POSTIVE PAY
SYSTEM CLIENT GUIDE

The guide outlines the steps for processing exceptions, adding issued checks, voiding a check, transaction search, reporting and other features that will be helpful in handling your Positive Pay item processing.

Contact us at Treasury.Support@ibtx.com or
833.635.9291 for any questions or assistance.

Contents

OVERVIEW

The Independent Financial Positive Pay System is a transaction management system that encompasses check Positive Pay with payee match, ACH Positive Pay, and full account reconciliation. The application provides a powerful fraud prevention tool that is focused on the transaction management needs of our clients.

The 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 (for example, changing check number, voiding a check)
- Access to daily exceptions (check and ACH)
- Reverse Positive Pay and partial account reconciliation transaction extracts
- Online reporting
- Set up additional client users and client user security management

USER LOGIN

Users will log in into the system through a Single Sign On (SSO) available within Online Banking. Contact Treasury Support for assistance with linking the SSO when you add a new user.

Phone: 833.635.9291
Email: Treasury.Support@ibtx.com

HEADER ICONS

The header icons at the top of the page give options to enhance or change the system functionality. The following image shows each icon, and the numbers below describe the functionality of each icon.

1. **Toggle Menu** – collapses or expands the System Menu on the left side of the page.
2. **Favorites** – allows a list of Favorite actions to be created and saved for future use. Select **Edit** to open a dialog box to select the favorite actions for the logged in user.
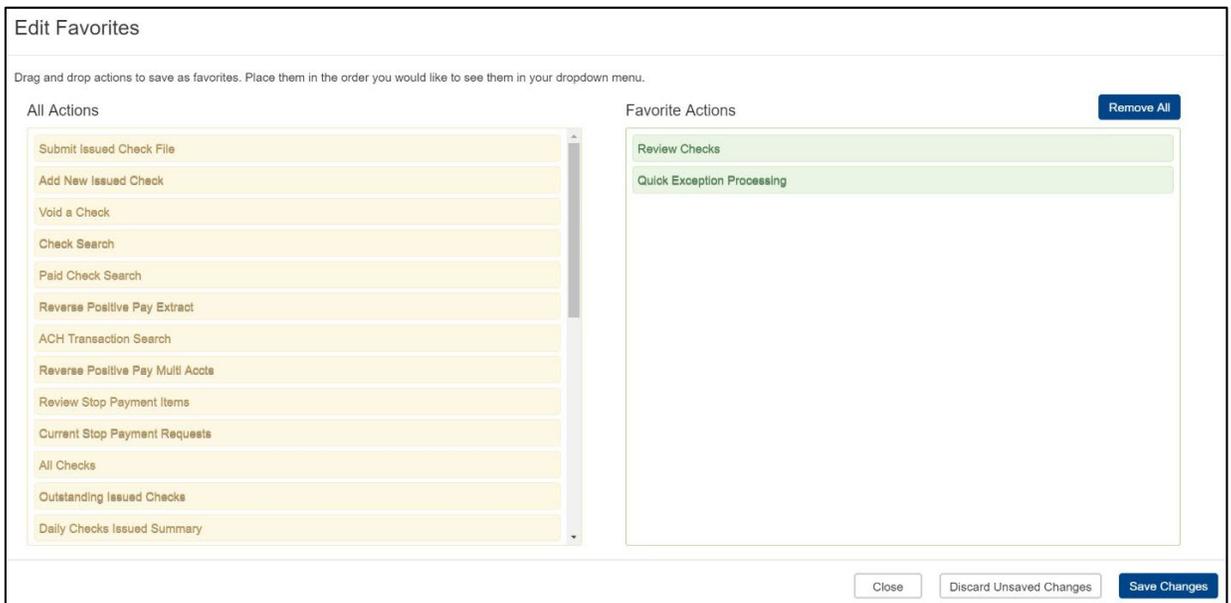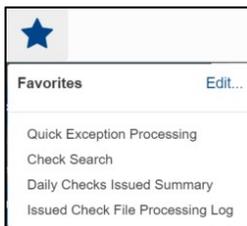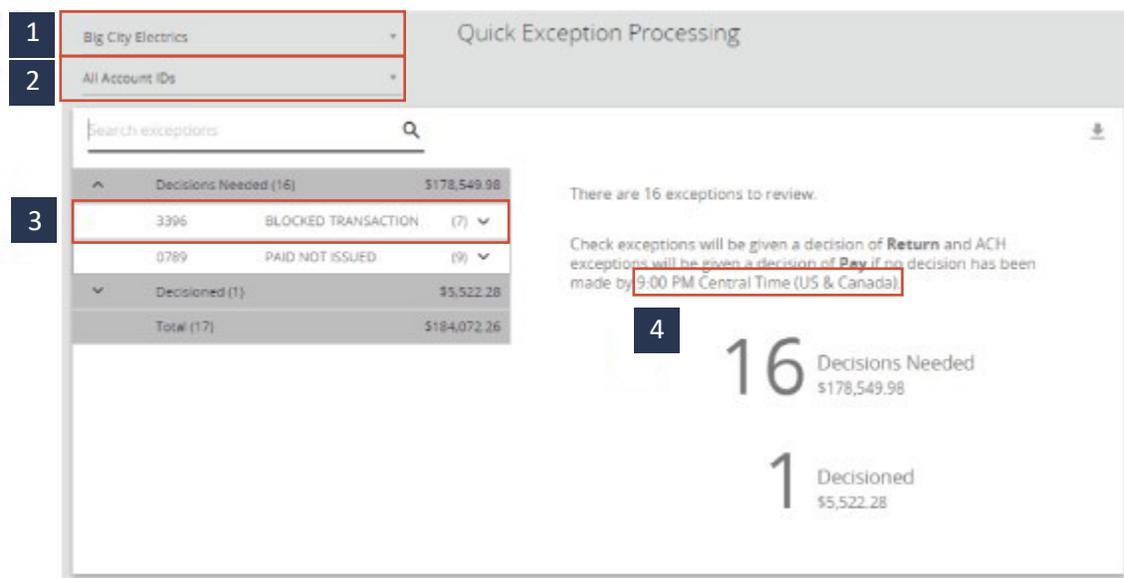

3. **Home** – returns to the home page.
4. **Help** – opens a help document for the current action page.
5. **Notifications** – displays message for the current user.
6. **Account** – allows you to change your password or log out of the system.

EXCEPTION PROCESSING

Use the Exception Processing section of the menu to process and manage exceptions.

QUICK EXCEPTION PROCESSING

The Quick Exception Processing page is an efficient method of managing exception item activity. You can make pay and return decisions on all items from this page. Use the following images and corresponding numbered descriptions to understand how to use the Quick Exception Processing page.

1. Select the company to process exceptions for. Only companies with available exceptions to process are available.
2. (Optional) Select an individual account to process exceptions for.
3. Select the exception reason row in the **Decisions Needed** section to display a list of all exceptions. Possible exception types are as follows:
    - **BLOCKED TRANSACTION** – the item meets the filter requirements specified on the **System Reports** > **Transaction Filters/Blocks** page.
    - **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 it posts more than 180 days after the Issued Date.
    - **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 authorization rules defined for the account.
4. Specifies the **Default Exception Cutoff Time**. At the cutoff time, an automated pay or return decision is made on all unresolved items and corporate users are automatically put in READ

ONLY mode to prevent any changes to the automated decision. After cutoff, corporate users must contact Treasury Support to change the automated decision.

1. Select an individual transaction to display the following transaction details:
   – **Default Decision** – the default decision for the exception type.
   – **Client/Account ID** – the nickname or descriptions that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in email generated by the system.
   – **Paid Date** – the paid date for this check or ACH transaction.
   – **Check #** - the check number of this item.
   – **Amount** – the amount of the item that has been presented for payment.
   – **Issued Payee** – the issued payee name for this check. Note: this is only displayed if it was included in the issued check file upload.
2. Select **Pay** or **Return** on the transaction. Specify the reason for the pay or return decision from the **Reason** list.

TRANSACTION PROCESSING

Use the Transaction Processing section of the menu to process and manage transactions, including check management and reporting and ACH management and reporting.

SUBMIT ISSUED CHECK FILE

Clients use the Submit Issued Check File page to upload issued check files to Independent Financial.

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

- **Client/Account ID** – the Client/Account ID associated with the issued checks contained within the file. This Client/Account ID is displayed in the place of the account number on pages within the system and in emails generated by the system. The label used for this field (typically **Client ID** or **Account ID**) throughout the system is defined by Independent Financial. **Note**: If an issued check file contains items for multiple accounts, select any of the Client IDs represented within the file.
- **File Processing Type** – the format of the issued check file. The list is limited to the file format(s) assigned to the client by Independent Financial.
- **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 is 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 page. 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 check 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 page and the number of items/amount contained in the file
    - The file format did not match the selected format

ADD NEW ISSUED CHECK

Use the Add New Issued Check page if a check was manually written or was otherwise not included in the electronic issued check file that was submitted to Independent Financial. Any checks entered on this page in one setting are displayed below.

- **Client/Account ID** – the nickname or description that identified this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system. The label used for this field (typically Client ID or Account ID) throughout the system is defined by Independent Financial.
- **Check Number** – the check number of this item.
- **Amount** – the amount of the check.
- **Issued Date** – the issued date for this check.
- **Issued Payee** – the issued payee name for this check. **Note: Issued Payee** is only displayed if **Display Issued Payee Name** is selected on the client setup page.
- **Notes** – notes for this issued check.
- **Auto-Increment Check Number** – checking this box increments the check number by one after each check submission.

VOID A CHECK

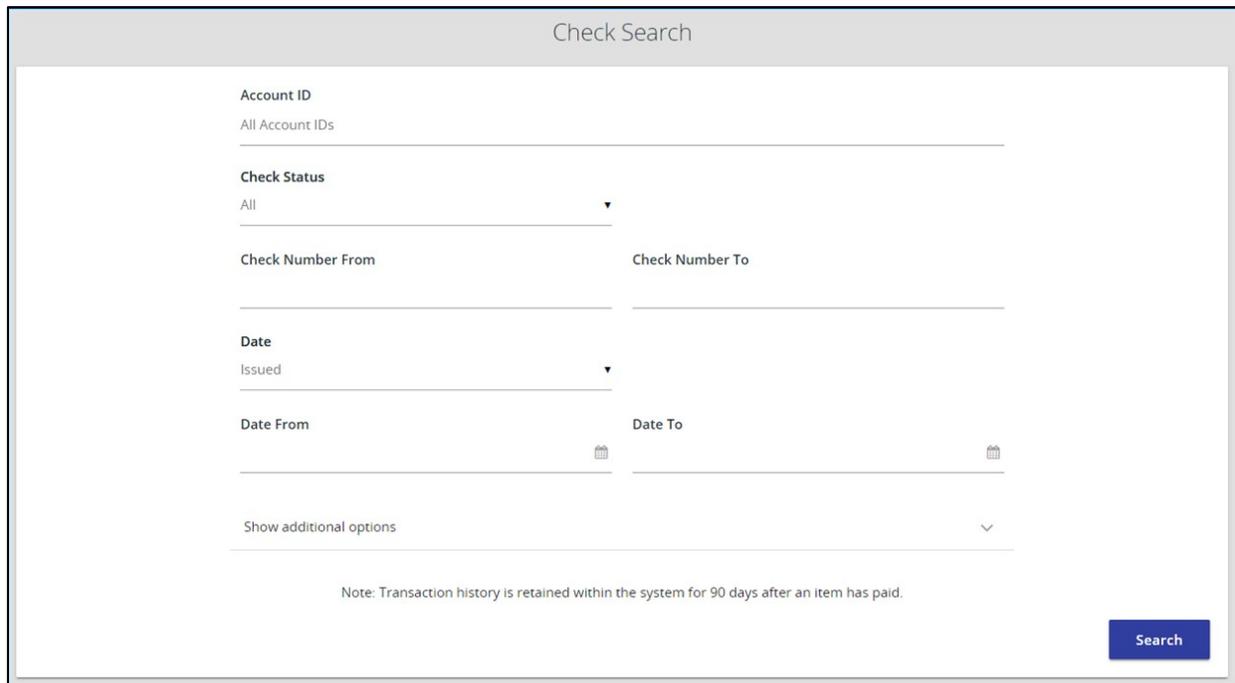Use the Void a Check page to void an issued check on the client's account.

- **Client/Account ID** - the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system. The label used for this field (typically Client ID or Account ID) throughout the system is defined by Independent Financial.
- **Check Number** – the number of the issued check.
- **Check Amount** – the amount the check was written for.
- **Issued Date** – the date the check was issued.

Note: All three fields (**Check Number, Check Amount,** and **Issued Date**) are required to void a check.

CHECK SEARCH

User the Check Search page to search for specific transactions.

Selection Page

- **Client/Account ID** – optionally select a specific account. If no accounts are selected the system will search through all available accounts assigned to the corporate user.
- **Check Status** – the status of the check you would like to run reporting for.
- **Date** – the type of date you would like to run the Check Search report for.
- **Check Number From** – the beginning check number used to search for a range of checks.
- **Check Number To** – the ending check number used to search for a range of checks.
- **Date From** – the beginning date used in the date range.
- **Date To** – the ending date used in the date range.
- **Decision** – to search for exceptions based upon the pay/return decision, select a decision from the list.
- **Reason** – to search for exceptions based upon the reason that was selected, select a reason from the list.

Results Page

You can perform the following actions on this page:

- Drag a column header to reorder.
- Select the search filter to filter and search all results or select a specific column to search within.
- Select the columns icon to select or remove columns from the report.
- Select the export icon to export the search results to a Microsoft Excel or PDF file.
- Select the options icon on an individual search result to perform one of the following actions:
    - **View check images** – displays an image of the selected check. You can change the view and download a PDF version of the image from this window.
    - **View audit history** – displays the history of all changes made to the record. Select **View record** on an individual history item for additional details on the change.
    - **Edit record**
    - **Delete record**
    - **View record**

<div>

Check Search

‹ Back to Search Parameters

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

Showing 4 results   [1]   View 10 ▾

</div>

The following columns appear on the Check Search page:

- **Client/Account ID** – the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Check #** - the check number of this item.
- **Amount** – the amount of the check that has been presented for payment.
- **Issued Payee** – the issued payee name for this check.
- **Issued Date** – the issued date for this check. On Paid Not Issued exceptions, the paid date is defaulted into the issued date field.
- **Paid Date** – the paid date for this check.
- **Current Status** – the status of the transaction:

- Issued – displayed on items that are flagged as issued by the system.
- Exception – displayed on items that are flagged as exceptions by the system.
- Returned – displayed on items that are flagged as returned exceptions by the system.
- Paid – displayed on items that have been previously paid.
- Stop Payment – displayed for checks that have been stopped with a stop payment.
- Reversal – displayed on items that have been paid and reversed.
- Void – displayed on items that have been voided.
- Blank – displayed on an item that is an outstanding check.
- **Input Date** – the date the issued item was entered into the system.
- **Exception Date** – the date of the exception.
- **Void Date** – the date the check was voided.
- **Decision** – the decision for this exception item.
- **Reason** – the reason associated with the exception.
- **Decisioned By** – the user who performed the decision.
- **Trace Number** – a unique transaction ID number that is generated by the core processing system.
- **Reversal** – indicates if the item was reversed.
- **Stop Pay Status** – indicates whether a stop payment has been placed on the item.
- **Notes** – any notes associated with the item.

ACH TRANSACTION SEARCH

Use the ACH Transaction Search page to search for specific transactions.

Selection Page

- **Client** – (Optional) Select a specific account. If no accounts are selected the system searches through all available accounts assigned to the corporate user.
- **Paid Date From/Paid Date To** – search for transactions based upon the date or date range the item was posted. If you are searching for a specific date, enter the date in both fields.
- **SEC Code** – search for transactions based upon the ACH Standard Entry Class (SEC) code.

Results Page

You can perform the following actions on this page

- Drag a column header to reorder.
- Select the search filter to filter and search all results or select a specific column to search within.
- Select the columns icon to select or remove columns from the report.
- Select the export icon to export the search results to a Microsoft Excel or PDF file.
- Select the options icon on an individual search result to perform one of the following actions:
    - **View audit history** – displays the history of all changes made to the record. Select **View record** on an individual history item for additional details on the change.
    - **Edit record**
    - **Delete record**
    - **View Record**

ACH Transaction Search

‹ Back to Search Parameters

Client ↑	Client ID	Company ID	SEC Code	DR/CR	Amount	Transaction Description	Paid Date	Status	
Atlas	1412 Midway	1262982510	CCD	CR	$2,587.38	CDNT INC 306 CASH C&D 1007	08/09/2019	Exception	⋮
Atlas	1412 Midway	3006173082	CCD	CR	$3,903.00	EDIEFTPMT 3M Company 000...	08/09/2019	Exception	⋮
Atlas	1412 Midway	2390380010	CTX	CR	$44,317.00	Johnson Controls EDI PYMNTS...	08/09/2019	Exception	⋮
Atlas	3413 - Atlas	9124105001	CTX	CR	$285.08	PACTIV CORPORATE EPOSPY...	08/09/2019	Exception	⋮
Atlas	3413 - Atlas	0473010000	IAT	CR	$440.02	WESTROCK ACH CR 00054223	08/09/2019	Exception	⋮
Atlas	3413 - Atlas	0940536	CTX	CR	$1,045.00	PACTIV CORPORATE EPOSPY...	08/09/2019	Exception	⋮
Atlas	3413 - Atlas	9113724930	CTX	CR	$2,772.17	WESTROCK PAYMENTS 16167...	08/09/2019	Exception	⋮
Atlas	3413 - Atlas	G592126793	CCD	CR	$9,973.03	MERCHANT BANKCD DEPOSIT...	08/09/2019	Exception	⋮
Atlas	3413 - Atlas	1840772929	CTX	CR	$31,208.80	GRAPHIC PACKAGIN CORP PY...	08/09/2019	Exception	⋮
Atlas	3431 - Bernal	7216000928	CCD	DR	$1,000.00	NJWEB02360 NJ WEB PMT 023...	08/09/2019	Exception	⋮

Showing **1-10** of **25** results   1 2 3 ›   View 10 ▾

The following columns appear on the ACH Transaction Search page:

- **Client** – the client name.
- **Client/Account ID** – the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Company ID** – the originating ACH Company's identification number.
- **SEC Code** – the ACH standard entry class.
- **DR/CR** – indicates if the transaction is a debit or credit.

- **Amount** – the amount of the ACH transaction that has been presented for payment.
- **Transaction Description** – the description of the ACH transaction.
- **Paid Date** – the paid date for this transaction.
- **Status** – the status of the transaction. The possible statuses are as follows:
  - **Exception** – displayed on items that are flagged as exceptions by the system.
  - **Paid** – displayed on items that have been previously paid.
- **Individual ID** – the accounting number by which the receiver is known to the originator.
- **Individual Name** – the name from the NACHA file.
- **Input Date** – the date the transaction was uploaded.
- **Date Reconciled** – the date the transaction was reconciled.
- **Decision** – the decision that has been applied to the transaction. If no decision has been applied, this is blank.
- **Reason** – the reason for the pay/return decision. If no reason has been applied, this is blank.
- **Decisioned By** – the user who performed the decision.
- **Trace Number** – a unique transaction ID number that is generated by the core processing system.
- **Notes** – any notes associated with the item.

REVERSE POSITIVE PAY TRANSACTION EXTRACT

The Reverse Positive Pay/Transaction Extract page 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 page. To save an extract file to a local workstation or network drive, select the **File / Save** menu option while viewing the file, or, right click **View File** and select **Save Target As. Note:** An item may only be extracted once.

Selection Page

- **Client/Account ID** - the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Extract from date (Optional)** – the date from which to start the extract. By default, the system extracts all items that have not been previously extracted.
- **Extract through date** – the date through which posted items are included in the extract file.

Report Example

```
INST  : 531                      CENTRIX BANK
                                                          RUN DATE: 03/09/16

SYSTEM: 03/09/16 9:50 AM        TRANSACTION EXTRACT REPORT      PROCESSED THRU: 03/09/16

CLIENT: Big City Electric        ACCOUNT ID: BCE Ops Acct                      FILE
                                            NAME: BCEOpsAcct_20160309_094946.csv
```

	CHECK #	PAID DATE	AMOUNT	DR/CR	REFERENCE
1	1451183	07/05/2015	5.05	DR	80312330
2	1457698	06/24/2015	0.10	DR	80031060
3	1557760	08/16/2015	185.70	DR	80310860
4	1579165	09/13/2015	180.00	DR	80400890
5	1599873	07/13/2015	42.68	DR	80008160
6	1609562	06/24/2015	2.10	DR	80246250
7	1613820	07/19/2015	52.00	DR	40201830
8	1619664	07/09/2015	219.00	DR	80067190
9	1620138	07/09/2015	6.97	DR	70401050
10	1620926	06/24/2015	44.03	DR	80246240
11	1629041	07/08/2015	21.25	DR	80246700
12	1629085	07/15/2015	156.03	DR	80221060
13	1630037	06/29/2015	687.50	DR	80078380
14	1630730	07/27/2015	272.00	DR	80054600
15	1633463	06/30/2015	105.00	DR	80016720

TRANSACTION EXTRACT MULTIPLE ACCOUNTS

The Transaction Extract Multiple Accounts page 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 page. To save an extract file to a local workstation or network drive, select **File / Save**.

Transaction Extract Multiple Accounts (CSV - Paid Checks Only)

Step 1. Select at least one "Account ID" and "Extract from and through dates".

Account ID: [Type to filter...]   Showing 3 of 3   Assigned

Expense 2
Ops Account
Payroll

Add All
Remove All

Extract from date: 06/12/2018
Extract through date: 06/13/2018

Step 2. Click the "Create File" button.

Create File

- **Client/Account ID** - the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Extract from date** – the date from which posted items are included in the extract file.
- **Extract through date** – the date through which posted items are included in the extract file.

ACH REPORTING FILES

The ACH Reporting Files page provides the client with downloadable files containing ACH transactions, returns, notice of change (NOC), or EDI detail from corporate ACH payments. The files available and the format of each file are defined in the report specifications by Independent Financial. To save an ACH Reporting file to a local workstation or network drive, select **File / Save** while viewing the file, or, right click the download link and select **Save Target As**.

Processed Date: 01/23/2020 - 01/23/2020	Refresh				
ACH Reporting Files (1)					
Report Description	**File Type**	**Report**	**Downloaded by User**	**Date Created**	**File Size**
1 File1	PDF - Full Transaction Details	Download	Yes	10/28/2019 07:44:35 AM	133.61 kb

- **From / Thru Date** – the date range for which ACH reporting files are displayed.
- **Report Description** – the description of ACH reporting file as defined by the FI.
- **File Type** – the format of the file. Types include: XML, PDF, NACHA, CSV, EDI, XLS, and XLSX.
- **Downloaded by User** – indicates that a user has downloaded the file.
- **Date Created** – the date the report was created.
- **File Size** – the sized of the file (in KB).

TRANSACTION REPORTS

Use the Transaction Reports section of the menu to generate reports including a summary of daily checks issued, stopped and voided checks, reconciliation summaries, and returns/NOCs.

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 the user to fine tune the report to their specific needs. This includes both manually loaded checks and checks uploaded through an issued check file.

Selection page
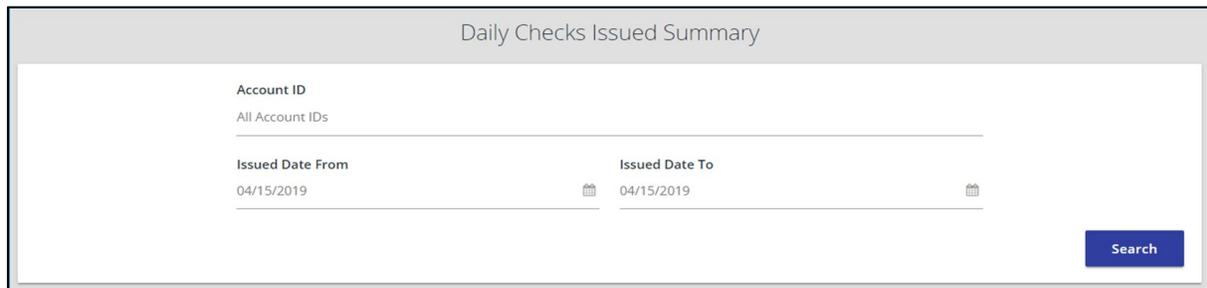
Daily Checks Issued Summary
Account ID
All Account IDs
Issued Date From
04/15/2019
Issued Date To
04/15/2019
Search

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

Results page
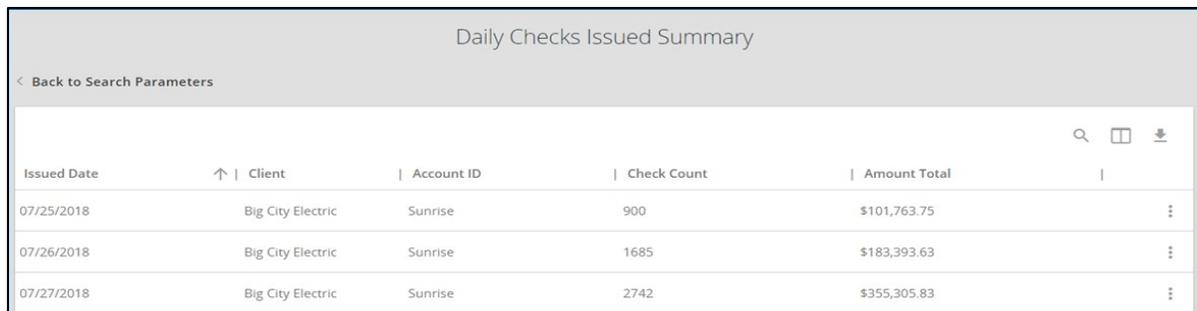
Daily Checks Issued Summary				
‹ Back to Search Parameters				
Issued Date ↑	Client	Account ID	Check Count	Amount Total
07/25/2018	Big City Electric	Sunrise	900	$101,763.75
07/26/2018	Big City Electric	Sunrise	1685	$183,393.63
07/27/2018	Big City Electric	Sunrise	2742	$355,305.83

- **Check Count** – the number of checks issued.
- **Amount Total** – The total amount of the checks issued on the specified date.

STOPS AND VOIDS

The Stops and Voids report page allows you to create a report of checks that have been stopped or voided. Select items by Issued Date, Void Date, Stop Placed Date, Item Stopped Date, or Issued Payee.

Selection page

- **Client/Account ID** - the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Status** – filter the results to specific statuses of stops and voids:
  - **Void** – items that have a status of void.
  - **Item Stopped** – stop pay items that have had a stop payment placed.
  - **Requested Stop Pay** - stop pay items that have been requested as a stop payment within Positive Pay System.
- **Requested and Placed** - stop pay items that have been requested as a stop payment within Positive Pay System.
- **Check Number From** – the beginning check number used to search for a range of checks.
- **Check Number To** – the ending check number used to search for a range of checks.
- **Date** – the type of date you would like to run the Stops and Voids report for.
- **Date From** – the beginning date used in the date range.
- **Date To** – the ending date used in the date range.

Results page

You can perform the following actions on this page:

- Drag a column header to reorder.
- Select the search filter to filter and search all results or select a specific column to search within.
- Select the columns icon to select or remove columns from the report.
- Select the export icon to export the search results to a Microsoft Excel or PDF file.

Stops and Voids

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

Showing **2** results   [1]   View 10 ▾

- **Client/Account ID** - the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Check Number** – the check number of this item.
- **Check Amount** – the amount of the check that has been presented for payment.
- **Issued Payee** – the issued payee name for this check.
- **Issued Date** – this is the date the check was issued.
- **Requested Stop Pay Date** – if the request originated from a source other than this system, this column is blank. Otherwise, this represents the date the request was submitted.
- **Requested and Placed Stop Pay Date** – the date the stop payment was applied (setup).
- **Item Stopped Date** – the date the item was stopped.
- **Void Date** – the date the check was voided. Note: If an (A) is listed after the void date, the item was automatically voided.

09/28/2012	Issued
09/23/2011	Void (A)
09/23/2011	Void (A)

- **Input Date** – the date the check was input into the system.
- **Notes** – any additional notes associated with the item.

EXCEPTION ITEMS

The Exception Items report allows the user to generate a report of items that were flagged as exception items. Optionally select items that meet specific criteria. Criteria can include:

- Exception date
- Exception type (ACH, check or both)
- Pay/return decision
- Return reason

Selection page
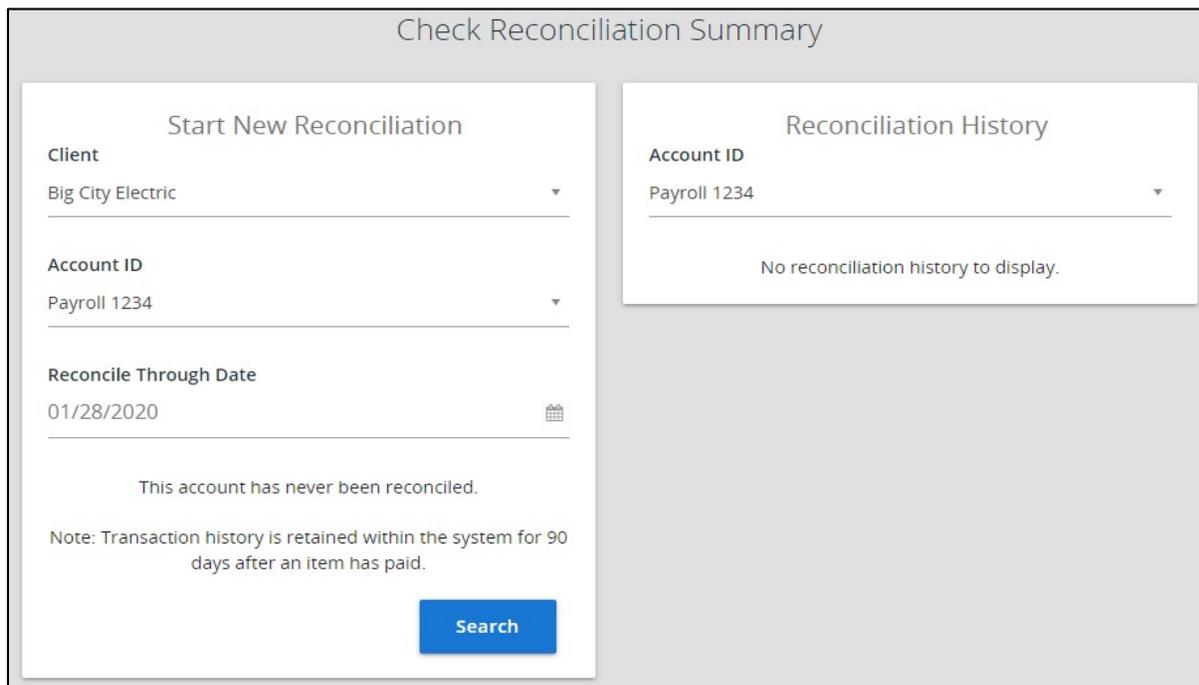

- **Client/Account ID** - the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Exception Date From** – the beginning posted date used to search for a range of exceptions.
- **Exception Date To** – the ending posted date used to search for a range of exceptions.
- **Transaction Type** – the type of transaction the exception item is.
- **Check Number From** – the beginning check number used to search for a range of checks.
- **Check Number To** – the ending check number used to search for a range of checks.
- **Decision** – specify the decisions to search within.
- **Reason** – specify reasons to search within.

Results page

Client	Account ID	Account Number	Trace Number	Check Number	Amount	Paid Date	Input Date	Exception	Exception Scrubbed	Service Charge Waived	Reversal	
*Safeway P...	0789	100140789	66222019930	219909	$727.34	11/20/2019	11/21/2019...	Paid not issued	Yes	No	No	⋮
*Safeway P...	0789	100140789	66222024464	219936	$632.41	11/20/2019	11/21/2019...	Paid not issued	Yes	No	No	⋮
*Safeway P...	0789	100140789	990201001901	219937	$63.60	11/20/2019	11/21/2019...	Paid not issued	Yes	No	No	⋮
*Safeway P...	0789	100140789	66222021692	219938	$776.46	11/20/2019	11/21/2019...	Paid not issued	Yes	No	No	⋮
*Safeway P...	0789	100140789	66223027566	219944	$811.84	11/20/2019	11/21/2019...	Paid not issued	Yes	No	No	⋮
*Safeway P...	0789	100140789	66222012841	219946	$834.58	11/20/2019	11/21/2019...	Paid not issued	Yes	No	No	⋮
*Safeway P...	0789	100140789	66222017365	219947	$8,195.00	11/20/2019	11/21/2019...	Paid not issued	Yes	No	No	⋮
*Safeway P...	0789	100140789	66222012553	219949	$50.47	11/20/2019	11/21/2019...	Paid not issued	Yes	No	No	⋮
*Safeway P...	0789	100140789	66222021439	219952	$408.97	11/20/2019	11/21/2019...	Paid not issued	Yes	No	No	⋮
*Safeway P...	0789	100140789	66224027920	219953	$115.00	11/20/2019	11/21/2019...	Paid not issued	Yes	No	No	⋮
					$2,270,598...							ⓘ

Showing **1-10** of **512** results |1| 2 3 ... 52 >   View 10 ⌄

- **Account Number** – the account number of the originator.
- **Trace Number** – the trace number uniquely identifies each Entry Detail Record within a batch in an ACH input file.
- **Check Number** – the check number of the item.
- **Amount** – the amount of the transaction.
- **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.
- **Transaction Description** – the transaction description.
- **Decision** – the decision for this exception item.
- **Reason** – the reason associated with the exception.
- **Decisioned By** – the user who performed the decision.
- **Exception Scrubbed** – indicates whether the exception was scrubbed.
- **Serviced Charge Waived** – indicates whether the service charge was waived.
- **Reversal** – indicates whether the exception was a reversal.

STALE DATE CHECKS

The Stale Dated Checks report allows the user to create a report of stale dated checks. A check is considered stale dated based upon the Stale Dated Check Days defined in the Retention Settings tab of the System Setup page. Select items by issued date, input date, as of date, or issued payee.
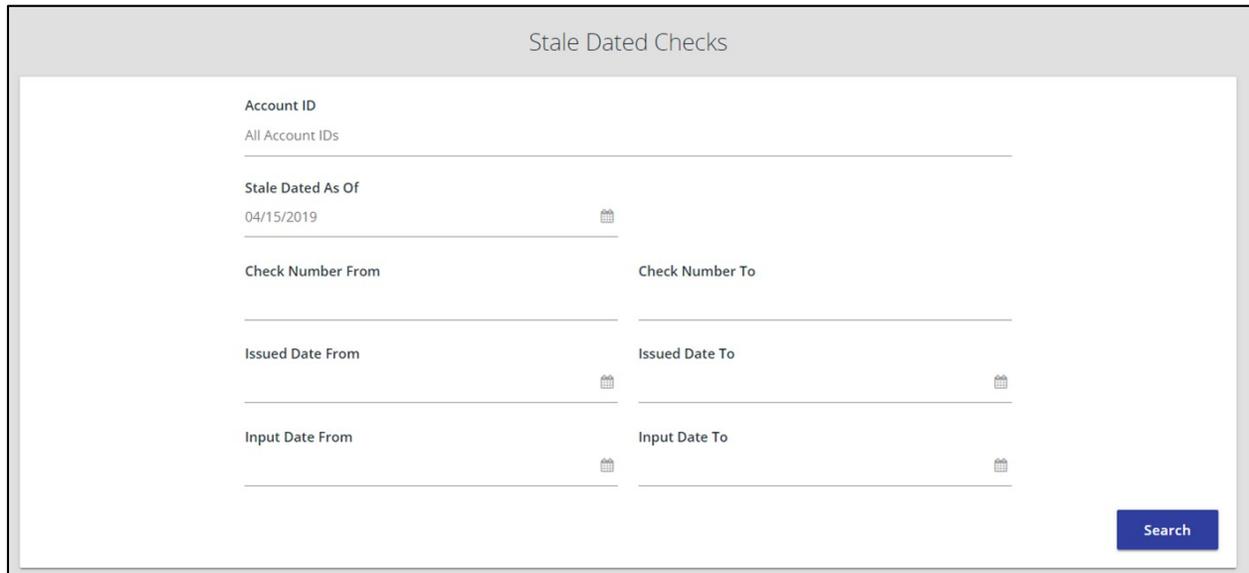
- **Client/Account ID** — the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Stale Dated As Of** — to create a report of stale dated checks "as of" a specific date in the past, enter a date in this field.
- **Check Number From** — the beginning check number used to search for a range of checks.
- **Issued Date From** — the beginning issued date used to search for a range of checks.
- **Issued Date To** — the ending issued date used to search for a range of checks.
- **Input Date** — the date the issued item was entered into the system.

CHECK RECONCILIATION SUMMARY

Use the Check Reconciliation Summary report 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.

Selection page

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

Results page

- **Show** – displays a detailed list of the items for any of the totals listed on the report.
- **Finish Reconciliation** – reconciles the checks.

DEPOSIT RECONCILIATION SUMMARY

The Deposit Reconciliation Summary report is used by clients to verify deposits made to an account. This report allows the client to reconcile a full list of all deposits on an account or to reconcile deposits for each location separately.

Selection page

- **Client/Account ID** – the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on the pages within the system and in emails generated by the system.
- **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** in included.

Results page

- **Location** – displays a list of locations if location information is available for this client. The location list values are populated based upon the serial number value from the client's deposit slips.
- **Finish Reconciliation** – reconciles the checks
- **Manage Locations** – allows the corporate client to deposit by location. When selected, a list of the locations displays with an option to define a description for the location.

- **Location Number** – the location the deposit is associated with. Note: The location number is appended to the description in parenthesis. Example: South Street (107).
- **Location Name** – the description of the location.

SYSTEM REPORTS

Use the System Reports section of the menu to view reports on system activity.

ACH AUTHORIZATION RULES

The ACH Authorization Rules page displays a listing of all pre-authorized rules and allows users with the Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules user right to set up, edit, and delete ACH authorization rules. This option is enabled in the Setup User Rights section of the User Setup (Client) page. Note: This report only displays rules for the accounts that the user has access to.

You can perform the following actions on this page:

- Drag a column header to reorder.
- Select the search filter to filter and search all results or select a specific column to search within.
- Select the columns icon to select or remove columns from the report.
- Select the export icon to export the search results to a Microsoft Excel or PDF file.
- Select the add icon to setup a new ACH authorization rule. This icon is not available if you do not have the **Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules** user right enabled.

ACH Authorization Rules
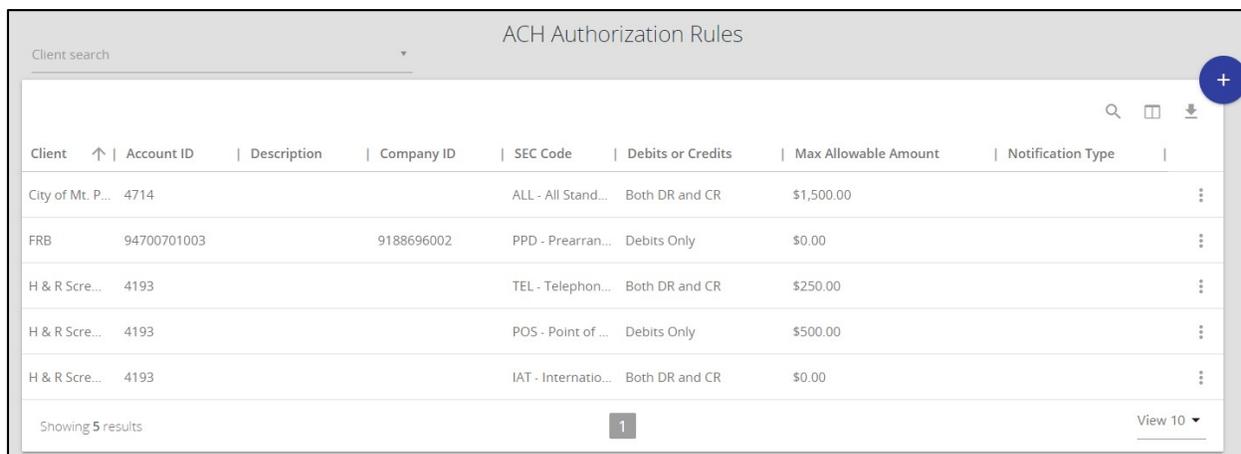
Client	Account ID	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
City of Mt. P...	4714			ALL - All Stand...	Both DR and CR	$1,500.00	
FRB	94700701003		9188696002	PPD - Prearran...	Debits Only	$0.00	
H & R Scre...	4193			TEL - Telephon...	Both DR and CR	$250.00	
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.
- **Client/Account ID** – the nickname or description that identifies this account to the customer. This Client/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 the 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 ID's.
- **SEC 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.
- **Max Allowable Amount** – 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 method of notifying the client of an unauthorized transaction. The following options are available:
  - **Create Exception** – any unauthorized ACH transaction becomes an exception that requires a pay or return decision by the client.
  - **Email Notification Only** – 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 File Processing Log displays a list of all issued check files that have been electronically submitted.

Selection page

Optionally choose specific clients to be included in the report. By default, all assigned clients are included in the report.

Results page

You can perform the following actions on this page:

- Drag a column header to reorder.
- Select the search filter to filter and search all results or select a specific column to search within.
- Select the columns icon to select or remove columns from the report.
- Select the export icon to export the search results to a Microsoft Excel or PDF file.

- **Client** – the client's name.
- **Client/Account ID** – the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **File Mapping Format** – the file processing type associated with this upload.
- **Status** – the results column from the Issued Check File Processing Log will display one of the following processing statuses:
  - **Unprocessed** – the file has been uploaded but has not yet been processed.
  - **Processed** – the file was processed successfully.
  - **Processed with Exceptions** – the file was processed successfully, but duplicate checks were not loaded.
  - **Rejected** – the file was rejected due to one of the following reasons:
    - A mismatch between the number of items/amount entered on the page and the number of items/amounts contained in the file.
    - The file format did not match the format selected.

- **Items** – the number of items in the file.
- **Amount** – the total amount in the file.
- **Input Date** – the date the file was uploaded.
- **User** – the user that uploaded the issued check file.
- **File Name** – the name of the issued check file uploaded into the system. Note: the system appends the date/time to the beginning of the file name.
- **View File** - specific users can be given the ability to download the issued check file that was uploaded by the customer. For those users, a **View File** link appears. When selected, the user has the option to save or view the file. The option to give this ability to users is done on the User Setup (Client) page. Depending on your configuration, the **View File** link may not appear for all issued check files.

GENERAL ITEMS

USER SETUP (CLIENT)

The User Setup (Client) page is used by the client administrator to manage their users. After additional users are added, please contact Treasury Client Support for assistance with linking the SSO.

Contact Information tab

- **First Name / Middle Initial / Last Name** – the name of the user.
- **Email Address** – the email address used to send system-generated email messages to this user.
- **Exclude From Email** – when selected, the user does not receive any email messages. If cleared, the user receives email messages based upon the email selections on the **System Messages** tab.
- **Primary Phone Number** – the primary phone number.
- **Secondary Phone Number** – the secondary phone number for the user.
- **Mobile Phone Number** – the mobile phone number for the user. The mobile number is used if the client has selected to receive text alerts.

- **Do Not Send Text Messages** – when selected, the user does not receive any text messages. When cleared, the user receives text messages based upon the text selections checked on the **System Messages** tab.
- **Limit Text Start & Stop Time** – if set to **Yes**, the times text messages are sent will be limited to between the start and stop times. If set to **No**, text messages will be sent whenever one is generated.
- **Text Messages Start Time** – the time of day that the system starts sending text messages.
- **Text Messages End Time** – the time of day that the system stops sending text messages.
  Note: If both the start and end times are set for the same time, the system sends test messages whenever one it generated.
- **Archive User** – when selected, the user is no longer active and is not allowed to log in to the system.

Security Settings tab

- **User Name** – the login name for the user.
- **Password / Verify Password** – the login password for the user. The password and verify password must match in order to set or change the user's password.
- **Client/Account ID** – the Client/Account ID is the number or description that identifies a specific account. The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Assign all new accounts to this user** – if selected, this user is automatically granted access to any new accounts added to the system for their client.
- **ACH Reports** – the ACH Reports section lists the ACH reporting files that have been defined for the client by Independent Financial
    - To enable a user to view/download a report, select the name under the **Available** column to move it to the **Assigned** column, or select **Add All.**
    - To notify the user each time a new report is available, select **ACH Reporting System New File Notification** in the **Email Types** section.
- **Assign all new ACH reports to this user** – if this box is selected, this user is automatically granted access to any new ACH reports added to the system for their client.
- **User Locked** – this checkbox determines if the user is locked out of the Positive Pay system. To unlock a user, uncheck this box. Please contact Treasury Client Support for assistance with unlocking a user from Positive Pay.

TRANSACTION DATA USER RIGHTS SECTION

- **Allow user to add/edit transactions** – if selected, the user can add and edit transactions (i.e., make pay and return decisions, void items).
- **Allow user to delete transactions** – if selected, the user can delete transactions from the system. Transactions can be deleted by clicking on the delete button while viewing transaction details.
- **Allow user to download issued check files** – if selected, the user can download issued check files from the Issued Check Processing Log page.
- **Check Exception Type** – specifies user permissions for check exceptions. The following options are available:
    - Cannot view exceptions or make decisions
    - Can view exceptions
    - Can view exceptions and make decisions
- **ACH Exception Type** – specifies user permissions for ACH exceptions. The following options are available:
    - Cannot view exceptions or make decisions
    - Can view exceptions
    - Can view exceptions and make decisions

SETUP USER RIGHTS SECTION

- **Allow user to add ACH Authorization Rules in Quick Exception Processing** – (ACH Positive Pay Only) if selected, the user can add an ACH authorization rule in the quick exception processing page when there is an ACH authorization exception (See Quick Exception Processing).
- **Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules** – (ACH Positive Pay Only) if selected, the user can set up, edit, and delete ACH authorization rules on the ACH Authorization Rules page.
- **Allow user to add/edit ACH Reports** – Functionality Not Enabled; please reach out to Treasury Client Support to request changes on ACH Report.

Menu Settings tab
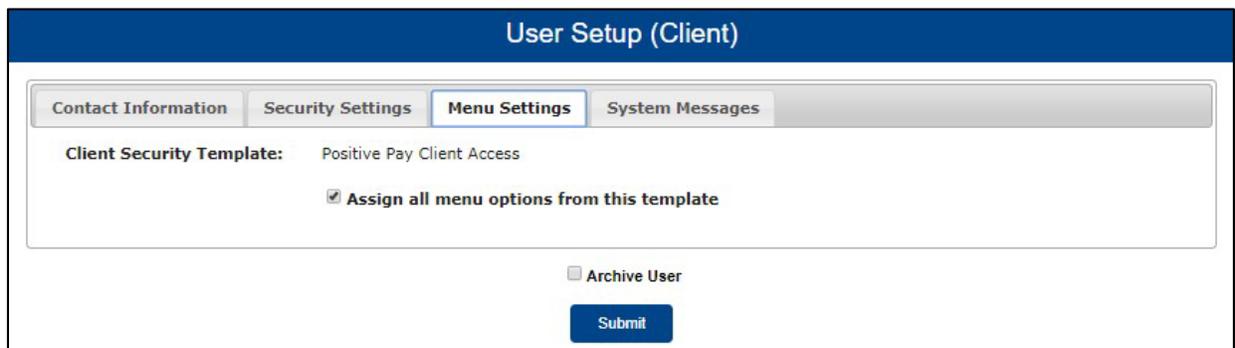
- **Assign all menu options from this template** – this option determines if the selected client user has access to all left-hand menu system actions that make up the security template their client is assigned. When cleared, this user will not be automatically assigned new left-hand menu system actions added to their client's security template automatically.
- **Menu options this user can access** – functions that are available to the corporate client are displayed in the bottom portion of the User Setup page. To enable a specific function for a user, select the box adjacent to the menu description. If a box is cleared, the menu item will not be available to the user. Menus appear based upon the logged on user's access rights.

System Messages tab

Select the email and text notification types that this user is to receive. Use the User Notification Template list to select **all**, **all email**, **all text**, or **none**.