Company 123 Main Street Cityville, ZA 00000			1001
		Date:	03/01/2019
Pay to the order of Elaine Archeron and Nesta Archeron		\$5300.29	
Five Thousand Three Hundred and 29/100			_ Dollars
Memo: Consulting Services	Samuel Franklin		<u> </u>
000001012 **123456789	:0123456789#		

ABC Compa 123 Main S Cityville, ZA	treet			1001
Pay to the order of	Elaine Archeron Nesta Archeron		Date: \$5300.29	03/01/2019
<u>Five Tho</u>	usand Three Hundred and 29/100			_ Dollars
Memo: Cons	ulting Services	Samuel Franklin		<u> </u>
	"000001012" "1123456785	0:0123456789*		



	ABC Company 123 Main Street Cityville, ZA 00000	
	Amount ONE THOUSAND THREE HUNDRED NINETEEN DOLLARS AND THIRTY-EIGHT CENTS \$1,319.38	
PAY T	TO THE ORDER OF Mark IV Properties ABC Company	a
	505 Roan Street Mainville, ZA 00000	Ē
	000001012 *123456789*0123456789*	

- 1. This section is designed to explain how to handle multiple payee names that will appear on two separate lines of the check.
 - a. Multiple Payee Handling setup in Issue Templates.
 - i. The **Multi-Line Payee Name Separator** field is included in the Issue Template creation screen that allows for recognition and recording of multiple payees on a check.

Template Name	File Type ²	Template Status
	- select file type 🗸 🗸	Active 🗸
Number of Header Rows?	Number of Footer rows?	Template Level?
0	0	Client 🗸
Multi-Line Payee Name Separator: [?] Do not use a character as a separator if that character will ever be present in a Payee Name. Allowed characters in brackets [; ,/]		

ii. This feature allows the Bank or Customer to enter a character into the field that can be used to separate Multiple Payee Names that are on separate lines of an issued item. Currently, the system restricts the allowed characters to the following: ; | , - _ / . The user must be aware that using a separator



character that appears elsewhere in the payee name or might conflict with the file itself can cause issues. Examples of scenarios where problems might arise are listed below.

Within a Comma Separated file (.csv), different data fields are separated by a comma. Therefore, a comma cannot be used in the data field itself, or the .csv will read the comma as a separator before the next field. Therefore, listing two payees for an item in this way: "Elain Archeron, Nesta Archeron" will cause issues reading the .csv file. In this scenario, the user should select a multi-line payee name separator character that will not cause an issue, such as a semicolon. "Elain Archeron; Nesta Archeron" in the Payee Name field of the .csv file will process correctly.

If the user selects a separator character that would ever appear in a payee name field, such as a dash (-), the system will then separate the data before and after the character as separate payees. For instance, if the user has selected a dash (-) as the Multi-Line Payee Name Separator, and a common payee used is "In-and-Out Burger", the system will flag this as having multiple payees. In this case, the user should select a multi-line payee name separator that will not cause such issues, such as a pipe (|) or a semicolon for cases of multiple payee names.

- b. Multiple Payee Handling in Manual Issue Entry
 - i. When the user performs Manual Issue Entry, the Payee Name field supports up to four Payees. When in the Manual Issue Entry screen, the names should be listed as shown below. An Enter (carriage return) must be used to input the second, third or fourth payee on separate lines in the field for it to be distinguished as different payees.

ccount ²				Auto populate next check	number: 🗹
FFriends -	xxxx1111 clear				
Row	Serial Number	Amount	Payee Name ²	Status	Issuance Date

If the multiple payees are listed on a single line of the check, putting the names on separate lines is not applicable.



Aanual	Issue Ent	ry				
ccount? FFFriends	xxxx1111	clear			Auto populate next chec	k number: 🗹
Row	Serial Num	ber	Amount	Payee Name ²	Status	Issuance Date
1	17	10	26000	Nate Archeron and Nesta Archeron	ISSUED 🗸	66/30/2020

ii. It is important to note that the Payee Name field currently supports 500 characters in total. This character limit includes the carriage returns separating multiple payees. The 500-character limit is for the entire field, and not per payee.

Please refer to Section IV, Subsection C, for more detailed information about Manual Issue Entry.

- c. Multiple Payee Handling when Loading Issue Files.
 - i. When the user loads issue files to the system, the loaded file is processed with an Issue Template set up within Positive Pau. The Issue Template allows for selection of a Multi-Line Payee Separator, a character chosen to separate the names of multiple payees in the issue file.
 - ii. If multiple payees are listed on a single line of a check, no action needs to be taken.
 - iii. If multiple payees are listed on two or more separate lines on a check, the multiple payee separator character (which should match the one designated in the template), must be used between each name.

Please refer to Section IV, Subsection F, for more detailed information about Loading Issue Files.

d. Things to Remember: Multiple Payee Name Separators

To recap the information covered above, remember:

- i. The Multi-Line Payee Name Separator character designated in the Issue Template must match what is used in the Issue Files loaded to the system. The system will recognize that character and when encountered in an Issue File, will record the data appearing after that character as a separate payee.
- ii. The allowable characters are: ; | , _ / .
- iii. Some characters may cause problems when used as a separator. Do not use a character as a separator if that character will ever be present in a Payee Name, or is a character used in a specific file type (i.e., Comma Separated files).



iv. Payee Name Separators are only necessary when payee names are listed on two or more separate lines of a check.

Preferences

A. Preferences

1. From within the Dashboard or Positive Pay Module, click User's Name > Preferences.

Positive Pay	🌣 Manage 🕶	🖌 Perform 🗸	ılı Reports 🕶	I≣ View +						Change M	vodule +	💄 Kristie Linder 👻
												ABC Company
			Welco Please use th		select an action						-	Preferences

2. The Preferences page appears.

Default Pages			
Default Module			
- select -	*		
Default PRO-CHEX Page			
- default -	•		
Default Dashboard Page			
- default -	1035		

3. Default Module gives the User the ability to choose the default landing page.

Preferences					
Default Pages					
Default Module					
- select -	Ý				
PRO-CHEX Dashboard					

4. Default Positive Pay Page allows the user to select the default landing page within Positive Pay.

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Preferences			
Default Pages			
Default Module			
PRO-CHEX	~		
Default PRO-CHEX Page			
- default -	~		
- default -			
Manage / Additional Issue Fields			
Manage / Issue Templates			
Perform / Issue File Load			
Perform / Manual Issue Entry Reports / Issue Item Status			
Reports / Scheduled		Save	
View / Issue File Status		A CONTRACT OF	
View / Issue Warehouse			
View / Item Lookup			
View / Transaction History			

5. Default Dashboard Page allows the user to select the default landing page within the Dashboard.

Preferences				
Default Pages				
Default Module				
PRO-CHEX	~			
Default PRO-CHEX Page				
- default -	~			
Default Dashboard Page				
- default -	~			
- default - Manage Users Reports / Audit Report Reports / Notification Delivery Report Transaction View		Save		

6. Once any preferences have been selected, click Save to update the settings.





Service Module	Alert Type	Description	Recipient
POSITIVE Pay	CP Send Issuance Load Alert Failure	If FI is sending issue files to ACH Alert on behalf of Clients, this alert is sent to users with the system alerts flag enabled when an issue file fails to load properly. If the FI has enabled this feature for Clients, this alert will be sent to Clients with the issue load alerts privilege enabled when an issue file loaded through the Client portal has issues that prevent it from loading successfully.	FI & Client
	CP Send Issuance Load Alert Success FI	If FI is sending issue files to ACH Alert on behalf of Clients, this alert is sent to users with the system alerts flag enabled when an issue file loads properly. If the FI has enabled this feature for Clients, this alert will be sent to Clients with the issue load alerts privilege enabled when an issue file loaded through the Client portal loads successfully.	FI & Client
	CP FI Cleanup Reminder Alert	An alert per account sent to users when a file is loaded after the cleanup deadline which requires attention before EOD.	FI & Client
	CP Acct All	An alert per account sent to users for exceptions and any matched items.	Client
	CP Acct Exceptions	An alert per account when one or more exceptions exist that require a decision.	Client
	CP EOD Reminder	This alert will be sent to Client users with the change transaction status user privilege if exceptions exist and a user with change transaction status has not logged into the system at the FI's designated time. This alert option will only be available if enabled by the financial institution.If alert method for PROCHEX is set to "None" for a Client User, they will not receive the EOD reminder alert.	Client

Appendix A – Message Alerts



Service Module	Alert Type	Description	Recipient
	CP TRX All	An alert per check transaction.	Client
	CP Dual Decision Approval Reminder Alert	An alert sent to inform user that transactions involving dual decision approval are waiting to be reviewed and approved or rejected.	Client
	CP TRX Exception	An alert set per transaction deemed an exception by the system.	Client



Appendix B – QuickBooks Issue File Export

This guide is meant to aid users in exporting check file data from QuickBooks. There are two methods of exporting the check file data from QuickBooks. Both options are outlined below. These examples are from the QuickBooks desktop version. The first option is using a Quick Report from the checking account. The second method is using the Check Detail Report, which requires more actions for the user to take.

A. Exporting from QuickBooks Account Register

- 1. From QuickBooks, use Ctrl+A to open the account listing from any screen
- 2. Click once to select the appropriate account to pull the Check File.

Castlerock Leasing, LLC, - QuickBooks Desktop Pro 2017 - [Charl	t of Accounts]	
Elle Edit View Lists Favorites Company Customers Vendors Employees Banking Reports Window Help Special Offers		06
NAME	S TYPE	BALANCE TOTAL
• Pinnade Bank	Bank	54,577.94
A willennium Bank	Bank	14,833.33
Accounts Receivable	Accounts Receivable	-322,118.58
Loans Receivable	Other Current Asset	0.00
Inventory Asset	Other Current Asset	0.00
VIndeposited Funds	Other Current Asset	0.00
◆ 202 Summitt Street	Fixed Asset	46,297.06
o + 102 Mcalee Road	Fixed Asset	-7,896.34
6543 Olde Landing Lane	FixedAsset	114,191.81
• Land	Fixed Asset	161,248,17

3. Once the Check Report has been populated, use Ctrl+Q to create a Quick Report from the selected account.

Customize Report	Comment on Report	Share Template	Memorize	Prinț 🔻	E-majl 🔻	Excel • Hide	Header Ref	re <u>s</u> h	
ates Custom	-	From 05/04/2020	To 07/15/2	2020 💼 Soi	rt By Default	•			
Show Applied Filter	ſS								
1:35 PM					Castleroc	k Leasing, LL	.C.		
07/15/20					Account	QuickRep	ort		
Accrual Basis						July 15, 2020			
		Туре	Date	Num	Name	Memo	Split	Amount	Balance
		Pinnacle Bank							22,084.84
	•	Payment	05/04/2020	3954			Accounts Re	10,291.67	32,376.51 4
		Bill Pmt -Check	05/04/2020	3182			Accounts Pa	-500.00	31,876.51
		Bill Pmt -Check	05/04/2020	3183			Accounts Pa	-2,849.60	29,026.91
		Bill Pmt -Check	05/04/2020	3184			Accounts Pa	-207.62	28,819.29
		Check	05/04/2020				American Exp	-1.30	28,817.99
		Check	05/05/2020				American Exp	-1,000.00	27,817.99
		Check	05/06/2020			Online Trans	David - Draws	-3,000.00	24,817.99
		Check	05/12/2020				Credit Cards	-35.00	24,782.99
		Payment	05/13/2020	3987			Accounts Re	10,291.67	35,074.66



a. Select the Date drop-down menu to choose a specific date or date range for the transactions to display in the report. Based on the range that is selected, check items that can be displayed can be for a specific date, a specific quarter, month or even a date range that the user selects.

Dates	This Fiscal Year 👻	From	01/01/2020	10	To 12/31/2	2020 💼	Sort By Default	-			
Show	This Week										
	This Week-to-date										
1:19 PN	This Month						Castlerock	Leasing, L	LC.		
07/15/20	This Month-to-date						Account	QuickRep	ort		
Accrua	This Fiscal Quarter						As of Dec	ember 31, 202	0		
		1	Туре		Date	Num	Name	: Memo	: Split :	Amount	Balance
	This Fiscal Quarter-to-date		acle Bank								24,288.87
	This Fiscal Year		Check		01/01/2020				-SPLIT-	-18,212.25	6,076.62 4
	This Fiscal Year-to-Last Month		Check		01/02/2020				-SPLIT-	-2,037.18	4,039.44
	This Fiscal Year-to-date		Payment		01/03/2020	3807			Accounts Re	10,291.67	14,331.11
	Yesterday	8	Bill Pmt -Check		01/03/2020	3136			Accounts Pa	-2,849.60	11,481.51
	Last Week	8	Bill Pmt -Check		01/03/2020	3137			Accounts Pa	-227.96	11,253.55
	Last Week-to-date	ŧ	Bill Pmt -Check		01/03/2020	3138		Mowing 201	Accounts Pa	-595.00	10,658.55
	Last Month	6	Bill Pmt -Check		01/03/2020	3139		December 2	Accounts Pa	-365.00	10,293.55
	Last Month-to-date	(Check		01/03/2020				American Exp	-19.44	10,274.11
	Last Fiscal Quarter	(Check		01/06/2020			Online Trans	David - Draws	-3,000.00	7,274.11
	Last Fiscal Quarter-to-date	(Check		01/06/2020				American Exp	-1,000.00	6,274.11
		5	Payment		01/08/2020	0092			Accounts Re	15,041.67	21,315.78
	Last Fiscal Year	8	Bill Pmt -Check		01/10/2020	3140			Accounts Pa	-260.00	21,055.78
	Last Fiscal Year-to-date		Check		01/13/2020				Credit Cards	-35.00	21,020.78
	Next Week	-	Check		01/14/2020				Credit Cards	-6.29	21,014.49
	Next 4 Weeks		Check		01/14/2020		8		Credit Cards	-64.87	20,949.62

b. Click Customize Report button. The Modify Report screen displays. By using the Customize Report feature, the user will be able to manage the amount of information contained in the report prior to exporting the report to Excel. The user can select and/or remove items that are not needed in the report.

Dis	play	Eilters	5	Header	/Footer	Fonts & Nun	nbers		
PORT	-	Πο	07/15/20	•	The dat	e range you sp	becify in the	From and To	fields
) Ac	cr <u>u</u> al 🔘 (Ca <u>s</u> h	0	This settin	g determi	nes ho <mark>w t</mark> his r	eport calcu	lates income	and expenses.
LUM			_						
Sea 1	rch Columns		Î	Sort <u>b</u> y Sort in		ndin <u>a</u> order cend <u>i</u> ng order	28 28		Advanced

F

c. Click the Filters tab. In the listing of Filters, select Transaction Type. This will allow the user to remove the transaction types that are needed for the check file.

Display Filt	ters <u>H</u> eader/Foote	r Fonts & Numbers	
OOSE FILTER		CURRENT FILTE	ER CHOICES
Search Filters	TransactionType	FILTER	: SET TO
FILTER	Multiple Transaction To	Account	Pinnacle Bank
Ship Via	Multiple Transaction Typ	Date	Custom
Femplate	√ All	Î	
Terms	Multiple Transaction T	^{ypes}	
ransactionType	Check		
/endor Type	Deposit		
TRANSACTIONTYPE FILTER Choose the type of trans select several transactio Transaction Types.'	Invoice Sales Receipt acti	Re	emove Selected Filter R <u>e</u> vert
	CCard Credit		

d. From the Transaction Type drop-down menu, select Multiple Transaction Types. This will allow the user to select multiple check types within QuickBooks. For this example, we have used Check and Bill Payment. Click OK to confirm the transaction types.

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Display	Filters Header/Footer Select Transaction Types	Fonts & Numbers	
CHOOSE FILTER			FILTER CHOICES
Search Filters	Select the Transaction Types from the list, then click OK.	ОК	SET TO
FILTER	CCard Credit	Cancel	Pinnacle Bank
Ship Via	Bill Credit		Custom
Template	CCard Refund		
Terms	✓Bill Payment		
TransactionTy	Bill CCard		
Vendor Type	Sales Tax Payment		
	V		Demous Calented Filter
TRAN SACTION	YPEFILIER		Remove Selected Filter
	type of transaction from the drop-down list. T al transaction types, choose 'Multiple Types.'	0	
	<u>T</u> ell me more	•	Revert

e. From the Modify Report screen, select OK to proceed. The requested changes to the report will display.

Customize Report	Comment on Report	Share Template	Memorize	Print	▼ E-ma <u>i</u> l ▼ E <u>x</u>	cel 🔻 Hid	e Header Refre	211	
Dates Custom	•	From 05/04/2020	то р7/15/2	020 🗰	Sort By Default	*			
Show Applied Filters	5								
1:45 PM					Castlerock	Leasing, LL	.C.		
07/15/20					Account 0				
Accrual Basis						ily 15, 2020	0.0		
		Туре	Date	Num	Name	Memo	Split	Amount	Balance
		Pinnacle Bank							-2,513,174.63
	•	Bill Pmt -Check	05/04/2020	3182	Connie Allen (v)		Accounts Pa	-500.00	-2,513,674.63 4
		Bill Pmt -Check	05/04/2020	3183	Debbie Peace		Accounts Pa	-2,849.60	-2,516,524.23
		Bill Pmt -Check	05/04/2020	3184	Eastside Utility Dis		Accounts Pa	-207.62	-2,516,731.85
		Check	05/04/2020		American Express		American Exp	-1.30	-2,516,733.15
		Check	05/05/2020		American Express		American Exp	-1,000.00	-2,517,733.15
		Check	05/06/2020		Peace Transportat	Online Trans	David - Draws	-3,000.00	-2,520,733.15
		Check	05/12/2020		Citibusiness Platinum		Credit Cards	-35.00	-2,520,768.15
		Check	05/13/2020		Citibusiness Platinum		Credit Cards	-45.09	-2,520,813.24
		Check	05/14/2020		American Express		American Exp	-5,000.00	-2,525,813.24
		Check	05/14/2020		Costco Visa		Credit Cards	-1,610.44	-2,527,423.68
		Check	05/14/2020		Citibusiness Platinum		Credit Cards	-25.00	-2,527,448.68
		Bill Pmt -Check	05/18/2020	3185	Donegal Insurance		Accounts Pa	-615.91	-2,528,064.59

f. From the QuickBooks toolbar, click the Excel drop-down menu and select Create New Worksheet.



g. The Send Report to Excel pop-up window appears. Select Create New Worksheet > In New Worksheet and click the Export button to continue.

oates Cu	stom 🔫	From 05/05/2020	To 07/	15/2020 📓 Sort By	Default 👻
1:24 PM 07/20/20	plied Filters				Castlerock Leasing, LLC. Account QuickReport
Accrual Ba	\$15			Туре	Send Report to Excel
				Pinnacle Bank	WHAT WOULD YOU LIKE TO DO WITH THIS REPORT?
			•	Check	0
				Check	0 Create new worksheet
				Check	0 💿 in new workbook
				Check	0 in existing workbook
				Check	0
				Check	0 Update an existing worksheet How it works
				Check	0 Replace an existing worksheet
				Bill Pmt -Check	0 O Create a comma separated values (.csv) file
				Bill Pmt -Check	0
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				Bill Pmt -Check	0
				Bill Pmt -Check	0
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				Check	0
				Check	0 Export Cancel Help
				Check	o cancer neip

h. Excel will open and the Excel file will populate. Within the Excel file, remove all rows that are blank under the column header "Num". By removing these items from the check file, items that do not have a serial number assigned to them will not be uploaded into the Positive Pay System.

1	Auto	Save Off	日 り				1	Book2	- 1	ixcel	R	Search					
Fi	le	Home	nsert	Page Layo	out	Formu	ulas	5	Dat	a Review	View	Help	Acrobat Q	uickBo	oks		
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	oste	S €	<u>U</u>	- - 4	3 -	<u>А</u> ~	Ξ	Ξ	Ξ	₫₫₫₩	1erge & Cen	ter 👻	\$ ~ % 9	-20 -20	Conditional Format as	Cell Styles	Inse
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1				Туре		Date		Num	-	Name	-		Memo		Split		Amoun
2		Pinnacle Bank						-								_	
3				Bill Pmt -Check		05/04/2020		3182			1				Accounts Payable		-500.0



A	utoSave 💽 off 🔚	19					Book2	- Excel			🔎 Sea	rch				
File	: <u>Home</u> In: 객 <mark>X</mark> Cut	sert	Page Layou Calibri	t Formu		Dat	ta Review Vie ≡≡ ≡ ≫~~	w Helj 라 Wrap		QuickB General	11		F		Norma	əl
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01	5	×	√ f _x													
4	A B	CD	E	F G	ні	J	к	L	м	N	0		P	Q	R	s
			Туре	Date	Num		Name		Memo		Split			Amoun	t	
2	Pinnacle Bank															
			Bill Pmt -Check	06/01/2020			Eastside Utility District				Accounts Payable			-234.	74	
4			Check	06/15/2020	0002		Citibusiness Platinum	1			Credit Cards			-13.3	26	
i I			Check	06/16/2020			American Express				American Express Busin	ess Gold		-3,701.	19	
5			Check	06/16/2020			Lowes	1			Credit Cards			-4,933.0	02	
7			Check	07/01/2020			Pinnacle Bank (v)				-SPLIT-			-3,853.2	24	
3			Bill Pmt -Check	07/02/2020			Eastside Utility District				Accounts Payable			-143.	18	
9			Check	07/14/2020	0007		Citibusiness Platinum				Credit Cards			-1,416.3	38	
0			Check	07/14/2020	0008		Lowes				Credit Cards			-3,128.	50	
1	Total Pinnacle Bank													-17,423.	61	
-	OTAL							1						-17,423.	61	
2 1	OTAL												-	- mytheor		

- i. Select File > Save As and save the workbook.
 - a. Choose the File
 - b. Choose the Format. The file format for this file must be Comma Separated, Excel 97-2003 Workbook or Excel Workbook.

Save As								2
÷ → • 🕇 📙	> This PC > Documents >	New folder (2)		~	ō	, Search	New folder (2)	
Organize 🔻 New	folder							•
🛄 This PC	^ Name	^	Date modified	Туре	Size			
3D Objects	Check File 071520	2002.xlsx	7/15/2020 7:06 PM	Microsoft Excel W		22 KB		
Desktop	CheckFileTest.xlsx		7/10/2020 9:07 PM	Microsoft Excel W		12 KB		
🗄 Documents								
🕹 Downloads								
Music								
Pictures								
Videos								
🛀 OS (C:)								
🛖 ACH Alert Shar	e							
💣 Network	~							
File name:	CheckFileQBTesting							
Save as type:	xcel Workbook (*.xlsx)							
Authors:	Tiffinay Farner	Tags: Add	l a tag	Title: Add a title				
	Save Thumbnail							
Hide Folders				Too	ls 🔻	Save	Cancel	



- j. Click Save and close the workbook.
- 4. From the Client Dashboard, a user can navigate to the Positive Pay Module by clicking Change Module > Positive Pay

Dashboard	✓ Perform •	∎ Reports +	置 Transaction View	Change Module •
			ACH Filter Credit	ACH Filter Debit Positive Pay
			End of Day Cut-Off Time: Friday 12:00 PM EST	EDI TransAlert ACH Filter Credit

5. From the Positive Pay module, select Manage > Issue Templates to create an issue template. This will allow the user to map the exported information from QuickBooks so that the file is read correctly when uploaded to Positive Pay. The user will also be able to save this template for use in future issuance file uploads.

Positive Pay	🌣 Manage 👻	🖋 Perform 👻	📲 Reports 👻	i≣ View →
	Issue Templat	es		
			Welc	ome
			Please use th	ne above menu to select an action
2				

6. The Issuance File Templates page displays. This page lists the saved Issue File Templates available for the Client to use and allows the user to create a new template for use. Select Create New Template.

	Template	File Type	
Delete	Filter by Template	Filter by File Type	Edit/View
	2011 Regression C	Comma Separated	<u></u>
	CSV	Comma Separated	۲
	CSV1	Comma Separated	۲
	DBFI Fixed Width	Fixed Width	۲
	Excel 1	Excel Workbook	۲
	Excel 97-2003 Workbook	Excel 97-2003 Workbook	۲
	Quickbooks Type 1	Excel Workbook	۲
	2008 Regression	Comma Separated	1
0	2008 Regression A	Excel Workbook	/



7. The Create New Template screen appears.

Create	New Template					×
Template	Name	File Type?		Ten	nplate Status	
		- select	file type	✓	Active	~
Number	of Header Rows?	Number o	f Footer rows?	Ten	nplate Level?	
0		0			lient	~
Multi-Line	e Payee Name Separator: ?					
File Mapp Add		le Column?	Field Format			
	Serial Number					
	Amount?		 Fractional Dollars Whole numbers of 			
	Status?		ISSUED		for ISSUED	
			STOPPED		for STOPPED	
			VOIDED	- [for VOIDED	
	Account Number?					
	Issuance Date?					
	Payee Name?					
	Company Name					
Save			?_	Place the cur	sor over this label for mo	ore information

- 8. Creating the Issuance Template to the Exported Information from QuickBooks:
 - a. Template Name

Create a name for the template using information that will allow the user to easily identify this template in the future. For this example, the template name is QuickBooks Export Type 1.



Template Name	File Type?		Template Status	
QuickBooks Export Type 1	- select file type	~	Active	~

b. File Type

Select the appropriate file type based on the file type used to save the Excel document. For this example, the file type will be Excel Workbook.

File Type?	Template Status	
Excel 97-2003 Workbook 🗸	Active	~
- select file type Comma Separated	Template Level?	
Excel 97-2003 Workbook	Client	~
Excel Workbook		
Fixed Width		
Pipe Separated		
Semi-colon Separated		
Tab Separated		
	- select file type Comma Separated Excel 97-2003 Workbook Excel Workbook Fixed Width Pipe Separated Semi-colon Separated	- select file type Comma Separated Excel 97-2003 Workbook Excel Workbook Fixed Width Pipe Separated Semi-colon Separated

c. Template Status

The Template Status drop-down menu defaults to Active status. Leave the status as Active.

Template Name	File Type?		Template Status	
QuickBooks Export Type 1	Excel Workbook	~	Active	~
			Active	
Number of Header Rows?	Number of Footer rows?		Inactive	

d. Number of Header Rows

Refer to the Excel file that was created. A Header Row will be any row above the check information that does not contain actual check information for presentment in the Positive Pay Module. For this example, the header rows have been highlighted yellow. The number of header rows should be 2 in the template.



1	A B	CD	E	F G	H I	J K	L	M	N	0	PQ
1			Туре	Date	Num	Name		Memo		Split	Amount
2	Pinnacle Bank										
3		Bill Pr	nt -Check	07/24/2020	0100	Eastside Utility District			Acc	ounts Payable	-234.74
4		Chec	k	07/24/2020	0101	Citibusiness Platinum			Cred	dit Cards	-13.26
5		Chec	k 🛛	07/24/2020	0102	American Express			Ame	erican Express Business Gold	-3,701.19
6		Chec	k 🛛	07/24/2020	0103	Lowes			Crea	dit Cards	-4,933.02
7		Chec	k	07/24/2020	0104	Pinnacle Bank (v)			-SPI	.IT-	-3,853.24
8		Bill Pr	nt -Check	07/24/2020	0105	Eastside Utility District			Acc	ounts Payable	-143.18
9		Chec	k	07/24/2020	0106	Citibusiness Platinum			Crea	dit Cards	-1,416.38
10		Chec	k –	07/24/2020	0107	Lowes			Cred	dit Cards	-3,128.60
11	Total Pinnacle Bank										-17,423.61
12	TOTAL										-17,423.61
10					1 J L 1						

e. Number of Footer Rows

Refer to the Excel file that was created. A Footer Row will be any row below the check information that does not contain actual check information for presentment in the Positive Pay Module. For this example, the footer rows have been highlighted yellow. The number of footer rows should be 2 in the template.

	Α	В	CD	E	F	G	н	E	J	ĸ	L	M	N	0	Ρ	Q
1				Туре		Date		Num		Name		Memo		Split		Amount
2		Pinnacle Bank														
3				Bill Pmt -Check		07/24/2020		0100		Eastside Utility District				Accounts Payable		-234.74
4				Check		07/24/2020		0101		Citibusiness Platinum				Credit Cards		-13.26
5				Check		07/24/2020		0102		American Express				American Express Business Gold		-3,701.19
6				Check		07/24/2020		0103		Lowes				Credit Cards		-4,933.02
7				Check		07/24/2020		0104		Pinnacle Bank (v)				-SPLIT-		-3,853.24
8				Bill Pmt -Check		07/24/2020		0105		Eastside Utility District				Accounts Payable		-143.18
9				Check		07/24/2020		0106		Citibusiness Platinum				Credit Cards		-1,416.38
10				Check		07/24/2020		0107		Lowes				Credit Cards		-3,128.60
11		Total Pinnacle Bank														-17,423.61
12	TOT	TAL														-17,423.61

f. Template Level

The default value of Client will be presented and will not allow a different selection to be made.

g. Multi - Line Payee Name Separator

This feature is not currently available for items exported out of QuickBooks.



Template Name	File Type?		Template Status	
QuickBooks Export Type 1	Excel Workbook	~	Active	~
Number of Header Rows?	Number of Footer rows?		Template Level?	
2	2		Client	~

h. File Mapping

i. Serial Number

1. Enter the column number that the check number/serial number is presented in the Excel document. For this example, the Num column is highlighted yellow. The column number for Num should be 9 in the template.

2	A B	CD	E	F	GI	н	1	J	K	L	M	N	0	P	Q
1			Туре		Date		Num		Name		Memo		Split		Amount
2	Pinnacle Bank														
3			Bill Pmt -Check	1	07/24/2020		0100		Eastside Utility District				Accounts Payable		-234.74
4			Check	(07/24/2020		0101		Citibusiness Platinum				Credit Cards		-13.26
5			Check	1	07/24/2020		0102		American Express				American Express Business Gold		-3,701.19
6			Check	1	07/24/2020	1	0103		Lowes				Credit Cards		-4,933.02
7			Check	1	07/24/2020		0104		Pinnacle Bank (v)				-SPLIT-		-3,853.24
8			Bill Pmt -Check		07/24/2020		0105		Eastside Utility District				Accounts Payable		-143.18
9			Check	1	07/24/2020		0106		Citibusiness Platinum				Credit Cards		-1,416.38
10			Check	1	07/24/2020		0107		Lowes				Credit Cards		-3,128.60
11	Total Pinnacle Bank														17,423.61
12	TOTAL														17,423.61

ii. Amount

Enter the column number that the amount is presented in the Excel document. Select fractional dollars if the dollars and cents are separated by a decimal. If the dollars and cents are not separated by a decimal, select whole numbers of cents. For this example, the Amount column is highlighted yellow. The column number for Amount should be 17 in the template.

1	A	В	C	E	F	G	н	1	J	К	L	М	N	0	Ρ	Q
1				Туре		Date		Num		Name		Memo		Split		Amount
2		Pinnacle Bank														
3				Bill Pmt -Check		07/24/2020		0100		Eastside Utility District				Accounts Payable		-234.74
4				Check		07/24/2020		0101		Citibusiness Platinum				Credit Cards		-13.26
5				Check		07/24/2020		0102		American Express				American Express Business Gold		-3,701.19
6				Check		07/24/2020		0103		Lowes				Credit Cards		-4,933.02
7				Check		07/24/2020		0104		Pinnacle Bank (v)				-SPLIT-		-3,853.24
8				Bill Pmt -Check		07/24/2020		0105		Eastside Utility District				Accounts Payable		-143.18
9				Check		07/24/2020		0106		Citibusiness Platinum				Credit Cards		-1,416.38
10				Check		07/24/2020		0107		Lowes				Credit Cards		-3,128.60
11		Total Pinnacle Bank														-17,423.61
12	TO	TAL														-17,423.61



iii. Status

Remove the checkmark from this box. The export from QuickBooks does not contain this information. The user can add this information manually if they choose to. If the column is added, the box will need to remain checked, and the column number will need to be entered for the Positive Pay system to accurately read it. For this example, the Status field is not being used.

Add	Input Field?	File Column?	Field Format	
	Serial Number	9		
	Amount [?]	17 🗘	 Fractional Dollars (12.34) Whole numbers of cents (1234) 	
	Status?		Treat Negative Amount As Void?	

If the Status box is unchecked, the user should be aware that any issuance loaded with negative amounts or a \$0 amount will be treated as Void.

iv. Account Number

The exported information from QuickBooks does not include an account number. Leave the box unchecked and the File Column field blank. For this example, the Account Number field is left blank.



Issuance Date

The Issuance Date is located in the "Date" column in the Excel document. The user must check the box and enter the column number for the system to read the issuance date correctly. For this example, the Date column is highlighted yellow. The column number for Issuance Date should be 7 in the template.



A	A B	CD	E	F	G	н	1	J	К	L	м	N	0	P	Q
1			Туре		Date		Num		Name		Memo		Split		Amount
2	Pinnacle Bank														
3			Bill Pmt -Check		07/24/2020		0100		Eastside Utility District				Accounts Payable		-234.74
4			Check		07/24/2020		0101		Citibusiness Platinum				Credit Cards		-13.26
5			Check		07/24/2020		0102		American Express				American Express Business Gold		-3,701.19
6			Check		07/24/2020		0103		Lowes				Credit Cards		-4,933.02
7			Check		07/24/2020		0104		Pinnacle Bank (v)				-SPLIT-		-3,853.24
8			Bill Pmt -Check		07/24/2020	1	0105		Eastside Utility District				Accounts Payable		-143.18
9			Check		07/24/2020		0106		Citibusiness Platinum				Credit Cards		-1,416.38
10			Check		07/24/2020		0107		Lowes				Credit Cards		-3,128.60
11	Total Pinnacle Bank														-17,423.61
12	TOTAL														-17,423.61

Payee Name

If the Client is set up to use Payee Positive Pay, the user will need to select the box and enter the column number for the column labeled "Name" in the Excel report. For this example, the Name column is highlighted yellow. The column number for Payee Name should be 11 in the template.

	Α	В	С	DE	F	G	н	1	J	К	L	М	N	0	Ρ	Q F
1				Туре		Date		Num		Name		Memo		Split		Amount
2		Pinnacle Bank														
3				Bill Pmt -Check		07/24/2020		0100		Eastside Utility District				Accounts Payable		-234.74
4				Check		07/24/2020		0101		Citibusiness Platinum				Credit Cards		-13.26
5				Check		07/24/2020		0102		American Express				American Express Business Gold		-3,701.19
6				Check		07/24/2020		0103		Lowes				Credit Cards		-4,933.02
7				Check		07/24/2020		0104		Pinnacle Bank (v)				-SPLIT-		-3,853.24
8				Bill Pmt -Check		07/24/2020		0105		Eastside Utility District				Accounts Payable		-143.18
9				Check		07/24/2020		0106		Citibusiness Platinum				Credit Cards		-1,416.38
10				Check		07/24/2020		0107		Lowes				Credit Cards		-3,128.60
11		Total Pinnacle Bank														-17,423.61
12	TOT	TAL														-17,423.61
4.2																

Additional Issue Fields

Additional issue fields are available for client use to allow clients to record any additional information into an issuance file to be used for historical or reconciliation purposes. In the example below, the client has additional issue fields configured: Company Name, Invoice, and Address. For the purposes of Export from QuickBooks, the user should disregard these fields as they do not apply to the export process.



Add	Input Field?	File Column?	Field Format
	Serial Number	9	
	Amount?	17	 Fractional Dollars (12.34) Whole numbers of cents (1234)
	Status?		Treat Negative Amount As Void ²
	Account Number?		
	Issuance Date?	7	
	Payee Name?	11 🗘	
	Company Name		
	Invoice		
	Address		

Click the Save button. A success message appears, and the user will be returned to the Issuance Templates page. The new issue template will display in the list of templates.

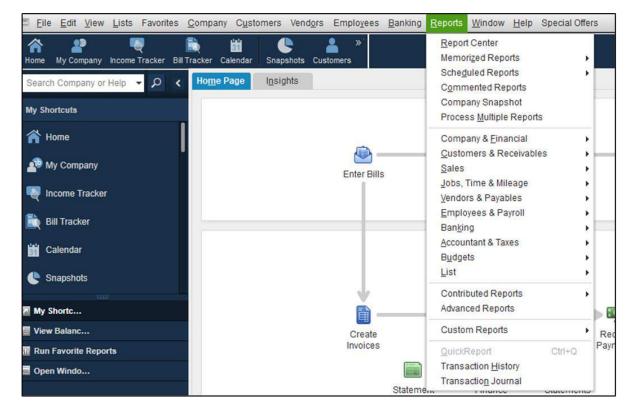
B. Exporting from QuickBooks Reports

1. From QuickBooks, select Reports on the Tool Bar.

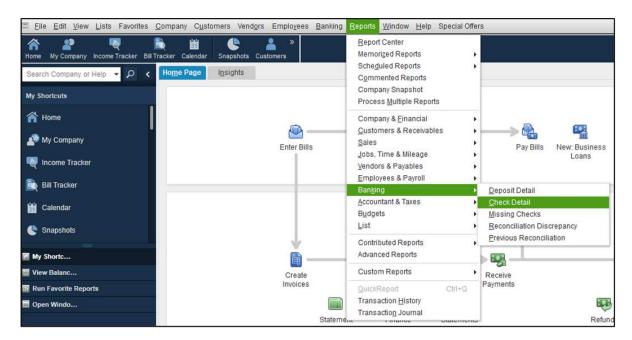
Positive Pay

User Guide





2. Select Banking from the drop-down menu and click Check Detail from the Banking sub-menu.



Positive Pay User Guide



3. The Check Detail Report will display.

Customize Report	Comment on Report	Share Template	Memorize Print	▼ E-maji ▼ Excel ▼	Hide Header Re	fre <u>s</u> h
Dates Custom	•	From 05/04/2020	To 07/10/2020	Sort By Default		
Show Applied Filters	si internet interne					
5:19 PM			Castlero	ck Leasing, LLC.		
07/10/20			Ch	eck Detail		
			and the second se	ough July 10, 2020		
	Туре	Num Date	Name	Item Account	Paid Amount	Original Amount
	Check	05/04/2020	American Expre	Pinnacle Bank		-1.30
				American Express	-1.30	1.30
	TOTAL			American Copress	-1.30	1.30
	Check	05/05/2020	American Expre	Pinnacle Bank		-1,000.00 4
	10070170			And Share States		
				American Express.	-1,000.00	1,000.00
	TOTAL				-1,000.00	1,000.00

a. Select the Date drop-down menu to choose a specific date or date range for the check items to display in the report. Based on the range that is selected, check items that can be displayed can be for a specific date, a specific quarter, month or even a date range that the user selects.

Yesterday American Expre Pinnacle Bank Last Week-to-date 05/04/2020 American Expre Pinnacle Bank Last Week-to-date American Express -1.30 Last Month American Express -1.30 Last Month-to-date -1.30 -1.30 Last Fiscal Quarter 05/05/2020 American Expre Pinnacle Bank -1,00 Last Fiscal Year 05/05/2020 American Expre Pinnacle Bank -1,000.00 Last Fiscal Year Last Fiscal Year-to-date 05/05/2020 American Express -1,000.00 1,0 Next Week -1,000.00 1,0 1,0 1,0 1,0 1,0 Next Weeks 05/06/2020 05/06/2020 Pinnacle Bank -3,0	Custon	mize Report Comment on Report	t	Share T	Template	Memorize	Print	▼ E-mai	I ▼ E <u>x</u> cel ▼	Hide Header	Refre <u>s</u> h
This Fiscal Quarter-to-date This Fiscal Year This Fiscal Year-to-Last Month This Fiscal Year-to-date Yesterday Last Week Last Week Last Month Last Fiscal Quarter-to-date Last Fiscal Quarter-to-date Last Fiscal Quarter Last Fiscal Quarter-to-date Last Fiscal Quarter-to-date Last Fiscal Quarter-to-date Last Fiscal Quarter-to-date Last Fiscal Year Last Fisc	ates	Custom	Fro	m 05/0	04/2020 🛍	To 07/10/2	020 🔳	Sort By De	fault	-	
Last Week 05/04/2020 American Expre Pinnacle Bank Image: Control of Con	5:19 PN	This Fiscal Quarter-to-date This Fiscal Year This Fiscal Year-to-Last Month This Fiscal Year-to-date Yesterday Last Week	A	Num	: Date	N	Che lay 4 thro	ck Det ugh July	ail 10, 2020	t : Paid Amount	t : Original Amount
Instruction 05/04/2020 American Expre Pinnacle Bank Last Week-to-date American Express -1.30 Last Month -1.30 -1.30 Last Month-to-date -1.30 Last Fiscal Quarter -1.30 Last Fiscal Quarter 05/05/2020 Last Fiscal Year 05/05/2020 Last Fiscal Year-to-date 05/05/2020 Next Week -1,000.00 Next Weeks 05/06/2020 Next Wonth 05/06/2020									•		
Last Month-to-date Last Month-to-date Last Fiscal Quarter-to-date Last Fiscal Year Last Fiscal Year-to-date Next Weeks Next 4 Weeks Next Month Mext Month					05/04/2020	American	Expre		Pinnacle Bank	¢	-1.30
Last Fiscal Quarter Last Fiscal Quarter-to-date Last Fiscal Year Last Fiscal Year to-date Next Weeks Next 4 Weeks Next Month 05/05/2020 American Expre American Express 05/06/2020 Pinnacle Bank 05/06/2020 Pinnacle Bank -1,000.00 1,/									American Expre	ess -1.3	30 1.30
Last Fiscal Quarter-to-date 05/05/2020 American Expre Pinnacle Bank -14,4 Last Fiscal Year Last Fiscal Year-to-date American Express1,000.00 1.0 Next Weeks -1,000.00 1.0 Next 4 Weeks 05/06/2020 Pinnacle Bank -3,4		Last Month-to-date								-1.3	1.30
Last Fiscal Year-to-date American Express -1,000.00 1,0 Next Weeks -1,000.00 1,0 Next Month 05/06/2020 Pinnacle Bank -3,0		Last Fiscal Quarter-to-date			05/05/2020	American	Expre		Pinnacle Bank		-1,000.00
Next Weeks1,000.00 1,0 Next 4 Weeks 05/06/2020 Pinnacle Bank3,0									American Expre	ess1,000.0	1,000.00
Next 4 Weeks 05/06/2020 Pinnacle Bank -3,0										-1,000.0	1,000.00
		Next 4 Weeks			05/06/2020				Pinnacle Bank		-3,000.00
David - Draws -3,000.00 3,		Next Fiscal Quarter	11						David - Draws	-3,000.0	3,000.00
Next Fiscal Year -3,000.00 3,0		Next Fiscal Year								-3,000.0	3,000.00

b. Click Customize Report button. The Modify Report screen displays.



			Modify	Report: C	heck Detail			
Dis	splay	<u>F</u> ilters	<u>H</u> eader/	Footer	Fo <u>n</u> ts & Num	bers		
REPOR	T DATE RANG	SE	•	The dat		cify in the	e From and To fie	alde
Fro <u>m</u>		20 🔳 <u>T</u> o 07/10/		The dat	e lange you spe	ecity in the		905
Sea	arch Column	าร	Sort <u>b</u> y	Default		•		
	i (left margin Trans #	n)	Sort in		nding order ænd <u>i</u> ng order	₹₽ ₹₽		
J	Type Entered/La Last modif	ast Modified						
1 1	Date Num		Put a ch	eck mark	next to each col	lumn		Ad <u>v</u> anced
		v			ppear in the rep			R <u>e</u> vert
					ОК		Cancel	Help

c. Select the Filters tab.

Display	Filters	Header/Footer	Fonts &	Numbers	
HOOSE FILTER			·		CHOICES
Search Filters	Accor	unt		FILTER	SET TO
FILTER				Account	All bank accounts
Account	A	ank accounts	*	Amount	<=0.00
Aging		de split detail? No		Date	Custom
Amount		Yes		TransactionTyp	e Multiple Transaction T
Billing Status	0	For detail accounts ma	tching		
Class		All accounts	*		
	V				and a start of Filters
ACCOUNT FILTER				Rem	ove Selected Filter
drop-down list.	Indicate whether of	a specific account from or not you want split det Sheet accounts only). <u>T</u> ell me more.	ail		
					Revert

d. In the listing of Filters, select Account from the drop-down menu.

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i. Select All Bank Accounts to pull all checks issued from all bank accounts for which the user has QuickBooks access.

		Modify Report: (Check Det	ail		× na <u>i</u> l ▼			
Display	<u>Filters</u>	Header/Footer	Fonts &	Numbers		Default			
CHOOSE FILTER				CURRENT FILTE	_				
Search Filters	P	ccount		FILTER SET TO		sing,			
FILTER	r			Account	All bank accounts	etail			
Account		All bank accounts	*	Amount	<−0.00	lv 10. 3			
Aging		All accounts Multiple accounts							
Amount									
Billing Status									
Class		All balance sheet accounts All assets							
	•								
ACCOUNT FILTER		All current assets							
Choose the types of accoundrop-down list. Indicate whe to appear in the report (Bala		All bank accounts							
		All fixed assets							
		All other assets							

ii. Select a single Bank Account to pull checks issued from a single bank account.

		Modify Report: (Check Detail			×	na <u>i</u> l 🔻		
Display	<u>Filters</u>	Header/Footer	Fonts & Nu	umbers			Default		
CHOOSE FILTER			1.0	CURRENT FILTE	RCHOICES				
Search Filters Account				FILTER	SET TO		sing,		
FILTER				Account	Pinnacle Bank		etail		
Account	Pinna	acle Bank	*	Amount	<-0.00		lv 10.		
Aging	All	All a/p and sales tax							
Amount	112040	Current assets and expenses							
Billing Status		A/R and A/P							
Class	172000	All non-posting accounts							
	▼ Allo	Allowed for 1099s							
ACCOUNT FILTER					249531120		_		
Choose the types o		nacle Bank			Bank				
drop-down list. Indi		lennium Bank		Bank					
to appear in the rep	oort (Bala Acc	counts Receivable		Accounts Receivable					
	Loa	Loans Receivable Inventory Asset			Other Current Asset Other Current Asset				
	Inve	entory Asset			Other Current Asset				

iii. Include Split Detail?, click the button next to "No".

Positive Pay

User Guide



Display	Filters	Header/Footer	Fonts &	Numbers	
HOOSE FILTER				CURRENT FILTER CH	OICES
Search Filters	Acco	ount		FILTER	SET TO
FILTER	Dia	nacle Bank	-	Account	Pinnacle Bank
Account	A		*	Amount	<=0.00
Aging		ide split detail? No		Date	Custom
Amount	ŏ	Yes		Detail Level	Summary only
Billing Status	0	For detail accounts m	atching	TransactionType	Multiple Transaction T
Class		All accounts	Ψ.		
	V			Damas	e Selected Filter
ACCOUNT FILTER				Kemov	e selected Filter
drop-down list.	Indicate whether	a specific account from or not you want split do Sheet accounts only).	etail		
					Revert

iv. Under Current Filter Choices, select Detail Level, and then click the Remove Selected Filter button.

		Modify Report: (Sheck Detail	
Display	<u>Filters</u>	Header/Footer	Fonts & Numbers	
HOOSE FILTER			CURRENT FILTER	HOICES
Search Filters	Detail	Level	FILTER	: SET TO
FILTER	All		Account	Pinnacle Bank
Customer Type			Amount	<=0.00
Date		mmary only	Date	Custom
Detail Level		except summary	Detail Level	Summary only
Due Date			TransactionType	Multiple Transaction T
Entered/Modified	•		Remo	ove Selected Filter
Choose whether t	o show or hide t	he detail lines for each lý to exclude detail lin <u>T</u> ell me more.	es.	Revert
			ок	Cancel Help

v. Select Transaction Type from the Filter menu. Select Multiple Transaction Types from the Transaction Types submenu.



		Modify Report:	Check Detail			
Display	<u>Filters</u>	Header/Footer	Fonts & N	umbers		
HOOSE FILTER			1.0	CURRENT FILTER C	HOICES	
Search Filters	Trans	actionType		FILTER	SET TO	
FILTER	-			Account	Pinnacle	Bank
Template	Multi	ple Transaction Types	-	Amount	<=0.00	
Terms	All		- î	Date	Custom	
TransactionType	√ Mu	Itiple Transaction Type	s	TransactionType	Multiple T	ransaction T
Vendor Type						
Voided		eck				
TRANSACTIONTYPE FILT Choose the type of tr select several transs Transaction Types.'	ER Inv ransacti action tyj Par Cre Jou Cre Bill	posit oice les Receipt yment edit Memo urnal edit Card l card Credit		Remo	ve Selected	Filter R <u>e</u> vert
		Credit Card Refund	OF	c c	ancel	Help

vi. From the Select Transaction Type drop-down menu, select the check transactions to appear in the Check File. For this example, Check and Bill Payment options were selected. Click OK to confirm the transaction types.

Display	Filters Header/Footer Select Transaction Types	Fonte & Numbere	
HOOSE FILTER	Select the Transaction Types from the		FILTER CHOICES
Search Filters		ОК	SET TO
FILTER	√Check	Cancel	Pinnacle Bank
Template	Deposit		<=0.00
Terms	Invoice		Custom
TransactionTy	Sales Receipt		
Vendor Type	Payment		
Voided	Credit Memo		
	T		Remove Selected Filter
	type of transaction from the drop-down list. To ral transaction types, choose 'Multiple		
			Revert

e. From the Modify Report screen, select OK to proceed. The requested changes to the report will display. From the QuickBooks toolbar, click the Excel drop-down menu and select Create New Worksheet.





f. The Send Report to Excel pop-up window appears. Select Create New Worksheet > In New Worksheet and click the Export button to continue.

Customize Report	Comment on Report	Share	Template	Memorize	Print	▼ E-m	najl 🔻 I	E <u>x</u> cel 🔻	Hide He <u>a</u> der	Ref	fre <u>s</u> h
Dates Custom Show Applied Filters 8:47 PM 07/10/20	Туре	From 05/0	WHAT WOO Creat	ULD YOU LIKE TO the new workshe in new workbo in existing work	Send DO WITH T Set	Report t	to Excel			×	Original Amount
	Check			te an existing v ace an existing			it works				-1.30 📢
	TOTAL			te a comma se			sv) file			-	1.30
	Check										<mark>-1,000.00</mark>
											1,000.00
	TOTAL							A	ivanced		1,000.00
	Check			E	<u>x</u> port		Cancel		Help		-3,000.00
							David	Diawa	-0,00	0.00	3,000.00
	TOTAL								-3,00	0.00	3,000.00

g. Excel will open and the Excel file will populate. Within the Excel file, remove all rows that are blank under the column headers "Type" and/or "Num".

-

AutoS	iave 💽 🖁	9- C		Book2 - Excel	R	Search		— <u>a</u> da	
File	Home Inse	rt Page Layou	ut Formu	las Data Review	View	Help Acrobat Quick	Books		
	♥ □	- 11 J - ⊞ - <u>∽</u> Font			Vrap Text Aerge & Cer	ther \sim $\left \begin{array}{c} General \\ \$ \sim \% 9 \\ 1 \\ \hline \$ \\ Number \end{array} \right $	Formatting ~	Format as Cell Table ~ Styles ~	Insert v
D15	•	X V fx							
A A	В	C D E	F C	i H Name	I J K	L	M N O Paid Amount	p Original Amount	Q
2	.,,,,,		Cuto	Marite		, , , , , , , , , , , , , , , , , , ,		original random	
3	Check	0001	05/13/2020	Citibusiness Platinum		Pinnacle Bank		-45.09	
4	Check	0002	06/01/2020	Pinnacle Bank (v)		Pinnacle Bank		-3,751.35	
5	Check	0003	06/03/2020	American Express		Pinnacle Bank		-39.00	
6	Check	0004	06/15/2020	Citibusiness Platinum		Pinnacle Bank		-13.26	
7	Check	0005	06/16/2020	American Express		Pinnacle Bank		-3,701.19	
8	Check	0006	06/16/2020	American Airlines VISA		Pinnacle Bank		-233.71	
9	Check	0007	06/16/2020	Lowes		Pinnacle Bank		-4,933.02	
10	Check	0008	07/01/2020	Pinnacle Bank (v)		Pinnacle Bank		-3,853.24	
11	Check	0009	07/06/2020	American Express		Pinnacle Bank		-1,000.00	
12	Bill Pmt -Check	0010	05/04/2020	Eastside Utility District		Pinnacle Bank		-207.62	
14	Din Fint Check	0010				r minute bann			

h. Remove all blank columns.

	AutoSave 💽 Off)回ゥ、	· C	Book2 -	Excel	Search			
F	ile Home	Insert	Page Lay	out Formulas D	ata Review View H	Help Acrobat	QuickBool	ks	
ſ		alibri	~ 11	- A^ A = = =	ab Wrap Text	General	~		
P	aste ✓ 🗳	B I <u>U</u> →	🎛 🖌 🔀	% • <u>A</u> • ≡ ≡ ≡	🗄 😇 😇 🖽 Merge & Cente	r ~ \$ ~ % 9			nat as Cel Ile ∽ Styles
С	lipboard 🗔		Font	ال ^ي	Alignment	Numbe	er Fs	Style	
11	.0		√ f _×						
1	А	B	C Date	D	E	F Original Amount	G	н	J
2									
		-							
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09			
3	Check Check	0001		Citibusiness Platinum Pinnacle Bank (v)	Pinnacle Bank Pinnacle Bank	-45.09 -3,751.35			
5			06/01/2020			1			
4	Check	0002	06/01/2020 06/03/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35			
4	Check Check	0002 0003	06/01/2020 06/03/2020 06/15/2020	Pinnacle Bank (v) American Express	Pinnacle Bank Pinnacle Bank	-3,751.35 -39.00			
4 5 6	Check Check Check	0002 0003 0004	06/01/2020 06/03/2020 06/15/2020 06/16/2020	Pinnacle Bank (v) American Express Citibusiness Platinum	Pinnacle Bank Pinnacle Bank Pinnacle Bank	-3,751.35 -39.00 -13.26			
4 5 6 7	Check Check Check Check	0002 0003 0004 0005	06/01/2020 06/03/2020 06/15/2020 06/16/2020	Pinnacle Bank (v) American Express Citibusiness Platinum American Express American Airlines VISA	Pinnacle Bank Pinnacle Bank Pinnacle Bank Pinnacle Bank	-3,751.35 -39.00 -13.26 -3,701.19			
4 5 6 7 8	Check Check Check Check Check Check	0002 0003 0004 0005 0006	06/01/2020 06/03/2020 06/15/2020 06/16/2020 06/16/2020 06/16/2020	Pinnacle Bank (v) American Express Citibusiness Platinum American Express American Airlines VISA	Pinnacle Bank Pinnacle Bank Pinnacle Bank Pinnacle Bank Pinnacle Bank	-3,751.35 -39.00 -13.26 -3,701.19 -233.71			
4 5 6 7 8 9	Check Check Check Check Check Check Check	0002 0003 0004 0005 0006 0007	06/01/2020 06/03/2020 06/15/2020 06/16/2020 06/16/2020 06/16/2020 07/01/2020	Pinnacle Bank (v) American Express Citibusiness Platinum American Express American Airlines VISA Lowes	Pinnacle Bank Pinnacle Bank Pinnacle Bank Pinnacle Bank Pinnacle Bank Pinnacle Bank	-3,751.35 -39.00 -13.26 -3,701.19 -233.71 -4,933.02			
4 5 6 7 8 9	Check Check Check Check Check Check Check Check	0002 0003 0004 0005 0005 0006 0007 0008 0009	06/01/2020 06/03/2020 06/15/2020 06/16/2020 06/16/2020 06/16/2020 07/01/2020 07/06/2020	Pinnacle Bank (v) American Express Citibusiness Platinum American Express American Airlines VISA Lowes Pinnacle Bank (v)	Pinnacle Bank Pinnacle Bank Pinnacle Bank Pinnacle Bank Pinnacle Bank Pinnacle Bank Pinnacle Bank Pinnacle Bank	-3,751.35 -39.00 -13.26 -3,701.19 -233.71 -4,933.02 -3,853.24			

i. Select File > Save As and save the workbook.



- a. Choose the File Name
- b.Choose the Format. The file format for this file must be Comma Separated, Excel 97-2003 Workbook or Excel Workbook.

Save As								
- → • ↑ 📙	> This	PC > Docum	ents > New folder (2)			∨ Ö	arch New folder (2)	
Organize 🔻 Ne	w folder						-	(
💻 This PC	^	Name	^	Date modified	Туре	Size		
3D Objects Desktop				No items mat	ch your search.			
Documents								
🖶 Downloads								
Music								
Pictures								
Videos								
🟪 OS (C:)								
🛖 ACH Alert Sha	are							
Network	~							
File name:	Check	Report 0501202	0 through 07102020.xlsx					_
Save as type:	Excel V	/orkbook (*.xlsx)					

- j. After saving, close the Excel Workbook.
- 4. From the Client Dashboard, a user can navigate to the Positive Pay Module by clicking Change Module > Positive Pay

Dashboard	✓ Perform •	In Reports +	Transaction View	Change Module +
			ACH Filter Credit	ACH Filter Debit Positive Pay EDI TransAlert
			End of Day Cut-Off Time: Friday 12:00 PM EST	ACH Filter Credit

5. From the Positive Pay module, select Manage > Issue Templates to create an issue template. This will allow the user to map the exported information from QuickBooks so that the file is read correctly when uploaded to Positive Pay. The user will also be able to save this template for use in future issuance file uploads.



Positive Pay	🍄 Manage 👻	🖍 Perform 👻	🔒 Reports 👻	l≣ View →
	Issue Templat	es		
			Welc	ome
			Please use th	e above menu to select an action

6. The Issuance File Templates page displays. This page lists the saved Issue File Templates available for the Client to use and allows the user to create a new template for use. Select Create New Template.

			Create New Templa
	Template	File Type	12.0
Delete	Filter by Template	Filter by File Type	Edit/View
	2011 Regression C	Comma Separated	۲
	CSV	Comma Separated	۲
	CSV1	Comma Separated	۲
	DBFI Fixed Width	Fixed Width	۲
	Excel 1	Excel Workbook	۲
	Excel 97-2003 Workbook	Excel 97-2003 Workbook	۲
	Quickbooks Type 1	Excel Workbook	۲
	2008 Regression	Comma Separated	1
	2008 Regression A	Excel Workbook	/

7. The Create New Template screen appears.

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emplate	Name	File Type?		Template Status	
		- select file type	~	Active	
umber o	of Header Rows?	Number of Footer rows?		Template Level?	
0		0		Client	
o not us nat chara ayee Na		f Column ² Field Format			
	Serial Number	And and a second second second			
	Serial Number				
	Amount ²	 Fractional Doll Whole number 		234)	
2				234) - for ISSUED - for STOPPED - for VOIDED	
	Amount [?]	O Whole numbe		- for ISSUED - for STOPPED	
	Amount [?]	O Whole numbe		- for ISSUED - for STOPPED	

8. Creating the Issuance Template to the Exported Information from QuickBooks:

a. Template Name



Create a name for the template using information that will allow the user to easily identify this template in the future. For this example, the template name is QuickBooks Export Type 2.

Template Name	File Type [?]		Template Status	
QuickBooks Export Type 2	- select file type	~	Active	~

b. File Type

Select the appropriate file type based on the file type used to save the Excel document. For this example, the file type will be Excel Workbook.

Template Name	File Type?	Template Status	
QuickBooks Export Type 2`	- select file type 🗸 🗸	Active 🗸	
Number of Header Rows?	- select file type Comma Separated	Template Level [?]	
0	Excel 97-2003 Workbook	Client	
	Excel Workbook		Į.
Multi-Line Payee Name Separator: ?	Fixed Width	1	
	Pipe Separated		
	Semi-colon Separated		
	Tab Separated		

c. Template Status

The Template Status drop-down menu defaults to Active status. Leave the status as Active.

Template Name	File Type?		Template Status	
QuickBooks Export Type 2`	- select file type	~	Active	~
			Active	
Number of Header Rows?	Number of Footer rows?	Number of Footer rows?		
0			CI I	

d. Refer to the Excel file that was created. A Header Row will be any row above the check information that does not contain actual check information for presentment in the Positive Pay Module. For this example, the header rows have been highlighted yellow. The number of header rows should be 2 in the template.



1	A	B	С	D	E	F
1	Туре	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
7	Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
9	Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
11	Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00
12	Bill Pmt -Check	0010	05/04/2020	Eastside Utility District	Pinnacle Bank	-207.62

e. Refer to the Excel file that was created. A Footer Row will be any row below the check information that does not contain actual check information for presentment in the Positive Pay Module. For this example, the footer rows have been highlighted yellow. The number of footer rows should be 2 in the template.

1	Α	В	С	D	E	F
1	Туре	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
7	Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
9	Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
11	Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00
12	Bill Pmt -Check	0010	05/04/2020	Eastside Utility District	Pinnacle Bank	-207.62
13	Bill Pmt -Check	0011	06/01/2020	Eastside Utility District	Pinnacle Bank	-234.74
14	Bill Pmt -Check	0012	07/02/2020	Eastside Utility District	Pinnacle Bank	-143.18
15						
16	Total					-18,155.40
17						

f. Template Level

The default value of Client will be presented and will not allow a different selection to be made. g. Multi-Line Payee Name Separator.



This feature is not currently available for items exported out of QuickBooks.

Template Name	File Type [?]		Template Status	
QuickBooks Export Type 2`	Excel Workbook 🗸		Active	~
Number of Header Rows?	Number of Footer rows?		Template Level?	
2	2		Client	~
Multi-Line Payee Name Separator: ?				

h. File Mapping

i. Serial Number

1. Enter the column number that the check number/serial number is presented in the Excel document. For this example, the Num column is highlighted yellow. The column number for Amount should be 2 in the template.

1	A	В	С	D	E	F
1	Туре	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
7	Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
9	Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
11	Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00
12	Bill Pmt -Check	0010	05/04/2020	Eastside Utility District	Pinnacle Bank	-207.62
13	Bill Pmt -Check	0011	06/01/2020	Eastside Utility District	Pinnacle Bank	-234.74
14	Bill Pmt -Check	0012	07/02/2020	Eastside Utility District	Pinnacle Bank	-143.18
15						
16	Total	<u></u>				-18,155.40

ii. Amount

1. Enter the column number that the amount is presented in the Excel document. Select fractional dollars if the dollars and cents are separated by a decimal. If the dollars and cents are not



separated by a decimal, select whole numbers of cents. For this example, the Amount column is highlighted yellow. The column number for Amount should be 6 in the template.

1	A	B	С	D	E	F
1	Туре	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
7	Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
9	Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
11	Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00
12	Bill Pmt -Check	0010	05/04/2020	Eastside Utility District	Pinnacle Bank	-207.62
13	Bill Pmt -Check	0011	06/01/2020	Eastside Utility District	Pinnacle Bank	-234.74
14	Bill Pmt -Check	0012	07/02/2020	Eastside Utility District	Pinnacle Bank	-143.18
15						
16	Total					-18,155.40

iii. Status

1. Remove the checkmark from this box. The export from QuickBooks does not contain this information. The user can add this information manually if they choose to. If the column is added, the box will need to remain checked and the column number will need to be entered for the Positive Pay system to accurately read it. For this example, the Status field is not being used.

File Mapp	ile Mapping								
Add	Input Field?	File Column?	Field Format						
	Serial Number	2							
	Amount?	6	 Fractional Dollars (12.34) Whole numbers of cents (1234) 						
	Status?		Treat Negative Amount As Void?						

If the Status box is unchecked, the user should be aware that any issuance loaded with negative amounts or a \$0 amount will be treated as Void.



iv. Account Number

1. The exported information from QuickBooks does not include an account number. Leave the box unchecked and the File Column field blank. For this example, the Account Number field is left blank.

🗆 St	tatus?	Treat Negative Amount As Void [?]
	ccount Number?	

v. Issuance Date

1. The Issuance Date is located in the "Date" column in the Excel document. The user must check the box and enter the column number for the system to read the issuance date correctly. For this example, the Date column is highlighted yellow. The column number for Issuance Date should be 3 in the template.

1	A	B	С	D	E	F
1	Туре	Num	Date	Name	Account	Original Amount
2	7.					
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
7	Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
9	Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
11	Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00
12	Bill Pmt -Check	0010	05/04/2020	Eastside Utility District	Pinnacle Bank	-207.62
13	Bill Pmt -Check	0011	06/01/2020	Eastside Utility District	Pinnacle Bank	-234.74
14	Bill Pmt -Check	0012	07/02/2020	Eastside Utility District	Pinnacle Bank	-143.18
15						
16	Total					-18,155.40

vi. Payee Name

 If the Customer is set up to use Payee Positive Pay, the user will need to select the box and enter the column number for the column labeled "Name" in the Excel report. For this example, the Name column is highlighted yellow. The column number for Payee Name should be 4 in the template.



A	A	В	С	D	E	F
1	Туре	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
7	Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
9	Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
11	Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00

vii. Additional Issue Fields

1. Additional issue fields are available for client use to allow clients to record any additional information into an issuance file to be used for historical or reconciliation purposes. In the example below, the client has additional issue fields configured: Company Name, Invoice, and Address. For the purposes of Export from QuickBooks, the user should disregard these fields as they do not apply to the export process.



	Name	Fi	le Type?		Template Status	
QuickB	ooks Export Type 2`		Excel Wo	rkbook 🗸	Active	~
umber o	of Header Rows?	N	umber of	Footer rows?	Template Level?	
2			2		Client	~
	e Payee Name Separato	or: ?				
ile Mapp Add	Input Field?	File Column?	F	ield Format		
	Serial Number	2				
	Amount?	6		Fractional Dollars (12.34)	12341	
				O Whole numbers of cents ((204)	
	Status?			Treat Negative Amount A:		
0	Status [?] Account Number [?]					
		3				
0	Account Number ²	3				
	Account Number ² Issuance Date ²					

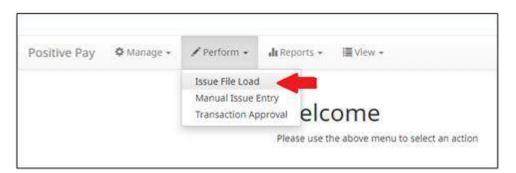
i. Click the Save button. A success message appears, and the user will be returned to the Issuance Templates page. The new issue template will display in the list of templates.

			Create New Temp
Delete	Template Filter by Template	File Type Filter by File Type	Edit/View
Delete	CSV	Comma Separated	Edit/View
	CSV1	Comma Separated	۲
	DBFI Fixed Width	Fixed Width	۲
	Excel 97-2003 Workbook	Excel 97-2003 Workbook	۲
	CPP1029 Test	Excel Workbook	1
	QuickBooks Export Type 1	Excel Workbook	1
	QuickBooks Export Type 2	Excel Workbook	1



C. Loading the QuickBooks Issue File

1. From the Positive Pay Module, select Perform > Issue File Load.



2. The Load Check Issuance File page appears.

Issue File Load				
Template to Use With Issue File - select template - Select template that matches issue file for	∼	Create New Template		

3. Select the Template drop-down box to select from a list of existing templates. Select the appropriate template. For this example, QuickBooks Export Type 2 will be used.



ssue File Load		
ssue File Loau		
emplate to Use With Issue File		
- select template -	~	Create New Template
- select template -		
CSV		
CSV1		
DBFI Fixed Width		
Excel 97-2003 Workbook		
CPP1029 Test		
QuickBooks Export Type 1		
QuickBooks Export Type 2`		

4. The template selected was created without the Account field enabled. A drop-down box will display so that the appropriate account can be selected. Select from the list of accounts. For this example, ABC Heating – xxxx1555 will be used.

Issue File Load				
Template to Use With Issue File		Account ²		
QuickBooks Export Type 1	~	- not selected -	~	Create New Template
		- not selected -		
View Selected Template		ABC Heating - xxxx5555 Client 6 3rd - xxxx1111		
Select account and template that matches issue file	form	at		

5. The file upload interface will appear. Click the Browse button to select the appropriate file or drag and drop the file into the box indicated on the interface screen.



Secondate to Line Mileh Terris File		Account?			
emplate to Use With Issue File	~		~	Create New Template	
QuickBooks Export Type 1	Ť	ABC Heating - xxxx5555	· ·		
View Selected Template					
view selected remplate					
lect one issue file that is in the format of t	the selected ten	nplate			
elect one issue file that is in the format of t	the selected ter	nplate			
elect one issue file that is in the format of t	the selected ter	nplate			
elect one issue file that is in the format of t	the selected ter	nplate			
elect one issue file that is in the format of t	the selected ten				
elect one issue file that is in the format of I	the selected ter	nplate Drag & drop fil	es here	·	
elect one issue file that is in the format of t	the selected ter		es here	· ····	
elect one issue file that is in the format of i	the selected ter		es here	·	

6. Once the file is selected, it will be displayed in the upload interface.

	Account?					
uickBooks Export Type 1	✓ ABC He	eating - xxxx1555	~ 0	reate New Template		
ew Selected Template						
ct one issue file that is in the format o	of the selected template					
L						
CheckFileTest.xlsx (11.76 KB)						
CheckFileTest.xisx (11.76 KB)						

7. Click the Upload button to proceed. Once the file has loaded successfully, the Issuance File Status page will display and will be eligible for editing in the Issue Warehouse.

Positive Pay User Guide

F

Back to Status				CheckFileTest.xlsx			
ile Status							
	Queued	Processing	Processed	Approved	Complete	Deleted	
le processing is co	mplete. View list bel	ow to see items.					
View items: 12	Items totaling \$1	8,155.40	Rows 1	- 12 of 12.			
View items: 12 Account Number	Items totaling \$1 Serial Number	8,155.40 Amount	Rows 1 Payee Name	- 12 of 12. Status	Load Date		Issuance Date
Account Number			0.000.000			5:39:24 EDT	Issuance Dat 05/13/2020
		Amount	Payee Name	Status	07/22/2020 1		
Account Number XXXX1555 XXXX1555	Serial Number	Amount \$45.09	Payee Name Citibusiness Platinum	Status AVAILABLE_FOR_MATCHING	07/22/2020 1	5:39:24 EDT	05/13/2020
Account Number	Serial Number 1 2	Amount \$45.09 \$3.751.35	Payee Name Citibusiness Platinum Pinnacle Bank (v)	Status AVAILABLE_FOR_MATCHING AVAILABLE_FOR_MATCHING	07/22/2020 1 07/22/2020 1 07/22/2020 1	5:39:24 EDT 5:39:24 EDT	05/13/2020