



positive pay

user guide

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GETTING STARTED

To access Positive Pay, login to Business Gateway at: <https://www.johnsonbankbusinessgateway.com>

Select the **Positive Pay** link from the Gateway Solutions dropdown menu.

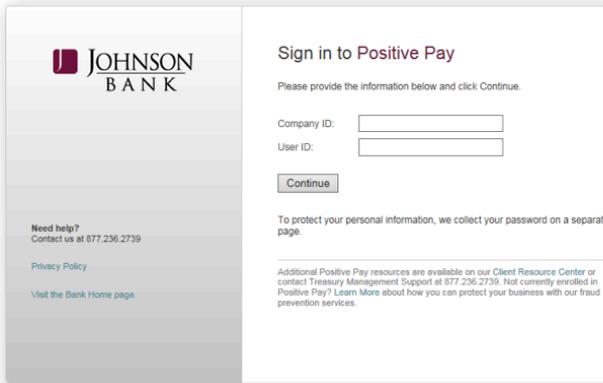
Users signing on to Positive Pay for the first time users will be required to change their password.

FIRST TIME LOGIN PROCESS

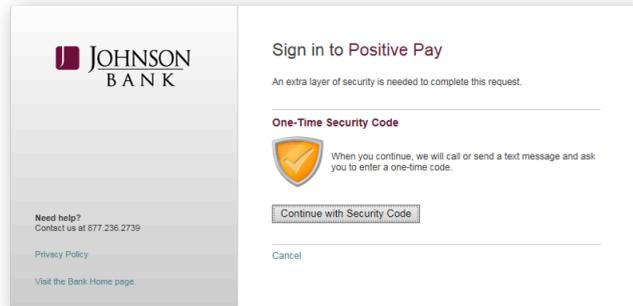
Upon the first login to Positive Pay, users will be required to complete layered security authentication to validate their identity for future logins.

Step 1 – Enter Company and User ID

1. On the Sign On page, enter your **Company ID**.
2. Enter your **User ID**.
3. Click **Continue**.



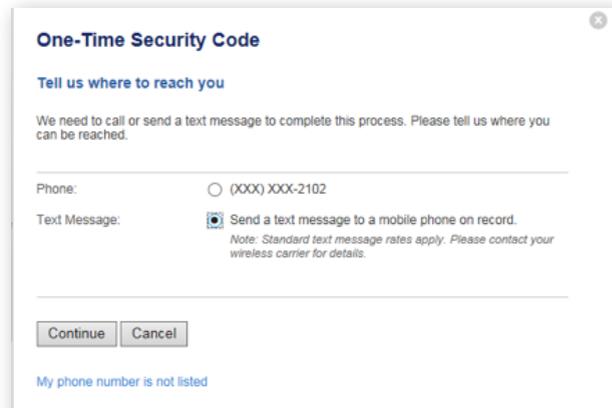
4. The One-Time Security Code screen appears. Click on **Continue with Security Code**.



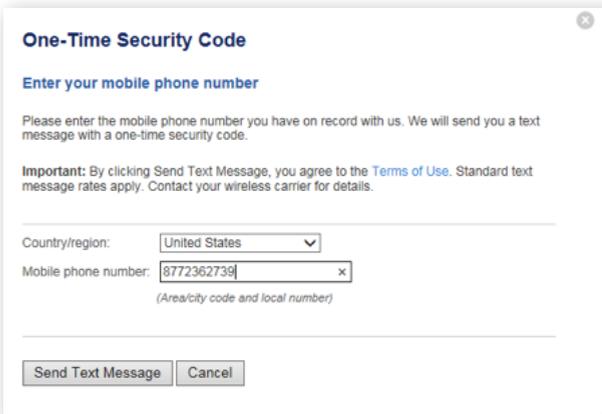
Step 2 – Authenticate Phone Numbers

The phone numbers listed on the user's Positive Pay profile will appear. Users can select to be contacted by phone, or Text Message if the user's mobile number has been entered to their user profile. Access will not be permitted until the Phone Number Authentication process is completed successfully.

Note: If the user's correct phone number does not appear, verify the Company and User ID entered are correct. If the Company and User ID are correct, contact the company administrator to update the phone number in the user profile. Company administrators should contact Treasury Management Support if the correct phone number does not appear.



If you select the Text Message option, enter the mobile phone number where the code should be sent to, then click **Send Text Message**. A text message will be sent containing the code to enter to the Positive Pay to complete the Security Code Verification.



One-Time Security Code

Enter your mobile phone number

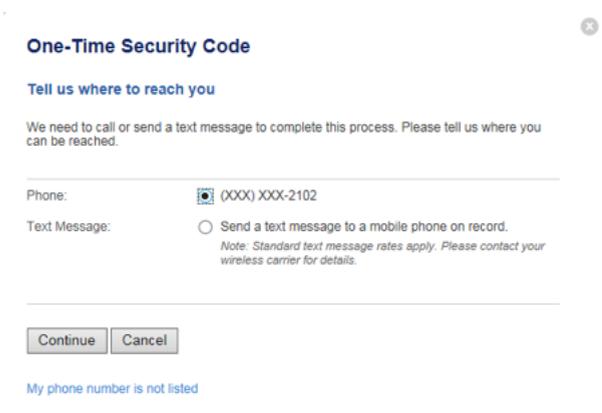
Please enter the mobile phone number you have on record with us. We will send you a text message with a one-time security code.

Important: By clicking Send Text Message, you agree to the [Terms of Use](#). Standard text message rates apply. Contact your wireless carrier for details.

Country/region:

Mobile phone number: (Area/city code and local number)

If the phone option is selected, select the phone number and click **Continue**. A security code is presented. The user's phone will ring and the user will enter this code into the telephone to complete the Security Code Verification.



One-Time Security Code

Tell us where to reach you

We need to call or send a text message to complete this process. Please tell us where you can be reached.

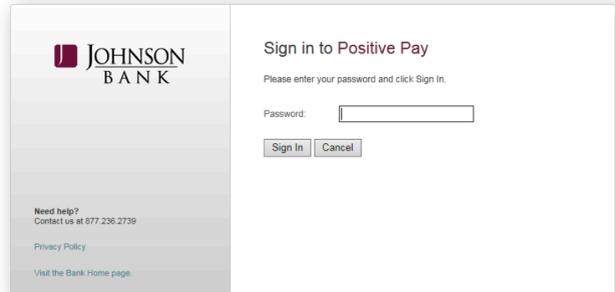
Phone: (XXX) XXX-2102

Text Message: Send a text message to a mobile phone on record.
Note: Standard text message rates apply. Please contact your wireless carrier for details.

[My phone number is not listed](#)

Step 3 – Reset Password

- Once the Security Code Verification is completed, the Enter Password screen appears. Enter the **Starter Password**, then click **Sign In**.



JOHNSON BANK

Sign in to Positive Pay

Please enter your password and click Sign In.

Password:

Need help?
Contact us at 877.236.2739

Privacy Policy

Visit the Bank Home page

- The Reset Password screen appears and will provide the permanent password requirements. Enter your **permanent password** in the New password field, and again in the Confirm new password field.
- Click **Submit**.
- The password confirmation screen appears indicating the password has been changed. Click **Continue** to access the Positive Pay Welcome page.

TROUBLESHOOTING:

1. If the user clicks on “Phone call completed” before the user receives the phone call, the user will receive a message indicating the request is in progress. The user should click on the **back** button, accept the phone call, and proceed with entering or speaking the code into the phone.
2. If the user clicks the **Cancel** button while the call is still in route, they will still receive the requested call. However, the user should disconnect this call and start the process over by requesting a new security code and phone call as the original code is no longer valid.
3. If the link “I didn’t receive a phone call” is chosen, click on **Cancel** to exit the process in order to verify the phone numbers on file, or click on the **back** button to start the process again.

WELCOME PAGE

MENU BAR

The menu bar is located at the top of the application page and is always displayed. The menu bar allows you to easily navigate to the three main areas of the site:

Welcome: The Welcome page which includes links to message center alerts and favorites.

Account Services: provides access to ACH Positive Pay, Positive Pay, Full Account Reconciliation, and Deposit Reconciliation.

Administration: The Administration area gives you access to Communications, Company Administration, Service Administration, and Self Administration.

Placing your cursor over a menu displays the associated submenus.

Note: *Welcome* does not have submenus.

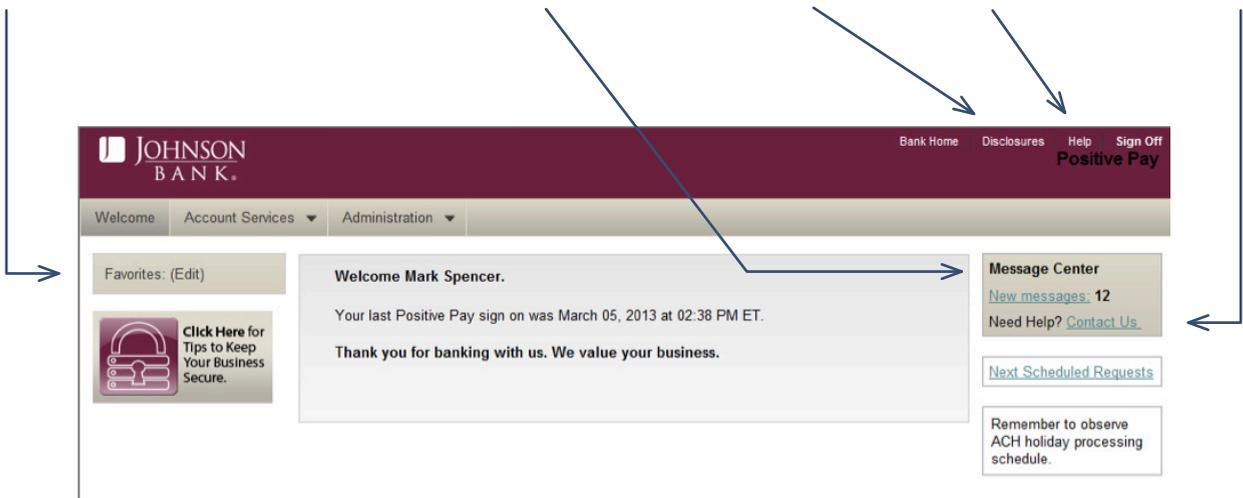
Favorites

Message Center

Disclosures

Help

Contact Us



ADMINISTRATION

Communications

MAIL AND ALERTS

Use **Mail and Alerts** to view, reply, or delete received mail and alert messages. Mail and alert messages are displayed for 90 days, after which they are archived for three years. Mail messages are automatically deleted after 90 days. Alerts are not automatically deleted.

To access the Mail and Alerts page:

- Click **Administration > Mail and Alerts**.

Note: For an easy way to access received mail and alerts, click the link in the Message Center on the welcome page.

RECEIVED MAIL MESSAGES

- On the Mail and Alerts page, click the **Subject**. The Received Mail Message Detail page is displayed.

To close the message and return to the Mail and Alerts page, click the **Mail and Alerts** link.

You can choose to delete the message by clicking **Delete message**.

SENT MAIL

Use Sent Mail to view and delete mail messages sent to Johnson Bank through the Contact Us link.

To view sent mail:

- Click **Administration > Sent Mail**.

MANAGE ALERTS

Use Manage Alerts to set up and manage your alerts.

Alerts are automatically sent to your Positive Pay Message Center. You can also have alerts delivered to your primary or secondary email address or by text message by selecting the **Personal Preferences** link.

To access the Manage Alerts page:

- Click **Administration > Manage alerts**.

The Manage Alerts page is displayed.

The Manage Alerts page always opens to the **Account Alerts** tab.

Note: If you choose to set up alerts, you will receive an email from:
PositivePay@ebankingalerts.johnsonbank.com

ACCOUNT ALERTS

The Account Alerts tab shows the alerts available to you.

Account Related Alerts

Reconciliation & Positive Pay Alerts		
Alert	Description	Mandatory/Optional
Account Reconciliation (when contracted for)	Notifies you when your Account Reconciliation Statement Report is generated.	Optional
Account Reconciliation Statement Report Delay (when contracted for)	Notifies you when your Account Reconciliation Statement Report is delayed.	Mandatory
Account Stale Date	Notifies you when the stale date setting for an account is changed. Note: This alert is only applicable to Positive Pay and Account Recon users who have the Administration role.	Optional
ACH Positive Pay	Notifies you when there is an exception item that requires your attention.	Mandatory
ACH Positive Pay Exception Reminder	Notifies you an hour before your decisioning window closes when there are exception items that have not yet been decided.	Mandatory
Check Issue Approval Pending	Notifies you when there is an account that has a check issue approval pending for which you are an approver.	Mandatory
Positive Pay	Notifies you when there is an exception item that requires your attention.	Mandatory
Positive Pay Exception Reminder	Notifies you an hour before your decisioning window closes when there are exception items that have not yet been decided.	Mandatory

Note: You will automatically be set up to receive the mandatory alerts.

ADD AN ACCOUNT ALERT

1. On the Manage Alerts page, click the **Account Alerts** tab.
2. Select an account.
3. Click the **Add** link associated with the alert subscription.

The table row expands, revealing the alert details.

Note: Multiple rows can be expanded at one time.

4. Click the check box associated with each **Send To** option to which you want the alert sent.
5. Click **Add alert** to save the changes. Clicking **Do not add alert** collapses the row without adding the alert.

The table row is collapsed and momentarily highlighted in yellow. A checkmark appears next to the alert name to indicate that it is active and the **Add** link is replaced with **Change** and **Delete** links.

CHANGE AN ACCOUNT ALERT

1. On the Manage Alerts page, click the **Account Alerts** tab.
2. Select an account.
3. Click the **Change** link next to the alert subscription you want to modify.

The table row expands, showing the alert description and delivery options.

4. If applicable, modify the alert criteria as needed.
5. Change the **Send To** options as appropriate.
6. Click **Save alert**.

The table row is collapsed and momentarily highlighted in yellow.

DELETE AN ACCOUNT ALERT

To delete a non-mandatory account alert subscription:

1. On the Manage Alerts page, click the **Account Alerts** tab.
2. Select an account.
3. Click the **Delete** link next to the alert subscription you want to delete.

The table row is momentarily highlighted in yellow. The delivery option under the **Send To** column is changed to **Alert is off**.

MANAGE AN ACCOUNT ALERT FOR MULTIPLE ACCOUNTS

To add or delete an alert for multiple accounts at once, do the following:

1. Click **Administration > Manage alerts**.
2. On the Manage Alerts page, click the **Account Alerts** tab.
3. Click the **Set Up Account Alerts** link.
4. Select an Alert.
5. Select one or more of the Destination options.
6. Click the checkbox next to each account for which you want to add or remove. The list of accounts can be filtered by using the View option above the table.
7. Click **Save changes**.

A confirmation message appears.

NON-ACCOUNT RELATED ALERTS

The following table lists frequently used alerts available on the **Non-account Alerts** tab.

Non-Account Related Alerts		
Alert	Description	Mandatory/Optional
Company Stale Date	Notifies you when the stale date setting for the company is changed. Note: <i>This alert only applies to Positive Pay Advantage and Account Recon users with Administrative role.</i>	Optional
E-mail Address Changed	Notifies you when your e-mail address is changed. The alert is delivered to your old e-mail address.	Mandatory
Issue File Import Failed	Notifies you when an issue file import failed due to the wrong format being used.	Optional
Issue File FTP Failed	Notifies you when the FTP of check issue file failed.	Optional
Issue File FTP Successful	Notifies you when the FTP of check issue file was successful.	Optional
Issue File Approval Pending	Notifies you when there is a check issue file approval pending for which you are an approver.	Optional
Issue File Import Completed With Errors	Notifies you when an issue file import completed with errors.	Optional
Password Changed	Notifies you when a user's password is successfully changed.	Mandatory
Telephone Number Changed	Notifies you when you add or change a telephone number.	Mandatory
User Profile Approval Pending	Notifies users with the Administration role when a user profile addition, modification, or deletion request requires their approval. Note: <i>This alert is applicable if you require multiple approvals for user administration tasks.</i>	Optional
User Profile Activity	Notifies users with the Administration role when a user profile is added, changed or deleted by another user with the Administration role. Note: <i>Because the User Profile Activity alert is generated when a user profile is created, modified or deleted, users with the Administration role who choose to receive the User Profile Activity alert will receive the alert several times when creating a new user on the Setup New user or Copy User pages.</i>	Optional
User Telephone Number Changed	Notifies users with an Administrative role when a company user changes their telephone number.	Optional
Updated User Entitlements	Notifies you when your service entitlements have changed.	Optional

Note: You will automatically be set up to receive the mandatory alerts.

ADD A NON-ACCOUNT ALERT

1. On the Manage Alerts page, click the **Non-account Alerts** tab.
2. Click the **Add** link next to the alert subscription you want to add.

The table row expands, showing the alert description and delivery options.

3. If applicable, enter alert criteria.
4. Click the check box associated with each **Send To** option to which you want the alert sent.
5. Click **Add alert**.

The table row collapses and is momentarily highlighted in yellow with a checkmark next to the alert name. The **Send To** column reflects the selected delivery option and the **Add** link is changed to **Change** and **Delete**.

CHANGE A NON-ACCOUNT ALERT

1. On the Manage Alerts page, click the **Non-account Alerts** tab.
2. Click the **Change** link next to the alert subscription you want to modify.

The table row expands, showing the alert description and delivery options.

3. If applicable, modify the alert criteria as needed.
4. Change the **Send To** options as appropriate.
5. Click **Save alert**.

The table row is collapsed and momentarily highlighted in yellow.

DELETE A NON-ACCOUNT ALERT

1. On the Manage Alerts page, click the **Non-account Alerts** tab.
2. Click the **Delete** link next to the alert subscription you want to delete.

The table row is momentarily highlighted in yellow. The delivery option under the **Send To** column is changed to Alert is off.

CUSTOM ALERTS

Custom alerts are notifications with message text you define (for a helpful personal reminder). The **Custom Alerts** tab allows you to create, change, and delete custom alerts and choose when and where the custom alerts are delivered.

Custom alerts are automatically sent to your Positive Pay Message Center. In addition, you can have alerts delivered to your primary or secondary e-mail address by selecting the Personal Preferences link.

1. On the Manage Alerts page, click the **Custom Alerts** tab.
2. Click on **Add New Alert**.
3. Enter Alert information.
4. Click **Add alert**.

Self Administration

CHANGE PASSWORD

Use Change Password to change your password. You can only change your own password once per day.

To change your password:

1. Click **Administration > Change password**.
2. Enter your current password in the Enter current password field.
3. Enter a new password in the **Enter new password** field.
4. In the **Confirm new password** field, re-enter the same new password.
5. Click **Save changes**.

MANAGE CONTACT PREFERENCES

Use Manage Contact Preferences to:

- Manage your e-mail addresses for receipt of alerts through e-mail.
- Add, change, or delete a telephone number.

To access the Manage Contact Preferences page:

- Click **Administration > Manage Contact Preferences**.

CHANGE PRIMARY OR SECONDARY E-MAIL ADDRESS

1. Click the **Change this address** link associated with the e-mail address.
2. Enter the new e-mail address.
3. Enter the e-mail address again to confirm it.
4. Click **Save changes**.

CHANGE TELEPHONE NUMBER

1. Select the Add or Change telephone number link.
2. Select the label as work or mobile.

Note: If using the phone number for text alerts, mobile must be selected.
3. Enter the phone number and save changes.
4. If using a mobile number for text alerts, select the "Use with Alerts" link next to the mobile number.
5. Click Save Changes.

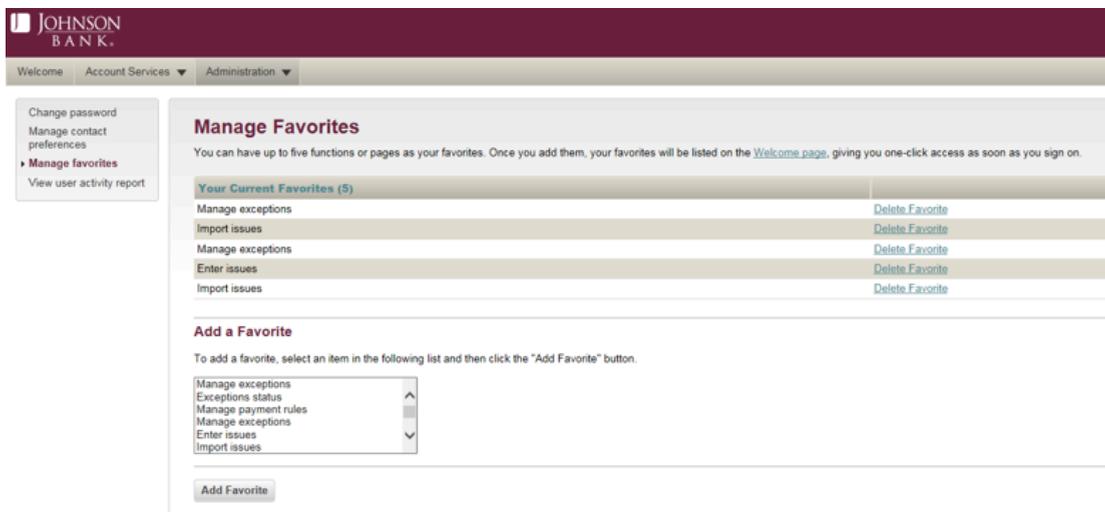
MANAGE FAVORITES

Use Manage Favorites to create links (favorites) to up to five pages you use frequently. Once created, links to your favorites become available for selection from the left-side navigation panel on the Welcome page.

To access the Manage Favorites page:

- Click **Administration > Manage favorites**.

Note: The Manage Favorites page can also be accessed by clicking the **Edit** link on the leftside navigation panel on the Welcome page.



ADD A FAVORITE

1. Select a page you want to add as a favorite.

Note: Only one favorite can be added at a time.

2. Click **Add Favorite**.

The favorite is saved and a confirmation message is displayed at the top of the page.

DELETE A FAVORITE

1. Click the **Delete Favorite** link associated with the favorite you want to delete.
2. The favorite is removed and confirmation message is displayed at the top of the page.

USER ACTIVITY REPORT

Use the User Activity Report to view user activity for a selected date or date range.

Note: Users who are not Administrators can only view their own activity. Administrators have access to the activity of all users.

To generate the User Activity Report:

1. Click **Administration > View user activity report**.
2. Select an Output to option.
3. Select a Function or use Ctrl-click to select multiple functions.

Note: Only functions associated with the services entitled to you are available for selection.

4. If you are an Administrator, you can view activity for one or all users in your company by selecting one of the following:

All users. Use this option to view activity for all users within your company.

Enter user ID. Use this option to view activity for a user who has been deleted.

Specific user. Use this option to view activity for a specific user.

Note: Users who have been deleted do not appear in the Specific user drop-down list.

5. Enter a Specific date or a **From** and **To** date. Click on the calendar icon to select the search dates.

6. Click **Generate report**.

7. To view the details for a particular activity, click the **Date** link.

To return to the User Activity Report page, click the **User Activity Report** link.

User Activity Report Field Descriptions	
Field	Description
Date created	The date and time (Eastern Time) that the report was generated.
Function	The function(s) selected from the User Activity Report Criteria page.
User ID	The identification of the user who generated the report.
User Name	The name of the user who generated the report.
Date range	The specific date or date range selected from the User Activity Report Criteria page.
Date	The date and time that the user performed a specific task/function.
User ID	The identification of the user who performed the task/function.
IP Address	The Internet Protocol address assigned to the computer of the user who performed the task.
Function	The function performed by the user.

Company Administration

MANAGE USERS

Manage Users is used to add a new users or select an existing user to edit, copy, or delete. If your company requires multiple approvals for user additions, changes, and deletions, all required approvals must be received before the request is processed.

To access the User Administration page:
 Click **Administration > Manage Users**.

VIEW A USER PROFILE

Click the **User ID** link to view the User Profile page.

Note: You can edit user information and roles or delete a user from this page by clicking on the **Edit** or **Delete** link.

USER ADMINISTRATIVE WIZARD

The User Administrative Wizard is available to company Administrators to aid them with adding and maintaining user profiles.

Note: If your company requires multiple approvals for user administration, the new user profile cannot be used until all required approvals are received.

To begin the process of creating a new user with the wizard:

1. Click **Administration > Manage Users**.
2. On the User Administration page, click

the **Create New User** button to activate the User Administrative Wizard.

3. Create a User ID and password and enter general information about the user on the New User Profile page. Click **Continue**.
4. Copy an existing user by clicking the button, **-OR-** Select one or more of the following User Roles:
 - a. Allow this user to set up templates.
 - b. Allow this user to approve transactions.
 - c. Grant this user administration privileges.
5. Click **Continue**.
6. Enable services and assign accounts by clicking on the appropriate **Add** link for each service. If the service requires accounts to be entitled, the row expands to reveal the accounts that can be entitled for that service.

Note: If you chose to copy an existing user, at this time your link will say Change and allow you to modify the copied user permissions.

Account Entitlements		
Service	Entitlement	Description
ACH Positive Pay	Entitled Account	Allows a user to view ACH Positive Pay Reports.
	Allow Transmit	Allows a user to decision ACH Positive Pay exceptions and add, edit or delete ACH Payment Rules.
Deposit Recon	Entitled Account	Allows user to view deposit recon reports and activity for the selected account.
	Allow Transmit	Allows user to view deposit recon reports and activity for the selected account.
Full Account Recon	Entitled Account	Allows a user to view account recon reports and activity for the selected account.
	Allow Transmit	Allows a user to enter and update check issues for the selected account.
Information Reporting	Entitled Account	Allows a user to view the Activity reports for Full Account Recon.
Positive Pay	Entitled Account	Allows a user to view the Positive Pay Reports (Exception Decisions, Outstanding Issues, Stale Issues and Issue Status) for the selected account.
Positive Pay Exception Maintenance	Entitled Account	Allows a user to view exceptions for the selected account.
	Allow Transmit	Allows a user to approve and make decisions on exceptions for the selected account.
Positive Pay Issue Maintenance	Entitled Account	Allows a user to enter and update check issues for the selected account.
	Allow Transmit	Allows a user to approve manually entered check issues for the selected account.
Reverse Positive Pay	Entitled Account	Allows a user to view Exception Decisions Report.
	Allow Transmit	Allows a user to approve and make decisions on exceptions for the selected account.

7. Click **Save changes** for each service.

8. Click **Continue**. If you are not required to set limits, when the New User-Limits page is displayed, click **Continue**.

approvals have been received or the request is canceled.

To submit a user profile for approval, simply click **Save user** on the User Profile page.

SUBMIT A USER PROFILE FOR APPROVAL

If your company requires multiple approvals for user administration, you will need to submit the user profile for approval after you have assigned services and account entitlements.

Once you submit a user profile for approval, further changes cannot be made until all

EXPRESS ACCOUNT MANAGEMENT

Express Account Management allows company administrators to quickly add or remove service and account entitlements for multiple company users.

Note: If your company requires multiple approvals for user administration, the new user profile cannot be used until all required approvals are received.

To access Express Account Management:

1. Click **Administration > Express Account Management**.
2. Select the user from the User dropdown menu.
3. Select the account number you wish to add to this user from the Account dropdown menu.
4. Click **Go**. The available services for this account will appear.
5. Select the applicable services and entitlements for the user, then **Save Changes**.
6. Repeat the process for each user.

Modify User Information or System Access

On the System Access – Edit page you can:

- Modify user information
- Change a user's password
- Unlock a user

On the User Administration page, click the **System access** link associated with the user to access the System Access – Edit page.

MODIFYING USER INFORMATION

To modify a user's name, e-mail address, or additional information:

1. On the System Access – Edit page, modify the user's information as needed.
2. Click **Save changes**.

CHANGE A USER PASSWORD

To change a user password:

1. On the System Access – Edit page, enter the new Password.
2. Re-enter the password in the **Confirm password field**.
3. Click **Save changes**.

UNLOCK A USER

Users who are locked out (disabled) must be unlocked by a user who has the Administration role.

To unlock a user:

1. On the System Access – Edit page, uncheck the **User Locked** option.
2. Click **Save changes**.

MODIFY USER ROLES

To modify a user's assigned roles:

1. On the User Administration page, click the **User ID** link for the desired user.

Note: If your company requires multiple approvals, only the **Copy user** and **User Administration** links are available for a user whose profile is pending changes.

2. Click the **Edit user roles** link.
3. Modify the following User Roles as needed:
 - Allow this user to set up templates.
 - Allow this user to approve transactions.
 - Grant this user administration privileges.

4. Click **Save changes**.
5. If your company requires multiple approvals for user administration, continue to make changes to the user profile or click **Save user**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled.

Changed items appear in bold green text with a green dot (●). Deleted items appear in bold red text with a red X (X). Unchanged items appear in black text with a black checkmark (✓).

The changes to the user profile become effective once the required number of approvals is received.

MODIFY SERVICE & ACCOUNT ENTITLEMENTS

If a new service is added to a company's profile, then the new service must be entitled to the company users. Account level entitlements must also be assigned for all users before the new service can be used.

To modify a user's service entitlements:

1. On the User Administration page, click the **User ID** link for the desired user.
Note: If your company requires multiple approvals, only the **Copy user** and **User Administration** links are available for a user whose profile is pending changes.
2. Click the **Edit Services & Accounts** link.
3. Entitle accounts to the user or remove account entitlements as needed.

4. Modify services by checking or unchecking each service. To entitle or unentitle a user to all available services click the **Check Box** or **Unclick** link below the table header.
5. Click **Save changes**.
6. When all services have been modified, click Save Changes at the bottom of the screen.
7. If your company requires multiple approvals for user administration, continue to make changes to the user profile or click **Save user**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled.

Changed items appear in bold green text with a green dot (●). Deleted items appear in bold red text with a red X (X). Unchanged items appear in black text with a black checkmark (✓).

The changes to the user profile become effective once the required number of approvals is received.

DELETE AN EXISTING USER

Existing users can be deleted; once deleted, the users cannot be recovered.

If your company requires multiple approvals for user administration, a user profile that is pending changes cannot be deleted until all of the required approvals have been received for the changes or the change request is canceled.

To delete an existing user:

1. Click **Administration > User administration**.

3. Click on **Delete user**.
4. Click on Delete user at the bottom of the page to confirm.

Note: If your company requires multiple approvals, only the **Copy user** and **User Administration** links are available for a user whose profile is pending changes.

Approvals Administration

Use Approvals Administration to define the number of approvals required for transactions, user profile changes, and issues.

Transaction Approvals

You can specify the number of approvals required before a request is transmitted and sent for processing. The number of approvals required can vary based upon the dollar amount of a request. The number of approvers assigned should not be greater than the number of users authorized to approve/transmit the requests.

User Administration Approval

You can set the number of approvals required for user profile additions, deletions, and changes. All approvals must be received before user profile additions, changes, or deletions are processed.

Issue Approval

You can set number of approvals required for issues.

REQUIRING APPROVALS FOR TRANSACTIONS

1. Click **Administration > Manage Approval Settings**.

2. Go to the **Approvals Required For Transactions** section, enter a Request Amount for each service and the number of required approvals if a request is initiated that is less than or equal to or greater than the request amount. The number of approvals required can vary based upon the dollar amount of a request.

3. Click **Save changes**.

The page refreshes and a confirmation message is displayed.

REQUIRING APPROVALS FOR USER ADMINISTRATION

1. Click **Administration > Manage Approval Settings**.
2. Go to the **Approvals Required For Setup section** and enter the number of Approvals Required for Administration. Up to nine approvals can be required.
3. Click **Save changes**. The page refreshes and a confirmation message is displayed.

REQUIRING APPROVALS FOR ISSUES AND DECISIONS

1. Click **Administration > Manage Approval Settings**.
2. Go to the Approvals Required For Issues/Decisions section and enter the number of Approvals Required for each service. Up to nine approvals can be required.
3. Click **Save changes**. The page refreshes and a confirmation message is displayed.

Approvals Administration Fields	
Field	Description
Service Name	The name of the service.
Request Amount	The amount of the request.
Approvals If Less or Equal	The number of approvals needed when the dollar amount is less than or equal to the Request Amount.
Approvals If Greater	The number of approvals needed when the dollar amount exceeds the Request Amount.
Approvals Required	The number of approvals needed before the request can be processed.

4. Click the **User ID** link associated with the user.

Account Administration

Use Account Administration to create or change a text name (nickname) for your accounts. Using a text name helps to easily identify the account when it is used in transactions.

To rename an account:

1. Click **Administration > Manage Account Information**
2. Click the **Description** link associated with the account.
3. Enter the new Description.
4. Click **Save changes**.

Note: Clicking Do not save changes cancels the name change.

The name change is reflected on all corresponding pages and reports

USER ADMINISTRATION APPROVAL

Use User Administration Approval to review, approve, or cancel user profile additions, changes, and deletions.

To access the User Administration – Selection page:

Click **Administration > Approve User Changes**

VIEW A USER PROFILE REQUEST

To view a user profile request:

- On the User Administration Approval – Selection page, click the **User ID** link

Changed items appear in bold green text with a green dot (●). “Add” appears in bold green text for an account that has been entitled for use. Deleted items appear in bold red text with a red X (X). “Remove” appears in bold red text for an account that has been un-entitled for use. Unchanged items appear in black text with a black checkmark (✓).

APPROVE USER PROFILE REQUESTS

To approve one or more user profile requests:

1. On the User Administration Approval – Selection page, click the checkbox for each request that you want to approve. A checkbox is not shown for a request you have already approved.
2. Click **Approve**.

Note: You can also approve a request through the User Administration Approval – Detail page.

The changes to the user profile become effective once the required number of approvals is received.

CANCEL A USER PROFILE REQUEST

To cancel a user profile request:

1. On the User Administration Approval – Detail page, click the **Cancel user profile request** link.
2. Click **Cancel request**.

POSITIVE PAY ADMINISTRATION

Positive Pay Administration is used to view or change the Company and/or Account stale date setting.

The stale date is the number of days after which a check is written for the corresponding account is considered stale. The maximum stale date setting is 180 days, but can be modified at the Company or Account level to a lesser amount of time.

To access Positive Pay Administration:

1. Click **Administration>Manage Positive Pay Settings**. The Positive Pay Administration page is displayed.

To change the Company stale date setting:

1. Click on the Edit link under Company Positive Pay Information.
2. Change the Company stale date setting (maximum is 180 days).
3. Click Save Changes.

To change the Account stale date setting:

1. Click on the Account number under Account Positive Pay Information.
2. Change the Company stale date setting (maximum is 180 days).
3. Click Save Changes.

REVERSE POSITIVE PAY ADMINISTRATION

(Only applies to users w/reverse ppay service)

Use Reverse Positive Pay Administration to view or change the account level minimum dollar amount for exception generation.

The minimum exception amount is the minimum dollar amount for exception generation. For example, if the minimum dollar amount is set to \$10, exceptions are generated for items that are equal to or greater than \$10.

To access Reverse Positive Pay Administration:

1. Click Administration > Manage Reverse Positive Pay Settings.

The Reverse Positive Pay Administration page is displayed.

2. Click the Account Number link to view the Reverse Positive Pay Administration – Edit Account Settings page.
3. Enter the new Reverse Positive Pay minimum exception amount for the account.
4. Click **Save changes**.

The Reverse Positive Pay Administration – Edit Account Settings pop-up box is closed and the change is temporarily highlighted in yellow on the Reverse Positive Pay Administration page.

Reverse Positive Pay Administration - Edit Account Settings

Please make the required changes and click "Save changes."

Account Information

TRC: 000027892

Account number: 87654321

Reverse Positive Pay minimum exception amount: \$ 100.00 (maximum is \$2,000.00)

Save changes Do not save changes

POSITIVE PAY

Positive Pay helps prevent check fraud by allowing you to examine questionable checks and to decision (pay or return) those checks.

Positive Pay matches posted check information with check issue items like serial number and amount, and creates exceptions if discrepancies are found.

MANAGE EXCEPTIONS

Use Manage Exceptions to view, decision, and approve exception items for entitled accounts. The tasks available on this page are dependent upon user entitlement.

Check images are viewable when a camera icon appears next to the check number. This icon can be clicked to view the check image.

Your window for decisioning exceptions is 10AM to 2PM EST. If a decision is not made on an exception during the decision window, then the default decision chosen by your company is applied.

Large volumes of exception items may be decisioned through a Decision File Import. To use this feature, please contact **Treasury Management Support at 877-236-2739**.

Exception Reasons	
Exception Reason	Description
Duplicate Item	Two or more checks paid with the same serial number.
Amount Mismatch	The paid check amount and the issued amount are not the same.
Future Dated	The check was paid on a date earlier than when it was issued.
Posted Against Void	A paid check matched a voided issue.
No Issue Found	A paid check had no matching issue.
Payee Mismatch	The payee name on the paid check and the issued payee name are not the same.
Serial Error	A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.

Select all • Deselect all • Search exceptions									
Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status	
<input type="checkbox"/> Pay	*4511	34464	03/04/2013	\$18,818.34	\$16,818.34	Amount Mismatch	Able Construction	1 of 2 received Ready for transmit	
<input checked="" type="checkbox"/> Pay	*4512	72349			\$7,153.78	No Issue Found		2 of 3 received Ready for transmit	
Return - Payee	*4511	34478	03/05/2013	\$341.05	\$431.05	Amount Mismatch Payee Mismatch	State of Illinois	1 of 2 received Ready for transmit	

To access Manage Exceptions:

- Click **Account Services > Manage Exceptions**.

VIEW EXCEPTION DETAILS

- Click the associated Check number link on the Exceptions Manager page. Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number

The information displayed is dependent upon the number of approvals required for exception decisioning.

DECISION AND APPROVE EXCEPTIONS

To decision an exception item:

1. On the Manage Exceptions page, under Check Exceptions Awaiting Decision, click the **Select decision** link for the exception you want to decision.
2. Click the appropriate Decision link on the Exceptions Manager – Exception Decisions page.

The decision is applied to the exception item and the Exceptions Manager –

Exception Decisions page is closed.

Note: To apply the same decision to multiple exception items, click the **Apply this decision to the selected exceptions** drop-down arrow, select a decision from those listed, select the exceptions that you want the decision applied to and click **Apply**.

3. Once all decisions have been made on the selected exception items, click **Continue**.

The Exceptions Manager – Verification page is displayed.

4. Review the exceptions, as needed.
5. Click **Approve** or **Transmit** (depending upon the number of approvals required for exception decisioning).

All approvals must be received before exception decisions are transmitted.

To approve an exception item:

1. On the Manage Exceptions page, under Check Exceptions Awaiting Approval, select the items you want to approve or click the **Select all** link to select all items.

Note: Exceptions without a checkbox have already been approved by you.

2. Click **Continue**. The Manage Exceptions – Verification page is displayed.
3. Review the exceptions, as needed.
4. Click **Approve** or **Transmit** (depending upon the number of approvals required for exception decisioning).

The Exceptions Manager – Confirmation page is displayed. All approvals must be received before exception decisions are transmitted.

DELETE EXCEPTION DECISIONS

Exception decisions that are pending approval can be deleted. Once a decision is deleted the exception requires a new decision and re-approval.

To delete an exception decision:

1. On the Manage Exceptions page, click the Check number link associated with the exception.
2. Click the **Delete decision** link.
3. Review the exception item, as needed.
4. Click **Delete decision**.

The Manage Exceptions page is displayed with the decision and approval for the exception item removed.

ENTER ISSUES

Use Enter Issues to manually enter single or multiple check items.

To access Enter Issues:

- Click **Account Services > Enter Issues**.

Issue Manual Entry Field Descriptions	
Field	Description
Account	The account number.
Check number	The check number.
Amount	The check amount.
Issued date	The date the check was written.
Issue type	The type issued: Issue of Void.
Payee	The name of the payee. Required if using payee matching.

ENTER SINGLE CHECK ISSUE ITEMS

1. Select an Account.
2. Enter the Check number.
3. Enter the Amount.
4. Enter the Issued date or click the calendar icon and select a date.
5. Select an Issue type: **Issue** or **Void**.
6. **(Optional)** Enter the Payee. Required if using payee matching.
7. Click **Continue**.
8. On the Verify Issue page, review the check issue item information. (If check correction required, see Edit Single Check Issue Items)
9. Click **Add Issue** to add and approve the issue.

For users with entry entitlements only, click **submit for approval**.

Issues that are not approved during entry are placed in the issue approval queue.

EDIT SINGLE CHECK ISSUE ITEMS

1. Click the **Edit Item** link on the Verify Issue page.
2. Edit the item details, as needed.
3. Click **Continue**.

Tip: To edit an item after verification, use the Update Issue screen.

ENTER SEQUENTIAL CHECK ISSUE ITEMS

A range of check issue items can be entered at one time using the Enter Issues page.

To enter sequential check issue items:

1. Select the Account for which you want to enter issues.
2. Enter the Check number.
3. Enter the Amount.
4. Enter the Issued date or click the calendar icon and select a date.
5. Select the Issue type: **Issue** or **Void**.
6. Enter the Payee.
7. Select the Sequential entry option.
8. Click **Continue**.

Note: The account number defaults to the account selected for the previous issue item and the check number defaults to the next check number in sequence.

9. Enter the remaining check issue information.
10. Continue adding sequential check issue items until all items have been added.
11. Upon entry of the last sequential item, click **Continue**.

Note: Click the **Previous Entry** link to view the previous check issue item.

12. Review the sequential check issue items. (If check correction required, see Edit Single Check Issue Items)

13. Click **Add Issues** to add and approve the issues.

For users with entry entitlements only, click submit for approval.

Issues that are not approved during entry are placed in the issue approval queue.

EDIT SEQUENTIAL CHECK ISSUE ITEMS

1. On the Verify Issues page, click the Check number associated with the issue item.
2. Edit the item details as needed.

Note: The Account and Check number cannot be changed.

3. Click **Continue**.

Note: To edit an item after verification, use the Update Issue screen.

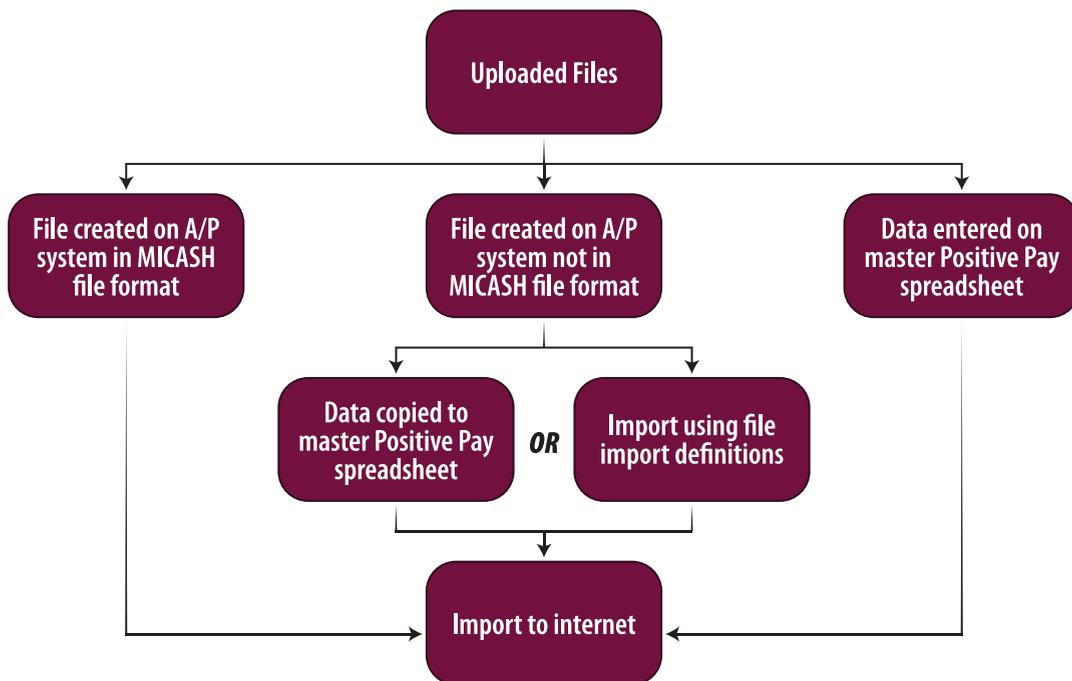
Import Issues

Use Import Issues to import check issue files, view the status of check issue file imports, and create, edit, or delete a file definition.

To access the Import Issues page:

- Click **Account Services > Import Issues**.

Note: The MICASH or Format A formats cannot be edited or deleted.



Note: To view the MICASH File Format Requirements please see pg. 58 in the Appendix.

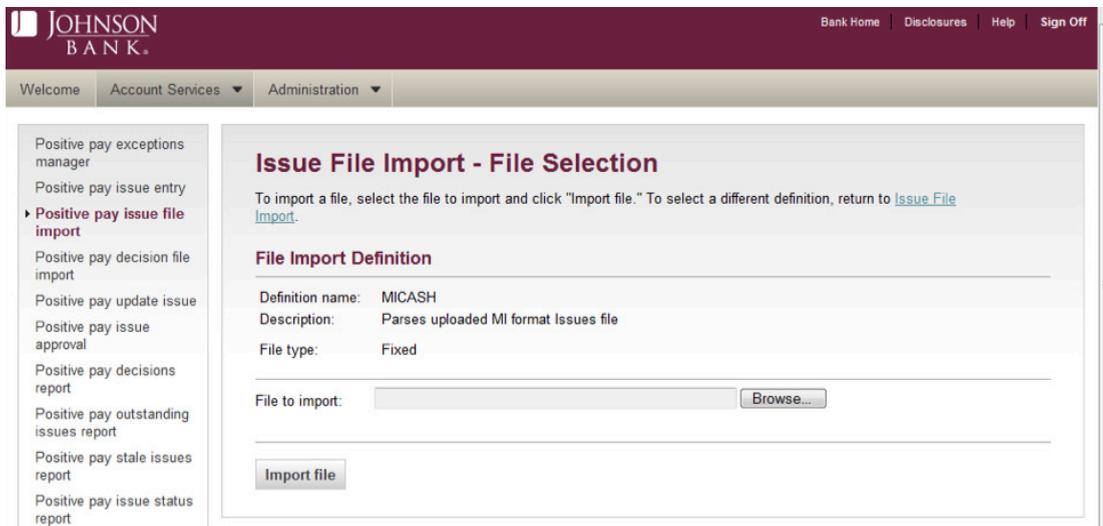
IMPORT CHECK ISSUE FILES

The file import process consists of selecting a file import definition and importing a check issue file. File import definitions outline the formats for the imported files. A file import will be rejected if it has an invalid format, invalid data, or if it is a duplicate file. All approvals must be received before a file will be fully processed.

To import a check issue file:

1. On the Import Issue page, select the appropriate file definition radio button.
2. Click **Continue**.
3. Type the path of the File to import or click Browse to select the file.
4. Click **Import file**.
5. Click the **File Import - Status** link to review the status of your imported files.

Note: If your internal check file does not match the MICASH or Format A file specifications in the Appendix, you may need to create a unique file import definition to convert your data to the correct file format. See **page 29** for information on how to create file import definitions.



FILE IMPORT STATUS

To view the status of files imported within the last 40 calendar days:

- Click the **File Import - Status** link on the Issue File Import or Issue File Import - Confirmation pages.

File Import Status Descriptions	
File Status	Description
Completed	The file imported successfully without issues.
Completed with errors	The file was imported but some records in the file were not because of invalid data, or format.
Completed with notes	The file processed successfully with additional details provided for some records in the file such as, the record was successfully uploaded with a \$0.00 dollar amount or the issue was paid on X date.
Pending Approvals	The file was imported and needs approval by another user or users in the company. Once all approvals are received for a file, it is validated and the status is updated.
Rejected	The file was not imported because it had an incorrect file format.
Processing	The file is the process of being imported. This status is typically seen when importing large issue files.

File Import - Detail Field Descriptions	
Field	Description
Status	The status of the file import: Processing, Completed, or Rejected.
File name	The name of the imported file.
File definition used	The name of the file definition used for the import.
Imported by	The user ID and name of the user who imported the file.
Import date	The date and time (Eastern Time) that the file was imported.
Number of records processed	The total number of records in the imported file.
Number of records that failed validation	The number of records in the imported file that contained at least one field with validation errors.
Account number	The number of the account taken from the record that contains invalid data
Check number	The number of the check taken from the record that contains invalid data.

VIEW FILE IMPORT DETAIL

Details can be viewed for files that have completed the import process but contained at least one record with invalid data.

To view the records in a file that were not imported due to invalid data:

- On the File Status page, click the **file name**.

Note: Only files that have a “Completed with errors” status have a **File Name** link.

CREATE FILE IMPORT DEFINITIONS

File import definitions may be either delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

Tip: If you are using an Excel spreadsheet, you will need to convert it to a comma delimited text file before you begin.

CREATING DELIMITED ISSUE FILE IMPORT DEFINITIONS

1. From the Import Issues page, click the **Add a File Definition** link.
 2. Type the Definition name (up to 20 characters).
 3. Type a Description (up to 20 characters).
 4. Select the Issues file contents.
 5. Select the Delimited file type.
 6. Click **Continue**.
 7. Select a Field delimiter: **Comma**, **Dash**, **Semi-colon** or **Tab**.
 8. Select a Text qualifier: **Double Quote**, **Single Quote** or **None**.
 9. Select an Amount format.
- Note:** If decimals are not included, a implied decimal format must be selected.
10. Select a Date format (for example MMDDYY).

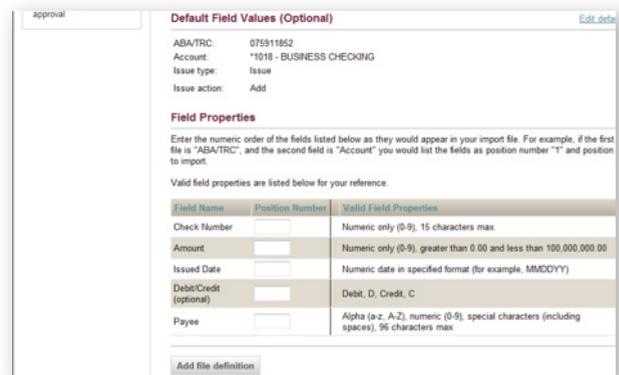


11. Click **Continue**.

12. **Recommended:** Enter default values for ABA/TRC, Account, Issue type, and Issue action that will be applied to all issues in your import file.

13. Click **Continue**.

14. Enter the Position Number (numeric order) of the fields as they appear the file you are importing. For example, if the first field in your file is Account, and the second file is ABA/TRC, those would be listed as number 1 and number 2.



Note: If default values were entered for ABA/TRC, Account and/or Issue type, these fields will not display under Field Properties.

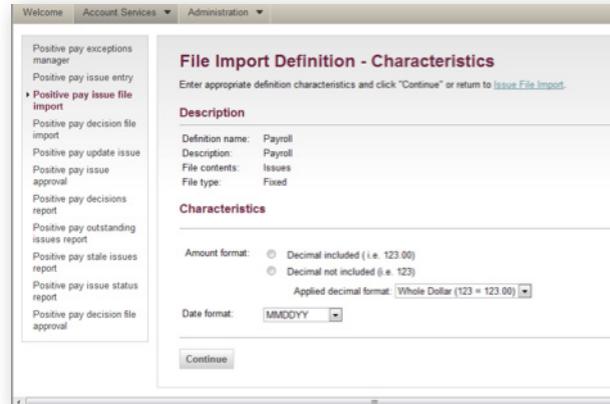
Refer to the table below for valid field properties for the fields included in the check issue file.

15. Click **Add file definition**.

Field Name	Description
ABA/TRC	Numeric only (0-9)
Account	Numeric only (0-9), 17 characters max
Check number	Numeric only (0-9), 15 characters max
Amount	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	Numeric date in specified format (for example, MMDDYY)
Issue Type	Issue, I, Void, V
Issue Action	Add, A, Delete, D
Debit/Credit (optional)	Debit, D, Credit, C
Payee	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

CREATE FIXED ISSUE FILE IMPORT DEFINITIONS

1. Click the **Add a File Definition** link on the Import Issues page.
 2. Type the Definition name (up to 20 characters).
 3. Type a Description (up to 20 characters).
 4. Select the Issues file contents.
 5. Select the Fixed file type.
 6. Click **Continue**.
 7. Select an Amount format.
- Note:** If decimals are not included, a implied decimal format must be selected.
8. Select the Date Format (for example MMDDYY).
 9. Click **Continue**.
 10. **Recommended:** Enter default values for ABA/TRC, Account, Issue type, and Issue action that will be applied to all issues in your import file.
 11. Click **Continue**.
 12. Enter the numeric order of the fields listed below, as they would appear in your import file. For example, if the



starting position for ABA/TRC is 1 and its length is 2, the next available position in the record is 3. Enter the numeric length of the field to import.

Note: If default values were entered for ABA/TRC, Account and/or Issue type, these fields will not display under Field Properties.

13. Enter the Length of each field.
Refer to the table for valid field properties for the fields included in the check issue file.
14. Click **Add file definition**.

Field Name	Description
ABA/TRC	Numeric only (0-9)
Account	Numeric only (0-9), 17 characters max
Check number	Numeric only (0-9), 15 characters max
Amount	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	Numeric date in specified format (for example, MMDDYY)
Issue Type	Issue, I, Void, V
Issue Action	Add, A, Delete, D
Debit/Credit (optional)	Debit, D, Credit, C
Payee	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

MODIFY FILE IMPORT DEFINITIONS

The file import description, characteristics, default field values and field properties may be modified from the File Definition Details page.

- On the Import Issues page, click the file name.

The file definition details description, characteristics, default field values and field properties can be modified by clicking the appropriate **Edit** links.

MODIFY FILE IMPORT DEFINITION DESCRIPTIONS

1. On the File Definition Details page, click the **Edit description** link.

Note: The definition and file type cannot be modified. If they are not correct, the file definition must be deleted and re-added. To return to the previous page without

saving changes, click the Cancel button.

2. Change the Description, as needed.

3. Click **Save changes**.

MODIFY FILE IMPORT DEFINITION CHARACTERISTICS

1. On the File Definition Details page, click the **Edit characteristics** link.

Note: To return to the previous page without saving changes, click the **Cancel** button.

2. Edit the characteristics, as needed.

3. Click **Save changes**.

MODIFY FILE IMPORT DEFINITION DEFAULT FIELD VALUES

1. On the File Definition Details page, click the **Edit default field values** link.

Note: To return to the previous page without saving changes, click the **Cancel** button.

2. Edit the default field values, as needed.
3. Click **Continue**.
4. Click **Save changes**.

MODIFY FILE IMPORT DEFINITION FIELD PROPERTIES

1. On the File Definition Details page, click the **Edit field properties** link.

Note: To return to the previous page without saving changes, click the **Cancel** button.

2. Edit the field properties, as needed.

Refer to the table for valid field properties for the fields included in the check issue file.

3. Click **Save changes**.

DELETE FILE IMPORT DEFINITIONS

Warning: Once deleted, the file import definition cannot be recovered.

To delete a file import definition:

1. On the Import Issues page, click the file definition Name.

Field Name	Description
ABA/TRC	Numeric only (0-9)
Account	Numeric only (0-9), 17 characters max
Check number	Numeric only (0-9), 15 characters max
Amount	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	Numeric date in specified format (for example, MMDDYY)
Issue Type	Issue, I, Void, V
Issue Action	Add, A, Delete, D
Debit/Credit (optional)	Debit, D, Credit, C
Payee	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

The File Definition Details page is displayed.

2. Click the **Delete file import definition** link.

The Delete File Import Definition – Verification page is displayed.

3. Review the file import definition information, as needed.

4. Click **Delete**.

The Delete File Import Definition – Confirmation page is displayed.

Update Issue Items

Use Update Issues to update or delete exception items or outstanding issue items.

SEARCH FOR ISSUE ITEMS

1. Click **Account Services > Update Issues**.
2. Select an Account.
3. Select a Date range. The calendar icons can be clicked to select a date.
4. Choose to include Exception issue items or Outstanding issue items.
5. If desired, enter a Check number.
6. Click **Search**.

Note: Issue items that have changes pending approval cannot be changed or deleted until the changes are approved or cancelled.

VIEW AND EDIT EXCEPTION ISSUE ITEMS

1. On the Update Issues – Summary page, click the **Check number link**. To view the check image associated with an exception, click the camera icon. Checks that have been converted into ACH electronic payments are displayed with an ACH indicator beside the check number.
2. Edit the information, as needed.
3. Click **Continue**.

4. Review the information and click **Save changes**.

Note: Use the Exception issue items option when you are updating an item that is associated with an exception.

VIEW AND EDIT OUTSTANDING ISSUE ITEMS

1. On the Update Issues – Summary page, click the **Check number link**.
2. Click the **Edit issue link**.
3. Edit the information, as needed.
4. Click **Continue**.
5. Review the information and click **Save changes**.

Note: Use the Outstanding issue items option when you are updating an outstanding item that is not associated with an exception. The issue changes are not applied until all approvals have been received.

DELETE AN OUTSTANDING ISSUE ITEM

1. On the Update Issues – Summary page, click the Delete link associated with the issue item.
2. Click **Delete**.

Note: The issue delete is not applied until all approvals have been received.

Approval - Dual Control

Use Approve Issues to approve check issues and issue files.

- Click **Account Services > Approve Issues**.

VIEW CHECK ISSUE DETAILS

- On the Approve Issues and Issue Files – Selection page, click the check number.

DELETE A CHECK ISSUE

Check issues can be deleted; however, once deleted, a check issue cannot be recovered.

1. On the Approved Issues page, click the **Delete this issue** link.
2. Click **Delete**.

VIEW CHECK ISSUE FILE DETAILS

- On the Approved Issues and Issue Files page, click the file name to download and view the contents of the file before approving. When you are ready to approve, click on the **Approve** link.

DELETE A CHECK ISSUE FILE

Note: Once deleted, a check issue file cannot be recovered.

1. On the Approve File page, click the **Delete this file** link.
2. Click **Delete**.

APPROVE CHECK ISSUES & ISSUE FILES

1. On the Approve Issues and Issue Files page, click the checkbox for each check issue and/or issue file that you want to approve. A checkbox is not shown for issues or files that you have already approved.

2. Click **Approve**.

Note: You can also approve a check issue or issue file through the approval details pages.

All approvals must be received before a check issue or issue file will be accepted.

EXCEPTION DECISION APPROVAL

1. On the Manage Exceptions page, under Check Exceptions Awaiting Approval, select the items you want to approve or click the **Select all** link to select all items.

Note: Exceptions without a checkbox have already been approved by you.

2. Click Continue.
3. Review the exceptions, as needed.
4. Click **Approve** or **Transmit** (depending upon the number of approvals required for exception decisioning).

All approvals must be received before exception decisions are transmitted.

DECISION FILE APPROVAL

Large volumes of exception items may be decisioned and approved through a

Decision File Import. To use this feature, please contact **Treasury Management Support at 877-236-2739**.

Positive Pay Reports

To review a printable reference with the details for Positive Pay, please see page 61 of the appendix.

EXCEPTION DECISIONS

Use the Exception Decisions Report to view the decisions made on exception items for entitled accounts.

To access the Exception Decisions Report

Criteria page:

1. Click **Account Services > Exception Decisions**.
2. Select an Output to option. Screen (HTML) is selected by default.
3. Select one or more Accounts.
4. Select a Decision date or range. The calendar icons can be clicked to select the date.
5. Select a Decision option: **Include all decisions, Paid only, or Return only**.
6. Click **Generate report**.

Exception Decisions Report Fields	
Field	Description
Report created	The date and time the report was generated.
Accounts	The account numbers selected for the report.
Decision date range	The dates included in the report.
Decision option	Paid only, return only or all.
Total reported amount	The total dollar amount of the items included in the report.
Total reported items	The total number of items included in the report.
Check Number	The number of the check.
Amount	The dollar amount of the check.
Issued Date	The date the check was written.
Posted Date	The date the check was posted.
Disposition Decision	The exception item decision: Paid or Return.
Payee	The payee listed on the check.

OUTSTANDING ISSUES

Use the Outstanding Issues to view the outstanding issues (that have not yet passed the stale date) for entitled accounts.

1. Click **Account Services > Outstanding Issues**.
2. Select an Output to option. Screen is selected by default.
3. Select one or more Accounts options.
4. Select an Issued Date range. Click on the calendar icons to select a range of dates or select **All** to view a list of all outstanding issues.
5. Choose to include **Issues and voids**, **Issues only**, or **Void only**.
6. Click **Generate**.

Outstanding Issues Fields	
Field	Description
Report created	The date and time the report was generated.
Accounts	The account numbers selected for the report.
Issued date range	The dates included in the report.
Include	Issues and Voids, Issues only, or Voids only.
Total reported amount	The total dollar amount of the items included in the report.
Total reported items	The total number of items included in the report.
Check Number	The number of the check.
Amount	The dollar amount of the check.
Issued Date	The date the check was written.
Payee	The payee listed on the check.
Issue Type	The issue type: Issue or Void.

STALE ISSUES

Use the Stale Issues to view the stale issues (issues that have passed the stale date) for entitled accounts.

1. Click **Account Services > Stale Issues**.
2. Select one or more Accounts options.
3. Select an Issued date range. Click on the calendar icon to select a range of dates or select **All** to view a list of all stale dated issues.
4. Click **Generate**.

ISSUES STATUS

Use the Issues Status to view the status of one or more issues for entitled accounts.

Checks that have been converted into ACH electronic payments are displayed with an ACH indicator beside the check number.

Paid check images can be viewed by clicking a camera icon.

To access the Issues Status Criteria page:

1. Click **Account Services > Issue Status**.

Stale Issues Fields	
Field	Description
Report created	The date and time the report was generated.
Accounts	The account numbers selected for the report.
Date range	The dates included in the report.
Issues become stale after	Stale date setting for the account.
Total reported amount	The total dollar amount of the items included in the report.
Total reported items	The total number of items included in the report.
Check Number	The number of the check.
Amount	The dollar amount of the check.
Issued Date	The date the check was written.
Payee	The payee listed on the check.
Stale Date	The stale date (the date the issue exceeded the established number of days an item remains an issue).
Issue Type	The issue type: Issue or Void.

2. Select an Output to option. Screen is selected by default.
3. Select one or more Accounts options.
4. Select a Date range. The calendar icons can be clicked to select the date.
5. Select a Date type: **Issued date**, **Posted date** or **Status updated date**.
 - **Issued date:** The date a check issue is entered
 - **Posted date:** The date a check transaction is posted
 - **Status updated date:** The date the status of check issue is changed
6. **Optional:** Type the dollar Amount of the issues you want to view or a dollar amount Range. Date range and date type criteria are not required when searching for a specific amount value.
7. **Optional:** In the Check number field, enter a check number. Date range and date type criteria are not required when searching for a specific check number.
8. Click **Generate report**.

Issues Status Report Fields	
Field	Description
Report created	The date and time the report was generated.
Accounts	The account numbers selected for the report.
Date range	The dates included in the report.
Date type	The date types included in the report.
Amount	The dollar amount or dollar amount range of the items included in the report.
Check number	The check number.
Total reported amount	The total dollar amount of all of the issues in the report.
Total reported items	The total number of items included in the report.
Issued Date	The date the check was written.
Posted Date	The date the check was posted.
Status	The status of the issue: Issue or Void.
Status Updated	The date that the status of the check was last changed.
Payee	The payee listed on the check.

ACH POSITIVE PAY

ACH Positive Pay helps mitigate the risk of fraud by allowing users to review ACH exceptions and make decisions to pay or return them.

ACH transactions are compared against conditions, called payment rules, that determine whether they are debited from your accounts or blocked. If a transaction matches the condition criteria, it processes normally. Rejected transactions are displayed on the Manage Exceptions page where you can make decisions to pay or return them.

Users can create new payment rules based on exceptions they have decided to pay, which prevents future exceptions from being generated for the originating companies. Users can also add, edit or delete payment rules at any time

MANAGE EXCEPTIONS

The Manage Exceptions page displays rejected ACH transactions (exceptions).

A transaction can be rejected for one of three reasons:

- Unauthorized originating company
- Unauthorized SEC (standard entry class) code
- Unauthorized dollar amount

To access the Exceptions Manager page:

- Click **Account Services > Manage Exceptions**

Checks that have been converted into an ACH electronic payment display with a check number.

[Select all](#) • [Deselect all](#)

Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input checked="" type="checkbox"/> Return	*4511	ABC Corp	\$765.43	124569	07/17/2015	Unauthorized Orig. Comp	1 of 2 received Ready for transmit
<input checked="" type="checkbox"/> Pay	*4512	ZIP Corp	\$895.46		07/17/2015	Unauthorized Sec	0 of 2 received
<input checked="" type="checkbox"/> Add payment rule for this originating company Maximum Amount ACH Transaction Type No maximum ALL-Select All Edit payment rule							
Pay	*4512	ABC Corp	\$700.43		07/17/2015	Unauthorized Orig. Comp528	1 of 2 received Ready for transmit
No payment rule added for this originating company							
Pay	*4512	ABC Corp	\$650.43		07/17/2015	Unauthorized Sec	1 of 2 received Ready for transmit
Added payment rule for this originating company Maximum Amount ACH Transaction Type No maximum ALL-Select All							

Exceptions Manager Fields	
Field	Description
Decision	Pay or Return.
Debit Account	The number of the account that will be debited.
Originator Company Name	The name of the originating company.
Debit Amount	The amount of the debit transactions.
Effective Date	The date the payment is effective.
Reject Reason	The reason why the payment was rejected.
Approval Status	The number of approvals received out of the total approvals required.
Maximum Amount	The maximum allowed for future ACH debit transactions for the company.
ACH Transaction Type	The ACH entry classes allowed for future ACH debit transactions for the company.

MAKING A DECISION

Decisions can be made on ACH exceptions during the ACH exception decision window which is from 8AM to 6PM EST. If a decision is not made on an exception during the decision window, then the default decision setup by your financial organization is applied.

To make a decision:

1. Click the check box associated with the exception.
2. Click the Decision dropdown arrow and select **Pay** or **Return**.

If a Pay decision is applied, a payment rule is automatically added to your list of originator company payment rules with a default of no maximum dollar amount and all ACH Transaction types. If multiple payment rules are set up for an originating

company, the most restrictive maximum amount and ACH transaction type settings will be applied to future ACH debit transactions.

For example, if a payment rule is set up for Company A with a maximum amount of \$50.00 for all transaction types and another rule is set up with a maximum amount of \$100.00 for the CCD transaction type, only CCD debit transactions with amounts of \$50.00 or less will be allowed.

3. **Optional:** For Pay decisions, modify the Maximum Amount and/or the ACH Transaction Type by clicking the **Edit payment rule** link. To remove the automatic payment rule, de-select the **Add payment rule for this originating company** check box.

4. Click **Continue**.
5. Review the exceptions as needed. To change your selections, click the **Change Selections** link.
6. Click **Approve/Transmit**.

DELETING A DECISION

To delete a decision before final approval:

1. On the Manage Exceptions page, click the appropriate link in the Debit Account column.
2. Click the **Delete decision** link.
3. Review the exception as needed.
4. Click **Delete**.

MANAGE PAYMENT RULES

Payment rules are conditions that determine whether transactions are debited from accounts or blocked. A payment rule prevent prevents future exceptions

from being generated for an originating company. Payment rules can be added, edited, and deleted at any time, and can be created on-demand without an exception being present.

If multiple payment rules are set up for an originating company, the most restrictive maximum amount and ACH transaction type setting will be applied to future ACH debit transactions.

To access the Manage Payment Rules page: Click **Account Services > Manage Payment Rules**.

A list of all existing Payment rules appear. Users can edit or delete an existing payment rule, or add a new authorization.

Manage Payment Rules [Print this page](#)

[Payment rule guidelines](#)

Authorizations

Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type		
*4512	No maximum	ALL - Select All	ZIP Corp	ACHID	02/27/2014	One-time	Edit	Delete
*4511	\$50.00	IAT	ABC Corp	ACHID2	02/27/2014	Ongoing	Edit	Delete
*4511		ALL - Select All	ABC Corp	ACHID3	02/27/2014	Do not allow	Edit	Delete

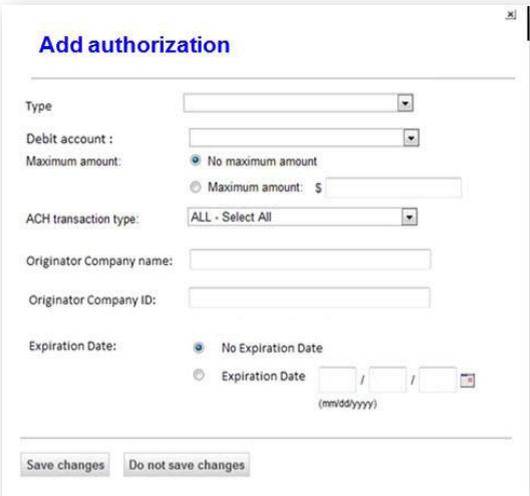
[Add authorization](#)

ADDING A PAYMENT RULE

Payment rules can be added at any time. Originating companies that have ACH exceptions with a Pay decision will automatically be added to your list of payment rules unless you de-selected the Add payment rule box on the exceptions page.

To assist you with obtaining an originator's ACH Company ID, you may use the [ACH Payment Notice](#) document to help the originator route your request to the appropriate area.

2. Fill in or select the authorization options, then click **Save Changes**.



1. Click the **Add Authorization** link.

Exceptions Manager Fields	
Option	Description
Type	<p>Choose one of the following options:</p> <p>One-Time: A debit filter that is only applied once to a specific criteria. After the conditions of the filter have been met, the filter is removed and replaced by a block.</p> <p>Ongoing: A debit filter for specified criteria that remains in effect until the expiration date.</p> <p>Do not allow: A debit block that blocks all transactions for a specified criteria.</p>
Debit Account	Choose from the list of accounts enabled for ACH Positive Pay.
Maximum Amount	<p>Select No maximum amount, or choose Maximum amount and enter the dollar amount. Any amount greater than this amount generates an exception.</p> <p><i>Note:</i> Not a required field if the Do not allow type is selected.</p>
ACH Transaction Type	<p>Select All, or you may select a specific transaction type. See list of transaction type descriptions.</p> <p><i>Note:</i> Not a required field if the Do not allow type is selected.</p>
Originator Company Name	The name of the originating company creating the ACH to the account.
Originator Company ID	The ACH ID for the originating company. Up to 10 alphanumeric characters are allowed.
Expiration Date	<p>Select the Expiration Date or No Expiration Date option. If the Expiration Date option is selected, select or type a date on which the rule expires.</p> <p><i>Note:</i> ACH Debits that attempt to post beyond the expiration date will create an ACH exception.</p>

ACH Transaction Types			
ALL	Select all	RCK	Re-presented Check Entry
ARC	Accounts Receivable Entry	SHR	Shared Network Transaction
BOC	Back office Conversion Entry	TEL	Telephone-initiated Entry
CCD	Corporate Credit or Debit	TRC	Truncated Entry
CTX	Corporate Trade Exchange	TRX	Truncated Entries Exchange
IAT	International ACH Transaction	WEB	Internet-initiated Entry
MTE	Machine Transfer Entry	XCK	Destroyed Check Entry
POP	Point-of-Purchase Entry	POS	Point-of-Sale Entry
PPD	Prearranged Payment/Deposit Entry		

EDITING PAYMENT RULE

Payment rules can be edited at any time. To edit a payment rule:

1. Click the **Edit** link beside the payment rule you want to change.
2. Change the authorization option as needed.

DELETING PAYMENT RULE

Payment rules can be deleted at any time. To delete a payment rule:

Payment rules can be edited at any time. To edit a payment rule:

1. Click the **Delete** link beside the payment rule you want to change and then click **OK**.

Edit authorization

Type: Ongoing

Debit account: *4511

Maximum amount: No maximum amount
 Maximum amount: \$

ACH transaction type: ALL

Originator Company name:

Originator Company ID: ACHID2

Expiration Date: No Expiration Date
 Expiration Date: / /
(mm/dd/yyyy)

ACH Exception Reports

To review a printable reference with the details for Positive Pay reports, please see page 62 of the appendix.

EXCEPTIONS STATUS

The Exceptions Status – Summary page allows you to view ACH exceptions. The Exceptions Status Criteria page allows you to choose the accounts, date range, and type of exceptions you want to view.

To access the Exceptions Status Criteria page:

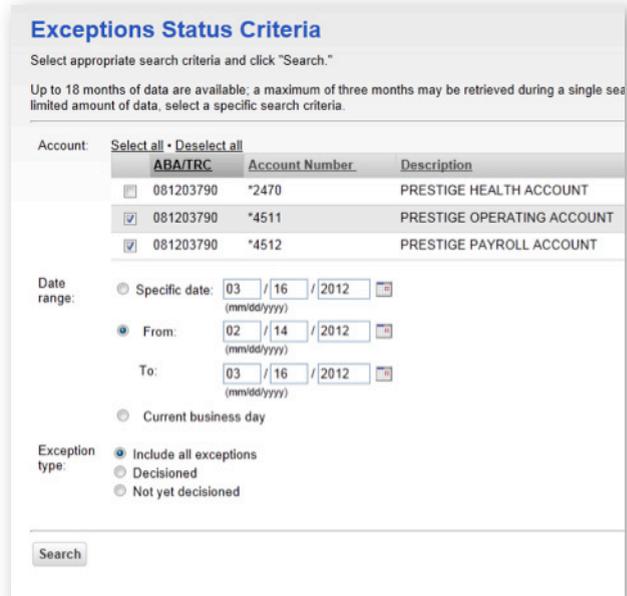
- Click **Account Services > Exceptions Status**.

VIEWING THE STATUS OF EXCEPTIONS

To view the status of exceptions for the current business day with applied decisions, do the following:

1. Click one or more Account options.
2. Click an Exception type option:
3. Click **Search**.

The Exceptions Status – Summary page is displayed.



Option	Description
Include all exceptions	Provides exceptions with and without a decision. This option is selected by default.
Decided	Provides exceptions that have been paid, returned, or have the default decision applied.
Not yet decided	Provides exceptions that have not been paid or returned.

Exceptions Status - Summary

Exceptions with a "Default" decision have been decided by the bank. Please contact your Bank Support for the decision.
Checks that have been converted into an ACH electronic payment display with a check number.

[Decision and approve exceptions](#) | [New search](#)

Report created: 07/08/2014 02:32 PM (ET)
Accounts: All accounts
Date range: 07/08/2014
Exception type: Include all exceptions
Total items: 2

(To view details, click on the account number)

Decision	Debit Account	Originator Company	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
Pay	*7891	I COMPANY	\$100.00		11/29/2012	UNAUTH ORIG AMT 0520	1 of 2 received
Pay	*7891	B COMPANY	\$100.00		11/29/2012	UNAUTH ORIG AMT 0520	1 of 2 received Transmitted

Exceptions appear with one of the following decisions:

Decision	Description
Pay	A Pay decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Return	A Return decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Pending Decision	The decision window is still open and a decision has not been made.
Default	The organization-defined default decision was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

VIEW EXCEPTION STATUS DETAIL

To view the details for the status of an exception:

- On the Exceptions Status – Summary page, click the link under the Debit Account column.

Exception Status Detail

To view the details for a different exception status, go to [Exceptions Status - Summary](#).

Exception Details

Decision:	Default
Debit Account:	*7892
Originator Company:	TEST COMPANY NAMB
Originator Company Id:	1666666666
Debit Amount:	\$12.00
Effective Date:	01/13/10
Reject Reason:	UNAUTH ORIG SEC 0510
ACH Entry Class:	CCD
Approval Status:	N/A

Approval History Information

Approval Status: 0 of 1 received

Action	User ID	Date
N/A		

ACCOUNT RECONCILIATION

To review a printable reference with the details for Account Reconciliation, please see page 62 of the appendix.

Full Account Recon

Full account reconciliation allows you to balance account activities.

ACCOUNT RECONCILIATION STATEMENTS

Use the Account Reconciliation Statement Report to view activity for a specified period, including account balance summary, exception items, credits, debits, outstanding issue items, and previously cycled issues.

Use the Account Reconciliation Statement Report Selection to select an account and

corresponding statement.

To access the Account Reconciliation Statement Report Selection page:

- Click **Account Services > Statements-Reconciliation**

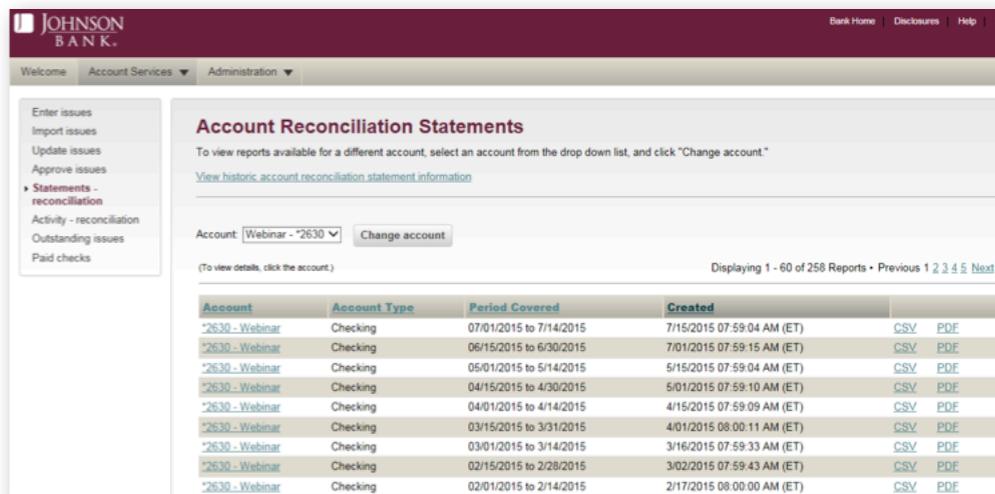
To view reports for a different account:

- Select an Account and click **Change account.**

VIEW AN ACCOUNT RECONCILIATION STATEMENT

1. Select an account and then click Change Account.
2. To view details, click the link in the Account column, or export to a CSV or PDF file format by clicking on the appropriate link.

Note: Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.



Account Reconciliation Statement

[Print this page](#)

Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

[New search](#)

Date: 7/17/2015 3:57 PM (ET)
Account: 075911852 • *2630 • CHECKING • Webinar
Statement date range: 7/1/2015 to 7/14/2015
Statement created date: 07/15/2015 07:59 AM (ET)

Account Balance Summary

 Download as:

Date range: 7/1/2015 to 7/14/2015

Beginning Balance:		\$13.95
Credits:		
Deposits:	2 items	\$1.25
Other Credits:	3 items	\$2.32
Total Credits:	5 items	\$3.57
Debits:		
Check Debits:	6 items	(\$6.75)
Other Debits:	6 items	(\$4.47)
Total Debits:	12 items	(\$11.22)
Ending Balance:		\$6.30
Outstanding Issues:		
Outstanding:	112 items	\$12,169,803.44
Future Dated:	0 items	\$0.00
VOIDS:	4 items	\$2,193.60
Stale:	7 items	\$3,226.98
Active Stops:	0 items	\$0.00

RECONCILIATION STATEMENT REPORT COMPONENTS

The following table lists the Reconciliation Statement Report components available for Full Account Reconciliation.

Component	Description
Account Balance Summary	Provides the working balance as of the current cycle cutoff. The component starts with the working balance from the previous cycle cutoff and calculates the net activity (total credits less total debits) for the current cycle. Also included is the number and dollar amount of outstanding issue items.
Exception Items	Provides all paid items that created exceptions. The exceptions are grouped by the following types: <ul style="list-style-type: none"> • Duplicate Item—two or more checks paid with the same serial number. • Amount Mismatch—the paid check amount and the issued amount are not the same. • Future Dated— the check was paid on a date earlier than when it was issued. • Posted Against Void—a paid check matched a voided issue. • No Issue Found—a paid check had no matching issue. • Serial Error— a paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.
Statement of Activity	Provides all activity of credits, debits (both check debits and non-check debits), and matched issues (all items that matched successfully without any exceptions) posted to Account Recon for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.
Outstanding Issue Items	Provides a record of checks that have been issued but not yet paid. The component is divided into outstanding issues, future dated issues, voids, stale issues and active stops. The outstanding issues subsection includes all items that are not future dated, voided, stale or stopped.
Previously Cycled Issues	Provides items that were paid in a previous cycle without an issue but now have the issue entered in the current cycle.

ACCOUNT RECONCILIATION ACTIVITY REPORT

Use the Account Reconciliation Activity Report to view an on-demand report that shows selected account activity for a specified period. The report may include credits and debits, outstanding issue items or correction items.

To access the Account Reconciliation Activity Report Criteria page:

1. Click **Account Services > Activity Reconciliation**
2. Select an Output to option. Screen is selected by default.
3. Select one or more Accounts options.
4. Select a Date range. The calendar icons can be clicked to select dates.

Note: Same Day Activity Reports are not available for viewing. When selecting the To date, always **enter yesterday's date or prior**.

5. Specify the activity type to Include: Statement of activity, Outstanding issues (Outstanding items, Future dated items, Voided items, Stale items, or Active stop pay items), or Correction items.
6. Click **Generate report**.

Note: Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number on applicable reports.

Search Account Reconciliation Activity
Up to 18 months of data are available; a maximum of three months may be retrieved during a single search.

Output to:
 Screen (HTML)
 CSV file (Can be used by a spreadsheet program)
 PDF (Creates a document that can be saved or printed)
To view your output as a PDF, you must have Adobe® Reader® installed on your computer. To download the Adobe® Reader®, click the Adobe link below. To confirm you have Adobe® Reader® installed, view this [sample.pdf file](#).

Accounts: 1-1 View: All accounts Go

Description	Type	Account	ABA/TRC
<input checked="" type="checkbox"/> Webinar	Checking	*2630	075911852

Date range: (Note: The Outstanding Issues activity report displays all outstanding issues and is not dependent upon the date range.)
 Specific date: 07 / 17 / 2015
 From: 06 / 17 / 2015
 To: 07 / 17 / 2015
 Previous business day

Include:
 Statement of activity
 Outstanding issues
(Select outstanding items to be included in activity report)
 Outstanding items
 Future dated items
 Voided items
 Stale items
 Active stop pay items
 Correction items
 Paid checks

RECON ACTIVITY REPORTS

The following table lists the Reconciliation Activity Reports available for Full Account Reconciliation.

OUTSTANDING ISSUES REPORT:

Use the Account Reconciliation Outstanding Issues Report to view a record of checks that have been issued but not paid during this cycle or a previous one.

To access the report:

1. Click **Account Services > Outstanding Issues** selection.
2. Select an Account and then click **Change Account**.
3. To view details, click the link in the Account column, or export to a CSV or PDF file format.

PAID CHECKS REPORT:

Use the Account Reconciliation Paid Checks report to view a record of checks that have been paid during this cycle or a previous one.

To access the report:

1. Click Account Services > Paid Checks
2. Select an account and then click **Change Account**.
3. To view details, click the link in the Account column, or export to a CSV or PDF file format by clicking on the appropriate link.

Component	Description
Statement of Activity	Provides all activity of credits, debits (both check debits and non-check debits), and matched issues (all items that matched successfully without any exceptions) posted to Account Recon for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.
Outstanding Issues	Provides a record of checks that have been issued but not yet paid. The component is broken out into outstanding issues, future dated issues, voids, stale issues and active stops. The outstanding issues subsection includes all items that are not future dated, voided, stale or stopped.

Deposit Reconciliation

To review a printable reference with the details for Account Reconciliation reports, please see page 62 of the appendix.

Deposit Reconciliation provides companies with multiple locations the ability to deposit into one account yet track each deposit made to the account by location (serial #). Unique location identifiers are printed on the auxiliary field of the deposit ticket and are captured by the bank when a deposit is made.

DEPOSIT RECONCILIATION STATEMENT REPORT

- **Deposit Reconciliation Statement Report**

The Deposit Reconciliation Statement Report is a scheduled report that shows

account balance summary and deposit items with a location/serial number and items without a location/serial number.

To access the Deposit Recon Statement Report Selection page:

- Click **Account Services > Statements > Deposit Reconciliation**
- To view details, click the link in the Account column, or export to a CSV or PDF file format by clicking on the appropriate link.

To view reports for a different account:

- Select an Account and click **Change account.**

Deposit Statement [Print this page](#)

[New search](#)

Date: 7/17/2015 4:34 PM (ET)
 Account: 075911852 • *2630 • CHECKING • Webinar
 Statement date range: 7/1/2015 to 7/14/2015
 Statement created date: 07/15/2015 07:59 AM (ET)

Account Balance Summary Download as:

Date range: 7/1/2015 to 7/14/2015

Beginning Balance:		\$13.95
Credits:		
Deposits with Location/Serial #:	2 items	\$1.25
Deposits without Location/Serial #:	0 items	\$0.00
Other Credits:	3 items	\$2.32
Total Credits:	5 items	\$3.57
Debits:		
Check Debits:	6 items	(\$6.75)
Other Debits:	6 items	(\$4.47)
Total Debits:	12 items	(\$11.22)
Ending Balance:		\$6.30

Deposit Items without Location/Serial #

Total reported amount: \$0.00
 Total reported items: 0

Deposit Activity by Location/Serial #

Location/Serial #:	7/7 TJ1001 TC836
Total reported amount:	\$0.07
Total reported items:	1

DEPOSIT RECONCILIATION STATEMENT REPORT COMPONENTS

The following table lists the Deposit Reconciliation Statement Report components.

Component	Description
Account Balance Summary	Provides the working balance as of the current cycle cutoff. The component starts with the working balance from the previous cycle cutoff and calculates the net activity (total credits less total debits) for the current cycle.
Deposit Activity without Location/Serial #	Provides all posted deposits that do not have a serial number.
Deposit Activity By Location/Serial #	Provides all posted deposits which are grouped and totaled by the serial number of the deposit.

DEPOSIT RECONCILIATION ACTIVITY REPORT

Use the Deposit Reconciliation Activity Report to view recent deposit recon activity. Use the Activity - Deposit Reconciliation Criteria page to specify filter criteria to limit the number of items that are displayed.

To access the Activity - Deposit Reconciliation Criteria page:

1. Click **Account Services > Activity - Deposit Reconciliation**.

Search Account Reconciliation Activity
Up to 18 months of data are available; a maximum of three months may be retrieved during a single search.

Output to: Screen (HTML) CSV file (Can be used by a spreadsheet program) PDF (Creates a document that can be saved or printed)
To view your output as a PDF, you must have Adobe® Reader® installed on your computer. To download the Adobe® Reader®, click the Adobe link below. To confirm you have Adobe® Reader® installed, view this [sample.pdf file](#).

Accounts: 1-1 View: All accounts Go

Description	Type	Account	ABA/TRC
Webinar	Checking	*2630	075911852

Date range: Specific date: 07 / 17 / 2015
 From: 06 / 17 / 2015
 To: 07 / 17 / 2015
 Previous business day

Include: Deposit activity by location/serial # Deposit items without location/serial #

Generate report

2. Select an Output to option. Screen is selected by default.
3. Select one or more Accounts options.
4. Select a Date range. The calendar icons can be clicked to select dates.
5. Specify the activity type to Include: Deposit activity by location/serial # or Deposit items without location/serial #.

6. Click **Generate report**.

Note: The activity type you selected on the Criteria page determines the report page that is displayed.

Deposit Recon Activity Report - Deposit Activity by Location/Serial # [Print this page](#)

To change report criteria, return to [Deposit Recon Activity Report Criteria](#).

Report created: 11/21/2011 1:10 PM (ET)
 Accounts: All accounts
 Date range: 10/22/2011 to 11/21/2011

Download this report as: CSV file

Location 25

Total reported amount: \$3,555.00
 Total reported items: 22

Account	Posted Date	Posted Amount	Description
*3344 - Deposit Recon Account	11/02/2011	\$110.00	PREAUTHORIZED ACH CREDIT 165
*3344 - Deposit Recon Account	11/02/2011	\$135.00	PREAUTHORIZED ACH CREDIT 165
Reported Details: Total Amount \$245.00 Total Items 2			
*3456 - Main Account	11/02/2011	\$150.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/02/2011	\$185.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/02/2011	\$185.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/02/2011	\$185.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/15/2011	\$165.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/15/2011	\$165.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/17/2011	\$165.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/17/2011	\$185.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/17/2011	\$165.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/17/2011	\$185.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/17/2011	\$165.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/17/2011	\$185.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/17/2011	\$160.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/17/2011	\$150.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/17/2011	\$160.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/17/2011	\$160.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/15/2011	\$160.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/15/2011	\$160.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/02/2011	\$150.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/02/2011	\$150.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/02/2011	\$150.00	PREAUTHORIZED ACH CREDIT 165
*3456 - Main Account	11/02/2011	\$185.00	PREAUTHORIZED ACH CREDIT 165
Reported Details: Total Amount \$3,310.00 Total Items 20			

Location 40

Total reported amount: \$4,560.00
 Total reported items: 22

Account	Posted Date	Posted Amount	Description
*3344 - Deposit Recon Account	11/02/2011	\$160.00	PREAUTHORIZED ACH CREDIT 165
*3344 - Deposit Recon Account	11/02/2011	\$210.00	PREAUTHORIZED ACH CREDIT 165

APPENDIX

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Check Imaging

Check Imaging is available through the Positive Pay service. If an image icon () is available, then an image is associated with the transaction. Click this icon to display the image.

A separate browser will reflect the image (where available).

Note: If the selected image is unavailable or if there is an error when retrieving the image, an error message is displayed.

The browser is displayed the following tool icons for manipulation of the image:



Save Image - the image is saved to a selected directory.



Print Image - image can be printed via standard Microsoft print options.



Rotate Image Clockwise - image is rotated 90 degrees clockwise.



Rotate Image Counter Clockwise - image is rotated 90 degrees counter clockwise



Zoom In - image is magnified up to four times the original size.



Zoom Out - image is de-magnified to a size no smaller than the original size.



Invert - image is inverted (i.e. dark colors are displayed as light; light colors are displayed as dark).



View Front - front side of the image is displayed.



View Back - back side of the image is displayed.



View Front and Back - front and back sides of the image are displayed.



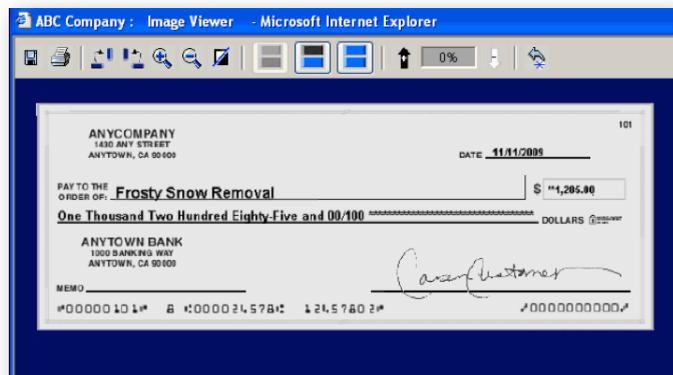
Increase Contrast - image contrast is increased.



Decrease Contrast - image contrast is decreased.



Return to Original View - image is returned to the original view.



File Format Requirements

Customer File Format Requirements					
Field	Required?	Supported Formats/Characters			
Amount	Yes	Dollar amounts with or without a decimal (.) or dollar sign (\$). If the decimal is not included, the customer needs to select an applied decimal format, Whole Dollar (123 =123.00) or Implied (123 =1.23).			
Issue Date	Yes	MMDDYY MMDDYYYY MM/DD/YY	YYMMDD YYYYMMDD YY/MM/DD	MM/DD/YYYY MM-DD-YY MM-DD-YYYY	YYYY/MM/DD YY-MM-DD YYYY-MM-DD
ABA/TRC	*No, if default is value defined.	Numbers 0 – 9. Must match the routing number (ABA/TRC) set up with your bank.			
Account	*No, if default is value defined.	Numbers 0 – 9. Must match the account number set up with your bank.			
Check Number	Yes	Numbers 0 – 9. Up to 15 characters allowed.			
Issue Type	*No, if default is value defined.	I for issue or V for void (not case sensitive). If this field is undefined or has characters other than I or V, it defaults to I for issue.			
Debit/Credit	No	Not a required field and not required in file or mapped in field definition.			
Issue Action	No, if default is value defined.	A for add or D for delete. If this field is left blank or has characters other than A or D, it defaults to A for add. This field must be mapped, however you do not need to contain it within the actual file.			
Payee Name	Only required for Payee Positive Pay.	Letters A – Z and numbers 0 – 9. Up to 96 characters allowed for non-payee positive pay accounts. Up to 80 characters allowed for payee positive pay accounts.			

Note: An asterisk (*) denotes fields for which a default value can be defined during the file import definition creation so that the fields are not required in the actual file.

MICASH FILE FORMAT REQUIREMENTS

MICASH is a standard fixed file format used by Account Recon and Positive Pay.

Record size = 142. Block size = 800. EBCDIC for tape or mainframe transmission. ASCII for PC transmissions. Record Format = FB. No label. For numeric fields, right justify and zero fill.

MICASH Format				
Field #	Positions	Length	Characteristics	Description
Detail Record				
001	001 – 001	1	Alpha/Numeric Pic X	Constant Value = C
002	002 – 004	3	Numeric Pic 9(3)	Bank Number
003	005 – 006	2	Numeric Pic 9(2)	Filler - Zeros
004	007 – 016	10	Numeric Pic 9(10)	Account Number
005	017 – 017	1	AlphaNumeric Pic X	Filler-Blanks/Spaces
006	018 – 018	1	Alpha/Numeric Pic X(3)	Issue Type R = Register V = Void
007	019 – 019	1	Alpha/Numeric Pic X(3)	Import Action A = Add D = Delete
008	020 – 020	1	AlphaNumeric Pic X	Filler-Blanks/Spaces
009	021 – 030	10	Numeric Pic 9(10)	Check Serial Number
010	031 – 040	10	Numeric Pic 9(8)V99	Check Amount
011	041 – 046	6	Numeric Pic 9(6)	Issue Date (MMDDYY)
012	047 – 142	96	Alpha/Numeric Pic X(20)	User Information

Positive Pay Instructions for Using MICASH Master Spreadsheet

MICASH FORMAT

Client's internal system creates a check issue file. File format can be located at www.johnsonbank.com/business/clients. Files are created and saved in the following location and folder on your computer – C:\ASCII – with a file name on MICASH_YYYYMMDD.txt.

Step 1 – Creating ASCII Folder (one time process)

1. Open My Computer
2. Double click on **Local Disk (C:)**
3. Choose File – New – Folder (A folder will be created titled "New Folder")
4. Rename the file by typing ASCII, enter
5. Close Local Disk (C:)

Step 2 – Saving the Master Spreadsheet

1. Go to www.johnsonbank.com/business/clients
2. Right click on **Positive Pay Master Spreadsheet**
3. Choose **Save Target As**
4. Save the "PositivePayMaster" file on a local drive where you keep most used files
5. Select **Close** when download is complete
6. Close Internet

Step 3 – Creating a Positive Pay File

1. Open the Positive Pay Master file that you previously saved
2. Click on **Enable Macros**
3. Open file that contains data to be submitted

4. Highlight the Check Serial Number data / right click and choose CUT
5. Minimize this file and then maximize the Positive Pay Master file
6. Highlight the first box under Check Serial Number / right click and choose PASTE
7. Repeat steps 5 – 7 for Check Amount
8. In row 2, enter the Account Number, Transaction Type (R for Register and V for Void), Action Indicator (A for Add or D for Delete) and Issue Date (format MM/DD/YY) information in the appropriate fields (Date will change to MM/DD/YYYY format.)
9. Highlight data entered in these fields and copy/paste to fill necessary amount of boxes to match number of checks issued
10. Once completed, click on the **Export** tab at bottom of page
11. Click on **Run Export Macro**
12. Export Filename box will appear with a pre-filled file name (ex: MICASH_20080801.txt). You can change the file name if needed. File will be saved in the C:\ASCII folder – click Ok
13. You will receive a box indicating the number of rows that were found to be exported.
13. Click **OK** and close both files

Step 4 – Process Information

1. When you are ready to create a positive pay file, it is important that you clear the contents of the cells in the Positive Pay Master file to avoid duplication of data submitted.
2. Never delete cells within the Positive Pay Master Spreadsheet. Only use Clear Contents. Deleting cells within this spreadsheet will delete the Macros.

3. Do not delete rows or columns or change the font size within the spreadsheet.
4. If you are copying information from another spreadsheet, be sure that your original spreadsheet does not have borders around the cell.
5. If you are copying information from another spreadsheet, all check amounts must be in XXXX.XX format. Commas should not be included in the format but decimals are required. When you copy and paste there is a green slant in the corner. Drag your mouse to the left and you will see another box with an exclamation point. Please click on the exclamation point and choose convert to a number from the drop down box. This will not affect the macros.
6. If your file has errors and you are unable to determine what is wrong, delete the Positive Pay Master Spreadsheet, go to www.johnsonbank.com/business/clients and Positive Pay Master Spreadsheet.
7. If more than one file is sent on the same date, the second file will overwrite the previous file submitted unless it is renamed.
8. Please remember the cut-off hour is 8:00 PM CST.

FORMAT A FILE: FORMAT REQUIREMENTS

Format A is a fixed file type that accommodates files without 9-digit American Bankers Association (ABA) routing numbers.

The record length for Format A is 80, and the field properties are listed in the following table.

Field #	Positions	Length	Characteristics	Description
001	001 – 003	003	Numeric Pic 9(03)	Numeric Pic 9(03) Bank Number
002	004 – 012	009	Alpha/Numeric Pic X(09)	Filler Value – Spaces
003	013 – 022	010	Numeric Pic 9(10)	Account Number
004	023 – 024	002	Alpha/Numeric Pic X(2)	Tran Type '50' = Void add '40' = Register.add
005	025 – 030	006	Numeric Pic 9(06)	Issue date Format – MMDDYY
006	031– 041	011	Numeric Pic 9(9) V99	Issue Amount
007	042 – 051	010	Numeric Pic 9(10)	Serial Number
008	052 – 054	003	Alpha/Numeric Pic X(3)	Filler
009	055 – 076	022	Alpha/Numeric Pic X(22)	User Info (Payee)
010	077 – 080	004	Alpha/Numeric Pic X(4)	Filler Value – Spaces

ACH & CHECK POSITIVE PAY REPORTS REFERENCE

Report Name	Purpose	History Setting	Search Functionality
ACH Positive Pay Exception Status	View decisions made on exception items for entitled accounts.	18 months	Search up-to 3 months at one time.
ACH Positive Pay Payment Rules Report	View ACH Positive Pay authorized companies and associated limits.	N/A	Payment Rules are displayed based on real-time updates.
Positive Pay Decisions Report	View the decisions made on exception items for entitled accounts.	18 months	Search up-to 3 months at one time.
Positive Pay Outstanding Issues Report	View all Outstanding items (issues & voids), and is based on the issue date of the item. Note: The "all" search option will pull 18 months of history for void items, and 6 months of history for issued items. Users can enter specific dates to search for void items with an issue date beyond the most recent 18 months. View the stale issues report to view issue items with an issue date beyond 6 months.	N/A	Search up-to 18 months at one time.
Positive Pay Stale Issues Report	View outstanding items with an issue date greater than 6 months. Note: The "all" search option will pull 18 months of history for stale dated items, and does not include the current month in the history setting.	18 months	Search up-to 3 months at one time or use "all" option for a full 18 months
Positive Pay Issue Status Report	View the status of issued items for entitled accounts, and is based on the issue date of the item. Date range and date type criteria are not required when searching for a specific check number or amount value.	18 months	Search up-to 3 months at one time.

FULL & DEPOSIT ACCOUNT RECONCILIATION REPORT REFERENCE

Report Name	Purpose	History Setting	Search Functionality
Account Reconciliation Statement Report	A scheduled report that provides extensive account activity for a specified period, including account balance summary, exception items, credits, debits, outstanding issue items, and previously cycled issues. The report also provides totals per category and is exportable.	N/A	18 months of statements are retained.
Account Reconciliation Activity Report	An on-demand report that provides selected account activity for a specified period and includes credits and debits, outstanding issue items and paid checks. <i>Note:</i> Outstanding issue items are pulled based on reporting as of the previous business day.	18 months	Search up-to 3 months at one time.
Account Reconciliation Outstanding Issues Report	A scheduled report of checks that have been issued but not paid.	N/A	18 months of statements are retained.
Account Reconciliation Paid Checks Report	A scheduled report that provides a record of paid checks.	N/A	18 months of statements are retained.
Deposit Recon Statement Report	A scheduled report that provides a record of Deposit Activity by location for a specified period.	N/A	18 months of statements are retained.
Deposit Reconciliation Activity Report	An on-demand report that provides a record of Deposit Activity by location.	18 months	Search up-to 3 months at one time.