



AMERICAN RIVIERA
BANK

Bank on *better.*

Positive Pay Merchant Guide

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POSITIVE PAY OVERVIEW

The Positive Pay web application contains the following client functionality:

- Issued check management (submit issued check files and manual input of issued checks)
- ACH positive pay rules management
- Check file maintenance (ex: changing check number, voiding a check)
- Access to daily exceptions (check and ACH)
- Reverse positive pay and partial account reconciliation transaction extracts
- Online reporting
- Setup additional client users and client user security management

USER LOGIN

Access to the Positive Pay System is through the American Riviera Bank Online Banking Platform.

The screenshot displays the American Riviera Bank Positive Pay web application interface. At the top, the bank's logo and name are visible on the left, and a welcome message "Welcome back, Test ACH or Wires" is on the right. A notification banner below the header states: "All of our branch locations are now open. We are available to serve you from 9am-4pm with limited access into the branches from 10am-3pm. Please refer to our website for ongoing updates. https://www.americanrivierabank.com/covid-19".

The main navigation menu on the left includes: Home, Messages, Transactions, Commercial, Users, Payments, Recipients, Subsidiaries, ACH Pass-Thru, Tax Payment, Business Bill Pay, Positive Pay (highlighted), Branches, Services, Help, Settings, and Log Off.

The main content area is titled "Positive Pay" and features a "Launch Advanced Options" button. Below this, there are tabs for "Exceptions" and "Add Check". The "Exceptions" tab is active, showing a "Decisions Needed" dropdown menu and a search bar. The search bar contains the text "All Accounts" and a search icon. The main content area displays "No exceptions" in a large font.

At the bottom of the interface, a summary bar shows "Total Exceptions (0) \$0.00 | Total Decided (0) \$0.00" and a "Submit All Decisions" button.

POSITIVE PAY HEADER ICONS

The Header Options at the top of the screen give options to enhance or change the system functionality.



The Toggle Menu icon will collapse or expand the System Menu on the left side of the screen.



The Favorites icon will allow a list of Favorite actions to be created and saved for future use.


Favorites Edit...
Favorite Current Page
Quick Exception Processing
Check Search
Daily Checks Issued Summary
Issued Check Processing Log

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

Edit Favorites

Drag and drop actions to save as favorites. Place them in the order you would like to see them in your dropdown menu.

All Actions	Favorite Actions Remove All
Submit Issued Check File	Quick Exception Processing
Add New Issued Check	Check Search
Void a Check	Daily Checks Issued Summary
ACH Transaction Search	
Reverse Positive Pay Extract	
ACH Reporting Files	
Exception Items	
Stale Dated Checks	
Payee Match Report	
Account Reconciliation Summary	
Check Reconciliation Summary	
ACH Authorization Rules	
Issued Check Processing Log	



The Home icon is used to return to the home splash screen.



The Help icon is used to open a help document for the current action screen.



The Notifications icon will show if there are messages for the current user.



The Account icon has the following three options.

- Change Password
- Logout

EXCEPTION PROCESSING – QUICK EXCEPTION PROCESSING

The Quick Exception Processing screen is an efficient method of managing exception item activity. Pay and return decisions can be made on all items via a single screen.

Note: All exception decisions must be made prior to the bank's cutoff time.

Ops1000 Quick Exception Processing

Search exceptions

Decisions Needed (10)		\$27,778.80
Ops1000	BLOCKED TRANSACTION	\$1,635.35
Ops1000	UNAUTHORIZED ACH TRANSACTION	\$1,846.24
Ops1000	AMOUNT MISMATCH	#17849
Ops1000	CHECK NUMBER IS ZERO	#17939
Ops1000	DUPLICATE PAID ITEM	#18008
Ops1000	PAID NOT ISSUED	(2) ▼
Ops1000	PAYEE NAME MISMATCH	#17929
Ops1000	STALE DATED ITEM	#17960
Ops1000	VOIDED ITEM	#17788
Decisions (0)		\$0.00
Account Total (10)		\$27,778.80

There are 10 exceptions to review.

Exceptions will be given a decision of **Return** if decisions are not made by 1:00 PM Pacific Time (US & Canada).

10 Decisions Needed
\$27,778.80

0 Decided
\$0.00

1. Select Quick Exception Processing
2. The system will show the number of decisions needed for current exceptions and how many decisions have been made so far
3. You can search through exceptions to find specific transactions

Account Nickname: Selects which account's exceptions will be visible (default is All Account Nicknames). Displayed in place of the account number on screens within the system and in emails generated by the system.

Decisions Needed: Shows all Items that need decisions made. May be expanded or contracted.

Decided: Shows all items for which decisions have already been made. May be expanded or contracted.

Total: Shows total number of Items and total dollar amount of items.

Summary: A summary of total exceptions and how many of need decisions or have been decided.

Export: Allows you to export all exceptions to PDF or Excel.

4. For any transactions that were unexpected, select the transaction to see details about the transaction, and make a pay/return decision.

The screenshot shows a 'Blocked Transaction' interface. On the left, there is a table of exceptions:

Decisions Needed (10)		\$27,778.80
Ops1000	BLOCKED TRANSACTION	\$1,635.35
Ops1000	UNAUTHORIZED ACH TRANSACTION	\$1,846.24
Ops1000	AMOUNT MISMATCH	#17849
Ops1000	CHECK NUMBER IS ZERO	#17939
Ops1000	DUPLICATE PAID ITEM	#18008
Ops1000	PAID NOT ISSUED	(2) ▼
Ops1000	PAYEE NAME MISMATCH	#17929
Ops1000	STALE DATED ITEM	#17960
Ops1000	VOIDED ITEM	#17788
Decided (0)		\$0.00
Total (10)		\$27,778.80

On the right, the details for the selected 'BLOCKED TRANSACTION' are shown:

- Default Decision: Return
- Account Nickname: Ops1000
- Amount: \$1,635.35
- Paid Date: 06/15/2020
- WEB / 345678912 / DR ebay Bob

At the bottom right, there are two buttons: 'Pay' (with a dollar sign icon) and 'Return' (with a circular arrow icon).

- a. If an item is marked as **Pay**, the save button can be selected to pay the decision. The item will move to the Decided section.
- b. If an item is marked as **Return**, then a reason must be selected before pressing the save button.

The 'Reason' dropdown menu is shown with the following options:

- Duplicate
- Fraudulent
- Stale Dated

A mouse cursor is pointing at the 'Fraudulent' option.

The possible exception types are as follows:

DUPLICATE PAID ITEM: The item was previously paid.

PAID NOT ISSUED: The item was never loaded into the system as an issued check.

STALE DATED ITEM PAID: The item is a stale dated check. A check is considered stale dated if the item was issued prior to the stale dated cutoff date, which is calculated based on parameters defined by the Bank.

PREVIOUSLY PAID ITEM POSTED: The item was previously paid.

VOIDED ITEM: The item was previously voided.

ACH TRANSACTION: The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account. **Note:** For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit (DR/CR) are displayed in the exception description.

- If there is a type of exception that has more than one transaction, you will need to open the exception reason to see the individual transactions.

Search exceptions			Q
^ Decisions Needed (10)			\$27,778.80
Ops1000	BLOCKED TRANSACTION		\$1,635.35
Ops1000	UNAUTHORIZED ACH TRANSACTION		\$1,846.24
Ops1000	AMOUNT MISMATCH		#17849
Ops1000	CHECK NUMBER IS ZERO.		#17939
Ops1000	DUPLICATE PAID ITEM		#18008
Ops1000	PAID NOT ISSUED	(2) v	
Ops1000	PAYEE NAME MISMATCH		#17929
Ops1000	STALE DATED ITEM		#17960
Ops1000	VOIDED ITEM		#17788
Decided (0)			\$0.00
Total (10)			\$27,778.80

- After it is open you can click on the transaction to see the details.

Search exceptions Q

^ Decisions Needed (10)		\$27,778.80
Ops1000	BLOCKED TRANSACTION	\$1,635.35
Ops1000	UNAUTHORIZED ACH TRANSACTION	\$1,846.24
Ops1000	AMOUNT MISMATCH	#17849
Ops1000	CHECK NUMBER IS ZERO.	#17939
Ops1000	DUPLICATE PAID ITEM	#18008
Ops1000	PAID NOT ISSUED	(2) ^
Ops1000	PAID NOT ISSUED	#18006
Ops1000	PAID NOT ISSUED	#18007
Ops1000	PAYEE NAME MISMATCH	#17929
Ops1000	STALE DATED ITEM	#17960
Ops1000	VOIDED ITEM	#17788
Decided (0)		\$0.00
Total (10)		\$27,778.80

PAID NOT ISSUED

Default Decision: Return

Account Nickname: Ops1000 Check #: 18006 Amount: \$1,147.34
 Paid Date: 06/15/2020 Issued Date: 05/16/2020

Front
Back

Hover over image to zoom. Click to view full-size image.

\$
Pay

↶
Return

6. If you want to change your mind, you can open the decision bar, select a transaction decision to change, and select the new decision.

Search exceptions

Decisions Needed (9)	\$26,631.46
Decided (1)	\$1,147.34
Ops1000 PAID NOT ISSUED #18006	
Total (10)	\$27,778.80

PAID NOT ISSUED
 Decision: Return Reason: Fraudulent
 Account Nickname: Ops1000 Check #: 18006 Amount: \$1,147.34
 Paid Date: 06/15/2020 Issued Date: 05/16/2020

Front Back
 Hover over image to zoom. Click to view full-size image.

SAMPLE 1936
 07/03/2023
 PAY TO THE ORDER OF Joe Paylee \$ 35.00
 Thirty five and 00/100
 DEMO Demo Bank
 ⑆00000001866⑆ 000000529⑆ 1000

Pay Return

7. If you have an ACH transaction exception, you may be able to add a rule to allow the transaction to be allowed moving forward.

Search exceptions

Decisions Needed (9)	\$26,631.46
Ops1000 BLOCKED TRANSACTION \$1,635.35	
Ops1000 UNAUTHORIZED ACH TRANSACTION \$1,846.24	
Ops1000 AMOUNT MISMATCH #17849	
Ops1000 CHECK NUMBER IS ZERO #17939	
Ops1000 DUPLICATE PAID ITEM #18008	
Ops1000 PAID NOT ISSUED #18007	
Ops1000 PAYEE NAME MISMATCH #17929	
Ops1000 STALE DATED ITEM #17960	
Ops1000 VOIDED ITEM #17788	
Decided (1)	\$1,147.34
Total (10)	\$27,778.80

UNAUTHORIZED ACH TRANSACTION
 Default Decision: Return
 Account Nickname: Ops1000 Amount: \$1,846.24 Paid Date: 06/15/2020
 TEL / 345678912 / DR TELE Purchase

Add Rule Pay Return

- a. You can set parameters around the rule to determine how the transaction will be available moving forward.

Add ACH authorization rule

Description	
SEC Code	TEL ▼
Company ID	345678912
Debits or Credits	Debits only ▼
Max Allowable Amount	1846.24

TRANSACTION PROCESSING

Issued Check File Submission

The Issued Check File screen is used to upload issued check files to the Bank.

Note: The Issued Check File must be uploaded prior to the bank's cutoff time.

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

- Step 1. Select a file to process.** A text input field is shown. A callout box explains: "Select a file to process: Enter a file path and name, or browse to the location of the issued".
- Step 2. Input details about the file.** Two dropdown menus are shown: "Account Nickname" with the value "Ops1000" and "File Processing Type" with the value "CSV Demo". A callout box explains: "The File Processing Type represents the file format that has been defined for the clients' issued check file. The list is limited to the file format(s) assigned to".
- Step 3. Click the "Process File" button.** A green button labeled "Process File" is shown. A callout box explains: "Click Process File to upload the file to the bank".

Account Nickname: The Account Nickname associated with the issued checks contained within the file.

Note: If an issued check file contains items for multiple accounts, select any of the Client ID's represented within the file.

File Processing Type: Indicates the format of the issued check file.

Items in File: The number of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual number of items in the file, the file will be rejected. **Note:** If the field is disabled, the number of items in the file is not required or is included in the file. This is defined during the file mapping process.

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

the file is not required or is included in the file. This is defined during the file mapping process.

Issued Date: If the issued check file does not have an issued date within the file, then the issued date must be entered when the file is uploaded. **Note:** This is defined during the file mapping process.

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

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

Processed: The file was processed successfully.

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

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

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

Add New Issued Check

The Add New Issued Check screen is used if a check was manually written or was otherwise not included in the electronic issued check file that was submitted to the Bank. Checks added on this screen will be checked against any paid checks going through the account beginning that evening during processing.

Note: New issued checks must be uploaded prior to the bank's cutoff time.

1. Select the **Account Nickname**.
2. Enter the **Check Number** of the item.
3. Enter the **Amount** of the check.
4. Enter the **Issued Date** of the check.
5. Enter the **Issued Payee** name for the check.
6. If entering more than one check and the checks are sequential, check **Auto-Increment Check Number** to increment the check number by one after each check submission.
7. Click **Add Check**.

Add New Issued Check

Account Nickname: Check Number:

Amount: Issued Date:

Issued Payee:

Auto-Increment Check Number

Void a Check

The Void Check screen is used to void an issued check on an account:

1. Select the **Account Nickname**.
2. Enter the **Check Number**.
3. Enter the **Check Amount**.
4. Click **Void Check**

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

Void a Check

Step 1. Enter check information.

Account Nickname:

Check Number:

Check Amount:

Issued Date:

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

Step 3. Verify the check that will be voided.

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

Note: Void history is retained within the system for 90 days after an item has been voided.

Check Search

The Check Search screen is used to search for specific transactions using dynamic selection criteria. Select the options you wish to search by:

1. Select the **Account Nickname** to search a specific account.
2. Select the **Check Status** you would like to run reporting for.
3. Enter the **Check Number From** and **Check Number To** to search for a range of checks.
4. Enter the type of **Date** you would like to run reporting for (Issued, Paid, Input, Exception, Void).
5. Enter the **Date From** and **Date To** used in the date range.

Check Search

Account Nickname
All Account Nicknames

Check Status
All

Check Number From **Check Number To**

Date
Issued

Date From **Date To**

Show additional options

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

Search

6. Expand the options to include:
 - a. **Decision** options
 - b. **Reason** options

Decision	Reason
All Decisions	All Reasons
<input type="checkbox"/> Include Reversals	

7. Click **Search** to see results.

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

Check Search								
Account Nickname	↑ Check Number	Amount	Issued Payee	Issued Date	Paid Date	Current Status		
Ops1000	0	\$2,760.23	United Parcel Service	04/21/2020	04/24/2020	Paid	⋮	
Ops1000	1	\$1.00	James White	01/09/2020		Issued	⋮	
Ops1000	234	\$234,234.00	Ella Brown	05/26/2020		Issued	⋮	
Ops1000	1000	\$1,000.00	FedEx	06/15/2020		Issued	⋮	
Ops1000	1001	\$1,000.00	Alexa White	03/04/2020		Issued	⋮	
Ops1000	1002	\$1,000.00	3M	02/10/2020		Issued	⋮	
Ops1000	1003	\$1,000.00	Olivia White	03/03/2020		Void	⋮	
Ops1000	5000	\$300.00	Ethan Moore	06/01/2020		Stop Payment	⋮	
Ops1000	17000	\$245.87	Emma Davis	04/13/2020		Issued	⋮	
Ops1000	17001	\$170.10	Daniel Davis	05/22/2020		Issued	⋮	
		\$606,774.34						ⓘ

Showing 1-10 of 185 results

1 2 3 ... 19 >

View 10 ▾

 Apply search filters to grid results

 Export results to Excel or PDF

 Select/deselect columns to view

ACH Transaction Search

The ACH Transactions Search screen is used to search for specific transactions using dynamic selection criteria. Select the options you wish to search by:

1. Select the **Account Nickname** to search a specific account.
2. Enter the **Paid Date From** and **Paid Date To** used in the date range.
3. Select the **SEC code** to search a specific ACH Standard Entry Class (SEC) code.

ACH Transaction Search

Account Nickname
All Account Nicknames

Paid Date From **Paid Date To**

📅

SEC Code
All SEC Codes

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

Search

4. Click **Search** to see results.

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

ACH Transaction Search

[← Back to Search Parameters](#)

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

Reverse Positive Pay Extract

The Reverse Positive Pay Extract screen provides the client with an electronic file of paid checks to process (update) within another system. The format of the file is defined at the client level. Once complete, the file and report are automatically displayed at the bottom of the screen. To save an extract file to a local workstation or network drive, click on the *File / Save* menu option while viewing the file, or, right click on the View File link and select *Save Target As*.

Note: An item may only be extracted once.

Reverse Positive Pay Extract (Format 1)

Step 1. Select "Account Nickname" and "Extract through date".

Account Nickname: ▼

Extract from date: (optional)

Extract through date:

Step 2. Click the "Create File and Report" button.

Step 3. View Report or File By Clicking on Links in Grid Below.

Account Nickname	File	Report	Date Created	Extract From Date	Extract Thru Date	Item Count

[Click Here to View Sample CSV File](#)
[Click Here to View Sample XLS File](#)
[Click Here to View Sample BAI2 File](#)

1. Select the **Account Nickname**.
2. **Extract from date** is optional. By default, the system will extract all items that have not been previously extracted.
3. Select the **Extract Thru Date** (the date through which posted items are included in the extract file).
4. Click **Create File and Report**.

Type (p-paid/r-reversal)	Client ID	Check Number	Issued Date	Posting Date	Check Amount
p	1000	5000	1/5/2009	1/22/2009	54.15
p	1000	5002	1/5/2009	1/22/2009	17.22
p	1000	5003	1/5/2009	1/22/2009	898.36
p	1000	5010	1/15/2009	1/22/2009	4475.22
p	1000	5023	1/18/2009	1/22/2009	500

ACH Reporting Files

The ACH Reporting Files screen provides downloadable files containing ACH transactions, returns, notice of change (NOC) or EDI detail from corporate ACH payments. To save an ACH Reporting file to a local workstation or network drive, click on the *File / Save* menu option while viewing the file, or, right click on the *download* link and select *Save Target As*. This screen is only available to banks that have licensed the Exact/ARS™ ACH reporting system.

Process and Date: 11/21/2016 - 11/21/2016		ACH Reporting Files (21)			
	Report Description	File Type	Report	Date Created	File Size
1	TEST1	CSV	Download	11/21/2016 01:20:41 PM	7.67 kb
2	TEST1	NACHA - No Line Breaks	Download	11/21/2016 01:20:41 PM	5.64 kb
3	TEST1	PDF - Limited Transaction Details	Download	11/21/2016 01:20:41 PM	80.03 kb
4	TEST1	PDF - Summary Listing	Download	11/21/2016 01:20:41 PM	71.02 kb
5	TEST1	XLS	Download	11/21/2016 01:20:41 PM	11.78 kb

From / Thru Date: The date range for which ACH reporting files displayed.

Report Description: The description of ACH reporting file as defined by the Bank.

File Type: The format of the file. Types include: XML, PDF, NACHA, CSV, EDI, XLS and XLSX.

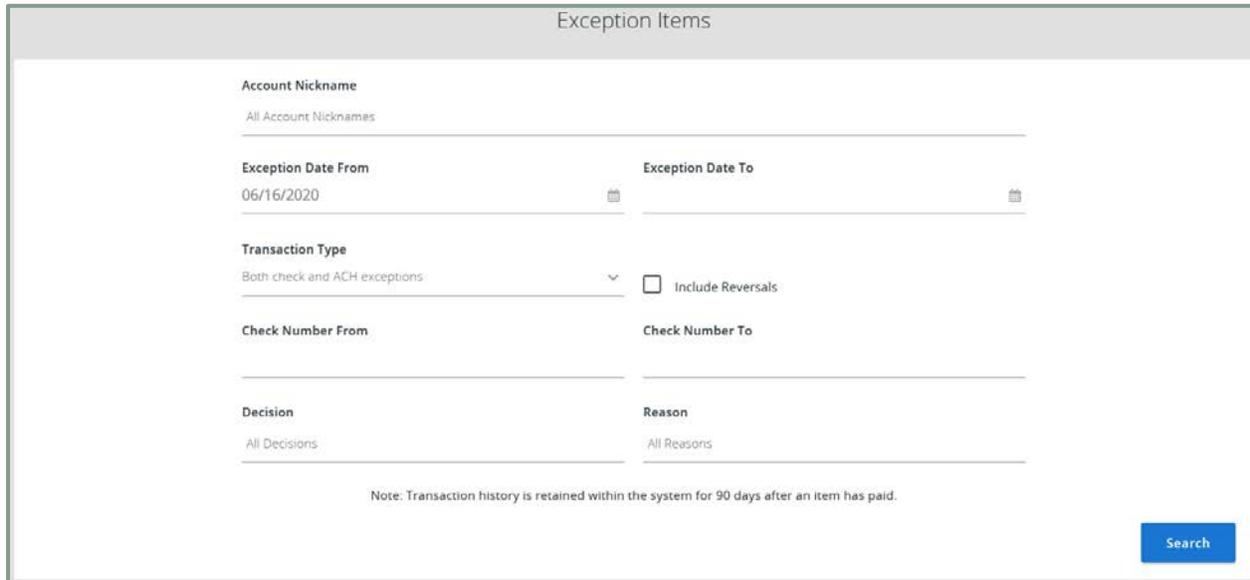
Date Created: The date the report was created.

File Size: The size of the file (in kb).

TRANSACTION REPORTS

Exception Items

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



Exception Items

Account Nickname
All Account Nicknames

Exception Date From
06/16/2020

Exception Date To

Transaction Type
Both check and ACH exceptions

Include Reversals

Check Number From

Check Number To

Decision
All Decisions

Reason
All Reasons

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

[Search](#)

Exception Date From: The beginning posted date used to search for a range of exceptions.

Exception Date To: The ending posted date used to search for a range of exceptions.

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

Include Reversals: Determines if reversals will be included in the report.

Check Number From: The beginning check number used to search for a range of checks.

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

Issued Payee: The issued payee name for this check.

Paid Date: The paid date for this check.

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

entered into the system in some other manner. Examples would be a check being manually input by a user, or a paid not issued exception item that is paid.

Exception: The type of exception for this item.

Decision: The decision for this exception item.

Reason: The reason associated with the exception

Decided By: The user who performed the decision

Daily Checks Issued Summary

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

Daily Checks Issued Summary

Account Nickname
All Account Nicknames

Issued Date From 06/17/2020 **Issued Date To** 06/17/2020

[Search](#)

Issued Date From: The beginning check number used to search for a range of checks.

Issued Date To: The ending check number used to search for a range of checks.

Daily Checks Issued Summary

[< Back to Search Parameters](#)

Issued Date	↑ Check Count	Amount Total	
06/01/2020	2	\$4,523.34	⋮
06/02/2020	1	\$300.00	⋮
06/03/2020	1	\$2,505.48	⋮
06/05/2020	2	\$5,590.49	⋮
06/06/2020	3	\$6,046.12	⋮
06/08/2020	5	\$10,938.18	⋮

Check Count: The number of checks issued.

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

Stale Dated Checks

The Stale Dated Checks report filter screen creates a report of stale dated checks using dynamic selection criteria. A check is considered stale dated based upon the “Stale Dated Check Days” defined in the Institution specifications. Select items by Issued Date, Input Date, As of Date or Issued Payee.

The screenshot shows a web interface for filtering stale dated checks. The title is "Stale Dated Checks". The form includes the following fields:

- Account Nickname:** A dropdown menu with "All Account Nicknames" selected.
- Stale Dated As Of:** A date field containing "06/17/2020" with a calendar icon to its right.
- Check Number From:** An empty text input field.
- Check Number To:** An empty text input field.
- Issued Date From:** An empty text input field with a calendar icon to its right.
- Issued Date To:** An empty text input field with a calendar icon to its right.
- Input Date From:** An empty text input field with a calendar icon to its right.
- Input Date To:** An empty text input field with a calendar icon to its right.

A blue "Search" button is located in the bottom right corner of the form.

Stale Dated As Of: To create a report of stale dated checks “as of” a specific date in the past, enter a date in this field.

Check Number From: The beginning check number used to search for a range of checks.

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

Issued Date From: The beginning issued date used to search for a range of checks.

Issued Date To: The ending issued date used to search for a range of checks.

Input Date From and **Input Date To:** The date range the issued item was entered into the system. Note: The date is followed by (M) if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner. Examples would be a check being manually input by a user, or a paid not issued exception item that is paid.

Payee Match Report

The Payee Match Report filter screen generates an on-line report using dynamic selection criteria. Select items by Issued Date, Paid Date, Check Number or Issued Payee Name.

Payee Match Report

Account Nickname
All Account Nicknames

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

Check Number From _____ **Check Number To** _____

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

Search

Payee Match Report

[Back to Search Parameters](#)

Account Nickname	Check Number	Amount	Issued Payee	Paid Date	Payee Match Check Payee	Confidence Level
Test1	103	\$3.00	Fresca Vannier	04/27/2020		
		\$3.00				

Showing 1 result View 10

Click and drag column header to reorder.

Click to search/filter across your entire results or choose a specific column to search/filter within.

Click to select/unselect columns.

Click to export to Excel or PDF.

Click to view options.

Check Number: The check number of this item.

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

Issued Payee: The issued payee name for this check.

Issued Date: The date the check was issued.

Paid Date: The posting date of the check.

Payee Match Check Payee: The name that was read from the check image for this check.

Confidence Level: The level of confidence that the payee match process returned for this check. The level will fall between 0 (no confidence) and 1000 (perfect score). The confidence level will show as blank if there was no image found during the payee match process.

Account Reconciliation Summary

The Account Reconciliation Summary is used to assist in balancing online account balances with a customer statement. The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest and taxes/withholding. The report also provides a total of outstanding checks and the check register balance as of reconciliation date.

The screenshot displays the 'Account Reconciliation Summary' interface. It is divided into two main sections: 'Start New Reconciliation' and 'Reconciliation History'.
In the 'Start New Reconciliation' section, there is a dropdown menu for 'Account Nickname' with 'Ops1000' selected. Below it is a date field for 'Reconcile Through Date' set to '06/16/2020'. A note indicates 'Last Reconcile Through Date: 06/16/2020' and another note states 'Note: Transaction history is retained within the system for 90 days after an item has paid.' A blue 'Search' button is located at the bottom right of this section.
The 'Reconciliation History' section also features a dropdown for 'Account Nickname' with 'Ops1000' selected and a date field for 'Date' with '06/16/2020' entered. There are download and close icons next to the date field.

Reconcile Through Date: The ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled, all activity up until the Reconcile Through Date will be included.

Account Reconciliation Summary

This account has never been reconciled.
This Reconcile Through Date: 06/16/2020
Account Nickname: Ops1000

Finish Reconciliation

Transaction Summary

Transaction Type	Count	Total Amount
Previous Outstanding Checks		
Issued Checks		
Paid Checks	53	\$103,640.55
Stop Payments	1	\$2,127.13
Voids	4	\$6,314.86
ACH Debits	3	\$5,769.67
ACH Credits	1	\$1,741.31
Miscellaneous Debits	1	\$1,714.87
Miscellaneous Credits		
Deposits		
Service Charges Paid		
Interest Paid		
Taxes/Withholding		
Current Outstanding Checks		

Balance Summary

Account Balance:	\$546,447.95
Current Outstanding Checks:	\$496,770.86
Current Register Balance:	\$49,677.09

Reconciliation History
No reconciliation history to display.

Issued Checks | Paid Checks | Stop Payments | Voids | ACH Debits | ACH Credits | Miscellaneous Debits | Miscellaneous C >

Note: Items that have already been reconciled via the Check Reconciliation or Deposit Reconciliation screens will not be included in the Account Reconciliation statement.

Demonstration Company
Account Nickname: Ops1000

Run Date: 06/17/2020
Reconcilement Period: - to 06/16/2020

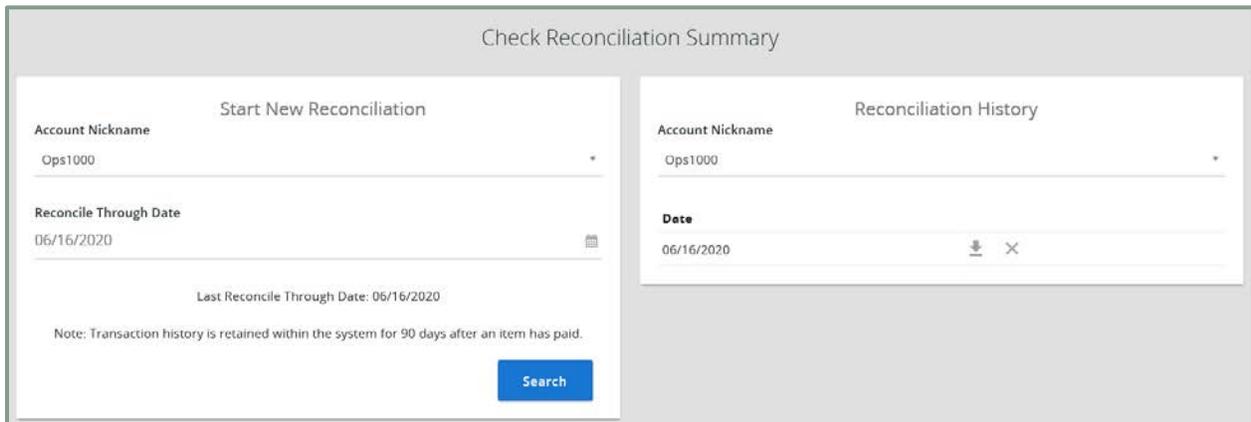
Account Reconciliation Summary

	Transaction Type	Count	Total Amount
1	Previous Outstanding Checks	0	\$0.00
2	Issued Checks	185	\$606,774.34
3	Paid Checks	53	\$103,640.55
4	Stop Payments	1	\$2,127.13
5	Voids	4	\$6,314.86
6	ACH Debits	3	\$5,769.67
7	ACH Credits	1	\$1,741.31
8	Miscellaneous Debits	1	\$1,714.87

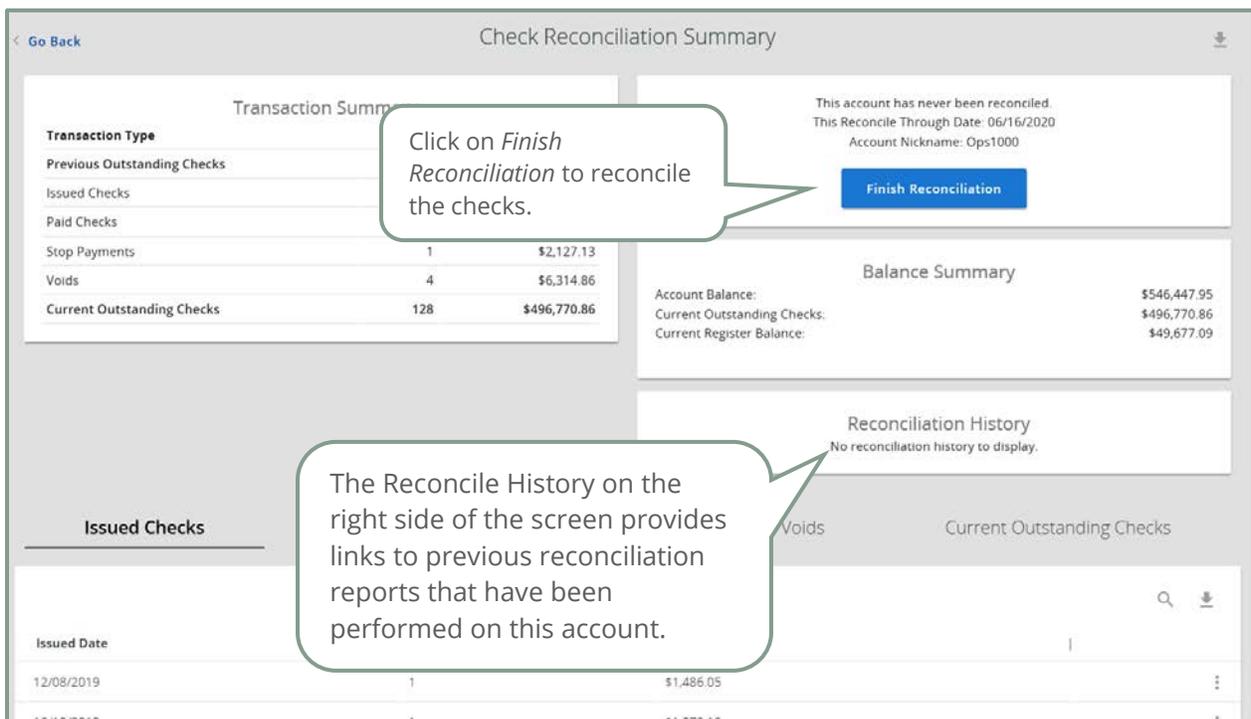
Clicking on the download icon in the Reconcilement History, will display an Account Reconciliation Report with all items that were reconciled on the report.

Check Reconciliation Summary

The Check Reconciliation Summary report is used to assist in balancing online account balances with a customer statement. The report displays an activity summary of newly issued checks, paid checks, and stopped/voided checks. The report also provides a total of outstanding checks as of the reconciliation date.



Reconcile Through Date: The ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled, all activity in the system up through the Reconcile Through Date is included.



Demonstration Company Account Nickname: Ops1000		Run Date: 06/17/2020 Reconciliation Period: - to 06/16/2020	
Check Reconciliation Summary			
	Transaction Type	Count	Total Amount
1	Previous Outstanding Checks	0	\$0.00
2	Issued Checks	185	\$606,774.34
3	Paid Checks	53	\$103,640.55
4	Stop Payments	1	\$2,127.13
5	Voids	4	\$6,314.86
6	Current Outstanding Checks	128	\$496,770.86
Balance Summary			
Account Balance:		\$546,447.95	
Current Outstanding Checks:		\$496,770.86	
Current Register Balance:		\$49,677.09	

Clicking on the download icon in the Reconciliation History, will display a Check Reconciliation Summary Report with all items that were reconciled on the report.

ACH Returns/NOC Report

The ACH Returns/NOC Report displays individual NOC and return transaction information for all ACH originated company ID(s).

ACH Returns / NOC Report

Client
All Clients

Date
Processed

Date From
01/23/2019

📅

Date To
01/23/2019

📅

Search

Client— the name of the client.

Date From— the date from which to start the search. By default, the date is today's date.

Date To— the date from which to end the search. By default, the date is today's date.

Date— specifies whether to search by processed date (default) or effective date.

ACH Returns / NOC Report										
Back to Search Parameters										
Client	Return Date	Effective Entry Date	Processed Date	Return Code	Company ID	Company Name	Amount	Receiving Name ↑	Corrected Data	Receiving Account Number
Big City Ele...	02/13/2017	02/13/2017	01/23/2019	R04	79697451	Friesen - Rog...	\$42.00	Adelle Howe		142075083
Big City Ele...	02/13/2017	02/13/2017	01/23/2019	C06	79697451	Friesen - Rog...	\$0.00	Adelle Howe	184387	142075083

Return Date— the date the transaction was returned.

Effective Entry Date— the date specified by the originator on which it intends a batch of entries to be settled.

Processed Date— the date the transactions were inputted into the ARS system.

Return Code— this field contains a standard code used by an ACH Operator or RDFI to describe the reason for returning an entry.

Account Number— the account number of the originator.

Company Name— this field identifies the name of the originator.

Amount— the amount of the transaction.

Receiving Name— this field identifies the individual or company name of the receiver.

Receiving Account Number— this field identifies the account number of the receiver.

Corrected Data— this field identifies the corrected data from the notification of change addenda record.

Company Entry Description— this field identifies a value set by the originator to provide a description of the purpose of the entry.

Receiving DFI ID— this field identifies the routing number of the RDFI.

Tran Code— this field identifies the type debit or credit entry.

ID Number— this field identifies the accounting number by which the receiver is known to the originator.

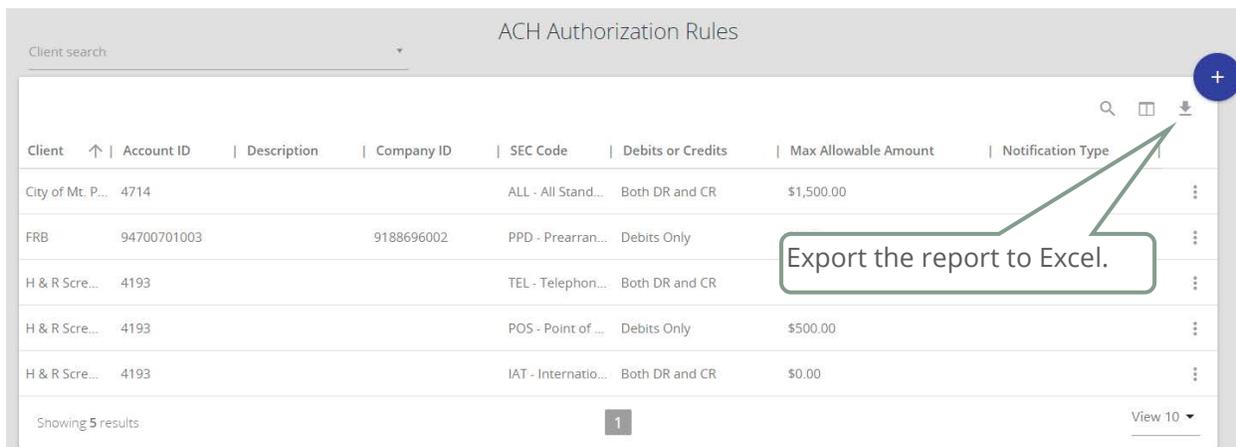
Trace Number— the trace number uniquely identifies each Entry Detail Record within a batch in an ACH input file.

SEC Code— this field contains a three-character code used to identify various types of entries.

SYSTEM REPORTS

ACH Authorization Rules

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



Client	Account ID	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
City of Mt. P...	4714			ALL - All Stand...	Both DR and CR	\$1,500.00	
FRB	94700701003		9188696002	PPD - Prearran...	Debits Only		
H & R Scre...	4193			TEL - Telephon...	Both DR and CR		
H & R Scre...	4193			POS - Point of ...	Debits Only	\$500.00	
H & R Scre...	4193			IAT - Internatio...	Both DR and CR	\$0.00	

Showing 5 results

1

View 10

Client: The name of the client.

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

Description: This is the description of ACH rule.

Company ID: The originating company ID of the transaction from the ACH file. If the company ID field is left blank, the rule will apply to all company IDs.

Standard Entry Class Code: A list of ACH standard entry class (SEC) codes. Either a specific SEC code can be selected or "ALL – All Standard Entry Class Codes" can be selected to include all SEC codes.

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

Maximum Allowable Amounts: The maximum allowed amount for this type of transaction. If the amount is left zero, the maximum amount field is not used during the authorization process.

Notification Type: The value *Create Exception* indicates that any unauthorized ACH transaction will become an exception that requires a pay or return decision by the client.

The value *Email Notification Only* indicates that the client will receive an email notification of any unauthorized transaction.

Date Created: The date the rule was created.

Date Updated: The last date the rule was updated.

Issued Check Processing Log

The Issued Check Processing Log displays a list of all issued check files that have been electronically submitted via the Positive Pay web interface.

Issued Check Processing Log

Input Date From
06/17/2020

Input Date To
06/17/2020

Note: Issued check file processing history is retained within the system for 365 days. Transaction history is retained within the system for 90 days after an item has paid.

[Search](#)

If a submitted file had errors, the user can drill down to view the errors by clicking in the "Results" column.

Issued Check Processing Log

[Back to Search Parameters](#)

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Filter: Status set ▾

Account Nickname	File Mapping Format	Status	Items	Amount	Input Date	File Name	
Ops1000	Excel 2	✔️ Processed	12	\$589.47	06/16/2020 8:24 AM	0000000001_000000...	⋮
Ops1000	N/A	✔️ Processed	1	\$1,000.00	06/15/2020 10:00 PM (...)	N/A	⋮
Ops1000	Excel	✔️ Processed	65	\$477.50	06/13/2020 5:23 PM	20120802103734_Bo...	⋮
Ops1000	CSV Demo	⚠️ Processed wit...	44	\$159.75	06/09/2020 1:43 PM	0000000001_000000...	⋮
Ops1000	Excel 2	✔️ Processed	32	\$65.48	06/06/2020 12:43 AM	0000000001_000000...	⋮
Ops1000	test	✔️ Processed	22	\$66,693.50	06/02/2020 9:04 PM	0000000001_000000...	⋮
PR1111	CSV Demo	✔️ Processed	56	\$5,897.65	06/02/2020 12:22 PM	0000000001_000000...	⋮
Ops1000	N/A	✔️ Processed	1	\$300.00 (S)	06/01/2020 10:00 PM (...)	N/A	⋮

Showing 8 results View 10 ▾

Processing Totals (All Pages)

File Status	Total Items	Total Amount
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File Mapping Format: The file processing type associated with this upload.

Status: the status column from the Issued Check File Processing Log will display one of the following processing statuses:

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

Processed: The file was processed successfully.

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

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

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

To view additional details regarding the file, click row of the record.



Items: The number of items in the file.

Amount: The total amount in the file.

Input Date: The date the file was uploaded.

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

User: The user that uploaded the issued check file.

FILE REQUIREMENTS

File Mapping

File Mapping defines the file formats for the Issued Check Files. The Bank completes the mapping once they've received your sample file. The file format requirements for your Issued Checks File are listed below.

Format Type: Fixed Length, Microsoft Excel or Delimited.

Required fields:

- Dollar Amount
- Check Number
- Issued Date

Optional fields:

- Account Number
- Client/Account ID
- Notes
- Payee
- Record Type