

Positive Pay User Guide



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Signing in to Positive Pay

Signing in to Positive Pay

You can log in to the Positive Pay system via Business Online Banking.

1. Log into Business Online Banking
2. Hover over **Transfer & Pay**
3. Select **Positive Pay ACH Alert**
4. Click on **Submit**
5. You will be directed to your Positive Pay Dashboard.

The screenshot shows the Gate City Bank Positive Pay Dashboard. The header includes the Gate City Bank logo and the tagline "For a Better Way of Life.®". The navigation bar contains "Dashboard", "Manage Users", "Reports", and "Change Module".

The dashboard is divided into three main sections:

- ACH Credit Review**: End of Day Cut-Off Time: Wednesday 12:00 PM CDT. Total ACH Credits \$0.00. Set to Pay \$0.00, Set to Return \$0.00, Approved List Exceptions \$0.00, Block List Returns \$0.00.
- ACH Incoming Debits**: End of Day Cut-Off Time: Wednesday 12:00 PM CDT. Total ACH Debits \$0.00. Set to Pay \$0.00, Set to Return \$0.00, Approved List Exceptions \$0.00, Block List Returns \$0.00.
- Check Positive Pay**: End of Day Cut-Off Time: Wednesday 3:00 PM CDT. Exceptions \$0.00. Set to Pay \$0.00, Set to Return \$0.00.

Section	End of Day Cut-Off Time	Total ACH Credits	Total ACH Debits	Exceptions	Set to Pay	Set to Return	Block List Returns
ACH Credit Review	Wednesday 12:00 PM CDT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ACH Incoming Debits	Wednesday 12:00 PM CDT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Check Positive Pay	Wednesday 3:00 PM CDT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Using the Dashboard

Using the Dashboard

The dashboard is the default landing page within the Positive Pay portal. Summary information on check transactions and ACH transaction statuses will be displayed for accounts the user has been granted access. Active links are embedded within the Check Positive Pay, ACH Incoming Debits, and ACH Credit Review boxes to permit users to navigate from the dashboard landing page into each service module or directly to transactions in the status selected. Dashboard totals are updated in real time as transaction status values are changed by a user.

The content displayed in the summary boxes includes the following:

The screenshot displays the Gate City Bank dashboard interface. At the top left is the logo for Gate City Bank with the tagline "For a Better Way of Life." Below the logo is a navigation bar with links for "Dashboard", "Manage Users", "Reports", and "Transaction View". The main content area is divided into three summary boxes:

- ACH Credit Review:** Shows "End of Day Cut-Off Time: Thursday CDT". It includes a table with the following data:

Total ACH Credits	\$0.00	0	Pending Approval	\$0.00	0
Set to Pay	\$0.00	0	Set to Return	\$0.00	0
Approved List Exceptions	\$0.00	0	Block List Returns	\$0.00	0
- ACH Incoming Debits:** Shows "End of Day Cut-Off Time: Thursday CDT". It includes a table with the following data:

Total ACH Debits	\$0.00	0	Pending Approval	\$0.00	0
Set to Pay	\$0.00	0	Set to Return	\$0.00	0
Approved List Exceptions	\$0.00	0	Block List Returns	\$0.00	0
- Check Positive Pay:** Shows "End of Day Cut-Off Time: Thursday CDT". It includes a table with the following data:

Exceptions	\$0.00	0			
Set to Pay	\$0.00	0	Set to Return	\$0.00	0

- **Service Name** - In the example provided, clicking Check Positive Pay on the left in the title bar will direct the user to the main menu.
- **End of Day Cut-Off Time** - Displayed in the second bar, the time of day indicates when transactions that require decisions will no longer be eligible for user decisions. **Gate City Bank's cutoff time is 12:00 p.m. CST. If a decision is not made by cutoff time, the default decision will process.**
- **Exceptions** - Clicking on the dollar amount hyperlink on the Exceptions line will direct the user to a filtered view of Transaction History that will display only exceptions that require a decision.
- **Total ACH Debits/Total ACH Credits** - This total represents the total dollar amount and number of incoming ACH debit transactions or ACH credit transactions received by Gate City Bank for the accounts the user has access to view.
- **Approved List Exceptions** - This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies not on the client's approved list or have violated an approved list parameter.

Using the Dashboard

- **Block List Returns** - This represents the total dollar amount and number of incoming ACH credit or debit transactions received from companies on the client's blocked list and will be returned.
- **Pending Approval** - If Dual Decision Approval has been enabled, the Pending Approval hyperlink will appear in the Dashboard. Clicking on the dollar amount hyperlink on the Pending Approval line will direct the user to the Check Transaction Approval screen, where the user can approve or reject any transactions that are pending approval by the user.

Check Positive Pay					
End of Day Cut-Off Time: Monday PM EST					
Exceptions	\$32,122.55	30	Pending Approval	\$2,993.93	2
Set to Pay	\$28,569.72	32	Set to Return	\$3,893.93	3
System	\$28,569.72	32	System	\$0.00	0
User	\$0.00	0	User	\$2,993.93	2
FI	\$0.00	0	FI	\$900.00	1

- **Set to Pay / Set to Return** - Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines will expand the view to display a breakdown of the total for each category. System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status. User pay or return indicate a Client user decision has occurred. FI pay or return indicate a Gate City Bank decision has occurred.

For ACH Credit Review and ACH Incoming Debits: Approved List indicates the incoming ACH debits or incoming ACH credits are from companies the client has pre-approved to debit an account or accounts. These transactions' status is automatically set to Approved List Pay

Transaction History							Date Range	
Mass Pay & Issue							August 1, 2021 - August 31, 2021	
Filters								
181 debit transactions totaling \$261,203.62								
Rows 1 - 25 of 181.								
<div style="text-align: center;"> < < 1 2 3 4 5 > > </div>								
Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
> 49129	xxxx1111	12274		\$127.00	Pay-System	08-31-2021	Return	!
> 49128	xxxx1111	12274		\$27.00	Pay-System	08-31-2021	Return	!
> 49127	xxxx1111	12273		\$35.10	Pay-System	08-31-2021	Return	!
> 49126	xxxx1111	12272		\$20.00	Pay-System	08-31-2021	Return	!
> 49125	xxxx1111	12271		\$200.00	Pay-System	08-31-2021	Return	!

- **Transaction History** - The user can click on the dollar amount link for any category to be directed to a filtered view of the Transaction History. In the above example, the user has clicked on the dollar value of

Using the Dashboard

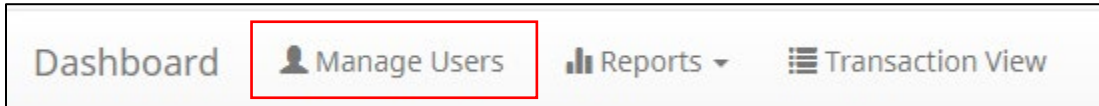
Exceptions in Check Positive Pay on the Dashboard and is directed to a view of exception transactions that require decision.

Check Positive Pay

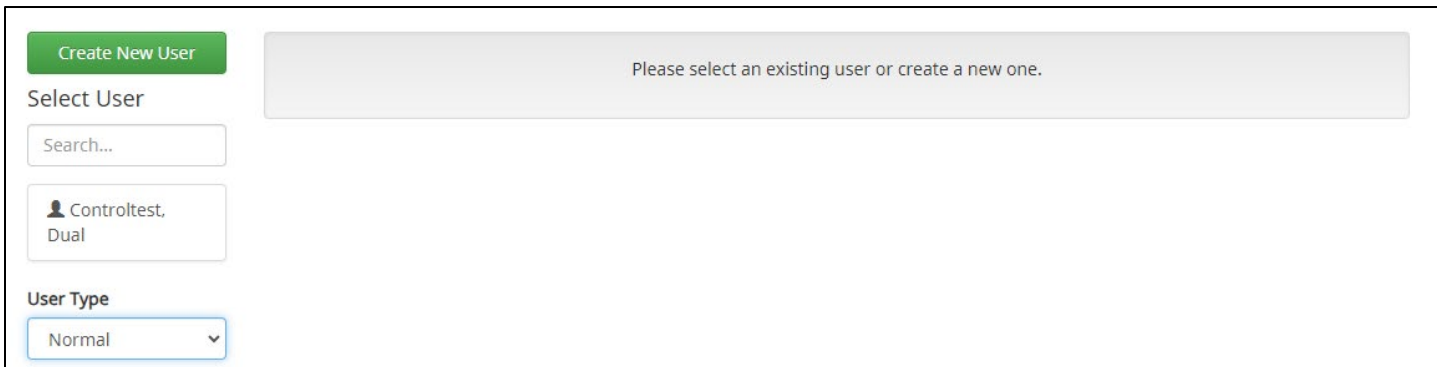
Creating Check Positive Pay Users

This section only applies to a Positive Pay user with the Admin user privilege.

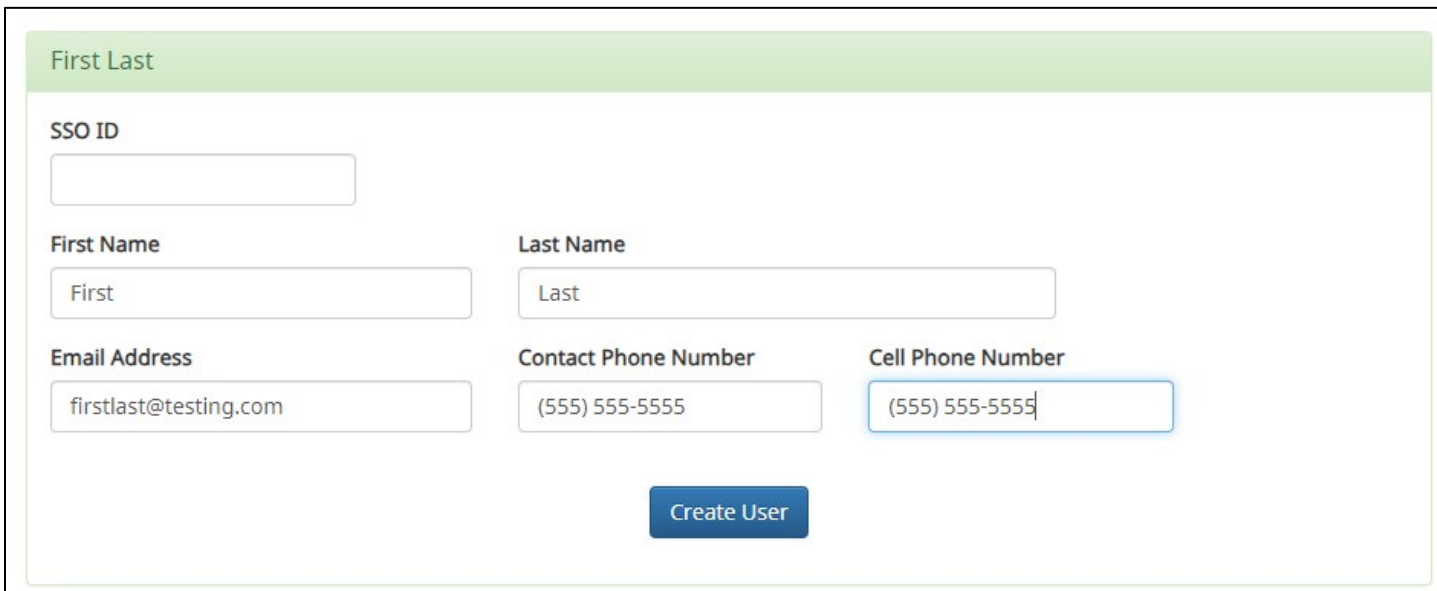
1. From the dashboard, click **Manage Users**.



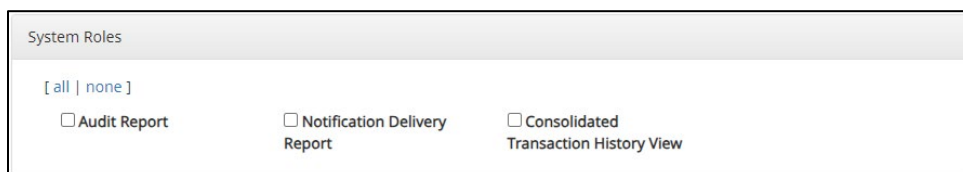
2. The Positive Pay users page appears. Click the **Create New User** button.

A screenshot of the 'Create New User' page. On the left, there is a green 'Create New User' button. Below it is a 'Select User' section with a search box and a dropdown menu showing 'Controltest, Dual'. Underneath is a 'User Type' dropdown menu set to 'Normal'. On the right, a large grey box contains the text: 'Please select an existing user or create a new one.'

3. The New User page appears. Fill out all fields available, click **Create User** button.

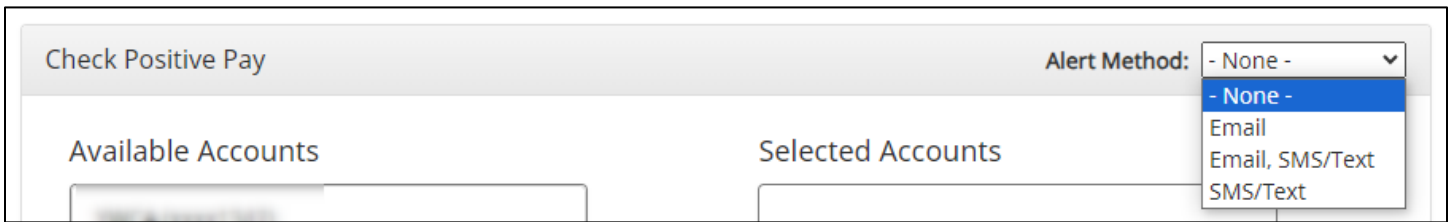
A screenshot of the 'New User' page. The page has a light green header with the text 'First Last'. Below the header are several form fields: 'SSO ID' (empty), 'First Name' (filled with 'First'), 'Last Name' (filled with 'Last'), 'Email Address' (filled with 'firstlast@test.com'), 'Contact Phone Number' (filled with '(555) 555-5555'), and 'Cell Phone Number' (filled with '(555) 555-5555'). At the bottom center is a blue 'Create User' button.

- Enter the user's Business Online Banking user ID in the SSO ID field.
4. The User profile page appears. Scroll down to the "System Roles" section of the page to select what roles should be enabled for the user.

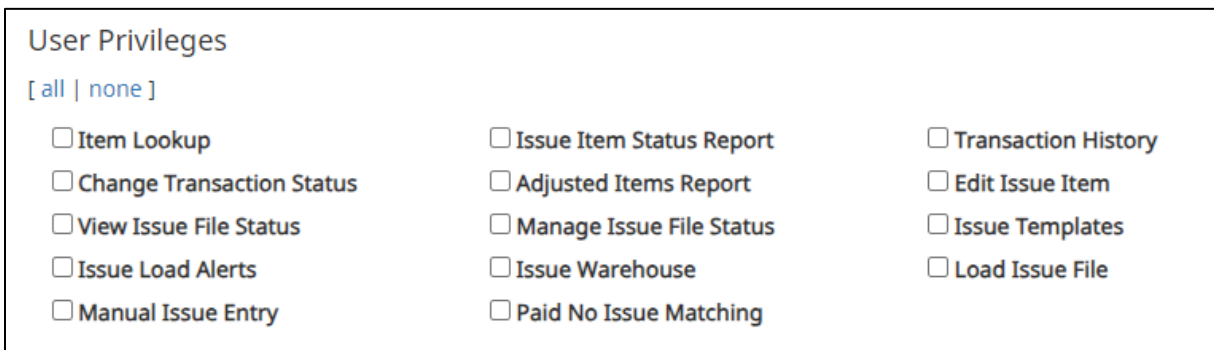
A screenshot of the 'System Roles' section. It has a header 'System Roles' and a sub-header '[all | none]'. Below are three checkboxes: 'Audit Report', 'Notification Delivery Report', and 'Consolidated Transaction History View'. All three checkboxes are currently unchecked.

Check Positive Pay

5. Withing the Check Positive Pay settings box, the alert method can be chosen. Use the drop-down to select the alert method desired. See [Notifications](#) for types of Check Positive Pay notifications that will be received.



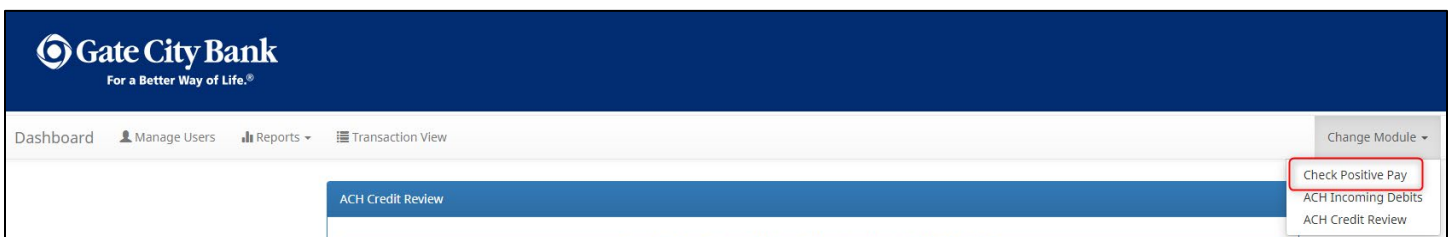
6. Choose from the list of available accounts enrolled in Check Positive Pay the user is entitled to work with and move them to the **Selected Accounts** box.
7. Assign User Privileges – See [Appendix A](#) for definitions of each privilege.



8. Select **Save User**.
 - a. Success message appears.

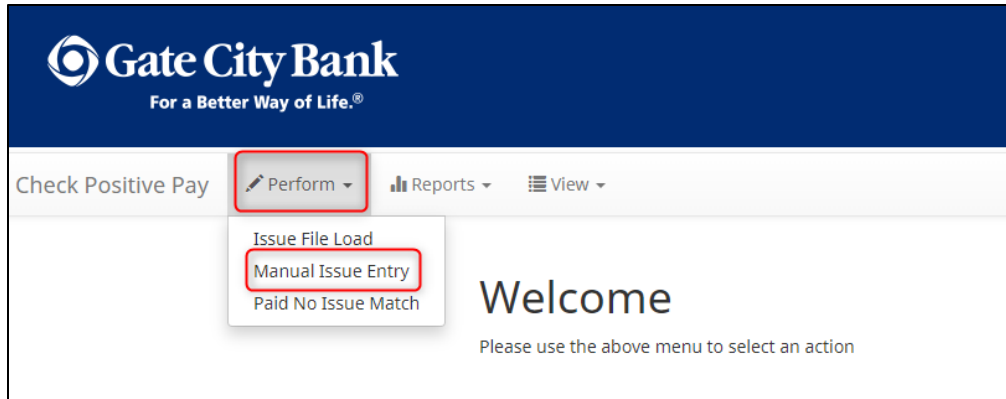
Manual Issue Entry

From the dashboard screen, select **Change Module** and go to Check Positive Pay



1. In the Check Positive Pay module, select **Perform > Manage Issue Entry**.

Check Positive Pay



2. The Manual Issue File Entry screen appears.

The screenshot shows the 'Manual Issue Entry' form. At the top, there is an 'Account?' dropdown menu with '- not selected -' as the current selection. To the right of this dropdown is a checkbox labeled 'Auto populate next check number:'. Below these elements is a table with the following columns: 'Row', 'Check Number', 'Amount', 'Status', and 'Issuance Date'. The table contains one row with the following values: '1' in the 'Row' column, a blank field in the 'Check Number' column, a blank field in the 'Amount' column, 'ISSUED' in the 'Status' column, and '07/17/2024' in the 'Issuance Date' column. Below the table, there is a note: 'Click any row to select that row for editing'. At the bottom left of the form, there is a 'Save' button.

- a. **Account** – Select appropriate account number from the drop-down menu.
- b. **Auto populate next check number** - When checked, the next check number will auto-populate in the following row. This feature is designed to eliminate serial number entry when checks are issued in sequential order.

When unchecked, the next check number will remain blank until it is filled in by the user.

- c. **Row** - Each issue item will be numbered in the order they are entered. Once the cursor is placed in the current row, an additional row will appear for the next entry
- d. **Serial Number** - Type the item check number for this manual issuance file in the Serial Number field.
- e. **Amount** - Type the dollar amount for this check in the Amount field.
- f. **Payee Name** - Type the payee name for this check in the Payee Name field. The Payee Name field supports the entry of a single payee, or multiple payees.

This field supports both alphabetic and numeric characters.

Please see Step #3 below for in-depth information about the Payee Name field and Multiple Payee Names.

- g. **Status**
 - i. **Issued** – The check has been issued
 - ii. **Voided** – The check has been voided by the maker.

Check Positive Pay

- h. **Issuance Date** - Click on the Issuance Date field and select a date from the calendar that this item was issued.
- 3. Payee Names – The Payee Name field supports up to four Payees.
 - a. Click within the Payee Name field to enter the Payee Name(s)
 - b. The view size on the Payee Name field can be enlarged by dragging the bottom right corner of the field box. The feature may not be available based upon the browser used.
 - c. Input the Payee Name in the field. If there are multiple payees, an Enter (carriage return) must be used to input a second, third or fourth payee on separate lines in the field for it to be distinguished as different payees.

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

The Payee Name field currently supports 500 alphanumeric characters **in total**. This count will include the carriage returns separating multiple payees. The 500-character limit is for the entire field, and not per payee.

Although 500 characters are allowed in this field, names might be truncated if using a fixed width template and the number of characters allowed in that column are less than 500.

The Payee Name field will not accept blank entries for items with issued status, and will give an error message if an entry is attempted to be saved without a Payee Name.

- 4. To edit any row, click in the fields to be edited and make changes.
- 5. When all manual issuance files have been entered, click **Save**.
- 6. The Manual Issuance File Status detail page appears.

MANUAL_1721320549403

File Status

Queued

Processed

Approved

Completed

Deleted

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

View items: 4 Items totaling \$1,100.00
Load Date: 07/18/2024 11:35 AM CDT

Rows 1 - 4 of 4.

Account Number	Check Number	Amount	Status	Issuance Date
xxx1342	1234	\$500.00	AVAILABLE_FOR_MATCHING	07/18/2024
xxx1342	1235	\$100.00	AVAILABLE_FOR_MATCHING	07/18/2024
xxx1342	1236	\$200.00	AVAILABLE_FOR_MATCHING	07/18/2024
xxx1342	1237	\$300.00	AVAILABLE_FOR_MATCHING	07/18/2024

Delete

- 7. Click the **Back to Status** button to view the Issuance File Status page.

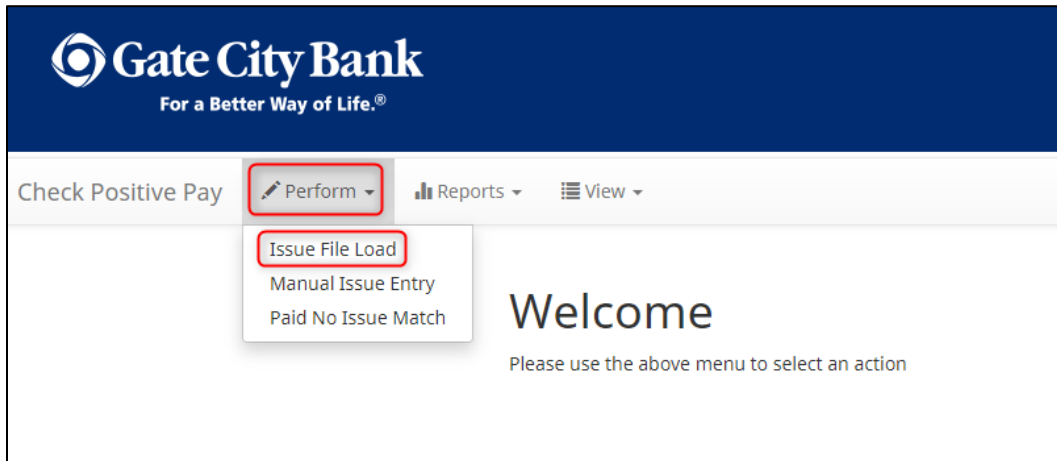
Important: If your company is using Dual Approval for issue files, the manual entry files must be approved by a second client user. If no second user is available to approve the file, you can request Gate City Bank to approve the issue file.

Check Positive Pay

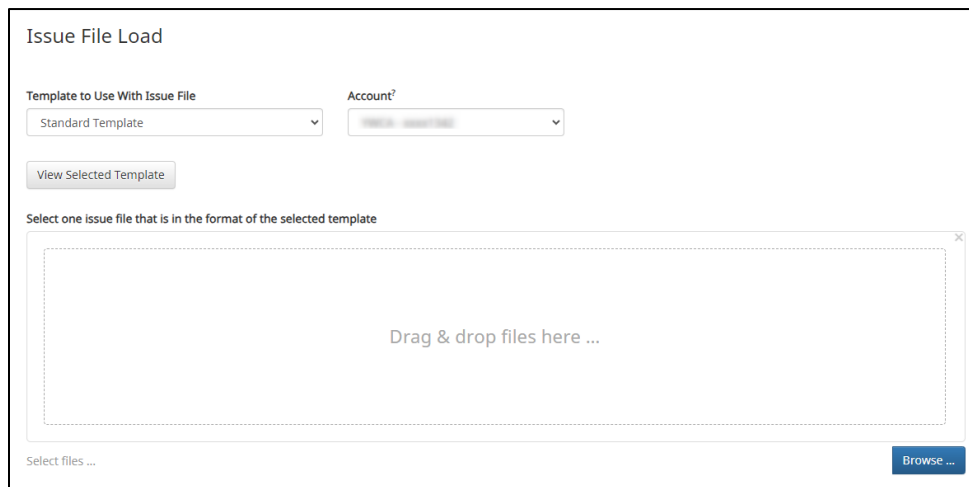
Loading Issue Files

Check Positive Pay allows users to upload issue files into the system for use in matching.

1. In the Check Positive Pay module, select **Perform** and **Issue File Load**.



2. The Load Check Issuance File page appears.
3. Select the Template drop-down box to select from a list of existing templates. Note: If only one template is available for a client, the drop-down box selects that template by default.
4. Select the Account drop-down box to select the account number the checks were issued on. Note: If only one account is available, the drop-down box selects the account by default.
5. The file upload interface appears. Click the **Browse** button to select the appropriate file.

A screenshot of the "Issue File Load" form. At the top, the title "Issue File Load" is displayed. Below the title, there are two dropdown menus: "Template to Use With Issue File" (set to "Standard Template") and "Account" (set to "12345678901234567890"). Below these dropdowns is a "View Selected Template" button. Underneath, there is a text prompt: "Select one issue file that is in the format of the selected template". Below this prompt is a large dashed rectangular area for file upload, with the text "Drag & drop files here ..." centered inside. At the bottom left of the dashed area is a "Select files ..." link, and at the bottom right is a blue "Browse..." button.

- a. The Standard Template is formatted as follows:
 - i. **File Type** – Comma Separated
 - ii. **Number of Header Rows** – None
 - iii. **Number of Footer Rows** - None
 - iv. **Multi-Line Payee Name Separator** - /

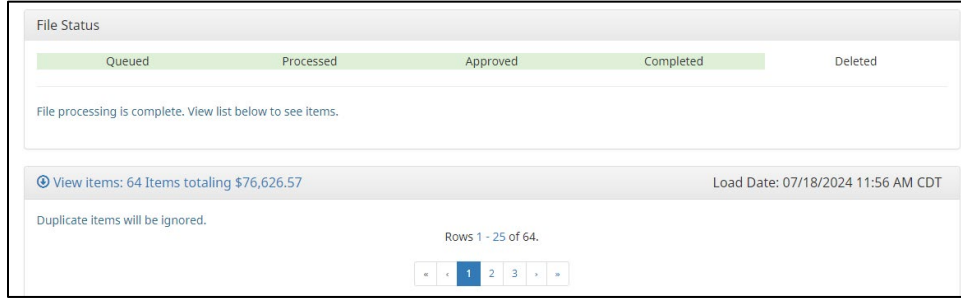
Check Positive Pay

v. File Mapping:

Column 1	Column 2	Column 3	Column 4	Column 5
Check Number	Amount (Fractional Dollars 12.34)	Status (I for Issued or V for Voided)	Issuance Date (MM/dd/yy)	Payee Name (if enabled)

If your system supports a different file format, please contact Gate City Bank for a custom set-up.

- Once the file is selected, it displays in the upload interface. Click **Upload**.
- The Status Bar displays the current status of the file.



- If errors are encountered during the initial processing of the issuance file, the Parse Errors display appears, allowing the user to view the error detail within the file. The most common reason this error would appear is because the file contains improper formatting. At this point, the user will have the option to:
 - Correct those errors.
 - Delete individual errors. This feature only displays if there are errors in the file and is only available until errors have been corrected and the file is saved.
 - Delete all errors. This feature only displays if there are errors in the file and is only available until errors have been corrected and the file is saved.
 - This will retain the totals and counts for audit history.
 - Discard the file. This feature appears when there is an error in the file. This option is not available after corrections have been made and saved.

This will remove the file and its contents from the system

If an issuance file needs to be deleted for any reason, click on the Delete button and the file will be removed. Deleting a file will retain item counts and totals as audit history. **NOTE: Files are only eligible for deletion if every item in the file is still in an available for matching status. If just one item in the file has been paid, the file cannot be deleted.**

Multiple Payees:

Check Positive Pay can support customers with multiple payee names on issued items. The system scores multiple names on a check against information provided in the issuance file.

- When a user loads an issue file into the system, the loaded file is processed using the Issue Template set up within Check Positive Pay. The Standard Issue Template allows for selection of a Multi-Line Payee Separator by using the forward slash (/) character.
- If multiple payees are listed on a single line of a check, no action needs to be taken.

Check Positive Pay

- If multiple payees are listed on two or more separate lines on a check, the multiple payee separator character must be used between each name. In the example below, the Multi-Line Payee Name Separator designated in the Issue Template is a forward slash (/). The issue items shown are entered with the pipe separator between each name, with no spaces.

Check Number	Amount	Status	Issuance Date	Payee
1234	12.34	I	07/18/24	First Last/Test User
1235	12.34	I	07/18/24	First Last/Test User/Sample File

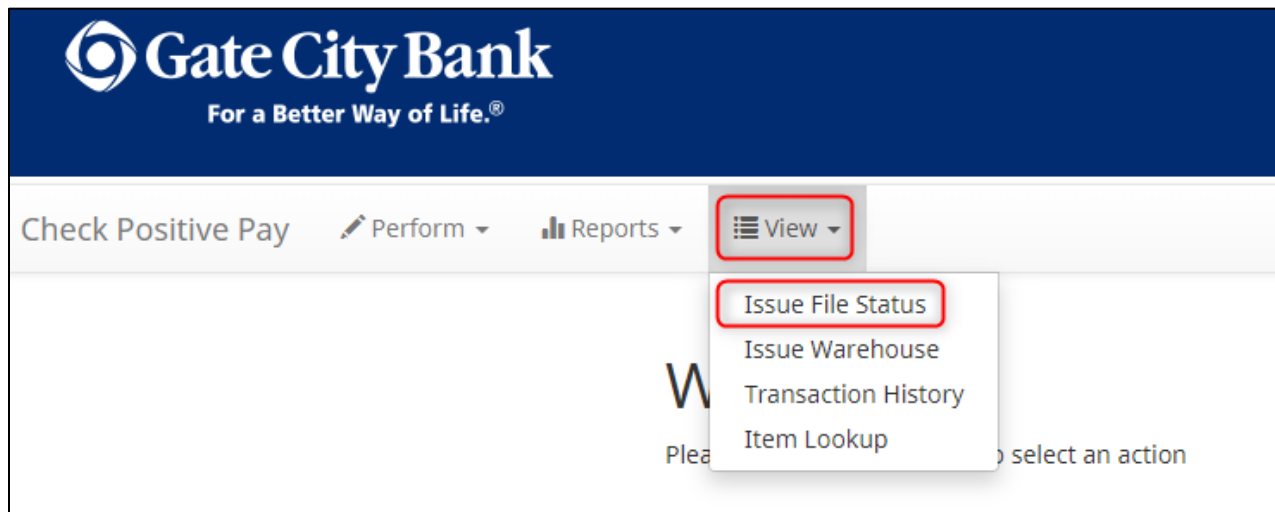
When the issue file is loaded, the system then separates the data before and after the character as separate payees.

Issuance Dual Approval

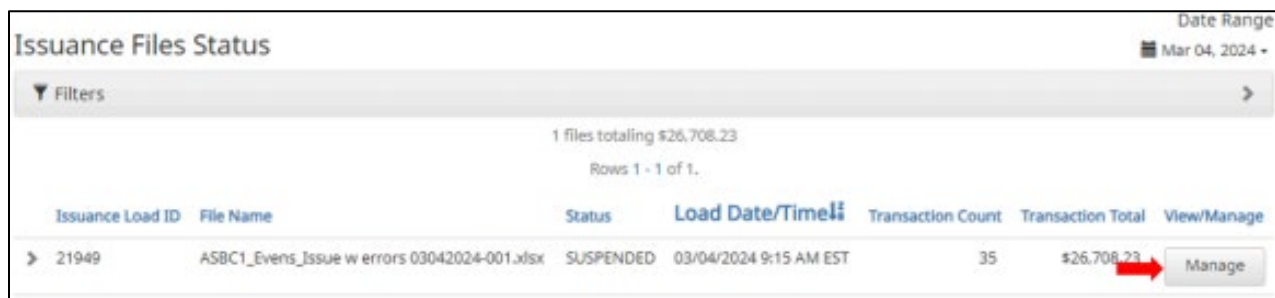
Check Positive Pay offers the ability to support dual approval for issuance file loads, including manual issue entries and updates to issue items within the Issue Warehouse. When enabled, manual issue entry files or issue files loaded by the client are held in “suspended” status until approved or rejected by a secondary user.

Once the file is loaded and pending approval, a message is sent via email or SMS within 30 seconds to client users with the Approve Issue File user privilege to alert them of files pending approval.

- Within the Check Positive Pay module, select **View > Issue File Status**.

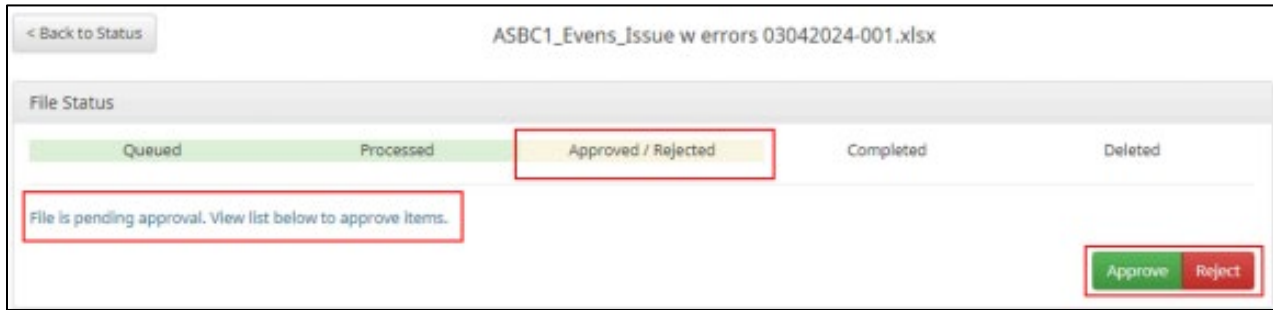


- The Issuance Files Status page appears. Files requiring dual approval will show a status of “Suspended”. Click the Manage button to review the file.



Check Positive Pay

- The Issue File review page displays a File Status box at the top of the screen which outlines the Current Status of the file. The status bar will highlight “Approved/Rejected,” and will note if the file is pending approval. Approve and Reject buttons display in the File Status box.



- A list of each issue item contained in the file displays below the File Status box. Each status displays as “New Issuance Item.” The client user can review the entries to determine if the file should be approved or rejected. The client user can also delete the file prior to and after approval by clicking the Delete button at the bottom of the screen.
- If the file is to be approved, click the Approve Button. Once the file is approved, the file status displays that the file processing is complete.
 - After the approval is complete, the issue items display the status “Available for Matching.” The Delete button will still be available to delete a file after approval.
 - Returning to the Issuance Files Status page, the file now displays a status of “Client Approved.”
- If the file is to be rejected, click the Reject Button.
 - Once the file is rejected, the file status displays that the file has been rejected by [client username]. The individual issue items no longer display in the issuance file status.

Exception Identification

Check Positive Pay is configured to identify exceptions on issue items in a specific order. Once the first exception is triggered on an issue item, the system does not evaluate the item further. If an item is flagged with an exception and is deferred to the Client user for decision, further analysis will not be performed

Listed below are the possible Exceptions and the order in which they are flagged by Check Positive Pay.

Exception Order	Exception Code	Reason
1	Account Blocked	Account is Blocked
2	Issuance Not Found	Check presented where no issue item is found to match against
3	Issuance Already Used	Check presented with a serial number previously presented.
4	Issuance Voided	Check presented with a serial number of an issue item marked with a void status.
5	Issuance Stopped	Check presented with a serial number of an issue item marked with a stop status.
6	Issuance Amount Mismatch	Check presented where amount of check differs from issue amount.
7	Amount Over Limit	Transaction amount is over the limit.

Check Positive Pay

8	Issuance Date in Future	Check presented with a date before the issuance date on the issued item.
9	Issuance Stale Dated	Check presented with a date exceeding the specified number of stale days for the account.
10	Issuance Payee Mismatch	Check presented where payee name differs from issue payee name.

Managing Check Presentment

Check Positive Pay provides a function to search and view the status of checks presented on enrolled accounts, and to make decisions on presented items. Positive Pay users can use Transaction History to search for presented check items for a specific account using the filtering options available. The default filter setting is Exceptions Only.

1. View Transaction History

Within the Check Positive Pay module, click **View > Transaction History**. The Transaction History page displays all current-day transactions for all accounts to which the user has access.

Icon	Exception Code	Exception Reason
	Issuance Not Found	Check presented where no issue item is found to match against.
	Issuance Already Used	Check presented with a serial number previously presented.
	Issuance Voided	Check presented with a serial number of an issue item marked with a void status.
	Issuance Stopped	Check presented with a serial number of an issue item marked with a stop status.
	Issuance Amount Mismatch	Check presented where amount of check differs from issue amount.
	Amount Over Limit	Transaction amount is over the limit.
	Early Presentment	Check presented with a date that is before the issuance date on the issued item.
	Issuance Stale Dated	Check presented with a date that exceeds the specified number of stale days for the account.
	Issuance Payee Mismatch	Check presented where payee name differs from issue payee name.

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

The screenshot shows the 'Transaction History' page with a 'Date Range' dropdown menu open. The dropdown menu is positioned over the table and shows a calendar for July and August 2024. The date 'Jul 25, 2024' is selected and highlighted in red. The dropdown menu also includes options for 'Tomorrow', 'Today', 'Yesterday', 'Last 7 Days', 'This Month', 'Last Month', and 'Custom'. The 'Apply' and 'Cancel' buttons are visible at the bottom of the dropdown.

Check Positive Pay

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

Transaction History Date Range
Jul 25, 2024

Filters

Account?
Any

Amount Amount Range
\$ amount

Check Number Check Number Range
serial #

Positive Pay Type
Any

Exceptions Default
Any

Exception Type
Any

Transaction ID

Items
Any

Transaction Status
Pay
Pay-System
Pay-FI
Pay-User
Return
Return-System
Return-FI
Return-User
Use the "Ctrl" key to select multiple status types above.

Apply **Reset**

Rows 1 - 25 of 0.

Transaction ID Account Number Check Number Credit Debit Current Status **Date!** Change Status Exception

- c. Once search criteria are selected, click **Apply** to narrow your search results.
 - d. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results are displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.
2. Change Transaction Status
 - a. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button appears for use. If the transaction is not eligible for a decision, the button will display as Ineligible. Reasons for the “Ineligible” message could include the item being a deposit, the item already being decided, or left at the system default.
 3. Change Status – Pay
 - a. If the current status on an issued item is set to return, the user can opt to change the status to pay if the check should be paid.
 - b. Click the **Pay** button under the **Change Status** column.

The Change Status button will then change to Return, and the Current Status column will update to “Pay-User.”
 4. Change Status – Return
 - a. If the Current Status on an issued item is set to Pay, you can change the status to Return if the check should not be paid
 - b. Click **Return** under the Change Status column.
 - c. Check Return Reason pop-up window appears. Select the appropriate reason for the Check Return.
 - d. Click **Save**. The system displays a success message.

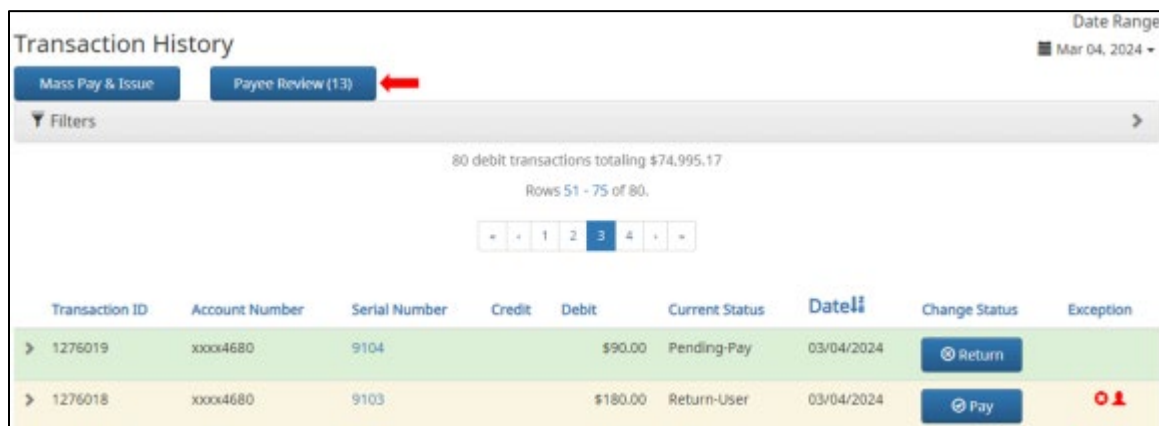
Check Positive Pay

- e. The Change Status button will then change to Pay, and the Current Status column will update to “Return-User.”
5. For transactions that list the Duplicate Presentment exception reason, the user can view the duplicate and previously presented check items to visually inspect the checks. Click on the Duplicate Presentment hyperlink to open the Check Image window.
6. The Check Image window opens, with the Duplicate Exception Item and Previously Presented item displaying so the user can visually inspect both items. Click the **Show Back** button to view the back of the checks.
7. The backs of the Duplicate Exception item and the Previously Presented item appear. The user can visually inspect the images. Click the Show Front button to return to the front view of the checks. Click **Close** to return to the Transaction Warehouse view.
8. In the expanded transaction view, both the current and previously presented check data displays for comparison.
9. A copy of the Transaction History can be downloaded by clicking the Download As CSV button at the bottom of the Transaction History screen.

Review Payee

The Review Payee functionality has been introduced to allow users to visually inspect presented items to ensure fraudulent transactions that may not have triggered any exceptions are identified.

1. If Payee Positive Pay is enabled, the Review Payee feature will be available in Transaction History. Review Payee allows users to easily view non-exception items for transactions on accounts enrolled in Payee Positive Pay.
2. From within Transaction History, the Payee Review button appears at the top of the screen with the total number of non-exception items available for review in parentheses. Click the **Review Payee** button to proceed.



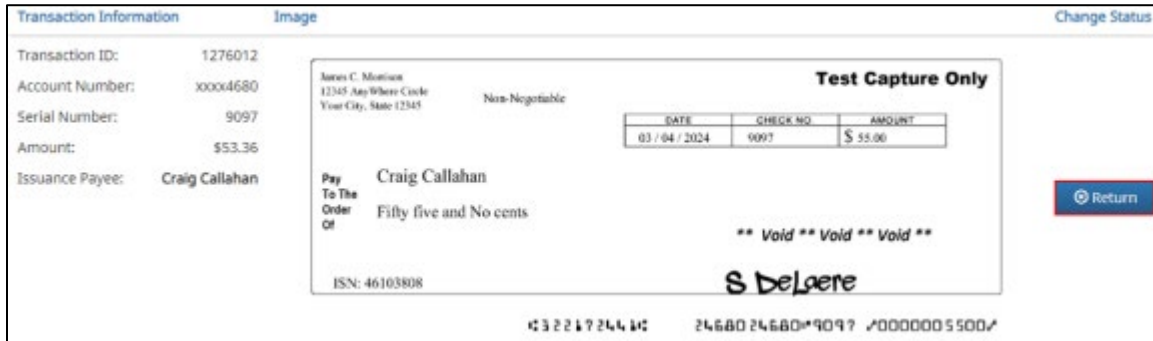
The screenshot shows the 'Transaction History' interface. At the top right, there is a 'Date Range' dropdown set to 'Mar 04, 2024'. Below this, there are two buttons: 'Mass Pay & Issue' and 'Payee Review (13)'. A red arrow points to the 'Payee Review (13)' button. Below the buttons is a 'Filters' section with a dropdown arrow. The main content area displays '80 debit transactions totaling \$74,995.17' and 'Rows 51 - 75 of 80.' Below this is a pagination control with buttons for '1', '2', '3', and '4', where '3' is selected. The table below has columns: Transaction ID, Account Number, Serial Number, Credit, Debit, Current Status, Date, Change Status, and Exception. The first row (Transaction ID 1276019) has a 'Return' button. The second row (Transaction ID 1276018) has a 'Pay' button and a red icon in the Exception column.

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
1276019	xxxx4680	9104		\$90.00	Pending-Pay	03/04/2024	Return	
1276018	xxxx4680	9103		\$180.00	Return-User	03/04/2024	Pay	

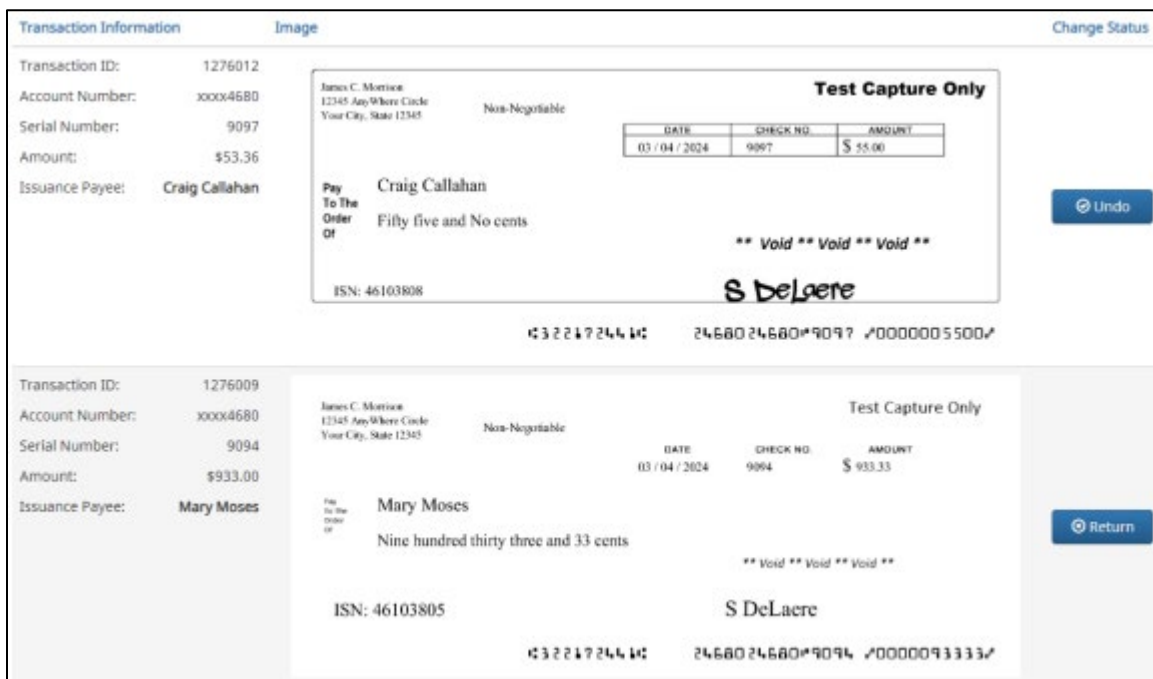
3. The Payee Review screen appears. The Payee Review page displays all current day non-exception transactions for all accounts to which the user has access.
4. To narrow the review screen results, click **Filters** and a window containing filter criteria will appear.
5. Once search criteria are selected, click **Apply** to narrow your results.

Check Positive Pay

- Results are displayed in pages of 25 items. If the Review Payee screen contains more than 25 items, the results are displayed on multiple pages. Use the navigation buttons at the top of the review screen to review all results.
- To change the transaction status to Return, click the Return button



- A pop-up window will display to select a check return reason. Select the appropriate return reason and click **Save** to proceed.
- Once the return reason is saved, the user will be returned to the Review Payee screen, and the Return button will be displayed as an Undo button. If the user determines that the Return should be undone, clicking the Undo button will change the status back to Pay, and the screen will revert the button to Return

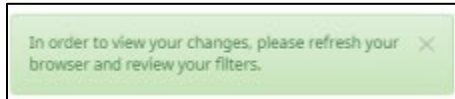


- Click the Back button at the top of the screen to return to the Transaction History screen.

Check Positive Pay



11. The user is returned to the Transaction History view and may see the following alert message:

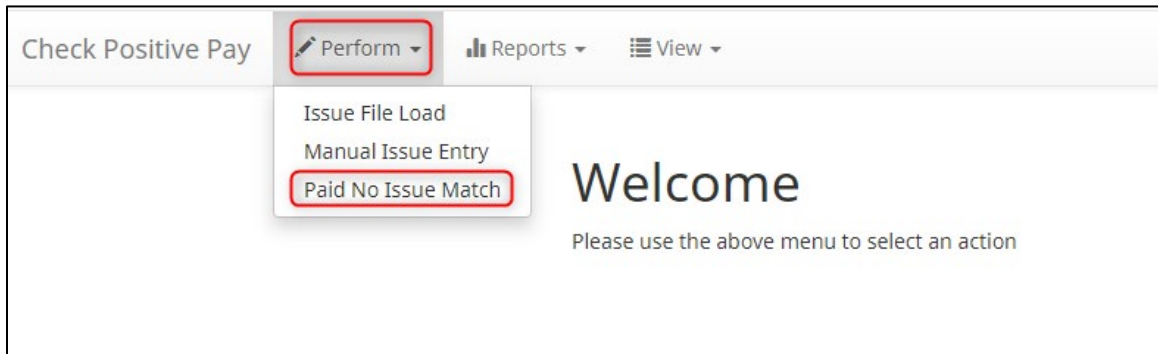


12. Refresh the browser window to view the changes to the Transaction History screen. The user should see the previously changed item with the status of Return-User

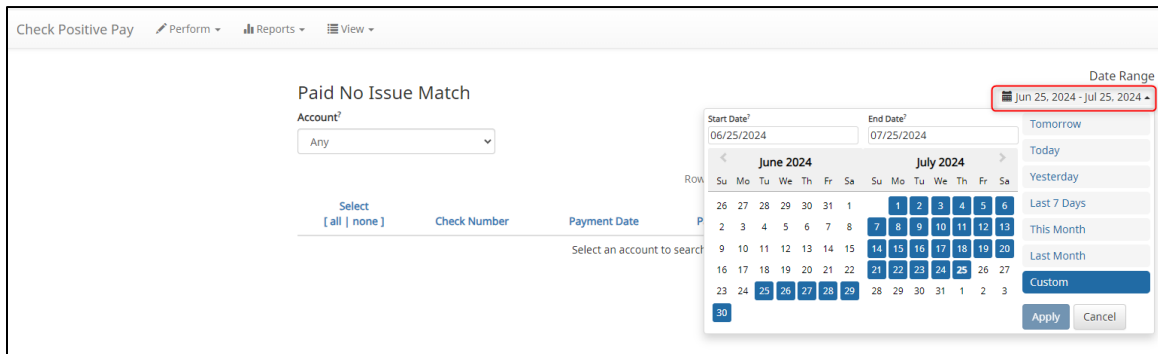
Match Paid Items

Check Positive Pay supports the ability users to match issue items loaded to the system after The end of day process has been performed to Paid No Issue exception items.

1. From the Check Positive Pay module, click **Perform > Paid No Issue Match**.



2. The Paid No Issue Match screen displays with the current month date range by default. To filter the date range, click on the Date Range drop-down, select the desired range, and click the Apply button.



Check Positive Pay

- In the Client portal, the Paid No Issue Match screen must be filtered by Account to display data. Type an account name or the last 4 digits of the account number to generate the SmartSearch filter
- Once the Account filters has been entered, the screen displays all outstanding issue items that can be matched to Paid No Issue items previously cleared. The first line in each row presents information on the outstanding issue item, and subsequent lines will be one or more paid no issue items that can be matched to the outstanding item.

Paid No Issue Match Date Range
April 1, 2022 - April 30, 2022

Account? clear

Rows 1 - 11 of 11.

Select [all none]	Serial Number	Payment Date	Paid Amount	Issue Amount	Issue Date	Issue Type	Payee Name
<input type="checkbox"/>	113696	04/21/2022	\$ 750.00	\$ 750.00	04/22/2022	ISSUED	ABC Carpentry
<input type="checkbox"/>	113695	04/21/2022	\$ 150.00	\$ 150.00	04/22/2022	ISSUED	jake Chambers
<input type="radio"/>		04/21/2022	\$ 150.00				
<input type="checkbox"/>	113694	04/21/2022	\$ 150.00	\$ 150.00	04/22/2022	ISSUED	Nesta Archeron Elain Archeron
<input type="radio"/>		04/21/2022	\$ 150.00				
<input type="checkbox"/>	113693	04/21/2022	\$ 2800.00	\$ 2800.00	04/22/2022	ISSUED	Michael Farrell
<input type="radio"/>		04/21/2022	\$ 2800.00				
<input type="checkbox"/>	113692	04/21/2022	\$ 293.03	\$ 193.93	04/22/2022	ISSUED	Cuyahoga County Clerk
<input type="radio"/>		04/21/2022	\$ 293.03				

- The user can view check images of the paid no issue items to compare to the outstanding issue item to determine if the items are indeed a match. Click the eye icon next to the paid amount for any paid item to view.

Rows 1 - 11 of 11.

Select [all none]	Serial Number	Payment Date	Paid Amount	Issue Amount	Issue Date	Issue Type	Payee Name
<input type="checkbox"/>	113696	04/21/2022	\$ 750.00	\$ 750.00	04/22/2022	ISSUED	ABC Carpentry
<input type="checkbox"/>	113695	04/21/2022	\$ 150.00	\$ 150.00	04/22/2022	ISSUED	jake Chambers
<input type="radio"/>		04/21/2022	\$ 150.00				

- A pop-up window with images of the front and back of the check displays. If there is more than one paid items, examine both check images to confirm if either is a match. Click the Close button to close the check image view.
- Once a match is found, click the checkbox at the left of the row to activate that row for matching. Click the radio button of the paid no issue item that matched the outstanding issue item. Single or multiple rows can be activated and selected for matching.

Select [all none]	Serial Number	Payment Date	Paid Amount	Issue Amount	Issue Date	Issue Type	Payee Name
<input checked="" type="checkbox"/>	113697	04/21/2022	\$ 180.00	\$ 180.00	04/22/2022	ISSUED	FedEx
<input checked="" type="radio"/>		04/21/2022	\$ 180.00				

- Once selections are made, click the Match Selected button at the bottom of the Paid No Issue Match screen to complete the match.

Check Positive Pay

<input checked="" type="checkbox"/>	113686	04/21/2022	\$ 270.00		\$ 260.00	04/22/2022	ISSUED	Office Pride
<input type="checkbox"/>	113685	04/21/2022	\$ 600.00		\$ 600.00	04/22/2022	ISSUED	Jonathan Copeland Michael Copeland
		04/21/2022	\$ 600.00					

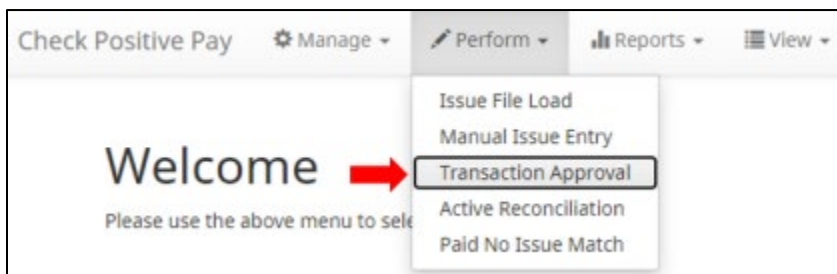
Match Selected

9. The Confirm Matching screen displays. Select **Confirm** to match any selected Issuance and Transaction items. Click the Cancel button to cancel without matching.
10. Once Confirm is clicked, the system displays a success message.
11. The paid transaction now shows the matched issue item data in Transaction History.

Decision Dual Approval

If Decision Dual Approval is enabled and a Client User decided any transaction in the Transaction History to the status of User-Pay, or adjusted the serial number or amount of any transaction, approval is requested to approve the change of the transaction status. The secondary client user must approve the transaction decision.

1. Within the Check Positive Pay module, click **Perform > Transaction Approval**.



2. The check transaction approval screen displays.

Select [all none]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status	Exception
> <input type="checkbox"/>	xxxx4680	9132		\$55.00		03/04/2024	Return-User	Pay	
> <input type="checkbox"/>	xxxx4680	9104		\$90.00	\$190.00	03/04/2024	Pay-System	Pay	
> <input type="checkbox"/>	xxxx4680			\$933.00		03/04/2024	Return-User	Pay	

Approve Deny

3. Clicking the arrow (>) at the far left of each row expands the view for more information about the transaction.
4. After examining the transactions pending approval, the user can select items to approve or reject by clicking the Approve or Deny buttons at the bottom of the screen.
5. If a transaction is Approved or Rejected, a confirmation pop-up window appears. The user can click the Confirm or Reject button to confirm the approval or rejection of the transaction status change, or click the Cancel button to return to the Check Transaction Approval Screen.

Check Positive Pay

6. Updating Transactions in Pending-Pay Status: In the case of No Issue transactions that are in Pending-Pay status awaiting approval or rejection, the user may do the following:
 - a. Add Issue: A transaction currently in Pending-Pay status can be updated in the Transaction History page by expanding the view on the transaction and clicking the Add Issue button.

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

Select [all none]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status	Exception
▼ <input type="checkbox"/>	xxxx4680	9132		\$55.00		03/04/2024	Return-User	Pay	
Transaction ID: 1276057 Requested By: sdelaere1 Loaded Exception Reason: Issuance Not Found									

- i. In Transaction History, click **Add Issue**.

▼ 1276057	xxxx4680	9132		\$55.00	Pending-Pay	03/04/2024			
Account Name: Evens		Return Date: 03/04/2024 5:30 PM EST							
Positive Pay Type: payee		Return Reason: Duplicate Presentment		Loaded Exception Reason: Issuance Not Found					
Original Serial Number: 9132									
Original Amount: \$55.00									

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

Add Issue Item: ✕

Serial Number	Amount	Payee Name ²	Status	Issuance Date
9132	55	Henry Fordham	ISSUED	03/04/2024

* Account Configured for Recon: To select a date other than today, 'X' out and add issuance after the Pay request is approved

- iii. The changes are then reflected in the Transaction Approval screen, as shown below.

Select [all none]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status	Exception
▼ <input type="checkbox"/>	xxxx4680	9132		\$55.00		03/04/2024	Return-User	Pay	
Transaction ID: 1276057 Requested By: sdelaere1 Loaded Exception Reason: Issuance Not Found									

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

Note: If a transaction decision is currently awaiting approval from a secondary user and the transaction is not approved or rejected by end of day, the transaction will revert to its original

Check Positive Pay

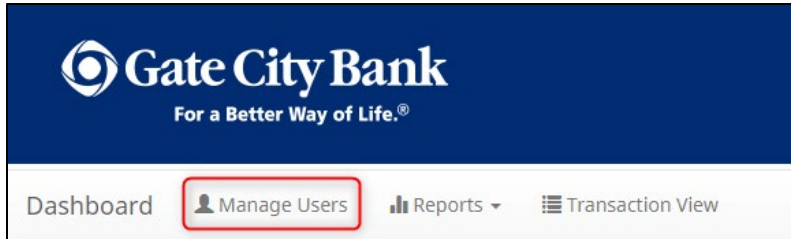
status. For instance, if a transaction is set to default return and a user decisions the item to be paid, if that decision is not approved by end of day, the item will revert to the default return status.

ACH Positive Pay – Debits & Credits

Creating ACH Positive Pay Users

A client user with Admin user privileges can add additional client users, who can be authorized to use ACH Positive Pay.

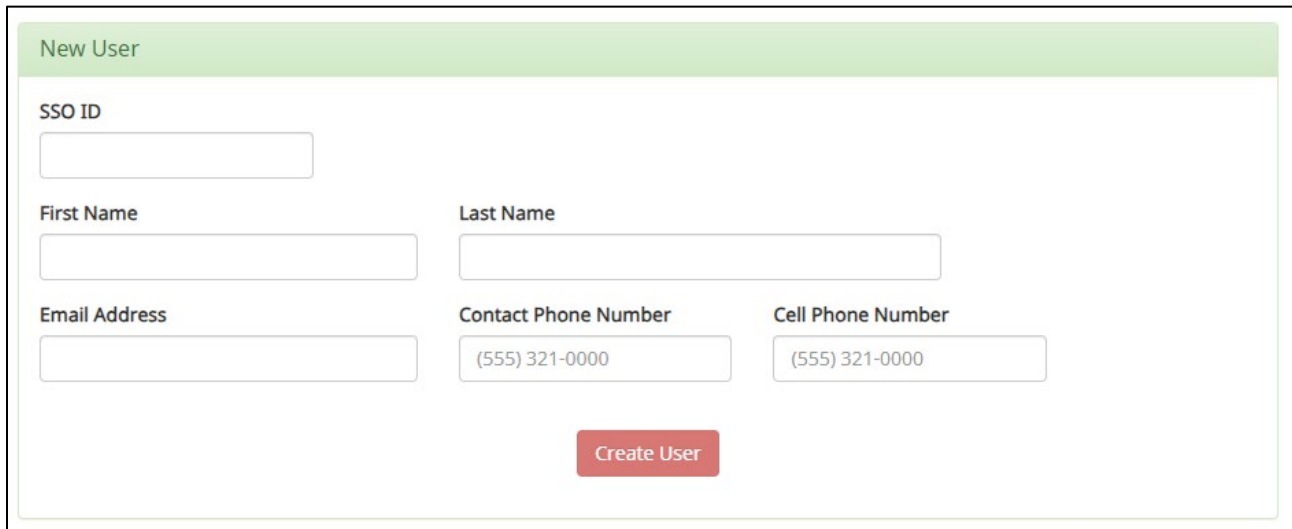
1. From Client Dashboard, click **Manage Users**.



2. The client users page appears. Click the **Create New User** button.

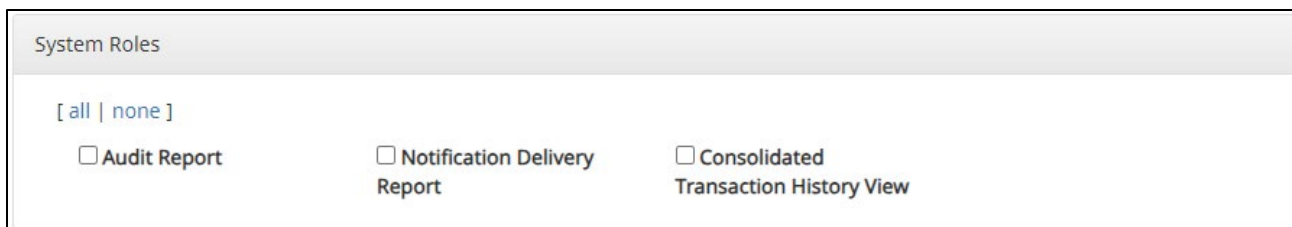


3. The New User page appears. Fill out all the fields available, then click **Create User**.

The image shows the 'New User' form. It has a green header with the text 'New User'. Below the header, there are several input fields: 'SSO ID', 'First Name', 'Last Name', 'Email Address', 'Contact Phone Number', and 'Cell Phone Number'. The 'Contact Phone Number' and 'Cell Phone Number' fields have pre-filled values: '(555) 321-0000'. At the bottom of the form, there is a red 'Create User' button.

- Enter the user's Business Online Banking user ID in the SSO ID field.

4. The User profile page appears. Scroll down to the "System Roles" section of the page to select roles to be enabled for the user.

The image shows the 'System Roles' section of the user profile page. It has a grey header with the text 'System Roles'. Below the header, there is a link '[all | none]'. There are three checkboxes with labels: 'Audit Report', 'Notification Delivery', and 'Consolidated Transaction History View'. All checkboxes are currently unchecked.

ACH Positive Pay – Debits & Credits

5. Choose from the list of available accounts enrolled in ACH Positive Pay (ACH Credit Review and/or ACH Incoming Debits) the user is entitled to work with and move them to the **Selected Accounts** box.

The screenshot shows a window titled "ACH Credit Review". It contains two main sections: "Available Accounts" on the left and "Selected Accounts" on the right. Between these two sections is a vertical stack of four buttons: a right arrow (>), a double right arrow (>>), a double left arrow (<<), and a left arrow (<). The "Available Accounts" box contains a blurred header and a list area. The "Selected Accounts" box is currently empty.

The screenshot shows a window titled "ACH Incoming Debits". It contains two main sections: "Available Accounts" on the left and "Selected Accounts" on the right. Between these two sections is a vertical stack of four buttons: a right arrow (>), a double right arrow (>>), a double left arrow (<<), and a left arrow (<). The "Available Accounts" box contains a blurred header and a list area. The "Selected Accounts" box is currently empty.

6. Assign User Privileges – See [Appendix A](#) for user privilege dependencies and definitions of each privilege.

The screenshot shows a "User Privileges" configuration screen. At the top, there are links for "[all | none]". Below this is a grid of nine checkboxes, each with a label:

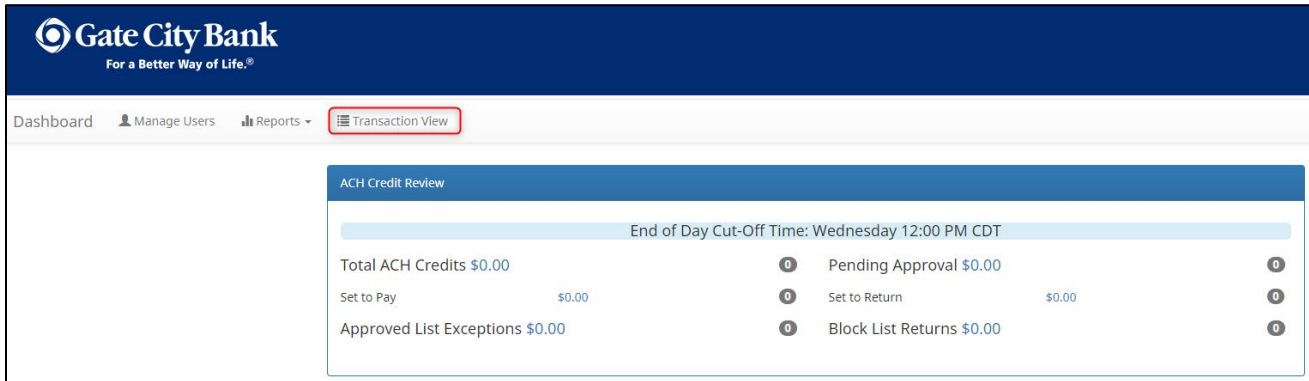
- Act on Approved List
- Act on Blocked List
- Approved List
- Blocked List
- Change Transaction Status
- Notification Rules
- Notification Rules Report
- Decision Dual Approval
- Approved List Dual Approval
- Blocked List Dual Approval
- Transaction History

7. Click **Save User**.
 - a. A success message appears.
 - b. Once the use profile has been built, the user can subscribe to ACH Incoming Debit and/or ACH Credit review [Notifications](#).

ACH Positive Pay – Debits & Credits

Transaction History

There are two ways to navigate to the Transaction History page. Click on one of the hyperlinks from your dashboard or click on **Transaction View** from the menu.



1. The transaction history page displays all current day transactions for all accounts to which the user has access.
2. The **Violation** column displays icons to inform the user of ACH Positive Pay exception(s).

Icon	Exception Code	Exception Reason
	Not Found	Company ID not found on Approved or Blocked List
	Frequency Violation	Approved list violation – frequency
	Duplicate	Approved list violation – duplicate in file
	Block List Mismatch	Originating Depository Financial Institution mismatch
	Amount Mismatch	Transaction amount does not match
	Amount Over Limit	Transaction amount is over the limit
	SEC Code Mismatch	SEC Codes on transactions do not match
	Date Range	Transaction is out of date range
	Block List Violation	Account is blocked

Change Transaction Status

1. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button appears for use. If the transaction is ineligible for a decision, the button will display as Ineligible.
2. Change Status – Pay
 - a. If the Current Status on an issued item is set to Return, the user can opt to change the status to Pay if the debit transaction should be paid.
 - b. Click the Pay button under the Manage column

ACH Positive Pay – Debits & Credits

Date	Company	Account #	Amount	Current Status	Manage	Violation
> 05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$4,300.00	Approved List Pay	Return...	
> 05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$800.00	Return - User	Pay 	
> 05/02/2024	NIVEENA'S NATURA	xxxx4444	\$60.00	Approved List Pay	Return...	
> 05/02/2024	MARSHALL MODELIN	xxxx4444	\$1,042.00	Pay - System	Return...	

- c. A success message will appear temporarily in the Manage column, with an option to Add to Approved List. This link appears if the user has the Act on Approved List user privilege. The user can click the hyperlink embedded in that option to proceed to Add to Approved list. If the user does not opt to Add to Approved list, the option is still available under the expanded view of this debit item.

Date	Company	Account #	Amount	Current Status	Manage	Violation
> 05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$4,300.00	Approved List Pay	Return...	
> 05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$800.00	Pay - User	Debit will be paid. + Add to Approved List	
> 05/02/2024	NIVEENA'S NATURA	xxxx4444	\$60.00	Approved List Pay	Return...	
> 05/02/2024	MARSHALL MODELIN	xxxx4444	\$1,042.00	Pay - System	Return...	

- d. After a few moments, the Change Status button will then change to Return, and the Current Status column will update to “Pay-User.”

3. Change Status – Return

- a. If the Current Status on an issued item is set to Pay, the user can change the status to Return if the debit transaction should be returned.
- b. Click the Return button under the Manage column.

Date	Company	Account #	Amount	Current Status	Manage	Violation
> 05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$4,300.00	Approved List Pay	Return... 	
> 05/02/2024	OLIVIA'S OMELETT	xxxx4444	\$800.00	Pay - User	Return...	
> 05/02/2024	NIVEENA'S NATURA	xxxx4444	\$60.00	Approved List Pay	Return...	
> 05/02/2024	MARSHALL MODELIN	xxxx4444	\$1,042.00	Pay - System	Return...	

- c. A success message appears temporarily in the Manage column, with an option to Add to Block List. This link appears if the user has the Act on Block List user privilege. The user can click the hyperlink embedded in that option to proceed to Add to Block list. If the user does not opt to Add to Block List, the option is still available under the expanded view of this debit item.

It is important to note that if a Written Statement of Unauthorized Debit is required, the Add to Block List hyperlink will not appear, as the Written Statement of Unauthorized Debit will pop-up instead. In this case, the user must expand the view of the debit item to Add to the Block List.

A required Written Statement of Unauthorized Debit can be completed to return a PPD (Preranged Payment and Deposit Entry) transaction. A Written Statement of Unauthorized Debit pop-up screen will appear. The user will be prompted to select a reason for the return of the transaction by clicking

ACH Positive Pay – Debits & Credits

on one of the radio buttons by the appropriate return reason. Once the reason has been selected, click Next to continue. Clicking Cancel will cancel the process and the user will be returned to the Transaction History screen.

Written Statement of Unauthorized Debit

To return this transaction you are required to complete a Written Statement of Unauthorized Debit.

This transaction is a PPD ACH debit for \$800.50 to Client 3 from your account xxxx1111

A PPD (Prearranged Payment and Deposit Entry) is a one-time or recurring debit used to transfer funds from a consumer account.

Please select the reason you are returning this transaction:

- Never Authorized to Debit Account
- Authorized ACH Debit Amount Incorrect
- Debited Before Date Authorized
- Debit Authorization was Revoked
- 3rd Party Did Not Send Funds to Payee
- Improperly reinitiated

Cancel Back Next

- d. Depending on the return reason selected, the user may have an additional screen to provide more information about the return reason, such as correcting the ACH Amount or selecting the date the debit was authorized, etc. Once this screen has been completed, click Next to continue. Clicking Cancel will cancel the process and the user will be returned to the Transaction History screen.
- e. The final screen within the pop-up window is the Written Statement. The content of the Written Statement displays based on the valid return options for the disputed transaction. The Written Statement must be completed for the transaction to be returned. If the Written Statement is abandoned, the transaction status will remain unchanged.
- f. The user must consent to the Written Statement of Unauthorized Debit by electronically signing the form. The user must click the checkbox next to the statement “I consent to electronically signing this form.” Once the user has done so, the “e-signature needed” button will change to a Sign button. In addition, a PDF copy of the Written Statement downloads by default. The user can opt not to download by unchecking the Download PDF Copy option. Once the screen is correct, click Sign to proceed with the return process.
- g. A success message appears, and a copy of the Written Statement downloads to the user’s PC, unless the user opted out.
- h. The Change Status button will then change to Pay, and the Current Status column will update to “Return-User.”

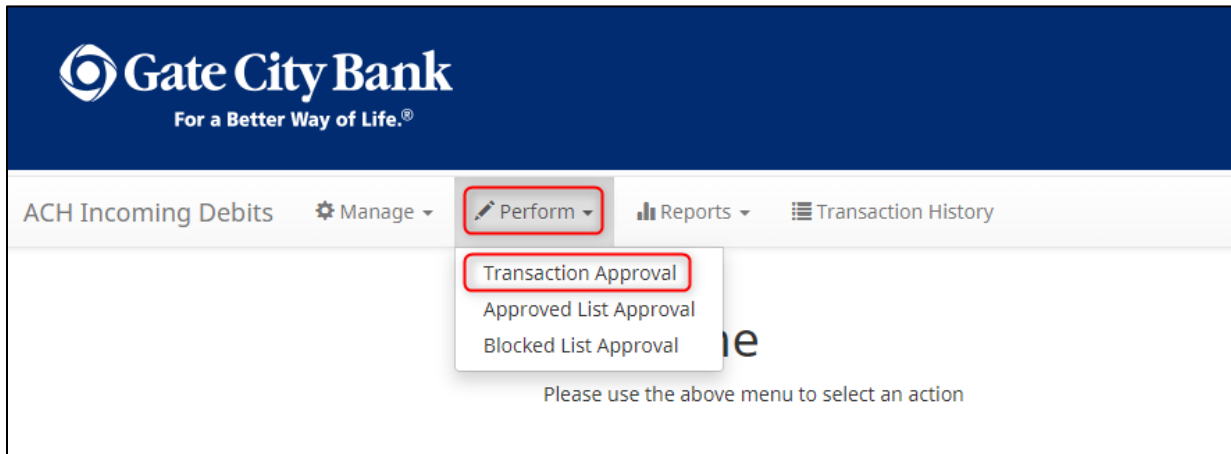
Decision Dual Approval

ACH Positive Pay offers the ability to support dual approval for client decisioning. If Decision Dual Approval is enabled, and a Client User has decisioned any transaction in the Transaction History to the status of Pay, the transaction will be listed as Pending-Pay and an alert message will be sent via email and/or SMS text message requesting the approval of the change of the transaction status. The secondary client user must approve the

ACH Positive Pay – Debits & Credits

transaction decision. Reminder alerts will be sent out to client users even if a client user has logged into the system that day. This is to ensure that pending items are addressed before the end of day cut-off time.

1. Within the ACH Incoming Debits/ACH Credit Review module, select **Perform** and **Transaction Approval**.



2. The transaction approval screen will display

The screenshot shows the 'Debit Transaction Approval' screen. It displays a table with the following columns: Select, Date, Company, Account #, Amount, Current Status, and Requested Status. There are two rows of data. Below the table, there are 'Approve' and 'Deny' buttons.

Select	Date	Company	Account #	Amount	Current Status	Requested Status
> <input type="checkbox"/>	05/02/2024	MARSHALL MODELIN	xxxx2222	\$1,042.00	Return - System	Pay
> <input type="checkbox"/>	05/02/2024	KELSEY'S KRAFTS	xxxx2222	\$768.00	Return - System	Pay

Clicking the arrow (>) at the far left of each row will expand the view for more pertinent information about the transaction.

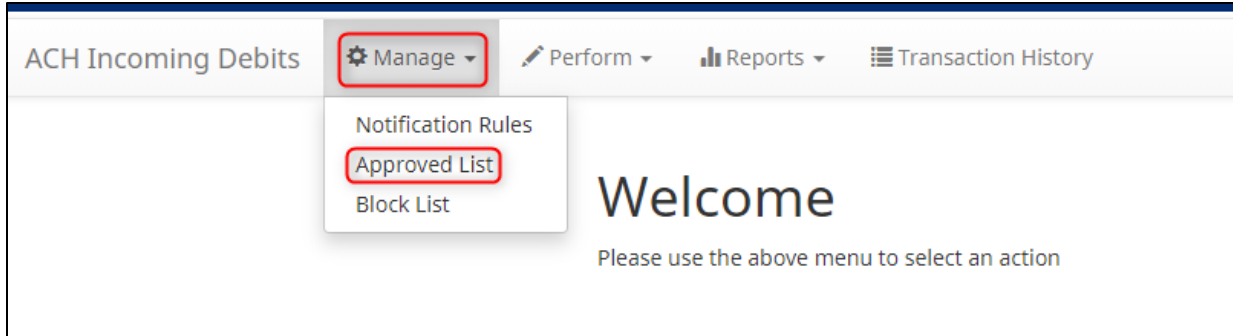
3. After examining the transactions pending approval, the user can select items to approve or deny by clicking on the Approve or Deny buttons at the bottom of the screen.
4. After the transaction is approved or denied, a confirmation pop-up window appears. The user can click the confirm button or click the cancel button return to the previous approval screen.

Approved List

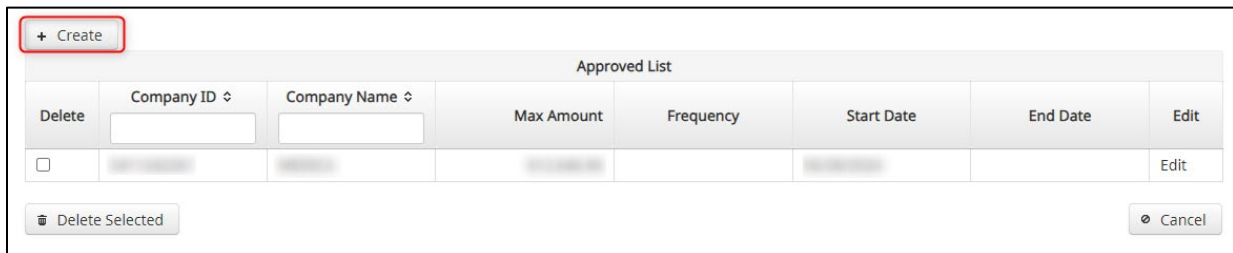
The Approved List allows clients to identify companies allowed to debit or credit an account or accounts and set parameters to control the debit/credit activity. Users can populate the approved list either through the **Manage > Approved List** menu option, or from **Transaction History**. Companies added from Transaction History will only be added to the account associated with the transaction it was added on. To allow the company to debit or credit other accounts, the user must edit the approved list. Users can edit and delete companies from their approved list.

1. Within the ACH Incoming Debits/ACH Credit review module, click **Manage > Approved List**.

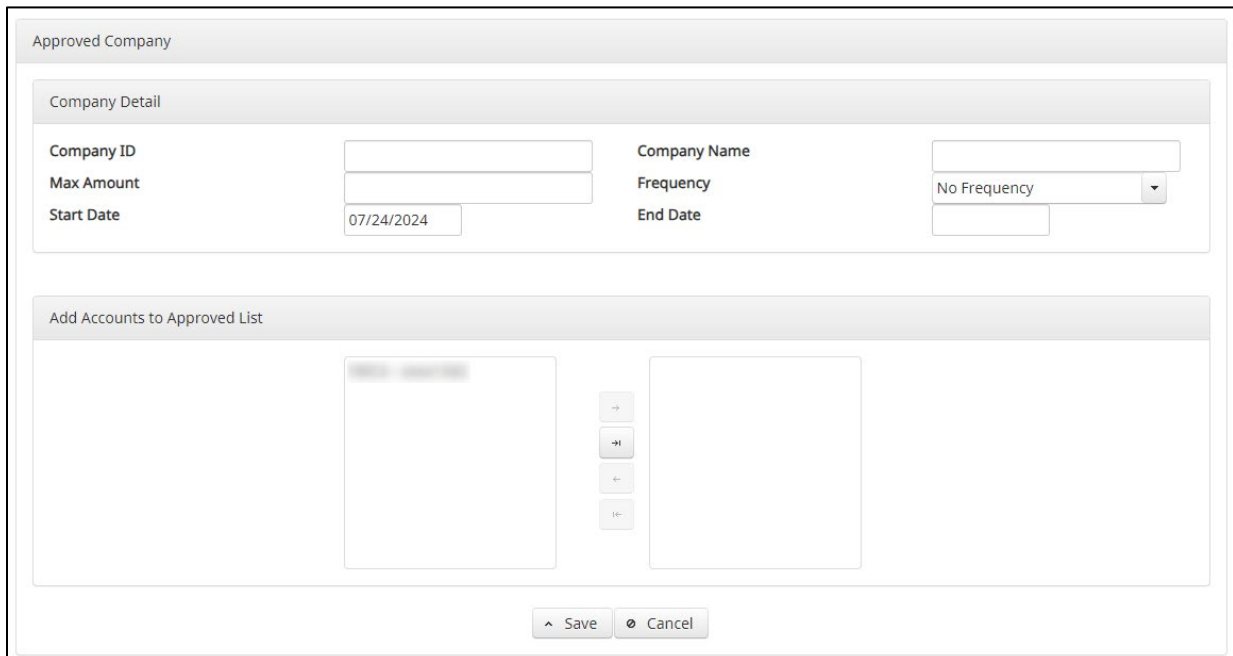
ACH Positive Pay – Debits & Credits



2. The Approved List page displays.
3. To create an entry for the Approved List, click the **+Create** button.



4. The Add Company page will display. Complete all applicable fields in the top section of the screen.



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Field Name	Optional or Required	Field Validated	Field Content	Notes
Company ID	Required	Exact Match	Max: 10	A-Z a-z # 0-9 , (comma) - (dash) (space) _(underscore)
Company Name	Optional	Not Validated	Max: 16	A-Z a-z # 0-9 , (comma) - (dash) (space) _(underscore)
Max Amount	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the amount is less than or equal to the Max Amount The transaction does not meet the parameters when the amount is greater than the Max Amount. 	<ul style="list-style-type: none"> Blank: Any amount is accepted and will not trigger an alert. Zero: Will not be accepted and entry will not save to Approved List Highest amount: \$99,999,999.99 	Valid Characters: 0-9
Frequency	Optional	<ul style="list-style-type: none"> If multiple transactions are on a file, the sort order is highest to lowest dollar value. If the transaction with the highest dollar value exceeds the Maximum Amount, all transactions on the file are not approved. If the transaction with the highest dollar value is equal to or less than the Maximum Amount, that transaction is approved and all other transactions on the file are not approved. 	<ul style="list-style-type: none"> No Frequency: Any frequency is accepted and will not trigger an alert. Daily: 1 business day Weekly: 7 calendar days Bi-Weekly: 14 calendar days Monthly: Monthly date-to-date Quarterly: Quarterly date-to-date Yearly: Yearly date-to-date 	Counter: The counter begins with the first transaction received after the Company and Account is added to the Approved List regardless if the transaction meets or does not meet the parameters of the Approved List.

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			<p>Date-to-Date Exceptions:</p> <ul style="list-style-type: none"> • Non-Leap Year January 29, 30, 31: February 28 • Leap Year January 30, 31, February 29 • March 31: April 30 • May 31: June 30 • August 31: September 30 • October 31: November 30 	
Start Date	Required	<ul style="list-style-type: none"> • The transaction meets the parameters when the date is equal to or after the Start Date. • The transaction does not meet the parameters when the date is before the Start Date. 	The Start Date is based on the settlement date.	Valid Characters: 0-9
End Date	Optional	<ul style="list-style-type: none"> • The transaction meets the parameters when the date is equal to or before the End Date. • The transaction does not meet the parameters when the date is after the End Date. • The transaction meets the parameters when the field is blank. 	The End Date is based on the settlement date.	Valid Characters: 0-9 Approved List Expiry Notification: When End Date set nears expiration, notifications will be sent to client users with the Act on Approved List user privilege, to allow users to extend the end date of the entry.

5. If no optional parameters are configured for an approved list entry, the system will only validate against the Company ID.
6. Choose from the list of available accounts to add to the Approved List.
> and < move individual accounts between list of available accounts and selected accounts.

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>> and << move all accounts between the available and selected accounts fields.

- Once the entry is completed, click **Save** to save it to the approved list. A success message will appear.
- To edit any entity on the Approved List, click the Edit hyperlink at the end of the appropriate row to be taken to the Company's screen
- To delete any entity on the Approved list, click the checkbox next to the appropriate row, and click the Delete Selected button.

Add to Approved List from Transaction History

- From the transaction history page, click the > arrow to expand the entry of the ACH transaction.

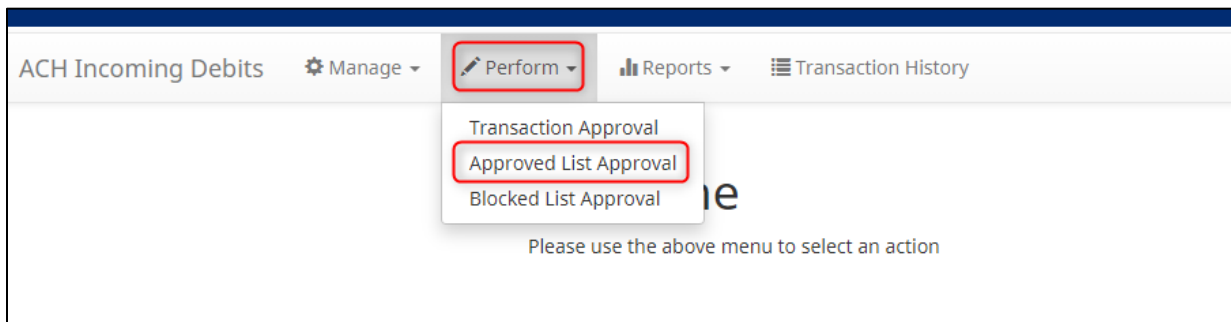
Date	Company	Account #	Amount	Current Status	Manage	Violation
01/29/2024	OLIVIA'S OMELETT	xxxx4444	\$4,300.00	Approved List Pay	Return...	
Account: Quattro Formaggi xxxx4444		SEC Code: MTE	Add to Approved List		Add to Block List	Notes (0)
Transaction ID: 73402310		Description: PTTEST0216	Deadline To Return: 03/27/2024 6:00 PM EDT			
Settlement Date: 01/27/2024		Trace #: 322172440027022				
Individual Name: O00008		Company ID: O00008				

- Click the **Add to Approved List** button to add a company. The Add Company pop-up window will appear.
- Click **Save** to add to the approved list. Click Cancel to return to the transaction history without adding to the approved list.
- The user will be directed to the Transaction History page once the company has been added to the approved list.

Perform Approved List Dual Approval

ACH Positive Pay provides the ability to support dual approval for changes, additions, or deletions to Approved Lists. If Dual Approval for Approved List is enabled and a client user has created or edited any entry to the Approved List, the proposed addition or change is held in pending status. A secondary client user or an FI user must approve the change or addition to the Approved List. Reminder alerts regarding the outstanding Dual Approval request will be sent to secondary client users regularly until the entry is approved or rejected.

- From the ACH Incoming Debits/ACH Credit Review menu, select **Perform > Approved List Approval**.



- The Approved List Request Approval screen displays, along with whether the entry is newly created, or an edit or deletion of an existing entry. Each entry row automatically displays in expanded view to show all pertinent information changed, added, or removed.

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Approved List Approval

Rows 1 - 1 of 1.

Company ID: [redacted] Created [redacted] Requested by: [redacted]

Requested	Company Details	Existing	Accounts	Added
06/28/2024	Company Name Maximum Amount Frequency Start Date End Date			

Approve Deny

- After examining the Approved List entries pending approval, the user can select items to approve or deny by clicking the checkbox for each entry and clicking the Approve or Deny buttons at the bottom of the screen.
- If an entry is Approved or Denied, a confirmation pop-up window appears. The user can click the Confirm button to confirm the approval or denial of the Approved List entry or click the Cancel button to return to the Approved List Request Approval screen.

Blocked List

The Blocked List allows Clients to identify companies NOT allowed to debit an account or accounts. Populating the blocked list can be done through either the **Manage > Blocked List** menu option or adding companies to the blocked list from **Transaction History**. Companies added from Transaction History will only be added to the account associated with the transaction it was added on. To prevent the company from debiting other accounts, the user must edit the blocked list. Users can edit and delete companies from their blocked list.

- Within the ACH Incoming Debits/ACH Credit review module, click **Manage > Blocked List**.
- The Blocked List page displays.
- To create an entry for the Blocked List, click the **+ Create** button.

+ Create

Block List

Delete	Company ID	Company Name	Start Date	End Date	Edit
<input type="checkbox"/>	[redacted]	[redacted]	06/28/2024		Edit
<input type="checkbox"/>	[redacted]	[redacted]	06/28/2024		Edit

Delete Selected Cancel

- The Blocked Company page displays. Complete all applicable fields in the top section of the screen.

Field Name	Optional or Required	Field Validated	Field Content	Notes
Company ID	Required	Exact Match	Max: 10	A-Z a-z # 0-9 , (comma) - (dash)

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				(space) _(underscore)
Company Name	Optional	Not Validated	Max: 16	A-Z a-z # 0-9 , (comma) - (dash) (space) _(underscore)
Start Date	Required	<ul style="list-style-type: none"> The transaction meets the parameters when the date is equal to or after the Start Date. The transaction does not meet the parameters when the date is before the Start Date. 	The Start Date is based on the settlement date.	Valid Characters: 0-9
End Date	Optional	<ul style="list-style-type: none"> The transaction meets the parameters when the date is equal to or before the End Date. The transaction does not meet the parameters when the date is after the End Date. The transaction meets the parameters when the field is blank. 	The End Date is based on the settlement date.	Valid Characters: 0-9 Approved List Expiry Notification: When End Date set nears expiration, notifications will be sent to client users with the Act on Approved List user privilege, to allow users to extend the end date of the entry.

- Choose from the list of available accounts to add to the Approved List.
 > and < move individual accounts between list of available accounts and selected accounts.
 >> and << move all accounts between the available and selected accounts fields.
- Once the entry is completed, click Save to save it to the Blocked List. The new entry will appear on the Block List.
- To edit any entity on the Block List, click the Edit hyperlink at the end of the appropriate row to be taken to the Company's screen.

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8. To delete any entity on the Block list, click the checkbox next to the appropriate row, and click the Delete Selected button.

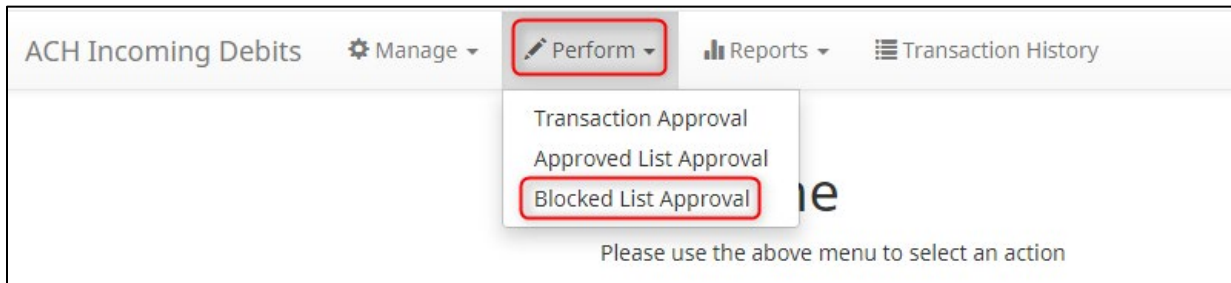
Add to Blocked List from Transaction History

1. From the Transaction History, click the > arrow to expand the entry of the ACH transaction.
2. Click the **Add to Blocked List** to add a company. The Add Company pop-up window will appear.
3. Click the Save button to add to Block List. Click Cancel to return to the Transaction History without adding to the Block List.
4. The user is directed to the Transaction History page once the company has been added to the Block List.

Perform Blocked List Dual Approval

ACH Positive Pay provides the ability to support dual approval for changes, additions or deletions to Blocked Lists. If Dual Approval for Blocked List is enabled and a client user has created or edited any entry to the Blocked List, the proposed addition or change is held in pending status. A secondary client user must approve the change or addition to the Blocked List. Reminder alerts regarding the outstanding Dual Approval request will be sent to secondary client users regularly until the entry is approved or rejected.

1. From the ACH Incoming Debits/ACH Credit Review menu, select **Perform > Block List Approval**.

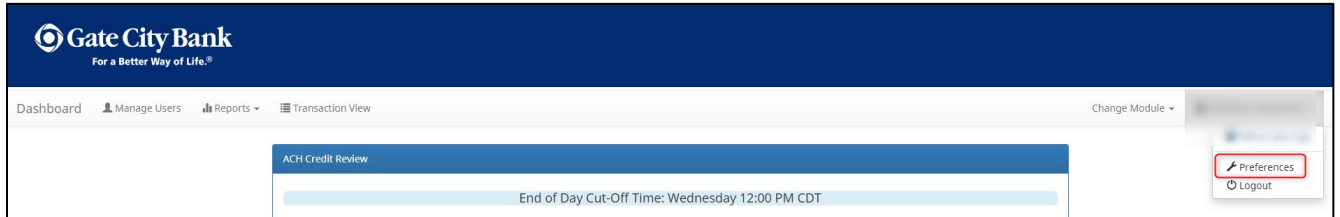


2. The Blocked List Request Approval screen will display, along with whether the entry is newly created, or an edit or deletion of an existing entry. Each entry row automatically displays in expanded view to show all pertinent information changed, added, or removed.
3. After examining the Blocked List entries pending approval, the user can select items to approve or deny by clicking the checkbox for each entry and clicking the Approve or Deny buttons at the bottom of the screen.
4. If an entry is Approved or Denied, a confirmation pop-up window appears. The user can click the Confirm button to confirm the approval or denial of the Blocked List entry or click the Cancel button to return to the Blocked List Request Approval screen.

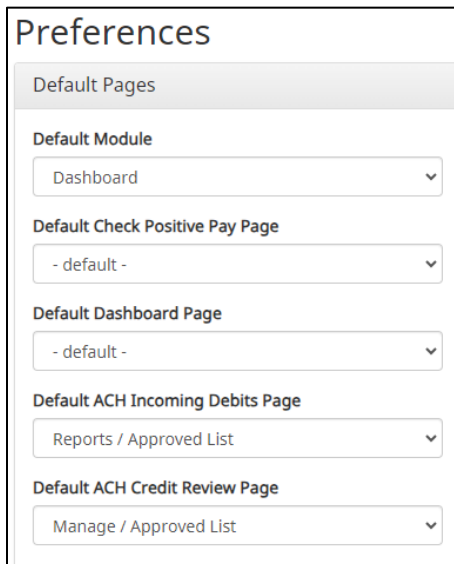
Preferences

Preferences allows users to bypass the system default landing page and automatically place the user within the service module and page to perform routine functions. For instance, a user may want to automatically land in the Transaction History page when entering the system, instead of going to the Dashboard and clicking on Change Module and then Transaction History.

1. From within the Dashboard or a module, click your name on the top left side of your screen and then select **Preferences**.



2. The Preferences page appears.

A screenshot of the "Preferences" page. The page title is "Preferences". Below the title, there is a section titled "Default Pages". Under this section, there are five dropdown menus, each with a label and a value:

- Default Module**: Dashboard
- Default Check Positive Pay Page**: - default -
- Default Dashboard Page**: - default -
- Default ACH Incoming Debits Page**: Reports / Approved List
- Default ACH Credit Review Page**: Manage / Approved List

- a. Choose your preferred default pages for each module and click **Save**.

Notification Rules

Notification rules establish who should be alerted, how they should be alerted, and the conditions prompting an alert. Notification rules can be set on an account-by-account basis, or all accounts can be configured with the same notification rules. The two notification options are email and SMS text.

One of three levels of notifications can be established for exception alerts. The notification level options and descriptions are provided in the table below.

Notification Level	Description
Transaction Alerts	One alert sent for each exception identified.
Account Alerts	One alert sent per account when one or more exceptions are identified.
Service Alerts	One alert sent per user when one or more exceptions are identified on one or more enrolled accounts.

Check Positive Pay Alerts

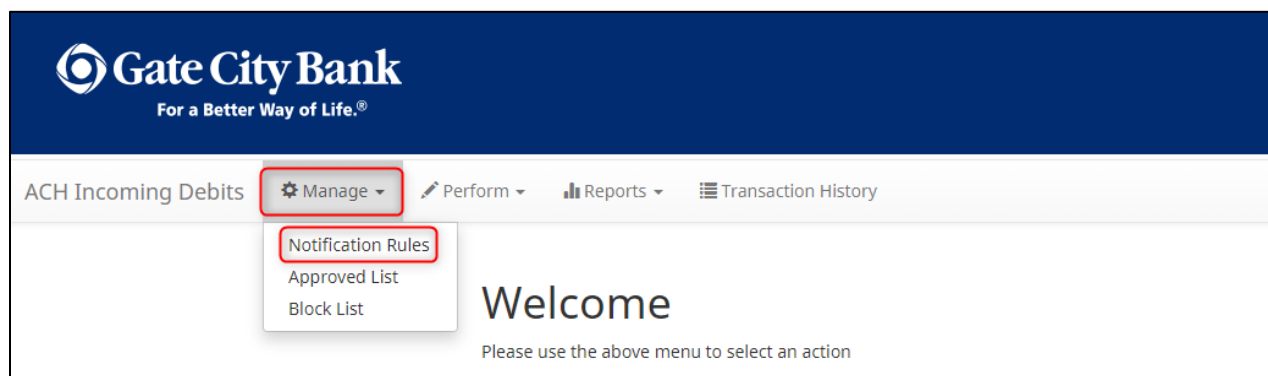
These notifications are set up at the [user](#) level.

Alert Type	Description
Exception Alert	Occurs when a check is presented for payment that does not match the issue information provided.
Issuance File Load Alert	Occurs when an issue file is loaded. The alert contains status information to indicate if the issue file loaded properly or failed to load due to errors.
Issue File Pending Approval	Occurs when the issue file is loaded and the file is being held in “Suspended” status until approved by a secondary user.
Decision Approval Required	Occurs when check transaction decisions require a secondary approval.

ACH Incoming Debits and/or ACH Credit Review

Setup Notification Method and Condition

1. From the ACH Incoming Debits or ACH Credit Review module, click **Manage** and **Notification Rules**.



2. The Manage Notification Rules page appears. The selection screen is the first screen of the Notification Rules page and displays a list of all accounts the user has access to.

Notification Rules

Selection Contacts Conditions Confirm

Account Selection

Select Account(s)

Account(s) Selected

*Accounts with default Notification Rules

Next →

Select the accounts to be configured and move them to the Selected Accounts box. It is important to note multiple accounts can be selected to make changes and updates if they currently share the exact same contact information and Notification Condition configuration.

Once all accounts have been selected, click **Next**.

3. The Contacts screen is the second screen of the Notification Rules page. The Contact screen will allow entry of up to 6 email addresses and up to 6 cell phone numbers.

Selection Contacts Conditions Confirm

Enter the contact information to receive the ALERT

Cell Phone Text

Cell Phone 1

Cell Phone 2

Cell Phone 3

Cell Phone 4

Cell Phone 5

Cell Phone 6

Emails

Email 1

Email 2

Email 3

Email 4

Email 5

Email 6

Use Default Contact and Conditions

← Back

Next →

Add cell phone numbers and/or email addresses for users that should be notified of ACH Positive Pay exceptions.

Once all phone numbers and email addresses have been entered, click **Next**.

4. The Conditions screen is the third screen of the Notification Rules page. On this page, the user can define the criteria for when alerts should be sent. The alert criteria controls the alerting process but does not control the transaction status designated at load time. The transaction status is controlled by the default setting, approved and block list settings. Only one radio button can be selected.

Notification Rules

Selection
Contacts
Conditions
Confirm

Select a condition to receive the Alert

Notify for all ACH Debits

Notify only when an ACH Debit is over

Notify only when an ACH Debit meets one or more of the following criteria

The ACH Debit was created from a payment made by check

The ACH Debit was created from a payment over the Internet

The ACH Debit was created from a payment over the phone

Notify only when an ACH Debit is received from a Company ID not on the Approved List or does not meet the parameters on the Approved List

← Back
Next →

Condition	Alerts Received
Notify for all ACH Debits/Credits	An alert will be sent for every ACH debit/credit received on the accounts configured with this notification condition.
Notify only when an ACH Debit/Credit is over	<ul style="list-style-type: none"> • Enter the dollar amount. • Alerts are only sent when an ACH Debit/Credit is received greater than the dollar amount entered. • Alerts are not sent when an ACH Debit/Credit is received equal to or less than the dollar amount established.
Notify only when an ACH Debit/Credit meets one or more of the following criteria	<ul style="list-style-type: none"> • Select one, two or all three criteria: <ul style="list-style-type: none"> • Payment was made by check and converted to an ACH entry (includes transactions with an ARC, BOC, POP, or RCK standard entry class code). • Payment from a bank account was authorized by a consumer over the internet or on a mobile phone (includes transactions with a WEB standard entry class code). • Payment from a bank account was authorized by a consumer over the telephone (includes transactions a TEL standard entry class code).
Notify only when an ACH Debit is received from a Company ID that is not on the Approved List or does not meet the parameters on the Approved List	<ul style="list-style-type: none"> • An alert is sent only when an ACH debit is received on the account from a Company ID not set up on the approved list or is set up on the approved list but violates one of the additional parameters set, such as maximum amount, frequency, or start or end date. Alerts will NOT be sent on ACH debit transactions received from Company IDs set up on the approved list and are within approved list parameters. Those transactions will receive a status of approved list pay. However, the status can be changed from within Transaction History.

Click **Next**.

- The Confirm Notification Rules page summarizes your choices. Review all information entered and, if correct, click **Save**. If changes are needed, click the Back button to navigate back to the appropriate screen.
- After Save is clicked, a success message appears.

Appendix A

ACH Debit & Credit Review Permissions

Permission	Description
Act on Approved List	User has the privilege to add a company to the approved list from the Transaction History screen or from Setup > Approved List. When a company is added to the approved list from Transaction History the system will only assign the account for the associated transaction
Act on Blocked List	User has the privilege to add a company to the blocked list from the Transaction History screen or from Setup > Block List. When a company is added to the blocked list from Transaction History, the system will only assign the account for the associated transaction.
Approved List	User has the privilege to view Approved List entries.
Approved List Dual Control	User has the privilege to approve or reject entries, edits, or deletions to the Approved List.
Blocked List	User has the privilege to view Blocked List entries.
Blocked List Dual Approval	User has the privilege to approve or reject entries, edits, or deletions to the Blocked List.
Change Transaction Status	User has the privilege to view transactions and to change the status of transactions. User must also have the Transaction History User Privilege.
Decision Dual Approval	Allows the user to approve transactions awaiting an Approve or Deny decision.
Notification Rules	User has the privilege to configure the notification conditions for accounts.
Notification Rules Report	User has the privilege to view Notification Rules for accounts
Transaction History	User has the privilege to view transactions.

ACH Positive Pay User Privilege Dependencies

Privilege	Feature Dependencies
Act on Approved List	Transaction History
Act on Blocked List	Transaction History
Approved List	
Approved List Dual Approval	Dual Approval – Approved List
Blocked List	
Blocked List Dual Approval	Dual Approval – Blocked List
Change Transaction Status	Transaction History
Decision Dual Approval	Decision Dual Approval
Notification Rules	
Notification Rules Report	
Transaction History	

Appendix A

Check Positive Pay Permissions

Permission	Description
Adjusted Items Report	User can view items adjusted during the cleanup process or during client decisioning.
Change Transaction Status	Requires Transaction History user privilege. Allows user to change the status of a transaction from return to pay or pay to return.
Edit Issue Item	Allows a user to modify issue items.
Issue Item Status Report	Allows the user to view issued items by status for a specific date or date range.
Issue Load Alerts	Will receive success or failure alerts when issue files are loaded.
Issue Templates	Allows a user to create a template defining the format of the issue file they will load, including the format and location for the data elements to be provided in the file. If this privilege is enabled, the user can manage additional issue fields.
Issue Warehouse	Allows the user to view issued items and history.
Item Lookup	Ability to look up all recorded data on individual issued items.
Load Issue File	Allows the user to load issue files via the client portal
Manage Issue File Status	Ability to edit parse errors in the file or delete issue files.
Manual Issue Entry	Allows the user to manually create an issue item.
Paid No Issue Matching	Ability to match issue items loaded to the system after cleanup has been performed to Pay No Issue exception items.
Transaction History	Allows the user to view check transactions presented for payment. If this privilege is enabled, the user will also have access to an item lookup sub-menu option.
View Issue File Status	Allows the user to view the status of issue files loaded into the system.