

Positive Pay Client User Guide

Rev. 11/2024

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Positive Pay Client User Guide

Positive Pay Overview

Designed to meet the transaction management needs of corporate customers, Positive Pay is a fraud prevention tool that integrates Traditional (Check) Positive Pay, Payee Match, ACH Positive Pay and Account Reconciliation.

Client features include:

- Uploading issued check files or issued checks entered manually
- ACH Authorization Rules, Blocks and Filters
- Check Maintenance (I.E. Changing check number or amounts)
- Access to Positive Pay exceptions
- Transaction and System Reports

Processing Schedule

Issued check files must be uploaded prior to 5:00pm PT to ensure for next business day exception processing. Exceptions must be decisioned prior to 2:00pm PT each business day.

Holiday Exception Processing

Exceptions will not be generated on Sundays or the following holidays:

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth National Independence Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

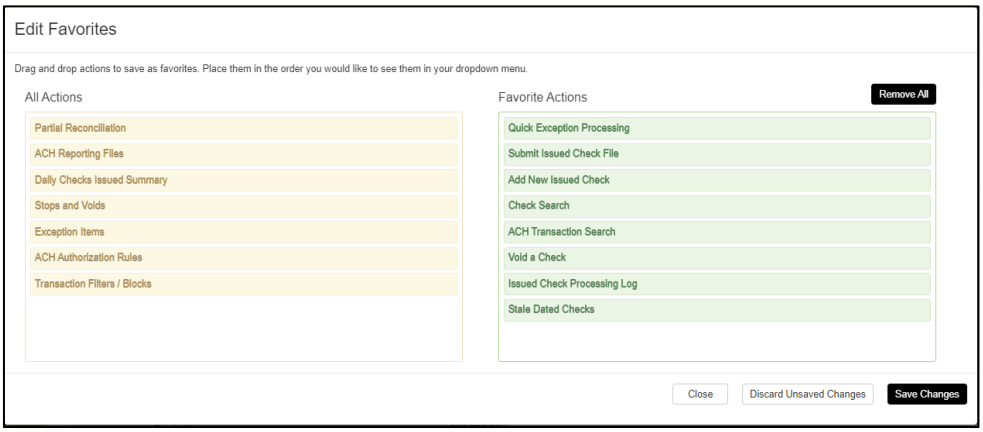
*Holidays are subject to change and will be communicated to clients within online banking.

Header Icons

Options to enhance or change the functionality of the system are provided by the header icons at the top of the page. The following images show each icon and a description of its function.

1. Toggle Menu (): Collapses or expands the Menu on the left.
2. Favorites (): Allows users to create and save a list of favorite actions.

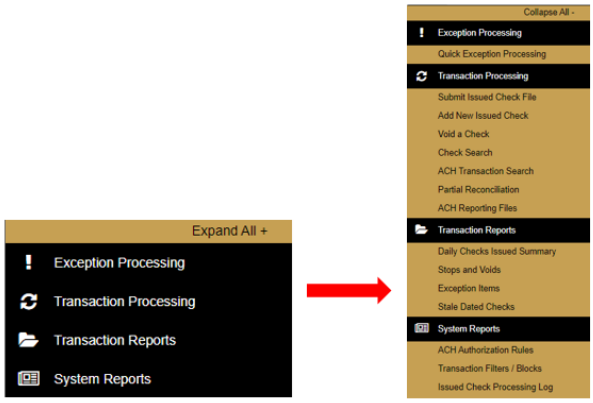
   Select **Edit** to open a dialog box to select the favorite actions for the logged in user.



3. Home (): Returns the user to the home page.
4. Help (): Opens the help document for the current page. (**Note**: This feature is not available on the Home page.
5. Notifications (): Displays positive pay related messages.
6. Logoff (): Logs the user out of the Positive Pay system.

System Menu

Each menu item (shown below in black) is referred to as a system action. When the user expands or collapses a system classification, the state is retained for the next time the user logs in to the system, so they can customize their workspace.



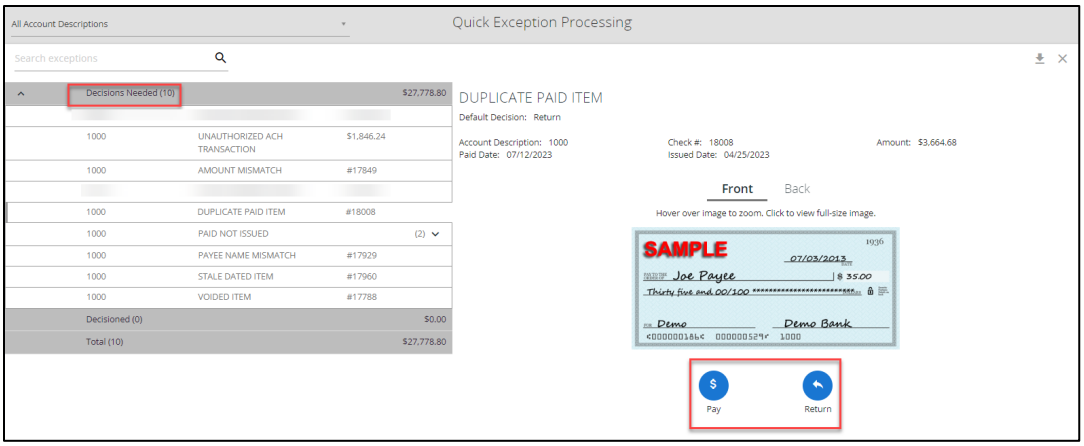
Exception Processing

Quick Exception Processing

The Quick Exception Processing page is used to manage exception activity.

Reviewing Exceptions Individually:

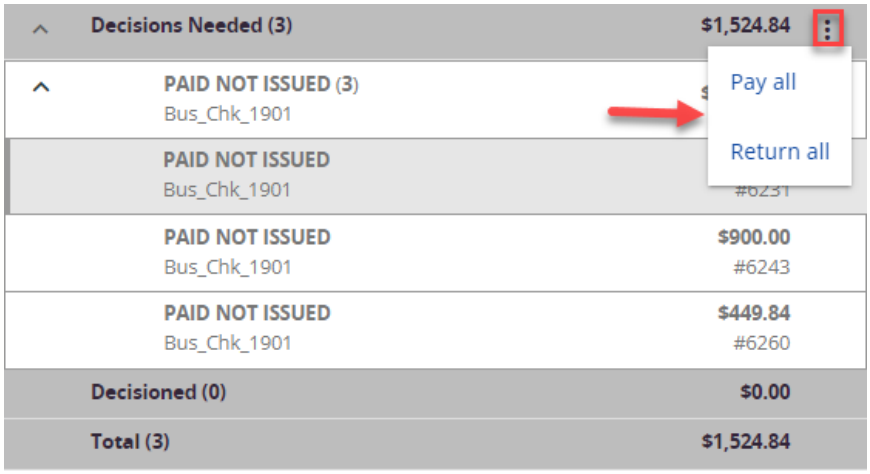
1. From the **Decision Needed** screen, select an individual transaction to display the following transaction details:
    a. **Default Decision**: The default decision for the exception type.
    b. **Account Description**: The nickname or description that identifies the account. This is displayed in place of the full account number within Positive Pay and in emails generated by the system.
    c. **Paid Date**: The paid date of the check or ACH transaction.
    d. **Check Number**: The check number of the item.
    e. **Amount**: The amount of the item presented for payment.
    f. **Issued Payee**: The payee name listed on the issued check.
    g. Select **Pay** or **Return** to decision the transaction.



2. Specify the reason for the Pay or Return decision from the reason list.
    a. The following are definitions for the **Return Reason**:
        - **Altered Item**: The check has been altered.
        - **Duplicate**: The check was already paid.
        - **Encoding Error Amount:** The check amount was encoded incorrectly.
        - **Encoding Error Check Number**: The check number was encoded incorrectly.
        - **Endorsement Missing**: The signature is missing from the check.
        - **Endorsement not as drawn**: The check was drawn on the incorrect account.
        - **Past Deadline Item Paid (Bank Only)**: The check was paid after the 2:00pm deadline.
        - **Past Deadline Item Returned (Bank Only)**: The check was returned after the 2:00pm deadline.
        - **Refer to image**: The check
        - **Refer to Maker**: Return reason is undetermined; depositor should contact the maker of the check.
        - **Signature Unauthorized**: The signature on the check is possible fradulent.
        - **Stale Dated**: The check was issued more than six (6) months ago.

Reviewing Exceptions in Bulk:

1. From the **Decision Needed** screen, select an individual transaction to display the following transaction details:
    a. **Default Decision**: The default decision for the exception type.
    b. **Account Description**: The nickname or description that identifies the account. This is displayed in place of the full account number within Positive Pay and in emails generated by the system.
    c. **Paid Date**: The paid date of the check or ACH transaction.
    d. **Check Number**: The check number of the item.
    e. **Amount**: The amount of the item presented for payment.
    f. **Issued Payee**: The payee name listed on the issued check.
2. On the right hand side of the Decision Needed field select the (⋮) icon.
3. Select **Pay All** or **Return All** to decision the transactions.



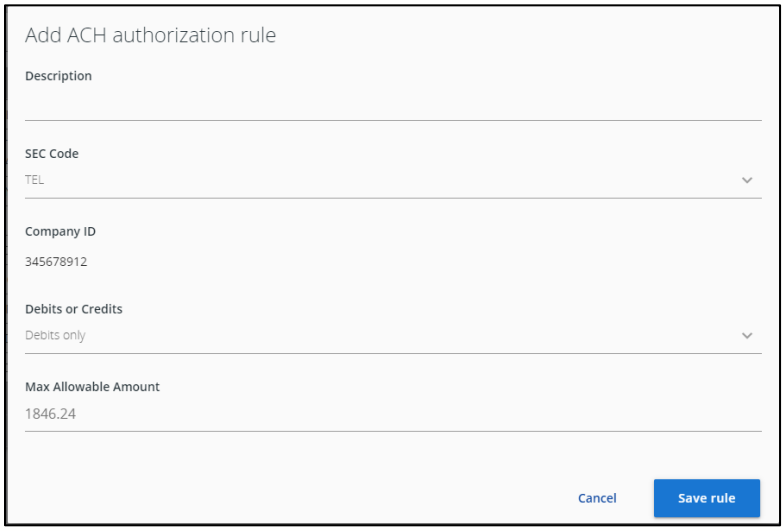
4. Specify the reason for the Pay or Return decision from the reason list.
    a. The following are definitions for the **Return Reason**:
        - **Altered Item**: The check has been altered.
        - **Duplicate**: The check was already paid.
        - **Encoding Error Amount:** The check amount was encoded incorrectly.
        - **Encoding Error Check Number**: The check number was encoded incorrectly.
        - **Endorsement Missing**: The signature is missing from the check.
        - **Endorsement not as drawn**: The check was drawn on the incorrect account.
        - **Past Deadline Item Paid (Bank Only)**: The check was paid after the 2:00pm deadline.
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        - **Refer to image**: The check
        - **Refer to Maker**: Return reason is undetermined; depositor should contact the maker of the check.
        - **Signature Unauthorized**: The signature on the check is possible fradulent.
        - **Stale Dated**: The check was issued more than six (6) months ago.
        - **Unauthorized Draft**: The ACH transaction is not authorized.
            - This return reason is only applicable to ACH transactions.

Adding a New ACH Authorization Rule

To create a new ACH Authorization Rule directly from the Quick Exception Processing page, both the company and users must be enabled for ACH Positive Pay.

1. To add a new ACH Authorization Rule:
    a. Expand the **Decision Needed** section.
    b. Select the exceptioned titled **Unauthorized ACH Transaction.**
    c. Select **Add Rule.**
    d. Enter the following parameters for the rule:
        - **Description**: The description of the ACH rule.
        - **Company ID**: The originating company ID of the transaction from the ACH file. If the company ID field is left blank, the rule applies to all company IDs.

- **SEC Code**: A list of ACH standard entry class (SEC) codes. Either a specific SEC code can be selected or **ALL – All Standard Entry Class Codes** can be selected to include all SEC codes.
- **Debits or Credits**: Specify **Debits only**, **Credits only**, or **both** to define the types of transactions for this rule.
- **Max Allowable Amount**: The maximum allowed amount for this type of transaction. If the amount is left zero, the maximum amount field is not used during the authorization process.



Reviewing Exceptions in Dual Approval

When reviewing and handling exceptions with dual approval, the initial exception review is handled in the same way as single approval. After an exception is reviewed, decisions are not moved to the Decisioned section, but rather placed in the "Decisions - For Review" section. After the first approver makes a decision, the following steps occur:

1. Exceptions are placed in the Decisions - Pending Approval section for all secondary approvers to review.
2. The system generates and sends an email to all users with approval access.
3. Exceptions must be approved or denied by a secondary approver.
4. The system generates and sends an email to the user who approved the exception and to all users with approval access notifying them of the action taken.

Exceptions that are pending review but have not been approved or denied by the 2pm cutoff time, the default decision will be applied. In this case, an email is sent to all users with approval access and the user who initially decisioned the item informing them that the cutoff time has been reached and the default decision and reason (Past Deadline Item Paid/Returned) has been applied.

If an exception is denied by the secondary approver, the exception is returned to the Decisions Needed section for additional review and updating.

To Deny an Exception Pending Approval

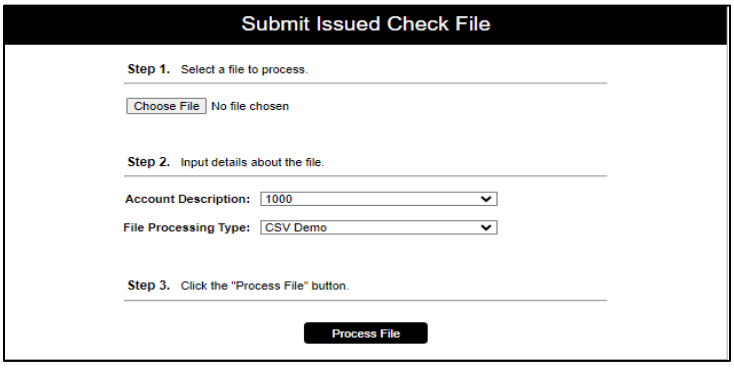
1. Select the transaction from the **Decisions – Pending Approval** section.
2. Select **Deny** ( ) icon.
3. Enter the **Reason** for the denial in the Deny Notes section. (**Note**: The user cannot save the decision unless a note is added to the transaction.
4. Select **Save**. The exception is returned to the Decisions Needed section and the system sends an email to the original approver that includes the denial notes and the name of the secondary approver.

Transaction Processing

Submit Issued Check File

This page is used to upload and Issued Check File.

1. From the menu list, select **Transaction Processing**.
2. Select **Submit Issued Check File** from the sub menu.
3. The user will complete the following steps:
    - Step One: **Select Browse** to locate and upload their issued check file.
    - Step Two:
        - Select the **Account Description.**
        - Select the **File Processing Type** from the dropdown list.
    - Step Three: Click **Process File.**

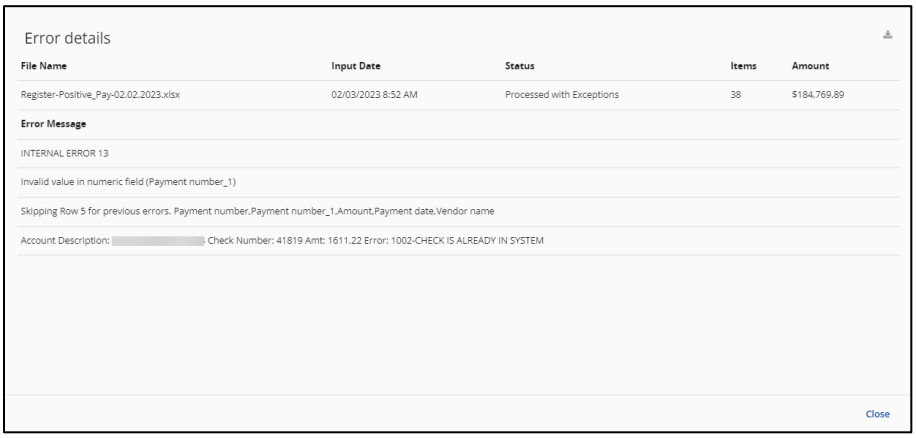


4. Once a file is uploaded and processed, a window is displayed indicating the processing status. The following is a list of processing statuses:
    - **Unprocessed**: The file has been uploaded but has not yet been processed.
    - **Processed**: The file was processed successfully.
    - **Processed with Exceptions**: The file was processed successfully, but duplicate checks were not loaded.
    - **Rejected**: The file was rejected due to one of the following reasons:

- The file was submitted and processed previously.
- The file format did not match the selected File Processing Type.

To view additional details regarding the file, click the **Status** column. For example, to view the exceptions on a file that has a status of Processed with Exceptions, click the Processed with Exceptions link.

- **Account Description**: The nickname or description that identifies the account. This is displayed in place of the full account number within Positive Pay and in emails generated by the system.
- **Check Number**: The check number of the item.
- **Amount**: The amount of the item.
- **Error**: The reason the item was not included in the upload.



Submit Issued Check File- Dual Approval

If an issued check file requires dual approval, the initial file upload process is handled in the same manner as a standard upload. Once is uploaded, the status will change to Pending Approval and be moved to the Issued Check File Processing Log for final approval.

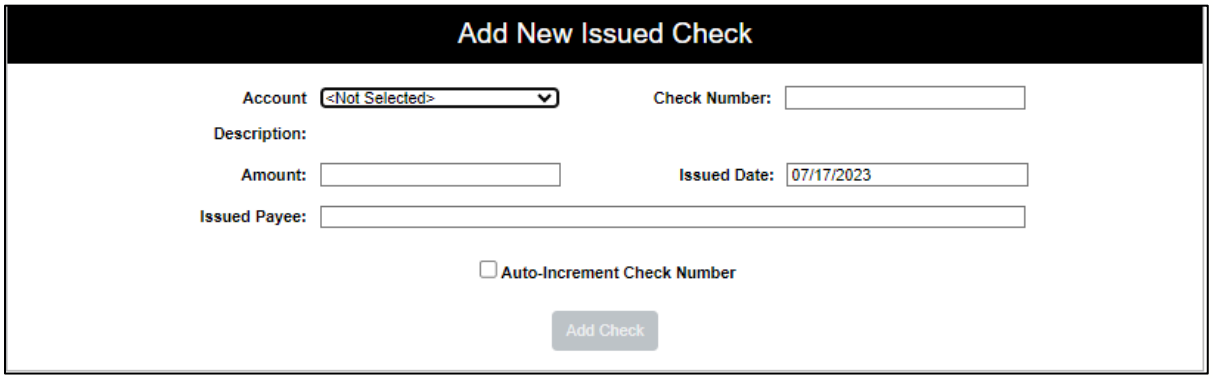
To Approve or Deny an Issued File Upload:

1. After the file has been uploaded, the system will create and send an email to all users with approval access.
2. Select **System Reports.**
3. Select **Issued Check Processing Log.**
4. Please specify the date or range in which the file was uploaded by entering the **Input Date From** and **Input Date To.**
5. Click **Search.**
6. Once the file has been identified, select the (⋮) to approve or deny the file upload.
7. A notification email is generated and sent to the user who approved the exception, as well as to all other users with approval access.
8. If the decision is to **Deny**, enter the Reason for the denial in the Deny Notes section.

Add New Issued Check

This page can be used if a check was manually written or was otherwise not included in the issued check file. Any checks entered on this page are displayed below.

1. Select **Transaction Processing** from the menu list.
2. Select **Add New Issued Check** from the sub menu.
3. Enter any of the following information:
   - **Account Description**: Identifies the account number.
   - **Check Number**: The check number issued.
   - **Amount**: The amount of the check.
   - **Issued Date**: The issued date for this check.
   - **Issued Payee**: The issued payee name for this check.
     Notes: Allows a note to be included with the entry. (**Note**: This field is optional)
   - **Auto-Increment Check Number**: Allows a new check number to be generated automatically when a new check is entered.
4. Click **Add Check**



Add New Issued Check- Dual Control

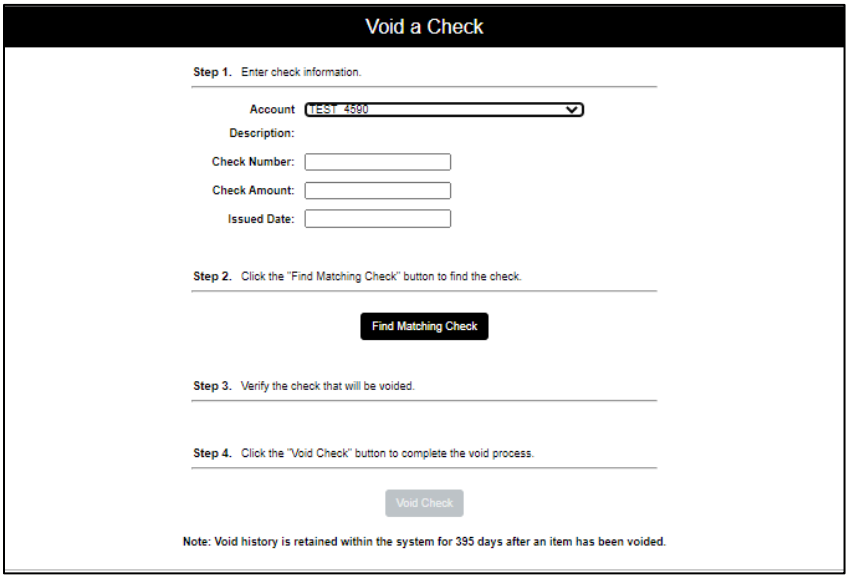
If a new issued check requires dual approval, the initial data entry process is the same as the standard process. Once the check details are entered, select **Add Check**, followed by **Notify Approvers** to send an email to all users with approval access. Upon final approval, the status will change to **Pending Approval** and be moved to the **Issued Check File Processing Log**.

1. A user with approval access selects the (⋮) icon to review the check details.
2. Once reviewed, the approver selects the (⋮) icon to approve or deny the check.
3. Upon approval, the system sends an email notification advising the approver and all others with approval permission that the exception has been approved.
4. If the decision is to deny, enter the **Reason** for the denial in the **Deny Notes** section.

Void a Check

This page allows the user to void a check. A stop payment must be placed via online banking or by contacting their local branch for items that require a stop payment.

1. Select **Transaction Processing** from the menu list.
2. Select **Void a Check** from the sub menu.
3. Enter any of the following information:
    - **Account Description**: Is displayed in place of the account number on pages within the system and in emails generated by the system.
    - **Check Number**: The number of the issued check.
    - **Check Amount**: The amount written on the check.
    - **Issued Date**: The date the check was issued.



Note: All four fields (Account Description, Check Number, Check Amount, and Issued Date) are required to void a check.

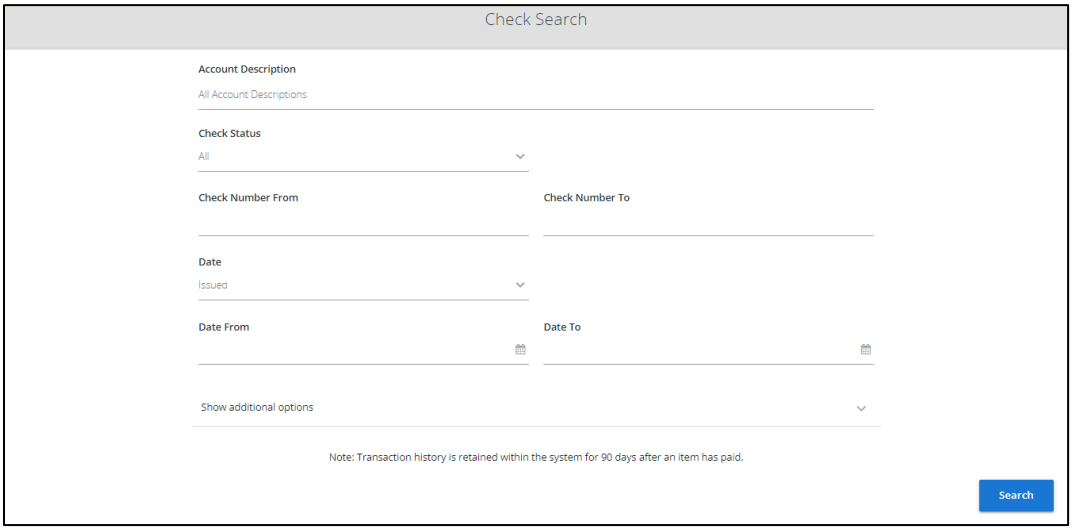
Check Search

Use the Check Search page to search for a specific check.

1. Select **Transaction Processing** from the menu list
2. Select **Check Search** from the sub menu.
3. Enter any of the following information:

- **Account Description**: Optionally select a specific account. If no accounts are selected the system will search through all available accounts assigned to the positive pay user.
- **Check Status**: The status of the check.
- **Check Number From**: The beginning check number used to search for a range of checks.
- **Check Number To**: The ending check number used to search for a range of checks.
- **Date**: The type of date the user would like to run the Check Search report for.
- **Date From**: The beginning date used in the date range.
- **Date To**: The ending date used in the date range.
- **Amount From**: The minimum check amount to include in the search.
- **Amount To**: The maximum check amount to include in the search.
- **Decision**: Limits the search to a specific pay/return decision.
- **Reason**: Limits the search based upon the reason that was selected.
- **Issued Payee:** Limits the search to specific payee names. Enter all or part of the payee name.
- **Include Reversals**: When enabled, the search includes reversals.

4. Click **Search**



a. The following columns appear on the Check Search page:
   - **Account Description**: The nickname or description that identifies this account to the customer. This Account Description is displayed in place of the account number on pages within the system and in emails generated by the system.
   - **Check Number**: The check number of this item.
   - **Amount**: The amount of the check that has been presented for payment.
   - **Issued Payee**: The issued payee name for this check.
   - **Issued Date**: The issued date for this check. On Paid Not Issued exceptions, the paid date is defaulted into the issued date field.
   - **Paid Date**: The paid date for this check.
   - **Current Status**: The status of the transaction:
   - **Account Number**: The full account number.
   - **Issued:** Displayed on items that are flagged as issued by the system.
   - **Exception**: Displayed on items that are flagged as exceptions by the system.
   - **Returned:** Displayed on items that are flagged as returned exceptions by the

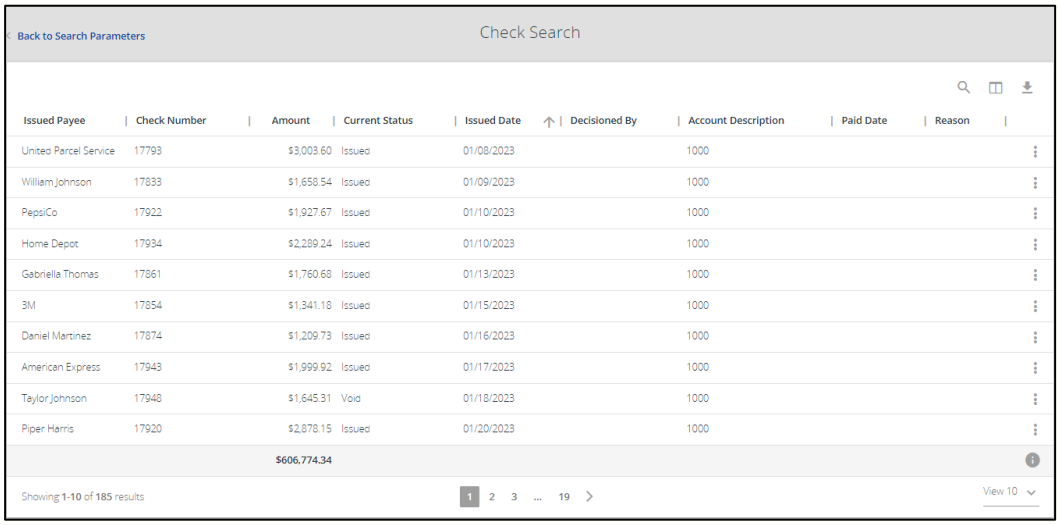
system.
- **Paid:** Displayed on items that have been previously paid.
- **Stop Payment**: Displayed for checks that have been stopped with a stop payment.
- **Reversal**: Displayed on items that have been paid and reversed. An item is considered a reversal by Centrix Exact/TMS if the transaction file has a reversal code set for that item.
- **Void**: Displayed on items that have been voided.
- **Blank**: Displayed on an item that is an outstanding check.

b. On the results page, the user can perform the following actions:
- Edit record.
- Delete record.
- View record.
- Drag a column header to reorder.
- Select the search filter ( ) to filer all results or select a specific column to search within.
- Select the column icon ( ) to select or remove columns from the report.
- Select the options( ) icon on an individual search result to perform one of the following actions:
  1. **View check images**: Displays an image of the selected check. The user can change the view and download a PDF version of the image from this window.
  2. **View audit history**: Displays the history of all changes made to the record. Select View record on an individual history item for additional details on the change.
  3. **Edit record**: Opens the record for editing.
  4. **Delete record**: Deletes the record from the system.

c. Select the export icon ( ) to export the search results to a Microsoft Excel, CSV or PDF file.
- **Input Date**: The date the issued item was entered into the system.
- **Exception Date**: The date of the exception.
- **Void Date**: The date the check was voided.
- **Decision**: The decision for this exception item.
- **Reason**: The reason associated with the exception.
- **Decisioned By**: The user who performed the decision.
- **Trace Number**: A unique transaction ID number that is generated by the core processing system.
- **Reversal**: Indicates if the item was reversed.
- **Stop Pay Status**: Indicates whether a stop payment has been placed on the item.
- **Notes**: Any notes associated with the item.

d. The following columns appear on the **Check Search** page:
- **Account Description**: Is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Check Number**: The check number of this item.
- **Amount**: The amount of the check that has been presented for payment.
- **Issued Payee**: The issued payee name for this check.

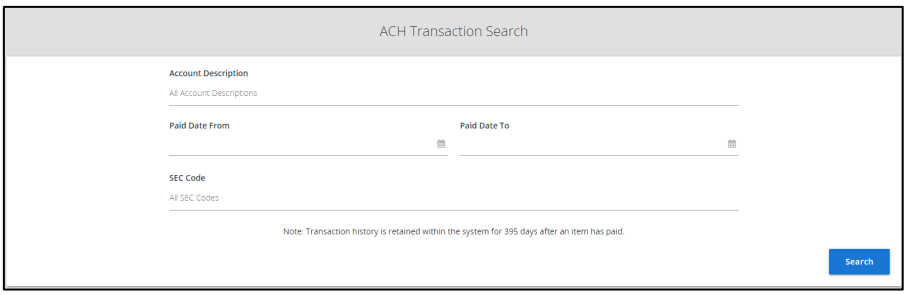
- **Issued Date**: The issued date for this check. On Paid Not Issued exceptions, the paid date is defaulted into the issued date field.
- **Paid Date**: The paid date for this check.



ACH Transaction Search

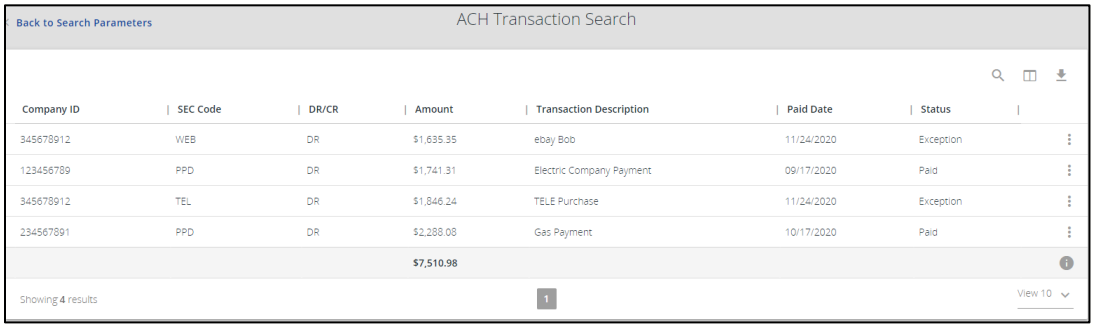
Review posted ACH transaction activity using the ACH Transaction Search page. The report only includes ACH transactions that have valid Standard Entry Class (SEC) codes or ACH transaction codes.

1. Select **Transaction Processing** from the menu list.
2. Select **ACH Transaction Search** from the sub menu.
3. Enter one of the following in the search criteria:
    - **Account Description/Account ID**: (Optional) Select a specific account. If no accounts are selected the system searches through all available accounts assigned to the user.
    - **Paid Date From/Paid Date To**: Search for transactions based upon the date or date range the item was posted. When searching for a specific date, enter the date in both fields.
    - **SEC Code**: Search for transactions based upon the ACH SEC code.
4. Click **Search.**



a. The following columns appear on the ACH Transaction Search page:

- **Account Description**: Is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Company ID**: The originating ACH Company's identification number.
- **SEC Code**: The ACH standard entry class.
- **DR/CR**: Indicates if the transaction is a debit or credit.
- **Amount**: The amount of the ACH transaction that has been presented for payment.
- **Transaction Description**: The description of the ACH transaction.
- **Paid Date**: The paid date for this transaction.
- **Status**: The status of the transaction. The possible statuses are as follows:
  - **Exception**: Displayed on items that are flagged as exceptions by the system.
  - **Paid**: Displayed on items that have been previously paid.
  - **Individual ID**: The accounting number by which the receiver is known to the originator.
  - **Individual Name**: The name from the NACHA file.
  - **Input Date**: The date the transaction was uploaded.
  - **Date Reconciled**: The date the transaction was reconciled.
  - **Decision**: The decision that has been applied to the transaction. If no decision has been applied, this is blank.
  - **Reason**: The reason for the pay/return decision. If no reason has been applied, this is blank.
  - **Decisioned By**: The user who performed the decision.
  - **Account Number**: The full account number.
  - **Trace Number**: A unique transaction ID number that is generated by the core processing system.
  - **Notes**: Any notes associated with the item.



b. On the results page, the user can perform the following actions:
   - Edit record
   - Delete record
   - View record
   - Drag a column header to reorder
   - Select the search filter ( ) to filer all results or select a specific column to search within.
   - Select the column icon ( ) to select or remove columns from the report.
   - Select the options ( ) icon on an individual search result to perform one of the following actions:
     1. **View check images**: Displays an image of the selected check. The user can change the view and download a PDF version of the image

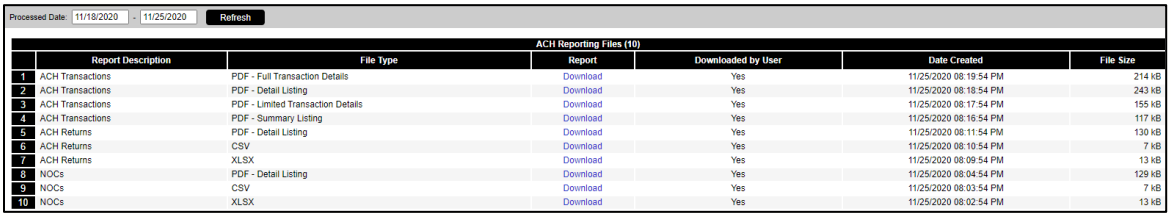
from this window.

2. **View audit history**: Displays the history of all changes made to the record. Select View record on an individual history item for additional details on the change.
3. **Edit record**: Opens the record for editing.
4. **Delete record**: Deletes the record from the system.

ACH Reporting Files

The ACH Reporting Files page provides the client with downloadable files containing ACH transactions, returns, notice of change (NOC), or EDI detail from corporate ACH payments.

1. Select **Transaction Processing** from the menu list.
2. Select **ACH Reporting Files** from the sub menu.
3. Enter the Beginning and Ending **Processed Date.**
4. Click **Search.**
    a. The user will see the following:
        - **Report Description**: The description of ACH reporting file as defined by the FI.
        - **File Type**: The format of the file. Types include: XML, PDF, NACHA, CSV, EDI, XLS, and XLSX.
        - **Downloaded by User**: Indicates that a user has downloaded the file.
        - **Date Created**: The date the report was created.
        - **File Size**: The size of the file (in KB).


Processed Date: 11/18/2020 - 11/25/2020 Refresh

ACH Reporting Files (10)

	Report Description	File Type	Report	Downloaded by User	Date Created	File Size
1	ACH Transactions	PDF - Full Transaction Details	Download	Yes	11/25/2020 08:19:54 PM	214 kB
2	ACH Transactions	PDF - Detail Listing	Download	Yes	11/25/2020 08:18:54 PM	243 kB
3	ACH Transactions	PDF - Limited Transaction Details	Download	Yes	11/25/2020 08:17:54 PM	155 kB
4	ACH Transactions	PDF - Summary Listing	Download	Yes	11/25/2020 08:16:54 PM	117 kB
5	ACH Returns	PDF - Detail Listing	Download	Yes	11/25/2020 08:11:54 PM	130 kB
6	ACH Returns	CSV	Download	Yes	11/25/2020 08:10:54 PM	7 kB
7	ACH Returns	XLSX	Download	Yes	11/25/2020 08:09:54 PM	13 kB
8	NOCs	PDF - Detail Listing	Download	Yes	11/25/2020 08:04:54 PM	129 kB
9	NOCs	CSV	Download	Yes	11/25/2020 08:03:54 PM	7 kB
10	NOCs	XLSX	Download	Yes	11/25/2020 08:02:54 PM	13 kB

Transaction Reports

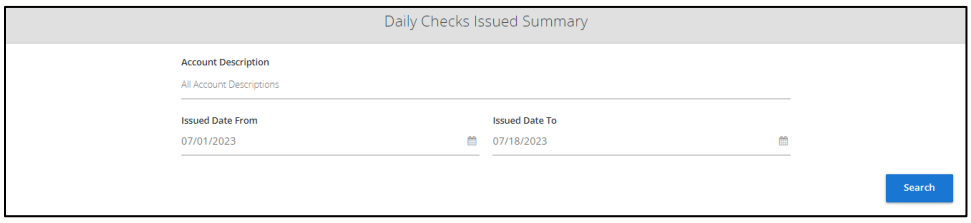
Daily Issued Check Summary

The Daily Checks Issued Summary report is an easy way to see how many checks were issued on any given day and their totals.

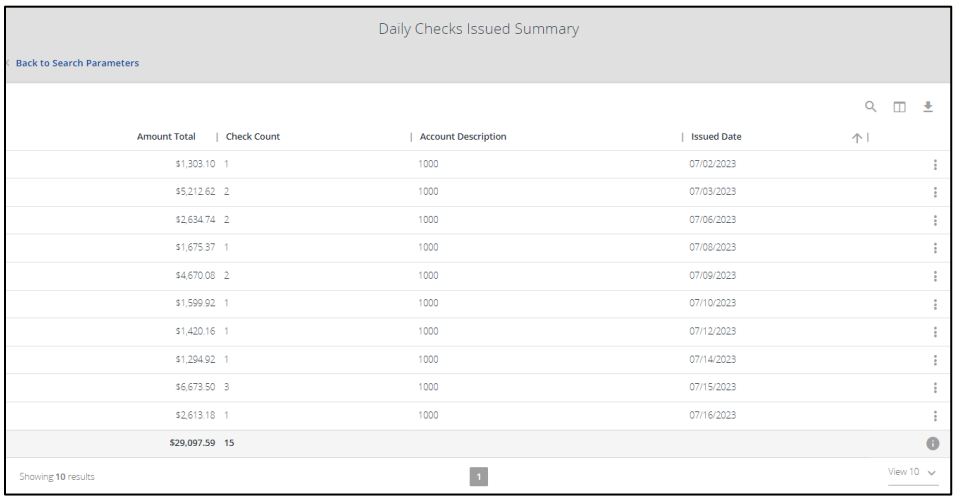
1. Select **Transaction Reports** from the menu list.
2. Select **Daily Check Issued Summary** from the sub menu.
    a. Enter one of the following search criteria:

- **Account Description**: The nickname or description that identifies this account to the customer. This Account Description is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Issued Date From**: The beginning check number used to search for a range of checks.
- **Issued Date To**: The ending check number used to search for a range of checks.

3. Click **Search.**



a. The user will see the following:
   - **Amount Total**: The total amount of the upload.
   - **Account Description**: The nickname or description that identifies this account to the customer. This Account Description is displayed in place of the account number on pages within the system and in emails generated by the system.
   - **Issued Date**: The date the check was issued.



b. On the results page, the user can perform the following actions:
   - Edit record.
   - Delete record.
   - View record.
   - Drag a column header to reorder.
   - Select the search filter ( ) to filer all results or select a specific column to search within.
   - Select the column icon ( ) to select or remove columns from the report.
   - Select the options( ) icon on an individual search result to perform one of the following actions:
     - **View check images**: Displays an image of the selected check. The user

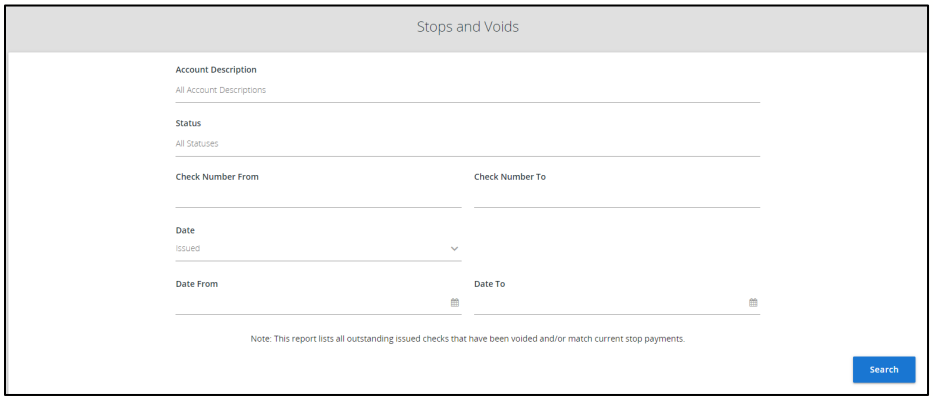
can change the view and download a PDF version of the image from this window.

- **View audit history**: Displays the history of all changes made to the record. Select View record on an individual history item for additional details on the change.
- **Edit record**: Opens the record for editing.
- **Delete record**: Deletes the record from the system.

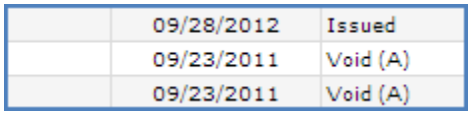
Stops and Voids

The Stops and Voids report page allows the user to create a report of checks that have been stopped or voided. Select items by Issued Date, Void Date, Stop Placed Date, Item Stopped Date, or Issued Payee.

1. Select **Transaction Processing** from the menu list.
2. Select **Stops and Voids** from the sub menu.
3. Enter any of the following search criteria:
    - **Account Description**—the nickname or description that identifies this account to the customer. This Account Description is displayed in place of the account number on pages within the system and in emails generated by the system.
    - **Status**: Filter the results to specific statuses of stops and voids. The status options are as follows:
        - **Void**: Items that have a status of void.
        - **Requested Stop Pay**: Stop pay items that have been requested as a stop payment within Centrix Exact/TMS, but the item has not yet been passed to us from the core within the daily stop file.
        - **Requested and Placed**—stop pay items that have been requested as a stop payment within Centrix Exact/TMS. These stop payment items also match up to a stop payment passed to Centrix Exact/TMS through the daily stop pay file provided by the FI.
    - **Check Number From**: The beginning check number used to search for a range of checks.
    - **Check Number To**: The ending check number used to search for a range of checks.
    - **Date**: The type of date the user would like to run the Stops and Voids report for.
    - **Date From**: The beginning date used in the date range.
    - **Date To**: The ending date used in the date range.
4. Click **Search.**



a. The user will see the following:
   - **Account Description**: The nickname or description that identifies this account to the customer. This Account Description is displayed in place of the account number on pages within the system and in emails generated by the system.
   - **Check Number**: The check number of this item.
   - **Check Amount**: The amount of the check that has been presented for payment.
   - **Issued Payee**: The issued payee name for this check.
   - **Issued Date**: this is the date the check was issued.
   - **Requested Stop Pay Date**: If the request originated from a source other than this system, this column is blank. Otherwise, this represents the date the request was submitted.
   - **Requested and Placed Stop Pay Date**: The date the stop payment was applied (setup).
   - **Item Stopped Date**: The date the item was stopped.
   - **Void Date**: The date the check was voided. Note: If an (A) is listed after the void date, the item was automatically voided.



	09/28/2012	Issued
	09/23/2011	Void (A)
	09/23/2011	Void (A)

   - **Input Date**: The date the check was input into the system.
   - **Notes**: Any additional notes associated with the item.

b. On the results page, the user can also perform the following actions:
   - View record.
   - Drag a column header to reorder.
   - Select the search filter ( ) to filer all results or select a specific column to search within.
   - Select the column icon ( ) to select or remove columns from the report.
   - Select the options( ) icon on an individual search result to perform one of the following actions:
     - **View check images**: Displays an image of the selected check. The user can change the view and download a PDF version of the image from this window.
     - **View audit history**: Displays the history of all changes made to the record. Select View record on an individual history item for additional details on the change.
     - **Edit record**: Opens the record for editing.
     - **Delete record**: Deletes the record from the system.

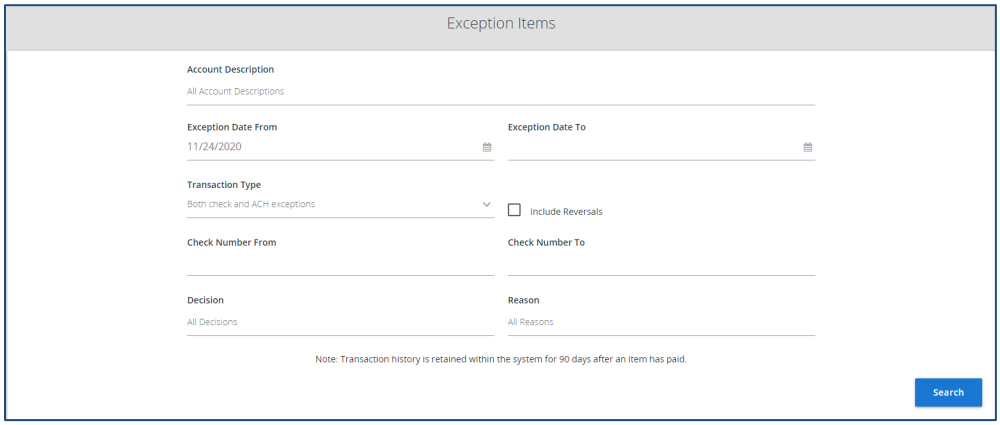
Exception Items

The Exception Items report allows the user to generate a report of items that were flagged as exception items.

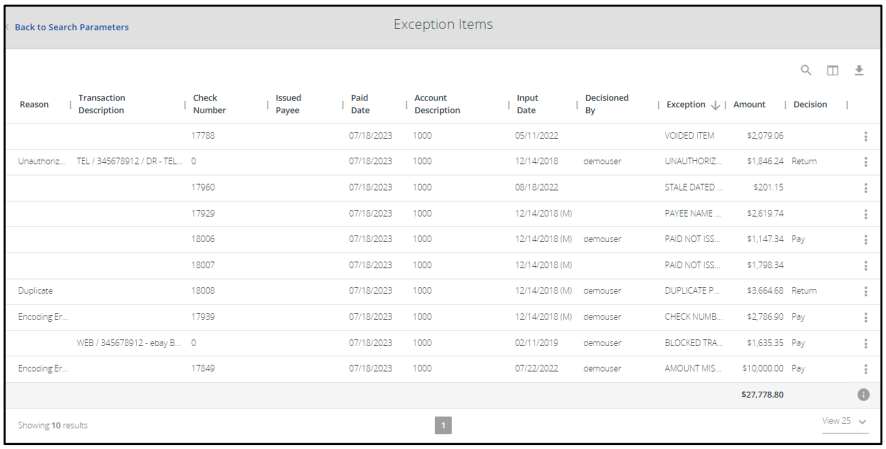
1. Select **Transaction Processing** from the menu list.
2. Select **Stops and Voids** from the sub menu.
3. Enter any of the following search criteria:

- **Exception Date From**: The beginning posted date used to search for a range of exceptions.
- **Transaction Type**: The type of transaction the exception item is.
- **Check Number From**: The ending posted date used to search for a range of exceptions.
- **Check Number From**: The beginning check number used to search for a range of checks.
- **Check Number To**: The ending check number used to search for a range of checks
- **Decision**: Specify decisions to search within.
- **Reason**: Specify reasons to search within.

4. Click **Search.**



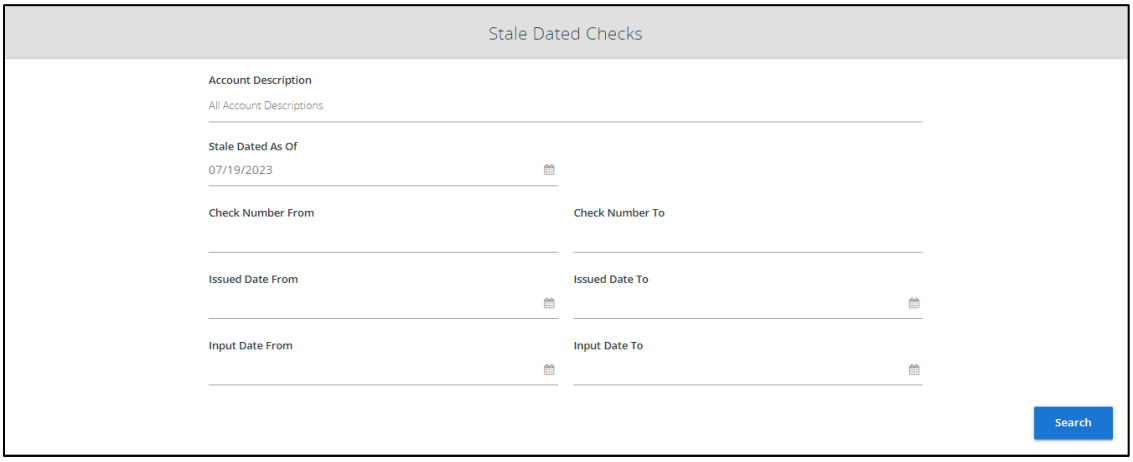
a. The user will see the following:
   - **Account Number**: The account number of the originator.
   - **Trace Number**: The trace number uniquely identifies each Entry Detail Record within a batch in an ACH input file.
   - **Check Number**: The check number of the item**.**
   - **Amount**: The amount of the transaction.
   - **Issued Payee**: The issued payee name for this check.
   - **Paid Date**: The paid date for this check.
   - **Exception**—the type of exception for this item.
   - **Transaction Description**—the transaction description.
   - **Account Number**: The full account number.
   - **Decision**—the decision for this exception item.
   - **Reason**—the reason associated with the exception.
   - **Decisioned By**—the user who performed the decision.
   - **Exception Scrubbed**—indicates whether the exception was scrubbed.
   - **Service Charge Waived**—indicates whether the service charge was waived.
   - **Reversal**—indicates whether the exception was a reversal.



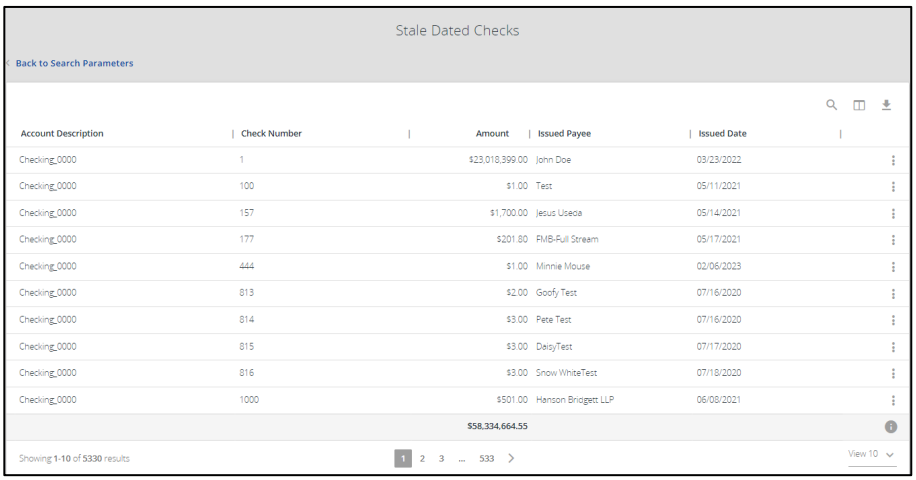
Stale Dated Checks

The Stale Dated Checks report allows the user to create a report of stale dated checks.

1. Select **Transaction Reports** from the menu list.
2. Select **Stale Dated** from the sub menu.
3. Enter any of the following search criteria**:**
   - **Account Description**: The nickname or description that identifies this account to the customer. This Account Description is displayed in place of the account number on pages within the system and in emails generated by the system.
   - **Stale Dated As Of**: To create a report of stale dated checks "as of" a specific date in the past, enter a date in this field.
   - **Check Number From**: The beginning check number used to search for a range of checks.
   - **Check Number To**: The ending check number used to search for a range of checks.
   - **Issued Date From**: The beginning issued date used to search for a range of checks.
   - **Issued Date To**: The ending issued date used to search for a range of checks.
4. Click **Search.**



a. The user will see the following:
   - **Account Description**: The nickname or description that identifies this account to the customer. This Account Description is displayed in place of the account number on pages within the system and in emails generated by the system.
   - **Check Number**: The check number of the item**.**
   - **Amount**: The amount of the transaction.
   - **Issued Payee**: The issued payee name for this check.
   - **Issued Date**: The issued date for this check.
   - **Stale Dated As Of**: To create a report of stale dated checks "as of" a specific date in the past, enter a date in this field.
   - **Input Date**: The date the check was entered into the system.
   - **Notes**: Used to view any notes for a specific check.



Note: The date is followed by (M) if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner.

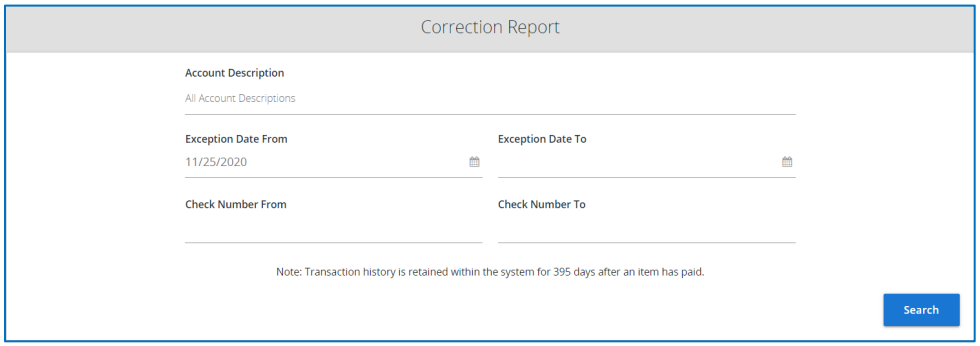
Correction Report

The Correction Report lists the encoding errors that have been corrected by the FI. These are items that have posted incorrectly, usually due to encoding errors such as check number blank, zero or incorrect, and amount mismatches.

1. Select **Transaction Reports** from the menu list.
2. Select **Correction Report** from the sub menu.
3. Enter any of the following search criteria:
   - **Account Description**: The nickname or description that identifies this account to the customer. This Account Description is displayed in place of the account number on pages within the system and in emails generated by the system.
   - **Exception Date From:** The beginning posted date used to search for a range of exceptions.
   - **Exception Date To**: The ending posted date used to search for a range of exceptions.
   - **Check Number From**: The beginning check number used to search for a range of checks.

- **Check Number To**: The ending check number used to search for a range of checks.

4. Click **Search.**



a. The user will see the following:
   - **Account Number**: The account number associated with the correction.
   - **Posted Check Number**: The check number that was originally posted.
   - **Corrected Check Number**: The corrected check number.
   - **Posted Amount**: The amount of the check that has been presented for payment.
   - **Corrected Amount**: The amount of the corrected item.
   - **Posted Issued Date**: The original date the check was issued.
   - **Corrected Issued Date**: The corrected check issued date.
   - **Paid Date**: The paid date for this check.
   - **Exception**: The type of exception for this item.
   - **Reason**: The reason this item was corrected.
   - **Notes**: Any notes associated with the correction.

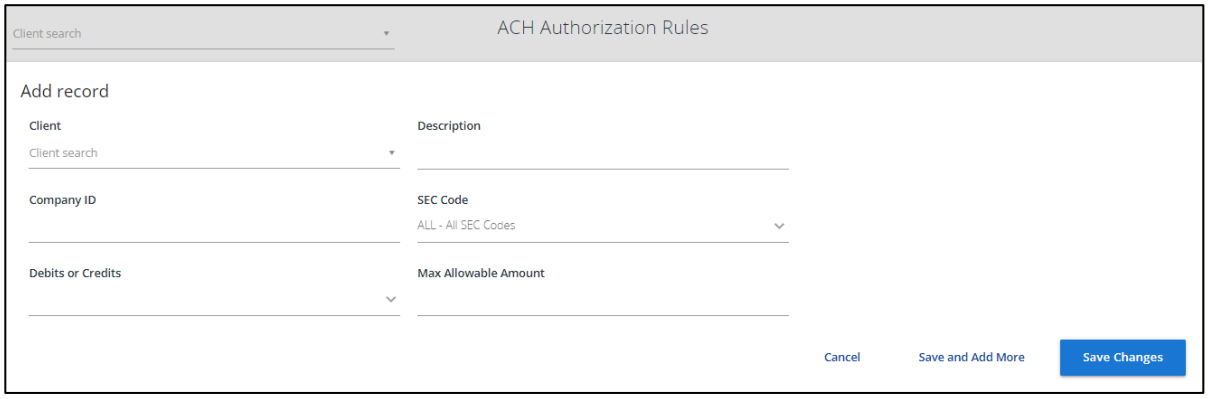
b. On the results page, the user can perform the following actions:
   - View record.
   - Drag a column header to reorder.
   - Select the search filter ( ) to filer all results or select a specific column to search within.
   - Select the column icon ( ) to select or remove columns from the report.
   - Select the options( ) icon on an individual search result to perform one of the following actions:
     1. **View check images**: Displays an image of the selected check. The user can change the view and download a PDF version of the image from this window.
     2. **View audit history**: Displays the history of all changes made to the record. Select View record on an individual history item for additional details on the change.
     3. **Edit record**: Opens the record for editing.
     4. **Delete record**: Deletes the record from the system.

System Reports

ACH Authorization Rules

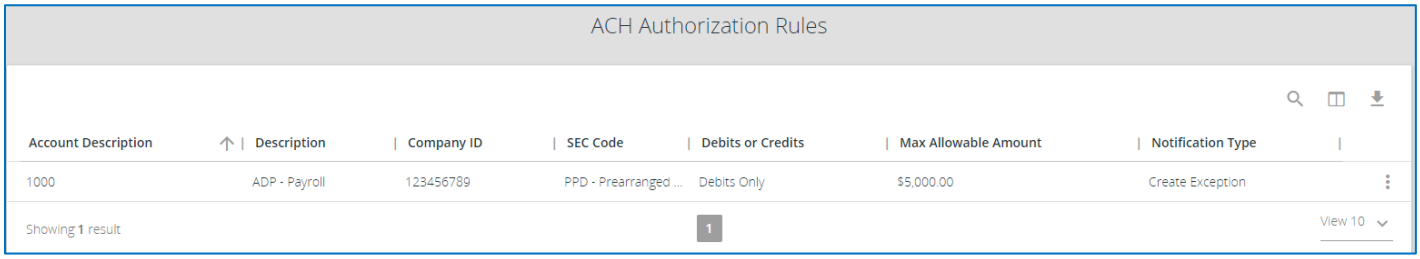
The ACH Authorization Rules page displays a listing of all pre-authorized rules and allows authorized users to add/edit ACH Authorization Rules. If an unauthorized ACH item posts to an account, the rules determine whether the item requires a Pay/Return decision.

1. Select **System Reports** from the menu list.
2. Select **ACH Authorization Rule** from the sub menu.
3. Select the add icon (+) to set up a new ACH authorization rule. This icon is not available if the user does not have the Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules user right enabled.



a. The user will see the following information:
   - **Account Description**: Identifies this account to the client. This Account Description is displayed in place of the account number on pages within the system and in emails generated by the system.
   - **Description**: The description of the ACH rule.
   - **Company ID**: The originating company ID of the transaction from the ACH file. If the company ID field is left blank, the rule applies to all company IDs.
   - **SEC Code**: A list of ACH standard entry class (SEC) codes. Either a specific SEC code can be selected or ALL – All Standard Entry Class Codes can be selected to include all SEC codes.
   - **Debits or Credits**: Specify Debits only, Credits only, or both to define the types of transactions for this rule.
   - **Max Allowable Amount**: The maximum allowed amount for this type of transaction. If the amount is left zero, the maximum amount field is not used during the authorization process.
   - **Notification Type**: The method of notifying the client of an unauthorized transactions. The following options are available:
   - **Create Exception**: Any unauthorized ACH transaction becomes an exception that requires a pay or return decision by the client on the Quick Exception Processing page.
   - **Date Created**: The date the rule was created.

- **Date Updated**: The last date the rule was updated.



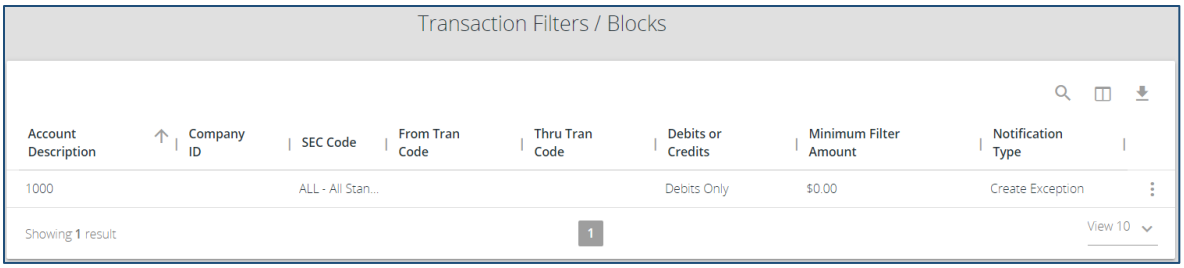
b. On the results page, the user can perform the following actions:
   - View record.
   - Drag a column header to reorder.
   - Select the search filter ( ) to filer all results or select a specific column to search within.
   - Select the column icon ( ) to select or remove columns from the report.
   - Select the options ( ) icon on an individual search result to perform one of the following actions:
     - **Edit record**: Opens the record for editing.
     - **Delete record**: Deletes the record from the system.

Transaction Filters/Blocks

The Transaction Filters/Blocks page displays a listing of all filters/block rules and allows users with the Allow user to add/edit Transaction Filters/Blocks user right to set up and edit transaction filters and blocks.

Transaction filters/blocks are used to define guidelines for monitoring ACH activity and alerting the client if an ACH item posts that matches the monitoring guidelines. An ACH filter/block guideline can include the standard entry class (SEC), transaction code, transaction type (debits and/or credits), and the transaction amount. The user can either simply receive an email alert when an ACH item posts that meets the guidelines established in a filter/block rule or the system can create an exception requiring a pay/return decision.

1. Select **System Reports** from the menu list.
2. Select **Transaction Filters/Blocks** from the sub menu.
3. Select the add icon ( ) to set up a new transaction filter/block. This icon is not available if the user does not have the Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules user right enabled.



a. The user will see the following:
   - **Account Description**—the nickname or description that identifies this account to the customer. This Account Description is displayed in place of the account number on pages within the system and in emails generated by the system.
   - **Company ID**—the originating company ID of the transaction from the ACH file. If the field is left blank, the filter will not be used.
   - **SEC Code**—the ACH SEC code(s) pertaining used for this rule. Either a specific SEC code can be selected or **ALL – All Standard Entry Class Codes** can be selected to include all SEC codes.
   - **From Tran Code**—the starting transaction code for this filter. If the ACH SEC Code is not available from the DDA system, the user can use this field in place of an SEC code to identify the type of transaction.
   - **Thru Tran Code**—the ending transaction code for this filter. If the ACH SEC Code is not available from the DDA system, the user can use this field in place of an SEC code to identify the type of transaction.
   - **Debits or Credits**—displays whether the filter pertains to debits only, credits only, or both debits and credits.
   - **Minimum Filter Amount**—the minimum transaction amount for this filter. Transactions must have an amount greater than or equal to this amount for this filter to apply. Any transaction that exceeds the minimum filter amount will activate the notification type defined for the rule. If the minimum filter amount is blank or zero, the transaction amount will not be used.
   - **Notification Type**—the method of notifying the client of an unauthorized transactions. The following options are available:
   - **Create Exception**—any transaction matching the filter criteria becomes an exception that requires a pay or return decision by the client.
   - **Email/Text Notification Only**—the client will receive an email and/or text notification of any transaction matching the criteria in this filter. The user can customize the content of the email and text messages on the Email/Text Setup page.
   - **Date Created**—the date the filter criteria was created.
   - **Date Updated**—the date the filter criteria was last modified.

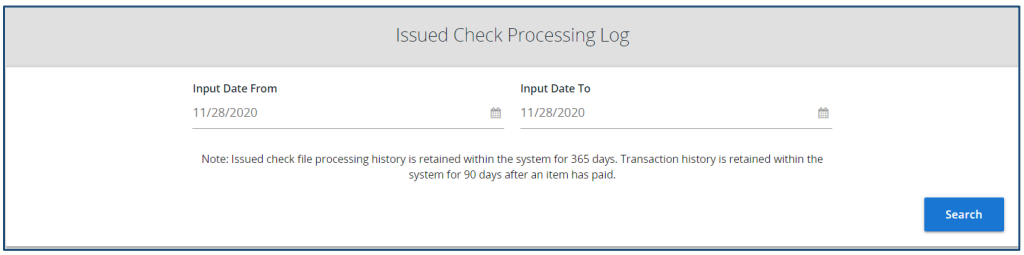
b. On the results page, the user can perform the following actions:
   - View record.
   - Drag a column header to reorder.
   - Select the search filter ( ) to filer all results or select a specific column to search within.
   - Select the column icon ( ) to select or remove columns from the report.
   - Select the options ( ) icon on an individual search result to perform one of the following actions:
     - **Edit record**: Opens the record for editing.

- **Delete record**: Deletes the record from the system

Issued Check Processing Log

The Issued Check File Processing Log displays a list of all issued check files that have been submitted.

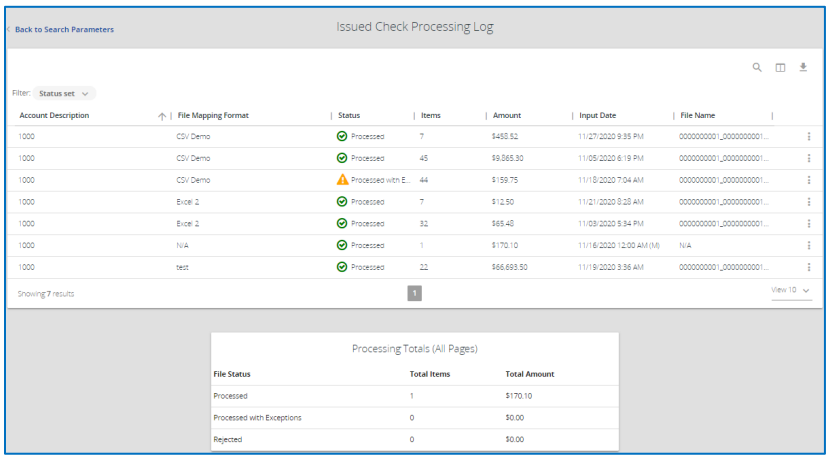
1. Select **System Reports** from the menu list.
2. Select **Issued Check Processing Log** from the sub menu.
3. Enter any of the following search criteria:
    - **Input Date From**: The beginning of the date range.
    - **Input date To**: The end of the date range.
4. Click **Search.**



a. The user will see the following:
    - **Account Description**—the nickname or description that identifies this account to the customer. This Account Description is displayed in place of the account number on pages within the system and in emails generated by the system.
    - **File Mapping Format**—the file processing type associated with this upload.
    - **Status**—the results column from the Issued Check File Processing Log will display one of the following processing statuses:
        - **Unprocessed**—the file has been uploaded but has not yet been processed.
        - **Processed**—the file was processed successfully.
        - **Processed with Exceptions**—the file was processed successfully, but duplicate checks were not loaded.
        - **Rejected**—the file was rejected due to one of the following reasons:
            a. A mismatch between the number of items/amount entered on the page and the number of items/amount contained in the file.
            b. The file format did not match the format selected.
    - **Items**—the number of items in the file.
    - **Amount**—the total amount in the file.
    - **Input Date**—the date the file was uploaded.
    - **User**—the user that uploaded the issued check file.
    - **File Name**—the name of the issued check file uploaded into the system.
    - **View File**—specific users can be given the ability to download the issued check file that was uploaded by the customer. For those users, a **View File** link appears. When selected, the user has the option to save or view the file. The option to give this ability to users is done on either

the User Setup (Client) or User Setup (Bank Admins Only) pages. Depending on the configuration, the **View File** link may not appear for all issued check files.

- **Download File**: Specific users can be given the ability to download the issued check file upload content. For those users, a **Download File** link appears. When selected, the user has the option to save or view the file.



b. On the results page, the user can perform the following actions:
   - View record.
   - Drag a column header to reorder.
   - Select the search filter ( ) to filer all results or select a specific column to search within.
   - Select the column icon ( ) to select or remove columns from the report.
   - Select the options ( ) icon on an individual search result to perform one of the following actions:
     - **Edit record**: Opens the record for editing.
     - **Delete record**: Deletes the record from the system.