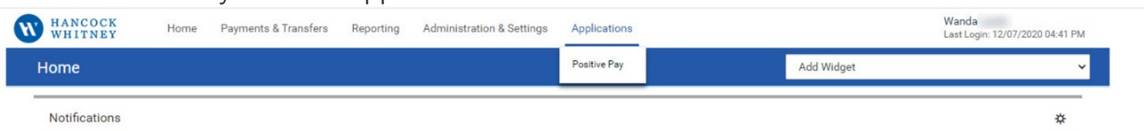
Check Positive Pay

User Guide

Contents

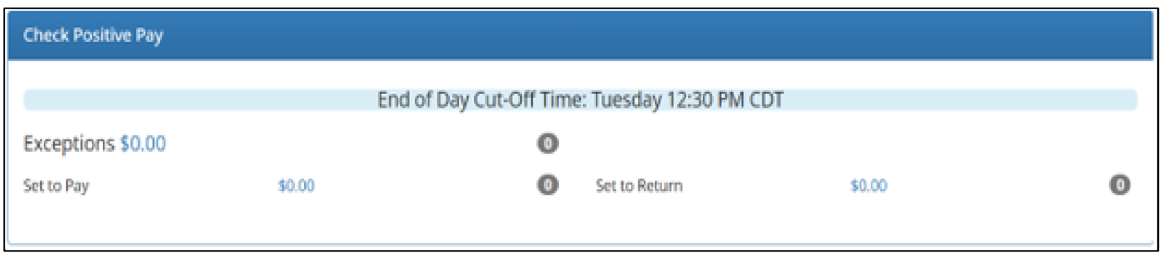
Login via Treasury Manager

Select Positive Pay from the Applications menu.



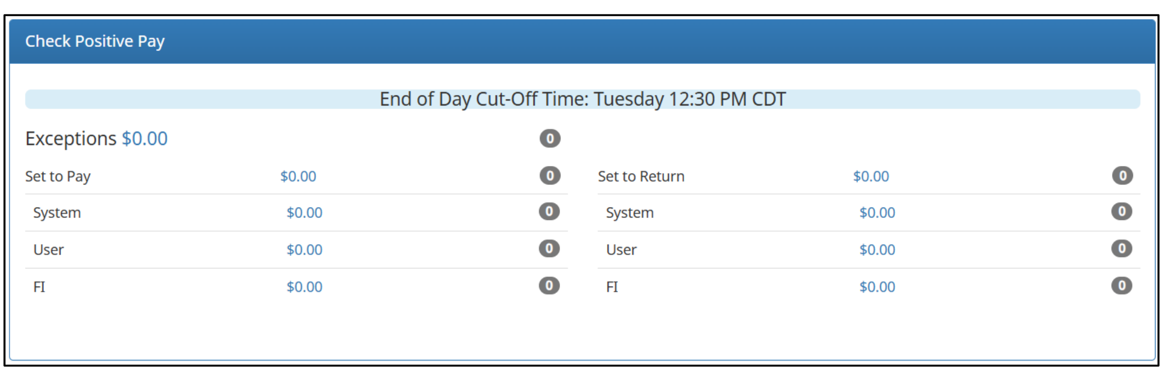
Dashboard

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



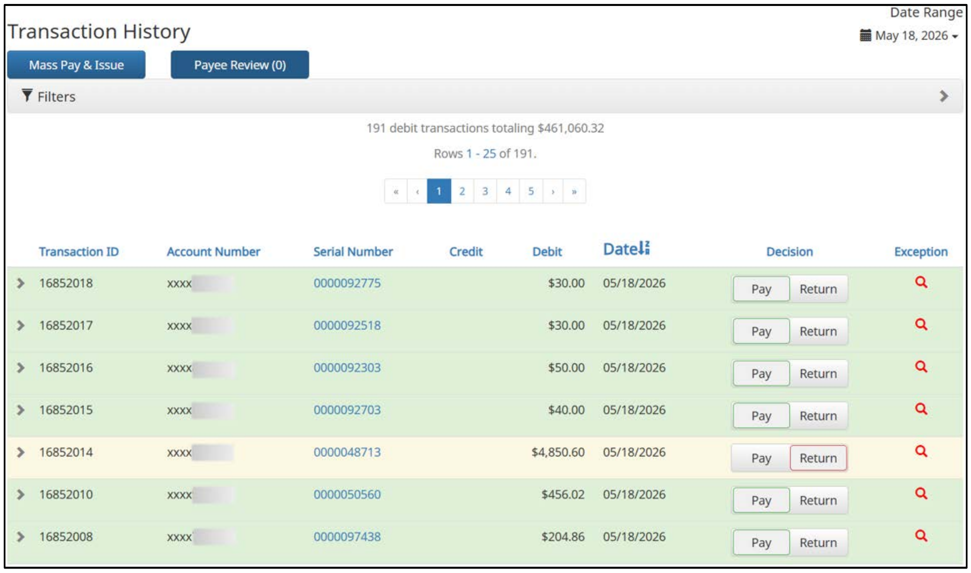
The content displayed in the CHECK POSITIVE PAY summary box includes the following:

- **Service Name** - In the example provided, clicking on CHECK POSITIVE PAY on the left in the title bar will direct the user to the main menu.
- **End of Day Cut Off Time** - Displayed in the second bar, the time of day indicates when transactions that require decision will no longer be eligible for user decisions.
- **Exceptions** - Clicking on the dollar amount hyperlink on the Exceptions line will direct the user to a filtered view of Transaction History that will display only exceptions that require a decision.
- **Set to Pay / Set to Return** - Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines will expand the view to display a breakdown of the total for each category. System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status. User pay or return indicate a Client user

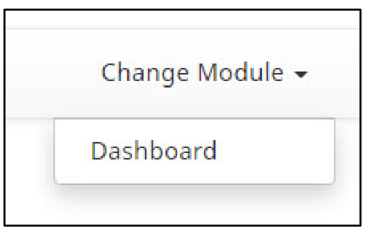


decision has occurred. FI pay or return indicate an FI decision has occurred on behalf of the FI.

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



1: To navigate back to the Dashboard, select Change Module in the menu bar next to the user's name.

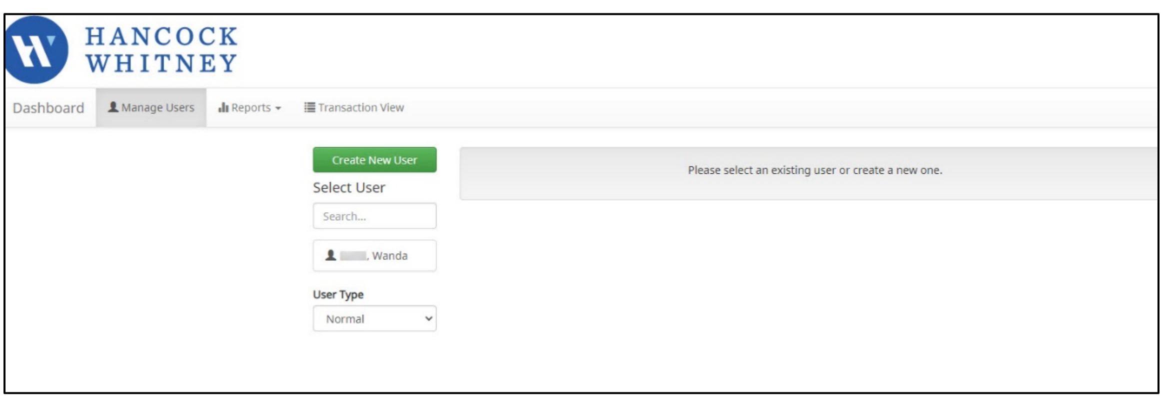


2: From the Client Dashboard, a user can navigate to the CHECK POSITIVE PAY Module by clicking Change Module > CHECK POSITIVE PAY.

MANAGING CLIENT USERS

A Client User with Admin user privileges can add additional Client users who will then be authorized to use CHECK POSITIVE PAY.

1: From Client Dashboard > Click Manage Users



2: The Client Users page appears. Click the "Create New User" button.

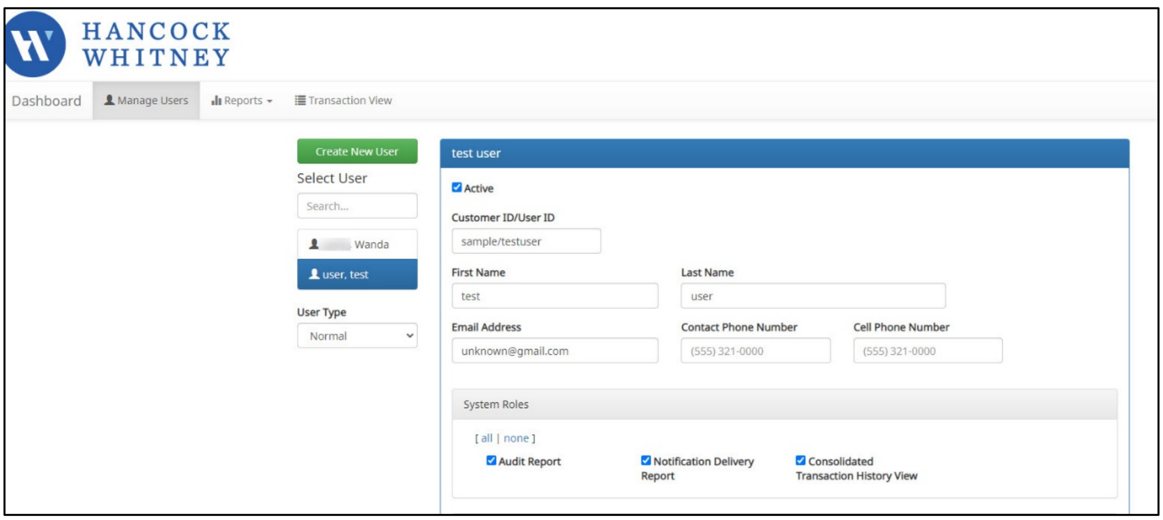
3: The New User page appears. Fill out all fields available, then click "Create User" button. The user will be configured for single sign-on, the New User interface will display these fields. Please note that the SSO ID field can have different labels and formats based on the online banking provider being used.

4: Click Save user, user will be saved.

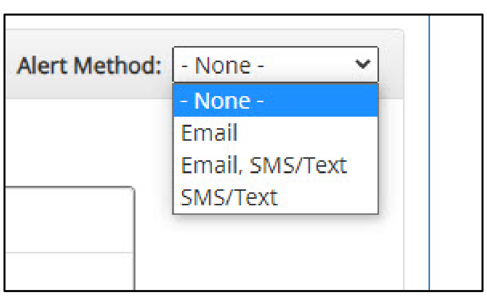
MANAGING CLIENT USER ROLES, ALERTS, ACCOUNTS AND PRIVILEGES
The Client Admin User will assign user roles, alerts, accounts and privileges.

ROLES

1. To add roles, alerts, accounts and privileges to a user, click on user's name from select user list.
2. The User profile page appears. Scroll down to the "System Roles" section of the page to select what roles should be enabled for the user.
    - Audit Report - Access to audit events for Client users.
    - Notification Delivery Report - Access to view the status of all notifications sent by the system for this client.
    - Consolidated Transaction History View - Provides the user a consolidate view on the dashboard page if the user has CHECK POSITIVE PAY, ACH Positive Pay Debits and ACH Positive Pay Credits. Photo6



ALERTS



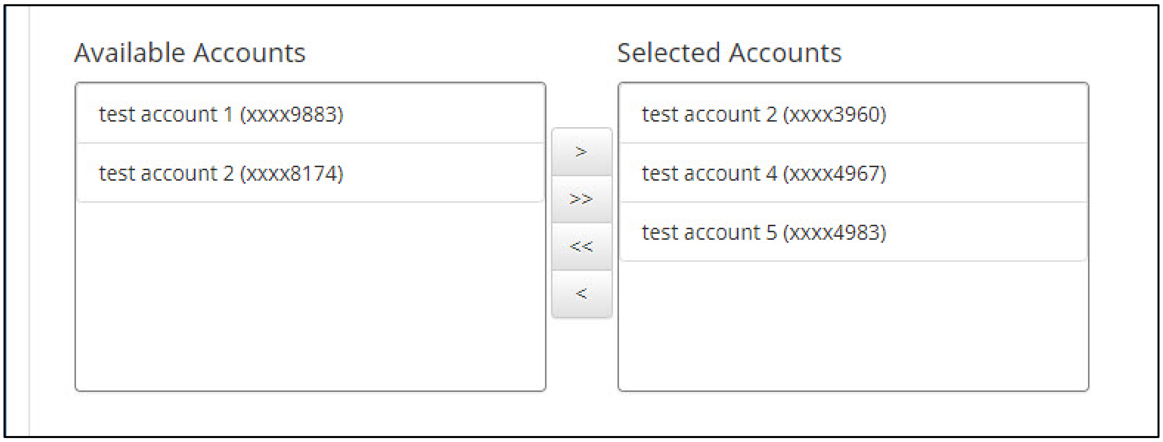
Choose the alert method by using the drop-down in the alert method desired.

- None - No Notification sent.
- Email - Client User will receive CHECK POSITIVE PAY Alerts via Email only.

  - Email, SMS/Text - Client User will receive CHECK POSITIVE PAY Alerts via Email and SMS/Text.
  - SMS/Text - Client User will receive CHECK POSITIVE PAY Alerts via SMS/Text only.

ACCOUNTS

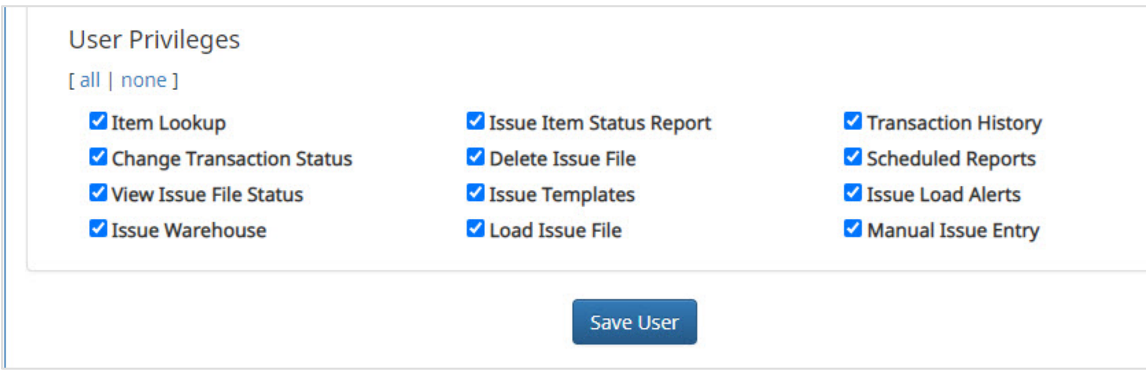
- Choose from the list of available accounts enrolled in CHECK POSITIVE PAY the user is entitled to work with and move them to the Selected Accounts box.
- Use the single arrows (> <) to move individual accounts between Available and Selected Accounts.
- Use the double arrows (>> <<) to move all accounts between Available and Selected Accounts.



USER PRIVILEGES

- Select all | none
  - By selecting all, the user will be assigned all user privileges.
  - By selecting none, previously assigned user privileges will be removed.
- Clicking in the box beside each user privilege will add or remove the checkmark from the box. Adding a checkmark will give the user that privilege, removing the checkmark will remove the privilege from the user.
  - **Issue Item Status Report** - Allows the user to view issued items by status for a specific date or date range.
  - **Delete Issue File** - Requires View Issue File Status privilege. Allows a client user to delete an issue file that was previously loaded if no issue items in the file have been used in matching.
  - **Issue Templates** - Allows a user to create a template that defines the format of the issue file they will load and the format and location for the data elements that will be provided in the file. If this privilege is enabled for a user, the user will also be able to manage additional issue fields.
  - **Issue Warehouse** - Allows the user to view files loaded into the system.
  - **Transaction History** - Allows the user to view check transactions that have been presented for payment. If this privilege is enabled, the user will also have access to an item lookup sub-menu option.

- **Scheduled Reports** – Allows the user to download pre-defined, pre-scheduled reports.
- **Load Issue File** - Allows the user to load issue files via the Client Portal.
- **Change Transaction Status** - Requires Transaction History user privilege. Allows a user to change the status of a transaction from return to pay or pay to return.
- **View Issue File Status** - Allows the User to view the status and detail of all issue (files) loaded or manually entered into the system.
- **Manual Issue Entry** - Allows the user to manually create an issue item. Photo9



- Select Save User. Success message appears.

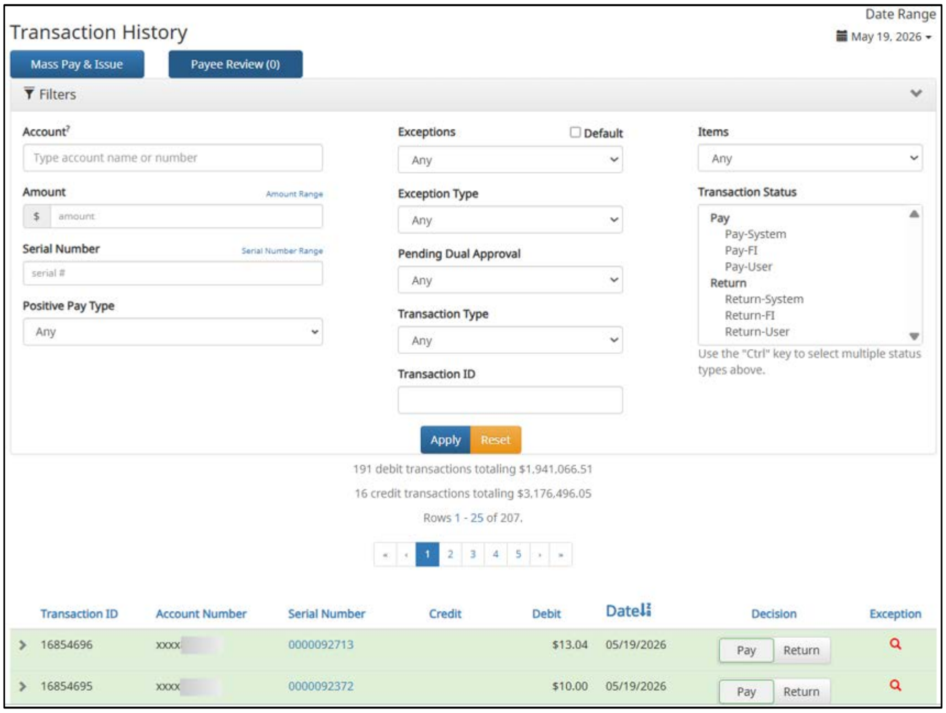
REPORTS

- Audit Report - View users that have logged into the system and what action was taken on a specific day or days.
- Notification Delivery Report – Can be filtered by Date, Recipients, Message types and Status of all Notification of Delivery.

TRANSACTION VIEW

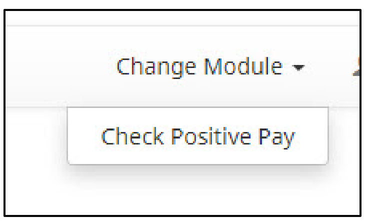
- View type of transaction, description, account number, date, credit, debit, current status manage and exception.

- Filter by Date Range, Accounts, Status, Min Amount and Max Amount.



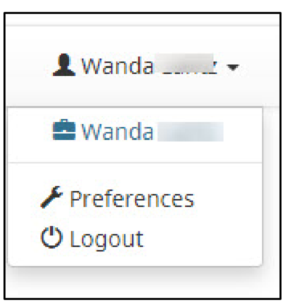
CHANGE MODULE

- From the Client Dashboard, user clicks on change modules, then clicks on CHECK POSITIVE PAY to change modules.
- From the Check Positive Pay Dashboard, user click on change modules, then clicks on Dashboard to change modules.

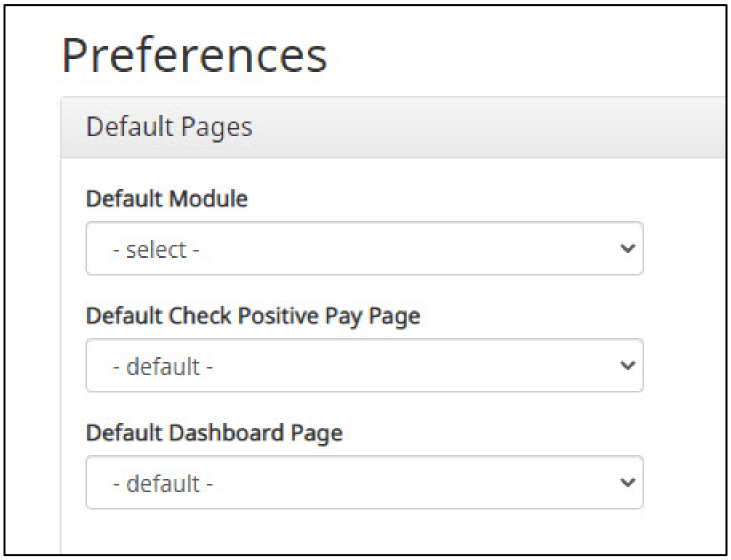


PREFERENCES

1: From within the Dashboard or CHECK POSITIVE PAY Module, click User's Name > Preferences.



2: The Preferences page appears.

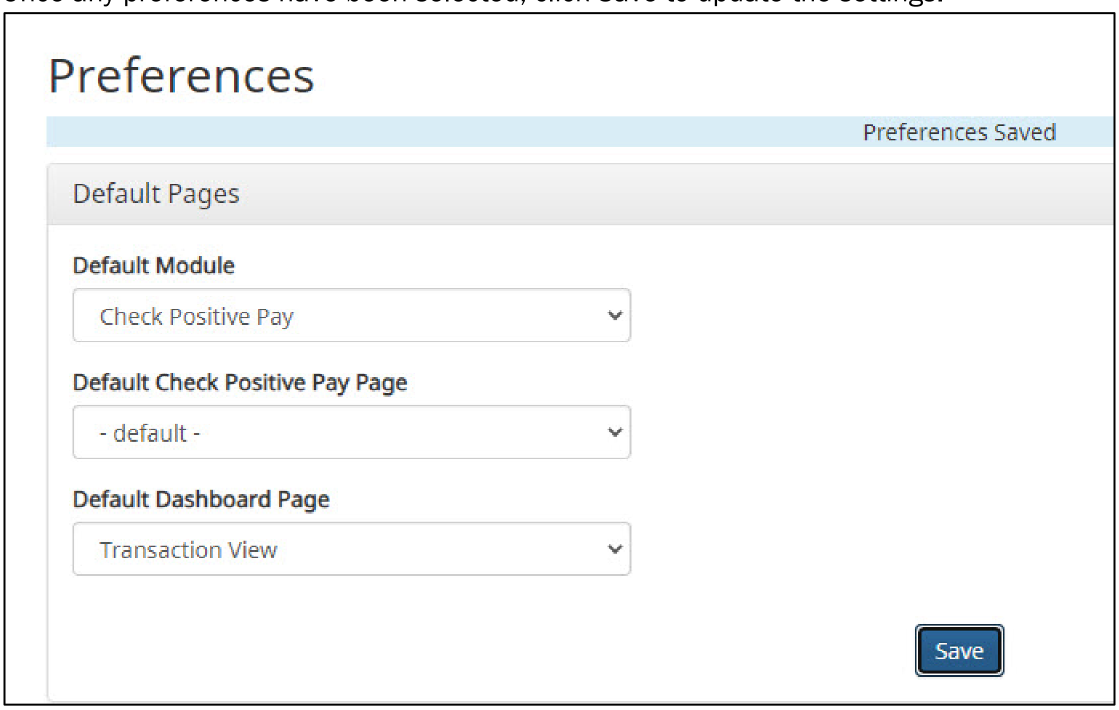


3: Default Module gives the User the ability to choose the default landing page.

4: Default CHECK POSITIVE PAY Page allows the user to select the default landing page within CHECK POSITIVE PAY.

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

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



Check Positive Pay Module

MANAGE ISSUE TEMPLATES

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

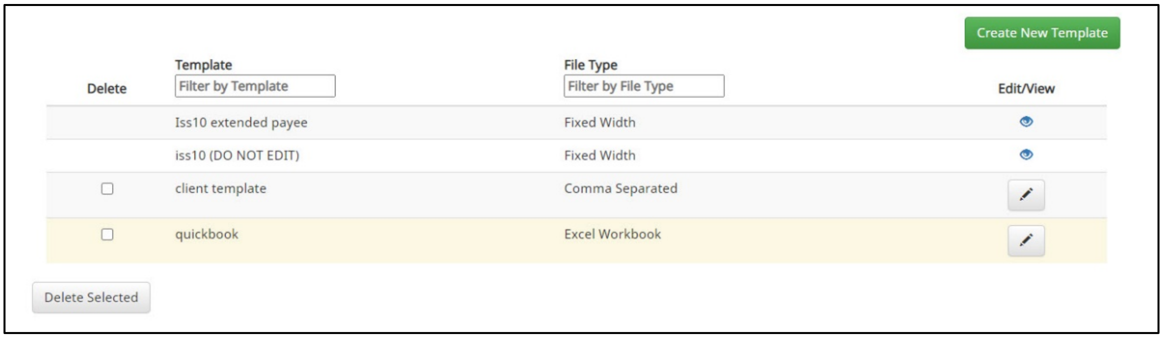
Issue templates allow users to select from a list of file formats supported and identify where the required data elements are located within the file.

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

Multiple file templates can be set up, displayed and used. FI can create a templates for Clients to use or the FI may choose to allow Clients to create their own templates.

1: From within the CHECK POSITIVE PAY module, click Manage > Issue Templates.

a. A screen will appear that lists any existing templates that are available for view or edit, and a button to Create New Template. NOTE: Templates created by the FI cannot be modified by the Client. Templates created by the Client can be modified by the Client and the FI.



2: To view or edit an existing template, click the pencil icon for the appropriate template.

3: To delete an existing template, click the checkbox next to the Templates to be deleted and click Delete Selected. Templates that have the Delete option were built by the Client and can be deleted/edited by the Client user. Templates without the Delete option were built by the FI and cannot be deleted/edited by the Client user.

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

4: To create a new template, click the Create New Template button.

5: Enter Template Name

6: **Enter File Type** – Fixed Width, Comma Separated, Excel 97-2003 Workbook, Excel Workbook, Pip Separated, Semi Colon Separated, Tab Separated. Many accounting systems can export excel or fixed width files.

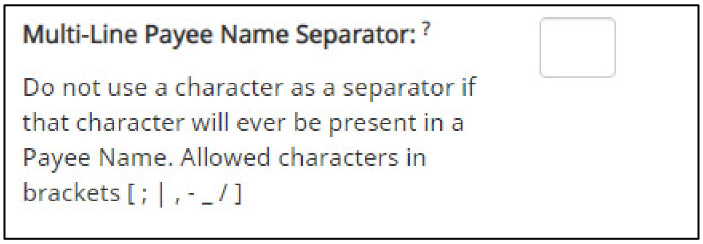
7: **Enter Template Status** - Active or Inactive

8: **Number of Header Rows and Number of Footer Rows** - Sometimes files have header (beginning) rows or footer (ending) rows that contain data that is not required by CHECK POSITIVE PAY.

9: Template Level – Client.

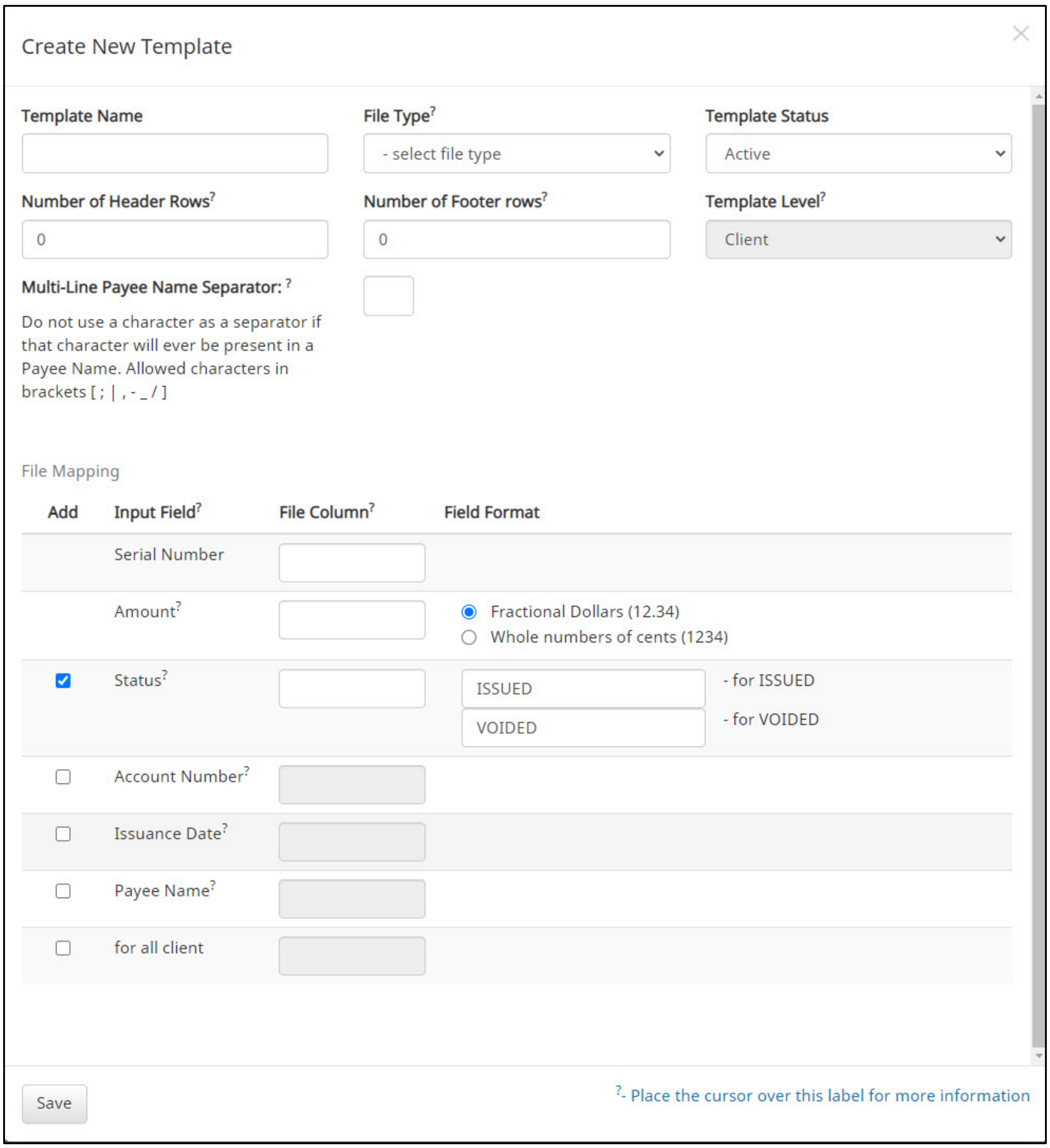
10: **Multi-Line Payee Name Separator** - The multi-line payee name separator filed is optional. The system will support any character to separate the multiple payees, but the user must be aware that using a separator character that appears elsewhere in the payee name, or might conflict with the file itself can cause issues. A comma cannot be used in the data field itself, or the .csv will read the comma as a separator before the next field.

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

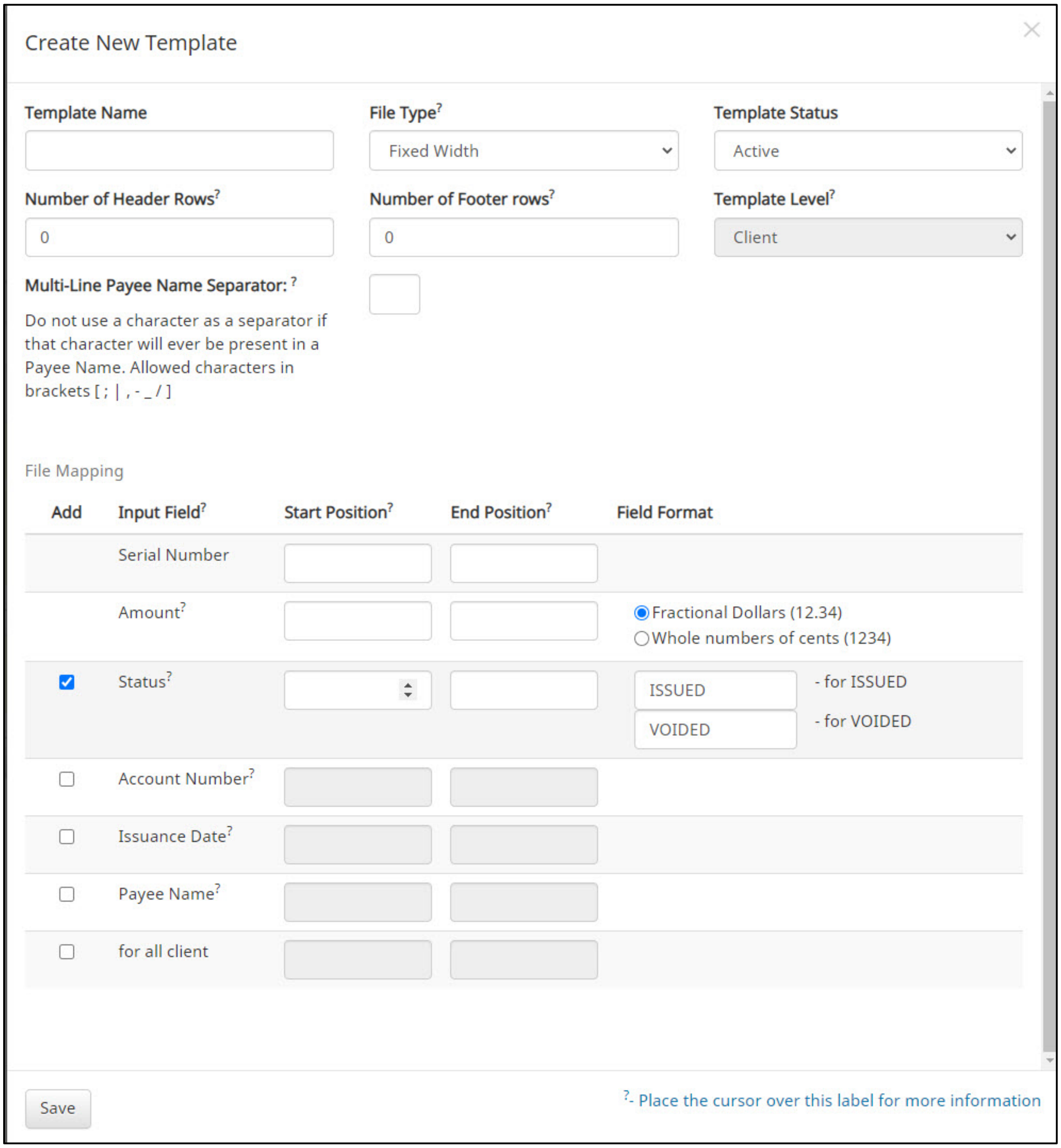


The mapping section below will display based on the file type selected.

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



12: Fixed-Width files will require the Client to define the start and end position in which the data element is located.



The mapping section on the lower part of the screen displays the required fields.

13: **Check Serial** Number – required

14: **Amount fields** - required. The Client must specify if the amount data in the file to be imported will or will not contain decimal points. For example, if the Amount value is set to Fractional Dollars, then 100, 100.0 and 100.00 are all processed the same. If the Amount value is set to Whole numbers of cents, the system will divide by 100 and save it as a dollar value. For example, a value of 100 would be saved as $1.00 in the system.

15: **Status** - If the Status box is not checked (as shown below), CHECK POSITIVE PAY will load all issue items with a status of Issued. If the Client file represents Voided items as a negative number, the Client can check the box Treat Negative Amount as Void and CHECK POSITIVE PAY will status any item in the file with a negative value as Voided.

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

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

16: **Account Number** - If the account box is selected, the user can import one file that contains issue items for multiple accounts. If the account box is NOT selected, when a Client user loads a file through the Client portal, CHECK POSITIVE PAY will require the user to select the account the checks were issued on.

17: **Issuance Date** - If the issuance date box is NOT checked, CHECK POSITIVE PAY will default the issue date to date the file was loaded. If the issuance date box is checked, the file must contain an issuance date for each item. For Excel files, CHECK POSITIVE PAY will translate the data format used in the file. For separated and fixed width files, the Client must define the date format being used as shown in the screenshot below. It is important to note that the formats displayed are examples only, a complete list of date formats can be found at: https://docs.oracle.com/javase/8/docs/api/java/time/format/DateTimeFormatter.html#patterns

18: **Payee Name** - The Payee Name box will only appear if one or more accounts are configured for payee positive pay. If the payee name box is checked, CHECK POSITIVE PAY will require the payee name for accounts configured for payee positive pay. If payee name is provided for accounts not enrolled in payee positive pay, the payee name data will be ignored when the file is loaded. For Excel or delimited files, the complete and single payee name is expected in a single column. For fixed width files, the complete and single payee name must be contained in the file between the starting and ending position.

19: **Multiple Payee Names** – If the feature is enabled, the Issuance Payee name may display more than one payee.

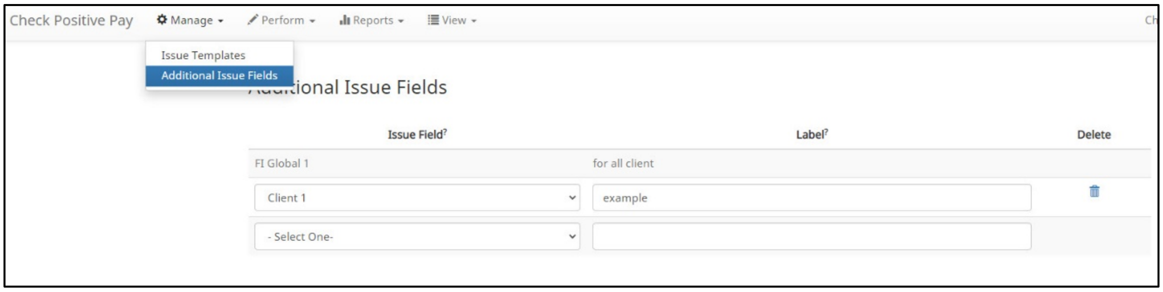
MANAGE ADDITIONAL ISSUE FIELDS

Additional Issue Fields are only available if the Issue Templates user privilege is turned on for a user. ***Additional issue fields are not used in any exception matching process***. These additional issue fields are available for Client use to allow Clients to record additional information into an issuance file to be used for historical or reconciliation purposes. If this feature is enabled and in use, it will impact the view and behavior of the Manual Issue Entry and Issue File Template screens.

1: From within the CHECK POSITIVE PAY module, click Manage > Additional Issue Fields.

The Additional Issue Fields page appears.

- **Issue Field** - FI Global 1 and FI Global 2 are reserved for FI labels. Client-1 to Client-4 may be used by the FI or clients and are customizable to the Client. Select the Additional Issue Field desired by clicking the drop-down menu.
- **Label** - The name of the additional issue field the Client wishes to set up. The label must be unique to the client, and the client labels may not match any



labels already configured by the FI.

2: Once a Client clicks the drop-down menu to select an Additional Issue Field, another row will appear so that further Additional Issue Fields can be added, until all 4 available Additional Issue Fields have been setup.

3: Once all Additional Issue Fields have been created, click Save button to complete the process.

4: Any existing Additional Issue Fields can be edited by clicking on the Additional Issue Field drop-down or by clicking within the Label field.

5: Any existing Additional Issue Fields can be deleted by clicking the Trash icon in the Delete column on the Additional Issue Fields page.

6: Once Additional Issue Fields are established, they will be displayed within the Client's File Templates, both existing and new, as a field that can be mapped when submitting Issuance File data. The user should see the additional issue fields that were set up at the bottom of the list.

7: The Additional Issue Fields will be displayed when Client submits files via Issuance Manual Entry and are also displayed when viewing items in the Issue Warehouse.

PERFORM ISSUE FILE LOAD

1: Click Perform > Issue File Load. The Load Check Issuance File page appears.

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

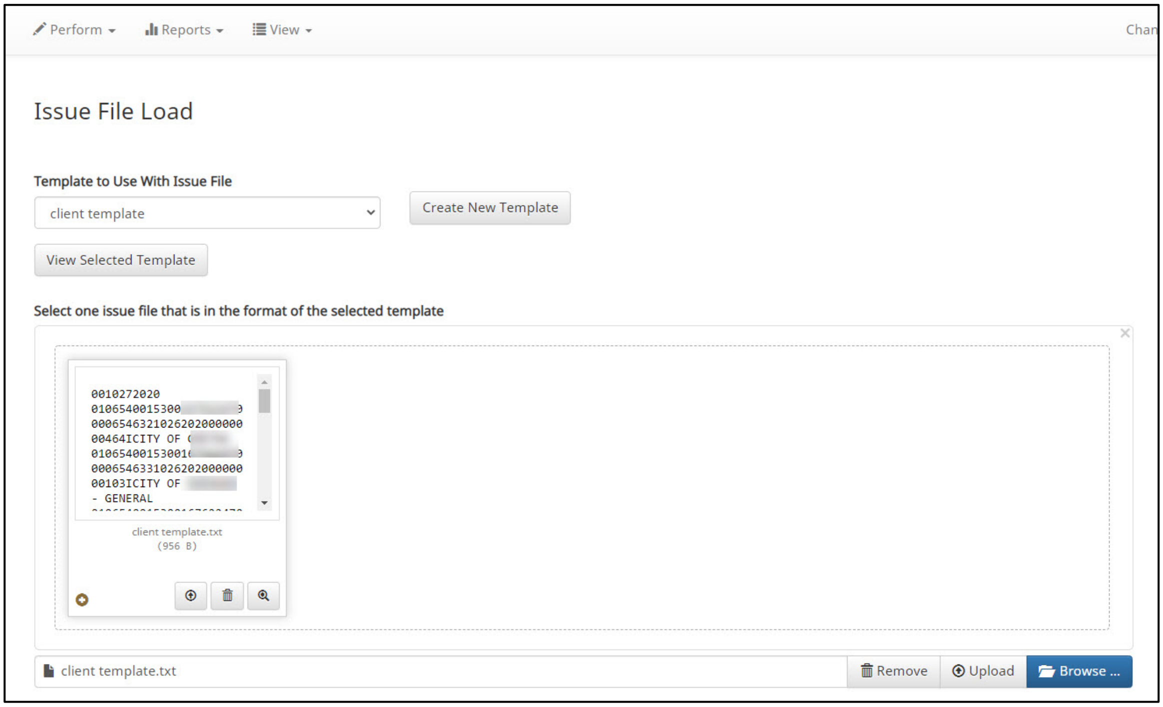
3: If the template selected was created without the Account field enabled, then a drop-down box will display so that an Account can be selected. Select from the list of accounts. If only one account is available for a client, the drop-down box will select that account by default.

4: The file upload interface will appear. Click the Browse button to select the appropriate file.

- **Remove** – The file will be removed from the page.
- **Browse** – Use Browse to locate the file you want to load.
- **Upload** - The file will be uploaded.

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

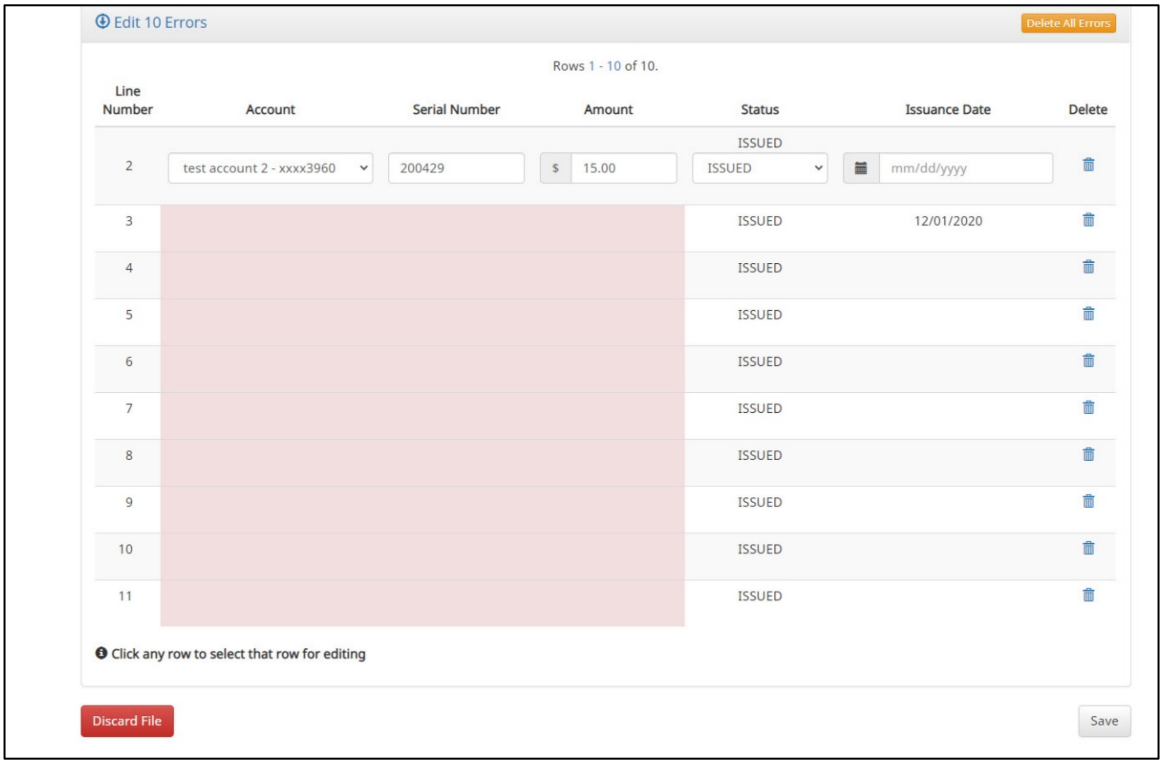
5: Once the file is selected, it will be displayed in the upload interface.



6: **Correct** those errors.

7: **Delete** individual errors. This feature only displays if there are errors in the file and is only available until errors have been corrected and the file is saved.

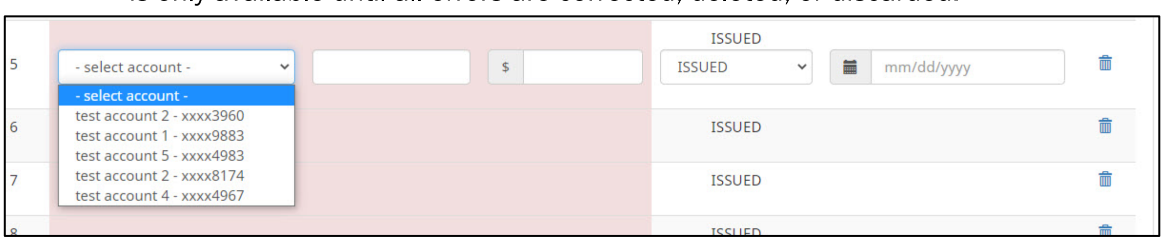
8: **Delete** all errors. This feature only displays if there are errors in the file and is only available until errors have been corrected and the file is saved. This will retain the totals and counts for audit history.



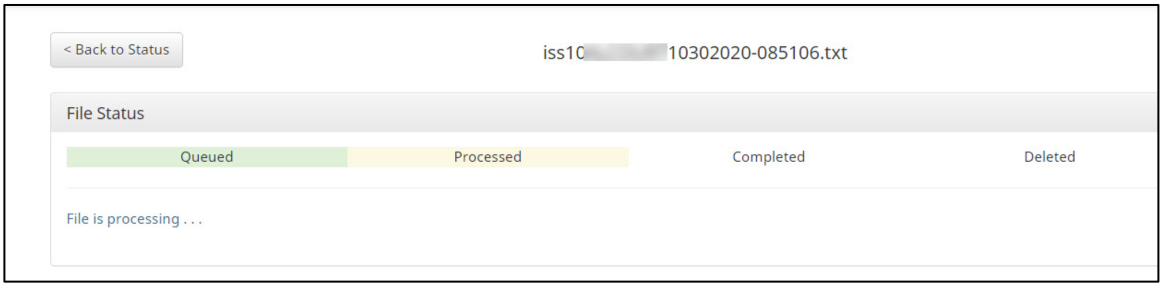
Discard the file. This feature shows up when there is an error in the file. This option is not available after corrections have been made and saved. This will remove the file and its contents from the system.

- In this case, the account numbers in the issuance file were entered incorrectly and they need to be corrected before the file can be fully processed and loaded. Click on any of the fields highlighted in red to make updates or changes.

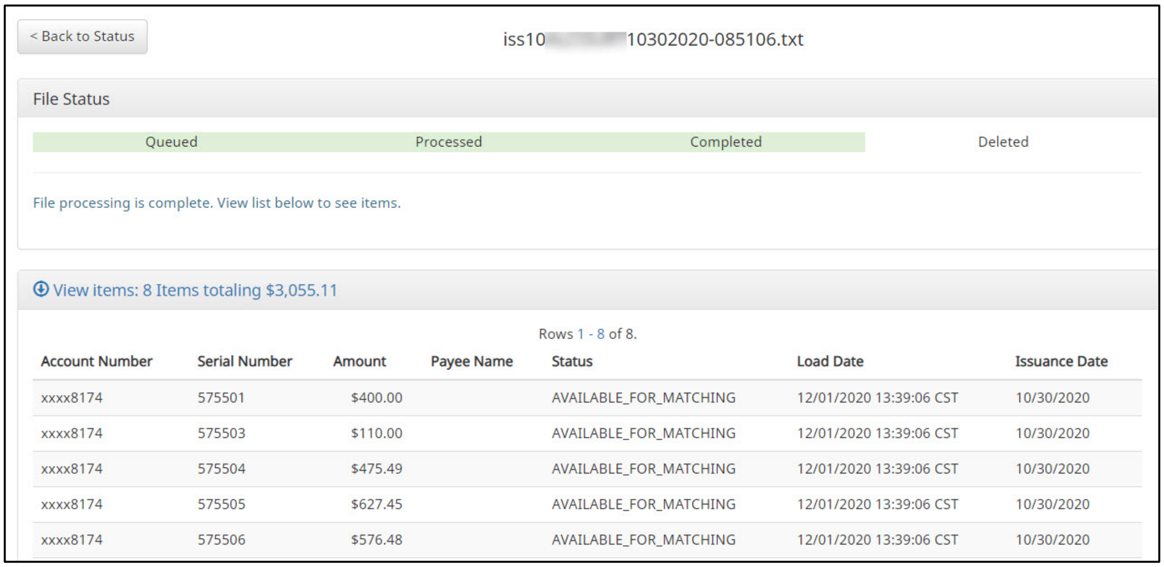
- In this example, the user is presented with an account number drop-down so they can choose the correct account number for the issuance item. Once all errors have been corrected, the red highlights are no longer visible, and the file can be reprocessed by clicking the Save and Submit button. This feature is only available until all errors are corrected, deleted, or discarded.



9: The file will be returned to processing



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



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

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

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

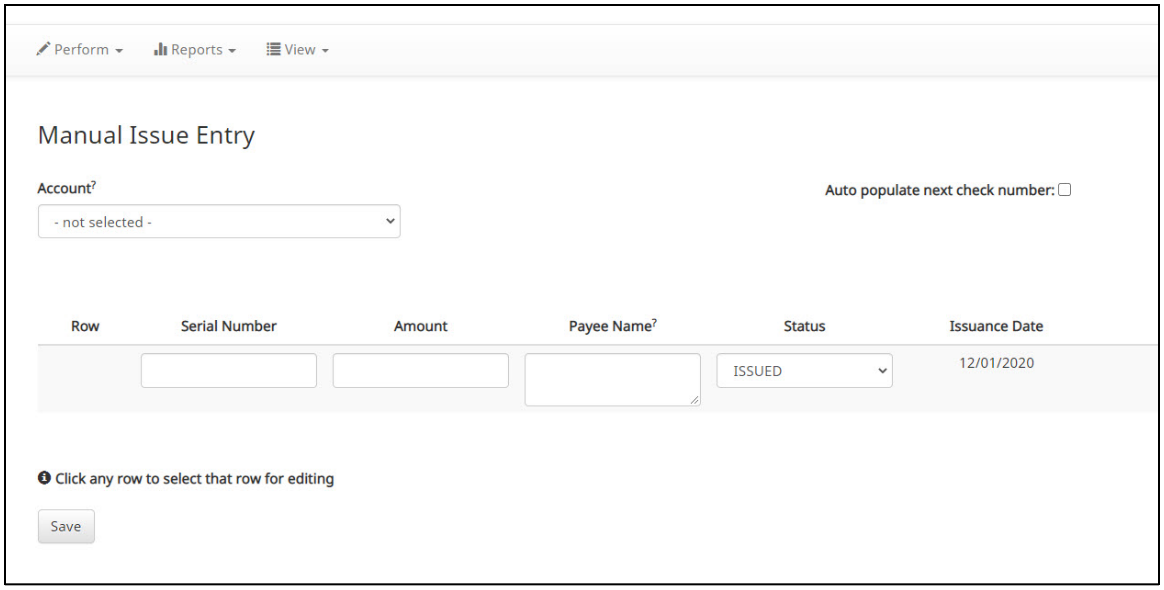
NOTE: All Stop Payment requests are done at a branch or in Treasury Manager and will no longer be done via Check Positive Pay.

PERFORM MANUAL ENTRY

Clients can manually enter a list of checks that have been issued. To manually enter an issue item, the user must be granted the manual issue entry user privilege.

- From the Check Positive Pay Module, click on Perform > Manual Issue Entry.

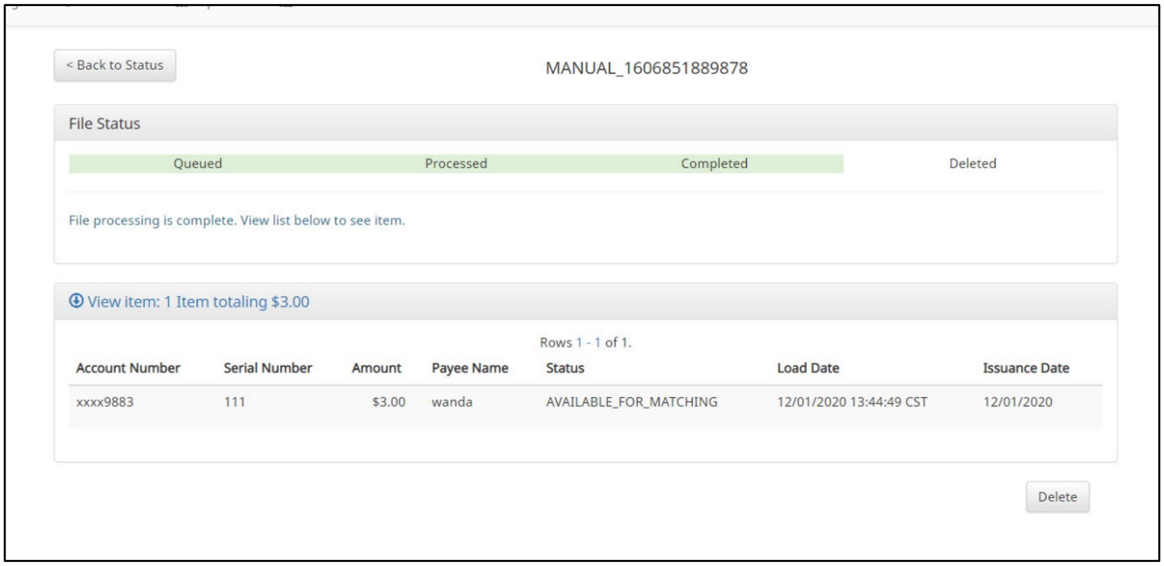
- The Manual Issue File Entry screen appears.



- **Account Number** - Select the appropriate Account Number from the drop-down menu.
- **Auto Populate next check number** - When checked, the next check number will auto-populate in the following row. This feature is designed to eliminate serial number entry when checks are issued in sequential order. When unchecked, the next check number will remain blank until it is filled in by the user.
- **Row** - Each issue item will be numbered in the order they are entered. Once the cursor is placed in the current row, an additional row will appear for the next entry.
- **Serial Number** - Type the item serial number for this manual issuance file in the Serial Number field.
- **Amount** - Type the dollar amount for this manual issuance file in the Amount field. Or use the up and down arrows in the Amount field to select a dollar amount.
- **Payee Name** - Type the payee name for this manual issuance file in the Payee Name field. The Payee Name field supports the entry of a single payee, or multiple payees.
  - The Payee name filed supports up to four payees.
  - Click within the payee name field to enter payee name(s).
  - The view size of the payee name filed can be enlarged by dragging bottom right corner of field box. The feature may not available based upon the browser used.
  - Input the Payee Name in the field. If there are multiple payees, an Enter (carriage return) must be used to input a second, third or fourth payee on separate lines in the field for it to be distinguished as different payees.
  - If multiple payees are listed on a single line of the check, putting them on separate lines is not applicable.
  - The Payee Name field currently supports 500 characters in total. This count will include the carriage returns separating multiple payees. The 500-character limit is for the entire field, and not per payee.
- Status
  - Issued – The check has been issued,

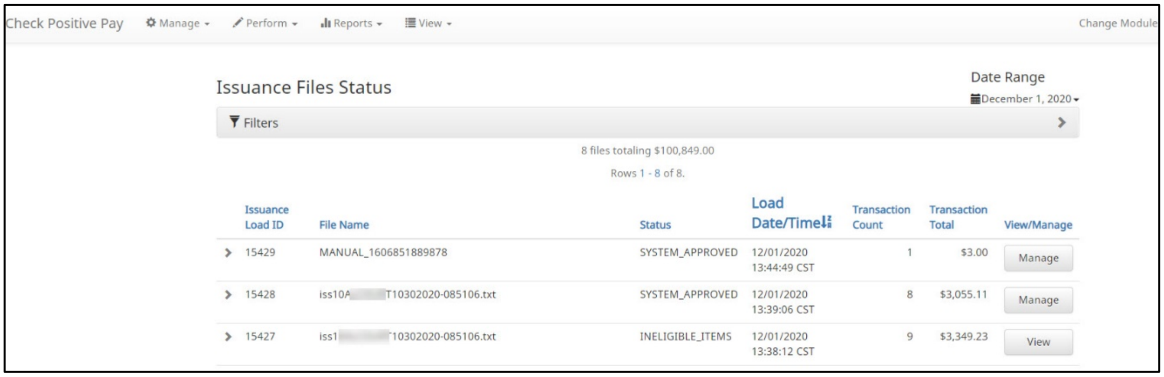
- Voided – The check has been voided by the maker.

- **Issuance Date –** Click on the Issuance Date field and select a date from the calendar that this item was issued.
    - To edit any row, click in the fields to be edited and make changes.
    - When all manual issuance files have been entered, click Save button.
    - The Manual Issuance File Status detail page appears



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

- Click on the <Back to Status button to view the Issuance File Status page.

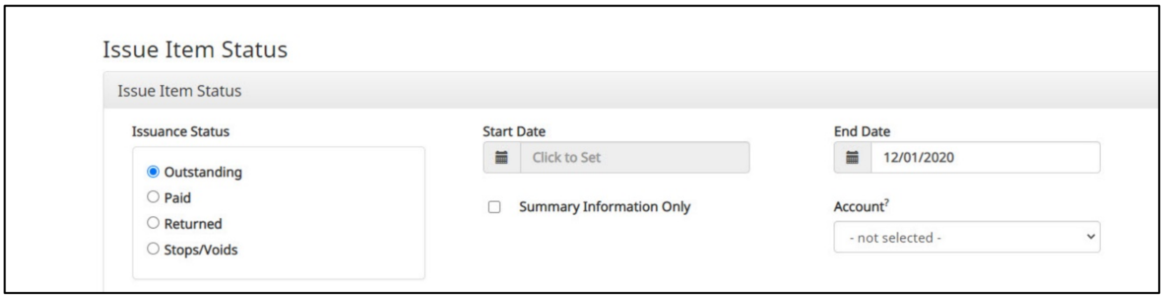


- **Issuance Load ID** – The ID number associated with the specific file during the load.
- **File Name** – Name of file
- Status
- **Client_Appoved** – the file was approved by the client.
- **Client_Discarded** - Client discarded means a client user decided to discard the issue file before it was fully processed into the database.
- **Deleted** – A deleted file has been processed into the system but was removed by an FI or Client user. The file information will still be in the system and can be found in the Issue Warehouse.
- **Edit_Pending** - A file in this status was loaded with errors. Before the file can be processed into the database and be displayed in the issue warehouse or be used in matching, the errors will need to be cleaned up or removed from the file.
- **Failed** – The file failed to load.
- **FI_Approved** – The file was approved by the FI.
- Ineligible_Items – The file contains ineligible items and the load did not complete successfully. Ineligible items will need to be removed and the file reloaded.
- **Loading** – The file is loading.
- **Processing** – The file is processing.
- **Queued** - The file is in line awaiting a status change.
- **Suspended** - The file has been suspended awaiting secondary approval.
- **System_Approved** - The system is set to default approve the file.
- **System_Discarded** - Discarded files are files that a client user loaded to CHECK POSITIVE PAY and had errors that need to be cleaned up. If the errors are not cleaned up by deadline displayed under the progress bar, which is three days, the file will be automatically discarded by the system and no record of it will be kept.
- **Test_Approved** - In test mode a client user is able to load issue files to make sure that the issue template that was created and the file loaded to the system correctly. This function informs the user if the file will process in the regular user interface, but items are not available for matching in test mode.
    - **Load Date/Time –** Date and time the file was loaded.

- **Transaction Count** – Total transaction in the file.
- **Transaction Total** – Total amount in the file.
- **View/Manage** – View detail if a file has no errors or is inelibile to be edited. Manage if the file contains errors that can be edited.

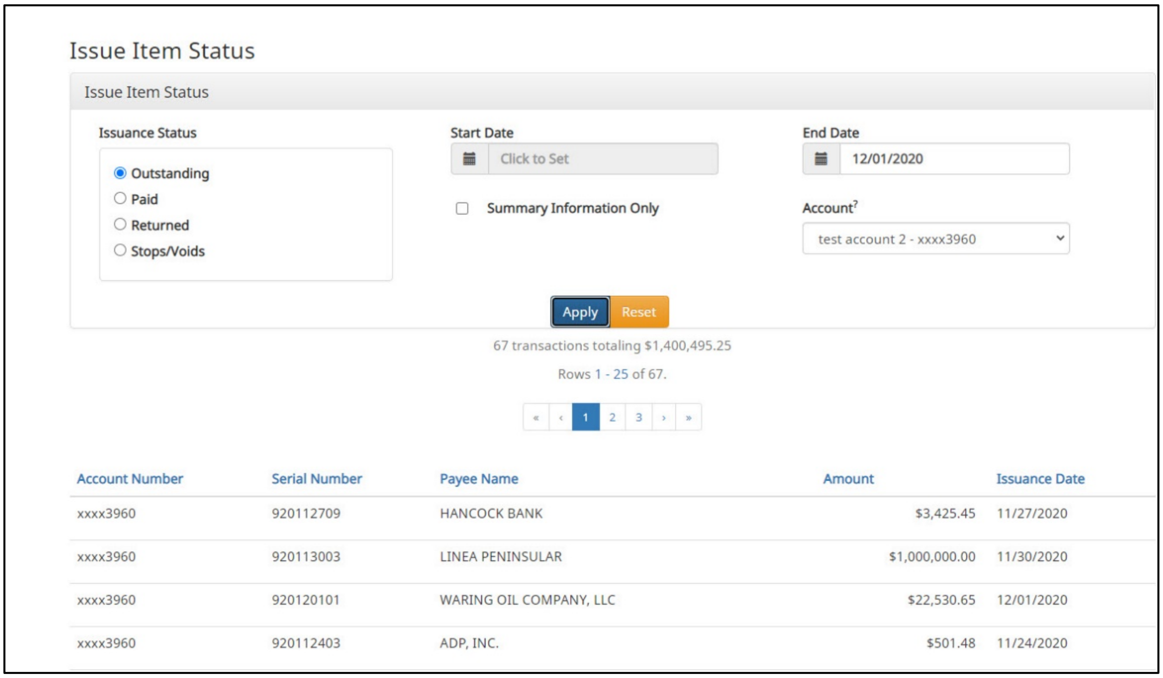
Reports - Issue Item Status Report

- Within the Check Positive pay Module, click Reports > Issue Item Status Photo
- The Issue Item Status Report page appears. The page will default to Outstanding items but can be changed to Paid items, Returned items or Stops/Voids.



- Issuance Status
    - Outstanding - Any items that have not been matched and decisioned yet.
    - Paid - Any items that have been matched and paid.
    - Returned - Any items that have been matched and returned
    - Stops/Voids – Any items that have been stoppd or voided.
- **Start Date** - The start date is only applicable when filtering by Paid, Returned or Stop/Void Status.
- **Summary Information Only** – Will display the account number, account name, check status, total items and total dollar amount outstanding, paid, returned or stopped/void.
- **End Date** - The end date will default to the current date.
- **Account** - To further narrow down the results the report can be filtered by a specific account.
- Once search criteria are selected, click Apply to narrow your search results.

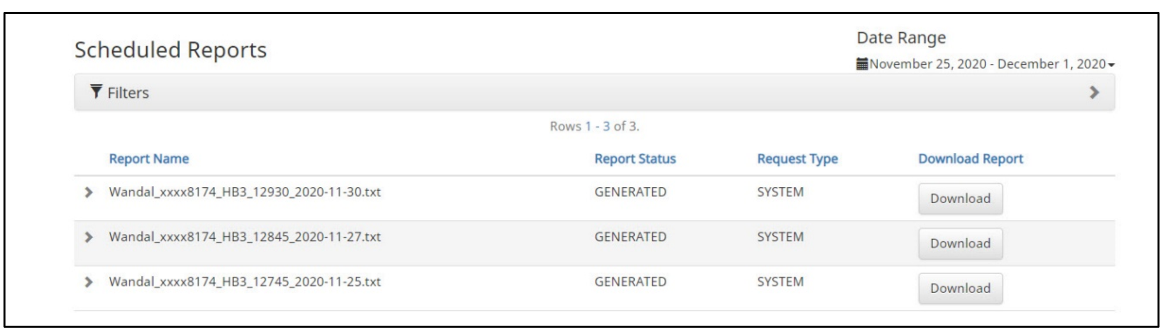
  Search results are displayed in pages of 25 items. If the search contains more than 25 transactions, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.



- The Issue Item Status report will populate below the search window.
    a. **Account Number** - Displays the masked account number.
- **Serial Number** - Displays the serial number for the item.
- **Payee name** - Displays the payee name, if applicable.
- **Amount** - Displays the amount of the issuance item.
- **Issuance Date** - Displays the date of the issuance item
- **Payment Date** - Displays the payment date of the item
- **Return Date** - Displays the return date of the item.

Reports - Scheduled Reports

The Scheduled Reports feature in CHECK POSITIVE PAY is designed to provide information related to outstanding issue items and paid items on a frequency. Scheduled reports can be configured to be delivered to the financial institution for forward deliver to the Client and/or they can be obtained through the Client portal.



Based on the report templates configured for each account, a client user can also choose to generate interim reports. Interim reports provide the information between the last frequency the report was generated through the current date the interim report is being generated.

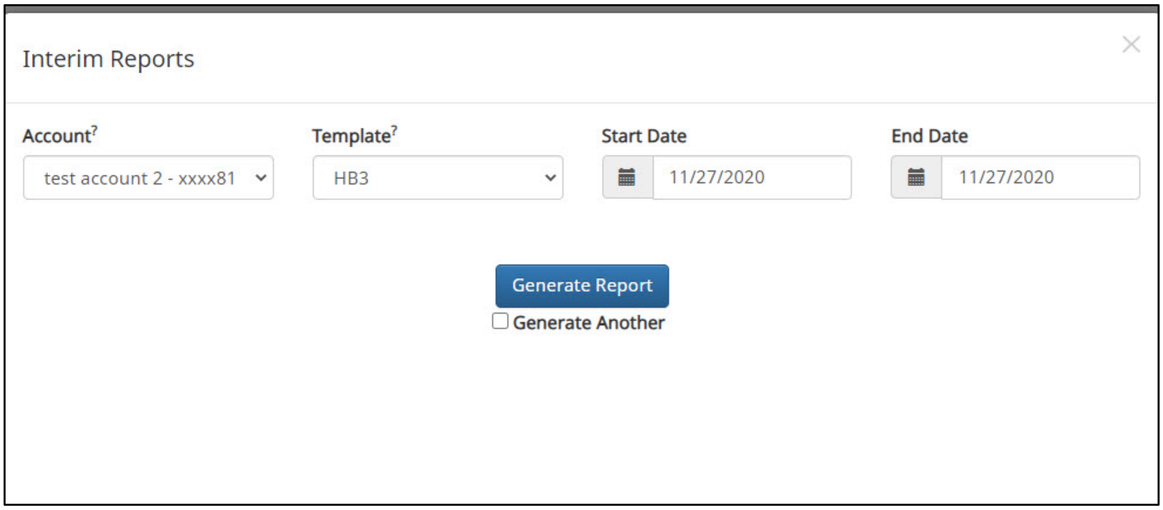
1: To schedule a new report, click the Generate Interim Reports button.

2: The Interim Reports window will appear.

3: Select the appropriate account from the Account drop-down menu.

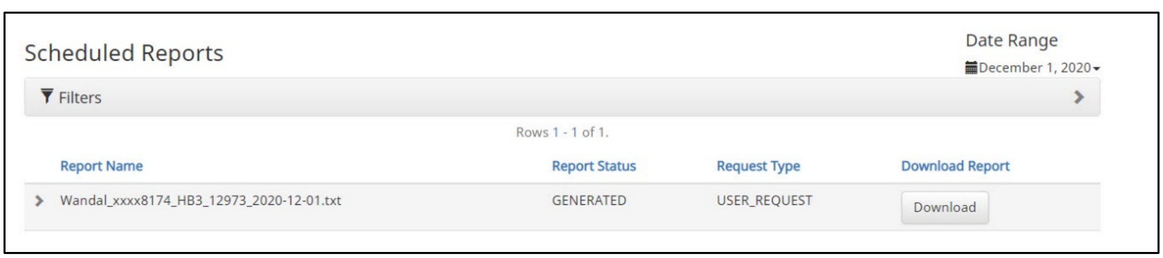
4: Select the desired template from the Template drop-down menu. Template options will be limited to scheduled report templates configured on the selected account and will vary based on what type of reports the client and the FI have agreed upon.

5: Select desired start and end dates for interim reports. Once all fields have been selected, click Generate Report button. If the user is generating multiple reports, the user can click the Generate Another checkbox before clicking the Generate Reports button.



6: If the user is generating more reports, a success message will appear at the bottom of the Interim Reports pop-up window, and the window will stay open to add information for another Interim Report. Once the information for the last Interim Reports has been entered, unselect the Generate Another checkbox and click Generate Reports to continue.

7: The Interim Reports pop-up screen will automatically close, and the Scheduled Reports screen will display. The Interim Reports requested by the user appear on the Scheduled Reports list.



View Issue File Status

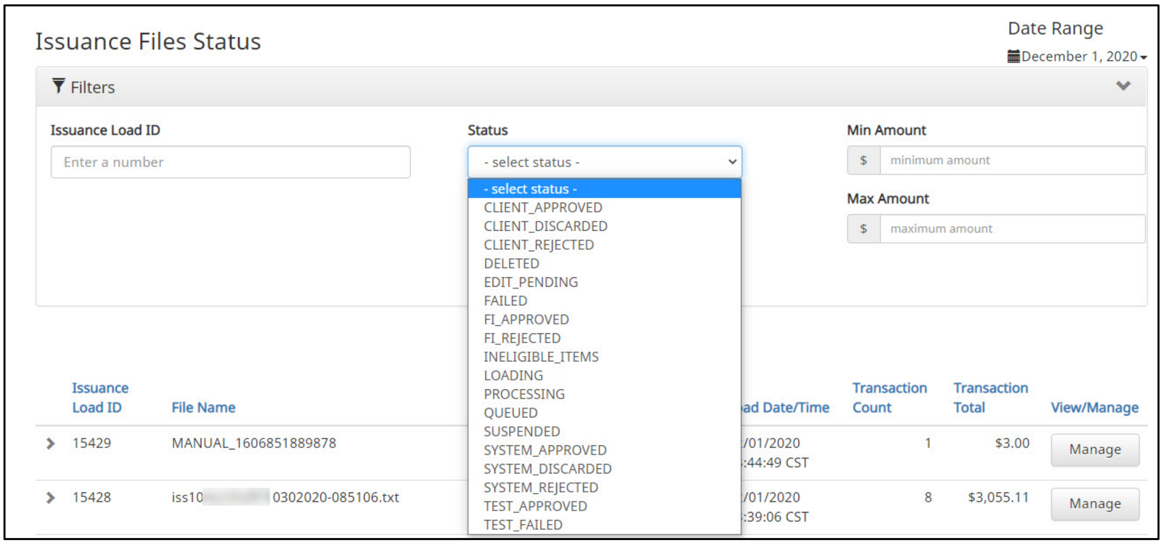
The purpose of the Issue File Status feature is to provide Client users the ability to view and/or manage issue files loaded or manually entered by the client. The disposition or status of the file is available. Authorized client users can also manage these files as outlined in the next section.

1: Within the Check Positive Pay module, click view>Issue File Status.

2: The Issuance Files Status page appears

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

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



5: **Issuance Load Id** - The ID number associated with the specific file.

6: **Status**

- **Client_Approved** - The file was approved by the client.
- **Client_Discarded** - Client discarded means a client user decided to discard the issue file before it was fully processed into the database.
- **Deleted** - A deleted file has been processed into the system but was removed by an FI or Client user. The file information will still be in the system and can be found in the Issue warehouse.
- **Edit_Pending** - A file in this status was loaded with errors. Before the file can be processed into the database and be displayed in the issue warehouse or be used in matching, the errors will need to be cleaned up or removed from the file.
- **Failed** - The file failed to load.
- **FI_Approved** - The file was approved by the FI.
- **Ineligible_Items** - The file contains ineligible items and the load did not complete successfully. Ineligible items will need to be removed and the file reloaded.
- **Loading** - The file is loading.
- **Processing** - The file is processing.
- **Queued** - The file is in line awaiting a status change.
- **Suspended** - The file has been suspended.
- **System_Approved** The system is set to default approve the file.
- **System_Discarded** - Discarded files are files that a client user loaded to CHECK POSITIVE PAY and had errors that need to be cleaned up. If the errors are not cleaned up by deadline displayed under the progress bar, which is three days, the file will be automatically discarded by the system and no record of it will be kept.
- **Test_Approved** - In test mode a client user is able to load issue files to make sure that the issue template that was created and the file loaded to the system

correctly. This function informs the user if the file will process in the regular user interface, but items are not available for matching in test mode.

7: **Min Amount** - The minimum dollar amount of the entire file.

8: **Max Amount** - The maximum dollar amount of the entire file.

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

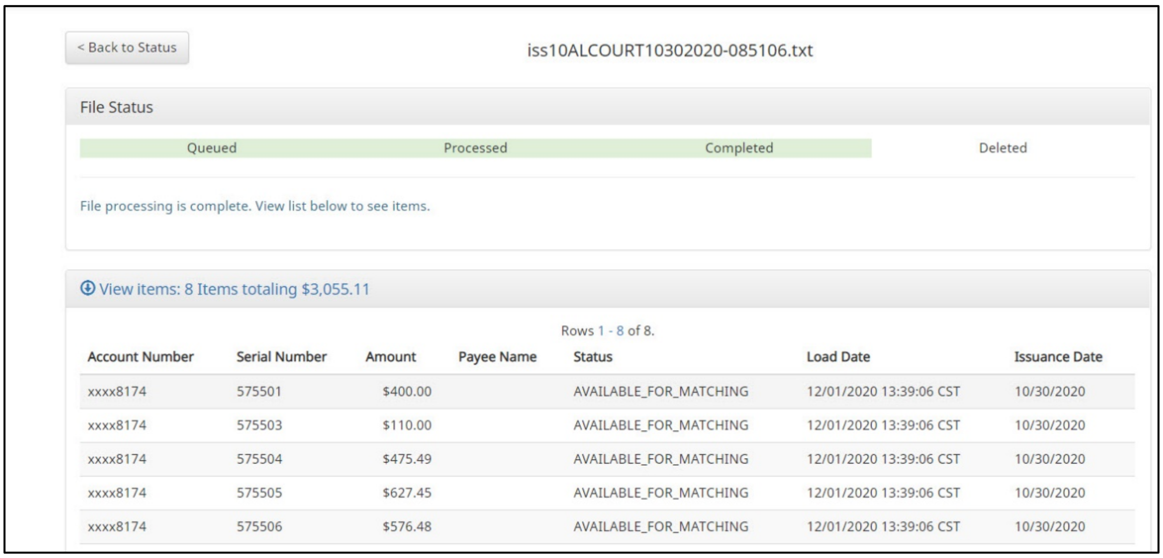
Search results are displayed in pages of 25 items. If the search contains more than 25 issue files, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

- **Issuance Load ID** - The ID number assigned by CHECK POSITIVE PAY when a file is loaded. Their value only comes into play if the FI needs to contact ACH Alert regarding an issuance file loading problem they cannot troubleshoot themselves. These pieces of information should be provided in any helpdesk ticket opened.
- **File Name** - The file name assigned by the Client at load time. If the transactions were manually entered the file name will appear with a prefix of MANUAL followed by a system generated number sequence for ease of differentiation.
- **Status** - See above different status codes.
- **Load Date/Time** - The date and time this file was loaded.
- **Transaction Count** - The number of transactions contained within the file.
- **Transaction Total** - The total dollar amount of the transaction.
- **View/Manage** - Displays View/Manage button if a file has no errors or is ineligible to be edited. It is important to note that authorized users can click manage to get to the Delete button to delete a file. See below for more information.

10: Click the arrow (>) next to the Issuance Load ID to view the File ID and number.

- **File ID** - The ID number assigned by CHECK POSITIVE PAY once an issuance file is processed and committed to the database. If an Issuance Load ID is present but a File ID is not, the file was received but did not load properly or has not been processed all the way to the database. The File ID is useful when contacting ACH
- **File Status Bar** - Displays progress of issue file. This feature automatically refreshes and keeps the user informed on the status of the file as it goes from Queued to Approved or Failed.
- **Account Number** - The Account Number of each item within the file.
- **Serial Number** - The serial number of each item within the file.
- **Amoun**t - The dollar amount of each item within the file.
- **Payee Na**me - If Applicable, the name of the payee of each item within the file.
- Status:
- **Available for Matching** - Items marked as Available for Matching are issue items that have loaded to the system but have not been matched to a presented item.
- **Used in Matching** - Items marked as Used in Matching are issue items that a presented item has been matched to.
- **New Issuance Item** - This status will only display in a file that was not loaded to the database for processing.

- **Ineligible for Modification** - Items ineligible for modification are items that have been matched to presented items and are either in a current status of paid or returned and can therefore no longer be modified.
- **Duplicate Issuance** - Duplicate issuance items are issue items that duplicate previously loaded issue items exactly.
- **Load Date** - The date and time loaded of each item within the file.
- **Issuance Date** - The date of the issued item.
- Alert Help Desk about a problem with a file.
- Click **View/Manage** button to view the individual issue files. The [File Name] page appears.



Account Number	Serial Number	Amount	Payee Name	Status	Load Date	Issuance Date
xxxx8174	575501	$400.00		AVAILABLE_FOR_MATCHING	12/01/2020 13:39:06 CST	10/30/2020
xxxx8174	575503	$110.00		AVAILABLE_FOR_MATCHING	12/01/2020 13:39:06 CST	10/30/2020
xxxx8174	575504	$475.49		AVAILABLE_FOR_MATCHING	12/01/2020 13:39:06 CST	10/30/2020
xxxx8174	575505	$627.45		AVAILABLE_FOR_MATCHING	12/01/2020 13:39:06 CST	10/30/2020
xxxx8174	575506	$576.48		AVAILABLE_FOR_MATCHING	12/01/2020 13:39:06 CST	10/30/2020

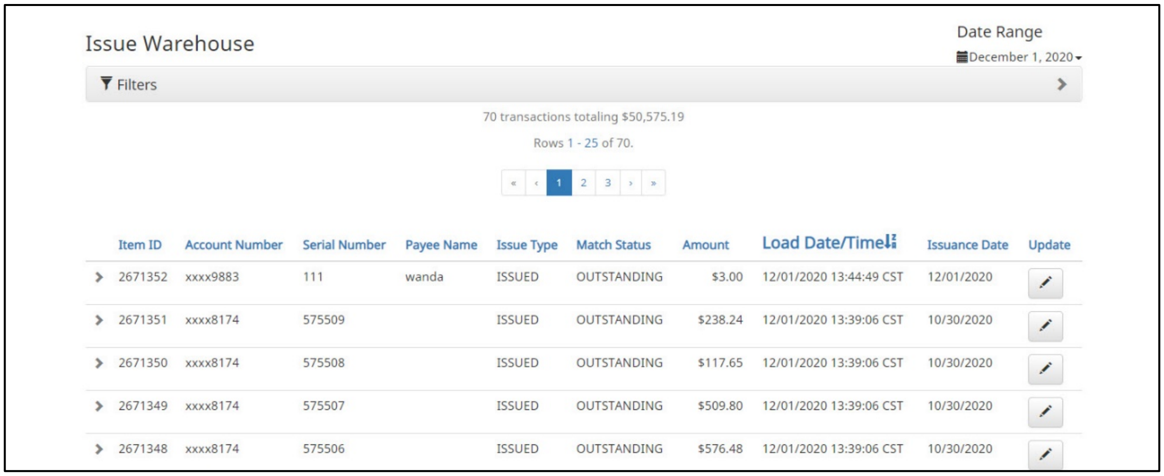
- Manage Issue File Status
  - **Correct Items** - Fields highlighted in red have an error and are blocking the issue file from loading all the way to the system.
  - **Delete Items** Fields highlighted in red have an error and are blocking the issue file from loading all the way to the system.
  - **Discard a File** - An entire issue file can also be discarded. The user can click the discard button at the bottom of the screen.
  - Another option is to allow the system to discard the file automatically after three (3) business days.
  - In both instances, the system will act as if the file never existed and any issue information from the file will not appear in any reporting or view.
  - **Delete a File** - Users are also able to delete an issue file if none of the items in the file have been used in matching by clicking on the delete button. When a file is deleted the items will appear in issue views and reporting.

View Issue Warehouse

CHECK POSITIVE PAY provides FI and Clients with the visibility to see the status of all issued items. Authorized Client users can modify items in the Issue Warehouse. Clients can use the Issue Warehouse to search for issued items for a Client or specific account using one of the many filtering options available.

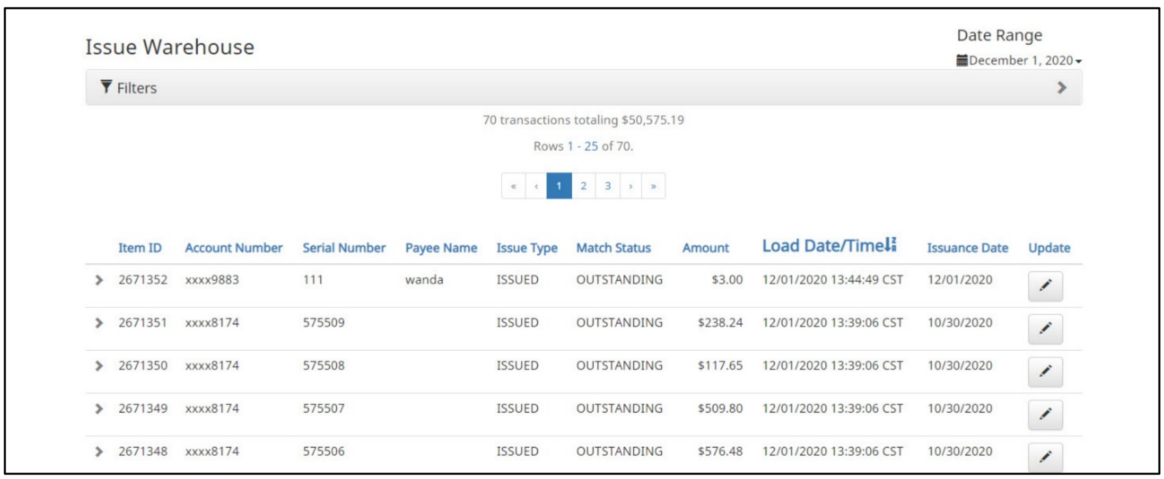
1: Withing the Check Positive Pay module, click View>Issue Warehouse.

2: The Issue Warehouse page appears.



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

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



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

- Stopped - The check has a stop payment placed on it.
- Match Status
- Paid - There was a presented item for the issued item, and it has been paid.
- Returned - There was a presented item for the issued item, and it has been returned.
- Outstanding - There has been no presented item for the issued item, it remains outstanding for 180 days as a default unless specified otherwise by your financial institution.

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

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

- **Item ID** - The ID number associated with the specific file once an issuance file is processed and committed to the database.
- **Account Number** - Displays the Account Number for the items.
- **Serial Number** - Displays the issued item serial number.
- **Payee Name** - Displays the name of the payee for the item.
- Issue Type
- Issued - The check has been issued for payment.
- Voided - The check has been voided by maker.
- Stopped - The check has a stop payment placed on it.
- Match Status
- Paid - There was a presented item for the issued item, and it has been paid.
- Returned - There was a presented item for the issued item, and it has been returned.
- Outstanding - There has been no presented item for the issued item, it remains outstanding.
- **Amount** - Displays the dollar amount for the issued item.
- **Load Date/Time** - Date and time the item was loaded.
- **Issuance Date** - The date of the issued item.
- **Update** - Click the pencil icon to update item's Amount, Status or Issuance Date.

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

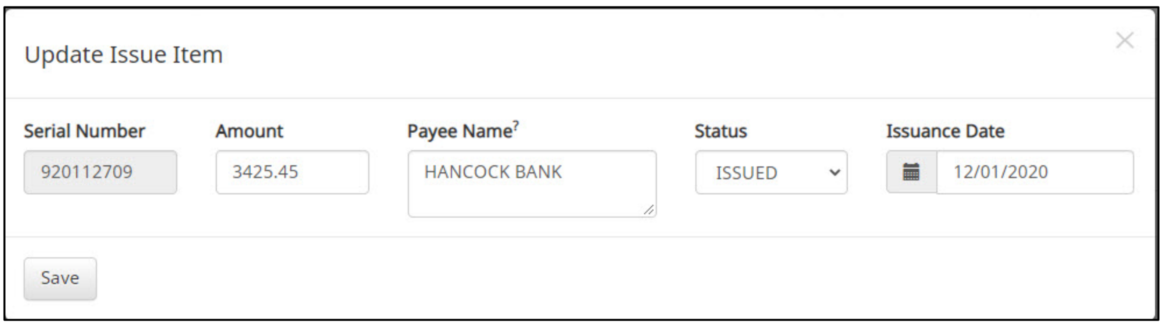
- **Status**
- **Issued** - The check has been issued for payment.
- **Voided** - The check has been voided by maker.
- **Stopped** The check has a stop payment placed on it.
- **Amount** - Displays the dollar amount for the issued item.
- **Issue Date** - The date of the issued item.
- **Updated By** - The user who updated the issue item.
- **Updated Date/Time** - The date and time this issued item was updated.

Modifying Issue Items

Issued items can be modified by users with a Load Issue File or Manual Issue Entry privilege. Issue items can only be modified if the match status = outstanding.

1: Click the edit pencil button under the Update column to update the issued item.

2: The Update Issue Item pop-up window appears. Photo41



3: Serial Number - Check serial number. This cannot be updated on an existing issued item.

4: Amount - Amount of the issued item. The amount can be updated.

- Payee Name - The name of the Payee associated with the specific issued item. The payee name can be updated.
- Status indent
- Issued - The check has been issued.
- Voided The check has been voided by the maker.

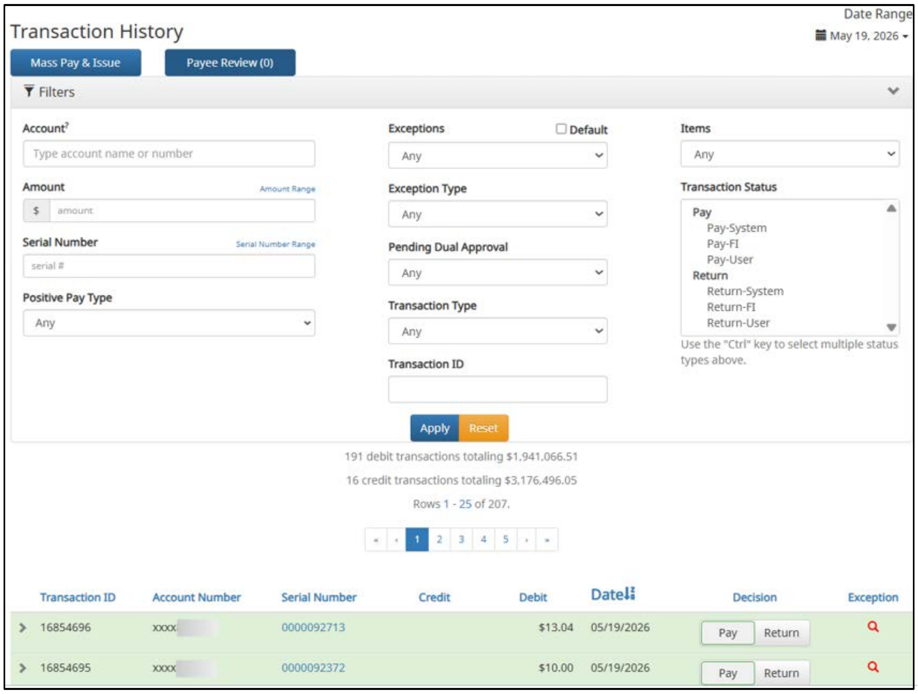
5: **Issuance Date** - The date of the issued item. The issuance date can be updated.

6: Click Save.

View Transaction History

CHECK POSITIVE PAY provides a function for Clients to search and view the status of checks presented on enrolled accounts, and to make decisions on presented items. Client users can use Transaction History to search for presented check items for a specific account using one of the many filtering options available. User can select their default fileter by checking the default button. Additional transactions may be available to view and decision (such as reverse positive pay items) but the filter must be set to “Show All Transactions”

Within the CHECK POSITIVE PAY module, click View > Transaction History. The Transaction History page will display all current day transaction for all accounts to which the user has access.



1: **Transaction ID** Unique ID assigned by the CHECK POSITIVE PAY system when transactions are loaded

2: **Account Number -** Account number the check was presented against.

3: **Serial Number -** The check number presented for payment.

4: **Credit -** This column will display if deposit information has been entered into the system.

5: **Debit -** This column displays checks.

6: **Current Status**

- Pay-System – The system is set to default pay this check
- Pay-FI - The check was paid by the FI.
- Pay-User - The check was paid by the Client User.
- Return-System – The system is set to default return this check
- Return FI – The check was returned by the FI
- Return-User – The check was returned by the Client User.

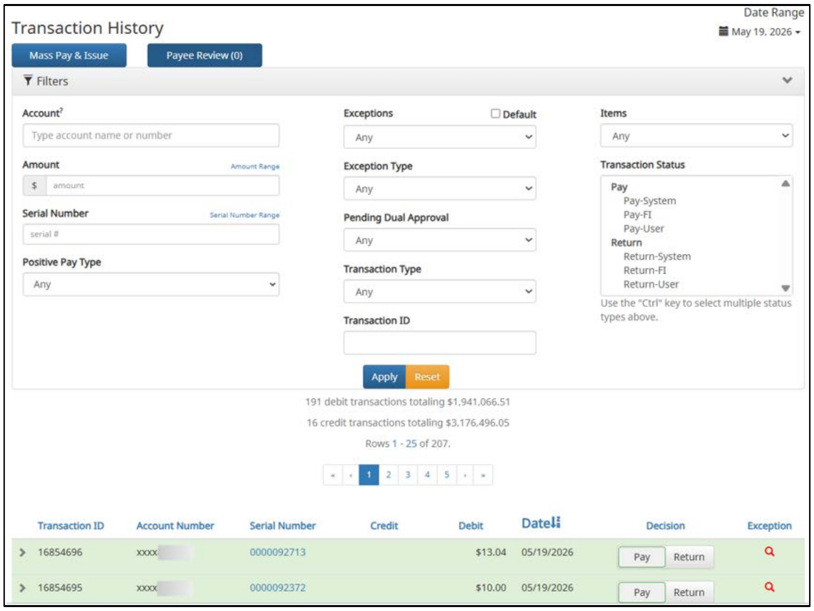
7: **Date** - Date the check was presented for payment or loaded to Check Positive Pay.

8: **Change Status** - If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.

9: **Exception** - If the transaction is an exception, an exception identifier will appear in the column.

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

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

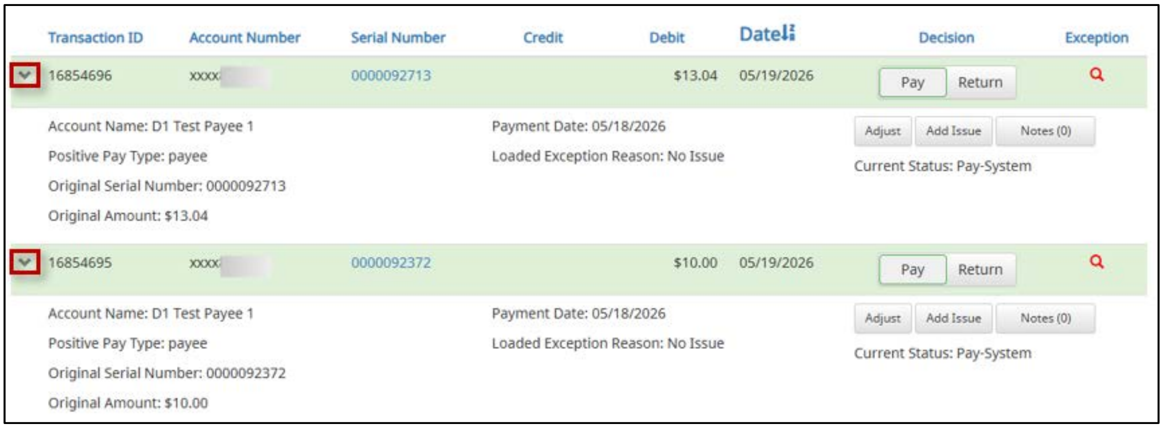


- **Account Number -** Type an account name or the last 4 digits of the account number into the field to view transactions for one specific account or select an account from the drop-down menu.
- **Min Amount -** Type the minimum check amount into the field.
- **Max Amount** - Type the maximum check amount into the field.
- **Serial Number** - Type the check serial number for a single transaction. A serial number range can also be defined by entering the minimum and maximum serial number.
- **Exceptions** - The user may select from the drop-down to filter by one of the following: Exceptions Only or No Exceptions
- **Items** - Defaults to Any Items. Select the drop-down to select one of the following: Any Items: This includes all items, including client pay and adjust items or Adjusted Items: Checks that were paid by a client user and either the amount and/or serial number was adjusted.
- **Transaction Status**
  - Pay – System - The system is set to default pay this check. If a user takes no action before EOD, the check will pay.
  - Pay-FI - The check was paid by the FI.
  - Pay-User - A user changed the transaction status from a Return to a Pay status.
  - Return – System - The system is set to default return this check. If the user takes no action before EOD, the check will be returned.
  - Return – FI - The check was returned by the FI,
  - Return – User - A user changed the transaction status from a Pay to a Return status.

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

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

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



- **Positive Payee Type** - This indicates the type of positive pay that the account is set for: Standard, Reverse and Payee are the different types that could display here.
- **Issuance Payee Name** - Name of payee submitted with the transaction presented for payment. (if applicable)
- **Issuance Serial Number** - Serial number on the issued item uploaded by the client.
- **Issuance Amount** - Amount on the issued item uploaded by the client.
- **Original Serial Number** Serial number submitted with the transaction presented for payment.
- **Original Amount** - Amount submitted with the transaction presented for payment. This number may be different than what is displayed in the top line. For instance, if an item was adjusted in pre-scrub by the FI or if the FI is allowing Clients to adjust.
- **Return Date** - Date the item was returned.
- **Payment Date** - Date listed within the transaction file.
- **Return Reason** - Reason for return.
- **Exception Reason** - This user documentation displays the standard exception reason labels; however, each FI can customize these during implementation so what is seen in the documentation may differ from what the User may see in the service if their FI has customized the labels.
- **Payee Match Score** - Payee scoring is addressed in the account configuration screen. The score displayed here is the score that was assigned by the payee analysis engine when the payee name on the check was compared to the payee name provided on the issue item. (if applicable)

14: Change Transaction Status -If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.

- **Change Status – Pay**: If the Current Status on an issued item is set to Return, the Client can opt to change the status to Pay if the Client determines the check should be paid.
- **Change Status – Return** - If the Current Status on an issued item is set to Pay, the Client can opt to change the status to Return if the Client determines the check should not be paid.

15: To change the status from “Pay” to “Return” click on the “Return” button. Select a check return reason. A yellow box will appear stating check will be returned. The “Return” button will turn solid red.

- Stop Payment - The item has a stop payment.
- Signature (s) Missing - The Item is missing a signature.
- Signature (s) Irregular - The signature does not match.
- Refer to Maker - Refer to Maker of the check
- Altered/Fictitious - The item is suspicious and possibley fraud.

View Transaction History Optional Actions

CONFIRM PAYING EXCEPTIONS

If the user decides to pay an item that is set to return, they will be presented with a pop-up window to confirm that this is the action they wish to take. The window will display an image of the check and other details for the user to review before confirming that they want to pay the item.

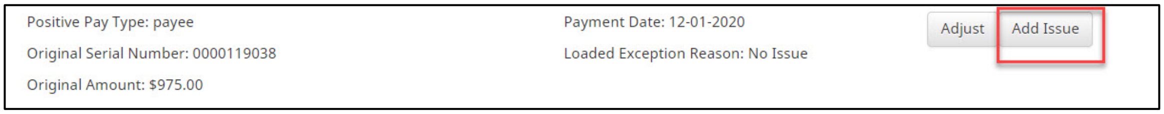
1: Click Pay to pay a check. A pop-up window with check information will display for the user’s review.

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

2: Pay & Issue

If an exception is triggered because no issue item exists and the user pays the check, the user will be presented with a link allowing them to tell the system to create a matching issue item.

If Client Pay & Issue is enabled, the expanded view on the item will display an Add Issue button. Click the button to proceed.



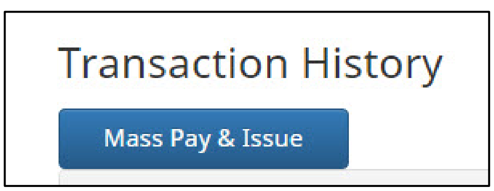
3: Add Issue Item pop-up displays. The Serial Number, Amount, and Status are all locked from editing. Click in the Payee Name to enter a payee name, or the Issuance Date field to select the date of the issued item.

4: Click Save and Issue added appears.

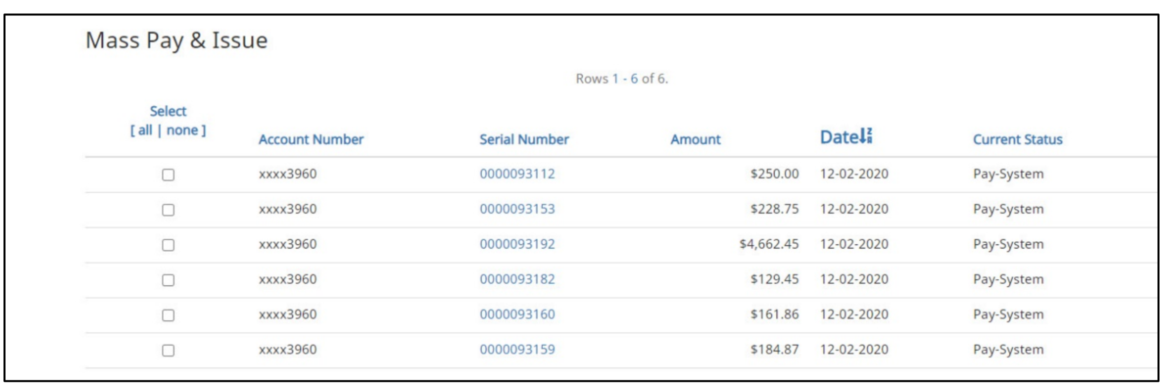
5: Mass Pay & Issue

Clients on standard or payee positive pay should ALWAYS enter or load issue items prior to distributing checks to avoid denial of payment at the teller line. However, should a client fail to enter or load issue items and a large number of no issue exceptions occur as a result, this feature allows the user to have issue items systematically created for each item without clicking on each exception item individually and pay all items at once instead of individually.

If Mass Pay & Issue is enabled, a button will display at the top of the Transaction History screen: “Mass Pay and Issue.”



The Mass Pay & Issue page appears. A list of issue items will list on the page, with checkboxes for each issue item.


Mass Pay & Issue

Rows 1 - 6 of 6.

Select [all | none]	Account Number	Serial Number	Amount	Date	Current Status
☐	xxxx3960	0000093112	$250.00	12-02-2020	Pay-System
☐	xxxx3960	0000093153	$228.75	12-02-2020	Pay-System
☐	xxxx3960	0000093192	$4,662.45	12-02-2020	Pay-System
☐	xxxx3960	0000093182	$129.45	12-02-2020	Pay-System
☐	xxxx3960	0000093160	$161.86	12-02-2020	Pay-System
☐	xxxx3960	0000093159	$184.87	12-02-2020	Pay-System

Individual issue items can be clicked for Pay and Issue. Once all issue items are selected, click "Pay and Issue Selected" button at the bottom left of the screen.

Mass Pay & Issue

Rows 1 - 6 of 6.

Select [all | none]	Account Number	Serial Number	Amount	Date	Current Status
☐	xxxx3960	0000093112	$250.00	12-02-2020	Pay-System
☐	xxxx3960	0000093153	$228.75	12-02-2020	Pay-System
☑	xxxx3960	0000093192	$4,662.45	12-02-2020	Pay-System
☑	xxxx3960	0000093182	$129.45	12-02-2020	Pay-System
☐	xxxx3960	0000093160	$161.86	12-02-2020	Pay-System
☐	xxxx3960	0000093159	$184.87	12-02-2020	Pay-System

6: To approve all issue items to Pay and Issue, click "Pay & Issue All [number]" button. It is important to note that the Mass Pay & Issue page displays 25 issue items per page. The "Pay & Issue All [number]" button will Pay & Issue all the available issue

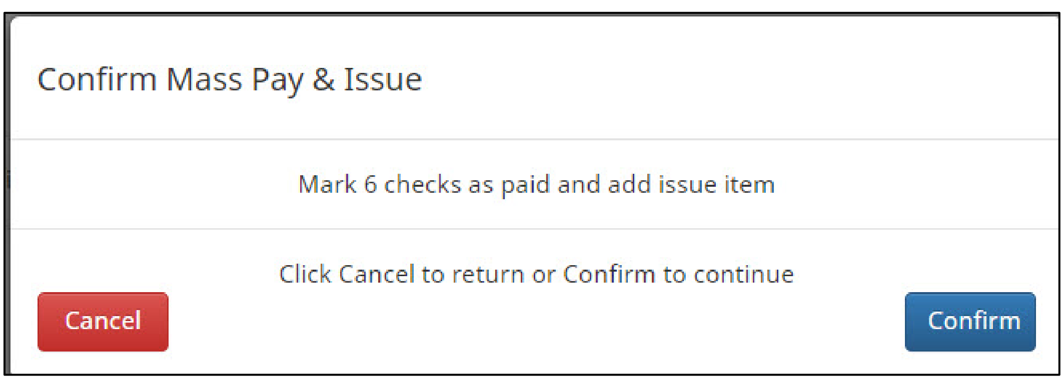
Mass Pay & Issue

Rows 1 - 6 of 6.

Select [all | none]	Account Number	Serial Number	Amount	Date	Current Status
☑	xxxx3960	0000093112	$250.00	12-02-2020	Pay-System
☑	xxxx3960	0000093153	$228.75	12-02-2020	Pay-System
☑	xxxx3960	0000093192	$4,662.45	12-02-2020	Pay-System
☑	xxxx3960	0000093182	$129.45	12-02-2020	Pay-System
☑	xxxx3960	0000093160	$161.86	12-02-2020	Pay-System
☑	xxxx3960	0000093159	$184.87	12-02-2020	Pay-System

items on all pages. The button will display the total number of issue items available.

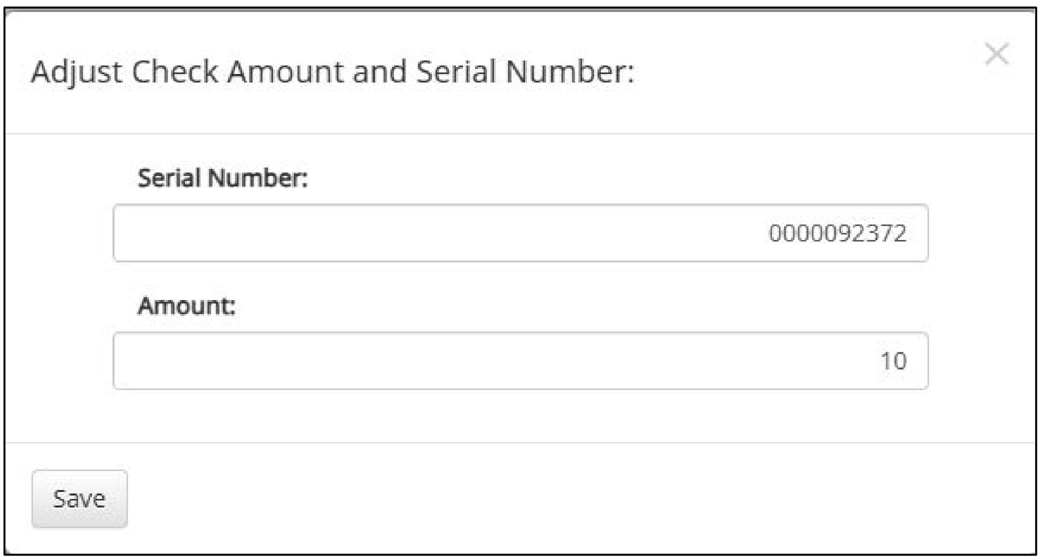
7: A "Confirm Mass Pay & Issue" pop-up window appears. Click Cancel to return to the Mass Pay & Issue screen or Confirm to continue.



8: Success message appears

9: Pay & Adjust. Users can adjust a serial number from the value presented to a new value and/or the amount from the amount presented to a new value. If Client Pay & Adjust is enabled, a link will display under the Return button: “Adjust?”

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



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

View Item Lookup

CHECK POSITIVE PAY provides Clients with the ability to look up all recorded data on individual issued items with the Item Lookup feature.

1: Within the CHECK POSITIVE PAY module, click View > Item Lookup.

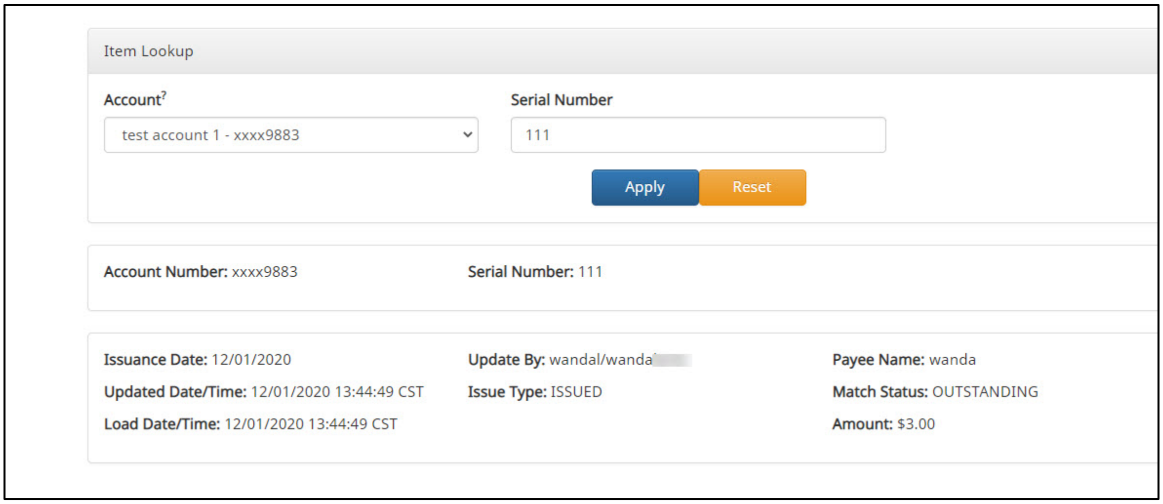
2: The Item Lookup page appears. All fields are mandatory.

3: Account - Select the Account drop-down to display a list of the Client’s Accounts.

4: Serial Number - Enter the serial number of the item.

5: Once search criteria are selected, click Apply to complete the item lookup.

6: Search results for the item will be displayed. Within this screen, the lifecycle of the issued item will be displayed.



Types of Positive Pay

Client user will be granted the appropriate user privilege required to access the feature.

The table below lists the CHECK POSITIVE PAY positive pay types available for each account enrolled in CHECK POSITIVE PAY, a description of expected behavior and protection level ranking. CHECK POSITIVE PAY relies on Clients to make daily decisions, when required, for the check activity that occurs on their account. When accounts are enrolled, a default setting can be established for the system to return or pay a transaction if the user fails to do so by the established end-of-day cut-off time. The last column in the table defines the default settings available for each type of positive pay service.

Positive Pay Type	Service Descrpition	Protection Level	Default Setting Options
Standard Positive Pay	This service requires the Client to provide a list of checks that have been issued or voided on an account (Issue Items). The issue items for each account must include, at a minimum, a check serial number, amount, and status (issued, voided, stopped). The financial institution compares each check presented for payment (Item) against the list of issue items. If an exception is identified, designated Client users are alerted to make a pay or return decision.	Medium	Pay or Return
Payee Positive Pay	This is an add-on feature to Standard Positive Pay. If this feature is utilized, Clients are required to provide the payee name for each issue item. The financial institution will compare the name in the issue item against the name that appears on the “Pay to the Order of” line of the check presented for payment. A scoring method will be used to determine the likelihood of a match, and if the score falls below the established threshold, the item will be flagged as an exception. It is	High	Pay or Return

	important to note that payee name scoring is subject to a lot of variables. Scoring can fail items that should pass if Clients fail to perform best practices.		
Support Multiple Payee Names	CHECK POSITIVE PAY has the ability to accept multiple payee names in an issue item file and validate multiple payee names on checks presented for payment. Multiple payee names can be placed on a single line or multiple lines.	High	Pay or Return
Reverse Positive Pay	This service does NOT require Clients to provide a list of issued items. Clients will need to login every day to view checks presented for payment or return and select the checks they want to pay or return because the concept of an exception does not exist since there is no list of issue items to compare items against. However, Clients may request the financial institution establish a maximum check amount per account (Exception Limit). If this optional setting is enabled, an alert will be sent to designated Client users ONLY when a check is presented that exceeds the maximum amount established.	Low	Pay or Return
No Positive Pay	This service is designed for Clients who do not want to participate in any form of check positive pay service but would like to obtain access to paid check and/or deposit information.	Low	Pay

CHECK POSITIVE PAY offers alerting (notification) to designated Client users to action when required. CHECK POSITIVE PAY is designed to ensure notifications are relevant, but each Client can advise the financial institution of notification levels that best suit their needs. Email alerts are standard. Clients can receive texts alerts.

The table below outlines a list of events that trigger an alert to a Client, a description of the triggering event and if the alert type is Standard or Optional.

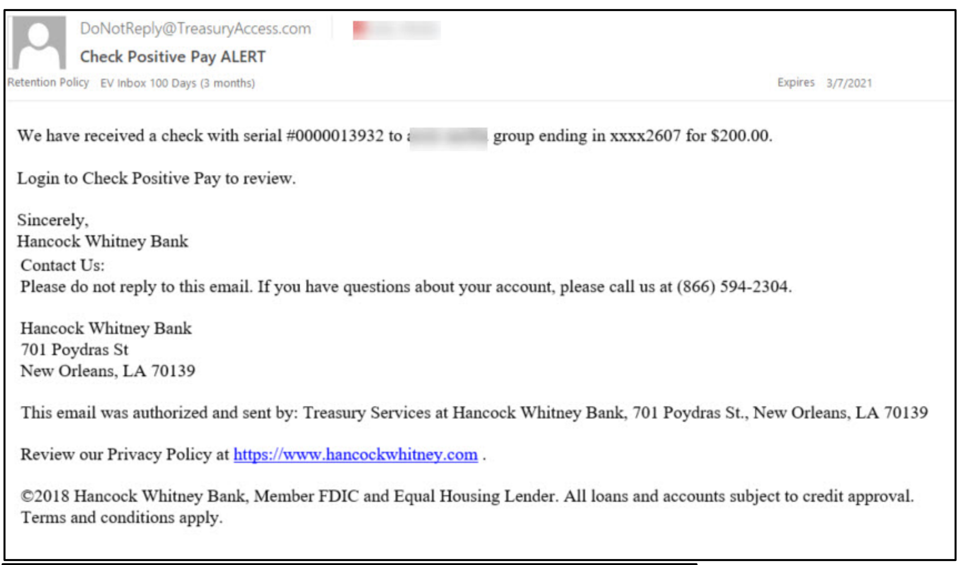
Alert Type	Description	Standard or Optional
Exception Alert	Occurs when a check is presented for payment that does not match the issue information provided or if an exception limit is set on an account enrolled in Reverse Positive Pay.	Standard
Issance File Load Alert	Occurs when an issue file is loaded. The alert contains status information to indicate if the issue item loaded properly or if the issue item failed due to errors.	Optional

Issuance Approval Required	Occurs when issue items are manually entered, or issue files are loaded that require a secondary approval.	Optinal

When an account is enrolled for CHECK POSITIVE PAY, one of three levels of notification can be established for exception alerts. The notification level options, description and a sample are provided in the table below.

Notification Level	Description
Tranaction Alerts	One alert for each exception identified.
Account Alerts	One alert per account when one or more exceptions are identified.
Service Alerts	One alert per client when one or more exceptions are identified on one or more accounts.
Reminder Alerts	One alert per client to remind the dealine for check positive pay decision is 12:30pm.

Sample Alerts – Transaction level - Via Email and Text


DoNotReply@TreasuryAccess.com

Check Positive Pay ALERT

Retention Policy EV Inbox 100 Days (3 months) Expires 3/7/2021

We have received a check with serial #0000013932 to a group ending in xxxx2607 for $200.00.

Login to Check Positive Pay to review.

Sincerely,
Hancock Whitney Bank
Contact Us:
Please do not reply to this email. If you have questions about your account, please call us at (866) 594-2304.

Hancock Whitney Bank
701 Poydras St
New Orleans, LA 70139

This email was authorized and sent by: Treasury Services at Hancock Whitney Bank, 701 Poydras St., New Orleans, LA 70139

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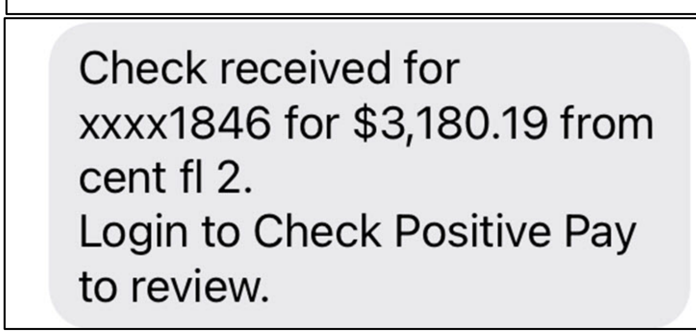

Sample Alerts – Account level – Via Email and Text

DoNotReply@TreasuryAccess.com [redacted]

Check Positive Pay ALERT

Retention Policy EV Inbox 100 Days (3 months) Expires 3/7/2021

We have received one or more checks to [redacted] ending in xxxx1536.

Login to Check Positive Pay to review.

Sincerely,
Hancock Whitney Bank
Contact Us:
Please do not reply to this email. If you have questions about your account, please call us at (866) 594-2304.

Hancock Whitney Bank
701 Poydras St
New Orleans, LA 70139

This email was authorized and sent by: Treasury Services at Hancock Whitney Bank, 701 Poydras St., New Orleans, LA 70139

Review our Privacy Policy at https://www.hancockwhitney.com .

Checks received for xxxx0777.
Login to Check Positive Pay to review.

Sample Alert – Service level – Via Email and Text

DoNotReply@TreasuryAccess.com [redacted]

Check ALERT

Retention Policy EV Inbox 100 Days (3 months) Expires 3/7/2021

Transactions for Check Positive Pay are available to decision.

Sincerely,
Hancock Whitney Bank

Contact Us:
Please do not reply to this email. If you have questions about your account, please call us at (866) 594-2304.

Hancock Whitney Bank
701 Poydras St
New Orleans, LA 70139

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Terms and conditions apply.

Transactions for Check Positive Pay are available to decision.

Reminder Alert via Email and Text

The deadline for check positive pay decisions is 08/31/2026 12:30 PM US/Central. Login to review.

Sincerely,
Hancock Whitney Bank

Contact Us:
Please do not reply to this email. If you have questions about your account, please call us at (866) 594-2304.

Hancock Whitney Bank
701 Poydras St
New Orleans, LA 70139

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