

Positive Pay & ACH Filters Customer Guide

For support call 402-399-5079

Email: TS@anbank.com

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Quick Instructions

Blue – Positive Pay

Green – ACH Filters

Black -- Both

- If you receive an email alert from PositivePayACHFilter@anbank.com indicating that you have exceptions:
- Prior to 11:00 AM CST., **log on** at <https://www.centrixsecure1.com/ANBankPositivePay/pages/login.aspx>
- Select **“Quick Exception Processing”** from the menu.
- If an ACH exception was an **“UNAUTHORIZED ACH TRANSACTION”**, and if you have the **“Add ACH Rule”** authority, and **if you want to create a new ACH Authorization Filter to authorize transactions from this originator in the future**, select the **“Add ACH Rule”** hyperlink, change any selections on the popup screen as necessary, and press **“Add Rule”**. See Exception Review – **Quick Exception Processing** for more details. **Important** – Adding an ACH Rule for an exception does not pay the exception. You still need to make a **“Pay” / “Return”** decision on the exception.
- Review your exception(s). **Select the “Pay” or “Return” check box** for each exception.
- **If you selected “Return”, select a Return Reason** from the dropdown.
- Press the **“Save Decisions”** button.
- Log off.

See the **“Exception Review – Quick Exception Processing”** section for more important details on decisioning exceptions.

Exception email alerts are sent at approximately 5 AM CST

The cutoff time for decisioning items is 11:00 AM CST. If you have not decided your exceptions by that time, they will be processed per the **“Pay or “Return”** default that was indicated on your enrollment form

Positive Pay, ACH Filters, or Both?

This document includes instructions for both services:

Positive Pay

ACH Filters

Color Coding:

If you have subscribed to only one of these two services, to assist you in identifying information pertinent to you, the headings and other key areas in this document are color-coded as such:

Both Services – Black

Positive Pay (Checks) – Blue

ACH Filters – Green

For practical purposes, this document refers to the overall set of services as “Positive Pay”.

Thank you for your business, we value you as our customer! We encourage you to consider the anti-fraud benefits of both services!!

Thank you.

American National Bank
Treasury Services
402-399-5079

Overview – Positive Pay and Payee Positive Pay

Positive Pay is the service that validates that checks presented for deposit were actually issued by the payor. Positive Pay verifies the check number and check amount against the issued checks information that is input into the system by the customer.

Payee Positive Pay has all the same features as Positive Pay service, except that it also validates the payee name printed on the check against the payee name that was input into the system by the customer.

NOTE – IF you subscribe to both Positive Pay and ACH filters services, you will use a single process where you see both types of exceptions in your email alerts, and you can decision both types of exceptions online, at the same time.

These are the key elements of the Positive Pay process:

- Emails Alerting You that You Have Exceptions
- Decisioning Your Exceptions Online
- Importing Your Issued Check Records
- Branch Office Review, Cashed Checks

These are explained further in this document.

Check Exception Email Alerts

Email notifications regarding exceptions are **sent out** at approximately **5:00 a.m. central time***. Depending on your selection at enrollment, you will either receive alerts a) only on days when you have exception items, or b) daily, either indicating that you do have exceptions, or you do not have exceptions.

If you have exceptions and **have not decisioned them by 9:00a.m. you will receive a reminder** alert that the **11:00 deadline** is approaching.

Following is an example of an email alert for an account with a “Paid Item Not Issued” check exception. **PLEASE DO NOT REPLY to these emails.** If you need assistance, please call us at 402-399-5079.

From: PositivePayACHFilter@anbank.com
Sent: Tuesday, June 14, 2022 5:00 AM
To: Customer
Subject: Positive Pay System Notifications (Exception: Paid Item Not Issued)

A check has been paid that was not listed as an issued check in the system. Please log on to the System to make a pay/return decision on this exception.

Legal Disclaimer: The information transmitted may contain confidential material and is intended only for the person or entity to which it is addressed.

* If you elected to receive **High Dollar check notifications**, these email alerts will be delivered separately from the other exception notifications.

Note: Be sure your email service recognizes the email address above as a trusted source so that the emails do not go to your “junk” or “spam” email folders.

Decisioning Your Check Exceptions Online

(If you also have the ACH Filters service, you can decision both ACH and Check Items at the same time)

DAILY REVIEW WINDOW

Items available for review: 5:00 a.m. central time

Item review must be completed by: 11:00 a.m. central time

DAILY DECISION WINDOW:

Positive Pay exceptions are available for your review at approximately 5:00 a.m. central time on business days. You must review any items online and make “Pay” or “Return” decisions prior to the cutoff at 11:00 a.m. Central Time. **Otherwise they will be automatically decisioned according to the “Pay” or “Return” default decisions that you selected at enrollment.**

NOTE – IF you subscribe to both Positive Pay and ACH Fraud Filters services, you will use a single process where you see both types of exceptions in your email alerts, and you can decision both types of exceptions online, at the same time.

See the “Exception Review – Quick Exception Processing heading for instructions on how to process exceptions. Also see a video demonstration of the service at:

https://american.bank/business-fraud-protection#positive_pay

Importing Your Issued Check Records

As you issue checks, you will input Issue Records into the Positive Pay service reflecting those issued checks. A file of records may be imported, or you may enter records directly into the online Positive Pay service. Records input prior to 8pm Central Time will be available for comparison with checks the following day and beyond.

Before you import a file into the system the first time, the bank will work from information provided by you (typically a sample import file) to develop a File Import Template so that the Positive Pay system is prepared to accept your check file format.

See the “Issued Check File Submission” heading for instructions on how to import issued check files.

Branch Office Review, Cashed Checks

As any of your checks are presented for cashing by payees in our branch offices our tellers will validate the check against your imported issued check records. If the check is validated the check will be cashed. If not, the check will be returned to the payee and they will be instructed to contact you.

Overview – ACH Account Block Filters and ACH Authorization Filters

NOTE – IF you subscribe to both Positive Pay and ACH Filters services, you will use a single process where you see both types of exceptions in your email alerts, and you can decision both types of exceptionns online, at the same time.

You may have selected **ACH Account Block Filters**, **ACH Authorization Filters**, or **both**, for your accounts.

Email notifications regarding exceptions are **sent out** at approximately **5:00 a.m. central time.**

If you have exceptions and **have not decisioned them by 9:00a.m. you will receive a reminder** alert that the **11:00 deadline** is approaching.

ACH Account Block Filters

Any ACH transactions presented against your designated accounts which meet the debit/credit profile that you selected (block all debits, block all credits, or block all debits and credits) will be considered exceptions and will be presented as exceptions for your review.

Email Alert -- ACH Account Block Filters Exception

Following is an example of an email alert for an account with an ACH Account Filter Block on it, notifying the customer of an exception. *PLEASE DO NOT REPLY to these emails.* If you need assistance, please call us at 402-399-5079.

From: PositivePayACHFilter@anbank.com
Sent: Tuesday, June 14, 2022 5:00 AM
To: Customer
Subject: Positive Pay System Notifications (Client exception - Filtered/Blocked Transaction)

A filtered/blocked transaction exception has occurred. Please log on to the System to make a pay/return decision on this exception.

Legal Disclaimer: The information transmitted may contain confidential material and is intended only for the person or entity to which it is addressed.

Note: Be sure your email service recognizes the email address above so that the emails do not go to your “junk” or “spam” email folders.

ACH Authorization Filters

If you are utilizing this service you have specified companies who are allowed to debit or credit your accounts, and you may have specified a dollar limit for each company.

As ACH transactions are presented to the bank for your accounts, the Company ID of each debit is compared to the Company ID's in the ACH Authorization filters you have requested in your service enrollment. If you requested not-to-exceed dollar amount thresholds on your filters, the dollar amount is compared as well.

Any ACH debits or credits which do not meet the criteria of your filters are flagged as exceptions.

You will receive an email alert that an unauthorized transaction has been presented.

Email Alert -- ACH Transaction Unauthorized

Following is an example of an email alert for an account with an ACH Authorization Filter on it, notifying the customer of an exception. *PLEASE DO NOT REPLY to these emails.* If you need assistance, please call us at 402-399-5079.

From: PositivePayACHFilter@anbank.com
Sent: Tuesday, June 14, 2022 5:00 AM
To: Customer
Subject: Positive Pay System Notifications (Unauthorized ACH Transaction Notification)

The following information has been sent to you as notification from the positive pay system.

This is an unauthorized ACH transaction notification. Please log on to the System to review the ACH transaction(s) that posted today.

Legal Disclaimer: The information transmitted may contain confidential material and is intended only for the person or entity to which it is addressed.

Note: Be sure your email service recognizes the email address above as a trusted source so that the emails do not go to your "junk" or "spam" email folders.

Decisioning Your Exceptions Online

(If you have both the Positive Pay and ACH Filters services, you can decision both types of exceptions at the same time)

DAILY REVIEW WINDOW

Items available for review: **5:00 a.m. central time**

Item review must be completed by: **11:00 a.m. central time**

DAILY DECISION WINDOW:

ACH exceptions are available for your review generally at **5:00 a.m. central time** on business days. You must review any items online and make “Approve” or “Return” decisions prior to the cutoff at 11:00 a.m. Central Time. **Otherwise they will be automatically decisioned according to the “Approve” or “Return” default decisions that you selected at enrollment.**

NOTE – IF you subscribe to both Positive Pay and ACH Fraud Filters services, you will use a single process where you see both types of exceptions in your email alerts, and you can decision both types of exceptions online, at the same time.

See the “Exception Review – Quick Exception Processing” heading in this document for instructions on how to process exceptions.

Also see a video demonstration of the service at:

https://www.anbank.com/business_banking/treasury_services/business_fraud_protection/ach_blocks_and_filters.html

Adding, Deleting or Modifying ACH Block or ACH Authorization Filters

ACH Account Block Filters

If you want to add, delete, or change ACH Account Block Filters on an account, please contact Treasury Services. We will assist you in preparing a change form for your authorization and we will make the change.

ACH Authorization Filters

During **Quick Exception Processing**, if an unauthorized ACH transaction is presented for decisioning, if you want to **create a new authorization filter** for an ACH exception, you can do so automatically by utilizing the “Add ACH Rule” function. See the **Quick Exception Processing** section for details.

Otherwise, if you want to add, change or delete an ACH Authorization Filter, please contact Treasury Services. We will assist you in preparing a change form for your authorization and we will make the change.

User Login

Add this URL to your browser favorites. Select it to go to the logon screen.

<https://www.centrixsecure1.com/ANBankPositivePay/pages/login.aspx>

Web Portal Login Screen:

Welcome to

The Positive Pay / ACH Filter Service

Exceptions decisions must be made no later than 11:00AM.

Issued check files must be uploaded no later than 8:00PM for same day processing.

User Name:

Password:

Login

Enter your Username and Password into the Login fields. Press the “Login” button.

Passwords expire every 90 days and must be changed.

After three consecutive unsuccessful password entries, your ID will be locked. If this occurs, please contact American National Bank Treasury Services for assistance at 402-399-5079.

Menu

Once inside the application, menu options are displayed on the left side, as shown in the image below. Depending on what services you are subscribing to and what your user permissions are, yours may look different. The menu is always displayed on the left side of the screen

Positive Pay

	Exception Processing
	Quick Exception Processing
	Transaction Processing
	Submit Issued Check File
	Issued Check File Processing Log
	Add New Issued Check
	Void a Check
	Check Search
	Transaction Reports
	Daily Checks Issued Summary
	Voids
	Exception Items
	Correction Report
	Stale Dated Checks
	Payee Match Report
	Audit Reports
	Transaction Audit Log

Positive Pay + ACH Filters

	Exception Processing
	Quick Exception Processing
	Transaction Processing
	Submit Issued Check File
	Issued Check File Processing Log
	Add New Issued Check
	Void a Check
	Check Search
	ACH Transaction Search
	Transaction Reports
	Daily Checks Issued Summary
	Voids
	Exception Items
	Correction Report
	Stale Dated Checks
	Payee Match Report
	Audit Reports
	Transaction Audit Log
	System Reports
	Transaction Filter / Block Report
	ACH Authorization Report

Account ID, Client / Account ID

You will see this terminology used in the system. An Account ID or Client / Account ID is a nickname that has been assigned to your account(s). Your account name will be in a format like this example below. All begin with an "A ", followed by an abbreviated business name, followed by the last four digits of the account number. Example:

A ACME 1234

The screenshot shows a web application interface. On the left, a 'Favorites' dropdown menu is open, listing several options: 'Unfavorite Current Page' (highlighted with a red box), 'Review Checks', 'Quick Exception Processing', 'Review Checks', 'Submit Issued Check File', 'Add New Issued Check', 'Void a Check', 'Check Search', and 'Paid Check Search'. The main content area is titled 'SAMPLE' and features a dropdown menu for 'Account ID' set to 'BCE Dep Recon'. Below this is a table with the following data:

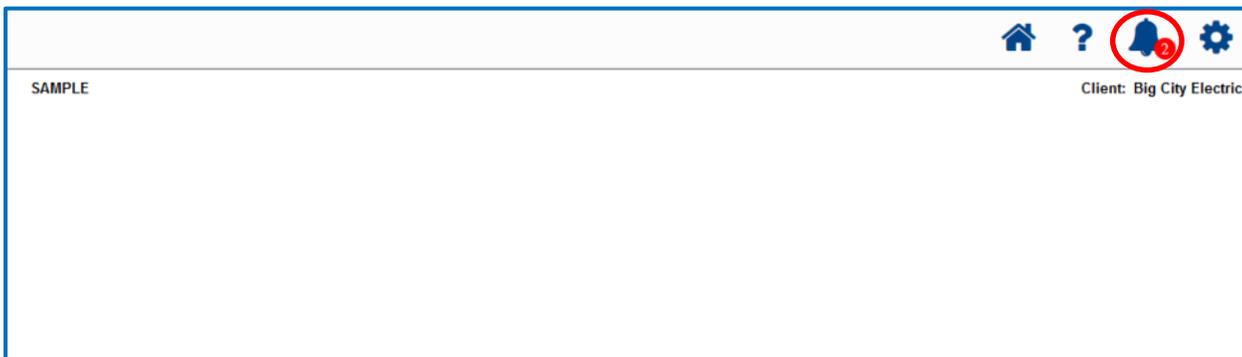
	Status	Account ID	Issued Date	Paid Date
1		BCE Dep Recon	06/17/2016	
2		BCE Dep Recon	06/14/2016	
3		BCE Dep Recon	06/14/2016	
4		BCE Dep Recon	05/25/2016	
5		BCE Dep Recon	05/25/2016	

Notifications Icon

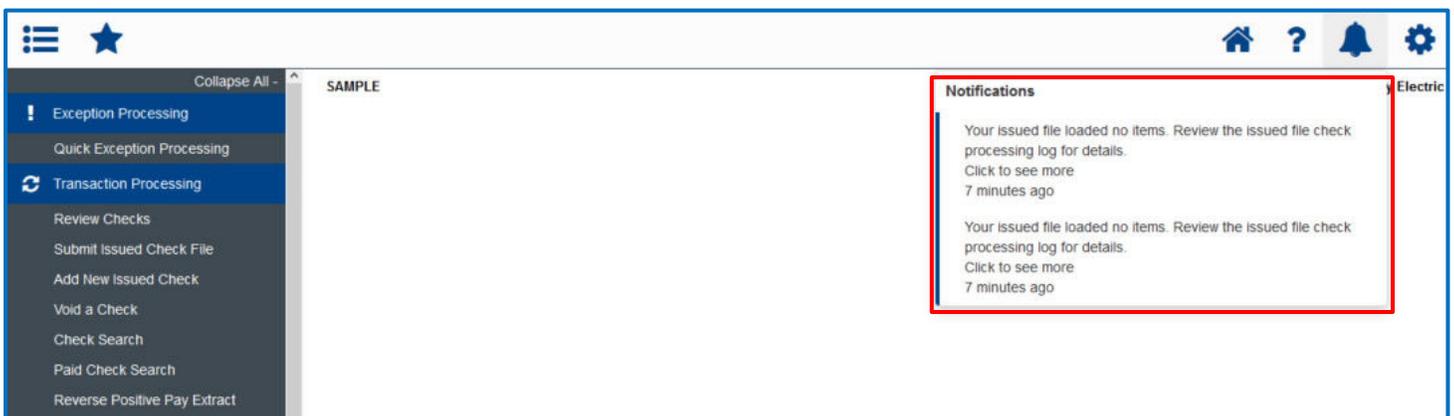
A new notifications icon alerts users of actionable alerts while in the application. Alerts that may appear within the Notifications Icon are listed below. Users only receive notifications within the system if the user also receives email alerts from the corresponding item in the list below.



- New ACH Authorization Rule Added
- Exceptions have been created
- Reminder to Process Exceptions
- Issued File Loaded Successfully
- Issued File Partially Loaded
- Issued File Rejected
- Issued File Processing Loaded No Items
- New Transaction Filter / Block Added



When new notifications are available, the user will see a badge on the Notifications icon. The badge includes the number of new notifications. To view new notifications, click on the Notifications icon. Once all new notifications have been viewed, the badge will not long appear on the notification icon.



Reports Grids

The reports listed below display results using a grid like the one illustrated below.

Both Positive Pay and ACH Filters

- Transaction Reports; **Exception Items**

Positive Pay

- Transaction Processing; **Check Search**
- Transaction Processing; **Issued Check File Processing Log**
- Transaction Reports; **Daily Issued Checks Summary**
- Transaction Reports; **Voids**
- Transaction Reports; **Correction Report**
- Transaction Reports; **Stale Dated Checks**
- Transaction Reports; **Payee Match Report**

ACH Filters

- Transaction Processing; **ACH Transaction Search**

The options shown enable you to customize the reports to your liking.

The screenshot shows a 'Check Search' report grid. The grid has columns for Client, Account ID, Check Number, Amount, Issued Date, Paid Date, Status, and a dropdown menu. The data rows show four results for 'Big Lake Action H...' with various account types and check numbers. The grid includes a search bar, a column selection icon, and an export icon. Callouts provide instructions on how to use these features.

Callouts:

- Click any column header and drag it left or right to reorder columns.
- Click once on a column header to sort in descending sequence, click again to sort ascending.
- Click to search / filter across your entire results or choose a specific column to search / filter within.
- Click for a menu to select / unselect columns.
- Click to export to EXCEL or PDF.
- Click the 3 dots to see a dropdown menu.

Client	Account ID	Check Number	Amount	Issued Date	Paid Date	Status	
Big Lake Action H...	Ops Account	1234	\$100.00	04/12/2019		Void	⋮
Big Lake Action H...	Ops Account	1235	\$200.00	04/12/2019		Stop Payment	⋮
Big Lake Action H...	Payroll	5656	\$300.00	04/12/2019		Issued	⋮
Big Lake Action H...	Payroll	6767	\$400.00	04/12/2019		Issued	⋮

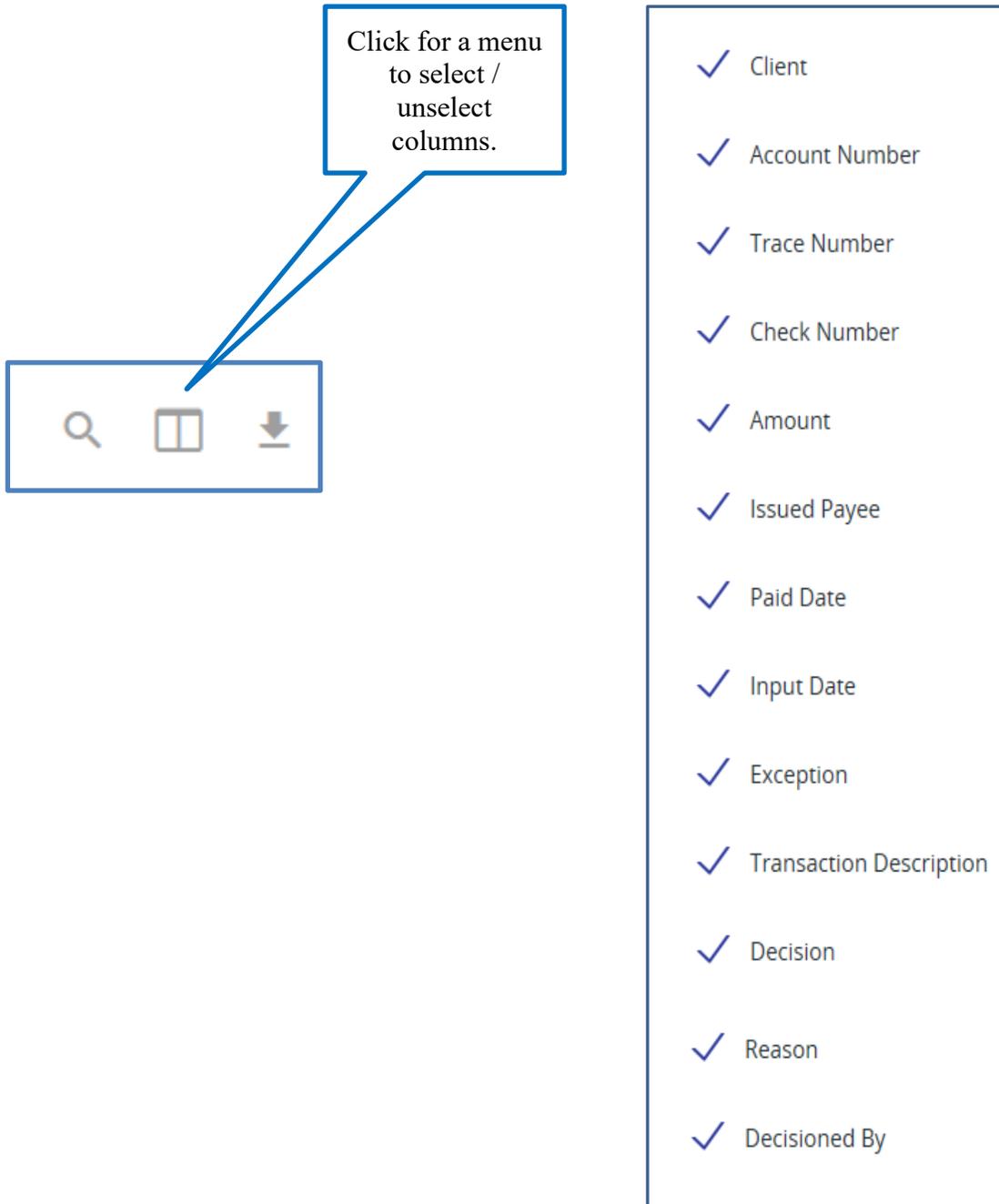
Showing 4 results 1 View 10 ▾

Report Grids (Continued)

Example -- Selecting / Deselecting Report Columns

This example is from the **Transaction Reports; Exception Items** report.

Note: The default reports do not all have all boxes checked. Click the box shown below, in the upper right part of the Results screen, to see if there may be additional columns not displayed, that you would like to include. Uncheck any columns you would like to exclude.



Positive Pay and ACH Filters

Exception Review – Quick Exception Processing

The most commonly used function is the **Quick Exception Processing** function, (top of menu) for you to review exceptions and make **Pay or Return decisions** prior to the processing window deadline. ACH exceptions, Check exceptions, or both (depending on the services you are subscribing to) will appear. Pay and Return decisions can be made on all items via a single screen.

Note – if you selected a High-Dollar Check Review option at enrollment, we suggest you complete your High-Dollar Review prior to decisioning any exceptions in Quick Exception Processing. See the “**Check High Dollar Review**” section following this one for details.

Hide Exceptions Already Decided determines whether all exception items are displayed or only those in which a pay/return decision has not been made.

Account ID:
 Display Type:
 Hide exceptions already decided

Processed Exceptions: (Count: 0) (Amount: \$0.00)
 Unprocessed Exceptions: (Count: 17) (Amount: \$6,360.61)
 Total Exceptions: (Count: 17) (Amount: \$6,360.61)

Update

NOTE: The default decision will be applied to exceptions if no decision is made by 2:00 PM. The bolded check box represents the default decision that will be applied if no decision has been made by the cutoff time.

* The outlined checkboxes indicate the default decision for each exception.

	Account ID	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	TEST	01/23/2017	View Image 0	100.00		CHECK NUMBER IS ZERO	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	TEST	01/23/2017	View Image 0	57.55		CHECK NUMBER IS ZERO	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
3	TEST	01/23/2017	View Image 0	500.00		CHECK NUMBER IS ZERO	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
4	TEST	01/23/2017		1.75		BLOCKED TRANSACTION (CCDI/5845874554/DR) -	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
5	TEST	01/23/2017		1.75		BLOCKED TRANSACTION (WEB/5845874554/DR) -	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
6	TEST	01/23/2017	View Image 0	100.00		CHECK NUMBER IS ZERO	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
7	TEST	01/23/2017	View Image 1235	110.00		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>

Top Detail

Quick Exception Processing as of 01/24/2017

Account ID:
 Display Type:
 Hide exceptions already decided

Processed Exceptions: (Count: 0) (Amount: \$0.00)
 Unprocessed Exceptions: (Count: 17) (Amount: \$6,360.61)
 Total Exceptions: (Count: 17) (Amount: \$6,360.61)

Update

NOTE: The default decision will be applied to exceptions if no decision is made by 2:00 PM. The bolded check box represents the default decision that will be applied if no decision has been made by the cutoff time.

* The outlined checkboxes indicate the default decision for each exception.

Account ID: Change this to display exceptions for a specific account. The default is “All”.

Display Type: The exception display types option can be used to filter the exceptions based on the services you subscribe to (Checks, ACH or Both). If you subscribe to both the ACH and Check services, the default is “Both Check & ACH Exceptions”.

Hide Exceptions Already Decided: Determines whether all exception items are displayed or only those in which a pay/return decision has not been made.

Cutoff Time: 11:00 a.m. Central time. (See notations in both images above). At the cutoff time, an automated Pay/Return decision is made on all exceptions that customer has not made a Pay/Return decision on. After the cutoff, Customer users are automatically put in “READ ONLY” mode to prevent any changes to the automated decision.

If you do not decision your items prior to the daily cutoff time, all exceptions will be automatically be processed with the “Default Decision” (Pay or Return) that your organization selected on your service enrollment form.

Bottom Detail

	Account ID	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	BCE Payroll	05/19/2016	Add ACH Rule	523,940.54		UNAUTHORIZED ACH TRANSACTION (WEB/12121212/DR) - eBay Bob Payment	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	BCE Payroll	05/19/2016	Add ACH Rule	1,000.54		UNAUTHORIZED ACH TRANSACTION (CTX/6161616161/DR) - Quarterly Payment	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
3	BCE Payee	05/19/2016	View Image 2456	277.13	Dewee Cheatum	PAYEE NAME MISMATCH	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
4	BCE Payee	05/19/2016	View Image 2474	1,336.01		AMOUNT MISMATCH/PAYEE NAME MISMATCH (Issued Amount = 366.01)	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
5	BCE Ops Acct	05/19/2016	View Image 4935	161.64		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
6	BCE Exp Acct	05/19/2016	View Image 800488	70.84		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
7	BCE Exp Acct	05/19/2016	View Image 848195	622.75	Office Depot	VOIDED ITEM	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
8	BCE Ops Acct	05/19/2016	View Image 1503653	20.91	Ben Franklin	STALE DATED ITEM	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
9	BCE Ops Acct	05/19/2016	View Image 1509851	24.85	John Adams	STALE DATED ITEM	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
10	BCE Ops Acct	05/19/2016	View Image 17328474	622.98		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
11	BCE Exp Acct	05/19/2016	View Image 71102568	15.50		PAID NOT ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<Not Selected>

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account.. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system. **Note:** The label used for this field (typically “Client ID” or “Account ID”) throughout the system is defined by the bank.

Paid Date: The paid date for this check or ACH transaction.

Check #: The check number of this item.

Add ACH Rule: If you are authorized to utilize this feature, you will see this hyperlink in the “Check #” column, as shown in the example above. This feature offers the user the option of automatically creating an Authorization Filter based on the profile of an ACH exception that they wish to authorize regularly when presented in the future.

When the user selects this hyperlink on an ACH exception line, it presents a popup screen like the one below with profile information from this ACH exception. To create the new Authorization Filter,

- Enter the Description
- Select the SEC Code\Company ID will be pre-filled.
- Select the whether you want to authorize Debits Only, Credits Only, or both Debits and Credits for this originator.
- You can optionally enter a Max Amount. By entering an amount here, in the future when a transaction is presented that meets the other criteria here and is under the designated amount, it will be automatically authorized. If the amount is over the Max Amount, the transaction will be presented as an exception.

If you add an ACH Authorization Rule in this manner, it will not automatically authorize the exception presented on this day. It will apply to future transactions. You will still need to decision the exception that this was based on, in Quick Exception Processing.

Note – If you have maximum values set on your Authorization Filters, the Unauthorized ACH exception in Quick Exception Processing does not indicate whether the item is an exception because there is no Authorization Filter or because there is an Authorization Filter but the amount of this transaction exceeds the current set Maximum Amount.

You can use the “Add ACH Rule” to add a new Authorization Filter, and if one exists with the same Company ID with a different Maximum Amount, the system will use the filter with the higher Maximum Amount value.

To view all your existing authorization filters, you can select “**System Reports; ACH Authorization Report**”.

View Image: Clicking on the "View Image" link will display the check image for the selected check item. Both front and back can be viewed. There is a “zoom” feature, and the check image can also be saved as a PDF.

Amount: The amount of the item that has been presented for payment.

Payee (Check Only): The payee name for this check.

Exception Type: The reason that the item is on the exception list. The **possible exception types** are as follows:

ACH Exceptions:

ACH TRANSACTION:

UNAUTHORIZED ACH TRANSACTION: This item did not match any of the ACH Authorization Filters on the account.

BLOCKED TRANSACTION: This item matched criteria of an ACH Block/Transaction Filter on the account.

For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit (DR/CR) are displayed in the exception description. Example showing both an Unauthorized and a Blocked exception:

Exception Type
UNAUTHORIZED ACH TRANSACTION (CCD/987654321/DR) - Big City Ele Svc Fees Big City Electric
BLOCKED TRANSACTION (CCD/987654322/DR) - ABC MERCH PYMT DISTRICT SCHOOL BOARD

CHECK Exceptions:

- **PAID NOT ISSUED:** The item was never loaded into the system as an issued check.
- **AMOUNT MISMATCH:** The check amount did not match the issued check amount input into the system. Paying this exception will automatically void the original issued item and create an issued check for this amount.
- **DUPLICATE PAID ITEM:** The item was previously paid.
- **PREVIOUSLY PAID ITEM POSTED:** The item was previously paid.
- **VOIDED ITEM:** The item was previously voided.
- **STALE DATED ITEM PAID:** The item is a stale dated check. A check is considered stale dated if the item was issued prior to the stale dated cutoff date, which is calculated based on parameters defined by the bank.
- **PAYEE NAME MISMATCH:** (PAYEE POSITIVE PAY ONLY) The payee name in the issue record input into the system did not match the payee name printed on the check; or the system could not confidently read the payee name on the check.

Decision: For each exception, check the box to either “Pay” or “Return”.

Reason: If returning an item, you must select a return reason from the dropdown.

Return Reason Choices are:

ACH

- Fraudulent
- Unauthorized

Checks

- Fraudulent
- Void
- Duplicate
- Stale Dated
- Amount Mismatch
- Signature Irregular
- Signature Missing

IMPORTANT NOTE – If you have an AMOUNT MISMATCH exception because the check face amount was read incorrectly and it cleared for the incorrect dollar amount:

- If the difference is minimal and you are OK with the check as is, select “Pay”
- If you want the amount corrected, select “Return” with a Return Reason of “Amount Mismatch”.

IMPORTANT NOTE – If you have a **PAID NOT ISSUED** exception because the check number was misread but the check amount is correct, select “Pay” and contact Treasury Services at 402-399-5079 or 612-238-4889 to request a correction. This will ensure the correct check number displays on the account statement.

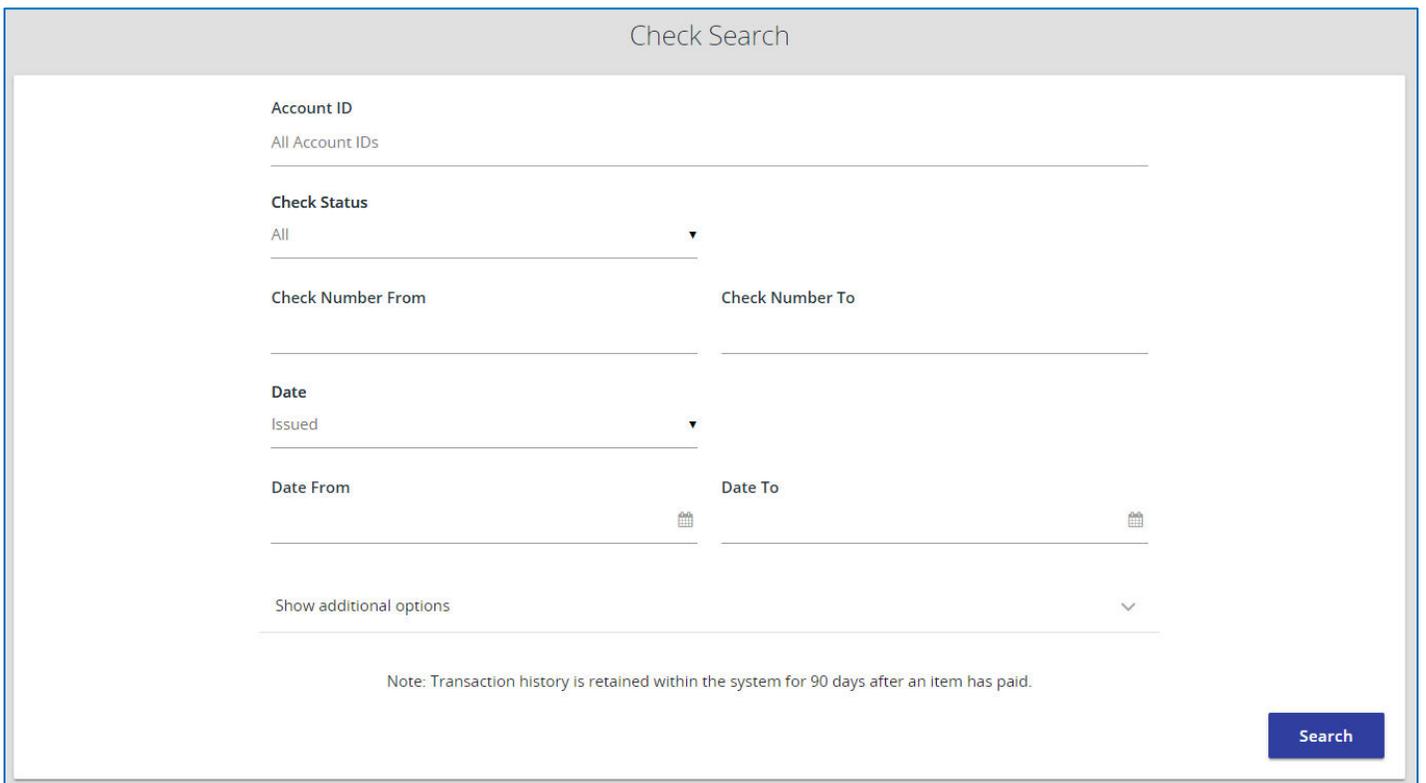
Final Step – When you have made all your selections, select the “**Save Decisions**” button to process your choices.

Check High Dollar Review (Positive Pay Only)

If you selected a High-Dollar Notification Threshold at enrollment, we recommend that you review any high dollar items prior to reviewing any exceptions in Quick Exception Processing. If you did not select a High-Dollar Notification Threshold at enrollment, this section does not apply.

If you have check items presented that exceed your high-dollar threshold, you will receive an **email alert** with the subject of “**High Dollar Check Notification**”. To review your high-dollar items:

- On the left side menu, select “**Transaction Processing; Check Search**”
- On the **Check Search** screen as shown below, select the most recent business day’s date in the “**Date From**” box. Leave the “**Date To**” box blank.
- Select the “**Search**” button.



The screenshot displays the 'Check Search' interface. At the top, the title 'Check Search' is centered. Below the title, there are several filter sections: 'Account ID' with a dropdown menu set to 'All Account IDs'; 'Check Status' with a dropdown menu set to 'All'; 'Check Number From' and 'Check Number To' with input fields; 'Date' with a dropdown menu set to 'Issued'; 'Date From' and 'Date To' with input fields and calendar icons; and 'Show additional options' with a dropdown arrow. At the bottom, a note states: 'Note: Transaction history is retained within the system for 90 days after an item has paid.' A blue 'Search' button is located in the bottom right corner.

Check High Dollar Review (Continued)

Check Search

< Back to Search Parameters

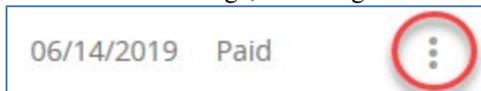
Client	Account ID	Check Number	Amount	Issued Date	Paid Date	Status	
Big Lake Action H...	Ops Account	1234	\$100.00	04/12/2019		Void	⋮
Big Lake Action H...	Ops Account	1235	\$200.00	04/12/2019		Stop Payment	⋮
Big Lake Action H...	Payroll	5656	\$300.00	04/12/2019		Issued	⋮
Big Lake Action H...	Payroll	6767	\$400.00	04/12/2019		Issued	⋮

Showing 4 results 1 View 10

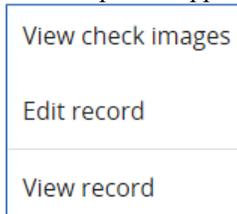
Checks will display in check number sequence.

- **Clicking once** on the “**Amount**” heading will sort checks by amount in ascending (least to most) order.
- **Clicking a second time on “Amount”** will sort checks by amount in descending (most to least) order, with greatest amounts at the top.

To view a check image, on the right end of the row where the check is, click on the 3 dots:



This dropdown appears. Select “**View Check Images**” to see the check image.



Select the “**Download**” icon in the upper right of the results screen to export your report to **PDF** or **EXCEL**

Positive Pay

Transaction Processing; Issued Check File Submission

Important Note Re: Importing Records for Checks Paid, and Importing Duplicates

Checks Already Presented

A file must be imported prior to 8:00 pm Central Time in order for the issued check records to be available for matching up with paid checks presented / paid that day. If “Paid Not Issued” exceptions are presented to you (which indicates there was no issue record in the system to match for the check numbers), importing an issued check file which contains records to match those exception checks **will not** resolve the outstanding exceptions. The exceptions must still be decisioned in Quick Exceptions Processing.

If you attempt to import issue records for checks that have already been paid, you will receive file import errors. **Those particular issue records will be rejected, but any other records in the file for items that have not already been paid will be imported successfully.** If this happens, you will receive import exceptions such as the example below.

If you receive file import errors and are not sure which records were imported, select “**Transaction Processing; Check Search**” on the menu. On the next screen select the **Issued Date** to view all imported check records for a particular issued date.

Example – Error message presented at file import. In this example two checks were already paid, so those records were rejected. The remainder of the records were imported successfully.

Close **Results: Processed with Exceptions** 

Error Message	
1	Check Number: 2008 Amt: 0.43 Error:1000-CHECK HAS ALREADY BEEN PAID
2	Check Number: 2009 Amt: 0.42 Error:1000-CHECK HAS ALREADY BEEN PAID

Duplicates

Similar to the situation above, if you import a file where some items are duplicates of records that were previously imported, and some were not, **the duplicate issue records will be rejected, but any other records in the file for items that have not already been presented will be imported successfully.** If this happens, you will receive import exceptions such as the example below.

If you receive file import errors and are not sure which records were imported, select “**Transaction Processing; Check Search**” on the menu. On the next screen select the **Issued Date** to view all imported check records for a particular issued date.

Example – File imported where two issue records were already in the system (duplicates). The remainder of the items were imported successfully.

Close **Results: Processed with Exceptions** 

Error Message	
1	Check Number: 1012 Amt: 0.30 Error:1002-CHECK IS ALREADY IN SYSTEM
2	Check Number: 1013 Amt: 0.35 Error:1002-CHECK IS ALREADY IN SYSTEM

Web File Import

The **Submit Issued Check File** screen is used by clients to upload issued check files to the bank.

The screenshot shows a web form titled "Submit Issued Check File" with three steps:

- Step 1. Select a file to process.** A text box contains the file path "H:\Projects\Centrix\01 Positive Pay\Issue Files\Centrix 551 Imports\551 Im" and a "Browse..." button. A callout box explains: "Select a file to process: Enter a file path and name, or browse to the location of the issued check file".
- Step 2. Input details about the file.** This section contains several fields:
 - Client ID:** A dropdown menu with "ANBTESTPP 50551" selected. A callout box explains: "If you have multiple accounts and the account numbers are NOT included in your files, you will need to select the account you are importing for on this dropdown. Otherwise you can skip the selection."
 - File Processing Type:** A dropdown menu with "ANB Test 0551" selected. A callout box explains: "The File Processing Type represents the Import Template name. If you have only one template you can skip the selection. Otherwise, select the appropriate Import Template for this account."
 - Items in File:** An empty text box. A callout box explains: "If these two fields appear on the menu, you must enter the values for the file you are importing. If they do not match the system calculated totals, the file will not be imported."
 - Dollar Amount in File:** An empty text box.
 - Issued Date:** A text box with "09/28/2016" entered. A callout box explains: "If the Issued Date is not included in your import file, this date box will appear with the current date entered as the issue date. You can change it."
- Step 3. Click the "Process File" button.** A "Process File" button is located at the bottom. A callout box explains: "Click Process File to upload the file to the bank".

Browse: Select the file you are importing.

Client ID: This is the Account. If you have multiple accounts and the account numbers are NOT included in your files, you will need to select the account you are importing for on this dropdown. Otherwise you can skip the selection.

File Processing Type: This is the Import Template name which maps the format of your file to the system. If you have only one Import Template, you can skip this selection. Otherwise, select the template name for the account you are importing to.

The following two fields will be present if this validation option was selected on the customer enrollment form:

Items in File: The number of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual number of items in the file, the file will be rejected.

Dollar Amount in File: The total dollar amount of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual dollar amount of items in the file, the file will be rejected.

Issued Date: If the Issued Date is not included in your import file, this date box will appear, with the current date entered as the issue date. You can change it.

Note: The maximum issued check file size is 4MB.

When ready to begin the import, press the **Process File** button.

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

Processed: The file was processed successfully.

Unprocessed: The file has been uploaded, but has not yet been processed.

Processed with Exceptions: The file was processed successfully, but duplicate checks were not loaded.

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

- A mismatch between the number of items/amount entered on the screen and the number of items/amount contained in the file
- The file format did not match the format selected

Example, successfully processed:

Processing Results				
File Name	Upload Date	Status	Items	Amount
551 Imports Sample Corr Totals.csv	8/22/16 4:49:30 PM	Processed	8	\$30.50

Example, file rejected:

Close
Results: Rejected

Error Message

1	Account ID: Tes't Check Number: 54345 Amt: 100.00 Error:1002-CHECK IS ALREADY IN SYSTEM
----------	---

Example Error message, where Item Count and Item Amount does not match (on a File Mapping template where these values were required).

Close
Results: Rejected

Error Message

1	Item Count does not match. File contains 8 and total supplied = 9
2	Item Amount does not match. Total calculated = 30.5 and total supplied = 31.5

If you are importing a very large file, you may receive a popup that says “**Processing Not Complete – Your file has been submitted. You will be notified by email when the file has been processed.**”

FTP File Import

Files can also be imported via FTP (File Transfer Protocol). The bank works with our customers to set this procedure up. The bank looks for files delivered via FTP by your organization and imports the files into the Positive Pay service, checking every 30 minutes. Files submitted via FTP will generate the standard import file-related email alerts.

If you have any questions about this process or if you would like to set an FTP process up, please contact ANB Treasury Services at 402-399-5079.

File Import Alerts

If your user profile includes File Import Alerts, you may receive an email alert for successful imports, unsuccessful imports, or both.

Example, successful file import:

 Tue 7/17/2018 1:03 PM
positivepay@centrixsolutions.com
Centrix Bank Positive Pay Notifications

To ryan.verkamp@q2ebanking.com

The following information has been sent to you as notification from the Centrix Bank Positive Pay System.

----- MESSAGE 1 -----
Date: 07/17/2018 01:03 PM
Subject: Issued file loaded successfully
Institution: Centrix Bank (000)
Client: Big City Electric (100)
Client ID: BCE Exp Acct

Your issued file has been successfully loaded into the Citizens Processing Solutions System.
Item Count: 5
Amount: \$750.00

Legal Disclaimer: The information transmitted may contain confidential material and is intended only for the person or entity to which it is addressed.

Transaction Processing; Issued Check File Processing Log

The **Issued Check File Processing Log** displays a list of all issued check files that have been electronically submitted via the web interface. If a submitted file had errors, the user can drill down to view the errors by clicking in the “Results” column.

Selection Screen:

Issued Check File Processing Log

Upload Date From Upload Date To

Result
All Results

Note: Issued check file processing history is retained within the system for 365 days.

[Search](#)

Transaction Processing – Issued Check File Processing (Continued)

Results Screen:

Issued Check File Processing Log							
Back to Search Parameters							
Account ID	File Mapping Format	Results	Items	Amount	Upload Date	File Name	
BCE Exp Acct	BCE Exp Account	Unprocessed	0	\$0.00	01/03/2019	20190103080105269...	
BCE Exp Acct	BCE Exp Account	Rejected	1	\$100.00	01/03/2019	TESTissued.txt	
BCE Exp Acct	BCE Exp Account	Processed	1	\$100.00	01/03/2019	TESTissued.txt	
BCE Exp Acct	BCE Exp Account	Processed wit...	2	\$300.00	01/03/2019	TESTissued.txt	

View 10

Processing Totals (All Pages)		
File Status	Total Items	Total Amount
Processed	2	\$300.00
Processed with Exceptions	1	\$100.00
Rejected	1	\$100.00

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system.

File Mapping Format: The file processing type associated with this upload.

Results: 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 mismatch between the number of items/amount entered on the screen and the number of items/amount contained in the file
- The file format did not match the format selected

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

Items: The number of items in the file.

Amount: The total amount in the file.

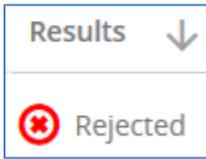
Upload Date: The date the file was uploaded.

User: The user that uploaded the issued check file.

File Name: The name of the issued check file uploaded into the system. **Note:** The system appends the date/time to the beginning of the file name.

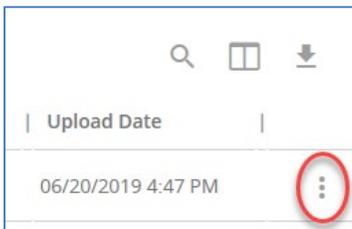
Transaction Processing – Issued Check File Processing (Continued)

Example, selecting an item under the “**Results**” column to investigate the reason for error.



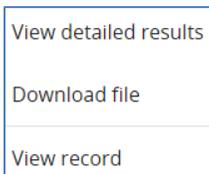
Detailed Results 				
File Name	Upload Date	Results	Items	Amount
6.20.19	06/20/2019 3:53 PM	Rejected	0	\$0.00
Error Message				
Invalid value in numeric field ()				
Skipping Row 1 for previous errors. "....."				
Close				

For **more options**, click the **3 dots** at the right end of each line



Dropdown:

“**Download File**” enables the user to inspect the contents of the file that was imported.



Select the “**Download**” icon in the upper right of the results screen



to export your report to **PDF** or **EXCEL**

Transaction Processing; Add New Issued Check

The **Add New Issued Check** screen is used if a check was manually written or was otherwise not included in the electronic issued check file that was submitted to the bank. Any checks entered on this screen in one setting will be displayed below.

Add New Issued Check

Account ID: Check Number:

Amount: Issued Date:

Issued Payee:

Notes:

512 characters left.

Auto-Increment Check Number

Add Check

	Account ID	Check Number	Amount	Issued Date	Issued Payee	Notes
1	Expense Account	157894	\$100.00	08/16/2017	Roger Miles	Issued Check
2	Expense Account	157895	\$200.00	08/16/2017	Jane Williams	Issued Check to Jane Williams
			Total: \$300.00			

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account.. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Check #: The check number of this item.

Amount: The amount of the check.

Issued Date: The issued date for this check.

Payee: The payee name for this check.

Auto-Increment Check Number: Checking this box will increment the check number by one after each check submission.

Transaction Processing; Void a Check

The Void Check screen is used to void an issued check on the client's account.

Void a Check

Step 1. Enter check information.

Account ID:

Check Number:

Check Amount:

Issued Date:

Step 2. Click the "Find Matching Check" button to find the check.

Step 3. Verify the check that will be voided.

Account ID	Check #	Check Amount	Issued Date
BCE Payroll	10006	590.01	03/08/2016

Step 4. Click the "Void Check" button to complete the void process.

Note: Voids are retained within the system for 90 days after an item has been voided.

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number: The number of the issued check.

Check Amount: The amount the check was written for.

Issued Date: The date the check was issued.

Note: All three fields are required to void a check.

Transaction Processing; Check Search

The Check Search screen is used to search for specific transactions using dynamic selection criteria.

The screenshot shows the 'Check Search' interface with the following fields and options:

- Account ID:** A dropdown menu currently set to 'All Account IDs'.
- Check Status:** A dropdown menu currently set to 'All'.
- Check Number From:** A text input field.
- Check Number To:** A text input field.
- Date:** A dropdown menu currently set to 'Issued'.
- Date From:** A date picker field.
- Date To:** A date picker field.
- Show additional options:** A dropdown menu with a downward arrow.

At the bottom of the form, there is a note: "Note: Transaction history is retained within the system for 90 days after an item has paid." and a blue "Search" button.

Client/Account ID: Optionally select a specific account. If no accounts are selected the system will search through all available accounts assigned to the corporate user.

Check Status: The status of the check you would like to run reporting for.

Date: The type of date you would like to run the Check Search report for.

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 From: The beginning date used in the date range.

Date To: The ending date used in the date range.

Decision: To search for exceptions based upon the pay/return decision, select a decision from the list.

Reason: To search for exceptions based upon the reason that was selected, select a reason from the list.

Transaction Processing – Check Search (Continued)

Check Search

< Back to Search Parameters

Client	Account ID	Check Number	Amount	Issued Date	Paid Date	Status	
Big Lake Action H...	Ops Account	1234	\$100.00	04/12/2019		Void	⋮
Big Lake Action H...	Ops Account	1235	\$200.00	04/12/2019		Stop Payment	⋮
Big Lake Action H...	Payroll	5656	\$300.00	04/12/2019		Issued	⋮
Big Lake Action H...	Payroll	6767	\$400.00	04/12/2019		Issued	⋮

Showing 4 results View 10

The following columns appear on the Check Search screen:

Status: The status of the transaction.

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.

Void: Displayed on items that have been voided.

Blank: No icon indicates that the item is an outstanding check.

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system.

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.

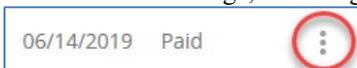
Check #: The check number of this item.

Amount: The amount of the check that has been presented for payment.

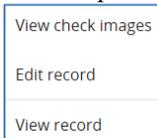
Issued Payee: The issued payee name for this check. **Note:** Issued Payee is only displayed if Display Issued Payee Name is selected in the client setup screen.

To sort by any column, click once to sort in ascending order, click again to resort items in descending order.

To view a check image, on the right end of the row where the check is, click on the 3 dots:



This dropdown appears. Select “**View Check Images**” to see the check image.



Select the “**Download**” icon in the upper right of the results screen  to export your report to **PDF** or **EXCEL**

Transaction Reports; Daily Issued Checks Summary

The Daily Issued Checks Summary report is an easy way to see how many checks were issued on any given day and their totals. The dynamic selection criterion allows the user to fine tune the report to their specific needs. This includes both manually loaded checks and checks uploaded through an issued check file.

Daily Checks Issued Summary

Account ID
All Account IDs

Issued Date From
04/15/2019

Issued Date To
04/15/2019

[Search](#)

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.

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Daily Checks Issued Summary

[< Back to Search Parameters](#)

[🔍](#) [📄](#) [⬇️](#)

Issued Date	↑ Client	Account ID	Check Count	Amount Total	
07/25/2018	Big City Electric	Sunrise	900	\$101,763.75	⋮
07/26/2018	Big City Electric	Sunrise	1685	\$183,393.63	⋮
07/27/2018	Big City Electric	Sunrise	2742	\$355,305.83	⋮

Check Count: The number of checks issued.

Amount Total: The total amount of the checks issued on the specified date.

Click the **3 dots** at the right side of a line to view the issued check record.



Select the “**Download**” icon in the upper right of the results screen to export your report to **PDF** or **EXCEL**

Transaction Reports; Voids

The Voids report filter screen 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.

Voids

Account ID
All Account IDs

Status
All Statuses

Check Number From **Check Number To**

Date
Issued ▼

Date From **Date To**

Note: This report lists all outstanding issued checks that have been voided and/or match current stop payments.

Search

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Status: The Status dropdown allows users to select various statuses of stops and voids.

- **Void:** Items that have a status of void
- **Item Stopped:** N/A. The Stop designation is not available.
- **Requested Stop Pay:** N/A. The Stop designation is not available.
- **Requested and Placed:** N/A. The Stop designation is not available.

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 you 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.

Transaction Reports – Voids (Continued)

Voids

< Back to Search Parameters

Client ↑	Account ID	Check Number	Amount	Issued Date	Requested Stop Pay Date	Requested and Placed Stop Pay Date	Item Stopped Date	Void Date
Big Lake A...	Ops Account	1234	\$100.00	04/12/2019				04/12/2019
Big Lake A...	Ops Account	1235	\$200.00	04/12/2019	04/12/2019			

Showing 2 results View 10

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on screens 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: N/A. The Stop designation is not available.

Requested and Placed Stop Pay Date: N/A. The Stop designation is not available.

Item Stopped Date: N/A. The Stop designation is not available.

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)

Click the **3 dots** at the right side of a line to view the check record.



Select the “**Download**” icon in the upper right of the results screen to export your report to **PDF** or **EXCEL**.

Transaction Reports; Exception Items

The **Exception Items** report filter screen allows the user to generate a report of items that were flagged as exception items. Optionally select items that meet specific criteria. Criteria can include: Exception Date, Exception Type (ACH, Check or Both), pay/return decision or return reason.

Exception Items

Account ID All Account IDs <hr/>	
Exception Date From 03/26/2019 <hr/>	Exception Date To <hr/>
Transaction Type Both check and ACH exceptions <hr/>	<input type="checkbox"/> Include Reversals <hr/>
Check Number From <hr/>	Check Number To <hr/>
Decision All Decisions <hr/>	Reason All Reasons <hr/>

Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on screens 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.

Transaction Type: The type of transaction the exception item is.

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: The decision for this exception item.

Reason: The reason associated with the exception

Transaction Reports – Exception Items (Continued)

Exception Items								
← Back to Search Parameters    								
Client	Account Number	Trace Number	Check Number	Amount	Issued Payee	Paid Date	Input Date	Exception
██████████	██████████	164000157	15832	\$2,220.00		06/20/2019	06/21/2019...	P/ ⋮
██████████	██████████	164000156	15833	\$1,431.00		06/20/2019	06/21/2019...	P/ ⋮
██████████	██████████	55006007422	15834	\$2,372.00		06/20/2019	06/21/2019...	P/ ⋮
██████████	██████████	55006014865	15835	\$2,796.00		06/20/2019	06/21/2019...	P/ ⋮

Client

Account Number

Trace Number

Amount

Issued Payee: The issued payee name for this check.

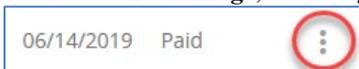
Paid Date: The paid date for this check.

Input Date: The date the issued item was entered into the system. 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. Examples would be a check being manually input by a user, or a paid not issued exception item that is paid.

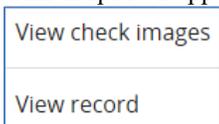
Exception: The type of exception for this item.

Decided By: The user who performed the decision

To view a check image, on the right end of the row where the check is, click on the 3 dots:



This dropdown appears. Select “View Check Images” to see the check image.



Select the “Download” icon in the upper right of the results screen to export your report to PDF or EXCEL

Transaction Reports; Correction Report

The **Correction Report** lists the items that have been corrected by the bank. These are items that have posted incorrectly (usually due to encoding errors: check number blank, zero or incorrect and amount mismatches).

Correction Report

Account ID
All Account IDs

Exception Date From 03/26/2019 _____	Exception Date To _____ _____
	
Check Number From _____	Check Number To _____

Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on screens 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.

Transaction Reports – Correction Report (Continued)

Results:

Correction Report							
Back to Search Parameters							
Client	Posted Check Number	Corrected Check Number	Posted Amount	Corrected Amount	Posted Issued Date	Corrected Issued Date	Paid Date
██████████	157154	1157154	\$1,455.00	\$1,455.00	06/20/2019	06/13/2019	⋮

Client

Client/Account ID

Posted Check Number

Corrected Check Number

Posted Amount

Corrected Amount

Posted Issued Date

Corrected Issued Date

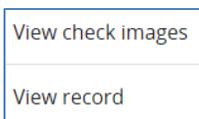
Paid Date

Exception: The type of exception for this item.

Reason: The reason this item was corrected.

Notes: Any notes associated with the correction.

To **view a check image**, click on the 3 dots at the right end of a row, and this dropdown will appear:



Select the “**Download**” icon in the upper right of the results screen to export your report to **PDF** or **EXCEL**

Transaction Reports; Stale Dated Checks

The **Stale Dated Checks Report** filter screen allows the user to create a report of stale dated checks using dynamic selection criteria. A check is considered stale dated based upon the bank default of 180 days, or an override number of days as specified by the customer. Select items by Issued Date, Input Date, As of Date, or Issued Payee.

Stale Dated Checks

Account ID
All Account IDs

Stale Dated As Of
04/15/2019

Check Number From Check Number To

Issued Date From Issued Date To

Input Date From Input Date To

Search

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on screens 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.

Input Date: The date the issued item was entered into the system. 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. Examples would be a check being manually input by a user, or a paid not issued exception item that is paid.

Transaction Reports – Stale Dated Checks (Continued)

Results:

Stale Dated Checks						
← Back to Search Parameters						
🔍 📄 ⬇️						
Client	↑	Check Number	Amount	Issued Payee	Issued Date	
██████████	██████████	110663	\$600.00	██████████	08/03/2017	⋮
██████████	██████████	110674	\$63.00	██████████	08/07/2017	⋮

Client

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number

Amount

Issued Payee

Issued Date

Stale Dated As Of (Date)

Input Date: The date the issued item was entered into the system. 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. Examples would be a check being manually input by a user, or a paid not issued exception item that is paid.

To **view the check record**, click on the **3 dots** at the right end of a row.



Select the **“Download”** icon in the upper right of the results screen to export your report to **PDF** or **EXCEL**

Transaction Reports; Payee Match Report

If your company is subscribing to the **Payee Positive Pay** service, the **Payee Match Report** documents the results of Payee Match processing, including exactly what the Payee Match service extracted from the check image, and the resulting Confidence Score.

As each check is read by the system, it logs a confidence score in the range of 0 - 1000 with 1000 being the highest degree of text recognition. This report shows the client a historical record of how well the payee name is being recognized on the checks.

A confidence score of greater than 900 is considered very reliable. If the score is > 900, the system will compare the payee name to the payee name input by the customer in the check issue record, and if there is a mismatch, present a Payee Mismatch exception. If the score is <900, the system does not have enough confidence in the recognition to make the comparison, and will present a Payee Mismatch exception.

Payee Match Report

Paid Date From	Paid Date To
<input type="text"/>	<input type="text"/>
Check Number From	Check Number To
<input type="text"/>	<input type="text"/>

Note: Transaction history is retained within the system for 90 days after an item has paid.



On the results screen, select the “**Download**” icon in the upper right of the results screen to **PDF** or **EXCEL**

Example results, when selecting download to PDF:

	Client ID	Account Number	Check Number	Check Amount	Issued Payee	Issued Date	Paid Date	Payee Match Check Payee	Confidence Level
1	*****18	1201391	View Image 3791	\$125.50	APE	02/14/2018	02/26/2018	APE	1000
2	*****18	1201391	View Image 3852 View	\$7.82	CENTURY	02/21/2018	02/26/2018	CENTURY	1000

ACH Filters

Transaction Processing; ACH Transaction Search

The ACH Transactions Search screen is used to search for specific transactions using dynamic selection criteria.

ACH Transaction Search

Account ID
All Account IDs

Paid Date From **Paid Date To**
_____ _____

SEC Code
All SEC Codes

Note: Transaction history is retained within the system for 90 days after an item has paid.

Client/Account ID: Optionally select a specific account. If no accounts are selected the system will search through all available accounts assigned to the corporate user.

Paid Date From: The beginning date used in the date range.

Paid Date To: The end date used in the date range.

SEC Code: To search for transactions based upon the ACH Standard Entry Class (SEC) code, select an SEC Code from the list.

Transaction Processing – ACH Transaction Search (Continued)

Results:

ACH Transaction Search									
Back to Search Parameters									
Client	Account ID	Company ID	SEC Code	DR/CR	Amount	Transaction Description	Paid Date	Status	
Big City Electric	BCE Exp Acct	7878787878	CCD	DR	\$1.75		01/28/2019	Paid	⋮
Big City Electric	BCE Exp Acct	9876543210	WEB	DR	\$1.75		01/28/2019	Paid	⋮
Big City Electric	BCE Exp Acct	7878787878	CCD	DR	\$1.75		03/26/2019	Paid	⋮
Big City Electric	BCE Exp Acct	9876543210	WEB	DR	\$1.75		03/26/2019	Exception	⋮

Client

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system.

ACH Company ID: The originating ACH Company's identification number.

ACH SEC: The ACH standard entry class.

DR/CR: Indicates if the transaction is a debit or credit.

Transaction 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: Icons representing the status of the transaction. By clicking on the *Show Key* link in the top-right portion of the screen, a legend displaying the description of each status icon is displayed. The possible statuses represented by an icon are as follows:

Exception: Displayed on items that are flagged as exceptions by the system.

Paid: Displayed on items that have been previously paid.



Select the “**Download**” icon in the upper right of the results screen to export your report to **PDF** or **EXCEL**.

System Reports; ACH Authorization Report

The **ACH Authorization Report** displays a listing of all pre-authorized rules. *Note:* This report will only display rules for the accounts that the user has access to.

The report can be printed or exported to Excel by clicking on the buttons.

ACH Authorization Report (3)										
	Client	Account ID	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount	Notification Type	Date Created	Date Updated
1	Big City Electric	BCE Exp 1234		4545454545	ALL - All Standard Entry Class Codes	Debits Only		Create Exception	06/12/2018	06/12/2018
2	Big City Electric	BCE Exp Acct	Utility Fee	123456789	PPD - Prearranged Payment or Deposit Entry	Both DR and CR	\$150.00	Create Exception	02/20/2018	
3	Big City Electric	BCE Exp Acct			ALL - All Standard Entry Class Codes	Credits Only		Create Exception	06/12/2018	

Client: The name of the client.

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account.. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Description: This is the description of 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 will apply to all company IDs.

Standard Entry Class 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: The options are either debits, credits, or both debits and credits to define the types of transactions for this rule.

Maximum Allowable Amounts: 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 value *Create Exception* indicates that any unauthorized ACH transaction will become an exception that requires a pay or return decision by the client. The value *Email Notification Only* indicates that the client will receive an email notification of any unauthorized transaction.

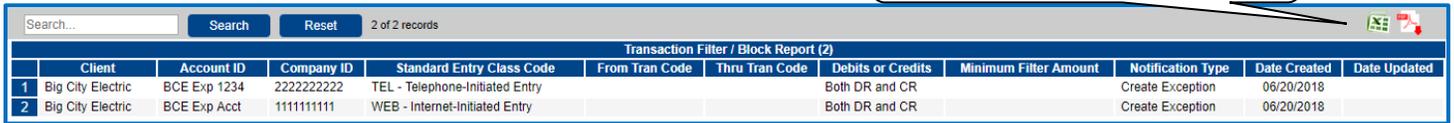
Date Created: The date the rule was created.

Date Updated: The last date the rule was updated.

System Reports; Transaction Filter/Block Report

The (ACH) **Transaction Filter/Block Report** displays a listing of all Account Block Filters. **Note:** This report will only display rules for the accounts that the user has access to.

The report can be printed or exported to Excel by clicking on the buttons.



Transaction Filter / Block Report (2)											
	Client	Account ID	Company ID	Standard Entry Class Code	From Tran Code	Thru Tran Code	Debits or Credits	Minimum Filter Amount	Notification Type	Date Created	Date Updated
1	Big City Electric	BCE Exp 1234	2222222222	TEL - Telephone-Initiated Entry			Both DR and CR		Create Exception	06/20/2018	
2	Big City Electric	BCE Exp Acct	1111111111	WEB - Internet-Initiated Entry			Both DR and CR		Create Exception	06/20/2018	

Client: The name of the client.

Client/Account ID: The Client/Account ID is the nickname or description that identifies this account.. This Client/Account ID is displayed in place of the account number on screens 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.

Standard Entry Class: The ACH standard entry class (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 from and thru transaction code fields may be used 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 from and thru transaction code fields may be used 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 value *Create Exception* indicates that any transaction matching the filter criteria will become an exception that requires a pay or return decision by the client. The value *Email Notification Only* indicates that the client will receive an email notification of any transaction matching the criteria in this filter.

Date Created: The date the filter criteria was created

Date Updated: The date the filter criteria was last modified.