Cash Management

Positive Pay User Guide

Fidelity Bank

Right By You®

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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	Service Description	Default Setting Options
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. ***Refer to Section VIII. Payee Positive Pay Tips & Best Practices for more information.***	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.	Pay

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.

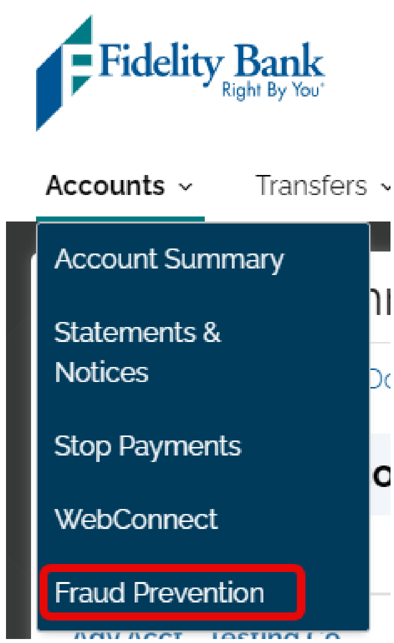
Alert Type	Description
Exception Alert	Occurs when a check is presented for payment that does not match the issue information provided or if an exception limit is set on an account enrolled in Reverse Positive Pay.
Issuance File Load Alert	Occurs when an issue file is loaded. The alert contains status 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.

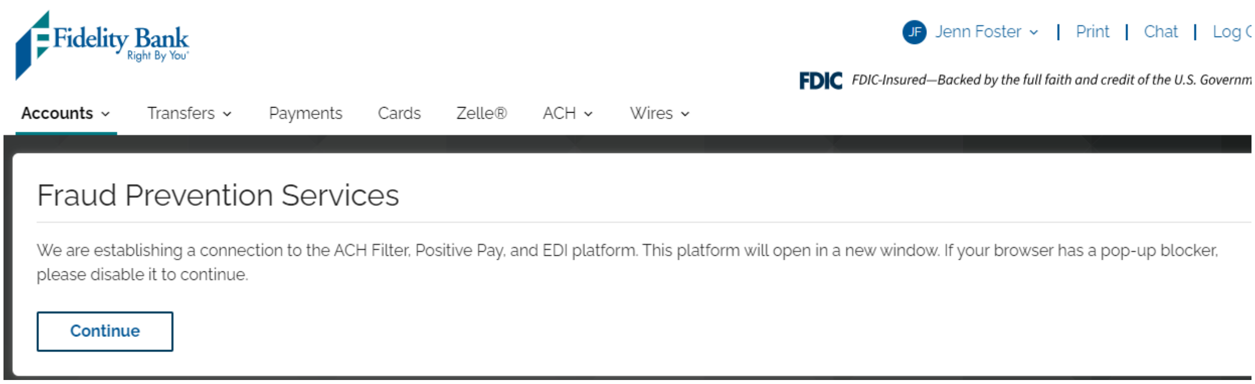
Accessing Positive Pay

Open an internet browser and visit fidelitybanknc.com. Then click the blue login button in the top right corner to log in to Business Online Banking. Once logged in to Business Online Banking, click on Accounts, then click Fraud Prevention.

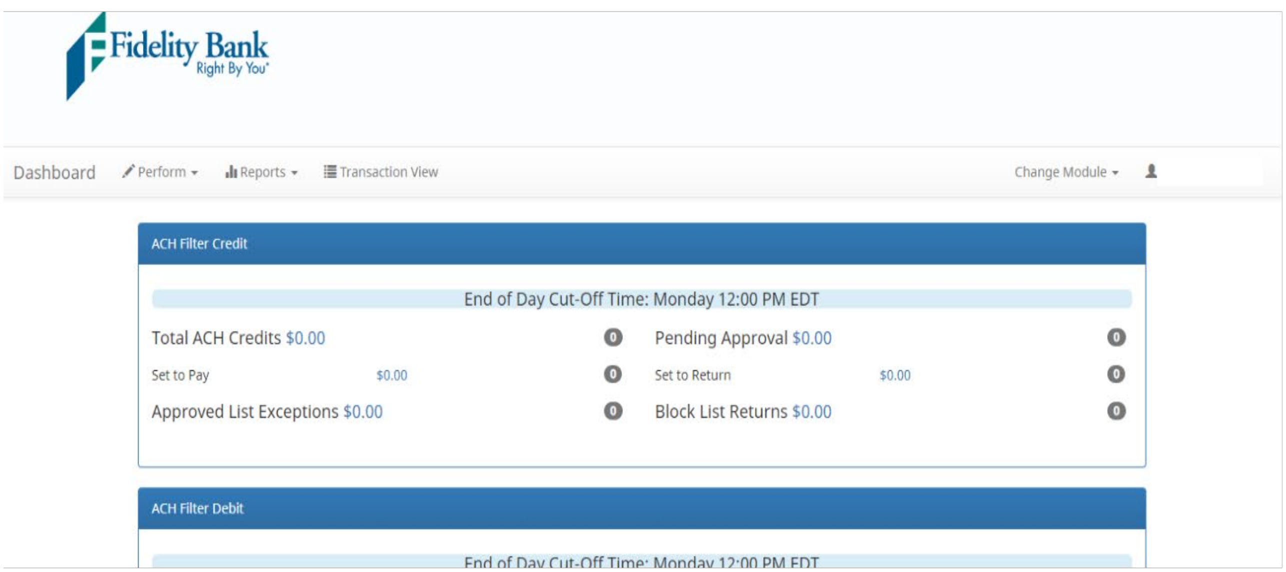


The next screen will inform you the platform will open a new window to establish a connection with the ACH Filter, Positive Pay, and EDI platform. Click Continue.

***if your browser, has a pop-up blocker, please disable to continue



You are now on the landing page of Positive Pay. Please proceed as normal.

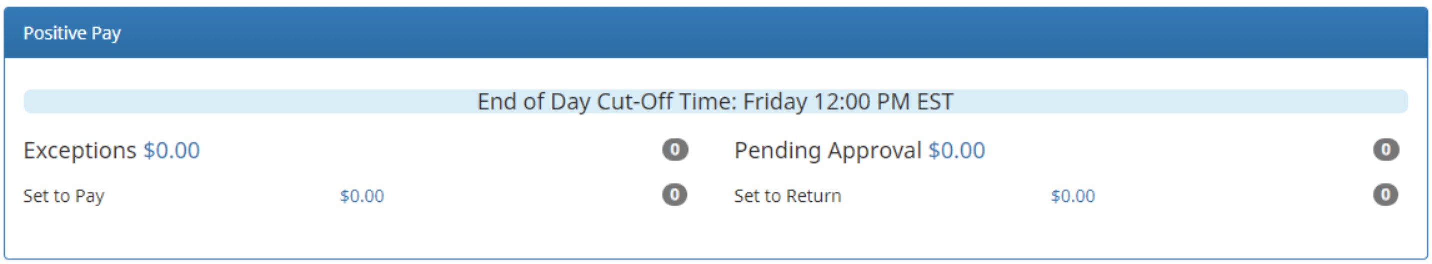


POSITIVE PAY DASHBOARD BOX

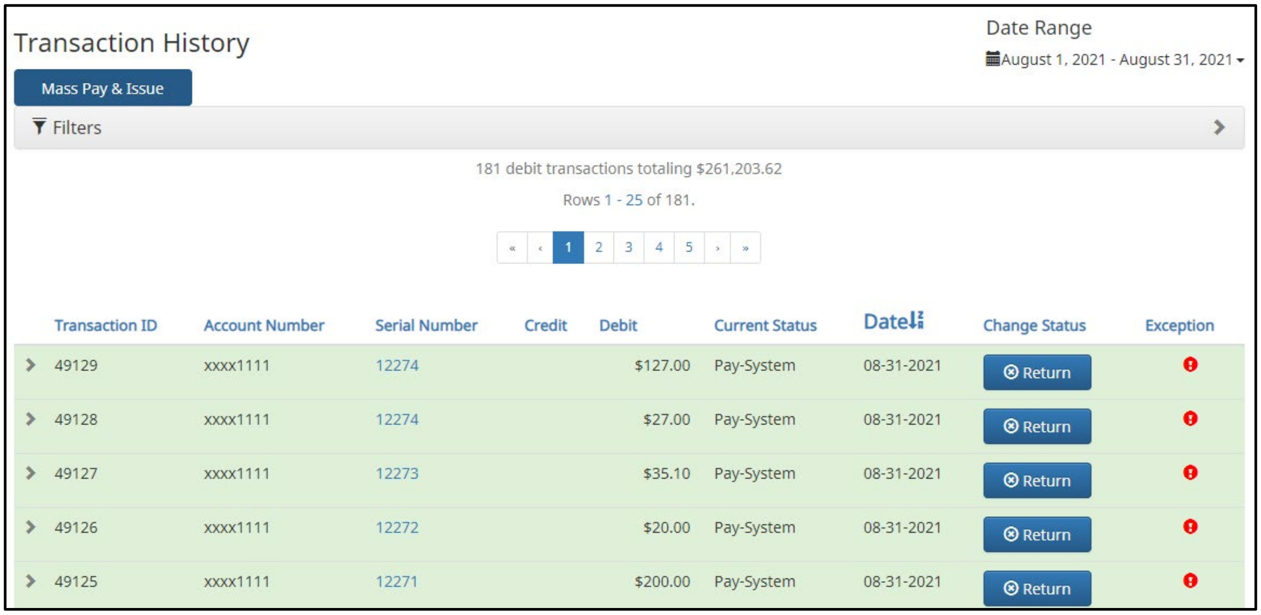
A. Using the Dashboard

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.

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



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.
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. ***For more information about Decisioning Dual Approval, please refer to Section VII, Decision Dual Approval.***
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 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

August 1, 2021 - August 31, 2021

Mass Pay & Issue

Filters

181 debit transactions totaling $261,203.62

Rows 1 - 25 of 181.

« ‹ 1 2 3 4 5 › »

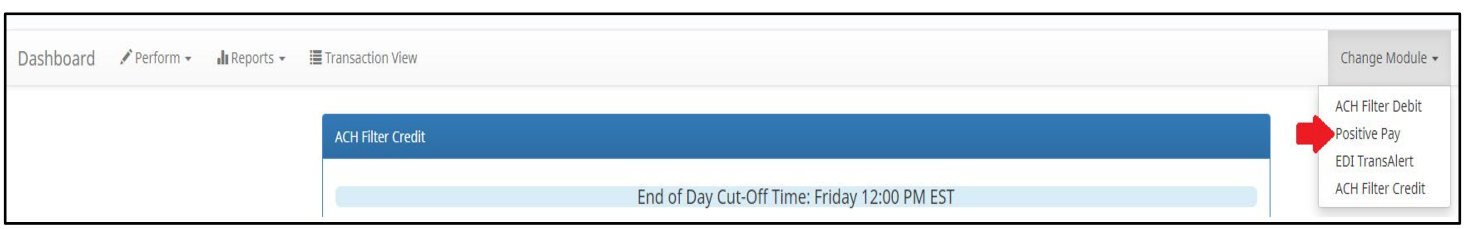
Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
49129	xxxx1111	12274		$127.00	Pay-System	08-31-2021	Return	
49128	xxxx1111	12274		$27.00	Pay-System	08-31-2021	Return	
49127	xxxx1111	12273		$35.10	Pay-System	08-31-2021	Return	
49126	xxxx1111	12272	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

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



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.

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

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.
Stopped	A status defined by a Customer or designated by the Bank if the Bank chooses to control this 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.
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.
Paid	A status displayed in the issue warehouse that indicates a check has been presented against an issue item and it was paid by the system, Customer or Bank.
Returned	A status displayed in the issue warehouse that indicates a check has been presented against 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.
Deleted	A status value displayed in Issue File Status that indicates that a file that was loaded was deleted by a Customer or Bank user. A history of the file load and delete action are retained 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 issue item 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. Issued: The check has been issued and distributed for payment.
2. Voided: 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. Stopped: 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. Disable Stop Payments: 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.

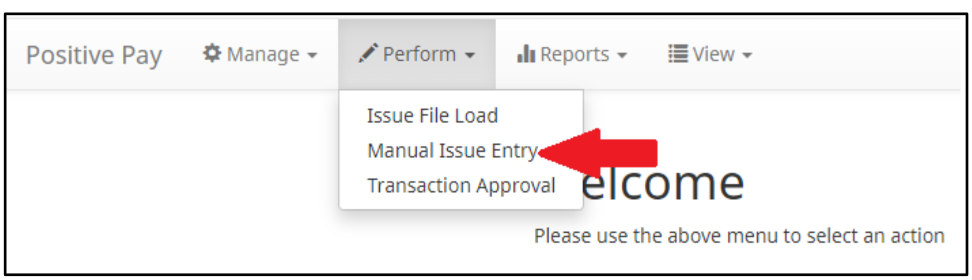
C. Manual Entry

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.
Issuance 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.



2. The Manual Issue File Entry screen appears.

Account	Select appropriate Account Number from the drop-down menu.
Auto populate next check number	When 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. When unchecked, the next check number will remain blank until it is filled in by the user.
Row	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.
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-depth information about the Payee Name field and Multiple Payee Names.***
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 the Bank has disabled stop payments, the Stopped status option will not appear in the 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	Issuance 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.

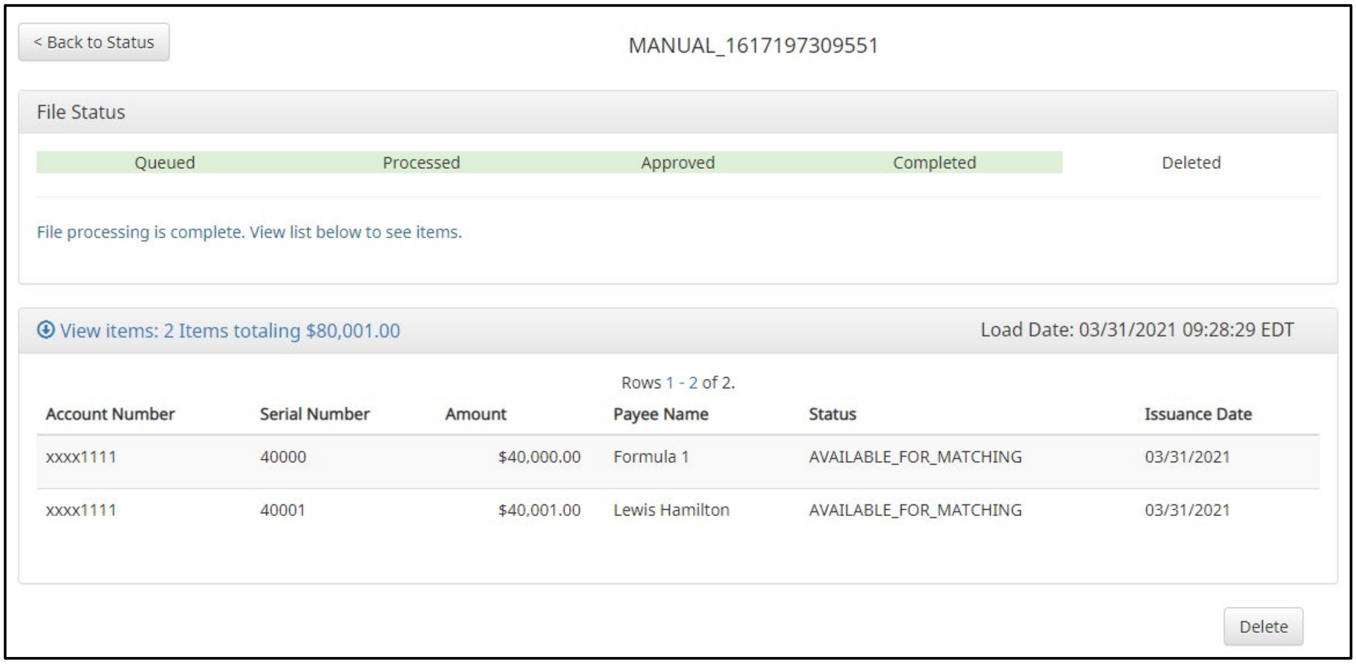
Row	Serial Number	Amount	Payee Name?	Status	Issuance Date
1	10100	300.00	Helen Jones & Lisa Miller	ISSUED	03/03/2021

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.



5. When all manual issuance files have been entered, click Save button.

6. The Manual Issuance File Status detail page appears.

Load Date	Date and time the file was loaded.	
Account Number	The account number on each issue item.	
Serial Number	The serial number of the issue item.	
Amount	The amount of the issue item.	
Payee Name	Name of the payee(s) from 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.

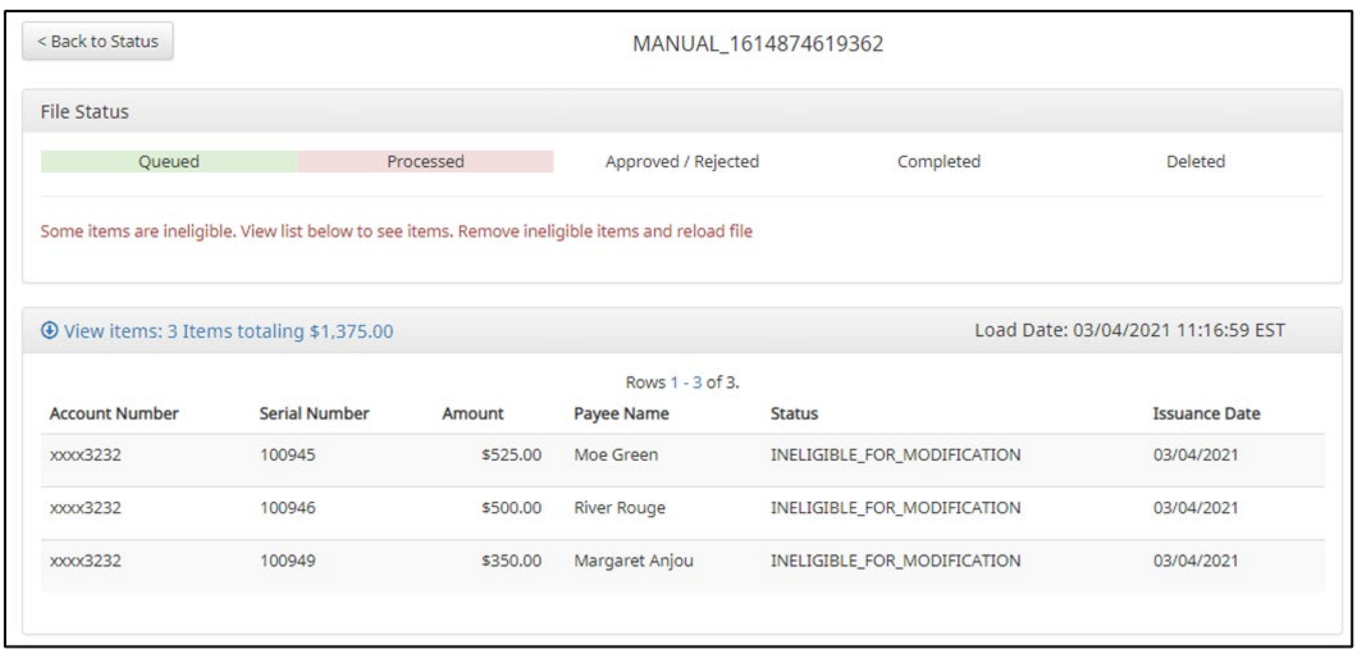
8. Issuance Dual Approval:

   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. Disable Stop Payments: 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.



D. Issue Templates

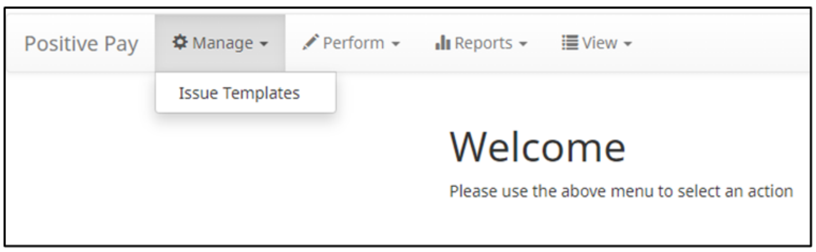
The purpose of issue templates is to make it easy to load issue items into Positive Pay using files that can be generated out of most accounting systems. Positive Pay provides organizations a variety of flexible options for providing a list of checks that have been issued or voided.

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.

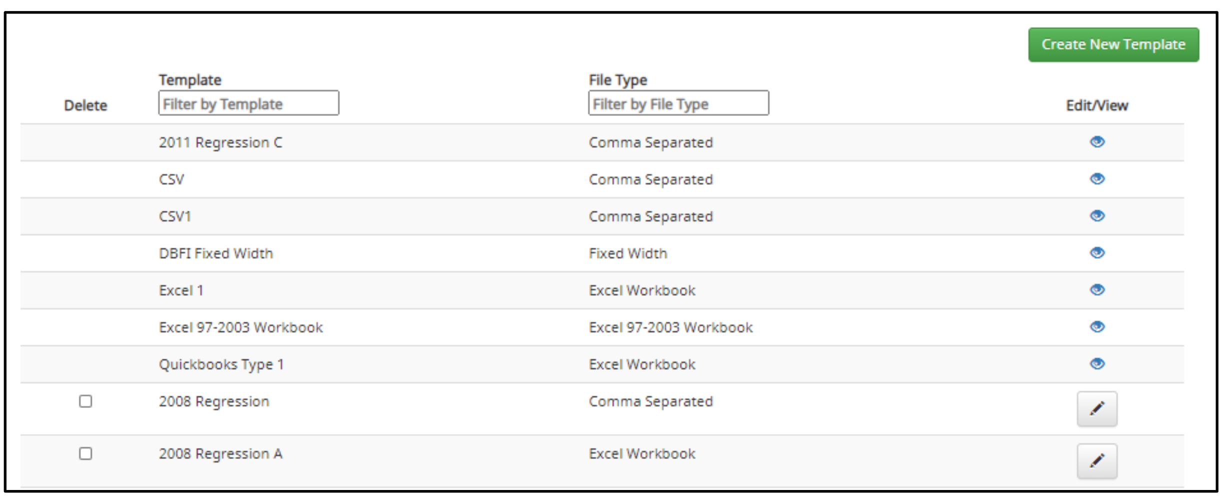
Once a template has been set up, the template can be selected when loading a file to tell Positive Pay how to utilize the data contained in the file.

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

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



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.



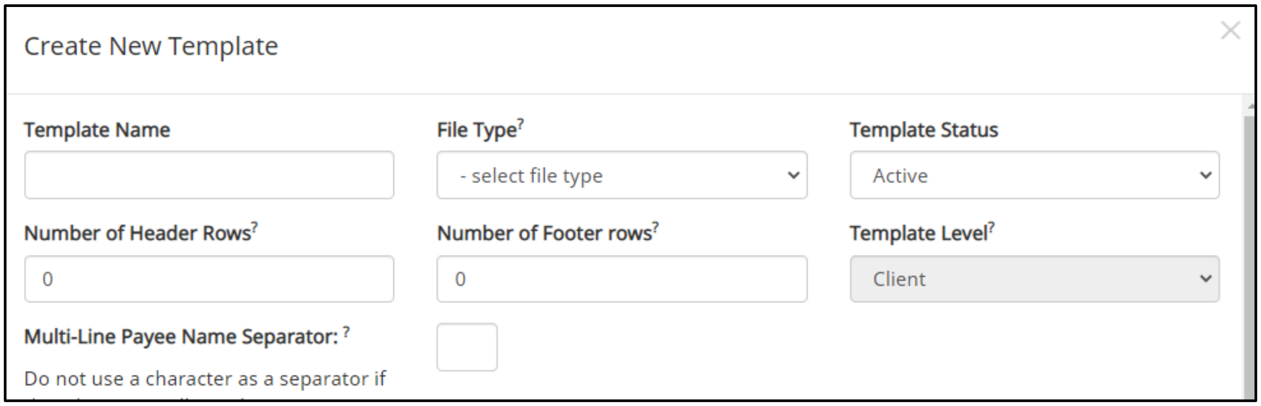
Create New Template

Delete	Template	File Type	Edit/View
	Filter by Template	Filter by File Type	
	2011 Regression C	Comma Separated	
	CSV	Comma Separated	
	CSV1	Comma Separated	
	DBFI Fixed Width	Fixed Width	
	Excel 1	Excel Workbook	
	Excel 97-2003 Workbook	Excel 97-2003 Workbook	
	Quickbooks Type 1	Excel Workbook	
☐	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.

3. 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.



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.

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.

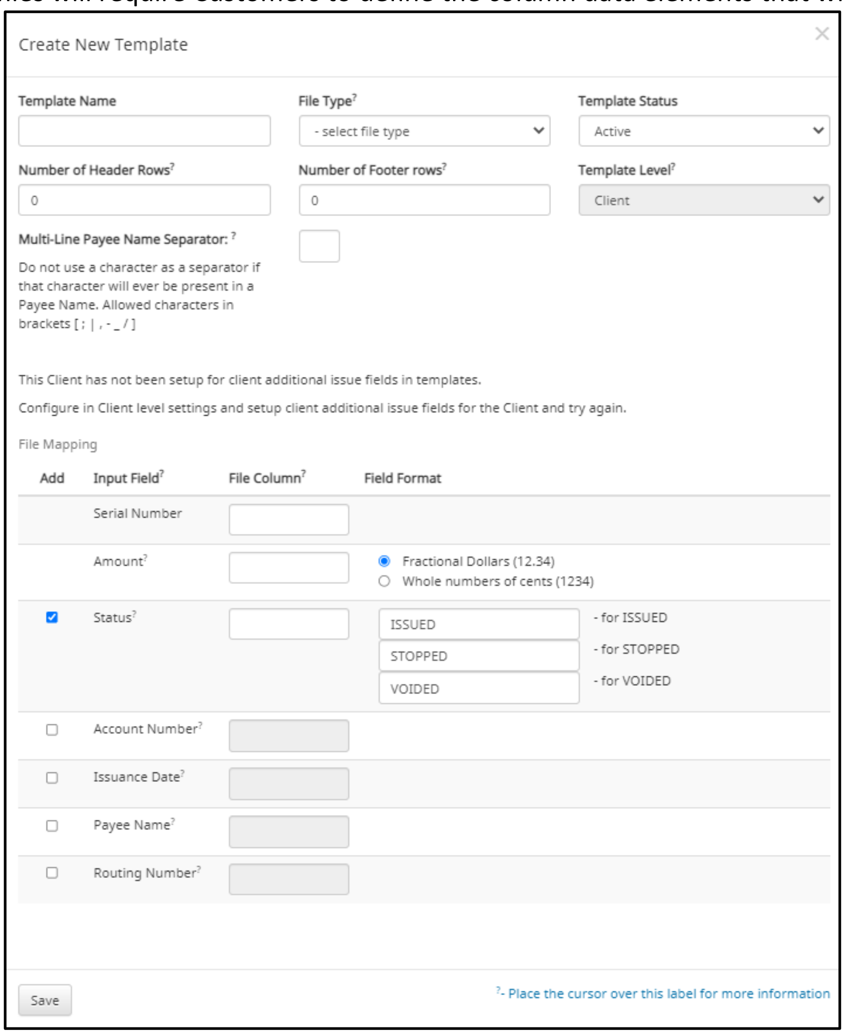
Within a Comma Separated file (.csv), different data fields are separated by a comma. Therefore, a comma cannot be used in the data field itself, or the .csv will read the comma as a separator before the next field. Therefore, listing two payees for an item in this way: “Elain Archeron,Nesta Archeron” 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.

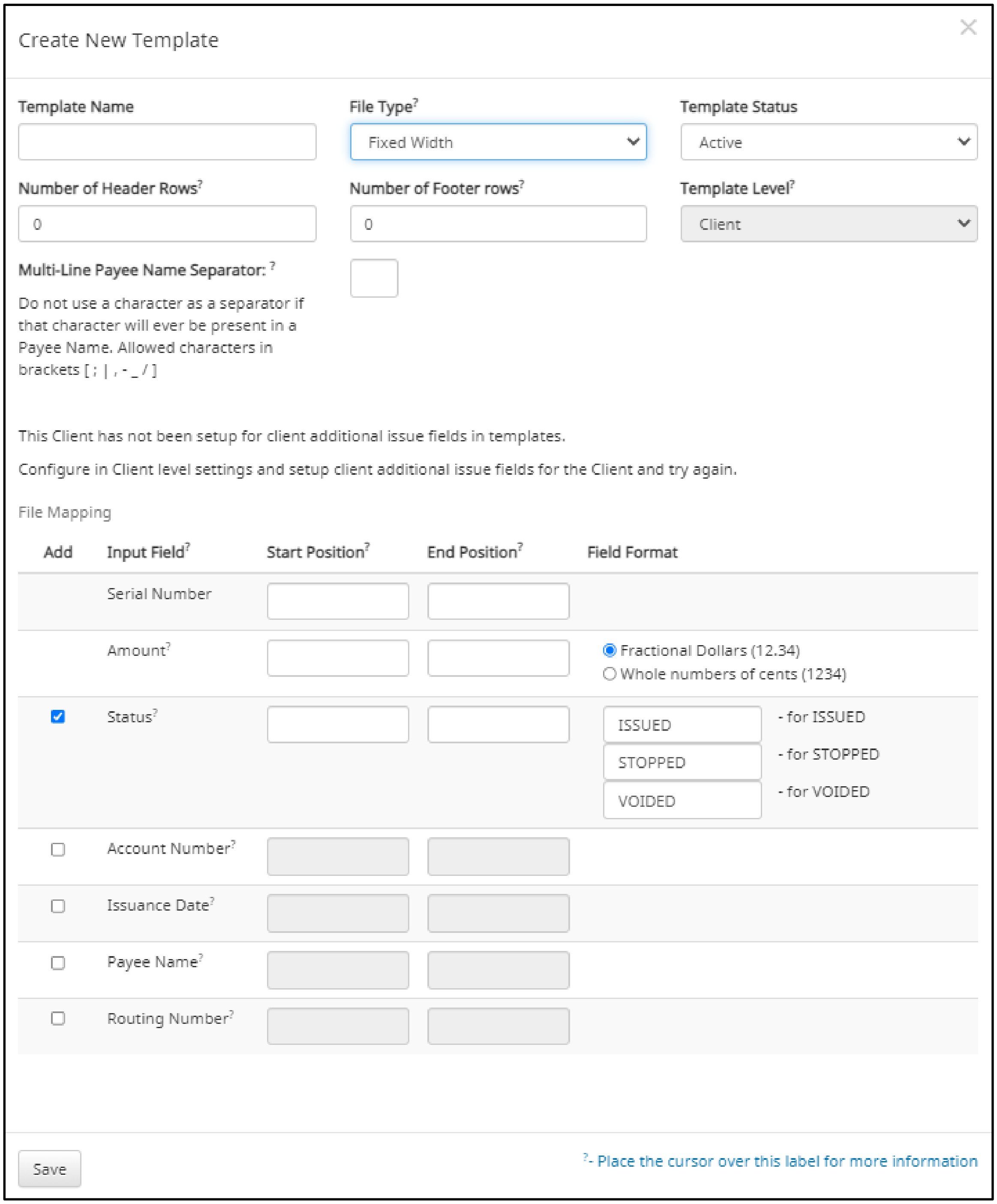
Please refer to Section VIII Payee Positive Pay Tips & Best Practices for more information about multiple payee name handling.

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.



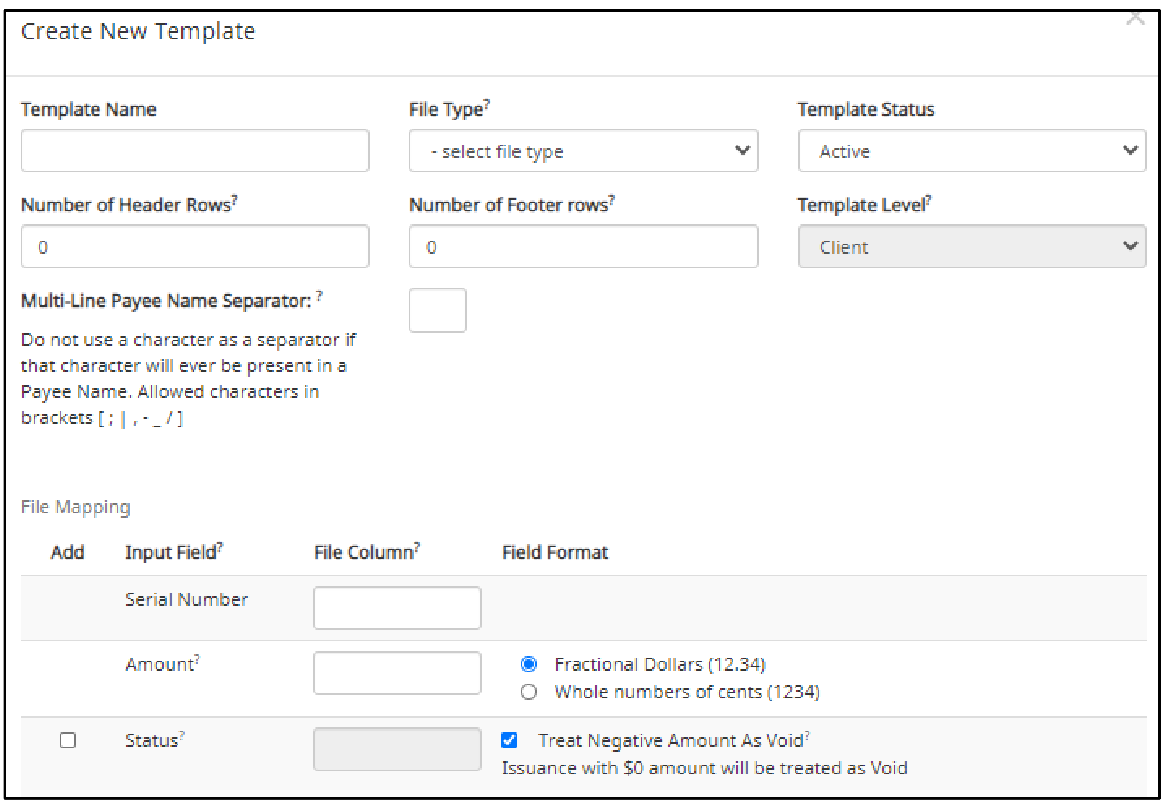
Fixed Width files will require the Customer to define the start and end position in which the data element is located.

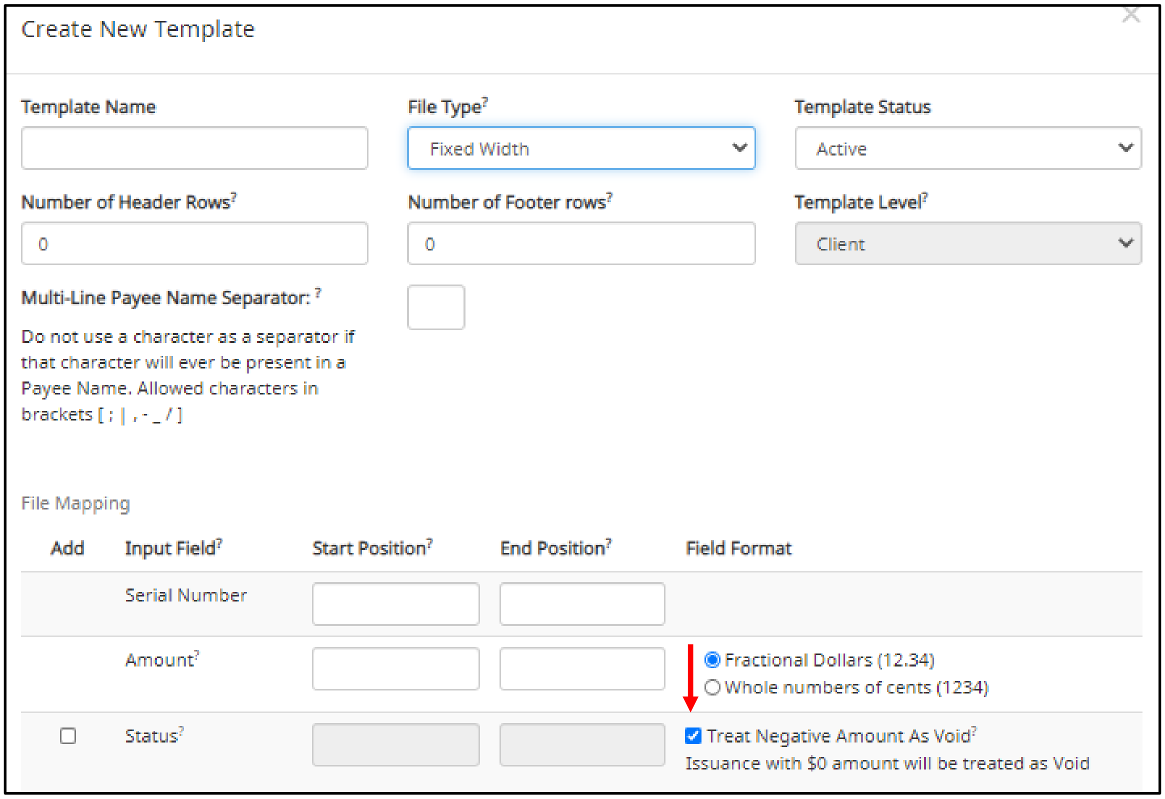


The mapping section on the lower part of the screen displays the required fields. The Check Serial # and Amount fields are always required. The Customer must specify if the amount data in the file to be imported will or will not contain decimal points. For example, if the Amount value is set to Fractional 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.

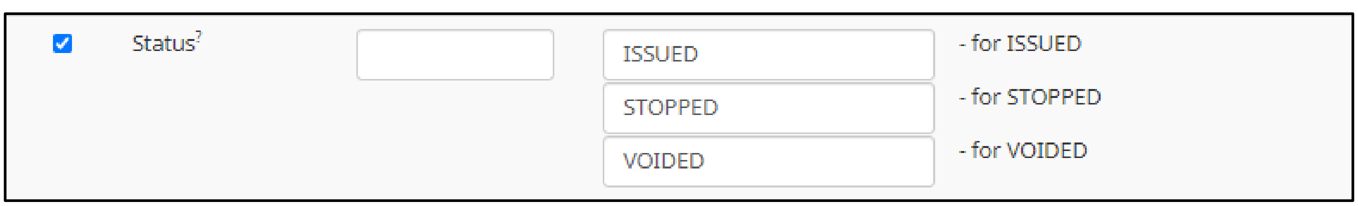
The Customer may choose to import additional data by checking the Add box next to the desired data element.

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.



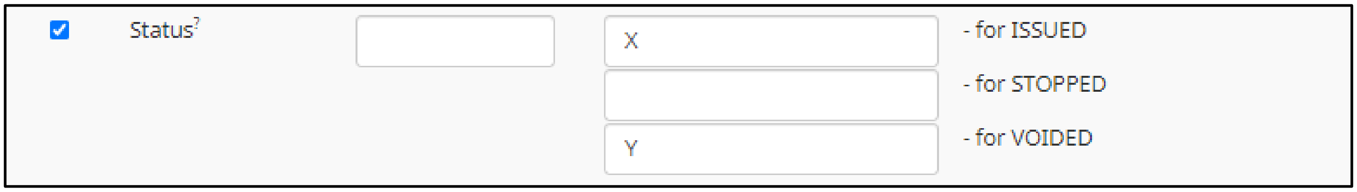


If the Customer checks the Status box additional fields will display as shown below. If the Customer's accounting system exports issue items with an Issued and Voided status, no additional action is required.



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.



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

Account # — **If 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.

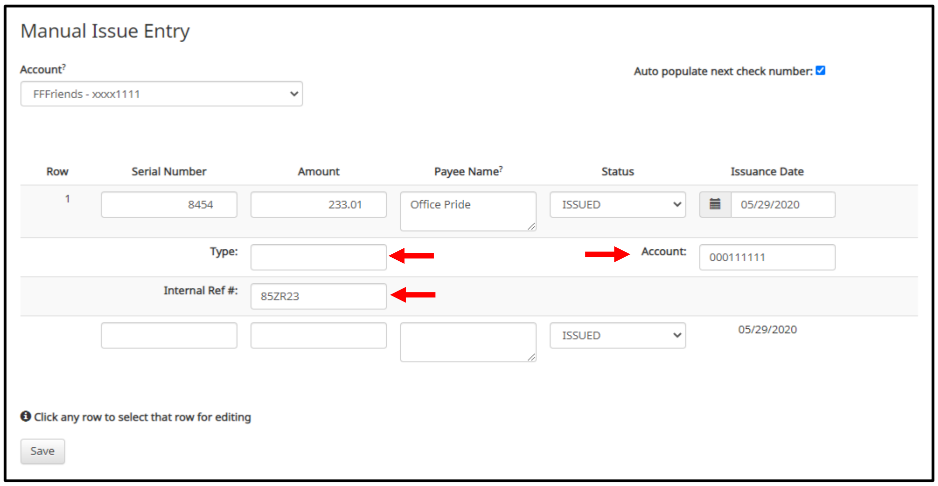
Issuance Date — If the issuance date box is NOT checked, Positive Pay will default the issue date to date the file was loaded. If the issuance date box is checked, the file must contain an issuance date for each item. For Excel files, Positive Pay will translate the data format used in the file. For 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:

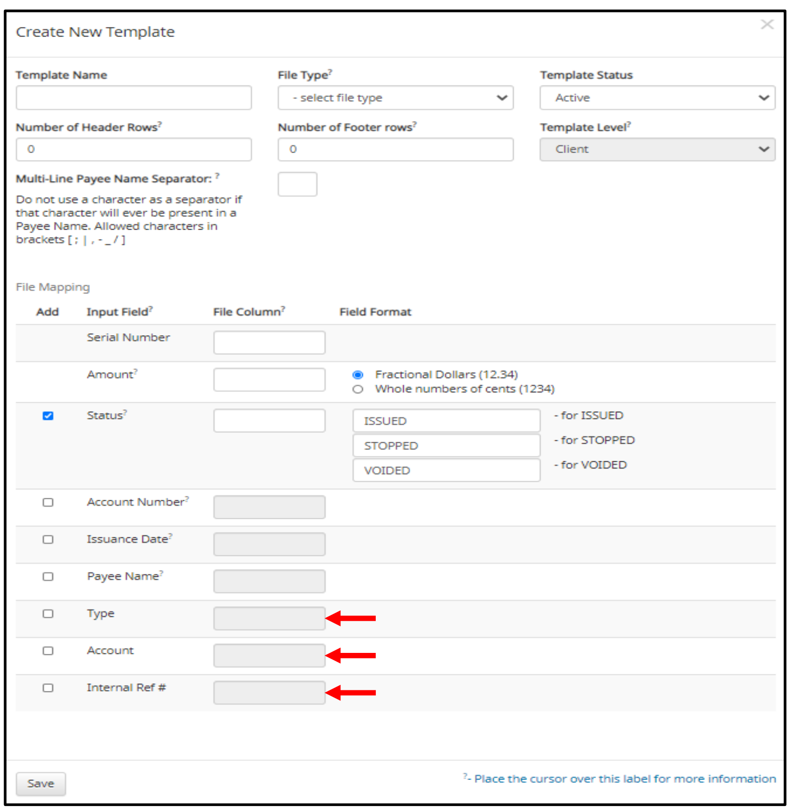
https://docs.oracle.com/javase/8/docs/api/java/time/format/DateTimeFormatter.html#patterns

Payee Name — The 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.

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.





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

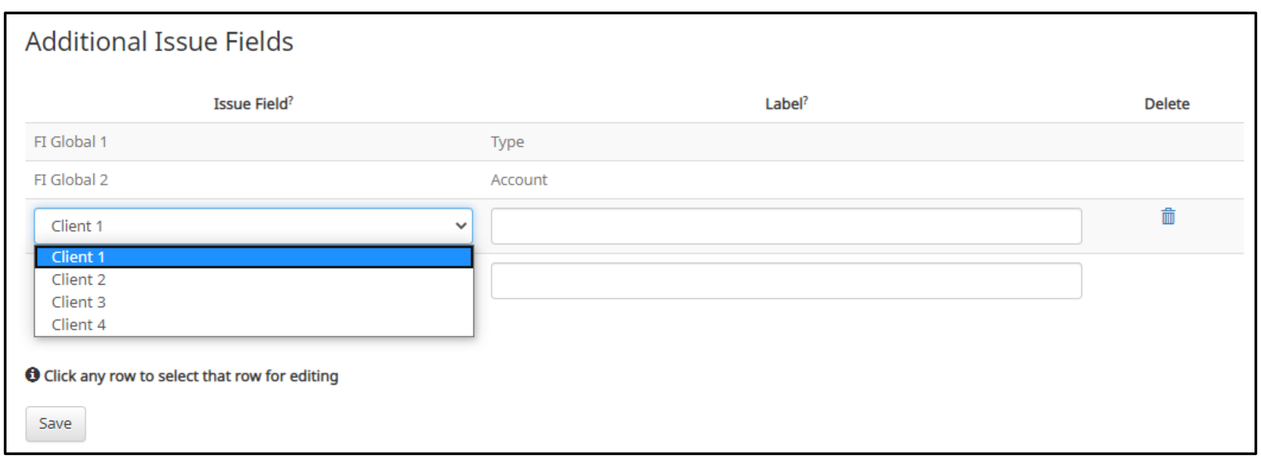
Additional issue fields 1 and 2 are reserved for use by the Bank to set institution-wide additional issue fields that can be accessed by all enrolled clients.

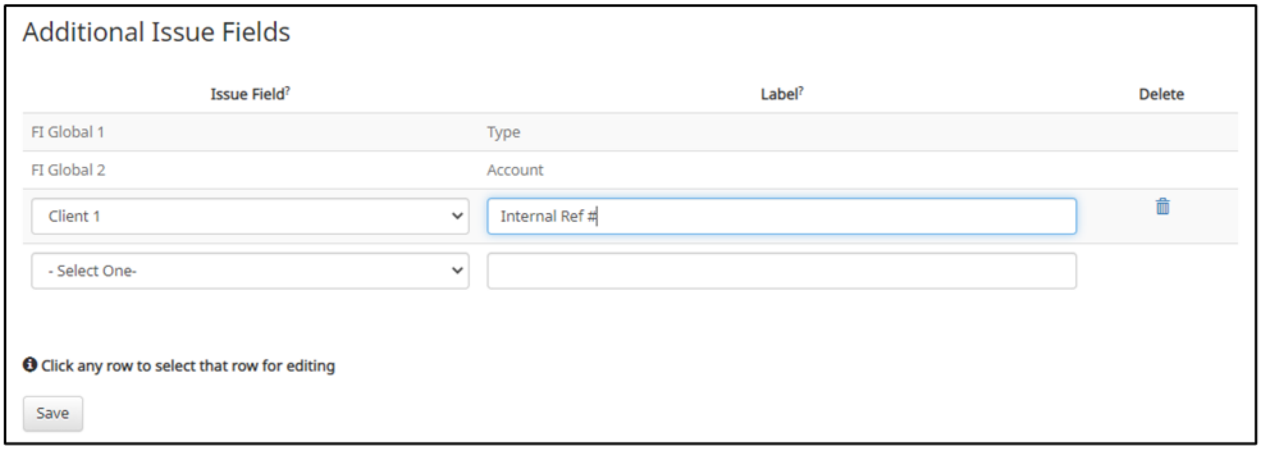
Additional issue fields 3 through 6 are available for Customer-specific use and can be tailored to fit the recordkeeping needs of the individual Customer. These fields can be configured by the Bank at Customer's request, or by the user. When this feature is enabled, a client can have up to four Customer-specific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

2. The Additional Issue Fields page appears.





Issue Field	Bank Global 1 and Bank Global 2 are reserved for Bank's labels. Client-1 to Client-4 may 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.
Label	The 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. Loading Issue Files

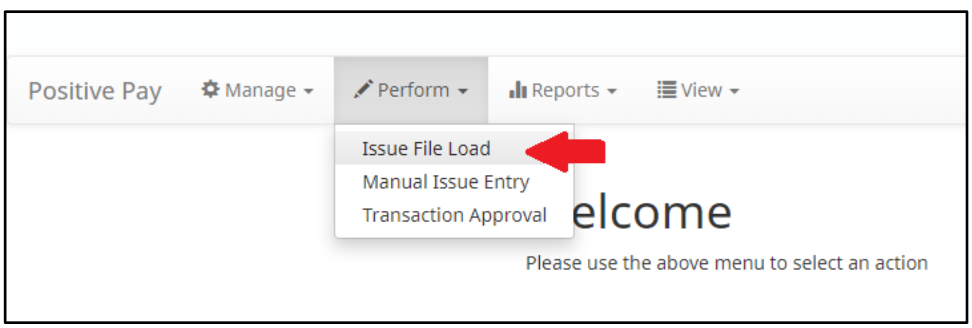
Note:

- 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).

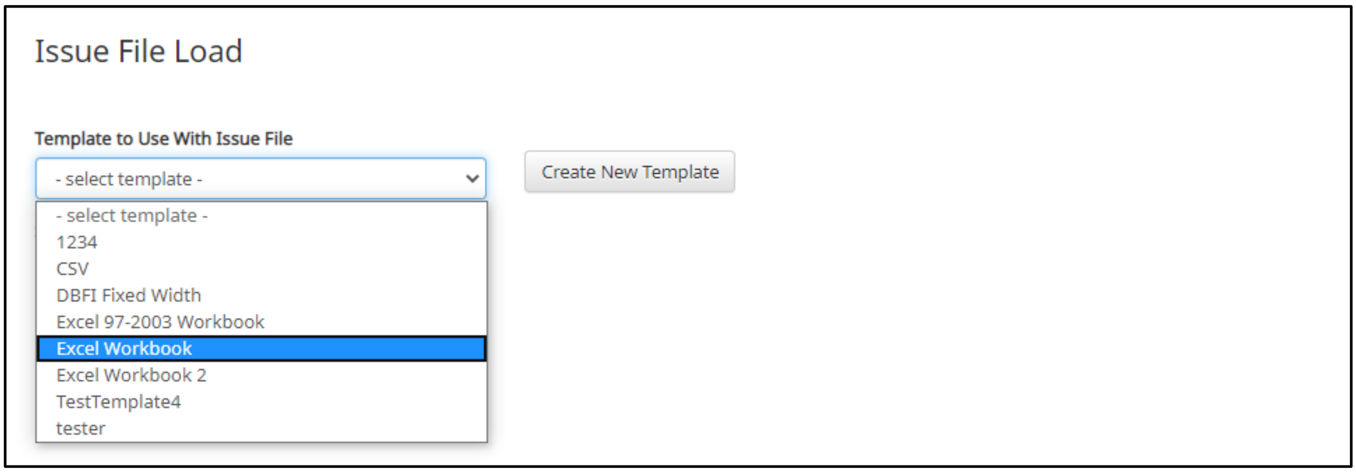
1. From the Portal:

   a. Positive Pay module, click Perform > Issue File Load

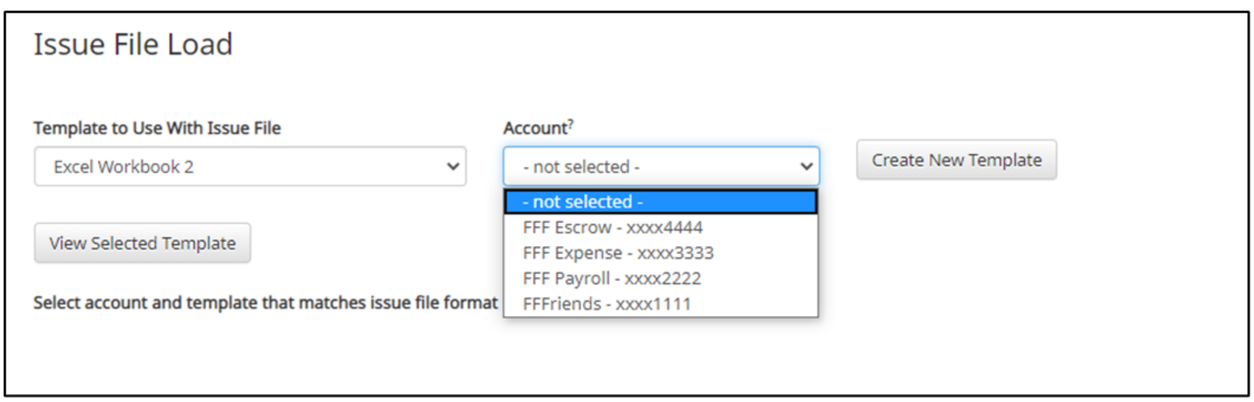


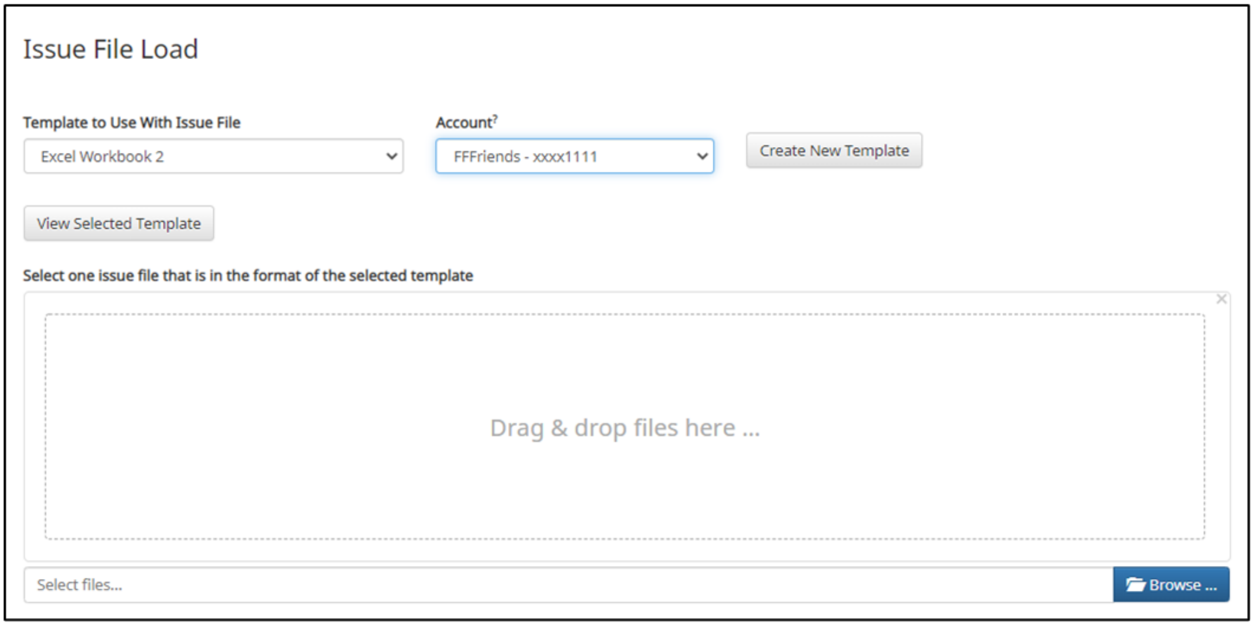
   b. The Load Check Issuance File page appears.

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.

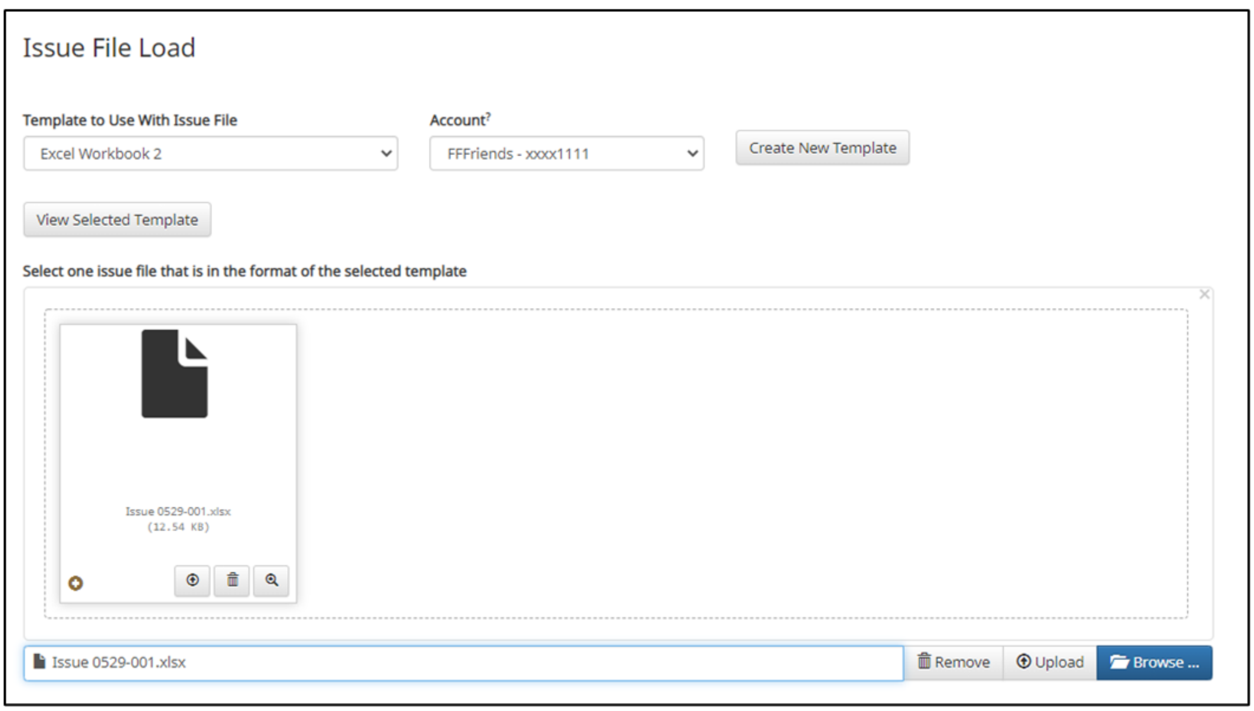


d. If the template selected was created without the Account field enabled, then a drop-down box will display so that an Account can be selected. Select from the list of accounts. If only one account is available for a client, the drop-down box will select that account by default. The file upload interface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





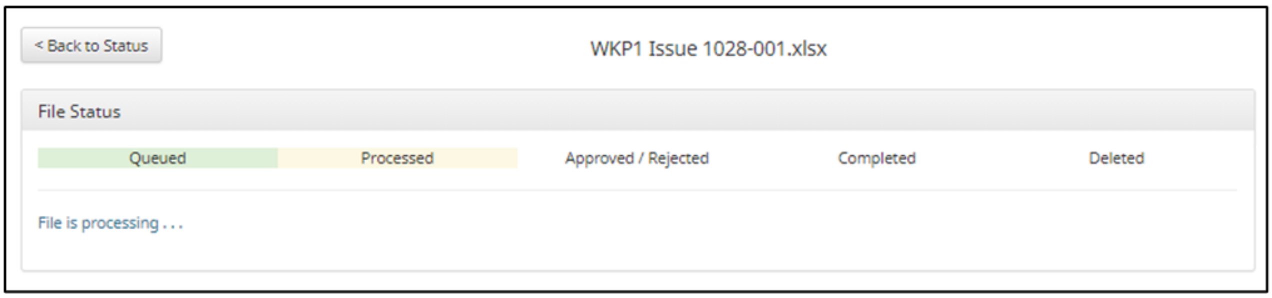
e. Once the file is selected, it will be displayed in the upload interface.



Remove	The file will be removed from the page.

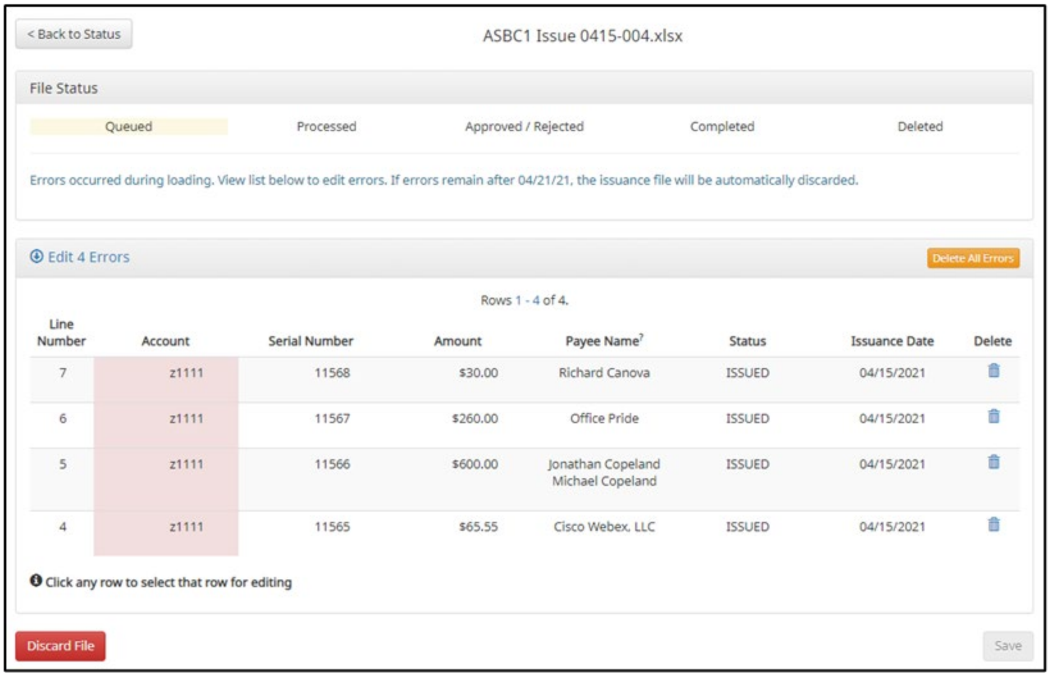
Browse	Use Browse to locate the file you want to load.
Upload	The file will be uploaded.

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



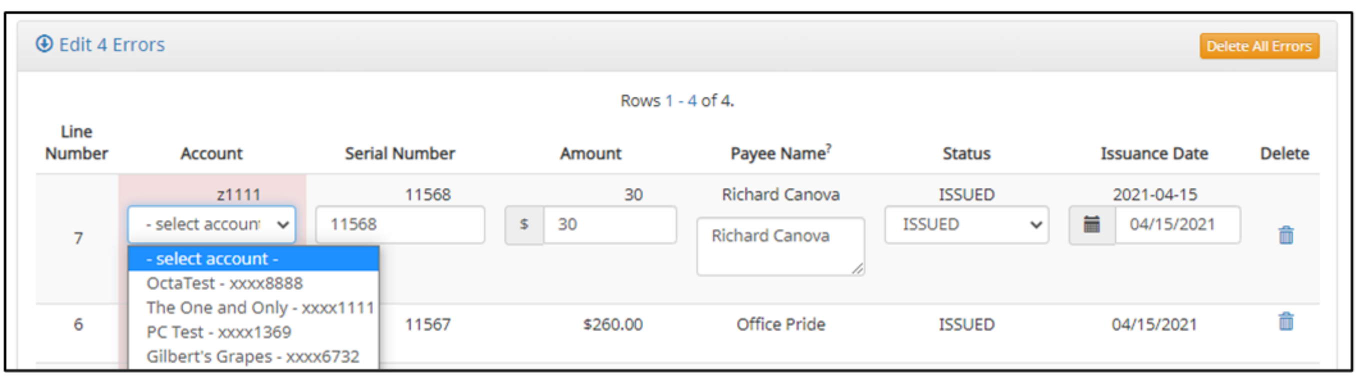
g. If errors were encountered during the initial processing of the issuance file, the Parse Errors display will appear, allowing the user to view the error detail within the file. The most common reason this error would appear is because the file contains improper formatting. At this point, the user 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.



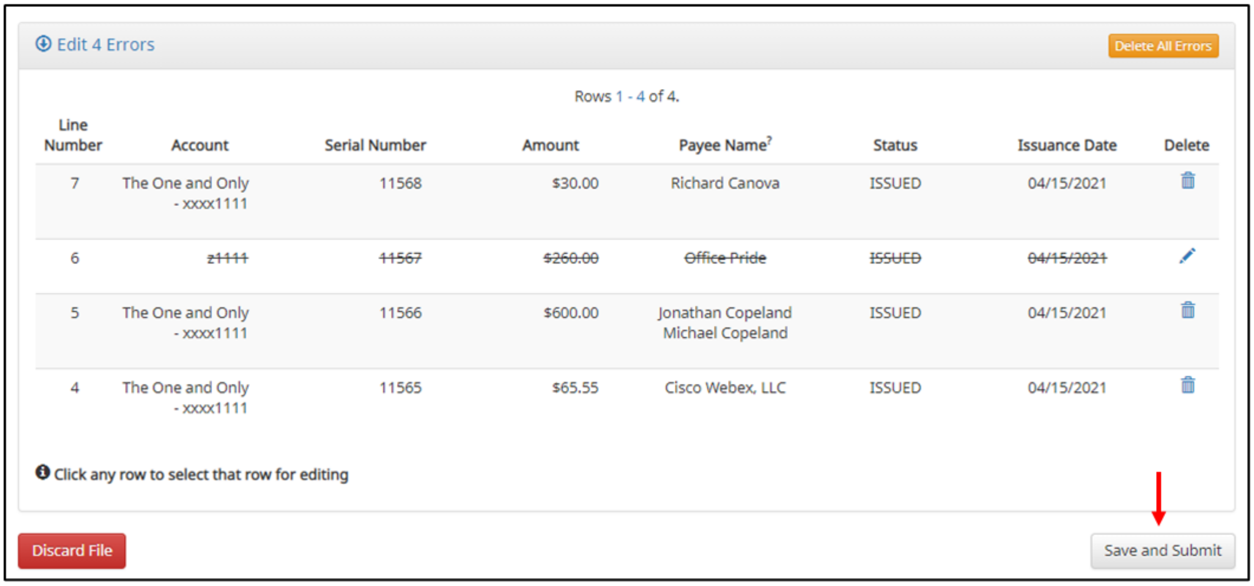
In this case, the account numbers in the issuance file were entered incorrectly and they need to be corrected before the file can be fully processed and loaded.

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



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.


Edit 4 Errors

Delete All Errors

Rows 1 - 4 of 4.

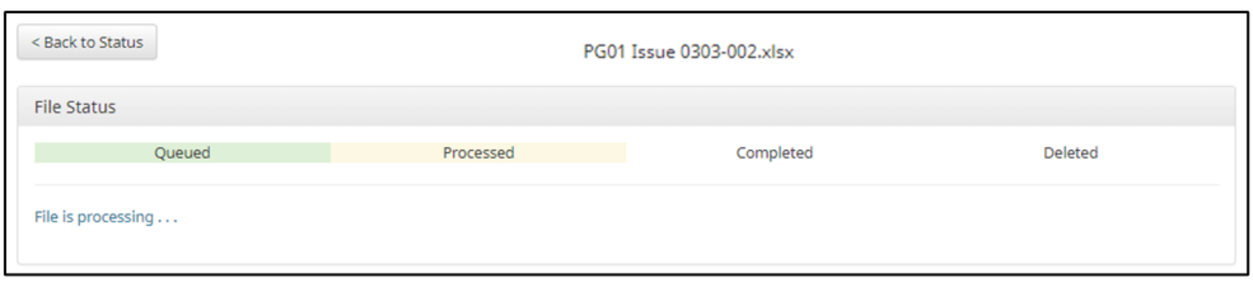
Line Number	Account	Serial Number	Amount	Payee Name?	Status	Issuance Date	Delete
7	The One and Only - xxxx1111	11568	$30.00	Richard Canova	ISSUED	04/15/2021	
6	~~z1111~~	~~11567~~	~~$260.00~~	~~Office Pride~~	~~ISSUED~~	~~04/15/2021~~	
5	The One and Only - xxxx1111	11566	$600.00	Jonathan Copeland Michael Copeland	ISSUED	04/15/2021	
4	The One and Only - xxxx1111	11565	$65.55	Cisco Webex, LLC	ISSUED	04/15/2021	

Click any row to select that row for editing

Discard File

Save and Submit

j. The file will be returned to processing.



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

< Back to Status

PG01 Issue 0303-002.xlsx

File Status

Queued | Processed | Approved | Completed | Deleted

File processing is complete. View list below to see items.

View items: 15 Items totaling $12,246.81

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
xxxx3783	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
xxxx3783	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
xxxx3783	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

Delete

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.

Issuance Files Status

Date Range
February 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.

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1		Type		Num		Date		Name		Item		Account		Paid Amount		Original Amount	
2																	
3																	
4		Bill Pmt -Check		9384		06/07/2020		Jonathan Copeland|Michael Copeland				1111111111				$65.55	
5		Bill Pmt -Check		9385		06/07/2020		Nesta Archeron|Elain Archeron|Micah Archeron				1111111111				$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.

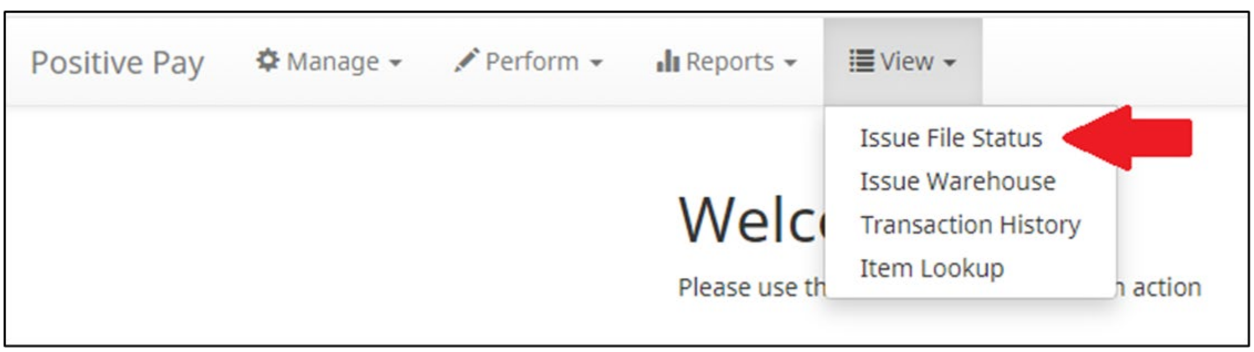
   Please refer to Subsection H. Issuance Dual Approval for more information about the Dual Approval process.

G. Issue File Status

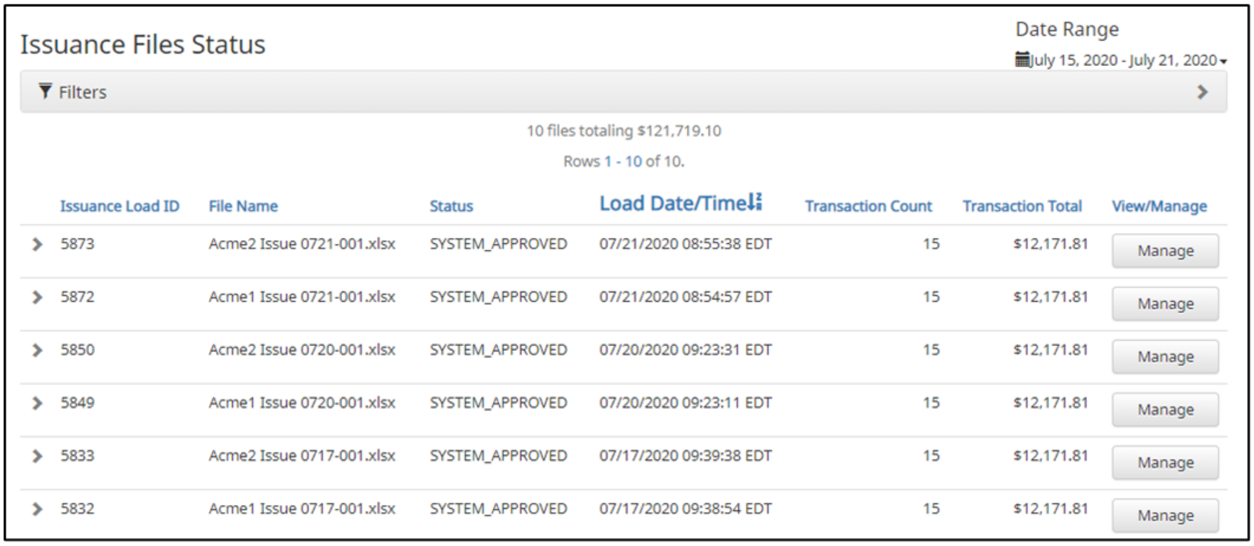
The purpose of the Issue File Status feature is to provide users the ability to view and/or manage issue files loaded or manually entered by the client. The disposition or status of the file is available. Authorized client users can also manage these files as outlined in the next section.

1. View Issue File Status

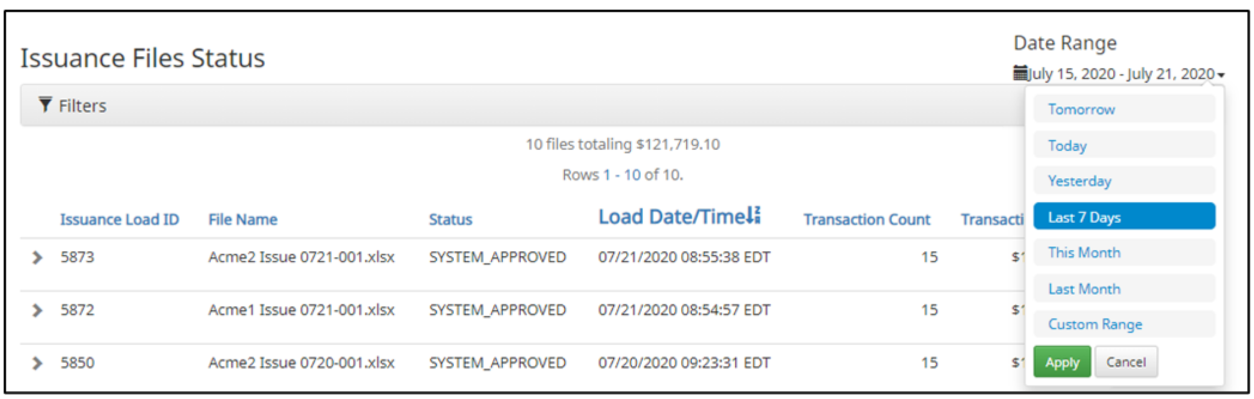
   a. Within the Positive Pay module, click View > Issue File Status.



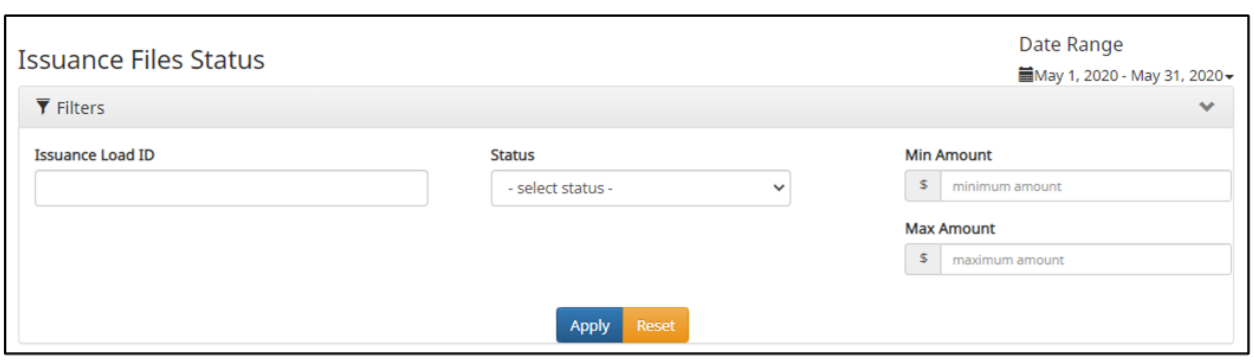
   b. The Issuance Files Status page appears.



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



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

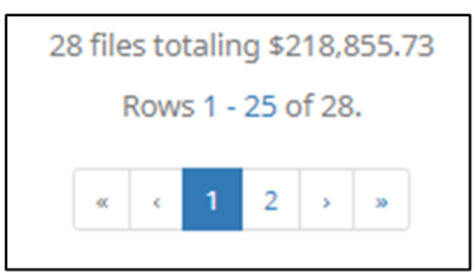


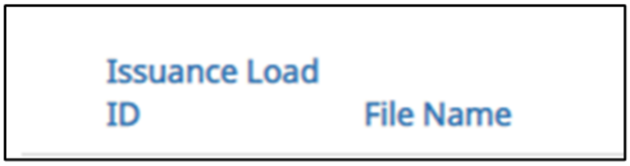
Issuance Load ID	The ID number associated with the specific file.	
Status	Client_Approved	The file was approved by the Customer.
	Client_Discarded	Client discarded means a client user decided to discard the issue file before it was fully processed into the database.
	Client_Rejected	If Issuance Dual 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.***

		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.
Min Amount	The minimum dollar amount of the entire file.	
Max Amount	The 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 Load ID the ID number assigned by Positive Pay when a file is loaded. Their value only comes into play if the Bank needs to contact ACH Alert regarding an issuance file loading problem, they cannot troubleshoot themselves. These pieces of information should be provided in any helpdesk ticket opened.

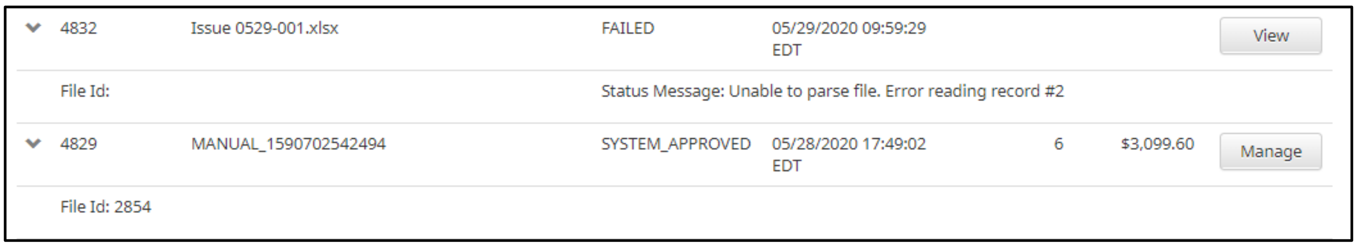
File Name The file name assigned by the Customer at load time. If the transactions were manually entered the file name will appear with a prefix of MANUAL followed by a system generated number sequence for ease of differentiation.

Status	***Please see #4 in this section*** for a list of possible Status codes***.***
Load Date/Time	The date and time this file was loaded.

Transaction Count	The number of transactions contained within the file.
Transaction Total	The total dollar amount of the transaction.
View	Displays View button if a file has no errors or is ineligible to be edited. It is important to note that authorized Bank users can click View to get to the Delete button to delete a file. See below for more information.

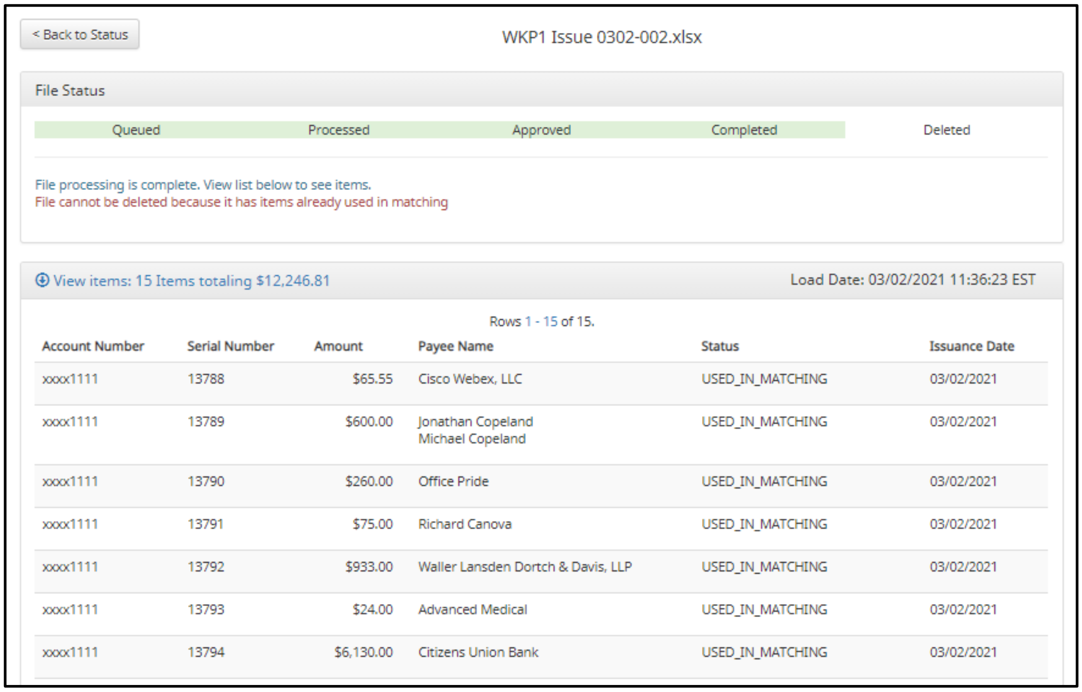
Manage	Displays Manage button if the file contains errors that can be edited. See below for more information.

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



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.

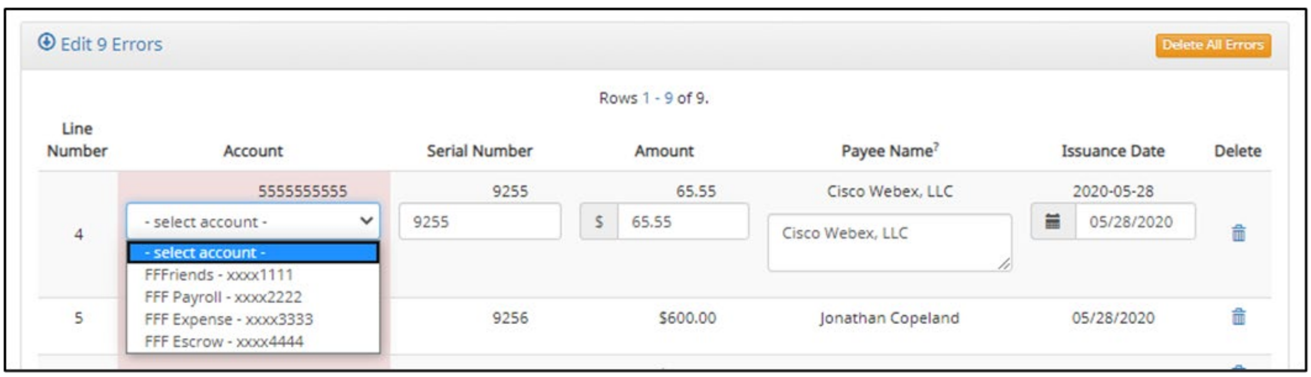
Click View button to view the individual issue files. The [File Name] page appears.



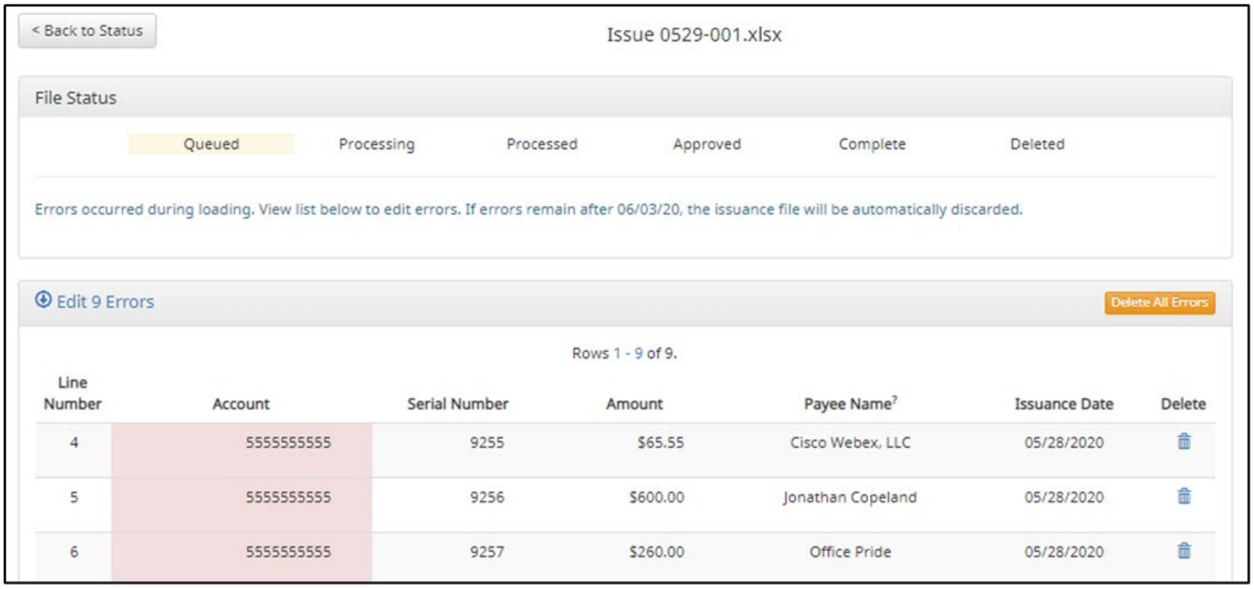
File Status Bar	Displays progress of issue file. This feature automatically refreshes and keeps the user informed on the status of the file as it goes from Queued to Approved or Failed.	
Load Date	The date and time loaded of each item within the file.	
Account Number	The Account Number of each item within 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	Items marked as Available for Matching are issue items that have loaded to the system but have not been matched to a presented item.
	Used in Matching	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.



      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.



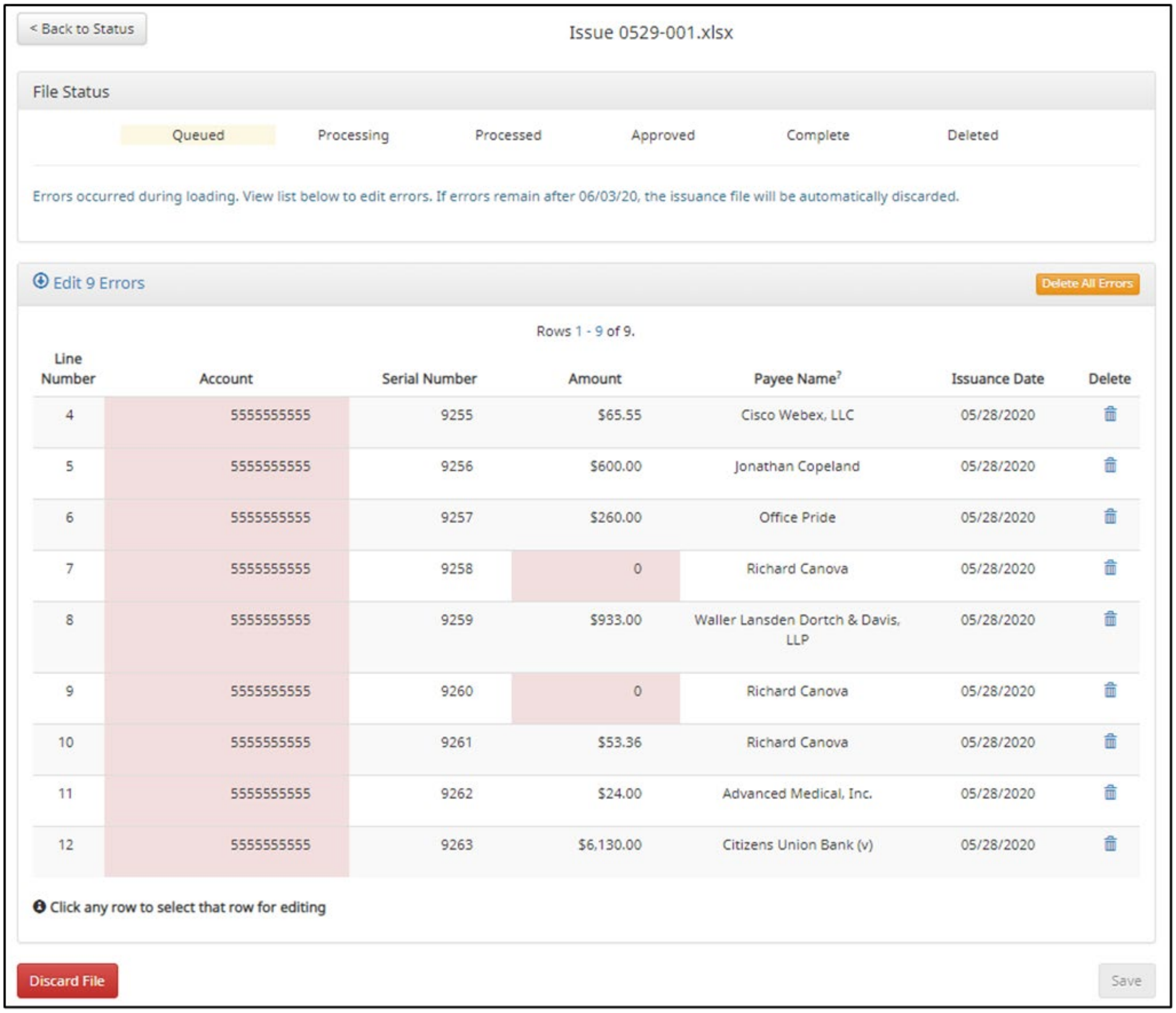
iii. Discard a File

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.



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.

< Back to Status

PG01 Issue 0303-002.xlsx

File Status

Queued	Processed	Approved	Completed	Deleted

File processing is complete. View list below to see items.

View items: 15 Items totaling $12,246.81

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	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

Delete

4. Issuance Dual Approval:

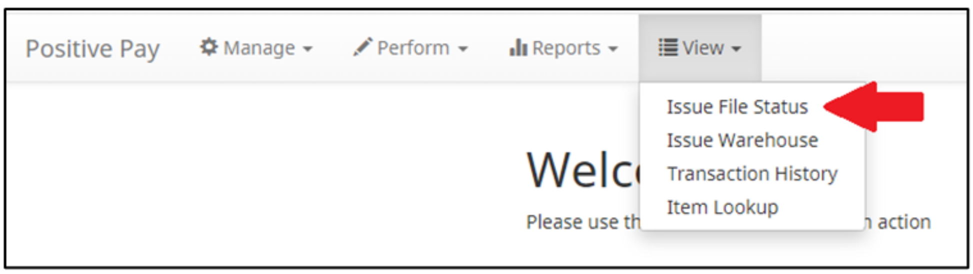
   Some clients may have the optional Issuance Dual Approval feature enabled. In this circumstance, manual issue entry files or loaded issue files must be approved by a second client user or, if no second user is available to approve the file, the client can request the Bank to approve the issue file.

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

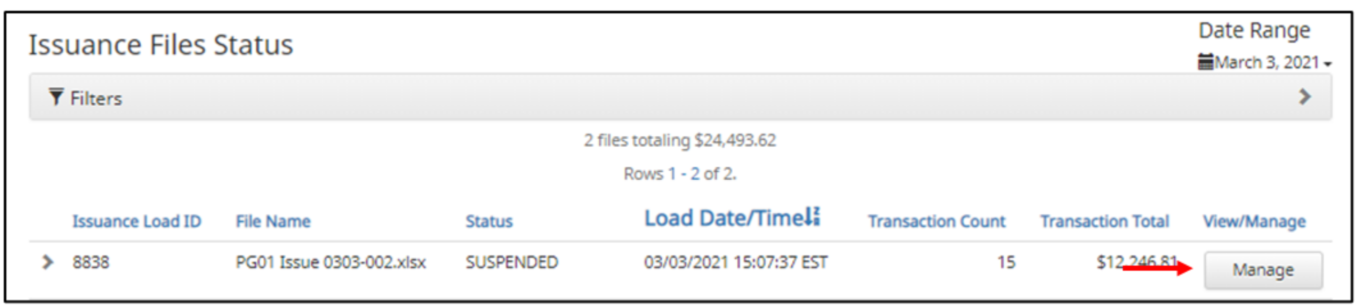
H. Issuance Dual Approval

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.

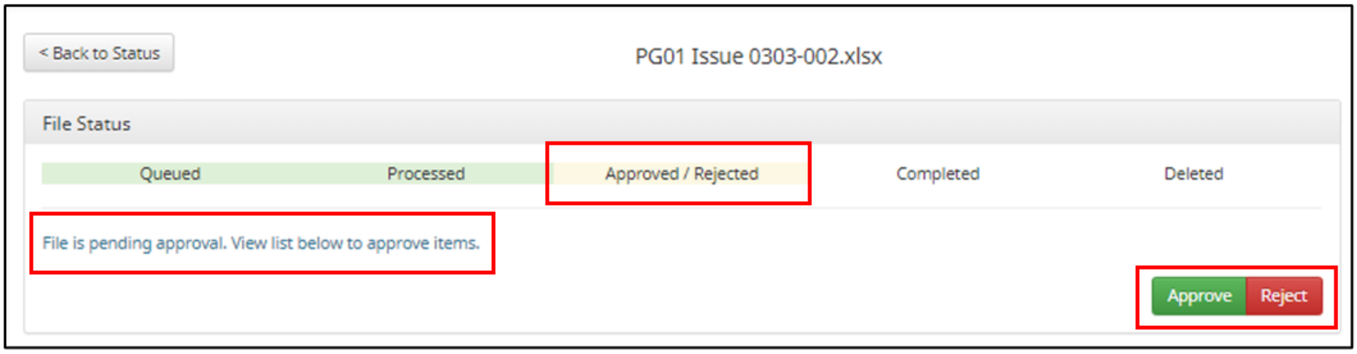
1. If a User has manually entered issue items or loaded an issue file requiring dual approval, another user must approve the issue file or manual entry file. A message will be sent via email or SMS to users with the Approve Issue File user privilege to alert them of files pending approval.
2. Within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



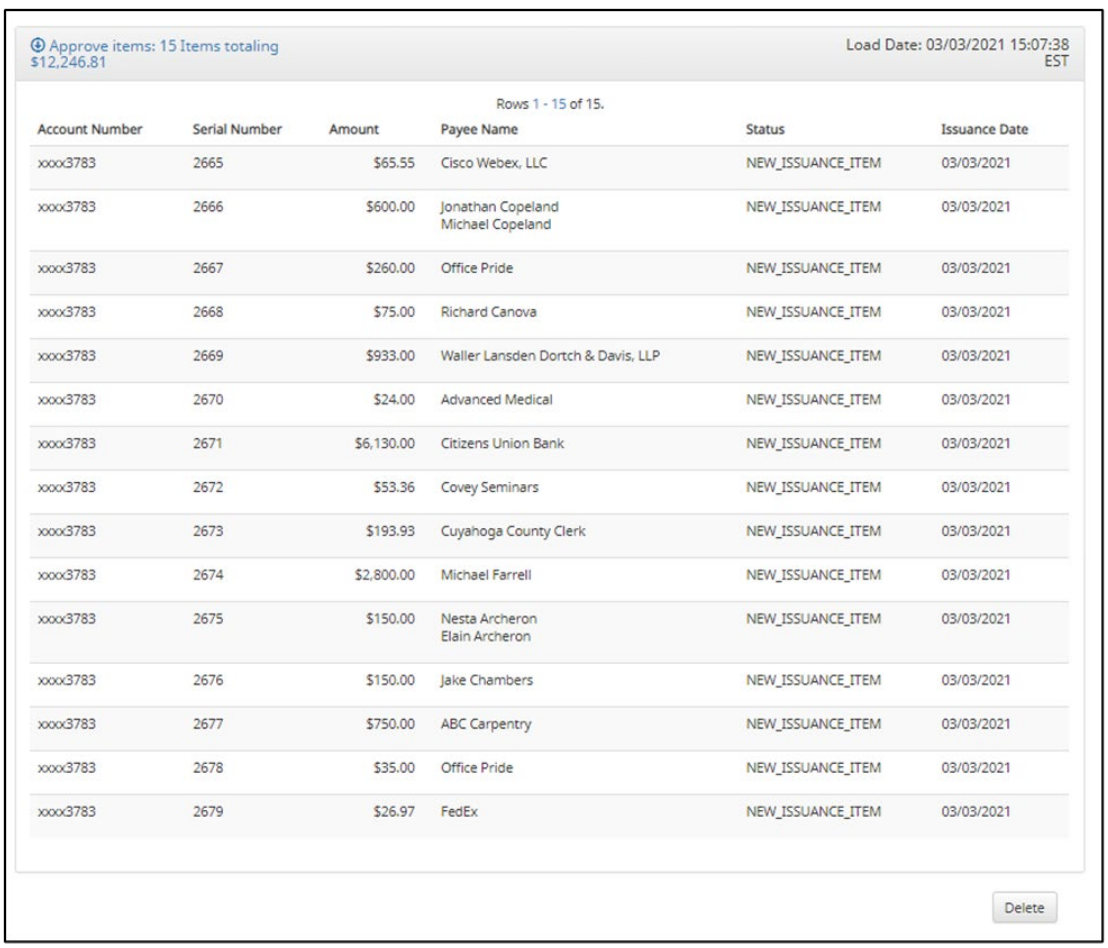
3. The Issuance Files Status page appears. Files requiring dual approval will show a status of "Suspended". Click the Manage button to review the file.



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.



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.



Approve items: 15 Items totaling $12,246.81

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
xxxx3783	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
xxxx3783	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
xxxx3783	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

Delete

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.

< Back to Status

PG01 Issue 0303-002.xlsx

File Status

Queued	Processed	Approved	Completed	Deleted

File processing is complete. View list below to see items.

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.

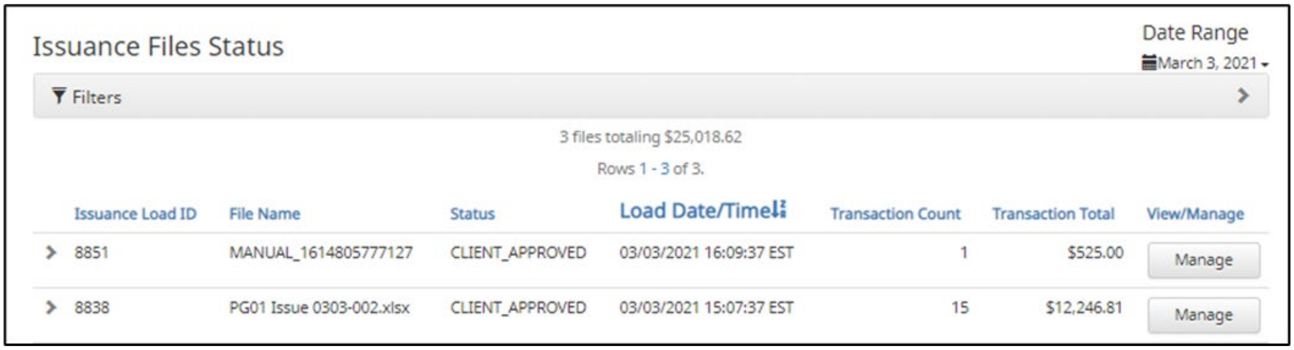
View items: 15 Items totaling $12,246.81 Load Date: 03/03/2021 15:07:38 EST

Rows 1 - 15 of 15.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3783	2665	$65.55	Cisco Webex, LLC	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

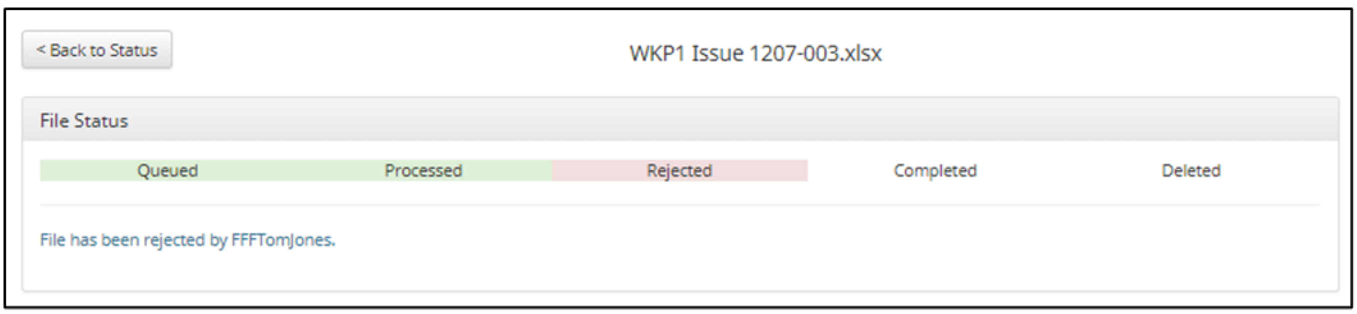
Delete

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

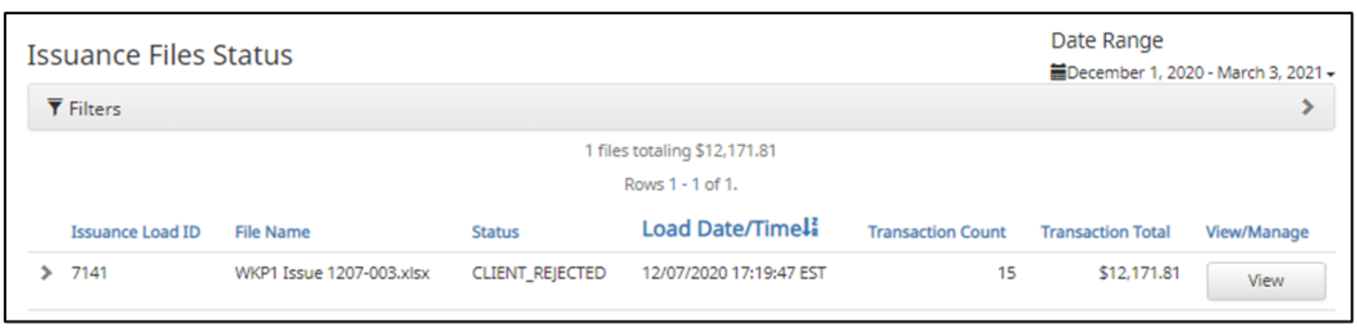


7. If the file is to be rejected, click the Reject Button.

   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.



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



NOTE:

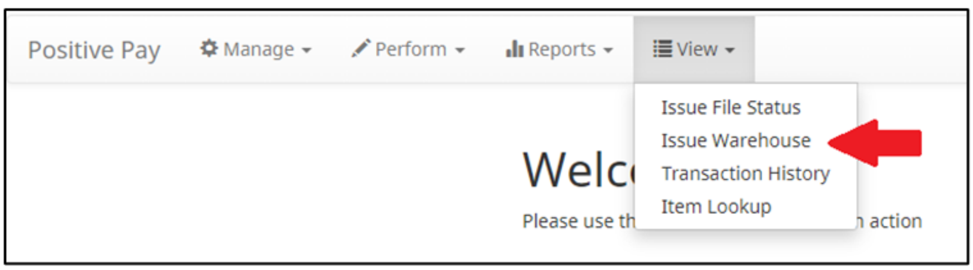
- If an issuance file is currently in "Suspended" status, the file is not released at EOD; but rather, will remain in this status indefinitely until approved or rejected.

- 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.

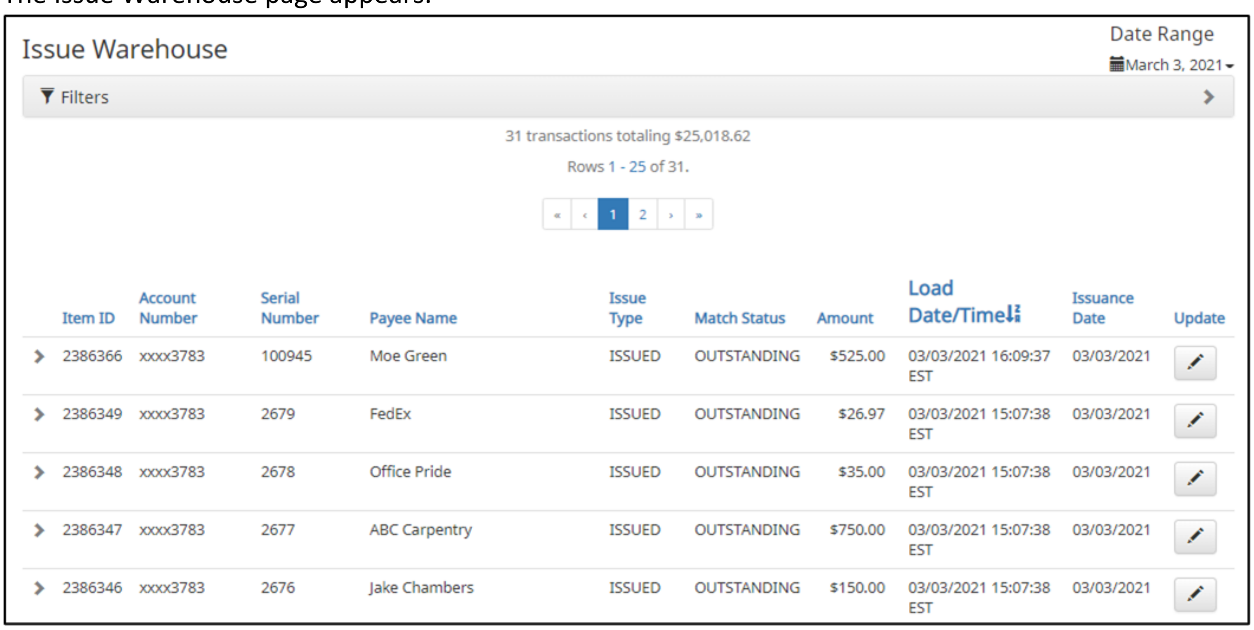
I. Issue Warehouse

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.

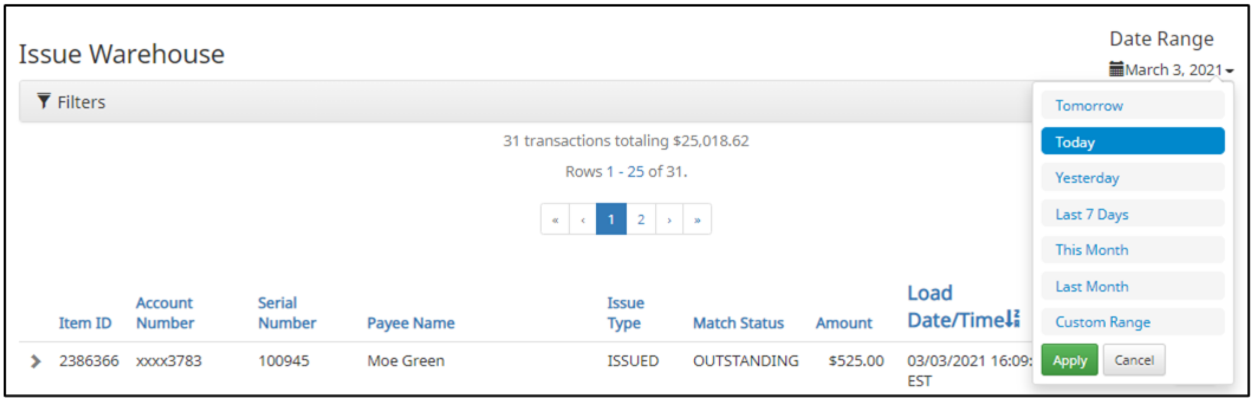


2. The Issue Warehouse page appears.

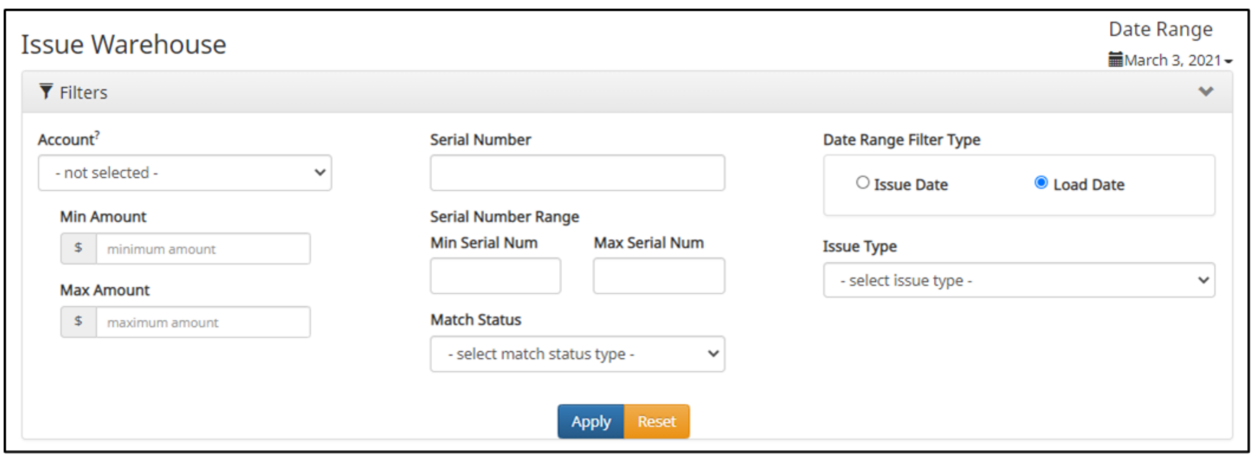


Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
2386366	xxxx3783	100945	Moe Green	ISSUED	OUTSTANDING	$525.00	03/03/2021 16:09:37 EST	03/03/2021	
2386349	xxxx3783	2679	FedEx	ISSUED	OUTSTANDING	$26.97	03/03/2021 15:07:38 EST	03/03/2021	
2386348	xxxx3783	2678	Office Pride	ISSUED	OUTSTANDING	$35.00	03/03/2021 15:07:38 EST	03/03/2021	
2386347	xxxx3783	2677	ABC Carpentry	ISSUED	OUTSTANDING	$750.00	03/03/2021 15:07:38 EST	03/03/2021	
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.



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



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

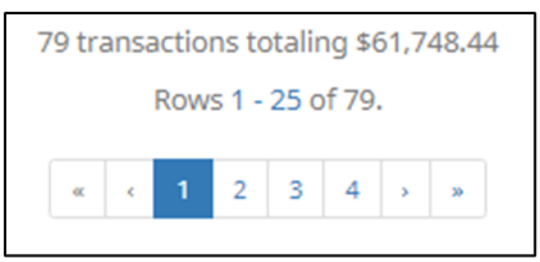
	Max Serial Num	Type the maximum serial number in the range.
Issue Type	Issued	The check has been issued for payment.
	Voided	The check has been voided by maker.
	Stopped	The check has a stop payment placed on it.
Match Status	Paid	There was a presented item for the issued item, and it has been paid.
	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.

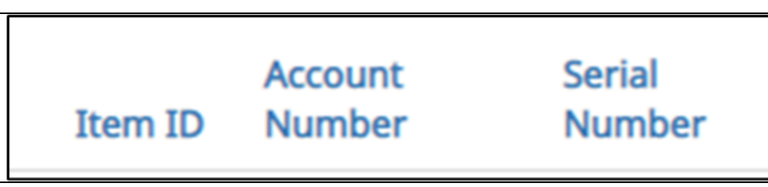
NOTE:

- 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.





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	Displays the name 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 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.

Amount	Displays the dollar amount for the issued item.
Load Date/Time	Date and time the item was loaded.
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
3389966	xxxx1111	12304	FedEx	ISSUED	PAID	$180.00	09/02/2021 10:44:38 EDT	09/02/2021	

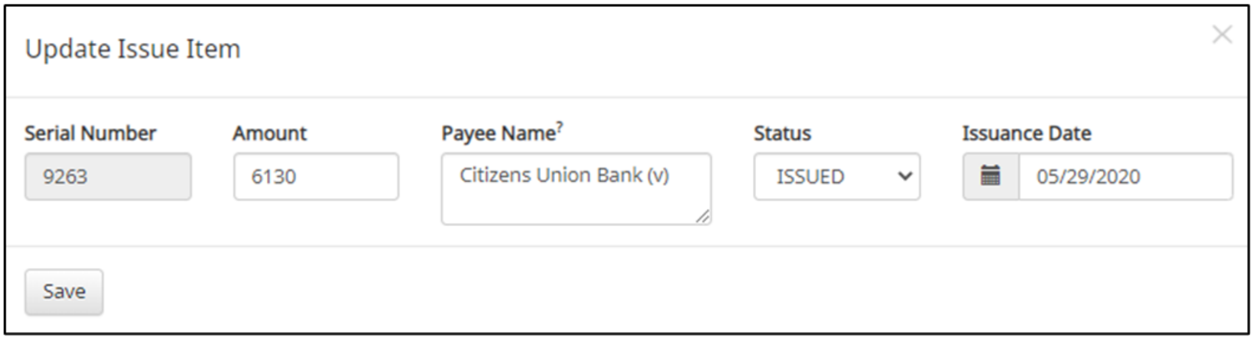
Status	Amount	Issue Date	Updated By	Updated Date/Time
ISSUED	$180.00	09/02/2021	sdelaere1	09/02/2021 10:44:38 EDT

Status	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.
Amount	Displays the dollar amount for the issued item.	
Issue Date	The date of the issued item.	
Updated By	The user who updated the issue item.	
Updated Date/Time	The date and time this issued item was 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	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.



Serial Number	Check serial number. This cannot be updated on an existing issued item.	
Amount	Amount of the issued item. The amount can be updated.	
Payee Name	The name of the Payee associated with the specific issued item. The payee name can be updated.	
Status	Issued	The check has been issued.
	Voided	The check has been voided by the maker.
	Stopped	The check has a stop payment by the maker. **It is important to note that if the FI has disabled stop payments in their configuration, Stopped may not be an option in the drop-down menu on this pop-up screen.**
Issuance Date	The date of the issued item. The issuance date can be updated.	

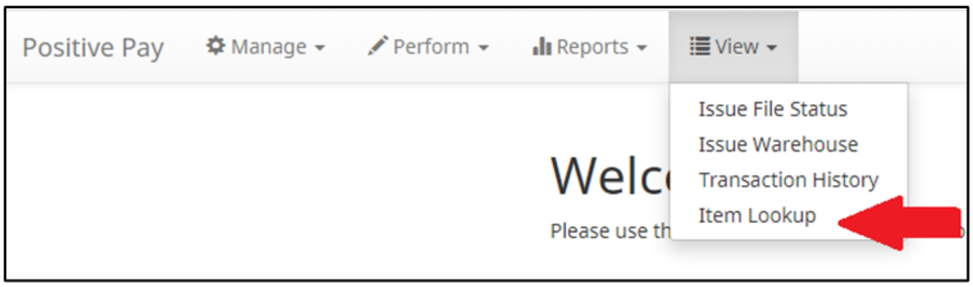
10. Click Save.

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.

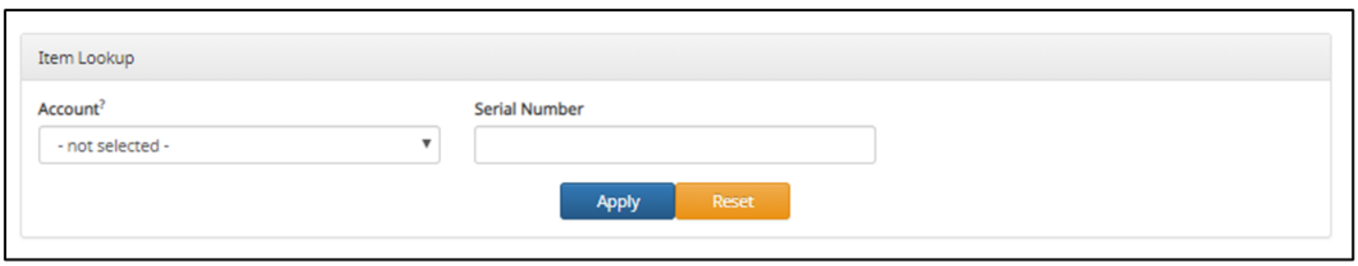
J. Item Lookup

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.



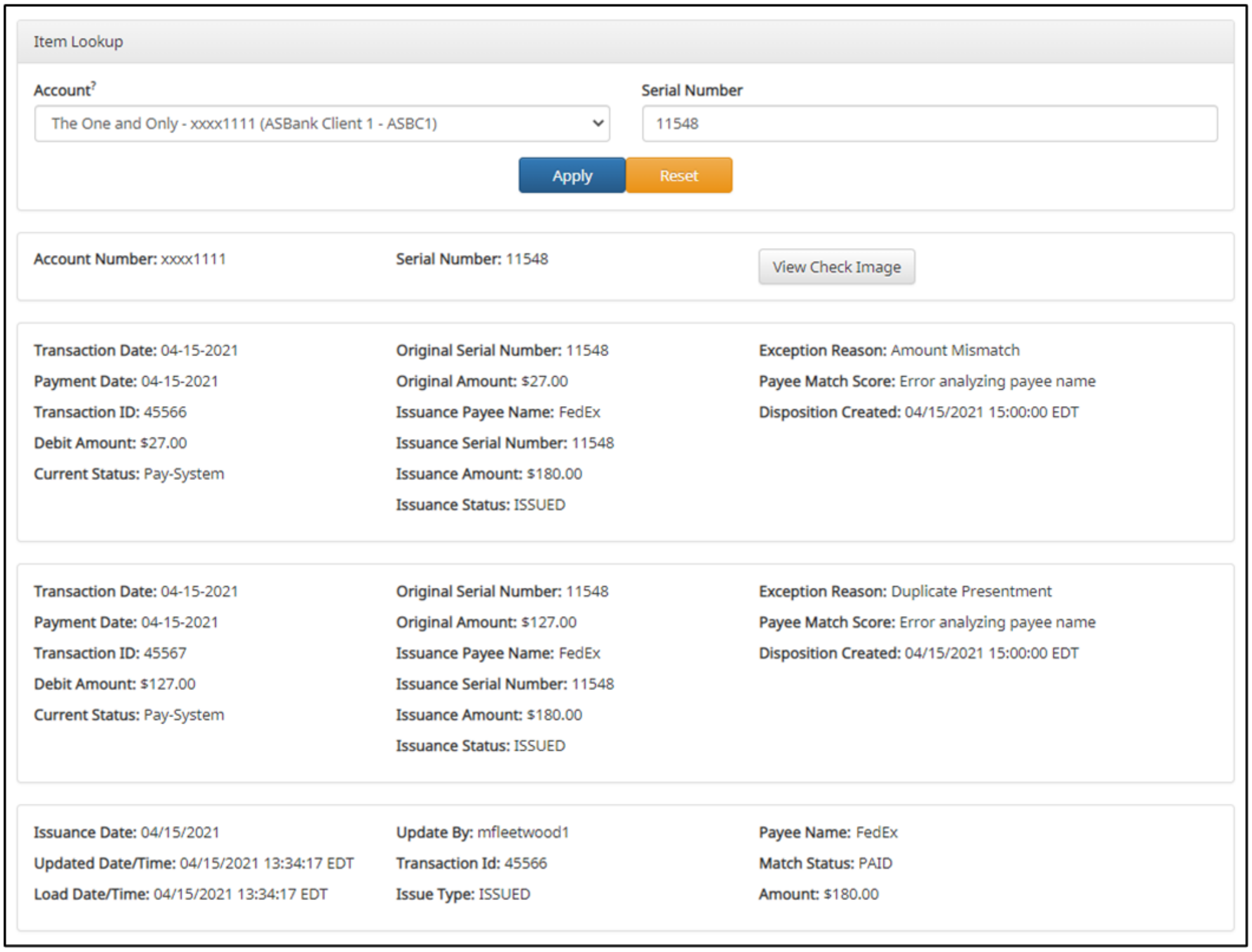
2. The Item Lookup page appears. All fields are mandatory.



Account - 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.



Item Lookup

Account? The One and Only - xxxx1111 (ASBank Client 1 - ASBC1)

Serial Number 11548

Apply Reset

Account Number: xxxx1111
Serial Number: 11548
View Check Image

Transaction Date: 04-15-2021
Payment Date: 04-15-2021
Transaction ID: 45566
Debit Amount: $27.00
Current Status: Pay-System
Original Serial Number: 11548
Original Amount: $27.00
Issuance Payee Name: FedEx
Issuance Serial Number: 11548
Issuance Amount: $180.00
Issuance Status: ISSUED
Exception Reason: Amount Mismatch
Payee Match Score: Error analyzing payee name
Disposition Created: 04/15/2021 15:00:00 EDT

Transaction Date: 04-15-2021
Payment Date: 04-15-2021
Transaction ID: 45567
Debit Amount: $127.00
Current Status: Pay-System
Original Serial Number: 11548
Original Amount: $127.00
Issuance Payee Name: FedEx
Issuance Serial Number: 11548
Issuance Amount: $180.00
Issuance Status: ISSUED
Exception Reason: Duplicate Presentment
Payee Match Score: Error analyzing payee name
Disposition Created: 04/15/2021 15:00:00 EDT

Issuance Date: 04/15/2021
Updated Date/Time: 04/15/2021 13:34:17 EDT
Load Date/Time: 04/15/2021 13:34:17 EDT
Update By: mfleetwood1
Transaction Id: 45566
Issue Type: ISSUED
Payee Name: FedEx
Match Status: PAID
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.

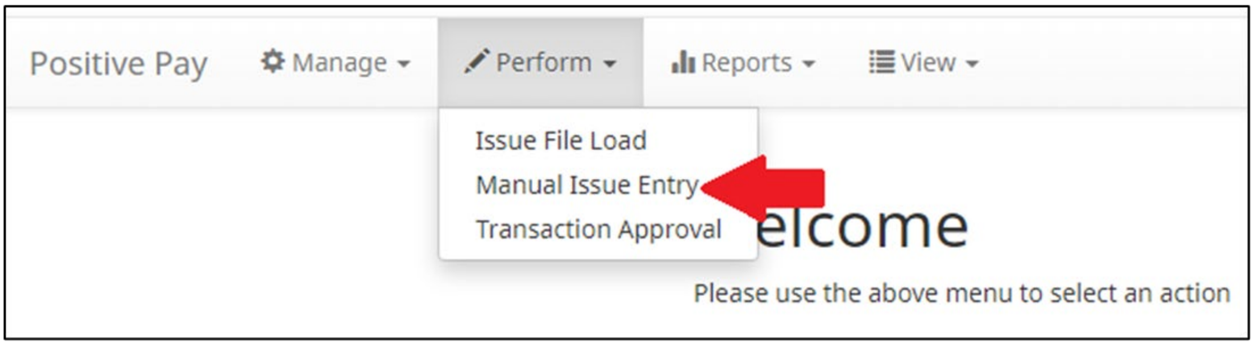
1. Modifying Issue Items

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

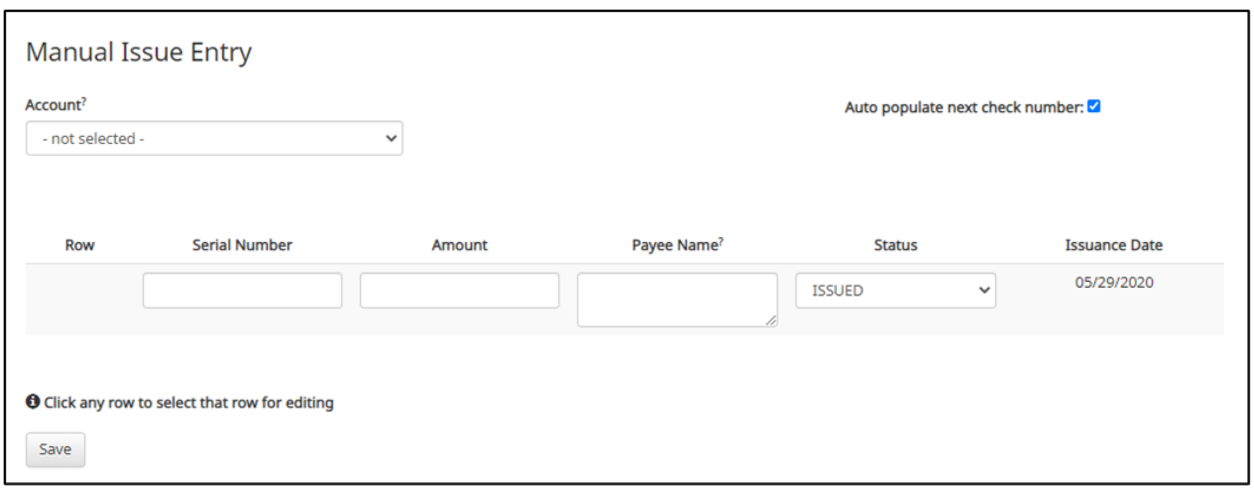
2. Manual Re-Entry

   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.



   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.**



   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.

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.**

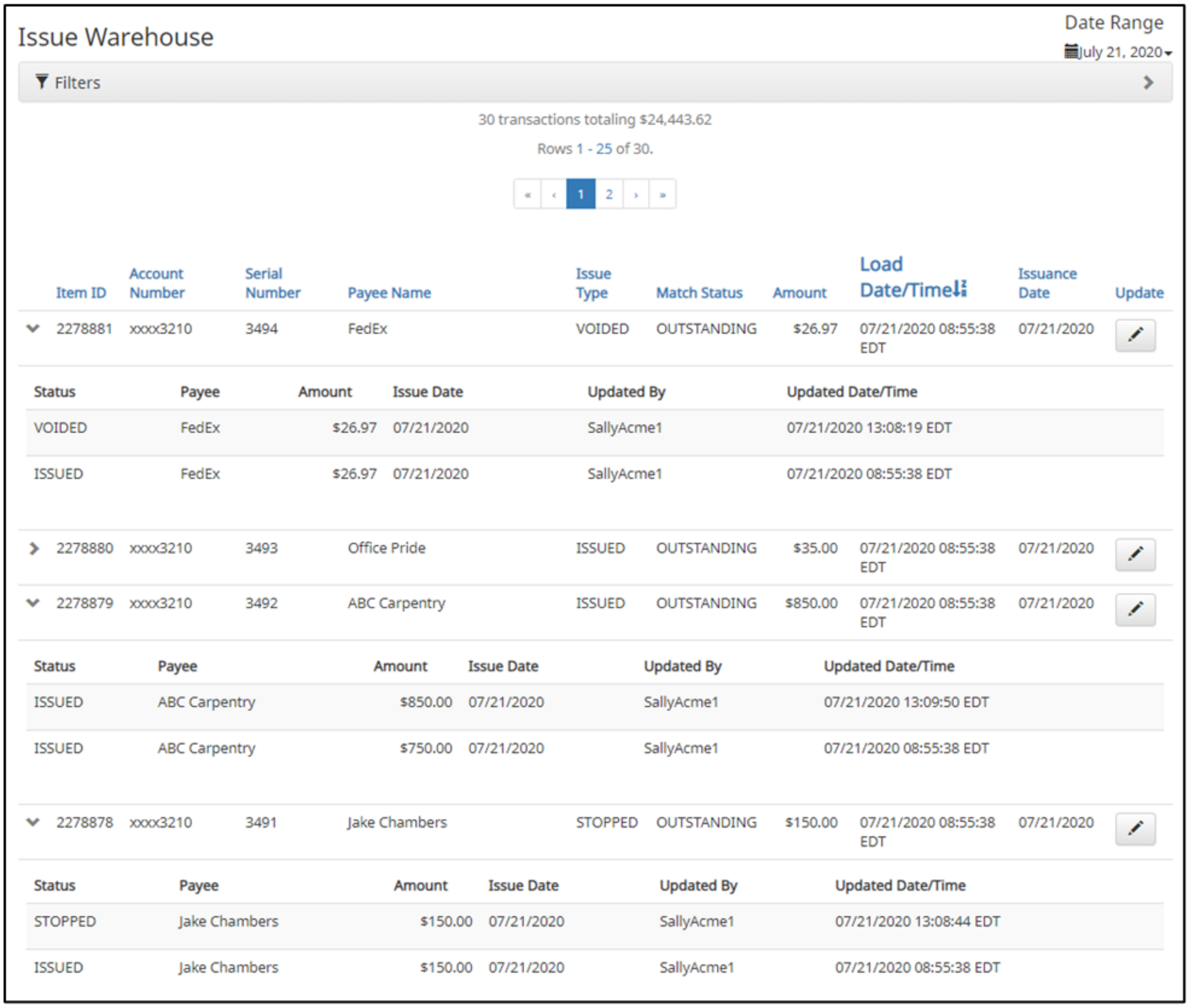
3. File Reloads

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.



Issue Warehouse

Date Range
July 21, 2020

Filters

30 transactions totaling $24,443.62

Rows 1 - 25 of 30.

« ‹ 1 2 › »

Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
2278881	xxxx3210	3494	FedEx	VOIDED	OUTSTANDING	$26.97	07/21/2020 08:55:38 EDT	07/21/2020	

Status	Payee	Amount	Issue Date	Updated By	Updated Date/Time
VOIDED	FedEx	$26.97	07/21/2020	SallyAcme1	07/21/2020 13:08:19 EDT
ISSUED	FedEx	$26.97	07/21/2020	SallyAcme1	07/21/2020 08:55:38 EDT

Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
2278880	xxxx3210	3493	Office Pride	ISSUED	OUTSTANDING	$35.00	07/21/2020 08:55:38 EDT	07/21/2020	
2278879	xxxx3210	3492	ABC Carpentry	ISSUED	OUTSTANDING	$850.00	07/21/2020 08:55:38 EDT	07/21/2020	

Status	Payee	Amount	Issue Date	Updated By	Updated Date/Time
ISSUED	ABC Carpentry	$850.00	07/21/2020	SallyAcme1	07/21/2020 13:09:50 EDT
ISSUED	ABC Carpentry	$750.00	07/21/2020	SallyAcme1	07/21/2020 08:55:38 EDT

Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
2278878	xxxx3210	3491	Jake Chambers	STOPPED	OUTSTANDING	$150.00	07/21/2020 08:55:38 EDT	07/21/2020	

Status	Payee	Amount	Issue Date	Updated By	Updated Date/Time
STOPPED	Jake Chambers	$150.00	07/21/2020	SallyAcme1	07/21/2020 13:08:44 EDT
ISSUED	Jake Chambers	$150.00	07/21/2020	SallyAcme1	07/21/2020 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

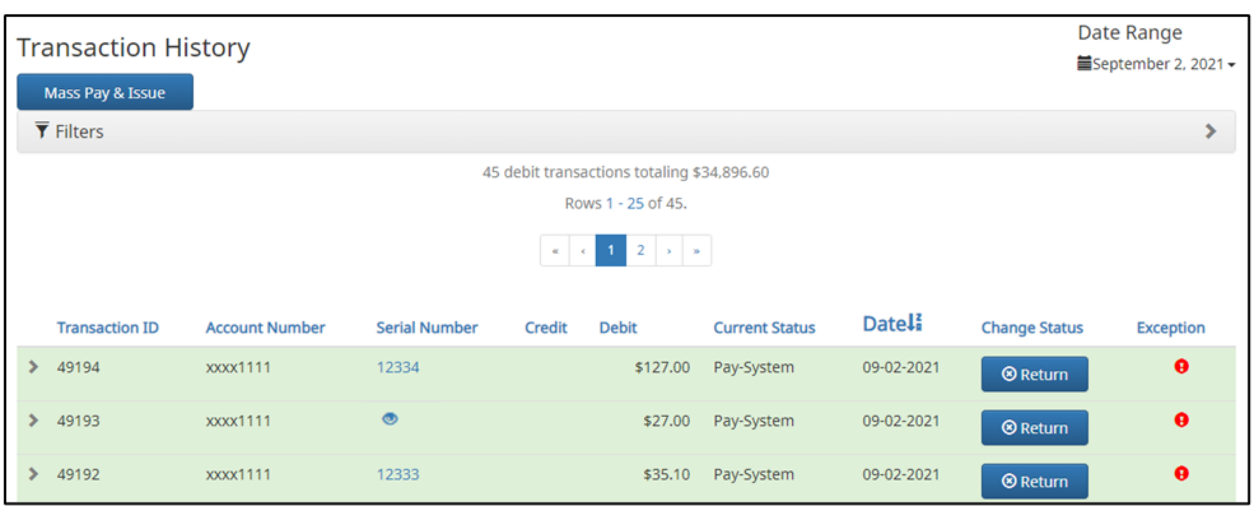
NOTE:

- 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.

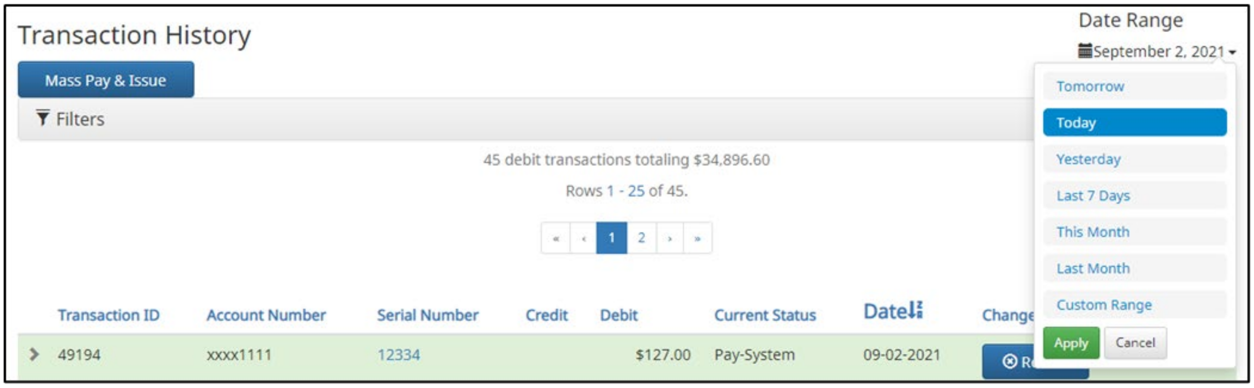
1. View Transaction History

   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.

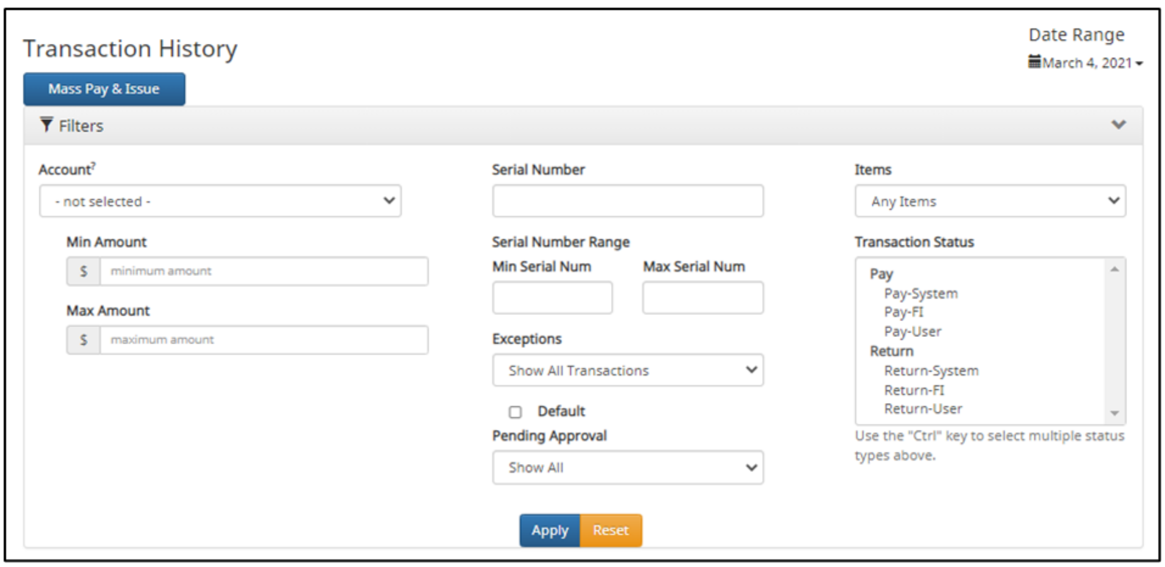


Transaction ID	Unique ID assigned by the Positive Pay system when transactions are loaded.		
Account Number	Account number the check was presented against.		
Serial Number	The check number presented for payment. Clicking on the serial number will display the front and back images of the check. If an eye icon appears in the serial number column, this denotes an item that was processed with no serial number. Clicking on the eye icon will display the check image, if available.		
Credit	This column will display if deposit information has been entered into the system.		
Debit	This column displays checks.		
Current Status	Pay	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 payment or loaded to Positive Pay.		
Change Status	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.		
Exception	If the transaction is an exception, an exception identifier will appear in this column.		

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



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



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 may select from the drop-down to filter by one of the following:

- Exceptions Only
- No Exceptions

The default will be set to “Show All Transactions”; however, the user can click the “Default” checkbox to select a different option to be the default for future filtering.

Pending Approval If the Bank has enabled Decision Dual Approval, this field may be available in the filter window. The user may select from the drop-down to filter transactions based on whether or not they are pending approval.

- Yes – will display only transactions that are pending approval.
- No – will display only transactions that are not pending approval

The default will be set to “Show All”.

For more information regarding Decision Dual Approval, please see Section VII, Decision Dual Approval.

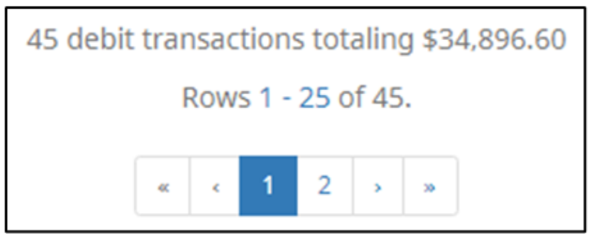
Items Defaults to Any Items. Select the drop-down to select one of the following:

- Any Items: This includes all items, including client pay and adjust items.
- Adjusted Items: Checks that were paid by a client user and either the amount and/or serial number was adjusted.

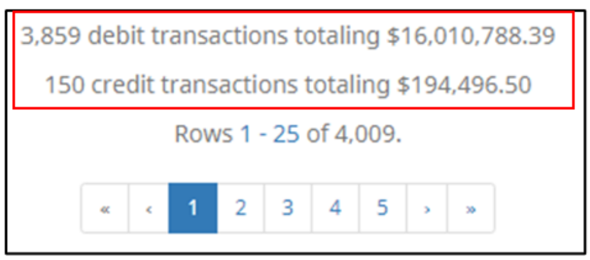
Transaction Status	Pay	Pay-System	The system is set to default pay this check. If a user takes no action before EOD, the check will pay.
		Pay-FI	The check was paid by the FI.
		Pay-User	A user changed the transaction status from a Return to a Pay status.
	Return	Return-System	The system is set to default return this check. If the user takes no action before EOD, the check will be returned.
		Return-FI	The check was returned by the FI.
		Return-User	A user changed the transaction status from a Pay to a Return status.

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

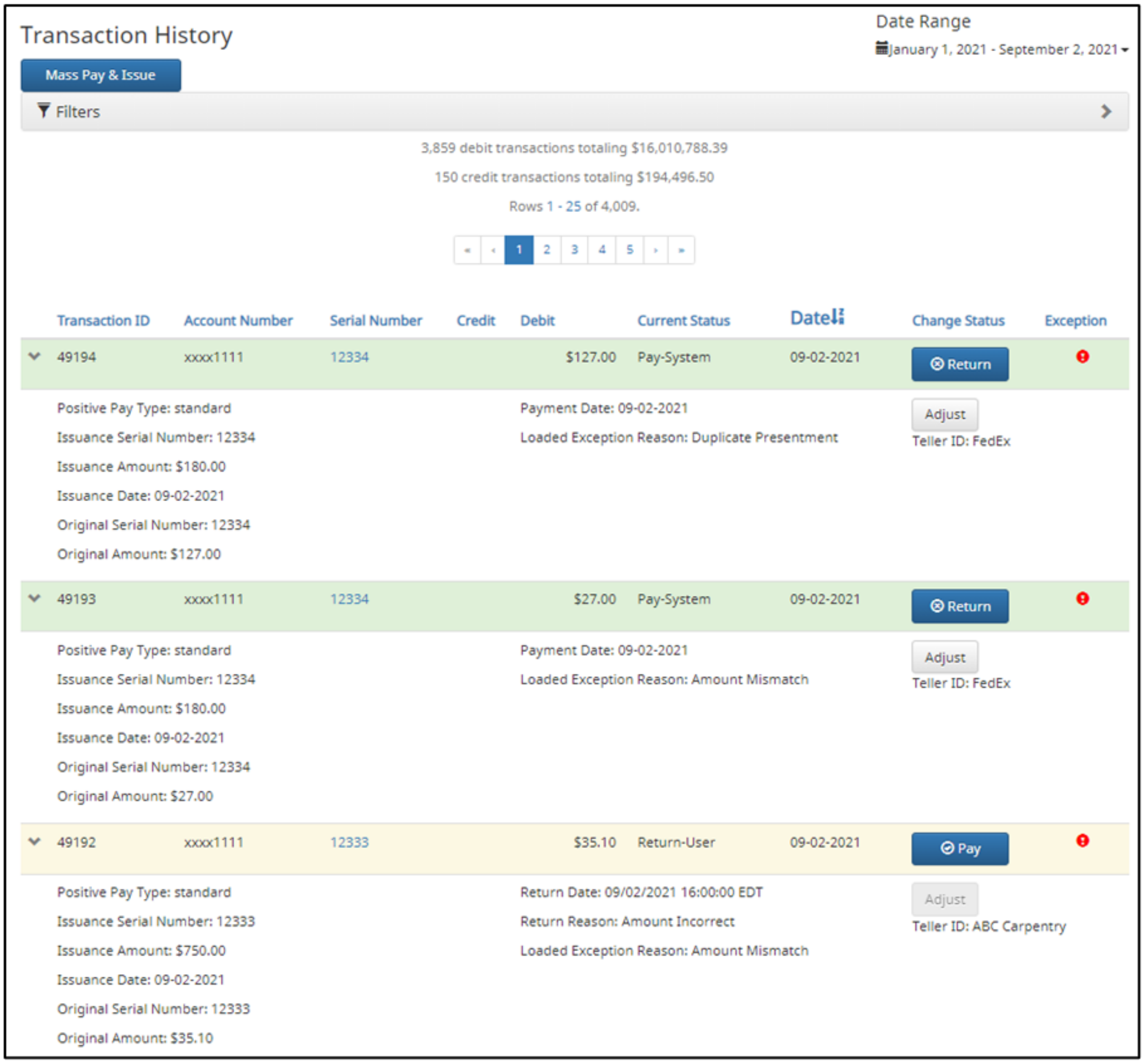
d. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.



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



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.



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	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.
Return Date	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 ***Section V. Exception Identification*** 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 Status

   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	Date	Change Status	Exception
›	14464	xxxx1111	8580		$6,130.00	Return-User	03-18-2020	Pay	

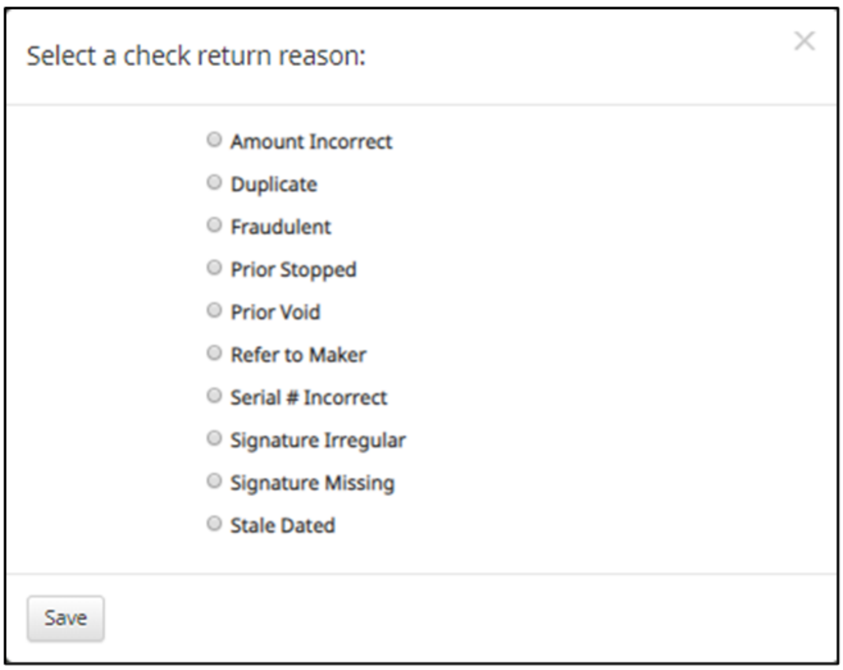
The Change Status button will then change to Return, and the Current Status column will update to "Pay-User."

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.

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	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

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

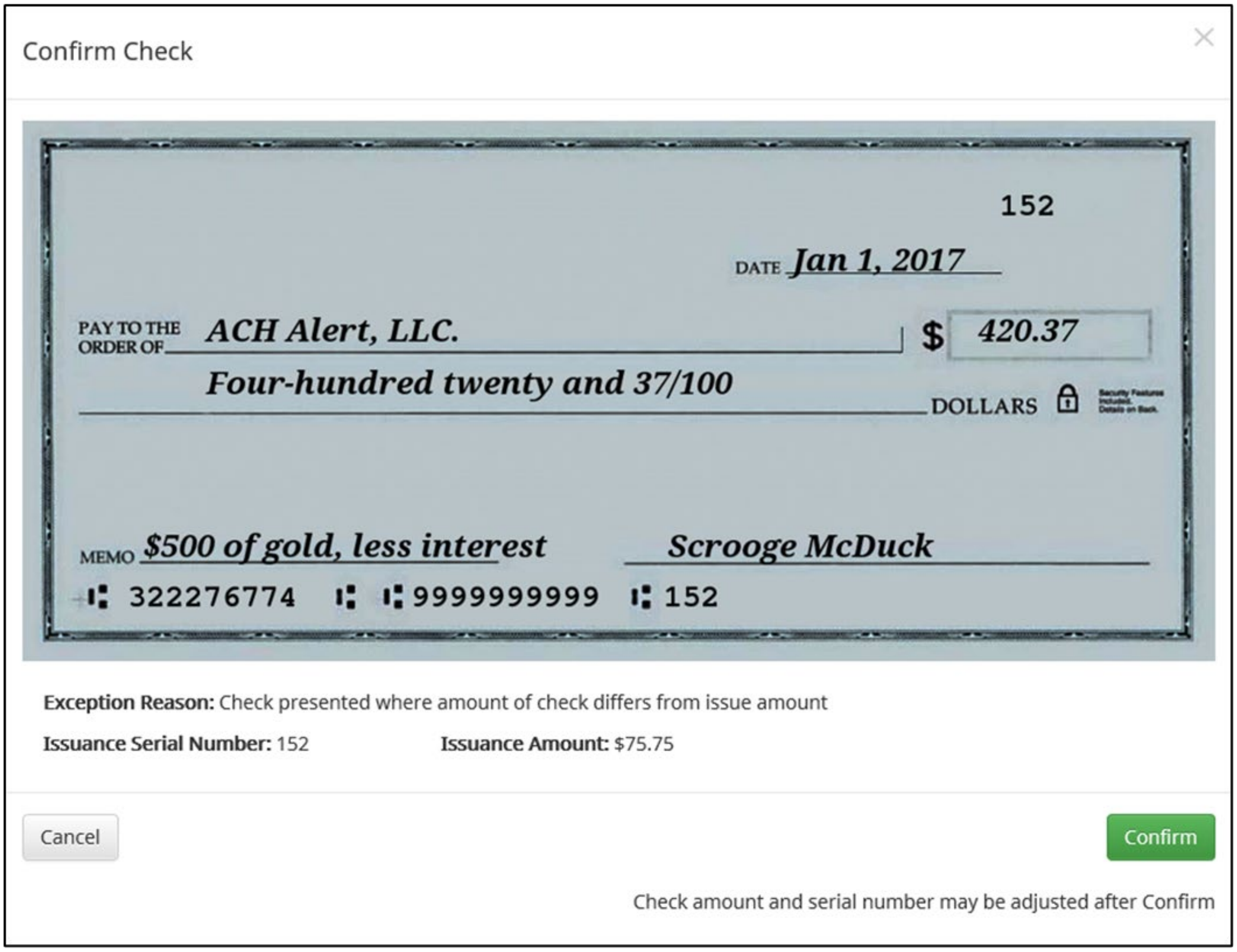
5. A copy of the Transaction History can be downloaded by clicking the Download As CSV button at the bottom of the Transaction History screen.

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.

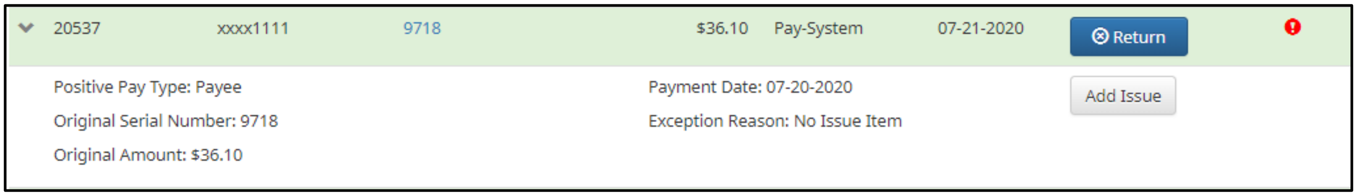


1) A pop-up window with check information will display for the user's review.

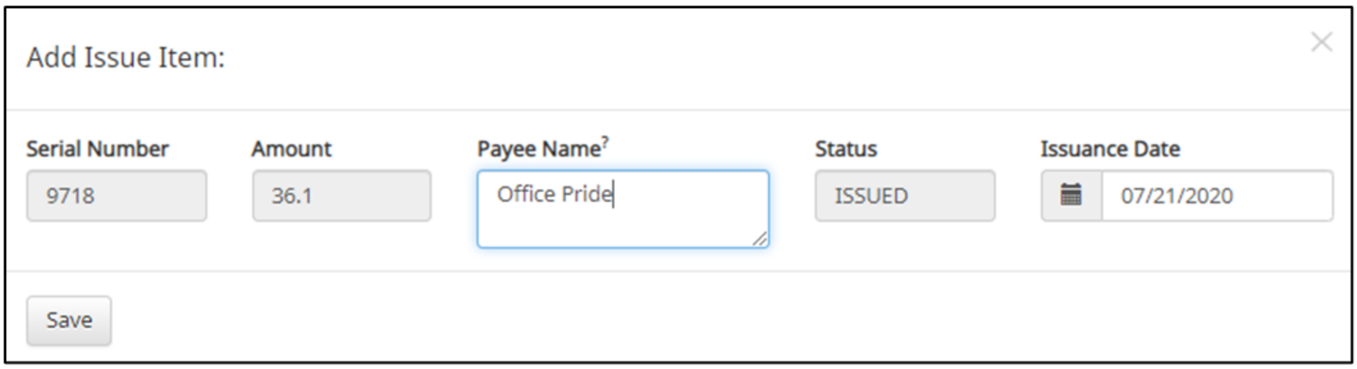
2) Once the user has reviewed the information presented, they can decide to Confirm so that the check will be paid or to Cancel so that the check will be returned.

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.



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.



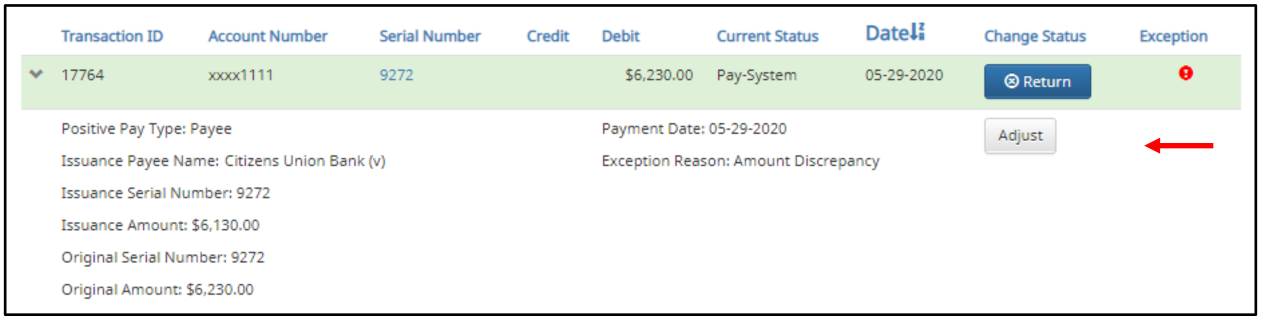
1) Click Save

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.

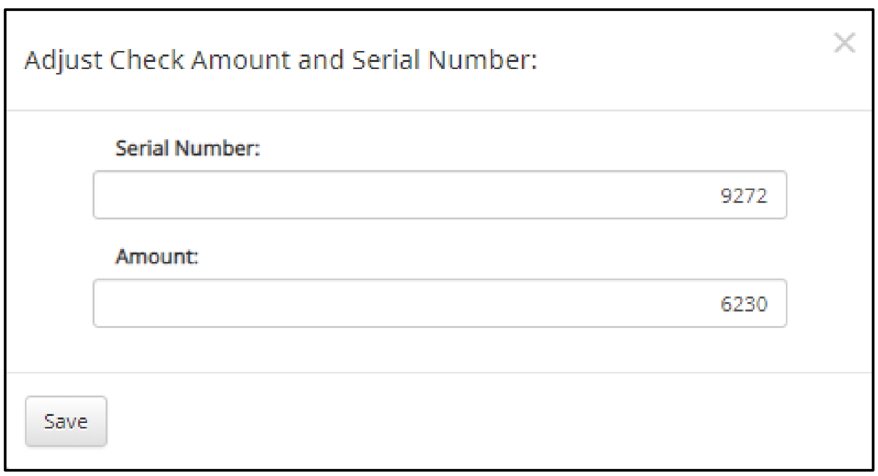
3. Pay & Adjust
   a. This feature must be enabled by the financial institution and the user must have the manual issue entry, load issue file and change transaction status user privileges. The FI may choose to allow users to adjust a serial number from the value presented to a new value and/or the amount from the amount presented to a new value.

   b. If Client Pay & Adjust is enabled, a link will display under the Pay button: “Adjust?”

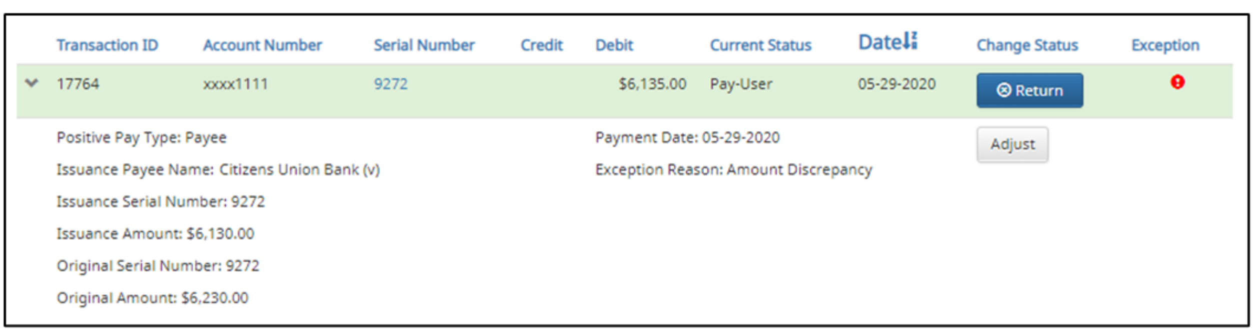


i. Click Adjust.

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.



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



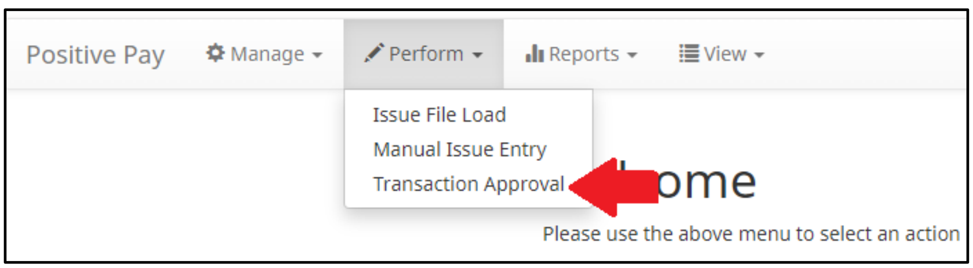
3) When the serial number is changed using Pay & Adjust, any issuance items previously matched and used by this transaction will be marked as “Available for Matching”, releasing the issuance for matching by future transactions. In addition, issuance matching will be performed using the new serial number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

Decision Dual Approval

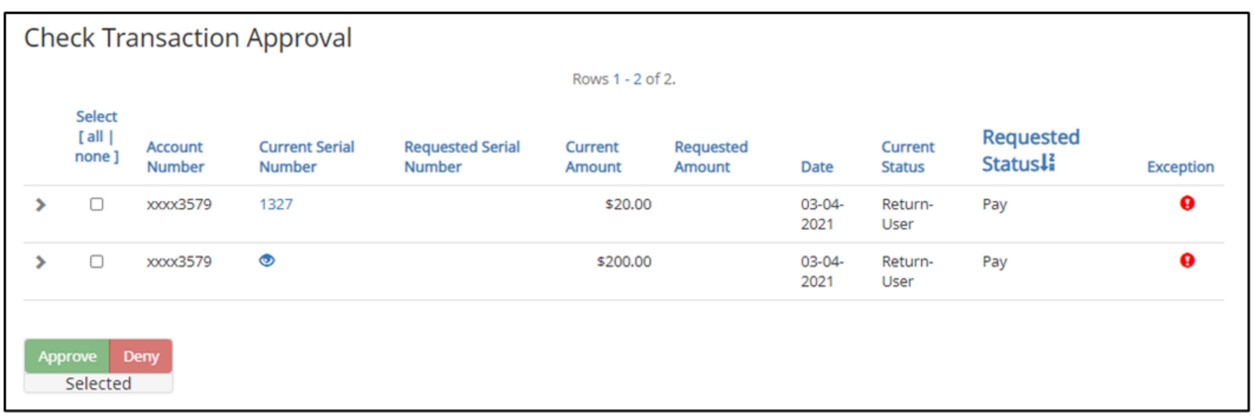
Positive Pay offers the ability to support dual approval for client decisioning. If enabled. any transactions in a return status that are decisioned by the client will be held in “suspended” status until approved or rejected by a secondary user.

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.



2. The Check Transaction Approval screen will display.


Check Transaction 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
›	☐	xxxx3579	1327		$20.00		03-04-2021	Return-User	Pay	
›	☐	xxxx3579			$200.00		03-04-2021	Return-User	Pay	

Approve Deny
Selected

Select [all | none] 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".

Account Number 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 The updated amount, if changed by the client user performing the decisioning.

Date 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	❗

Transaction ID: 31223
Requested By: CBBoots3
Loaded Exception Reason: No Issue Item

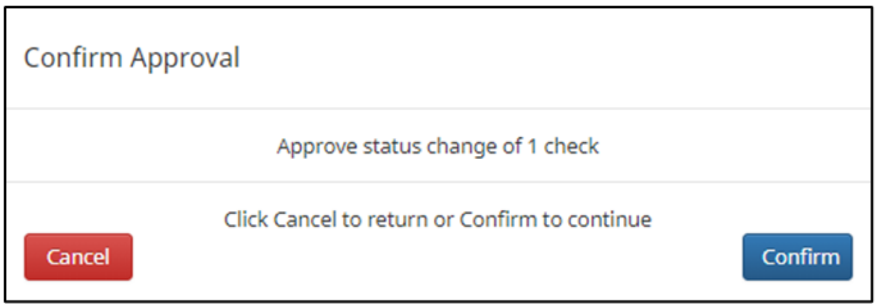
Transaction ID Unique ID assigned by the Positive Pay system when transactions are loaded

Requested By The client user who has requested the change of transaction status.

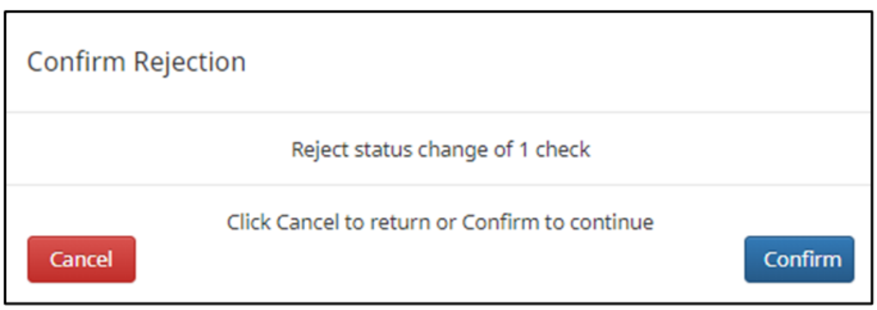
Loaded Exception Reason The exception identified when the transaction was loaded.

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.



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.



7. Updating Transactions in Pending-Pay Status:

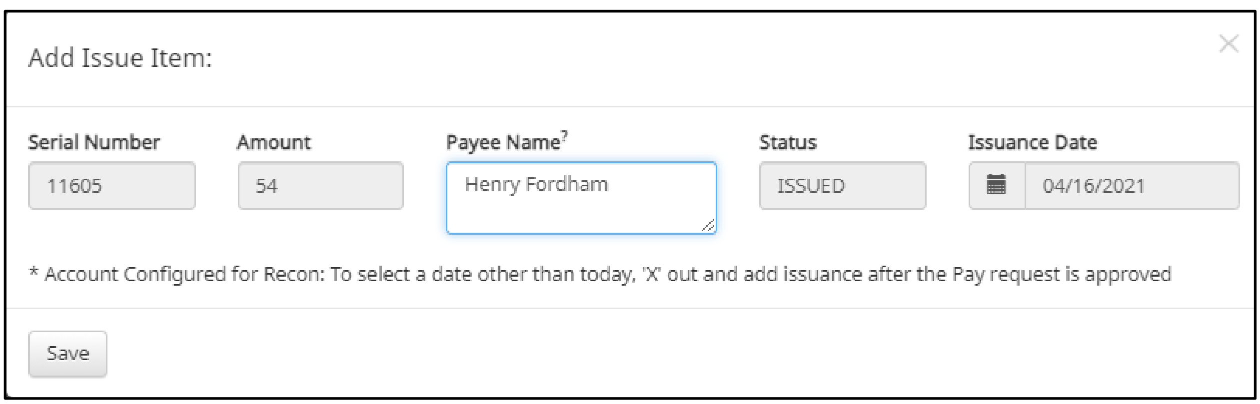
   In the case of No Issue transactions that are in Pending-Pay status awaiting approval or rejection, the user may do the following:

   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.

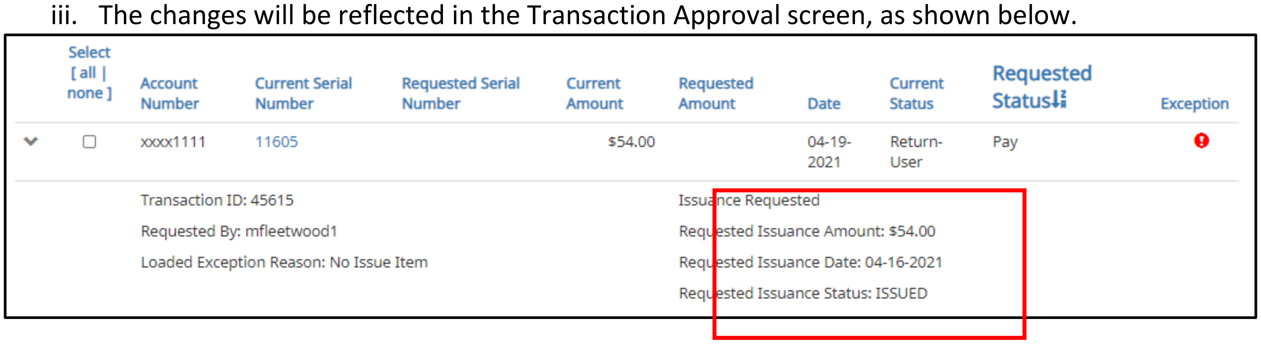
      Before changes, the transaction will appear without payee information as shown below.

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

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



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



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

NOTE:

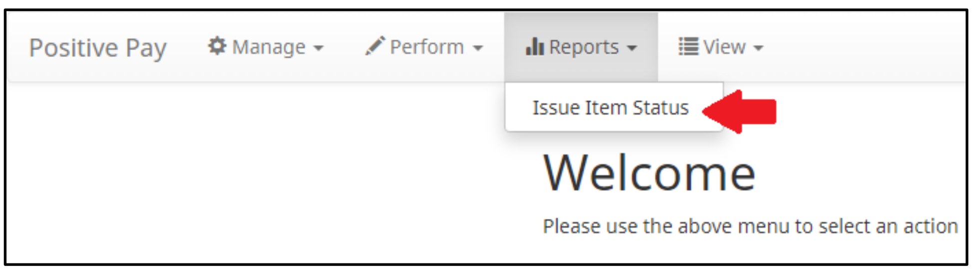
It is important to note that if a transaction decision is currently awaiting approval from a secondary client user and the transaction is not approved or rejected by EOD, the transaction will revert to its original status. For instance, if a transaction is set to default return and a user decision the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

Reports

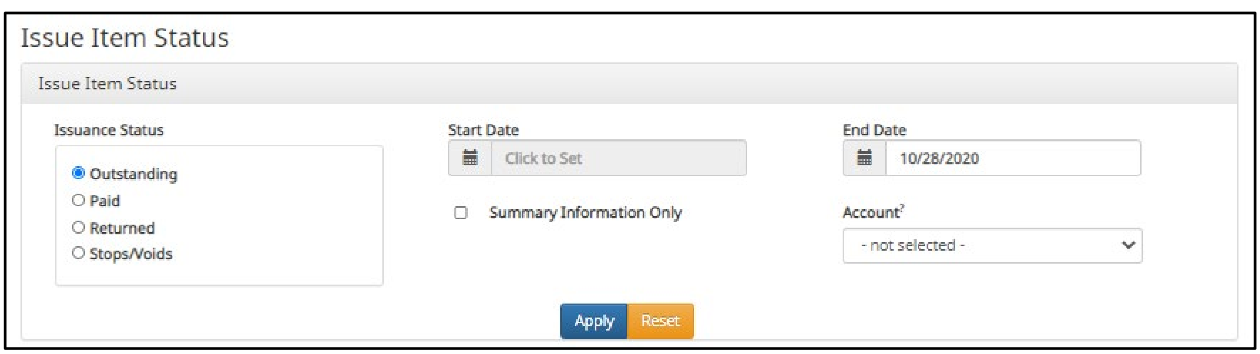
Reports are available for one (1) year.

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.

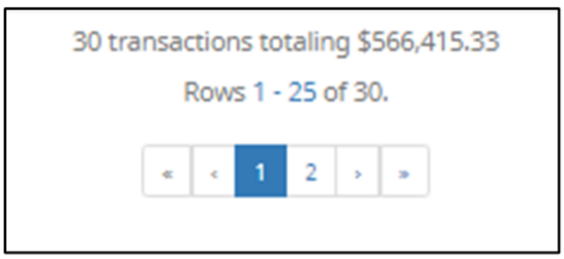


Issuance Status	Outstanding	Any items that have not been matched and decisioned yet.
	Paid	Any items that have been matched and paid.

	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 applicable when filtering by Paid or Returned Issuance Status.	
End Date	The end date will default to the current date.	
Summary Information Only	Will show summary, rather than detailed, information on the displayed data.	
Account	To further narrow down 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.



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
xxxx1111	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.

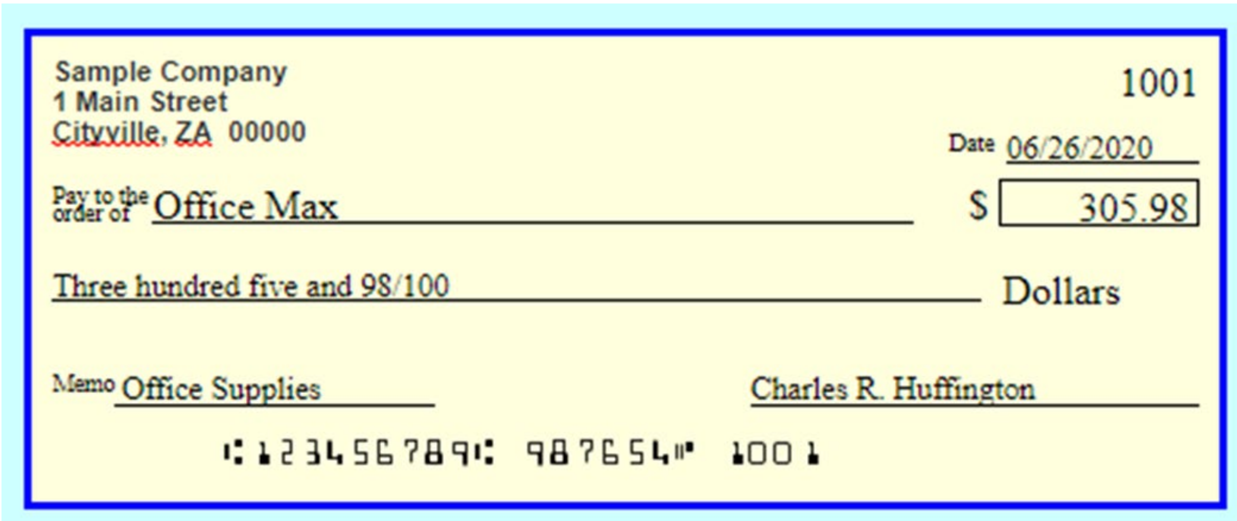
Payee name scoring relies upon the customer using the best possible check design and format. However, when customers do not follow best practices and there are problems with analyzing the check images for payee information, the FI does have options to allow for alternative actions, such as scrubbing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

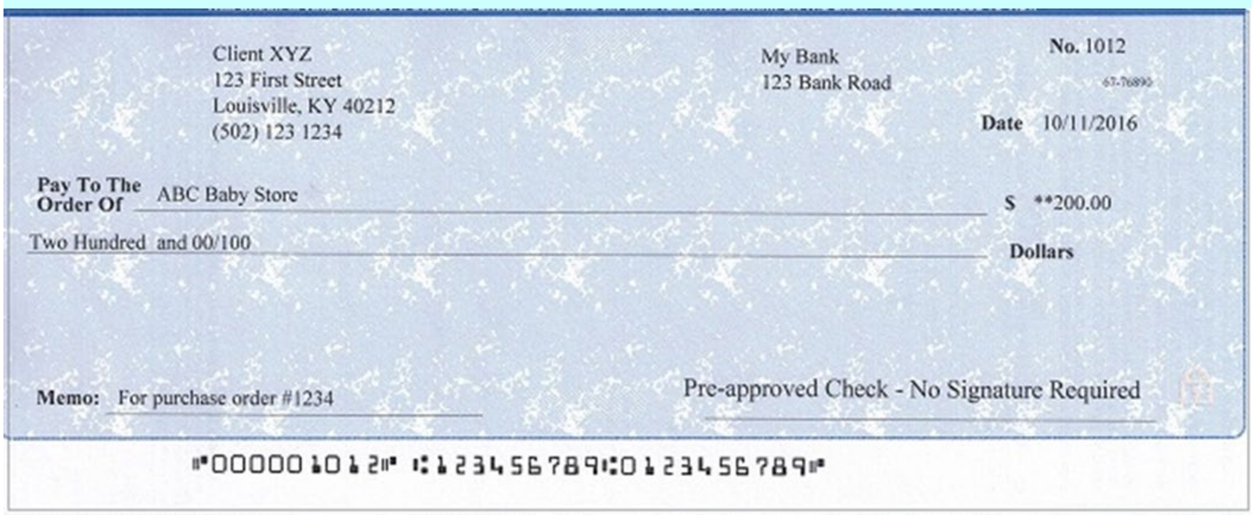
B. Ideal Check Formatting

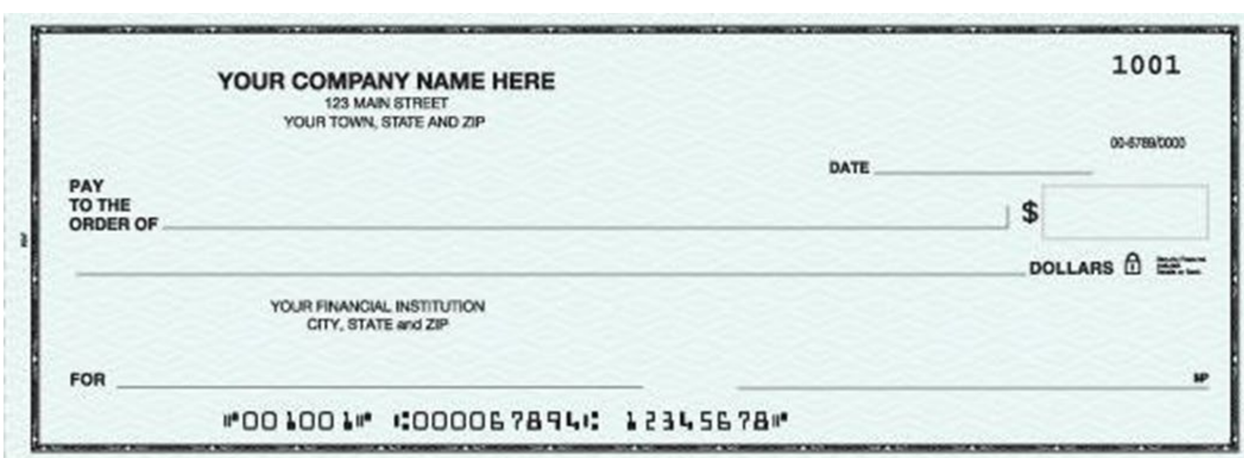
Customers will find the most success following these suggestions in their check designs and format.

- 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
Cityville, ZA 00000
1001
Date 06/26/2020
Pay to the order of Office Max
$ 305.98
Three hundred five and 98/100
Dollars
Memo Office Supplies
Charles R. Huffington
123456789 987654 1001


Client XYZ
123 First Street
Louisville, KY 40212
(502) 123 1234
My Bank
123 Bank Road
No. 1012
Date 10/11/2016
Pay To The Order Of ABC Baby Store
$ **200.00
Two Hundred and 00/100
Dollars
Memo: For purchase order #1234
Pre-approved Check - No Signature Required
0000001012 123456789 0123456789

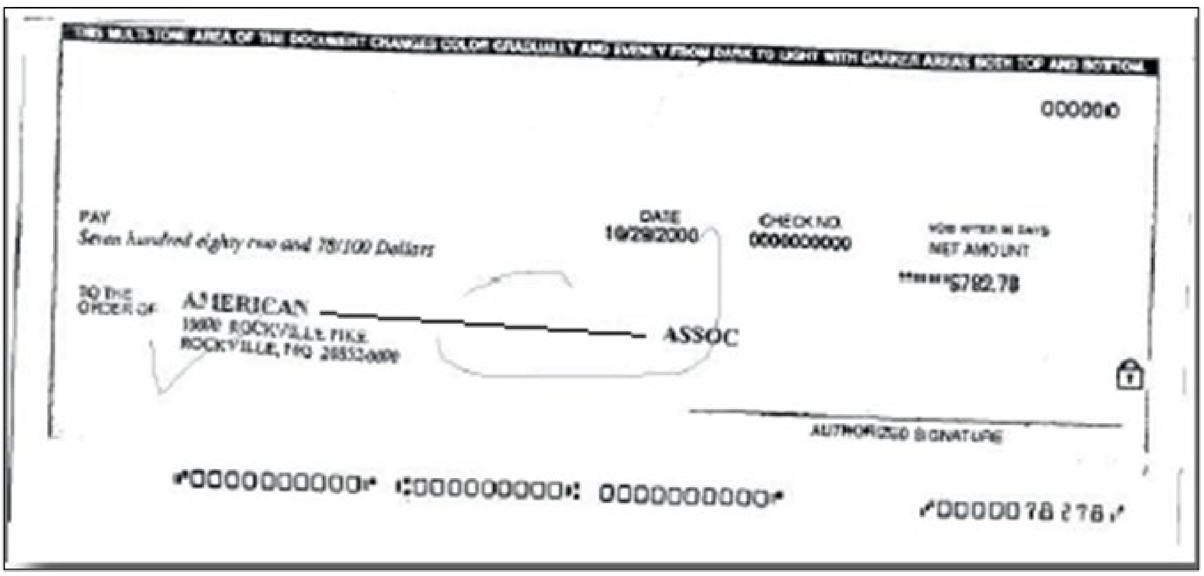

YOUR COMPANY NAME HERE
123 MAIN STREET
YOUR TOWN, STATE AND ZIP
1001
00-6789/0000
DATE
PAY TO THE ORDER OF
$
DOLLARS
YOUR FINANCIAL INSTITUTION
CITY, STATE and ZIP
FOR
001001 000067894 12345678

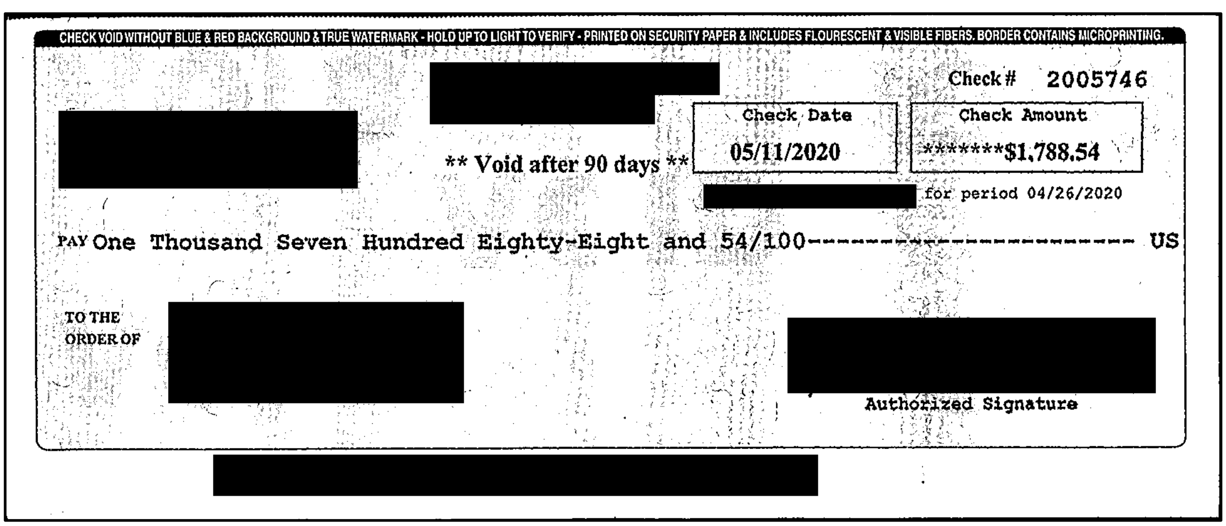
C. Common Check Formatting Problems

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

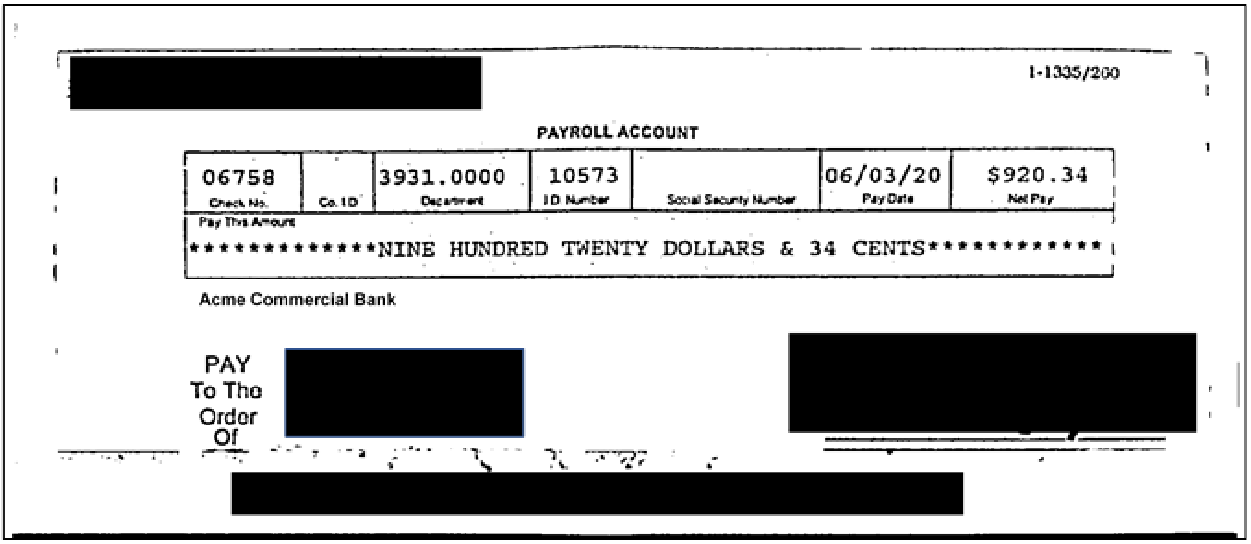
<u>Bad Scans & Poor Image Quality</u> Poor image quality can interfere with scans.

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

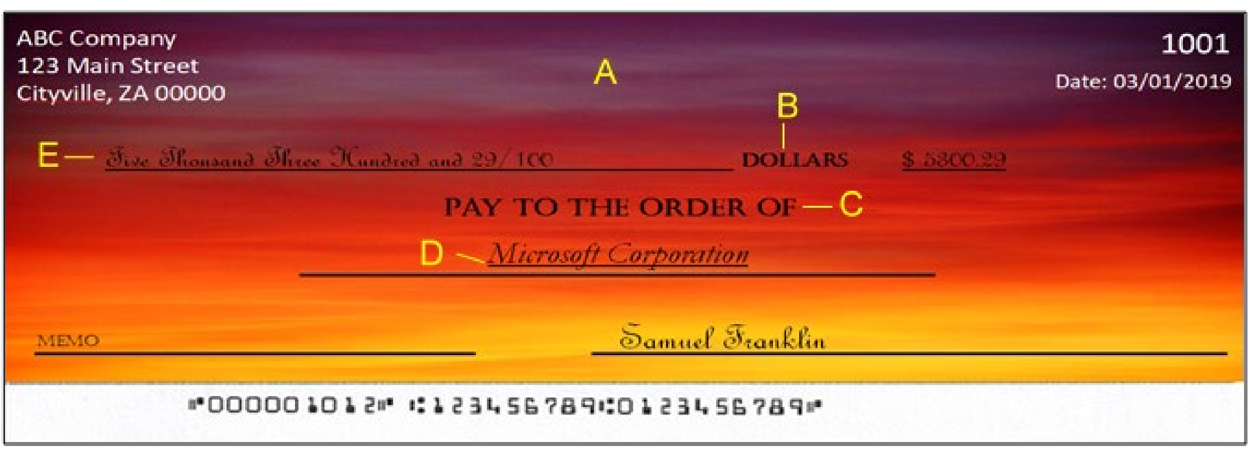




Poor Image Quality



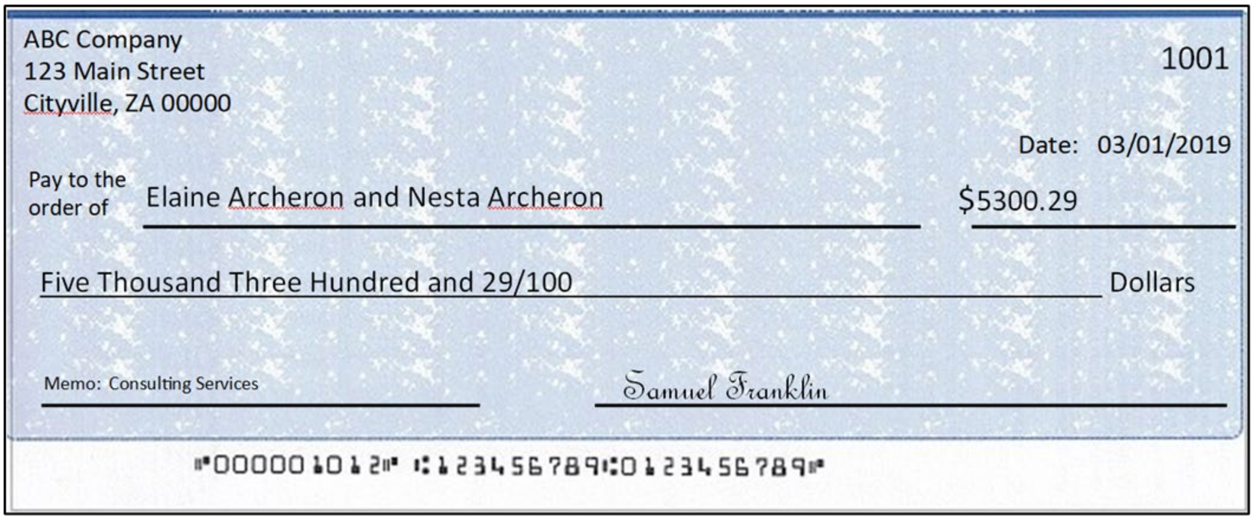
Incorrect formatting and placement of check elements cause problems with analyzing check images for payee information. This example shows several formatting/positioning errors that are not considered best practices:

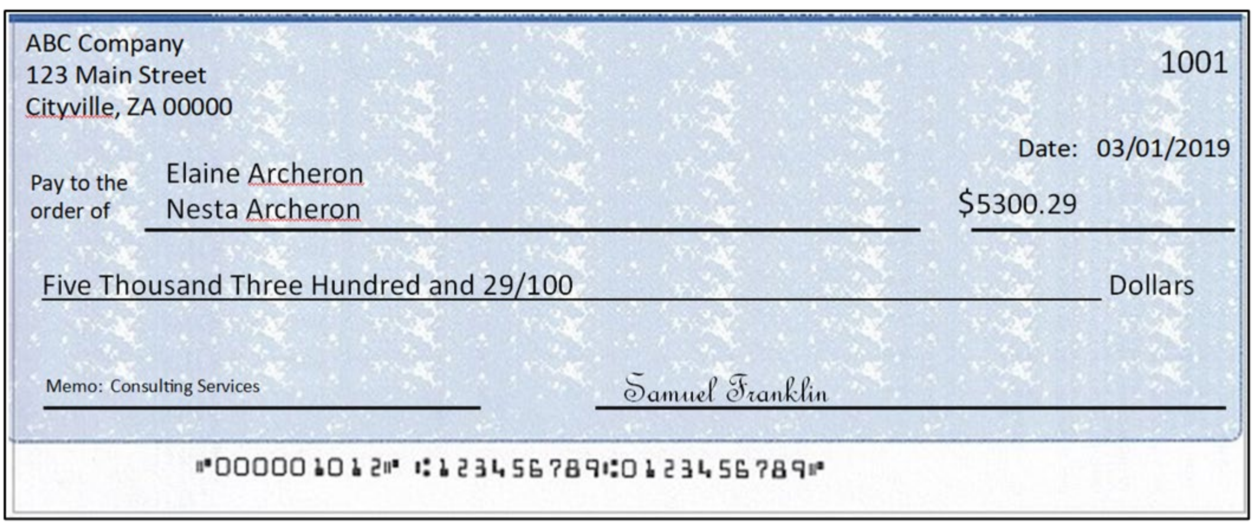


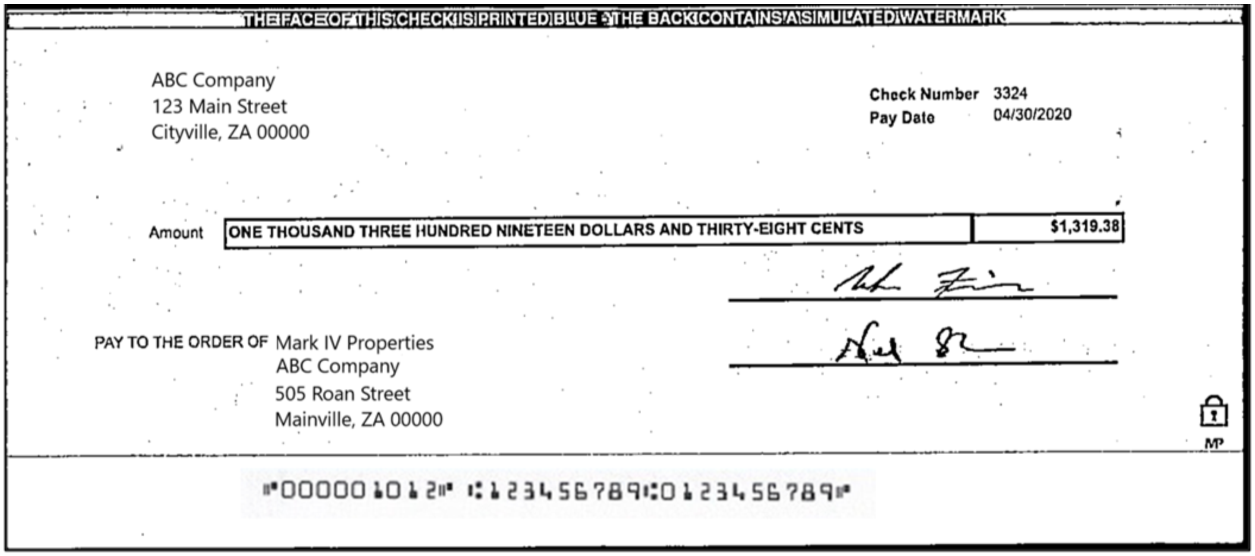
A - Background is too dark
B - San Serif Fonts are preferred. Labels here are in block, non-serif formats
C - “Pay to the Order of” should be printed level and to the left of the Payee Name line
D - Payee Name should not be underlined
E - Dollar Amount is positioned above the Payee section and using 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.



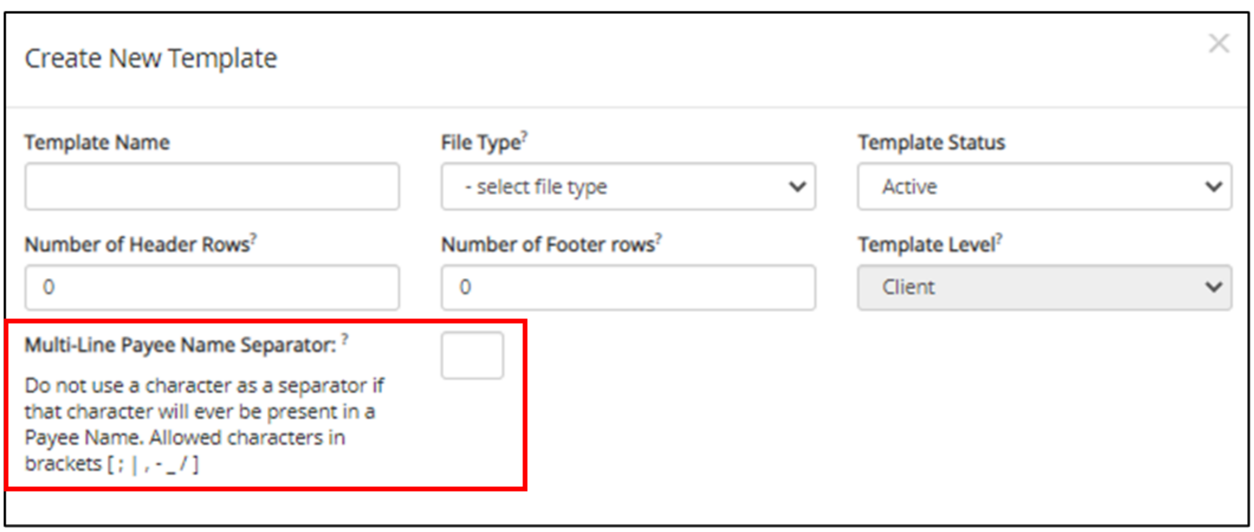




1. This section is designed to explain how to handle multiple payee names that will appear on two separate lines of the check.

   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.



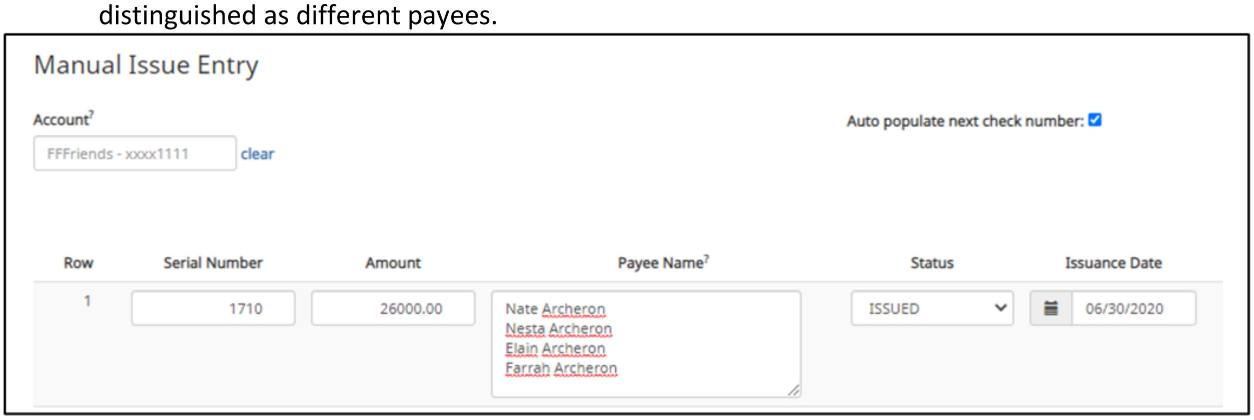
      ii. This feature allows the Bank or Customer to enter a character into the field that can be used to separate Multiple Payee Names that are on separate lines of an issued item. Currently, the system restricts the allowed characters to the following: ; | , - _ / . The user must be aware that using a separator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



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

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).

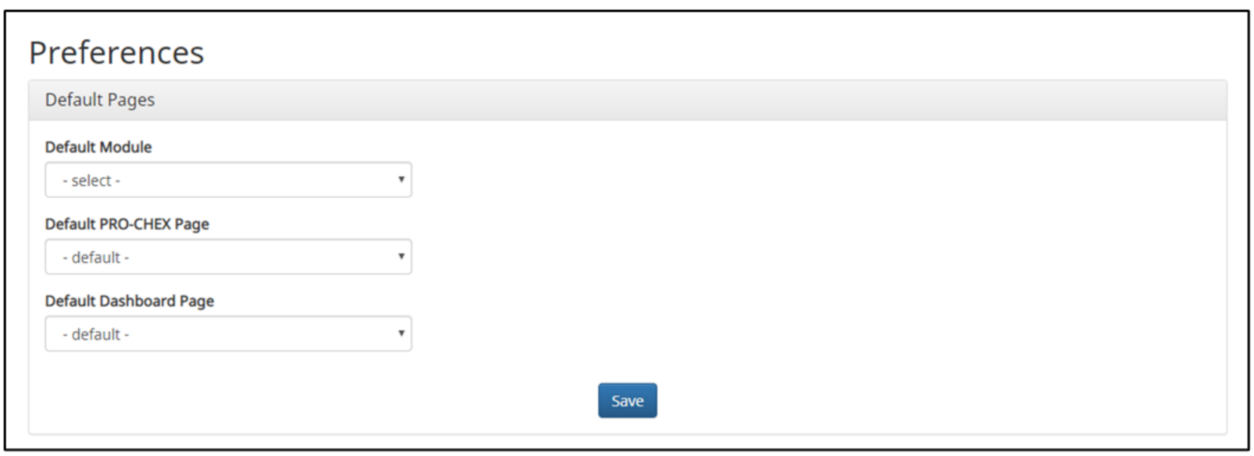
iv. Payee Name Separators are only necessary when payee names are listed on two or more separate lines of a check.

Preferences

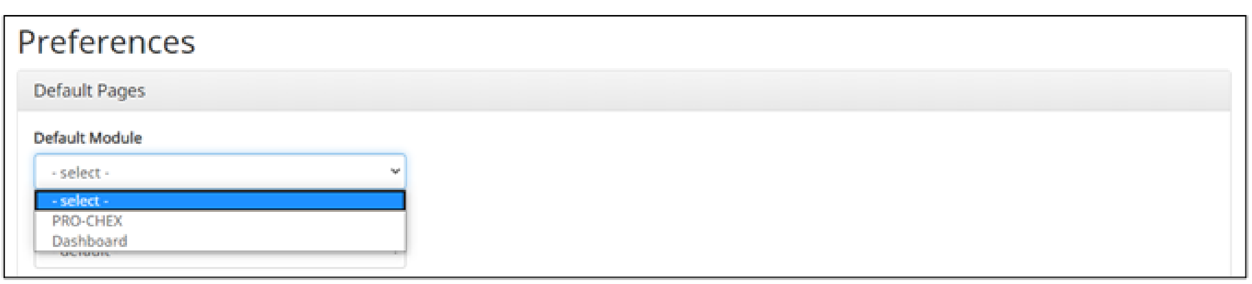
A. Preferences

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

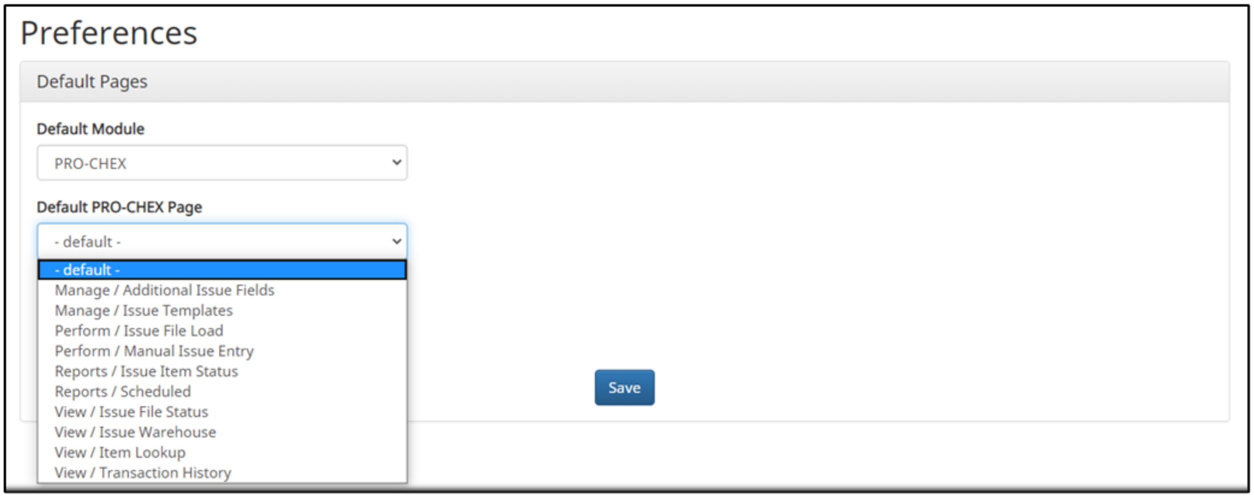
2. The Preferences page appears.



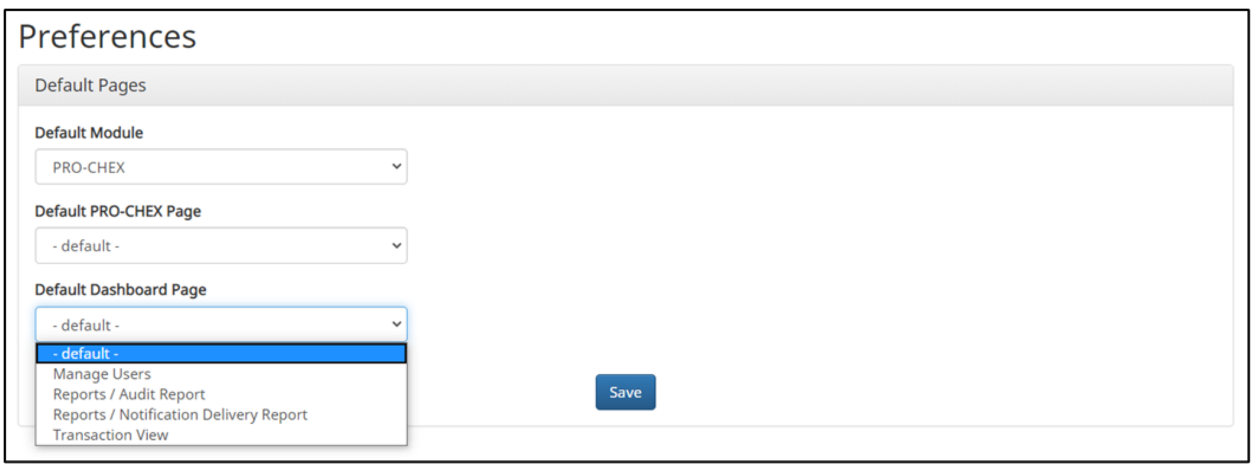
3. Default Module gives the User the ability to choose the default landing page.



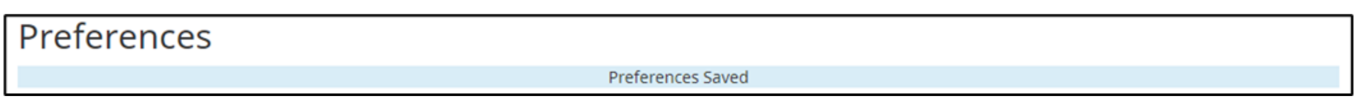
4. Default Positive Pay Page allows the user to select the default landing page within Positive Pay.



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



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



Appendix A – Message Alerts

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

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

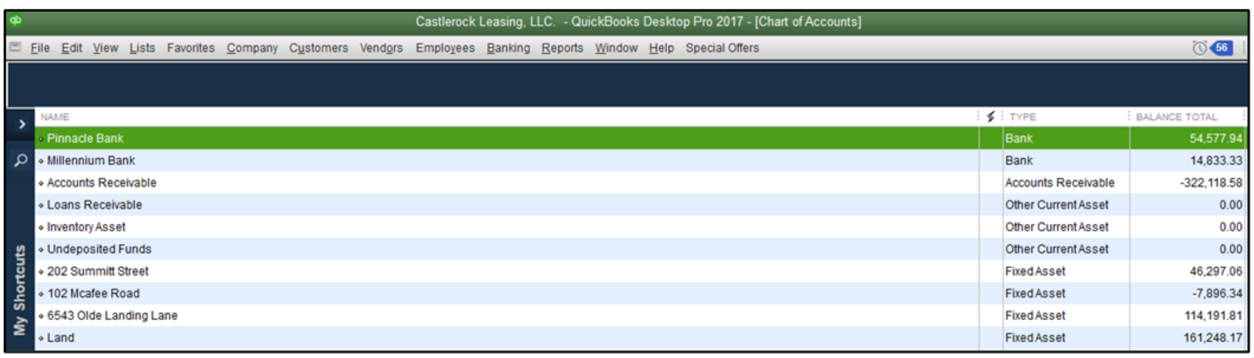
Appendix B – QuickBooks Issue File Export

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.

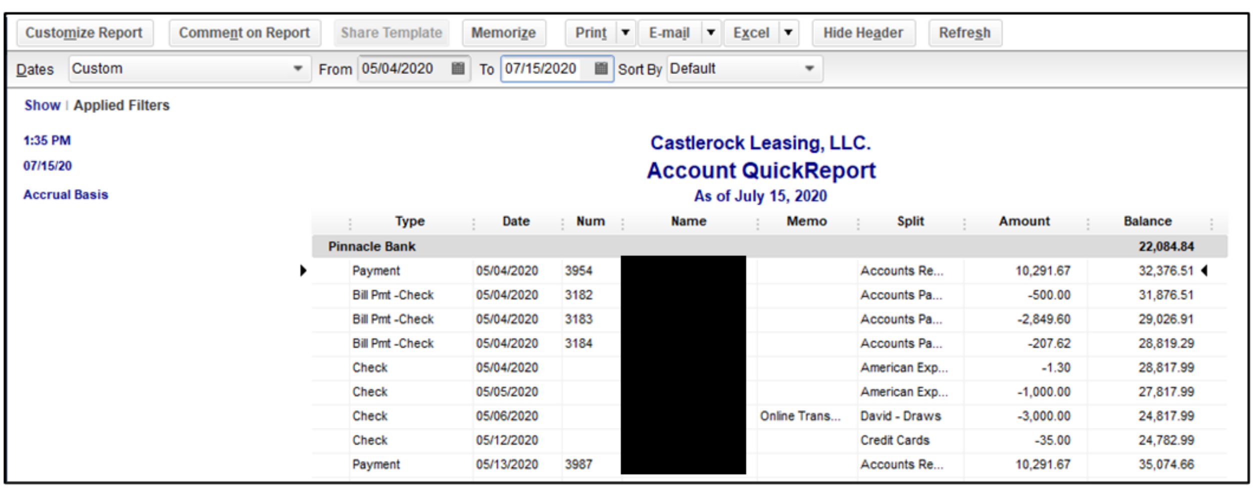
A. Exporting from QuickBooks Account Register

1. From QuickBooks, use Ctrl+A to open the account listing from any screen

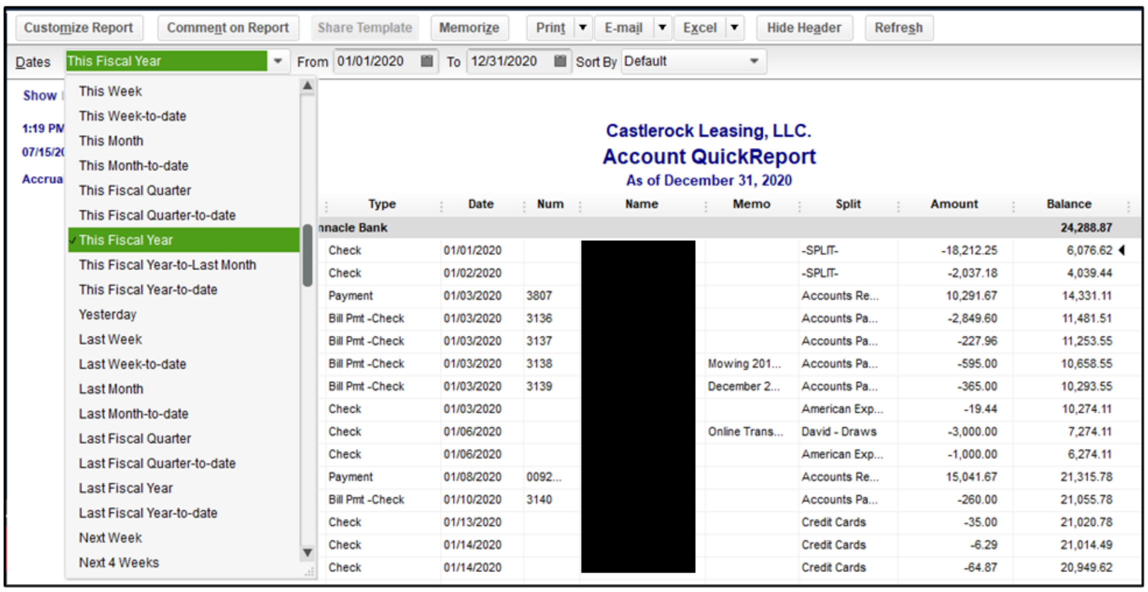
2. Click once to select the appropriate account to pull the Check File.



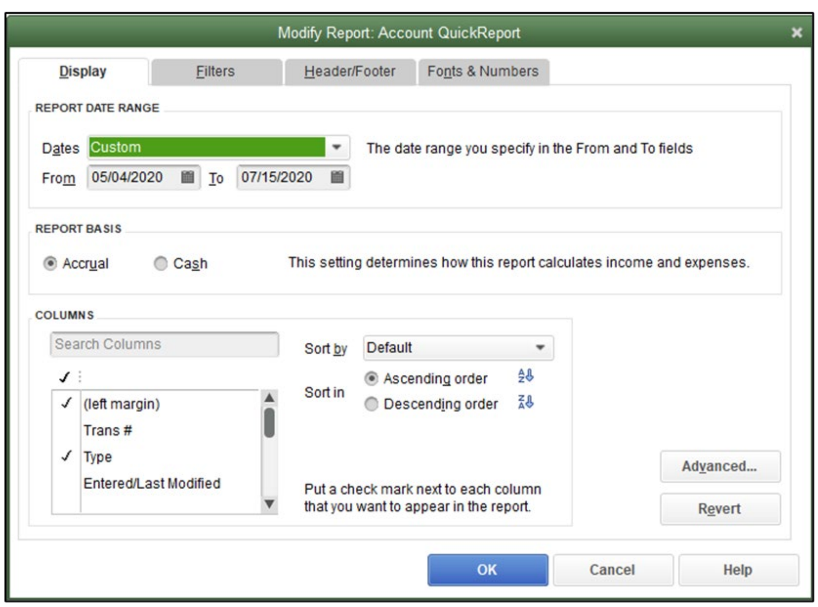
3. Once the Check Report has been populated, use Ctrl+Q to create a Quick Report from the selected account.



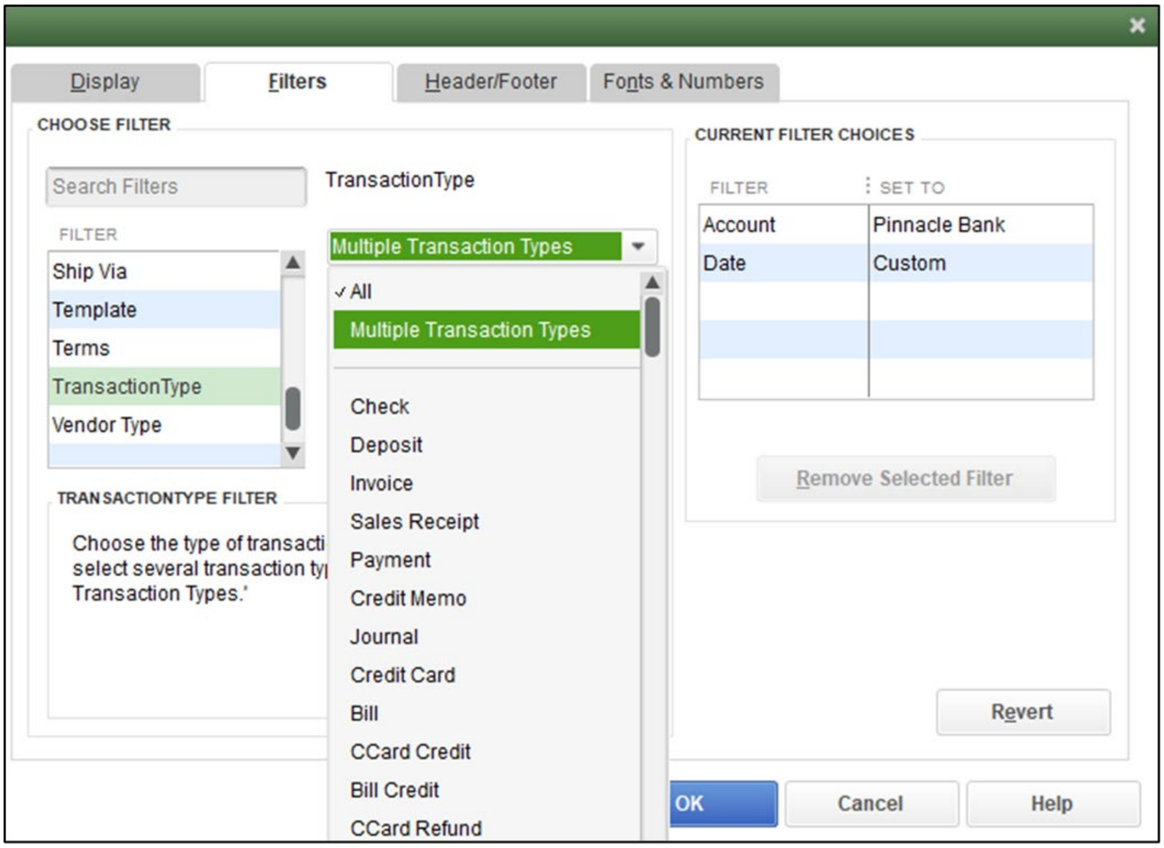
a. Select the Date drop-down menu to choose a specific date or date range for the transactions to display in the report. Based on the range that is selected, check items that can be displayed can be for a specific date, a specific quarter, month or even a date range that the user selects.



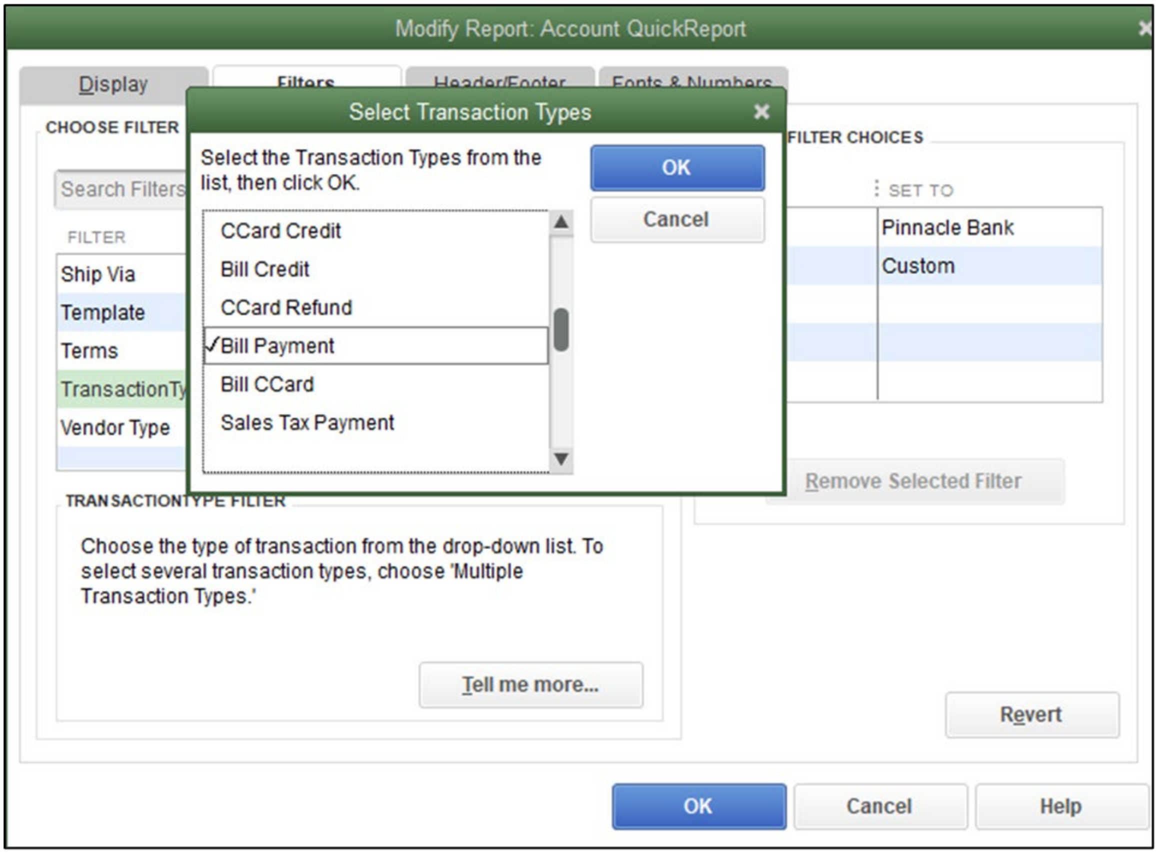
b. Click Customize Report button. The Modify Report screen displays. By using the Customize Report feature, the user will be able to manage the amount of information contained in the report prior to exporting the report to Excel. The user can select and/or remove items that are not needed in the report.



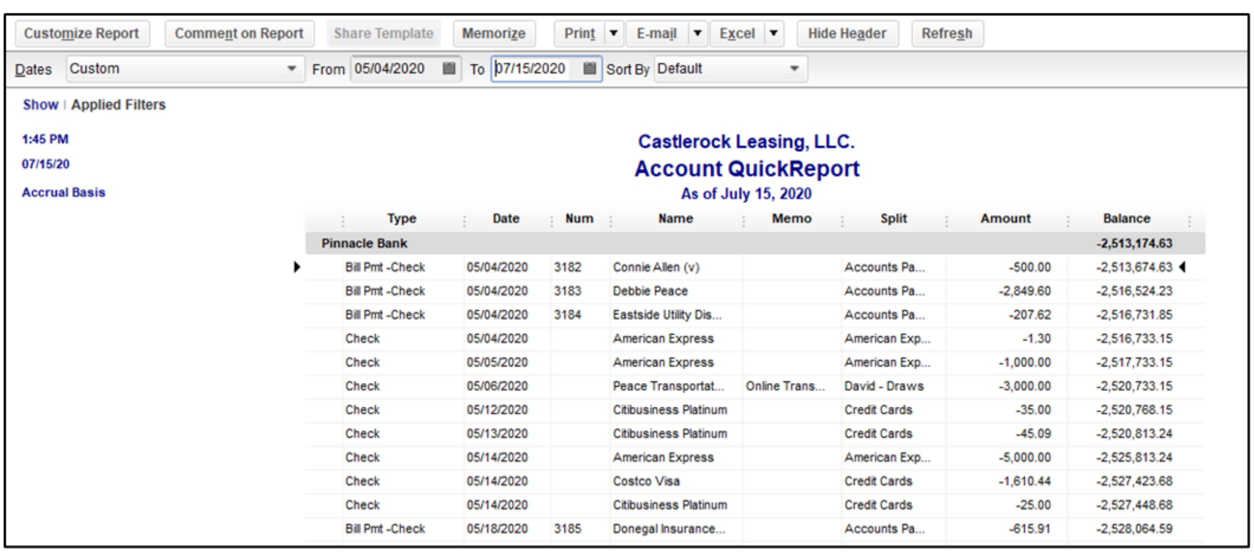
c. Click the Filters tab. In the listing of Filters, select Transaction Type. This will allow the user to remove the transaction types that are needed for the check file.



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.

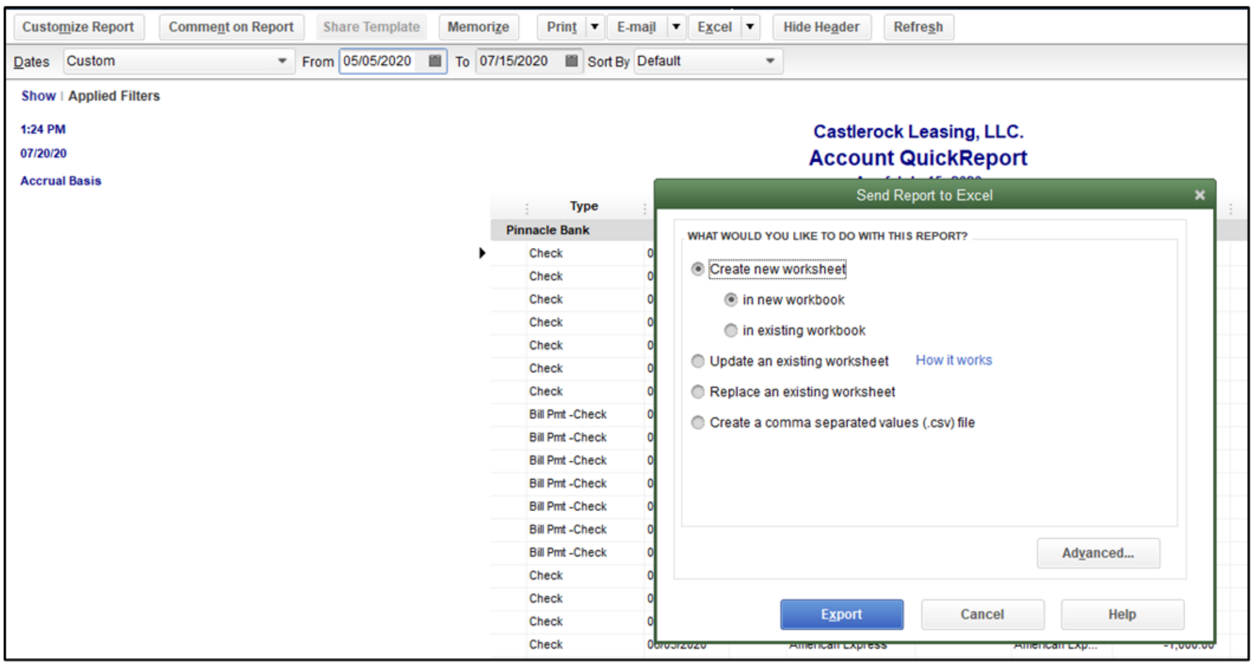


e. From the Modify Report screen, select OK to proceed. The requested changes to the report will display.

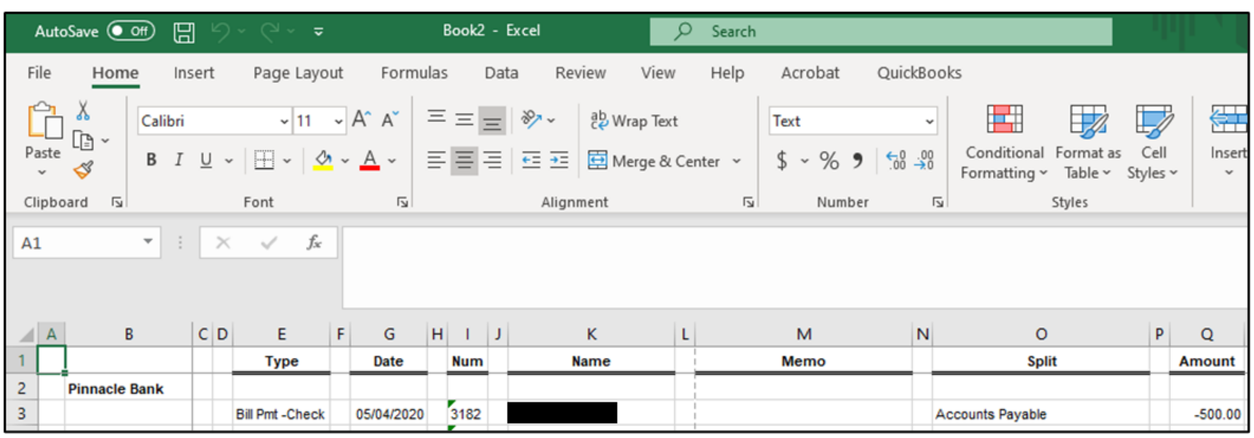


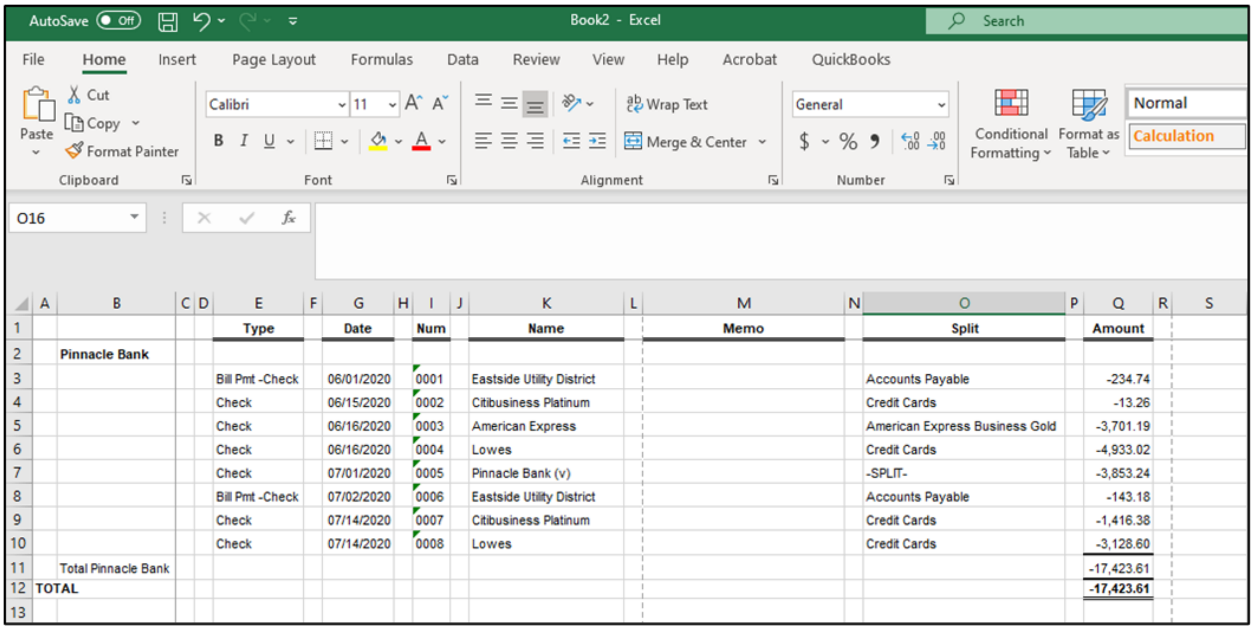
f. From the QuickBooks toolbar, click the Excel drop-down menu and select Create New Worksheet.

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

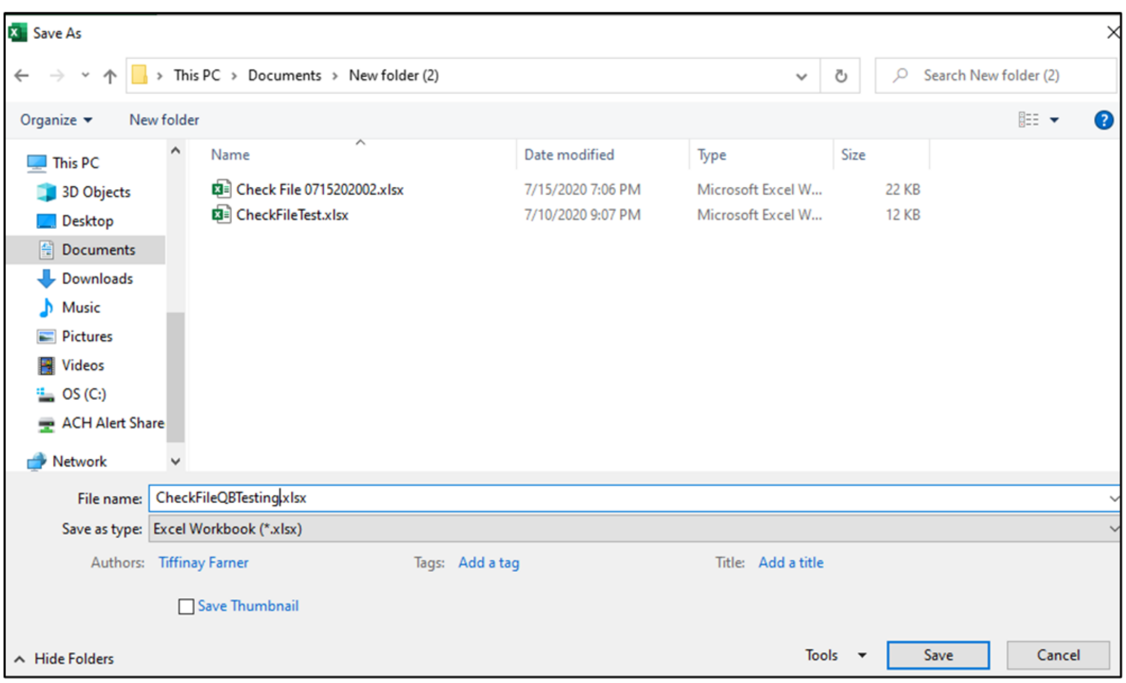


h. Excel will open and the Excel file will populate. Within the Excel file, remove all rows that are blank under the column header "Num". By removing these items from the check file, items that do not have a serial number assigned to them will not be uploaded into the Positive Pay System.



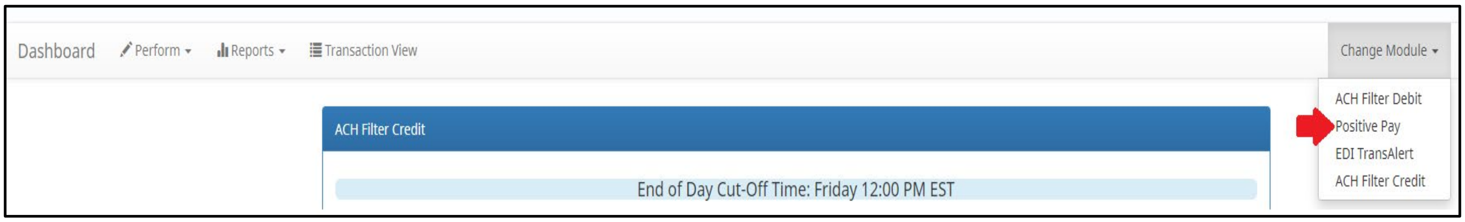


i. Select File > Save As and save the workbook.
   a. Choose the File
   b. Choose the Format. The file format for this file must be Comma Separated, Excel 97-2003 Workbook or Excel Workbook.

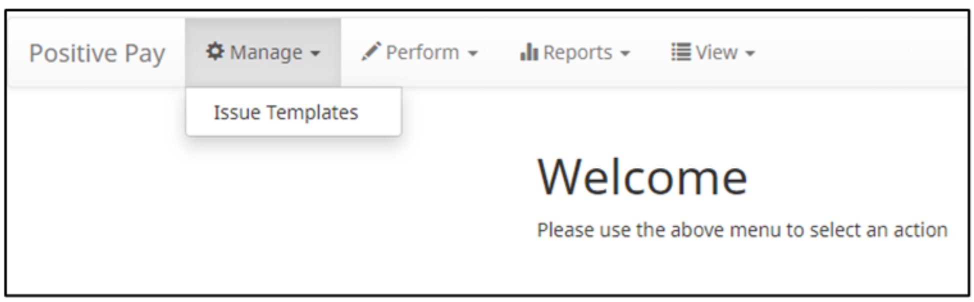


j. Click Save and close the workbook.

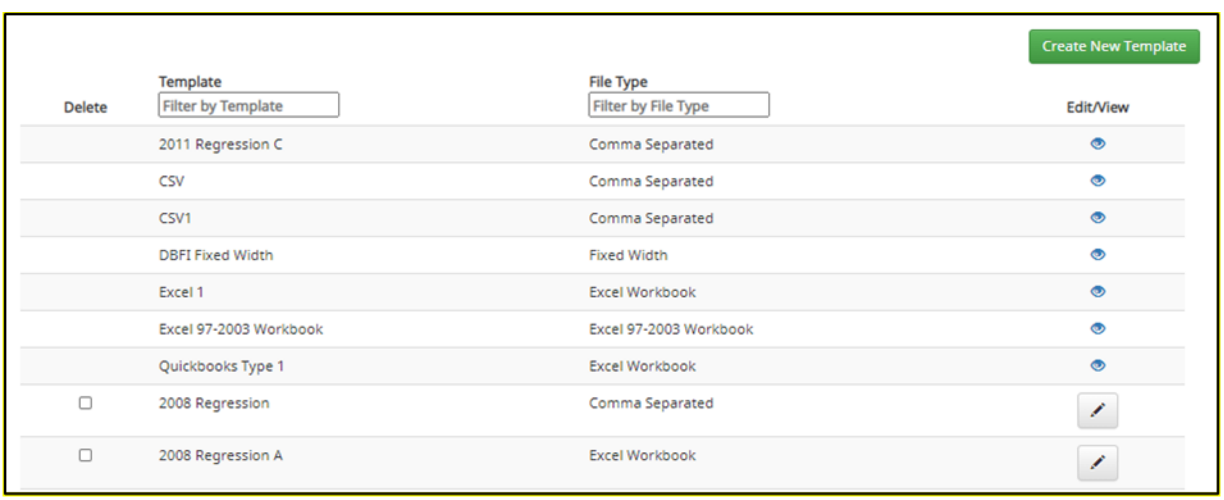
4. From the Client Dashboard, a user can navigate to the Positive Pay Module by clicking Change Module > Positive Pay



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.

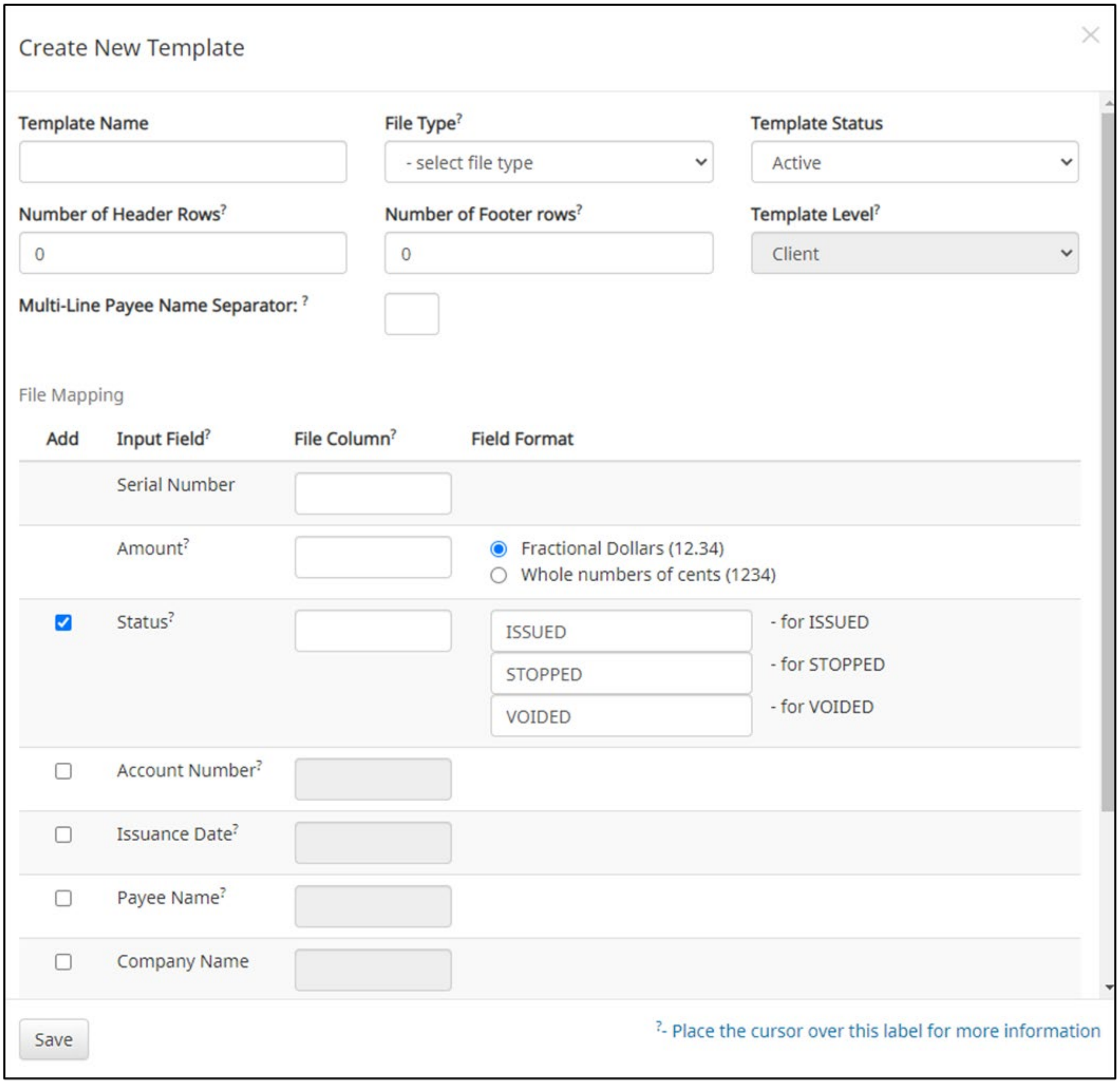


6. The Issuance File Templates page displays. This page lists the saved Issue File Templates available for the Client to use and allows the user to create a new template for use. Select Create New Template.



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

7. The Create New Template screen appears.



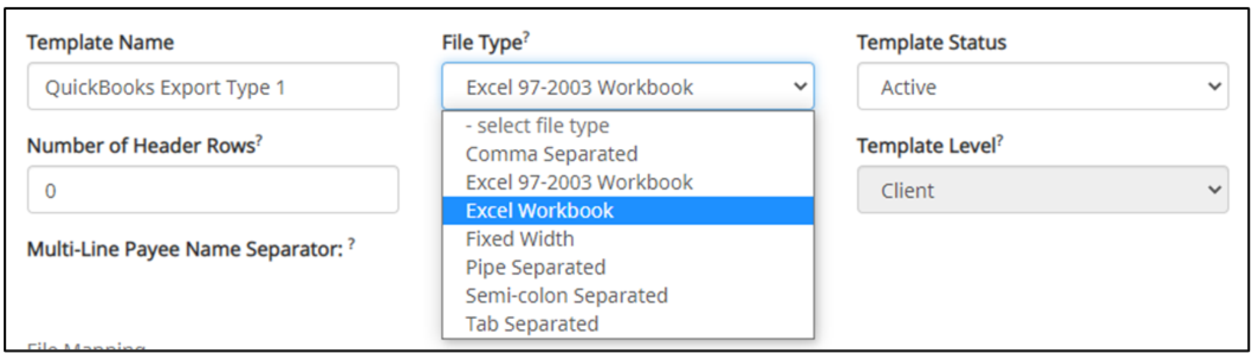
8. Creating the Issuance Template to the Exported Information from QuickBooks:

   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.

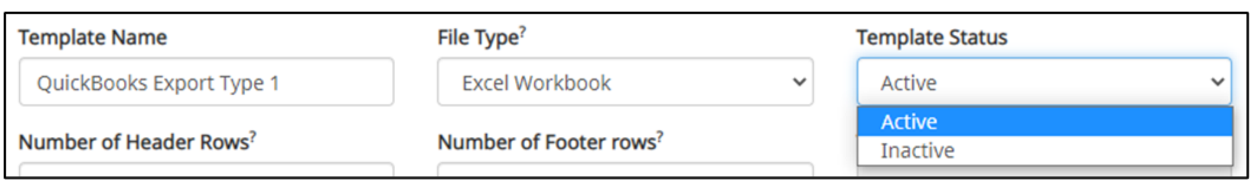
b. File Type

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.



c. Template Status

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



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.

	B	Type	Date	Num	Name	Memo	Split	Amount
1		Type	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	TOTAL							-17,423.61

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.

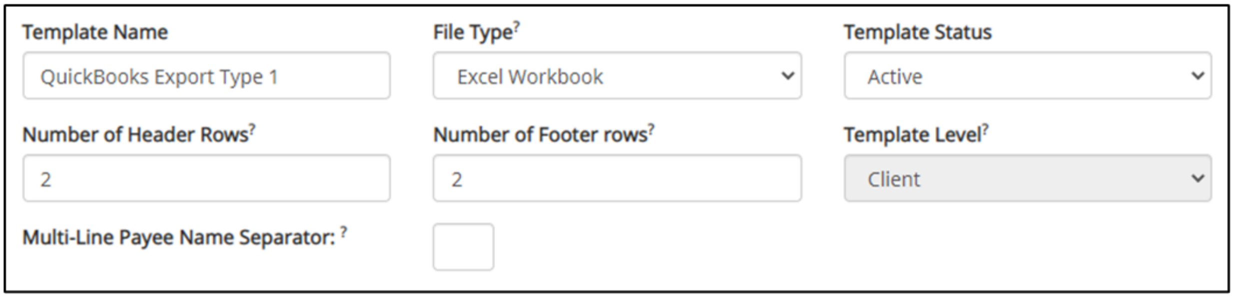
	B	Type	Date	Num	Name	Memo	Split	Amount
1		Type	Date	Num	Name	Memo	Split	Amount
2	Pinnacle Bank							
3		Bill Pmt -Check	07/24/2020	0100	Eastside Utility District		Accounts Payable	-234.74
4		Check	07/24/2020	0101	Citibusiness Platinum		Credit Cards	-13.26
5		Check	07/24/2020	0102	American Express		American 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	TOTAL							-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.



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.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1					Type		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	TOTAL																-17,423.61

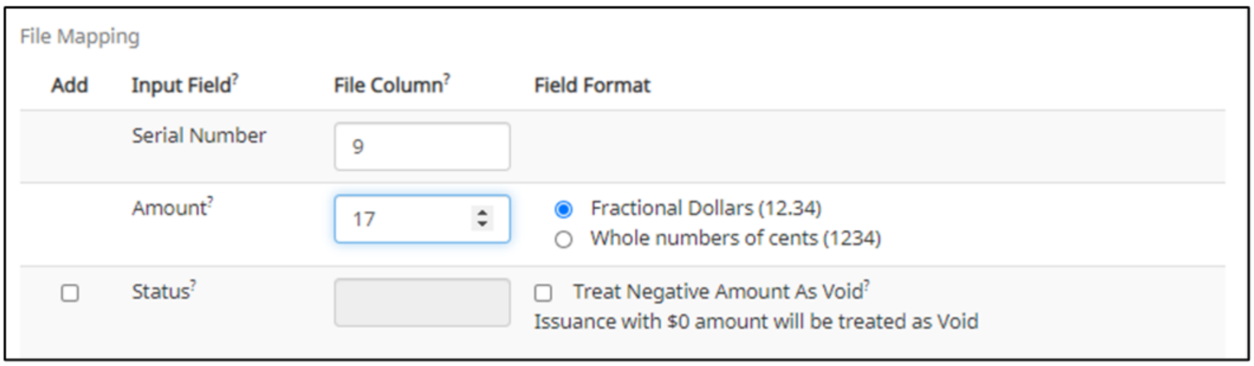
ii. Amount

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.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1					Type		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	TOTAL																-17,423.61

iii. Status

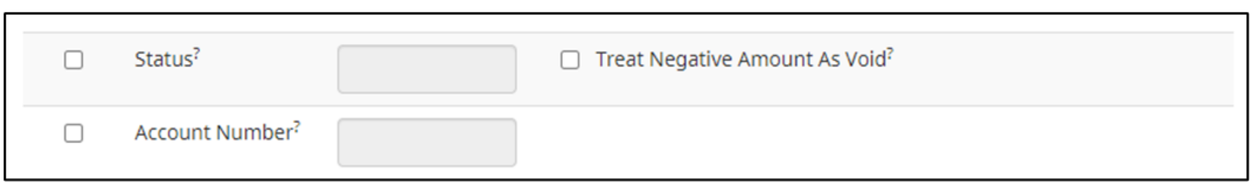
Remove the checkmark from this box. The export from QuickBooks does not contain this information. The user can add this information manually if they choose to. If the column is added, the box will need to remain checked, and the column number will need to be entered for the Positive Pay system to accurately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



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	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1					Type		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	TOTAL																-17,423.61

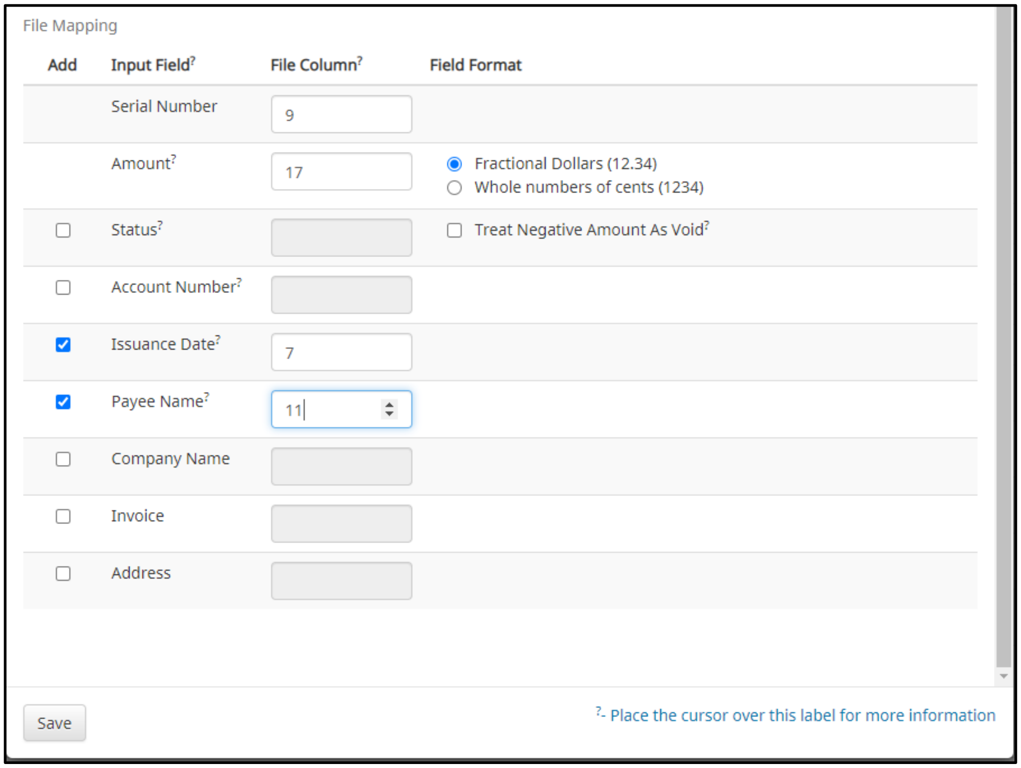
Payee Name

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.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1					Type		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	TOTAL																-17,423.61

Additional Issue Fields

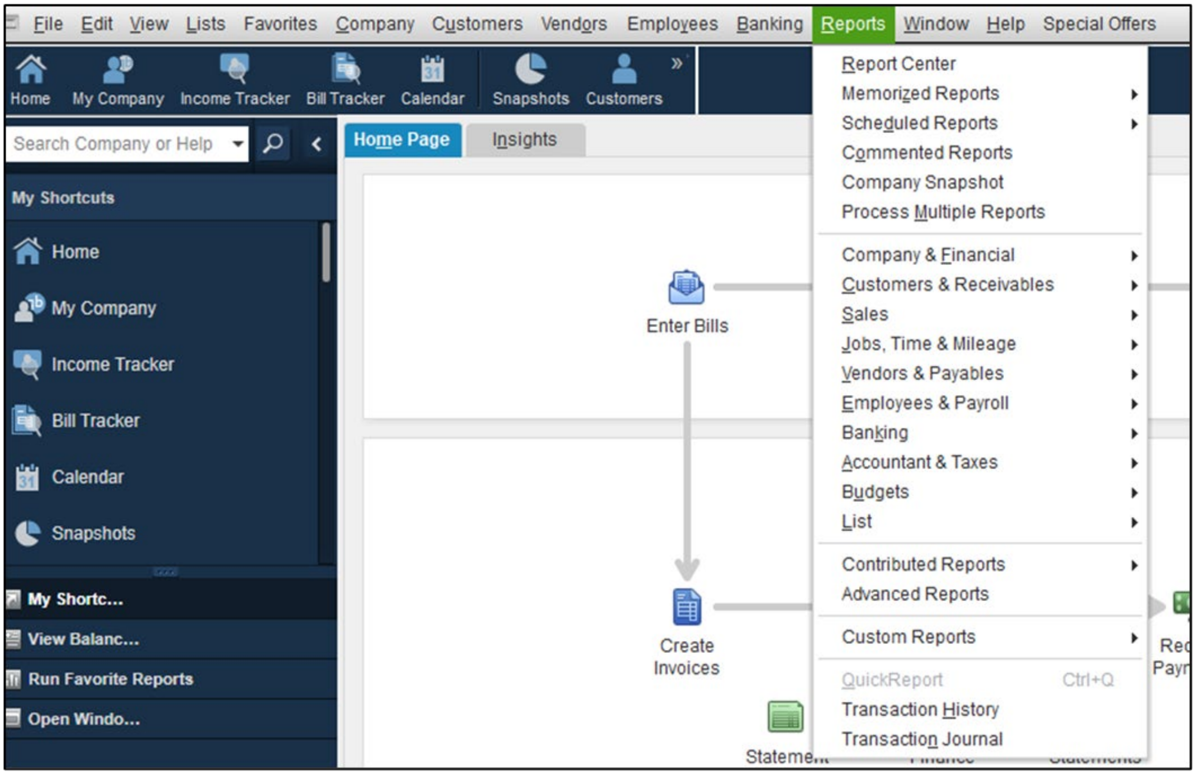
Additional issue fields are available for client use to allow clients to record any additional information into an issuance file to be used for historical or reconciliation purposes. In the example below, the client has additional issue fields configured: Company Name, Invoice, and Address. For the purposes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



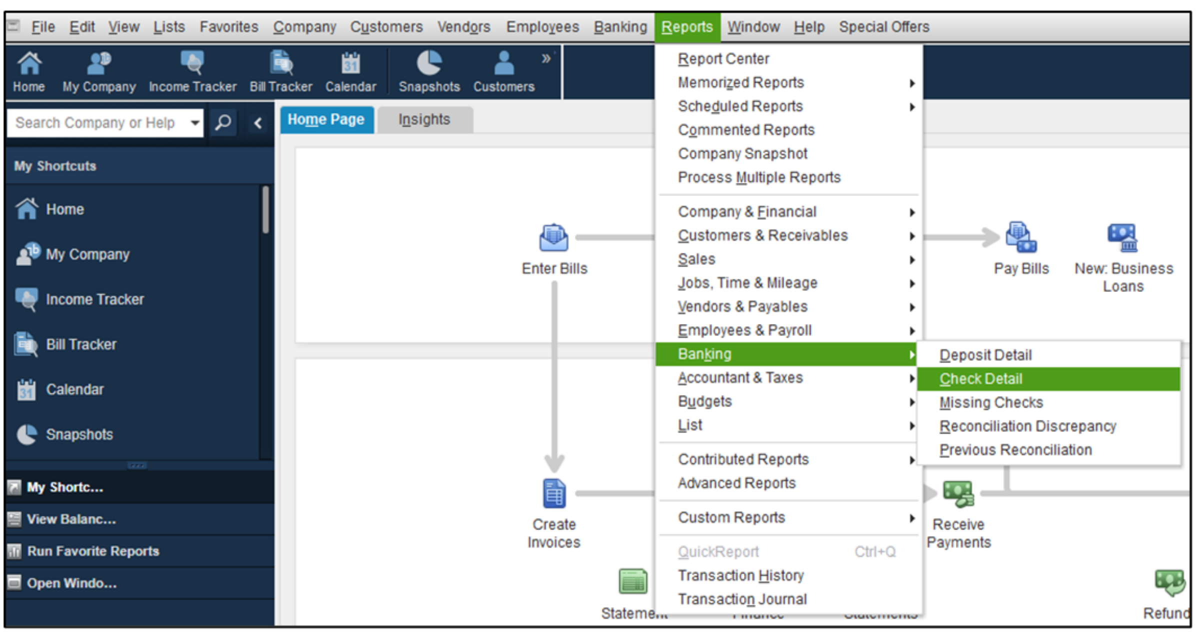
Click the Save button. A success message appears, and the user will be returned to the Issuance Templates page. The new issue template will display in the list of templates.

B. Exporting from QuickBooks Reports

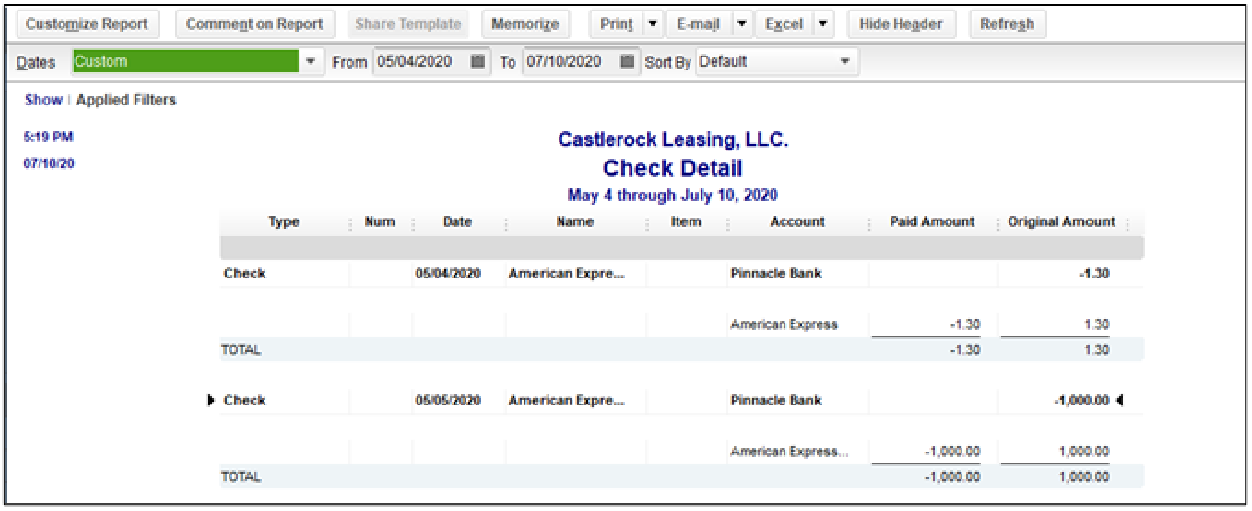
1. From QuickBooks, select Reports on the Tool Bar.



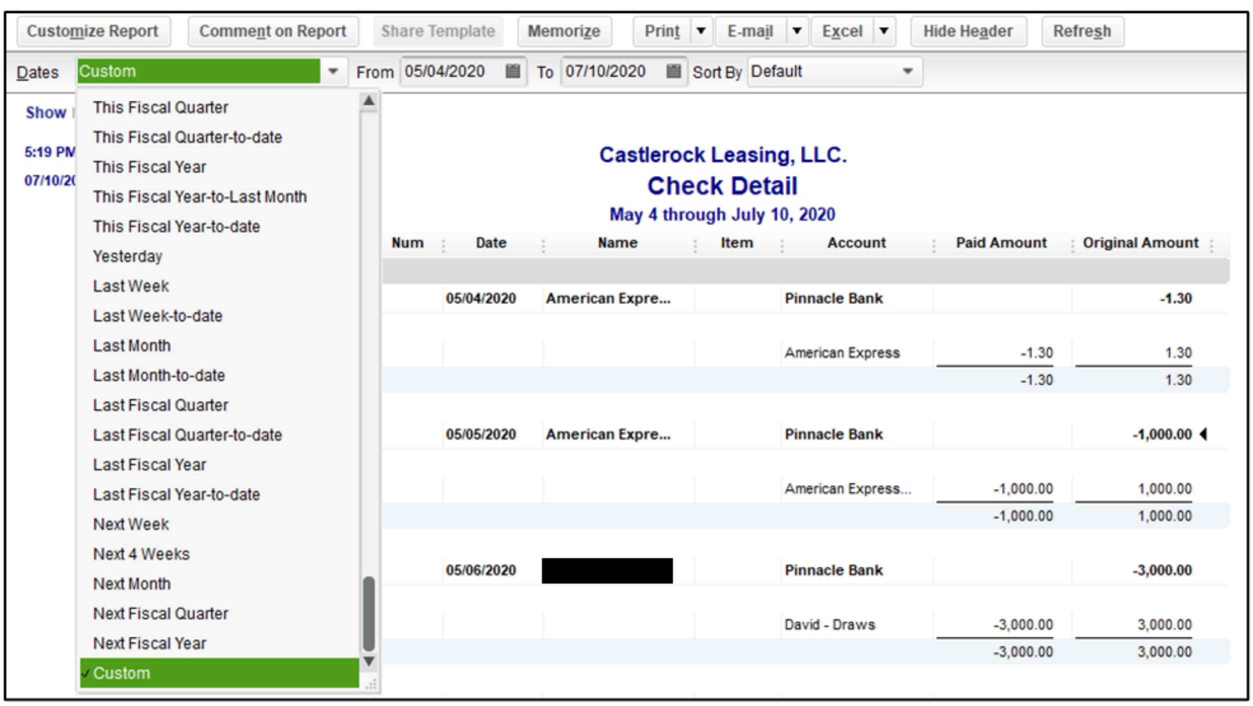
2. Select Banking from the drop-down menu and click Check Detail from the Banking sub-menu.



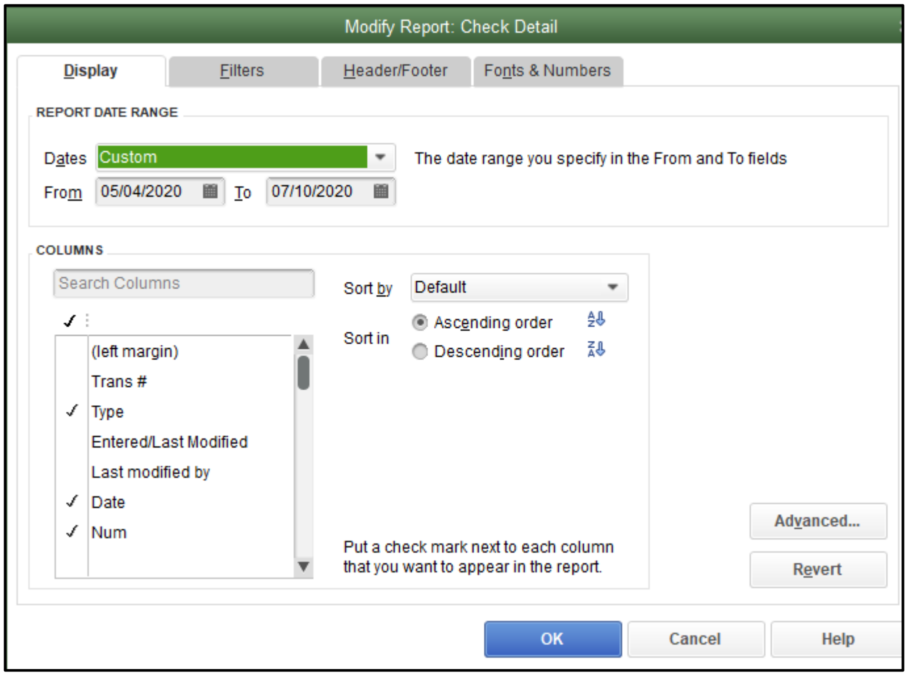
3. The Check Detail Report will display.



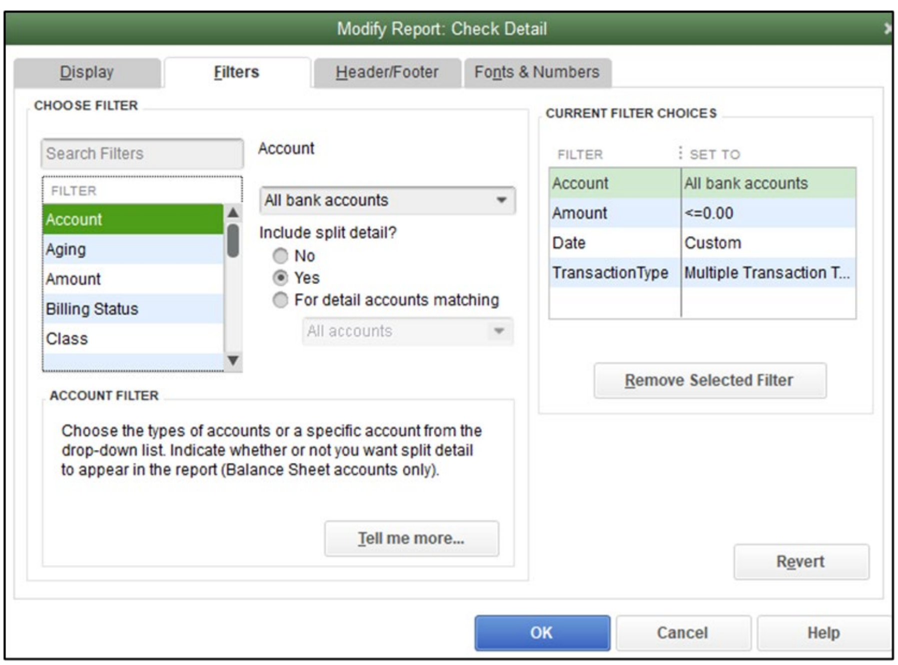
a. Select the Date drop-down menu to choose a specific date or date range for the check items to display in the report. Based on the range that is selected, check items that can be displayed can be for a specific date, a specific quarter, month or even a date range that the user selects.



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

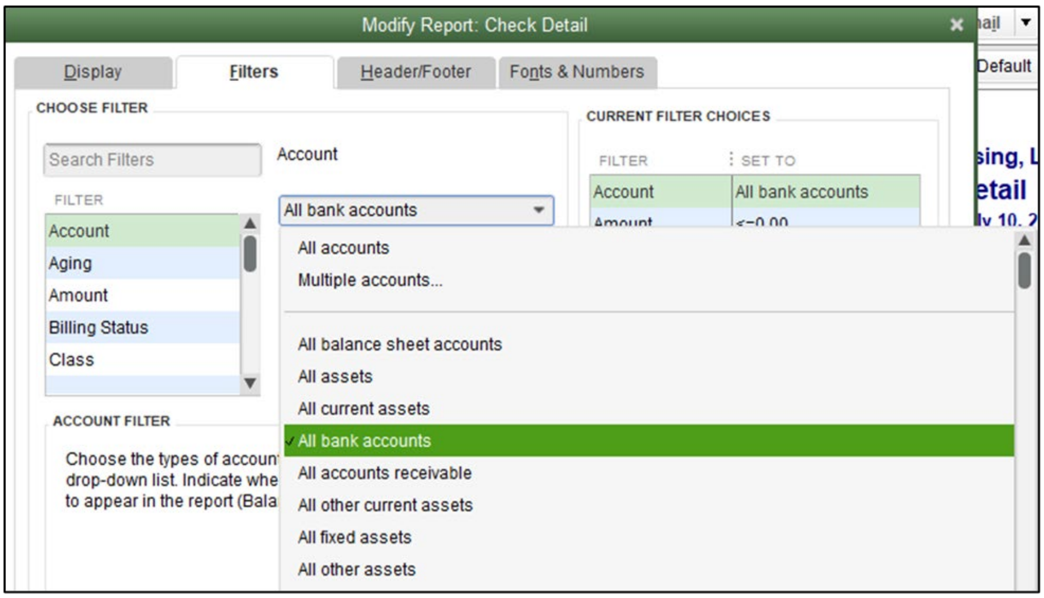


c. Select the Filters tab.

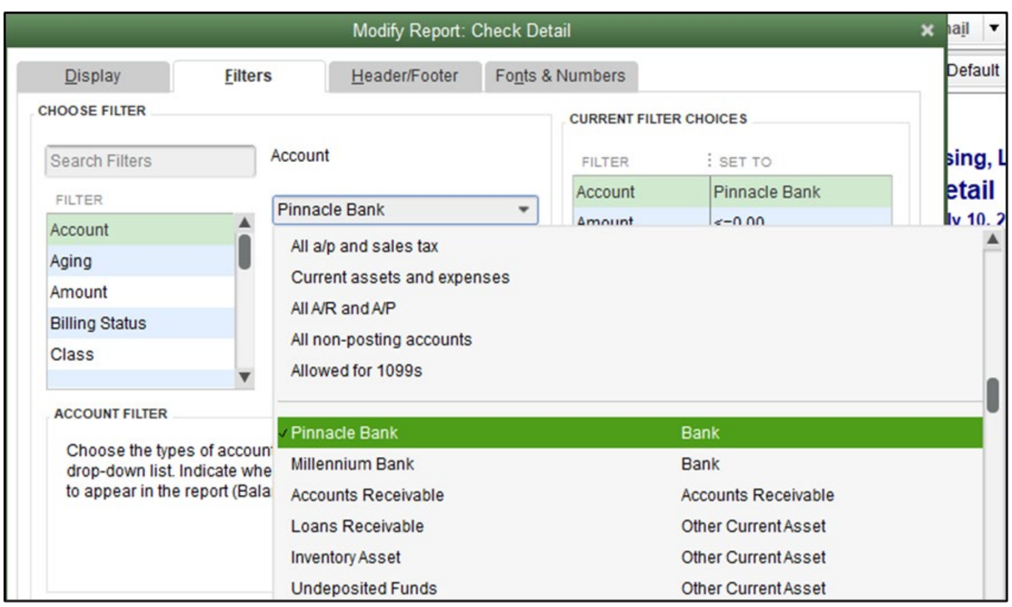


d. In the listing of Filters, select Account from the drop-down menu.

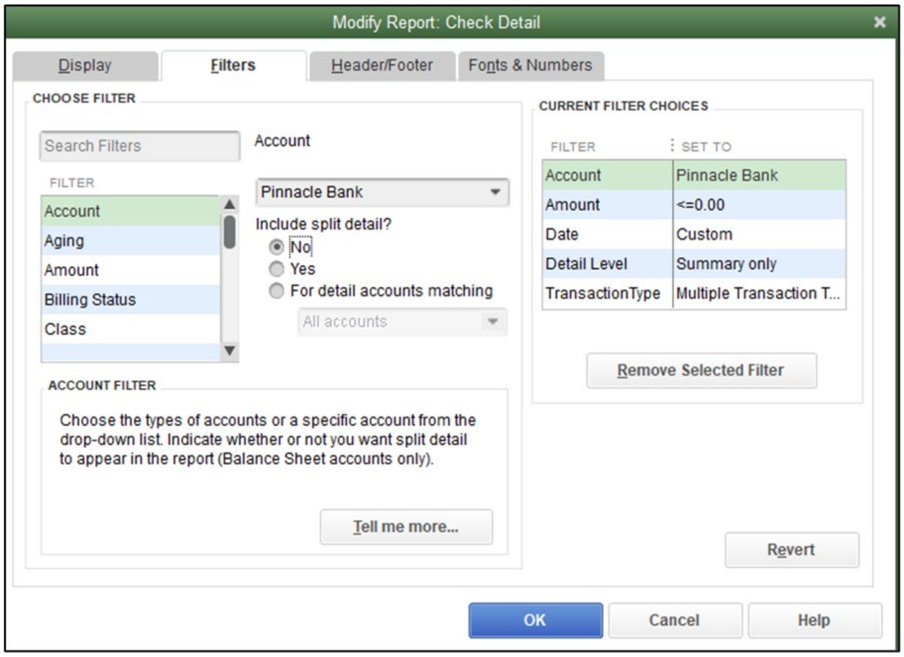
i. Select All Bank Accounts to pull all checks issued from all bank accounts for which the user has QuickBooks access.



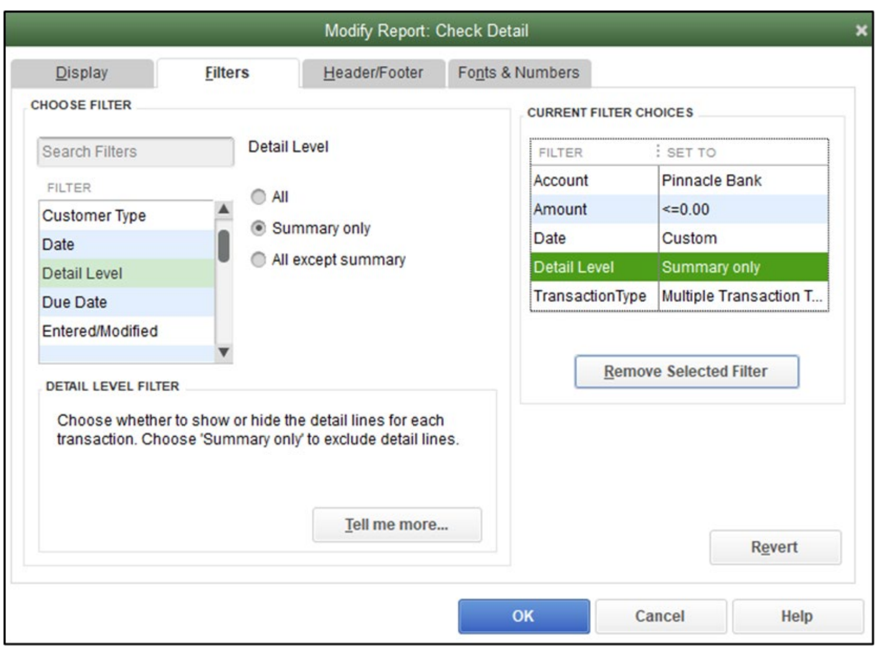
ii. Select a single Bank Account to pull checks issued from a single bank account.



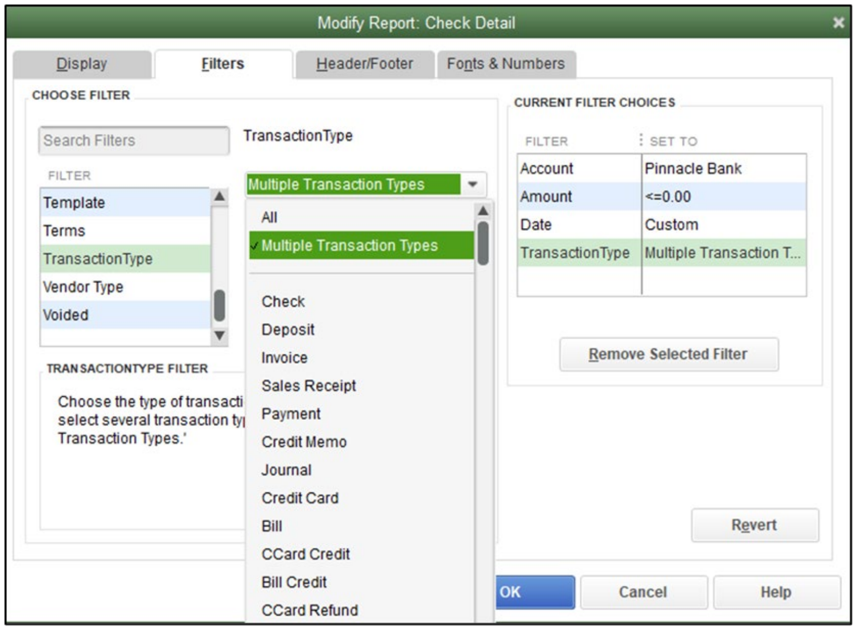
iii. Include Split Detail?, click the button next to “No”.



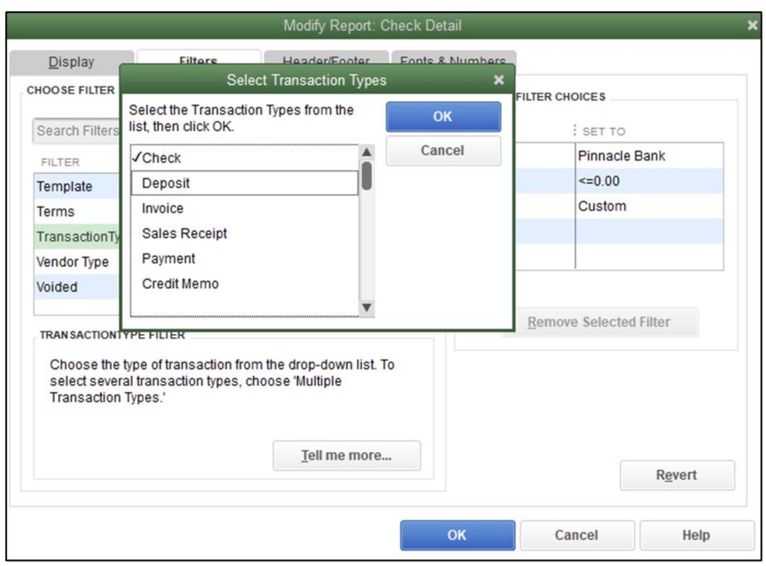
iv. Under Current Filter Choices, select Detail Level, and then click the Remove Selected Filter button.



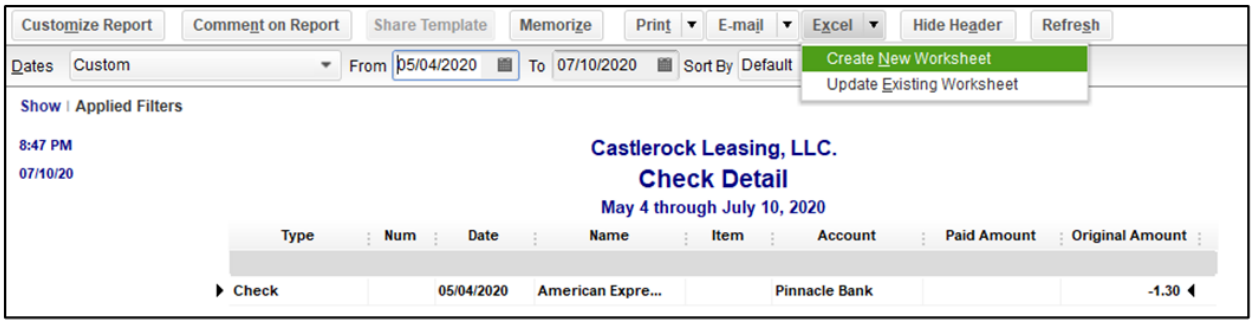
v. Select Transaction Type from the Filter menu. Select Multiple Transaction Types from the Transaction Types submenu.



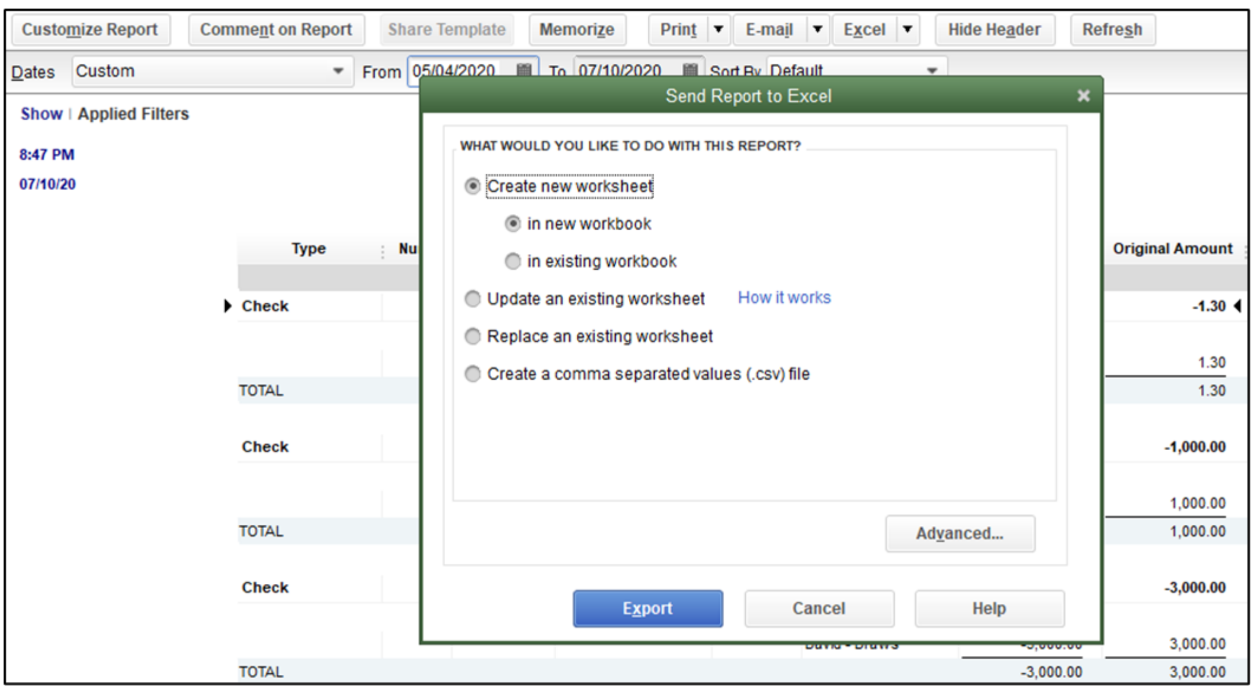
vi. From the Select Transaction Type drop-down menu, select the check transactions to appear in the Check File. For this example, Check and Bill Payment options were selected. Click OK to confirm the transaction types.



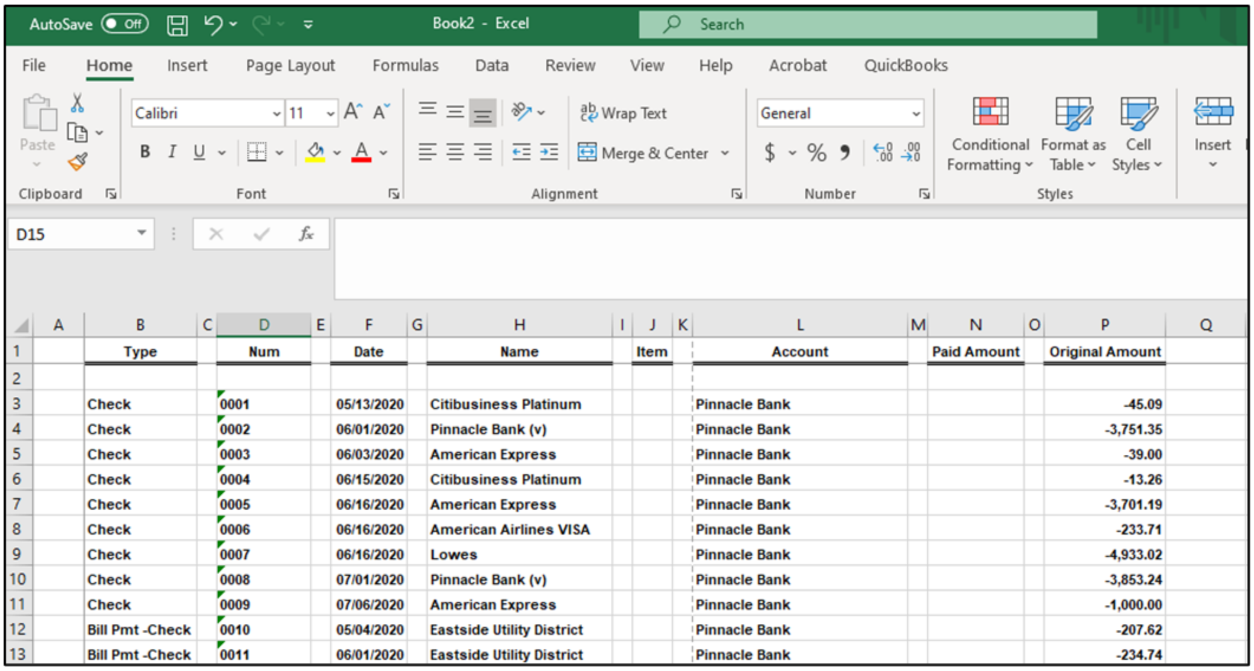
e. From the Modify Report screen, select OK to proceed. The requested changes to the report will display. From the QuickBooks toolbar, click the Excel drop-down menu and select Create New Worksheet.



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

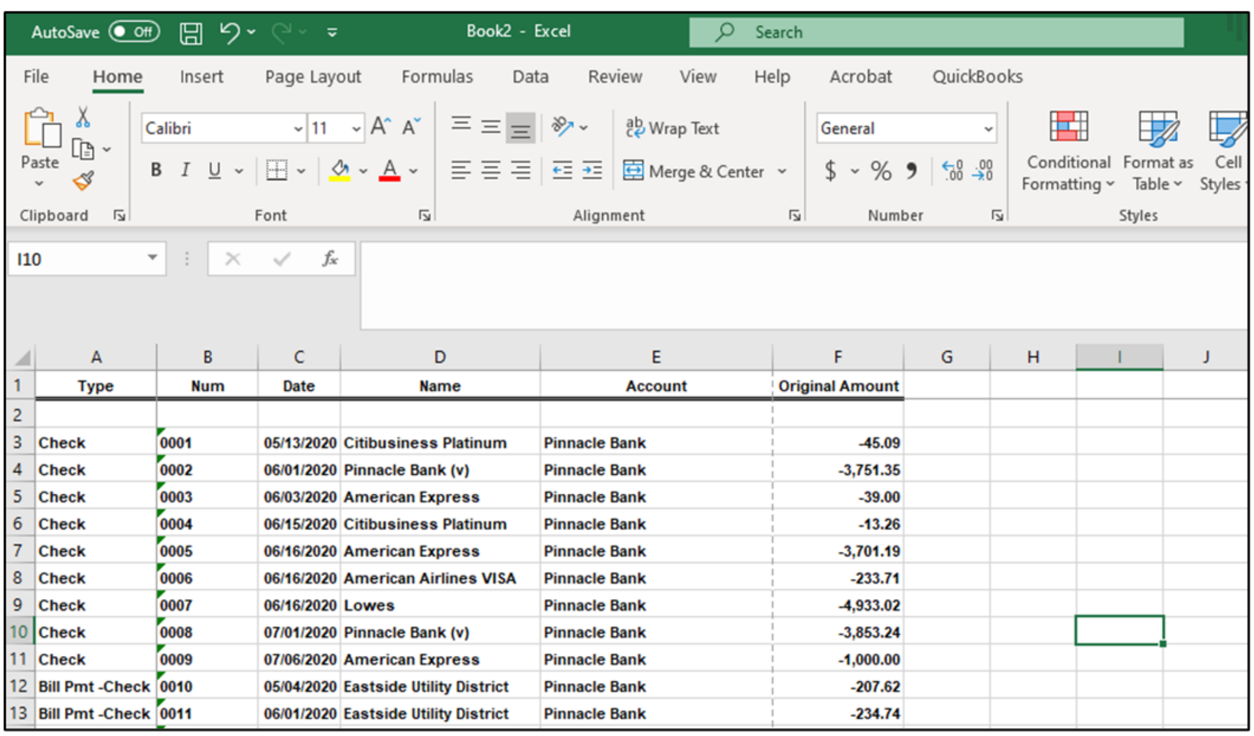


g. Excel will open and the Excel file will populate. Within the Excel file, remove all rows that are blank under the column headers “Type” and/or “Num”.



Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	0001	05/13/2020	Citibusiness Platinum		Pinnacle Bank		-45.09
Check	0002	06/01/2020	Pinnacle Bank (v)		Pinnacle Bank		-3,751.35
Check	0003	06/03/2020	American Express		Pinnacle Bank		-39.00
Check	0004	06/15/2020	Citibusiness Platinum		Pinnacle Bank		-13.26
Check	0005	06/16/2020	American Express		Pinnacle Bank		-3,701.19
Check	0006	06/16/2020	American Airlines VISA		Pinnacle Bank		-233.71
Check	0007	06/16/2020	Lowes		Pinnacle Bank		-4,933.02
Check	0008	07/01/2020	Pinnacle Bank (v)		Pinnacle Bank		-3,853.24
Check	0009	07/06/2020	American Express		Pinnacle Bank		-1,000.00
Bill Pmt -Check	0010	05/04/2020	Eastside Utility District		Pinnacle Bank		-207.62
Bill Pmt -Check	0011	06/01/2020	Eastside Utility District		Pinnacle Bank		-234.74

h. Remove all blank columns.

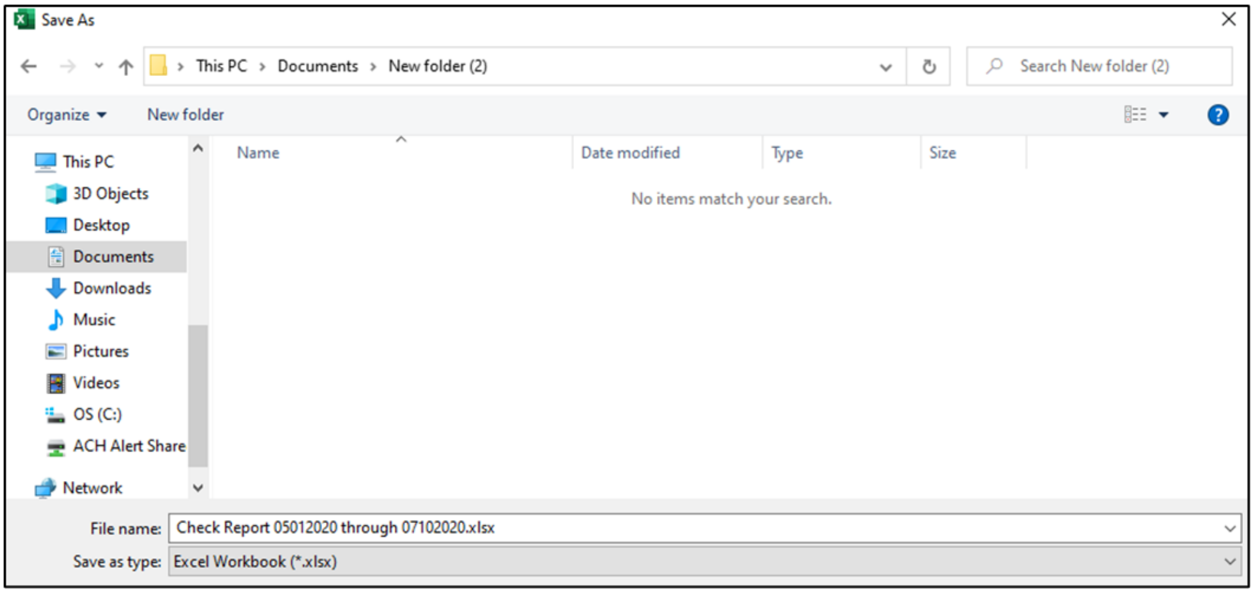


Type	Num	Date	Name	Account	Original Amount
Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00
Bill Pmt -Check	0010	05/04/2020	Eastside Utility District	Pinnacle Bank	-207.62
Bill Pmt -Check	0011	06/01/2020	Eastside Utility District	Pinnacle Bank	-234.74

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

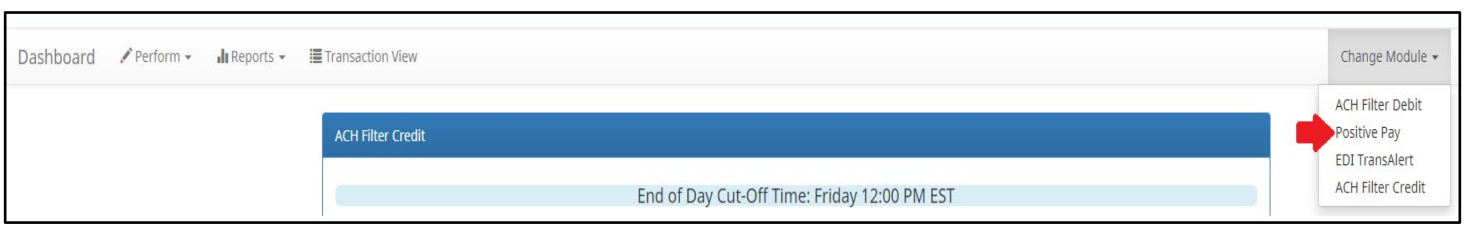
a. Choose the File Name

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

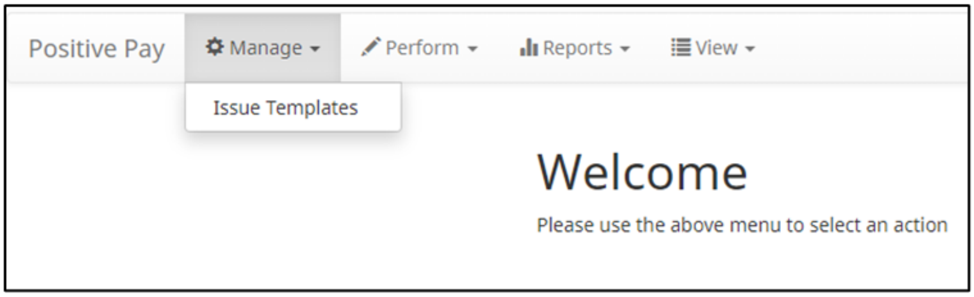


j. After saving, close the Excel Workbook.

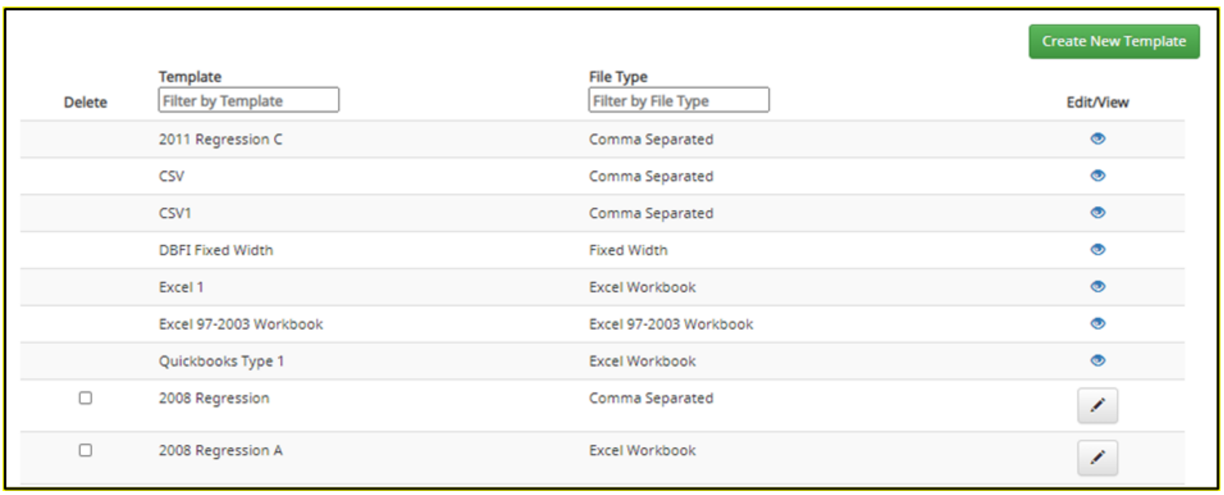
4. From the Client Dashboard, a user can navigate to the Positive Pay Module by clicking Change Module > Positive Pay



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.



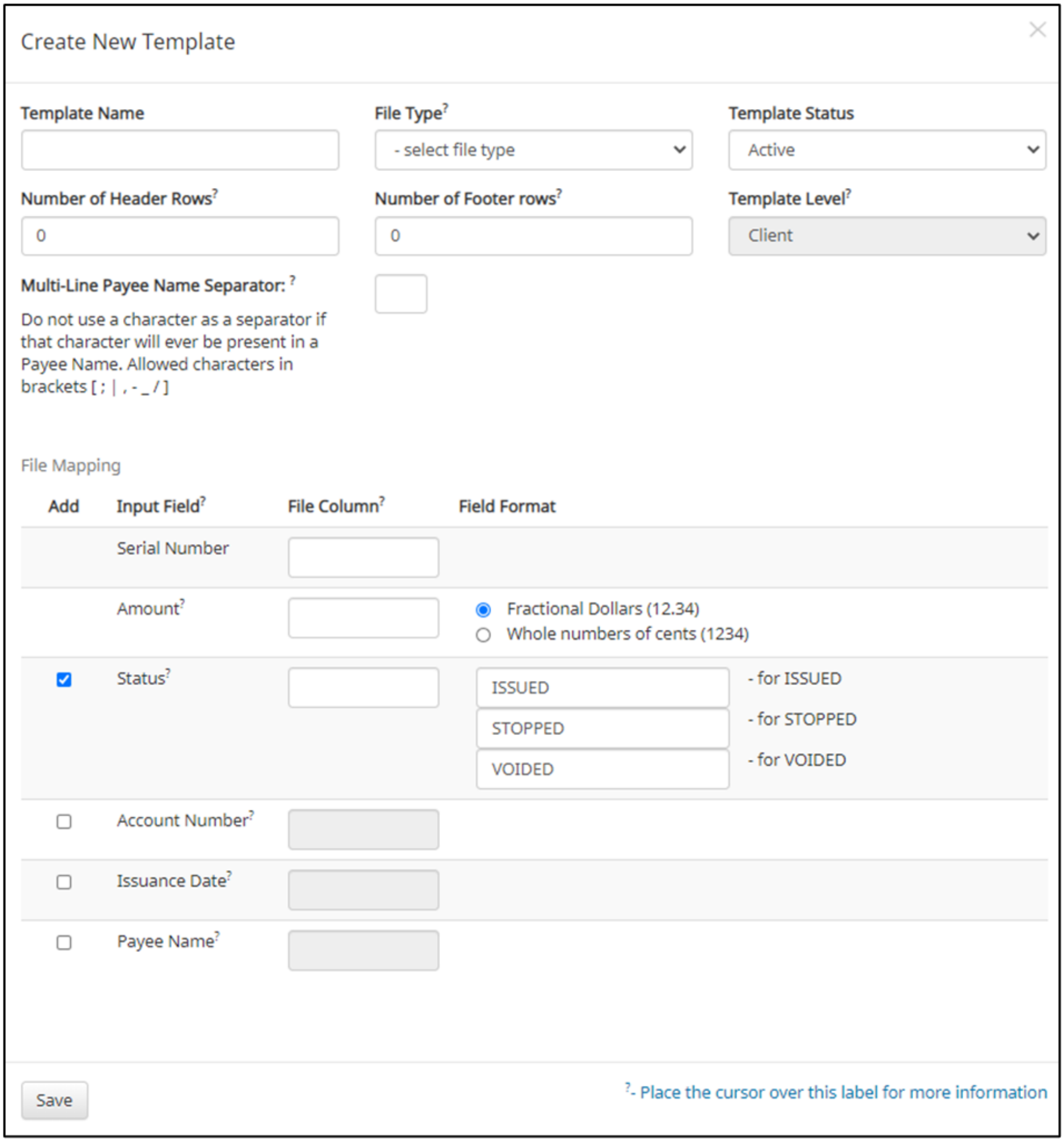
6. The Issuance File Templates page displays. This page lists the saved Issue File Templates available for the Client to use and allows the user to create a new template for use. Select Create New Template.



Create New Template

Delete	Template (Filter by Template)	File Type (Filter by File Type)	Edit/View
	2011 Regression C	Comma Separated	
	CSV	Comma Separated	
	CSV1	Comma Separated	
	DBFI Fixed Width	Fixed Width	
	Excel 1	Excel Workbook	
	Excel 97-2003 Workbook	Excel 97-2003 Workbook	
	Quickbooks Type 1	Excel Workbook	
☐	2008 Regression	Comma Separated	
☐	2008 Regression A	Excel Workbook	

7. The Create New Template screen appears.



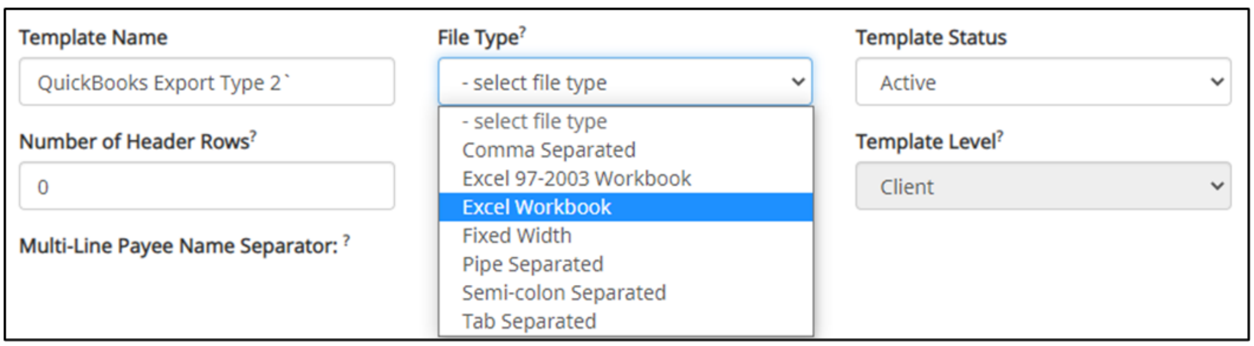
8. Creating the Issuance Template to the Exported Information from QuickBooks:

   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.

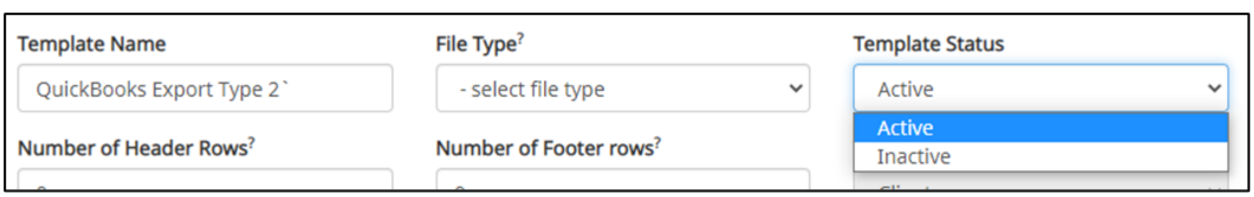
b. File Type

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.



c. Template Status

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



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.

	A	B	C	D	E	F
1	Type	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.

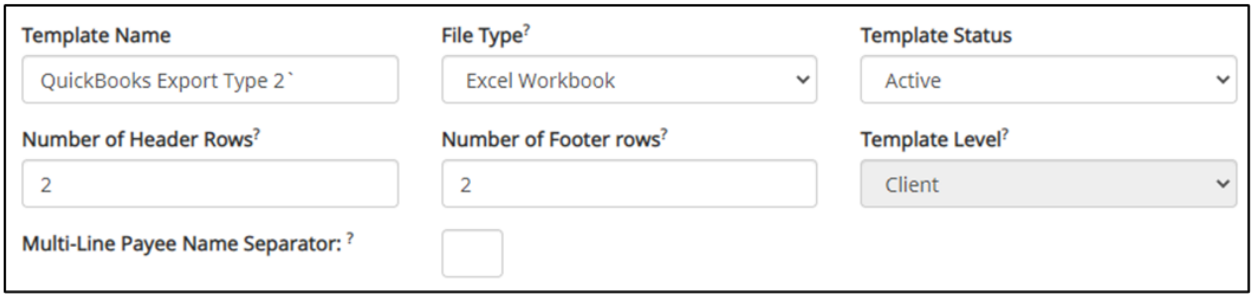
	A	B	C	D	E	F
1	Type	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	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.



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.

	A	B	C	D	E	F
1	Type	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

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.

	A	B	C	D	E	F
1	Type	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 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.

☐ Status?		☐ Treat Negative Amount As Void?	
☐ Account 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.

	A	B	C	D	E	F
1	Type	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

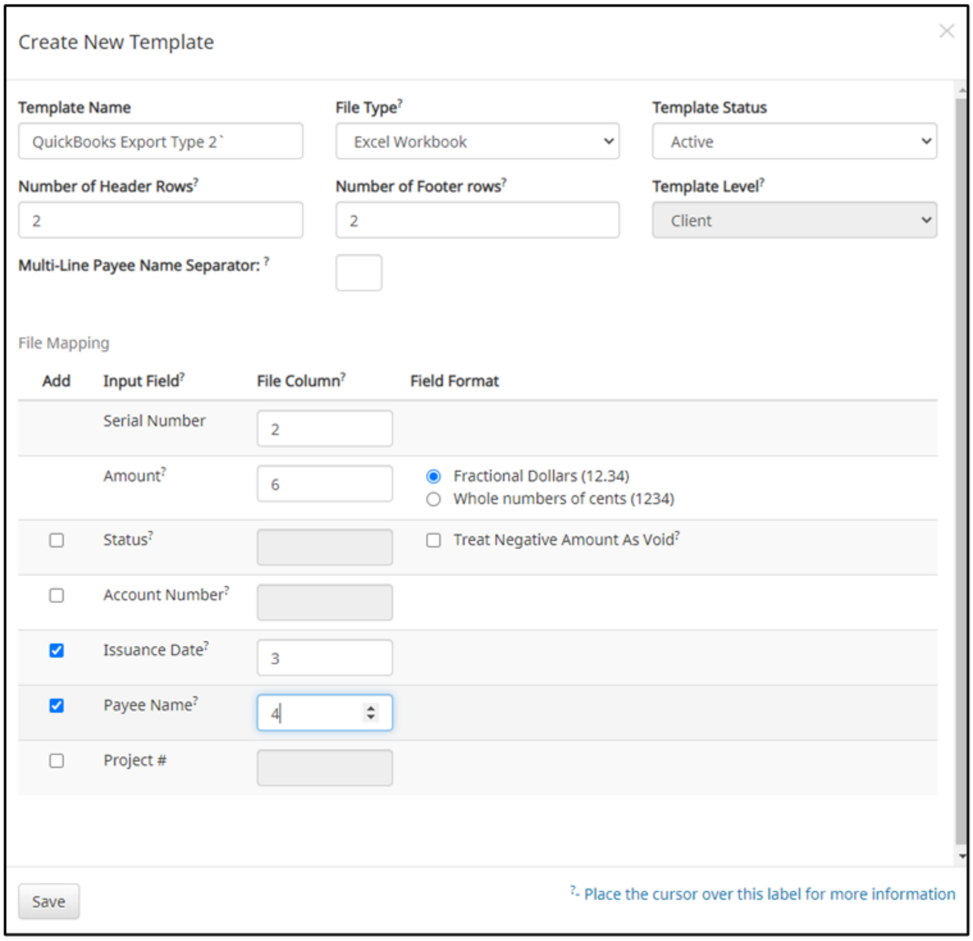
vi. Payee Name

1. 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.

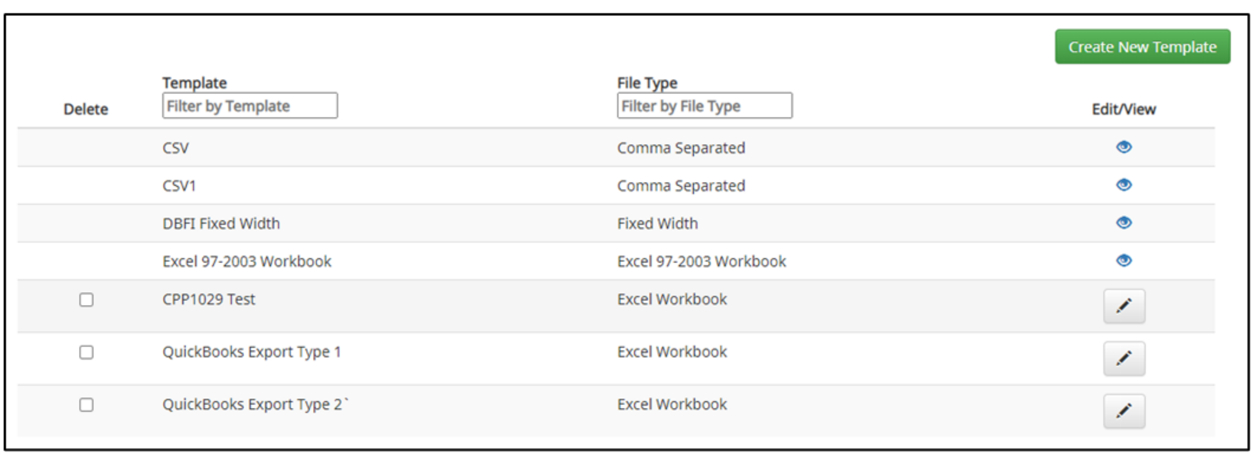
	A	B	C	D	E	F
1	Type	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	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.

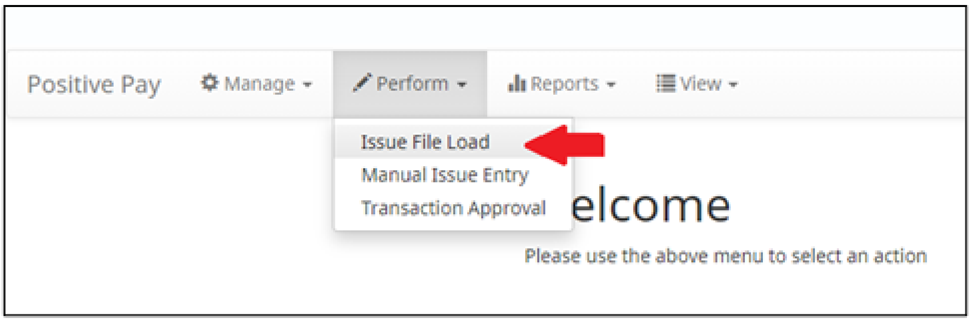


i. Click the Save button. A success message appears, and the user will be returned to the Issuance Templates page. The new issue template will display in the list of templates.



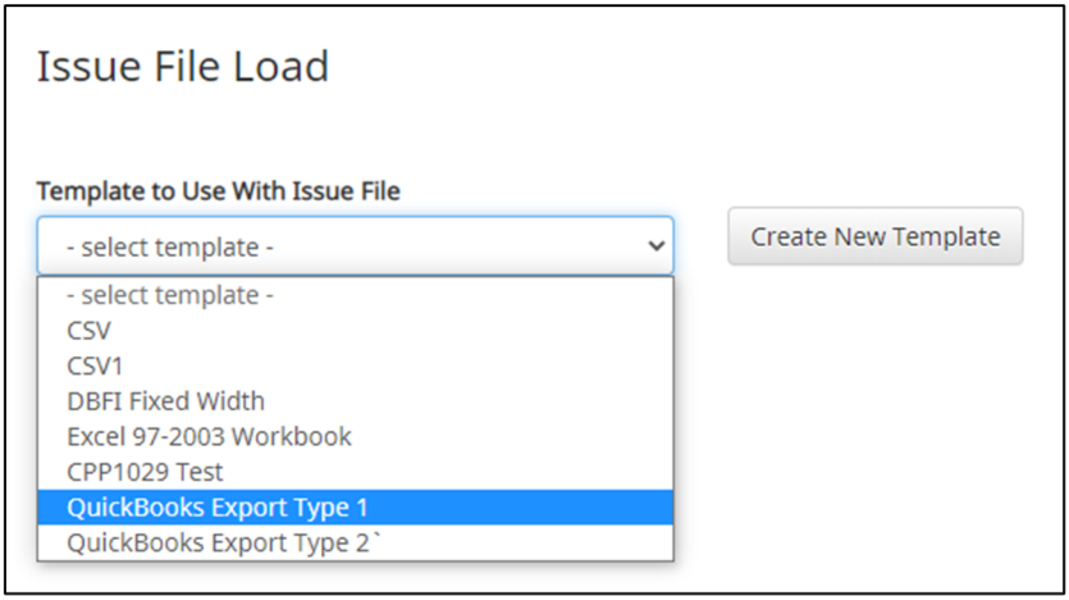
C. Loading the QuickBooks Issue File

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

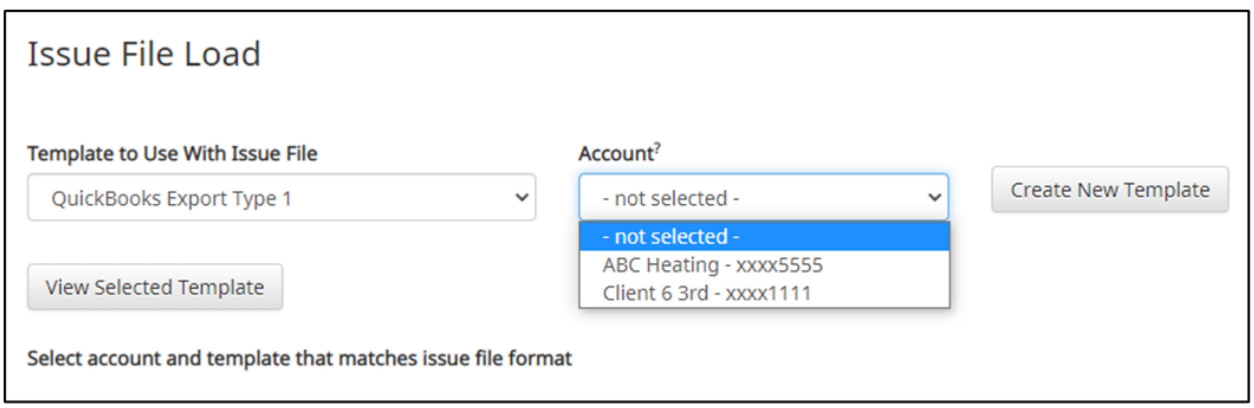


2. The Load Check Issuance File page appears.

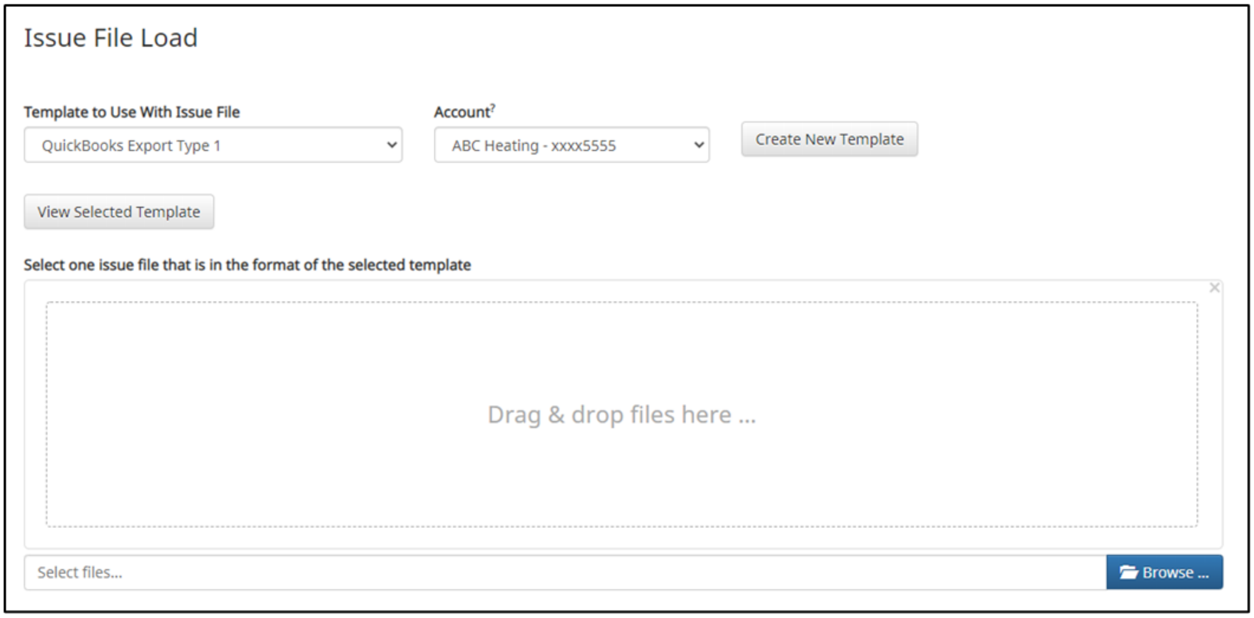
3. Select the Template drop-down box to select from a list of existing templates. Select the appropriate template. For this example, QuickBooks Export Type 2 will be used.



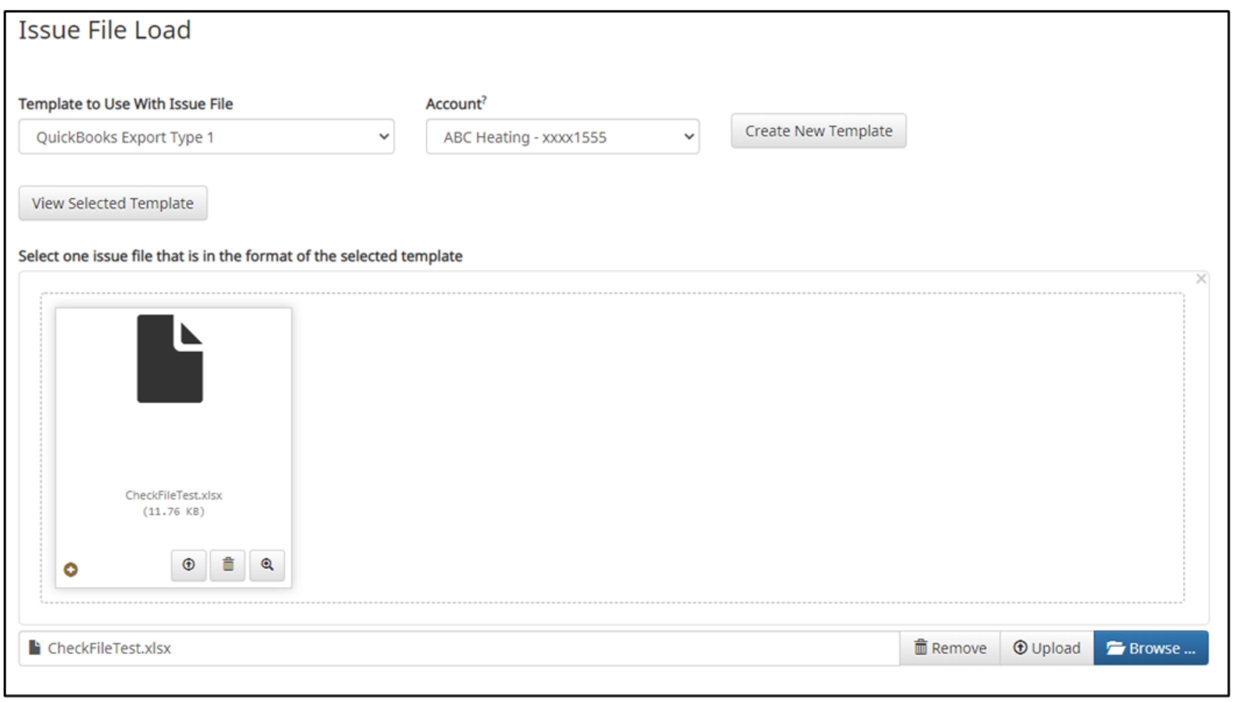
4. The template selected was created without the Account field enabled. A drop-down box will display so that the appropriate account can be selected. Select from the list of accounts. For this example, ABC Heating – xxxx1555 will be used.



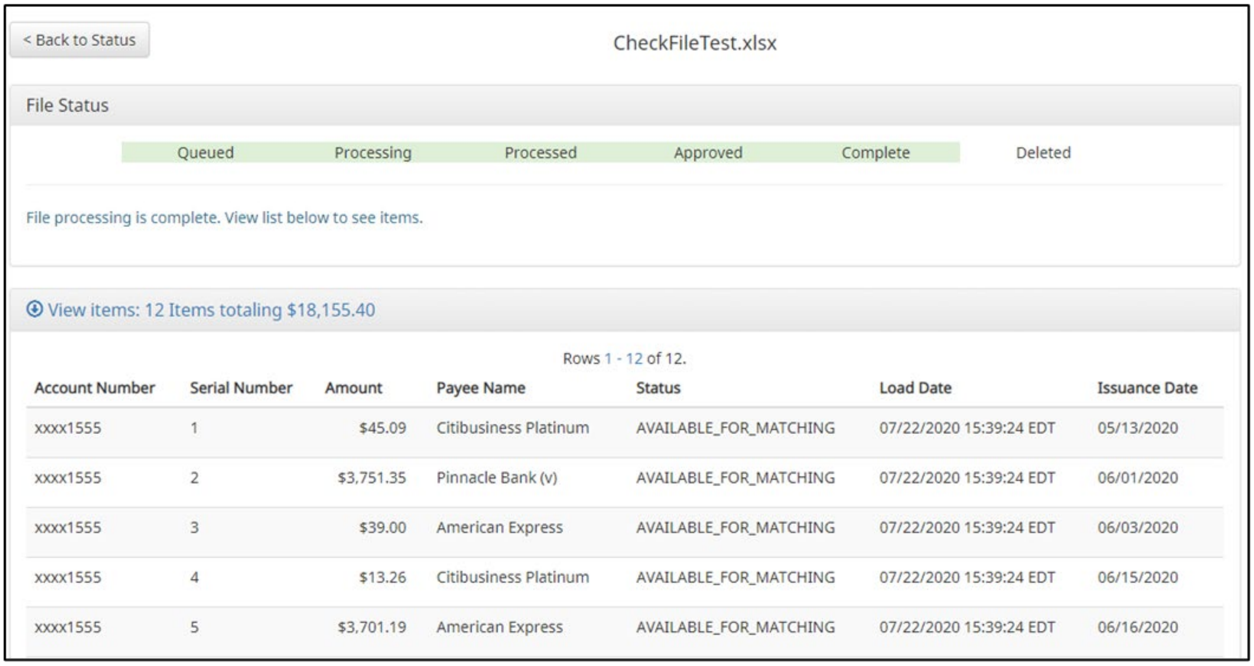
5. The file upload interface will appear. Click the Browse button to select the appropriate file or drag and drop the file into the box indicated on the interface screen.



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



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.



< Back to Status

CheckFileTest.xlsx

File Status

Queued | Processing | Processed | Approved | Complete | Deleted

File processing is complete. View list below to see items.

View items: 12 Items totaling $18,155.40

Rows 1 - 12 of 12.

Account Number	Serial Number	Amount	Payee Name	Status	Load Date	Issuance Date
xxxx1555	1	$45.09	Citibusiness Platinum	AVAILABLE_FOR_MATCHING	07/22/2020 15:39:24 EDT	05/13/2020
xxxx1555	2	$3,751.35	Pinnacle Bank (v)	AVAILABLE_FOR_MATCHING	07/22/2020 15:39:24 EDT	06/01/2020
xxxx1555	3	$39.00	American Express	AVAILABLE_FOR_MATCHING	07/22/2020 15:39:24 EDT	06/03/2020
xxxx1555	4	$13.26	Citibusiness Platinum	AVAILABLE_FOR_MATCHING	07/22/2020 15:39:24 EDT	06/15/2020
xxxx1555	5	$3,701.19	American Express	AVAILABLE_FOR_MATCHING	07/22/2020 15:39:24 EDT	06/16/2020