



**Capital Express Positive Pay  
User Documentation Guide**

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## Positive Pay Overview

Positive Pay is a system provided optionally to Bank customers to help them detect and control fraud. Positive Pay is an effective and practical tool that simplifies your day-to-day operations by helping you guard your accounts against check and ACH fraud. In order to subscribe to Positive Pay, you must be enrolled in Capital Bank's Capital Express (Business Online Banking) system.

As checks and ACH items are presented to the Bank for payment each day, you have the opportunity through Positive Pay to tell the Bank whether exception items should be paid or returned. This decision must only be made on the day the items are presented to the Bank. If the Bank does not get any instructions from the account holder one way or the other, the items will be defaulted to "pay", just as they normally are processed without Positive Pay.

## Positive Pay Workflow and Benefits

- Import a Check Issued File via Capital Express each day that checks are written
- As checks and ACH entries are presented to your account for payment, the Positive Pay system will compare the presented checks and ACH to the Issued File/ACH Filter Rules you provided. If check amounts and/or check numbers and ACH Originators do not match, the system will automatically create a Positive Pay Exception Item file. An email notification is generated alerting you that there are exceptions.
- Login to Capital Express positive pay to review the Exception Item file, which will include images of the checks presented
- Make a "Pay" or "Return" decision for each Exception Item viewed during the Review Process.
- Send an email to [Operations@capitalbankmd.com](mailto:Operations@capitalbankmd.com), notifying the Bank of any encoding errors.
- **The review must be completed by 1:00pm EST or the Bank will impose the default decision, either Paying or Returning all Exception Items, based on Agreement.**
- All ACH debits will automatically be included in the Exception Item file until ACH Authorization Rules have been established.
- Stale date thresholds can be set that would result in all items over the defined Stale Date appearing as Exception Items for your review. The default is set to 180 days.
- ACH Dollar amount thresholds can be set that would result in all items over a defined dollar amount appearing as Exception Items for your review.

## 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.

Quick Exception Processing as of 05/23/2013

Account ID:       Processed Exceptions: (Count: 0) (Amount: \$0.00)

Display Type:       Unprocessed Exceptions: (Count: 7) (Amount: \$14,253.04)

Hide exceptions already decided      Total Exceptions: (Count: 7) (Amount: \$14,253.04)

NOTE: Exceptions will be given a decision of "Return" if no decision has been made by 11:00 AM.

| Account ID | Paid Date    | Check #    | Amount            | Payee     | Exception Type  | Pay   | Return                   | Reason                   |                |
|------------|--------------|------------|-------------------|-----------|---|---|--------------------------|--------------------------|----------------|
| 1          | BCE Op Acct  | 03/06/2013 | Add ACH Rule      | 218.65    |   | UNAUTHORIZED ACH TRANSACTION (CCD/987654321/DR) - Big City Ele Svc Fees Big City Electric | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 2          | BCE Op Acct  | 03/06/2013 | 3,121.80          |           | BLOCKED TRANSACTION (CCD/987654322/DR) - ABC MERCH PVMT DISTRICT SCHOOL BOARD | <input type="checkbox"/>  | <input type="checkbox"/> | <Not Selected>           |                |
| 3          | BCE Exp Acct | 03/06/2013 | View Image 13112  | 102.56    | Chuck E. Cheese   | PAYEE NAME MISMATCH   | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 4          | BCE Op Acct  | 03/06/2013 | View Image 13596  | 10,000.00 | Check Casher's Inc.   | AMOUNT MISMATCH (Issued Amount = 100.00)  | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 5          | BCE Op Acct  | 03/06/2013 | View Image 13560  | 586.49    |   | PAID NOT ISSUED   | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 6          | BCE Op Acct  | 03/06/2013 | View Image 13568  | 188.54    |   | PAID NOT ISSUED   | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 7          | BCE Op Acct  | 03/06/2013 | View Image 203712 | 35.00     |   | PAID NOT ISSUED   | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |

### Top Detail

Account ID:

Display Type:

Hide exceptions already decided

NOTE: Exceptions will be given a decision of "Return" if no decision has been made by 11:00 AM.

**Account ID:** Change this to display exceptions for a specific account.

**Display Type:** The exception display types option can be used to filter the exceptions based on type (Checks, ACH or Both).

**Hide Exceptions Already Decided:** Determines whether all exception items are displayed or only those in which a pay/return decision has not been made.

*Exception Processing – Quick Exception Processing (Continued)*

**Bottom Detail**

| Account ID          | Paid Date  | Check #                              | Amount    | Payee                  | Exception Type   | Pay                      | Return                   | Reason         |
|---------------------|------------|--------------------------------------|-----------|------------------------|--|--------------------------|--------------------------|----------------|
| 1<br>BCE Op<br>Acct | 03/06/2013 | Add ACH Rule                         | 218.65    |                        | UNAUTHORIZED ACH TRANSACTION (CCD/987654321/DR) - Big City Ele Svc Fees<br>Big City Electric | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 2<br>BCE Op<br>Acct | 03/06/2013 |                                      | 3,121.80  |                        | BLOCKED TRANSACTION (CCD/987654322/DR) - ABC MERCH PYMT DISTRICT<br>SCHOOL BOARD             | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 3<br>BCE Op<br>Acct | 03/06/2013 | <a href="#">View Image</a><br>13556  | 10,000.00 | Check Casher's<br>Inc. | AMOUNT MISMATCH (Issued Amount = 100.00)   | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 4<br>BCE Op<br>Acct | 03/06/2013 | <a href="#">View Image</a><br>13560  | 586.49    |                        | PAID NOT ISSUED  | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 5<br>BCE Op<br>Acct | 03/06/2013 | <a href="#">View Image</a><br>13568  | 188.54    |                        | PAID NOT ISSUED  | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 6<br>BCE Op<br>Acct | 03/06/2013 | <a href="#">View Image</a><br>203712 | 35.00     |                        | PAID NOT ISSUED  | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |

**Client/Account ID:** The Client/Account ID is the nickname or description that identifies this account.

**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.

**Payee:** The payee name for this check.

**Exception Type:** The reason that the item is on the exception list. 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.

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.

**Decision:** Check the box to indicate if the item should be paid or returned.

**Reason:** The reason for the pay/return decision.

## Transaction Processing – Issued Check File Submission

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

The screenshot shows the 'Submit Issued Check File' interface. It is divided into three steps:

- Step 1. Select a file to process.** A 'Choose File' button is next to the text 'No file chosen'. A callout box explains: 'Select a file to process: Enter a file path and name, or browse to the location of the issued check file'.
- Step 2. Input details about the file.** This section contains several input fields:
  - Account ID:** A dropdown menu with 'Operations Acct' selected.
  - File Processing Type:** A dropdown menu with 'NoDateCSV' selected. A callout box explains: 'The File Processing Type represents the file format that has been defined for the clients' issued check file.'
  - Items in File:** A text input field containing '6'.
  - Dollar Amount in File:** A text input field containing '600.00'.
  - Issued Date:** A text input field containing '08/05/2014'.
- Step 3. Click the "Process File" button.** A 'Process File' button is located at the bottom. A callout box explains: 'Click Process File to upload the file to the bank'.

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

The screenshot shows the 'Results: Processed with Exceptions' screen. At the top, there is a 'Close' button and a printer icon. Below this, a blue bar contains the text 'Error Message'. A table below the bar shows one entry:

|   | Error Message  |
|---|--|
| 1 | Check Number: 1552094 Amt: 60.50 Error:1002-CHECK IS ALREADY IN SYSTEM |

**Client/Account ID:** The Client/Account ID associated with the issued checks contained within the file. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system.

*Transaction Processing – Issued Check File Submission (Continued)*

**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.

**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 of items in the file, the file will be rejected.

**Issued Date:** If the issued check file does not have an issued date within the file, the user must be enter when the file is uploaded.

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

## Transaction Processing – 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. Any checks entered on this screen in one setting will be displayed below.

**Add New Issued Check**

**Account ID:**

**Amount:**

**Payee:**

**Check Number:**

**Issued Date:**

**Auto-Increment Check Number**

|   | Account ID  | Check Number | Amount                   | Issued Date | Payee             |
|---|-------------|--------------|--------------------------|-------------|-------------------|
| 1 | BCE-Payroll | 10001        | \$1,100.23               | 05/23/2013  | Jane Smith        |
| 2 | BCE-Payroll | 10002        | \$1,215.98               | 05/23/2013  | George Washington |
| 3 | BCE-Payroll | 10003        | \$590.02                 | 05/23/2013  | Richard Nixon     |
|   |             |              | <b>Total: \$2,906.23</b> |             |                   |

**Client/Account ID:** The Client/Account ID is the nickname or description that identifies this account to the customer.

**Check #:** The check number of this item.

**Amount:** The amount of the check.

**Issued Date:** The issued date for this check.

**Payee:** The payee name for this check. Note: Payee is only displayed if Display Payee is selected in the client setup screen.

**Auto-Increment Check Number:** Checking this box will increment the check number by one after each check submission.

## Transaction Processing – Review Checks

The Review Issued Checks screen displays all issued checks for the selected Client/Account ID. This includes outstanding issued items, paid items, and exceptions.

The Client/Account ID determines the account displayed. Changing this selection will refresh the screen.

| Review Checks            |        |             |             |            |         |           |                     |         |  |  |
|--------------------------|--------|-------------|-------------|------------|---------|-----------|---------------------|---------|--|--|
| Account ID: BCE Op Acct  |        |             |             |            |         |           |                     |         |  | (Count: 5,656) (Amount: \$12,277,038.94) |
| <a href="#">Show Key</a> |        |             |             |            |         |           |                     |         |  |  |
|                          | Status | Account ID  | Issued Date | Paid Date  | Check # | Amount    | Payee               | Details |  |  |
| 1                        | ⚠      | BCE Op Acct | 03/06/2013  | 03/06/2013 | 13556   | 10,000.00 | Check Casher's Inc. | Display |  |  |
| 2                        | ⚠      | BCE Op Acct | 03/06/2013  | 03/06/2013 | 13553   | 960.85    |                     | Display |  |  |
| 3                        | ✓      | BCE Op Acct | 03/06/2013  | 03/06/2013 | 13553   | 960.85    |                     | Display |  |  |
| 4                        | ⚠      | BCE Op Acct | 03/06/2013  | 03/06/2013 | 13560   | 586.49    |                     | Display |  |  |
| 5                        | ⚠      | BCE Op Acct | 03/06/2013  | 03/06/2013 | 13555   | 439.69    |                     | Display |  |  |
| 6                        |        | BCE Op Acct | 03/06/2013  | 03/06/2013 | 13556   | 370.69    |                     | Display |  |  |
| 7                        | ⚠      | BCE Op Acct | 03/06/2013  | 03/06/2013 | 13549   | 354.37    | Joe Franklin        | Display |  |  |
| 8                        | ⚠      | BCE Op Acct | 03/06/2013  | 03/06/2013 | 13568   | 188.54    |                     | Display |  |  |
| 9                        |        | BCE Op Acct | 03/05/2013  |            | 987     | 987.98    | Steve Hansen        | Display |  |  |
| 10                       |        | BCE Op Acct | 03/05/2013  |            | 988     | 857.58    | Steve               | Display |  |  |
| 11                       |        | BCE Op Acct | 03/05/2013  | 03/06/2013 | 13549   | 539.65    | Joe Franklin        | Display |  |  |
| 12                       | ✓      | BCE Op Acct | 03/05/2013  | 03/06/2013 | 13556   | 100.00    | Check Casher's Inc. | Display |  |  |
| 13                       |        | BCE Op Acct | 03/04/2013  |            | 135550  | 439.69    | James Johnson III   | Display |  |  |
| 14                       | ⓪      | BCE Op Acct | 03/01/2013  |            | 20008   | 300.00    | Jello Inc           | Display |  |  |
| 15                       | ⓪      | BCE Op Acct | 03/01/2013  |            | 20007   | 200.00    | Centrix Bank        | Display |  |  |
| 16                       |        | BCE Op Acct | 02/26/2013  |            | 135680  | 188.54    | Mike Holyfield      | Display |  |  |
| 17                       |        | BCE Op Acct | 02/25/2013  |            | 135600  | 586.49    | Mandalay Bay        | Display |  |  |
| 18                       |        | BCE Op Acct | 02/23/2013  |            | 135490  | 354.37    | Andrew Paulsen      | Display |  |  |
| 19                       |        | BCE Op Acct | 02/22/2013  |            | 135530  | 960.85    | Brian Johnson       | Display |  |  |
| 20                       | ⚠      | BCE Op Acct | 11/03/2011  | 03/06/2013 | 555555  | 555.00    |                     | Display |  |  |

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If a large number of items are present, multiple pages will exist.

The following columns appear on the Review Issued Checks screen:

**Status:** Icons representing the status of the transaction. By clicking on the *Show Key* link in the top-right portion of the screen, a legend displaying the description of each status icon is displayed. The possible statuses represented by an icon are as follows:

|   |                     |
|---|---------------------|
| ⚠ | <b>Exception</b>    |
| ✓ | <b>Paid</b>         |
| ✗ | <b>Stop Payment</b> |
| ⓪ | <b>Reversal</b>     |
| ⓪ | <b>Void</b>         |

**Exception:** Displayed on items that are flagged as 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:** No icon indicates that the item is an outstanding check.

*Transaction Processing – Review Checks (Continued)*

**Client/Account ID:** 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 screens within the system and in emails generated by the system.

**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.

**Check #:** The check number of this item.

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

**Payee:** The payee name for this check. Note: Payee is only displayed if Display Payee is selected in the client setup screen.

## Transaction Processing – Review Checks (Display Details)

When the *Display* link is clicked, detailed transaction information is displayed.

The screenshot shows a web-based form for reviewing check details. At the top, there is a header bar with the following information: 'BCE Op Acct', '01/07/2014', '2846', '1.717.04', 'Kimberly Thomas', and a 'Hide' link. The main form area is yellow and contains several fields: 'Account ID' (dropdown menu with 'BCE Op Acct' selected), 'Check Number' (text box with '2846'), 'Amount' (text box with '1,717.04'), 'Payee' (text box with 'Kimberly Thomas'), 'Issued Date' (text box with '01/07/2014'), 'Decision' (dropdown menu with '<Not Selected>' selected), 'Date Reconciled' (text box), 'Paid Date' (text box), 'Return Reason' (dropdown menu with '<Not Selected>' selected), 'Trace Number' (text box with '0'), and 'Additional Notes' (text area). At the bottom left of the form are 'Update' and 'Delete' buttons. Below the form, there is a status bar with 'Submission Types: E-File' and 'Reversal: NO'.

**Client/Account ID:** 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 screens within the system and in emails generated by the system.

**Check Number:** The check number of this item.

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

**Payee:** The payee name for this check.

**Issued Date:** The date this item was issued. On *Paid Not Issued* exceptions, the paid date is defaulted into the issued date field.

**Decision:** The decision that has been applied to this exception. If no decision has been applied, the field is displayed as <Not Selected>.

**Date Reconciled:** The date the system was reconciled within the system in the Check Reconciliation Summary screen. This field is not editable.

**Paid Date:** The date the item was posted/paid.

**Return Reason:** The reason for the pay/return decision. If no reason has been applied, the field is displayed as <Not Selected>.

**Trace Number:** A unique transaction ID number that is generated by the core processing system.

**Date Stop Request:** If the client requested a stop payment on the item, the date that the stop was requested is displayed.

**Void Date:** If the item has been voided, the void checkbox is checked; otherwise, the checkbox is blank.

**Notes:** Freeform text field that allows the client to add notes to this item.

**Submission Type:** Indicates how the item was originally loaded into the system. The following values may be displayed:

E-file: Indicates that the item was electronically loaded from an issued file.

Manual: Indicates that the item was not electronically loaded from an issued file. The item was either manually input through the Add New Issued Check screen or the item was added by the system during the nightly update.

*Transaction Processing – Review Checks – Display Details (Continued)*

**Stop Pay Status:** Indicates whether a stop payment has been placed on the item. The following values may be displayed:

None: Indicates the client has not requested that the item be stopped.

Requested: Indicates the client has requested that the item be stopped, but the bank has not applied the stop payment to the system.

Applied: Indicate the client has requested that the item be stopped and the bank has applied the stop payment request to the system.

Item Stopped: Indicates the client has requested that the item be stopped and the item was already presented for payment and stopped by the bank.

**Reversal:** Indicates if the item was reversed.

## Transaction Processing – Void a Check

The Void Check screen is used to void an issued check.

### Void a Check

**Step 1.** Enter check information.

---

**Account ID:**

**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.

---

| Account ID  | Check # | Check Amount | Issued Date |
|-------------|---------|--------------|-------------|
| BCE-Payroll | 10003   | 590.02       | 05/23/2013  |

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

---

**Note: Voids are retained within the system for 60 days after an item has been voided.**

**Client/Account ID:** 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 screens within the system and in emails generated by the system.

**Check Number:** The number of the issued check.

**Check Amount:** The amount the check was written for.

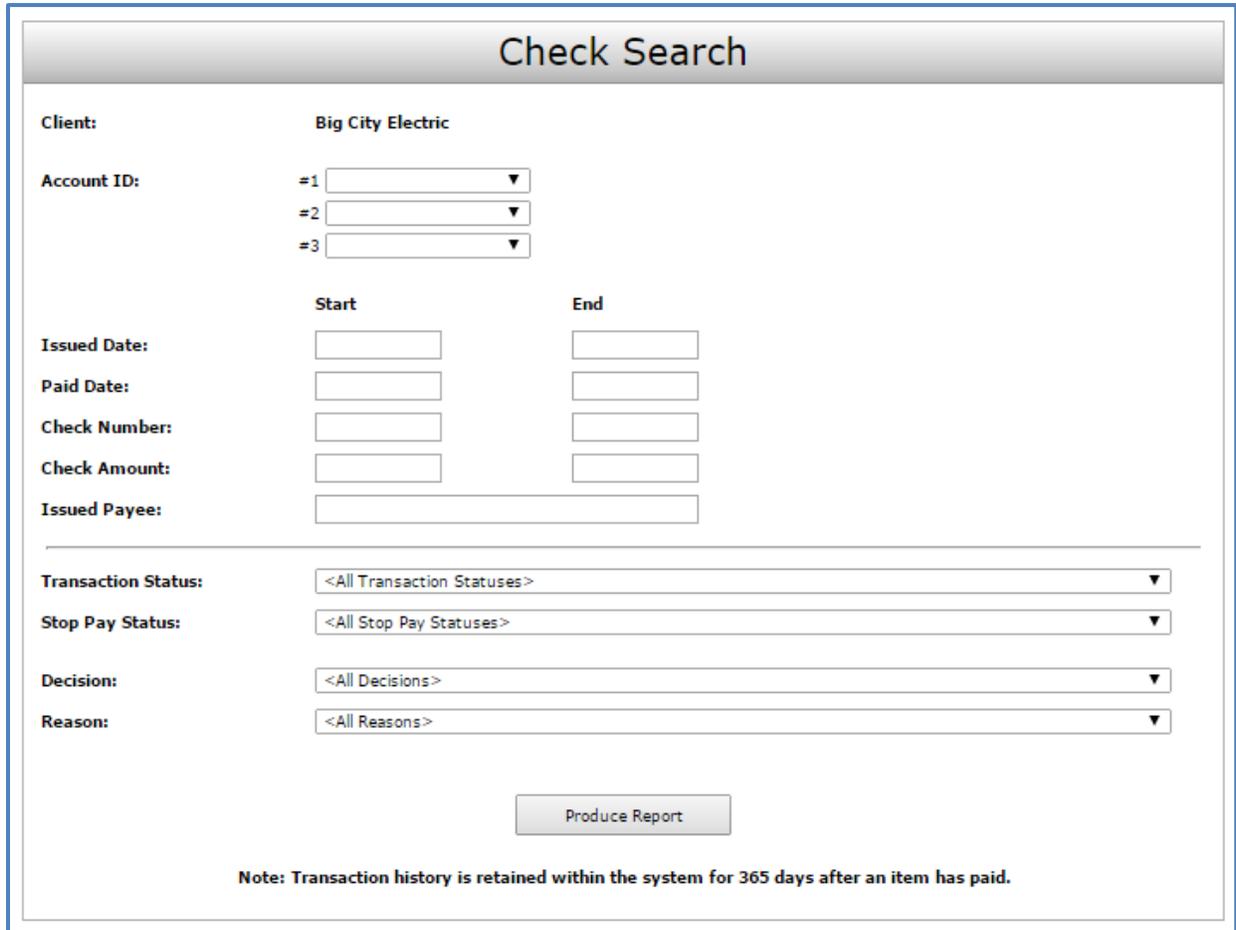
**Issued Date:** The date the check was issued.

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

## Transaction Processing – Check Search

The Check Search screen is used to search for specific transactions using dynamic selection criteria.

*Selection Screen:*



**Client:** Big City Electric

**Account ID:** #1  #2  #3

|                      | Start                | End                  |
|----------------------|----------------------|----------------------|
| <b>Issued Date:</b>  | <input type="text"/> | <input type="text"/> |
| <b>Paid Date:</b>    | <input type="text"/> | <input type="text"/> |
| <b>Check Number:</b> | <input type="text"/> | <input type="text"/> |
| <b>Check Amount:</b> | <input type="text"/> | <input type="text"/> |
| <b>Issued Payee:</b> | <input type="text"/> |                      |

**Transaction Status:** <All Transaction Statuses>

**Stop Pay Status:** <All Stop Pay Statuses>

**Decision:** <All Decisions>

**Reason:** <All Reasons>

**Note:** Transaction history is retained within the system for 365 days after an item has paid.

**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.

**Issued Date:** The Issued Date is used to search for transactions based upon the issued date of checks. A date range may be entered using the Start and End date fields. If searching for a specific date, enter the date in both the start and end date fields.

**Paid Date:** The Paid Date is used to search for transactions based upon the date the item was posted. A date range may be entered in the Start and End date fields. If searching for a specific date, enter the date in both the start and end date fields.

**Check Number:** The Check Number is used to search for transactions based upon check numbers. A range of check numbers may be selected by entering both a Start and End check number. If searching for a single check, enter the check number in the start field (the end field may be left blank).

**Check Amount:** The Check Amount is used to search for transactions based upon a specific dollar amount or dollar range. If searching for an exact amount, enter the amount in the start field (the end field may be left blank).

**Issued Payee:** The Issued Payee checkbox is used to search by issued payee.  
*Transaction Processing – Check Search (Continued)*

**Transaction Status:** To search for checks based upon the status of the check, select a status from the list. The following statuses are available:

- Issued and Not Paid: Lists outstanding issued checks.
- Issued and Paid: Lists paid checks.
- Current Exceptions: Lists today’s exceptions.
- All Exceptions: Lists exceptions from today and from previous days.
- Void: Lists voided checks.

**Stop Pay Status:** To search for checks in which a stop pay request has been issued, select a stop pay status from the list. The following stop pay statuses are available:

- Requested Stop Pay: The stop payment request has been requested but has not been applied by the bank.
- Requested and Placed: The bank has applied the stop payment.
- Item Stopped and Returned: The item was presented for payment and stopped by the bank.

**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 Screen:*

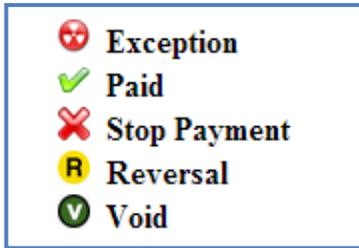
|   | Status | Account ID    | Issued Date | Paid Date  | Check # | Amount   | Payee | Details |
|---|--------|---------------|-------------|------------|---------|----------|-------|---------|
| 1 | ✔      | BCE Op Acct   | 10/01/2011  | 04/24/2013 | 445566  | 100.00   |       | Display |
| 2 | ✔      | BCE Op Acct 2 | 06/17/2011  | 03/10/2013 | 3416    | 1,891.26 |       | Display |
| 3 | ✔      | BCE Op Acct   | 06/17/2011  | 03/10/2013 | 3416    | 1,891.26 |       | Display |
| 4 | ✘      | BCE Op Acct   | 06/21/2011  | 03/0       |         |          |       |         |
| 5 | ✘      | BCE Op Acct   | 11/03/2011  | 03/0       |         |          |       |         |

Click *Display* to view detailed information about a check.

- Once the Transaction Search criteria are submitted, all transactions that match the criteria will be displayed.
- If a large number of items meet the search criteria, multiple pages will exist.

The following columns appear on the Check Search screen:

**Status:** Icons representing the status of the transaction. By clicking on the *Show Key* link in the top-right portion of the screen, a legend displaying the description of each status icon is displayed. The possible statuses represented by an icon are as follows:



**Exception:** Displayed on items that are flagged as 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:** No icon indicates that the item is an outstanding check.

**Client/Account ID:** 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 screens within the system and in emails generated by the system.

*Transaction Processing – Check Search (Continued)*

**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.

**Check #:** The check number of this item.

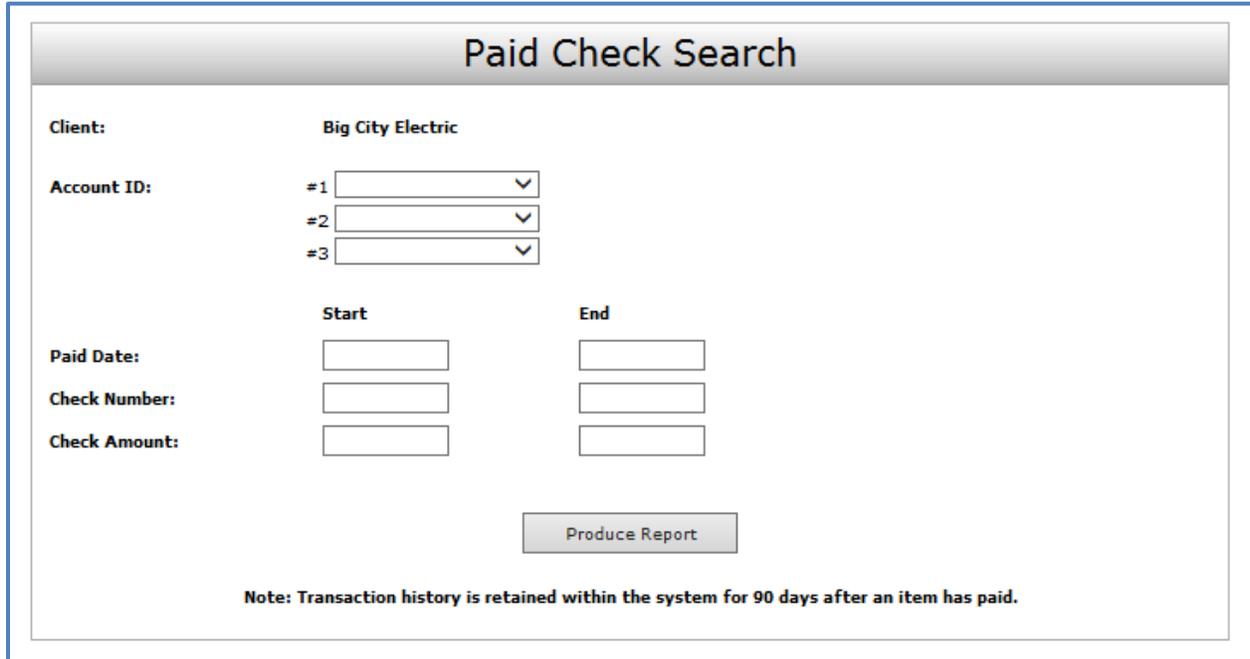
**Amount:** The amount of the check that has been presented for payment.

**Payee:** The payee name for this check.

## Transaction Processing – Paid Check Search

The Paid Check Search screen is used to search for specific transactions using dynamic selection criteria.

*Selection Screen:*



**Paid Check Search**

**Client:** Big City Electric

**Account ID:** #1     
#2     
#3

**Paid Date:**

**Check Number:**

**Check Amount:**

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

**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.

**Paid Date:** The Paid Date checkbox is used to search for transactions based upon the date the item was posted. A date range may be entered in the Start and End date fields. If searching for a specific date, enter the date in the start date field.

**Check #:** The Check # checkbox is used to search for transactions based upon check numbers. A range of check numbers may be selected by entering both a Start and End check number. If searching for a single check, enter the check number in the start field.

**Check Amount:** The Check Amount checkbox is used to search for transactions based upon a specific dollar amount or dollar range. If searching for an exact amount, enter the amount in the start field.

*Transaction Processing – Paid Check Search (Continued)*

**Results Screen:**

|   | Status | Account ID  | Issued Date | Paid Date  | Check #                          | Amount   | Payee           |
|---|--------|-------------|-------------|------------|----------------------------------|----------|-----------------|
| 1 | ✓      | BCE Op Acct | 05/16/2013  | 05/16/2013 | <a href="#">View Image 101</a>   | 100.00   |                 |
| 2 | ✓      | BCE Op Acct | 07/06/2012  | 05/08/2013 | <a href="#">View Image 71938</a> | 1,974.61 | Lnd Enghnm, In. |
| 3 | ✓      | BCE Op Acct | 09/19/2012  | 05/02/2013 | <a href="#">View Image 1</a>     | 100.00   | John Wayne      |
| 4 | ✓      | BCE Op Acct | 09/19/2012  | 05/01/2013 | <a href="#">View Image 2</a>     | 200.00   | John Wayne      |

**Client/Account ID:** 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 screens within the system and in emails generated by the system.

**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.

**Check #:** The check number of this item.

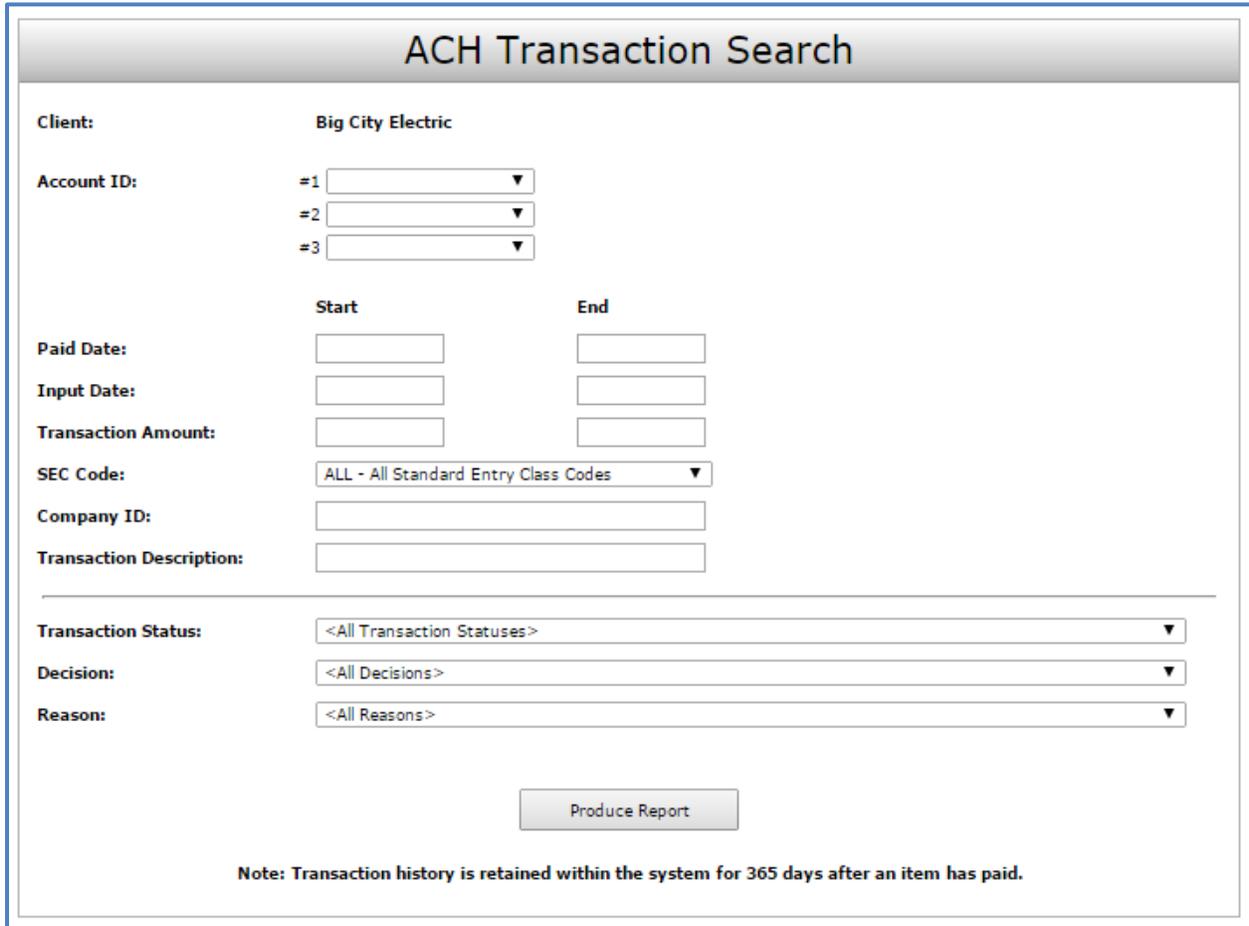
**Amount:** The amount of the check that has been presented for payment.

**Payee:** The payee name for this check. *Note:* Payee is only displayed if Display Payee is selected in the client setup screen.

## Transaction Processing – ACH Transaction Search

The ACH Transactions Search screen is used to search for specific transactions using dynamic selection criteria.

*Selection Screen:*



**ACH Transaction Search**

Client: Big City Electric

Account ID: #1 [dropdown]  
#2 [dropdown]  
#3 [dropdown]

Paid Date: [Start] [End]  
Input Date: [Start] [End]  
Transaction Amount: [Start] [End]

SEC Code: ALL - All Standard Entry Class Codes [dropdown]

Company ID: [input]  
Transaction Description: [input]

Transaction Status: <All Transaction Statuses> [dropdown]  
Decision: <All Decisions> [dropdown]  
Reason: <All Reasons> [dropdown]

Produce Report

Note: Transaction history is retained within the system for 365 days after an item has paid.

**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.

**Paid Date:** The Paid Date is used to search for transactions based upon the date the item was posted. A date range may be entered in the Start and End date fields. If searching for a specific date, enter the date in both the start and end date fields.

**Input Date:** The Input Date is used to search for transactions based upon the input date of the transaction. A date range may be entered using the Start and End date fields. If searching for a specific date, enter the date in both the start and end date fields.

**Transaction Amount:** The Transaction Amount is used to search for transactions based upon a specific dollar amount or dollar range. If searching for an exact amount, enter the amount in the start field (the end field may be left blank).

**SEC Code:** To search for transactions based upon the ACH Standard Entry Class (SEC) code, select an SEC Code from the list.

*Transaction Processing – ACH Transaction Search (Continued)*

**Company ID:** To search for transactions containing a specific ACH originating company identification number, enter the company ID value.

**Transaction Description:** To search for transaction based upon the partial or full transaction description text, enter the partial or full description text.

**Transaction Status:** To search for ACH transactions based upon the status, select a status from the list. The following statuses are available:

Current Exceptions: Lists today's exceptions.

All Exceptions: Lists exceptions from today and from previous days.

**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 Screen:*

|   | Status | Account ID  | Paid Date  | ACH Company ID | ACH SEC | DR/CR | Transaction Amount | TransactionDescription                    | Details |
|---|--------|-------------|------------|----------------|---------|-------|--------------------|---|---------|
| 1 | ✓      | BCE Op Acct | 06/09/2014 | 555555555      | CCD     | CR    | \$131.51           | DISCOVER NETWORK SETTLEMENT xxxxxxxx28999 | Display |
| 2 | ✓      | BCE Op Acct | 06/12/2014 | 444444444      | CCD     | CR    | \$3,265.16         | GLOBAL PAY GLOBAL DEP xxxxxxxx78          | Display |
| 3 | ✘      | BCE Op Acct | 06/16/2014 | 987654         |         |       |                    |   |         |

Click *Display* to view detailed information about a transaction.

- Once the Transaction Search criteria are submitted, all transactions that match the criteria will be displayed.
- If a large number of items meet the search criteria, multiple pages will exist.

The following columns appear on the ACH Transaction Search screen:

**Status:** Icons representing the status of the transaction. By clicking on the *Show Key* link in the top-right portion of the screen, a legend displaying the description of each status icon is displayed. The possible statuses represented by an icon are as follows:

**Exception:** Displayed on items that are flagged as exceptions by the system.

**Paid:** Displayed on items that have been previously paid.

**Client/Account ID:** 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 screens within the system and in emails generated by the system.

**Paid Date:** The paid date for this transaction.

**ACH Company ID:** The originating ACH company's identification number.

**ACH SEC:** The ACH standard entry class.

**DR/CR:** Indicates if the transaction is a debit or credit.

**Transaction Amount:** The amount of the ACH transaction that has been presented for payment.

**Transaction Description:** The description of the ACH transaction.

## Transaction Processing – Paid/Transaction Extract

The Reverse Positive Pay/Transaction 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.

**Transaction Extract (XLS File)**

**Step 1.** Select a "Account ID" and "Extract through date".

---

Account ID:  ▼

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 ID  | File                      | Report                      | Date Created      | Item Count |                        |
|---|-------------|---------------------------|-----------------------------|-------------------|------------|------------------------|
| 1 | BCE Op Acct | <a href="#">View File</a> | <a href="#">View Report</a> | 05/23/13 10:42 AM | 2744       | <a href="#">Remove</a> |

**Client/Account ID:** 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 screens within the system and in emails generated by the system. *Note:* The label used for this field (typically "Client ID" or "Account ID") throughout the system is defined by the Bank.

**Extract from date:** The extract from date is an optional field. By default the system will extract all items that have not been previously extracted.

**Extract Thru Date:** The date through which posted items are included in the extract file.

*Transaction Processing – Reverse Positive Pay/Transaction Extract Report (Continued)*

| INST : 000                |         | CENTRIX BANK               |          | RUN DATE: 05/23/13                       |           |
|---------------------------|---------|----------------------------|----------|--|-----------|
| SYSTEM: 05/23/13 10:45 AM |         | TRANSACTION EXTRACT REPORT |          | PROCESSED THRU: 05/23/13                 |           |
| CLIENT: Big City Electric |         | ACCOUNT ID: BCE Op Acct    |          | FILE NAME: BCEOpAcct_20130523_104250.xls |           |
|                           | CHECK # | PAID DATE                  | AMOUNT   | DR/CR                                    | REFERENCE |
| 1                         | 0       | 06/21/2011                 | 1,353.78 | DR                                       | 43001050  |
| 2                         | 2389    | 06/24/2011                 | 16.65    | DR                                       | 41005949  |
| 3                         | 2921    | 07/07/2011                 | 189.88   | DR                                       | 41000163  |
| 4                         | 2927    | 06/22/2011                 | 1,938.35 | DR                                       | 3000802   |
| 5                         | 3092    | 07/05/2011                 | 296.12   | DR                                       | 41000414  |
| 6                         | 3117    | 06/22/2011                 | 1,880.59 | DR                                       | 3000801   |
| 7                         | 3251    | 06/21/2011                 | 345.39   | DR                                       | 41015330  |
| 8                         | 3253    | 06/29/2011                 | 119.50   | DR                                       | 41002533  |
| 9                         | 3280    | 07/02/2011                 | 309.47   | DR                                       | 42004524  |
| 10                        | 3292    | 06/24/2011                 | 225.11   | DR                                       | 41013836  |
| 11                        | 3296    | 06/25/2011                 | 208.65   | DR                                       | 3000636   |
| 12                        | 3300    | 06/21/2011                 | 272.57   | DR                                       | 41008848  |
| 13                        | 3306    | 07/06/2011                 | 2,284.35 | DR                                       | 44010656  |

## Transaction Reports – All Checks

The All Checks Report filter screen generates an on-line report using dynamic selection criteria. Select items by Issued Date, Paid Date, Input Date, Exception Date or Issued Payee. Optionally select items that meet a specific pay/return decision or return reason.

*Selection Screen:*

**All Checks**

**Client:** Big City Electric

**Account ID:** #1   
 #2   
 #3

**Issued Date:** Start  End

**Paid Date:**

**Input Date:**

**Exception Date:**

**Issued Payee:**

---

**Decision:** <All Decisions>

**Reason:** <All Reasons>

**Include Reversals:** No

**Note: Transaction history is retained within the system for 365 days after an item has paid.**

Optionally chose specific accounts to be included in the report. By default, all assigned accounts are included in the report.

*Results Screen:*

[Go Back](#)

| All Checks (7) |             |              |                   |                  |             |            |            |        |
|----------------|-------------|--------------|-------------------|------------------|-------------|------------|------------|--------|
|                | Account ID  | Check Number | Check Amount      | Payee            | Issued Date | Paid Date  | Input Date | Status |
| 1              | BCE Op Acct | 983613       | \$296.12          | Anderson Ford    | 06/17/2011  | 04/08/2012 | 06/17/2011 | Paid   |
| 2              | BCE Op Acct | 983614       | \$2,638.80        | General Discount | 06/17/2011  | 04/08/2012 | 06/17/2011 | Paid   |
| 3              | BCE Op Acct | 983615       | \$486.20          | Grocery Store    | 10/13/2010  | 04/08/2012 | 10/13/2010 | Paid   |
| 4              | BCE Op Acct | 983616       | \$70.00           | Television Mart  | 10/13/2010  | 04/08/2012 | 10/13/2010 | Paid   |
| 5              | BCE Op Acct | 983617       | \$395.00          | BioMat           | 10/13/2010  | 04/08/2012 | 10/13/2010 | Paid   |
| 6              | BCE Op Acct | 983618       | \$4.06            | Print Graphics   | 10/13/2010  | 04/08/2012 | 10/13/2010 | Paid   |
| 7              | BCE Op Acct | 983619       | \$1.27            | Custom Auto      | 10/13/2010  | 04/08/2012 | 10/13/2010 | Paid   |
|                |             |              | <b>\$3,891.45</b> |                  |             |            |            |        |

**Selection Criteria:**  
 Client: Big City Electric  
 Account ID: BCE Op Acct  
 Paid Date: 04/08/2012 - 04/08/2012

The report can be printed or exported to Excel by clicking on the buttons.

Click on "Go Back" to return to the report selection screen.

**Client/Account ID:** 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 screens within the system and in emails generated by the system.

*Transaction Reports – All Checks (Continued)*

**Check Number:** The check number of this item.

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

**Payee:** The name of the issued payee for this check.

**Issued Date:** This is the date the check was issued.

**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.

**Status:** The current status of the check.

Stop Payment: Displayed for checks that have been stopped with a stop payment.

Exception: Displayed on items that are flagged as exceptions by the system.

Paid: Displayed on items that have been previously paid.

Void: Displayed on items that have been voided.

Void (A): Indicates that the item was automatically voided.

Issued: Indicates that the item is an outstanding check.

## Transaction Reports – Outstanding Issued Checks

The Outstanding Issued Checks report filter screen allows the user to create an outstanding issued checks report using dynamic selection criteria. Select items by Issued Date, Input Date, Outstanding as of Date or Issued Payee.

*Selection Screen:*

The report can be printed or exported to Excel by clicking on the buttons.

Click on "Go Back" to return to the report selection screen.

*Results Screen:*

| Outstanding Issued Checks (3) |              |              |                   |                   |             |                |
|-------------------------------|--------------|--------------|-------------------|-------------------|-------------|----------------|
|                               | Account ID   | Check Number | Check Amount      | Payee             | Issued Date | Input Date     |
| 1                             | BCE: Payroll | 10001        | \$1,100.23        | Jane Smith        | 05/23/2013  | 05/23/2013 (M) |
| 2                             | BCE: Payroll | 10002        | \$1,215.98        | George Washington | 05/23/2013  | 05/23/2013 (M) |
| 3                             | BCE: Payroll | 10003        | \$590.02          | Richard Nixon     | 05/23/2013  | 05/23/2013 (M) |
|                               |              |              | <b>\$2,906.23</b> |                   |             |                |

Selection Criteria:  
 Client: Big City Electric  
 As of Date: 05/29/2013  
 Issued Date: 05/22/2013

**Client/Account ID:** 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 screens 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.

**Payee:** This is the name of the issued payee for this check.

**Issued Date:** This is the date the check was issued.

**Input Date:** The date the issued item was entered into the system.

## Transaction Reports – Daily Issued Checks Summary

The Daily Issued Checks 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 Screen:*

The report can be printed or exported to Excel by clicking on the buttons. Additionally, the issued date criteria can be changed without going back to the selection screen.

Click on "Go Back" to return to the report selection screen.

*Results Screen:*

|    | Issued Date | Account ID  | Check Count | Check Amount       |
|----|-------------|-------------|-------------|--------------------|
| 1  | 01/23/2013  | BCE-Payroll | 5           | \$512.00           |
| 2  | 01/25/2013  | BCE-Payroll | 2           | \$1,001.00         |
| 3  | 01/29/2013  | BCE-Payroll | 182         | \$6,630.30         |
| 4  | 02/22/2013  | BCE Op Acct | 1           | \$960.85           |
| 5  | 02/23/2013  | BCE Op Acct | 1           | \$354.37           |
| 6  | 02/25/2013  | BCE Op Acct | 1           | \$586.49           |
| 7  | 02/26/2013  | BCE Op Acct | 1           | \$188.54           |
| 8  | 03/01/2013  | BCE Op Acct | 2           | \$500.00           |
| 9  | 03/04/2013  | BCE Op Acct | 1           | \$439.69           |
| 10 | 03/05/2013  | BCE Op Acct | 4           | \$2,485.21         |
| 11 | 03/05/2013  | BCE-Payroll | 2           | \$1,800.00         |
| 12 | 03/06/2013  | BCE Op Acct | 7           | \$13,421.79        |
| 13 | 04/01/2013  | BCE-Payroll | 1           | \$1,000.00         |
| 14 | 05/23/2013  | BCE-Payroll | 3           | \$2,906.23         |
|    |             |             |             | <b>\$32,786.47</b> |

Selection Criteria:  
Client: Big City Electric

**Issued Date:** The date the checks were issued.

**Client/Account ID:** 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 screens within the system and in emails generated by the system.

**Check Count:** The number of checks issued.

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

## Transaction Reports – Paid Checks

The Paid Checks report filter screen allows the user to create a report of paid checks using dynamic selection criteria. Select items by Issued Date, Paid Date, Input Date or Issued Payee.

*Selection Screen:*

**Paid Checks**

**Client:** Big City Electric

**Account ID:** =1    
 =2    
 =3

**Issued Date:** Start  End

**Paid Date:**

**Input Date:**

**Issued Payee:**

**Include Reversals:** No

Note: Transaction history is retained within the system for 60 days after an item has paid.

Optionally chose specific accounts to be included in the report. By default, all assigned accounts are included in the report.

The report can be printed or exported to Excel by clicking on the buttons.

Click on "Go Back" to return to the report selection screen.

*Results Screen:*

| Paid Checks (7) |             |              |                   |                  |             |            |            |
|-----------------|-------------|--------------|-------------------|------------------|-------------|------------|------------|
|                 | Account ID  | Check Number | Check Amount      | Payee            | Issued Date | Paid Date  | Input Date |
| 1               | BCE Op Acct | 983613       | \$296.12          | Anderson Ford    | 06/17/2011  | 04/08/2012 | 06/17/2011 |
| 2               | BCE Op Acct | 983614       | \$2,638.80        | General Discount | 06/17/2011  | 04/08/2012 | 06/17/2011 |
| 3               | BCE Op Acct | 983615       | \$486.20          | Grocery Store    | 10/13/2010  | 04/08/2012 | 10/13/2010 |
| 4               | BCE Op Acct | 983616       | \$70.00           | Television Mart  | 10/13/2010  | 04/08/2012 | 10/13/2010 |
| 5               | BCE Op Acct | 983617       | \$395.00          | BioMat           | 10/13/2010  | 04/08/2012 | 10/13/2010 |
| 6               | BCE Op Acct | 983618       | \$4.06            | Print Graphics   | 10/13/2010  | 04/08/2012 | 10/13/2010 |
| 7               | BCE Op Acct | 983619       | \$1.27            | Custom Auto      | 10/13/2010  | 04/08/2012 | 10/13/2010 |
|                 |             |              | <b>\$3,891.45</b> |                  |             |            |            |

**Selection Criteria:**  
 Client: Big City Electric  
 Paid Date: 04/08/2012 - 04/08/2012

**Client/Account ID:** 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 screens within the system and in emails generated by the system. *Note:* The label used for this field (typically “Client ID” or “Account ID”) throughout the system is defined by the Bank.

**Check Number:** The check number of this item.

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

**Payee:** The name of the issued payee for this check.

**Issued Date:** This is the date the check was issued.

**Paid Date:** The paid date for this check.

**Input Date:** The date the issued item was entered into the system.

## Transaction Reports – ACH Transactions

The ACH Transactions report filter screen allows the user to create a report of ACH transactions for a specific date range. If no date range is defined, all ACH transactions currently stored within the system are displayed. Report may be filtered by Paid Date, SEC Code or Company ID.

*Selection Screen:*

### ACH Transactions

**Client:** Big City Electric

**Account ID:** =1    
 =2    
 =3

**Paid Date:** Start  End

**SEC Code:** ALL - All Standard Entry Class Codes

**Company ID:**

Note: Transaction history is retained within the system for 60 days after an item has paid.

Optionally chose specific accounts to be included in the report. By default, all assigned accounts are included in the report.

The report can be printed or exported to Excel by clicking on the buttons. Additionally, the paid date criteria can be changed without going back to the selection screen.

Click on "Go Back" to return to the report selection screen.

*Results Screen:*

|                       |                | 07/01/2011 - 05/29/2013 |       | Refresh            |                         | Go Back                                  |            |
|-----------------------|----------------|-------------------------|-------|--------------------|-------------------------|--|------------|
| ACH Transactions (10) |                |                         |       |                    |                         |  |            |
| Account ID            | ACH Company ID | ACH SEC                 | DR/CR | Transaction Amount | Transaction Description | Paid Date                                |            |
| 1                     | BCE Op Acct    | 246813579               | POS   | DR                 | \$125.28                | Grocery Mart at 40th & Old Cheney        | 07/01/2011 |
| 2                     | BCE Op Acct    | 975318642               | POS   | DR                 | \$134.10                | Joe's Sportsmart Downtown                | 07/02/2011 |
| 3                     | BCE Op Acct    | 864297531               | POS   | DR                 | \$52.69                 | Mary Home Cooking Restaurant             | 07/02/2011 |
| 4                     | BCE Op Acct    | 246851269               | PPD   | DR                 | \$154.02                | Lincoln Electric Company Payment         | 07/02/2011 |
| 5                     | BCE Op Acct    | 135792468               | WEB   | DR                 | \$65.55                 | Paypal purchase from "EBAY_B0B"          | 07/02/2011 |
| 6                     | BCE Op Acct    | 745896325               | PPD   | DR                 | \$28.75                 | Lincoln Refuges Service Monthly Bill     | 07/06/2011 |
| 7                     | BCE Op Acct    | 987654321               | CCD   | DR                 | \$218.65                | Big City Ele Svc Fees Big City Electric  | 03/06/2013 |
| 8                     | BCE Op Acct    | 987654322               | CCD   | CR                 | \$3,121.80              | ABC MERCH PVMT DISTRICT SCHOOL BOARD     | 03/06/2013 |
| 9                     | BCE Op Acct    | 555555555               | CCD   | CR                 | \$131.51                | DISCOVER NETWORK SETTLEMENT 100000028999 | 03/06/2013 |
| 10                    | BCE Op Acct    | 444444444               | CCD   | CR                 | \$3,265.16              | GLOBAL PAY GLOBAL DEP 100000075          | 03/06/2013 |
|                       |                |                         |       | <b>\$7,217.51</b>  |                         |  |            |

**Selection Criteria:**  
 Client: Big City Electric  
 Paid Date: 07/01/2011 - 05/29/2013

**Client/Account ID:** 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 screens within the system and in emails generated by the system.

**ACH Company ID:** The originating ACH company's identification number.

**ACH SEC:** The ACH standard entry class.

**DR/CR:** Indicates if the transaction is a debit or credit.

**Transaction Amount:** The amount of the ACH transaction that has been presented for payment.

**Description:** The description of the ACH transaction.

**Paid Date:** The paid date for this transaction.

## Transaction Reports – Exception Items

The Exception Items report filter screen 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 or return reason.

### Selection Screen:

### Exception Items

**Client:** Big City Electric

**Account ID:** =1   
 =2   
 =3

**Exception Date:** Start: 12/11/2014 End:

---

**Exception Type:** Both Check and ACH Exceptions

**Decision:** <All Decisions>

**Reason:** <All Reasons>

**Include Reversals:** No

**Note:** Transaction history is retained within the system for 365 days after an item has paid.

Optionally chose specific accounts to be included in the report. By default, all assigned accounts are included in the report.

The report can be printed or exported to Excel by clicking on the buttons.

Click on "Go Back" to return to the report selection screen.

### Results Screen:

| Exception Items (99) |             |              |                    |       |            |                |                 |          |                             |  |  |
|----------------------|-------------|--------------|--------------------|-------|------------|----------------|-----------------|----------|-----------------------------|--|--|
|                      | Account ID  | Check Number | Transaction Amount | Payee | Paid Date  | Input Date     | Exception       | Decision | Reason                      |  |  |
| 1                    | BCE Op Acct | 202021       | \$541.00           |       | 07/09/2011 | 07/09/2011 (M) | AMOUNT MISMATCH | Return   | Past Deadline Item Returned |  |  |
| 2                    | BCE Op Acct | 205230       | \$400.00           |       | 07/09/2011 | 07/09/2011 (M) | AMOUNT MISMATCH | Return   | Past Deadline Item Returned |  |  |
| 3                    | BCE Op Acct | 205941       | \$400.00           |       | 07/09/2011 | 07/09/2011 (M) | PAID NOT ISSUED | Return   | Past Deadline Item Returned |  |  |
| 4                    | BCE Op Acct | 205944       | \$200.00           |       | 07/09/2011 | 07/09/2011 (M) | PAID NOT ISSUED | Return   | Past Deadline Item Returned |  |  |
| 5                    | BCE Op Acct | 205949       | \$553.42           |       | 07/09/2011 | 07/09/2011 (M) | PAID NOT ISSUED | Return   | Past Deadline Item Returned |  |  |
| 6                    | BCE Op Acct | 205950       | \$881.94           |       | 07/09/2011 | 07/09/2011 (M) | PAID NOT ISSUED | Return   | Past Deadline Item Returned |  |  |
| 7                    | BCE Op Acct | 205952       | \$1,248.95         |       | 07/09/2011 | 07/09/2011 (M) | PAID NOT ISSUED | Return   | Past Deadline Item Returned |  |  |
| 8                    | BCE Op Acct | 205953       | \$288.84           |       | 07/09/2011 | 07/09/2011 (M) | PAID NOT ISSUED | Return   | Past Deadline Item Returned |  |  |
| 9                    | BCE Op Acct | 205954       | \$264.92           |       | 07/09/2011 | 07/09/2011 (M) | PAID NOT ISSUED | Return   | Past Deadline Item Returned |  |  |

**Client/Account ID:** 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 screens within the system and in emails generated by the system.

**Check Number:** The check number of this item.

**Transaction Amount:** The amount of the transaction that has been presented for payment.

**Payee:** The name of the issued payee for this check as provide by client.

**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.

**Return Reason:** If the item was returned, the reason will be displayed here.

### ***Transaction Reports – Stale Dated Checks***

The Stale Dated Checks report filter screen allows the user to create 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.

**Selection Screen:**

**Stale Dated Checks**

**Client:** Big City Electric

**Account ID:** #1 [dropdown] #2 [dropdown] #3 [dropdown]

**Issued Date:** [text box] **End:** [text box]

**Input Date:** [text box]

**As of Date:** 05/29/2013

**Issued Payee:** [text box]

**Produce Report**

**Note: Transaction history is retained within the system for 60 days after an item has paid.**

**Results Screen:**

The report can be printed or exported to Excel by clicking on the buttons.

Click on "Go Back" to return to the report selection screen.

| Stale Dated Checks (2631) |             |              |              |       |             |                |
|---------------------------|-------------|--------------|--------------|-------|-------------|----------------|
|                           | Account ID  | Check Number | Check Amount | Payee | Issued Date | Input Date     |
| 1                         | BCE Op Acct | 501          | \$5,000.00   |       | 07/21/2011  | 07/21/2011 (M) |
| 2                         | BCE Op Acct | 610          | \$182.64     |       | 12/17/2010  | 12/17/2010     |
| 3                         | BCE Op Acct | 756          | \$900.36     |       | 08/12/2011  | 11/11/2011 (M) |
| 4                         | BCE Op Acct | 897          | \$500.00     |       | 07/21/2011  | 07/21/2011 (M) |
| 5                         | BCE Op Acct | 928          | \$2,384.89   |       | 01/14/2011  | 01/14/2011     |
| 6                         | BCE Op Acct | 1413         | \$1,659.36   |       | 01/28/2011  | 01/28/2011     |

**Client/Account ID:** 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 screens within the system and in emails generated by the system. *Note:* The label used for this field (typically “Client ID” or “Account ID”) throughout the system is defined by the Bank.

**Check Number:** The check number of this item.

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

**Payee:** The name of the issued payee for this check.

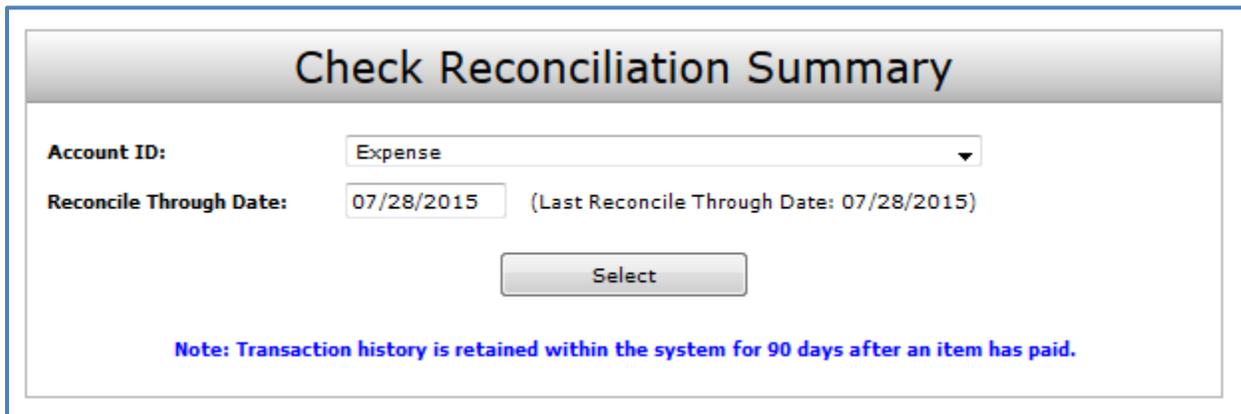
**Issued Date:** This is the date the check was issued.

**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.

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

### Transaction Reports – 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.



The screenshot shows a web form titled "Check Reconciliation Summary". It features a dropdown menu for "Account ID" with "Expense" selected. Below it is a date field for "Reconcile Through Date" with "07/28/2015" entered, and a note "(Last Reconcile Through Date: 07/28/2015)". A "Select" button is positioned below the date field. At the bottom of the form, a blue note states: "Note: Transaction history is retained within the system for 90 days after an item has paid."

**Client/Account ID:** 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 screens within the system and in emails generated by the system. *Note:* The label used for this field (typically “Client ID” or “Account ID”) throughout the system is defined by the Bank.

**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.

### Check Reconciliation Statement

Last Reconcile Through Date: 01/01/2011  
 This Reconcile Through Date: 05/29/2013  
 Account ID: BCE Op Acct

---

#### Transaction Summary

|                                     |                             |                     |
|-------------------------------------|-----------------------------|---------------------|
| Outstanding checks as of 01/01/2011 | <a href="#">Show (203)</a>  | (+) \$115,081.84    |
| Issued Checks                       | <a href="#">Show (5248)</a> | (+) \$11,351,164.96 |
| Issued Checks Paid in Prior Periods | <a href="#">Show (1)</a>    | (-) \$38.76         |
| Paid Checks                         | <a href="#">Show (2750)</a> | (-) \$5,147,305.87  |
| Stop Payments                       | <a href="#">Show (35)</a>   | (-) \$29,712.43     |
| Voids                               | <a href="#">Show (26)</a>   | (-) \$21,463.47     |
| Current Outstanding Checks          | <a href="#">Show (2639)</a> | (+) \$6,267,726.27  |

#### Reconciliation History

**Date**  
[01/01/2011](#) [Clear](#)

---

#### Statement Balance Summary

|                           |                           |                 |
|---------------------------|---------------------------|-----------------|
| Statement Balance:        | <a href="#">Calculate</a> |                 |
| Outstanding Check Amount: |                           | \$6,267,726.27  |
| Check Register Balance:   |                           | -\$6,267,726.27 |

Click on *Finish Reconciliation* to reconcile the checks

To display a detailed list of the items for any of the totals listed on the report, click on the [Show](#) link.

The Reconcile History on the right side of the screen provides links to previous reconciliation reports that have been performed on this account.

## Transaction Reports – 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.

**Deposit Reconciliation Summary**

**Account ID:**

**Reconcile Through Date:**  (Last Reconcile Through Date: 07/28/2015)

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

**Client/Account ID:** 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 screens within the system and in emails generated by the system. *Note:* The label used for this field (typically “Client ID” or “Account ID”) throughout the system is defined by the Bank.

**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.

**Deposit Reconciliation Statement**

Last Reconcile Through Date: 11/30/2010  
 This Reconcile Through Date: 05/29/2013  
 Account ID: BCE Op Acct

**Transaction Summary**

Location:  [Manage Locations](#)

|                       |                            |                         |
|-----------------------|----------------------------|-------------------------|
| East Lincoln (2)      | (13)                       | \$6,231.60              |
| West R (3)            | (9)                        | \$2,734.10              |
| A Street (101)        | (57)                       | \$91,327.79             |
| O Street (104)        | (19)                       | \$7,720.82              |
| G Street (105)        | (15)                       | \$6,228.52              |
| South Street (107)    | (25)                       | \$6,227.52              |
| Apple Way (108)       | (6)                        | \$3,630.42              |
| Normal Blvd (110)     | (8)                        | \$44,132.40             |
| North 84th (113)      | (4)                        | \$623.84                |
| <b>Total Deposits</b> | <a href="#">Show (156)</a> | <b>(+) \$168,857.01</b> |

**Reconciliation History**

Date: [11/30/2010](#) [Clear](#)

The Reconcile History on the right side of the screen provides links to previous reconciliation reports that have been performed on this account.

Click on *Finish Reconciliation* to reconcile the deposits

**Location:** A list of locations will be displayed if location information is available for this client. The location list values are populated based upon the serial number value from the clients deposit slips.

*Transaction Reports – Deposit Reconciliation Summary (Continued)*

To display a detailed list of the items for any of the totals listed on the report, click on the *Show* link

**Manage Locations:** If the corporate client is depositing by location, the "Manage Locations" option will be displayed. When selected, a list of the locations will be displayed with an option to define a description for the location.

| Location # | Description  |
|------------|--------------|
| 101        | A Street     |
| 104        | O Street     |
| 105        | G Street     |
| 107        | South Street |
| 108        | Apple Way    |
| 110        | Normal Blvd  |
| 113        | North 84th   |
| 2          | East Lincoln |
| 3          | West R       |

Note: The location number will be appended to the description in parenthesis. Example: South Street (107)

Update Cancel

**Location Number:** The location the deposit is associated with.

**Description:** The description of the location. *Note:* The location number will be appended to the description in parenthesis. Example: South Street (107).

## Transaction Reports – 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.

### Account Reconciliation Summary

**Account ID:**

**Reconcile Through Date:**  (Last Reconcile Through Date: 07/28/2015)

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

**Client/Account ID:** 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 screens within the system and in emails generated by the system.

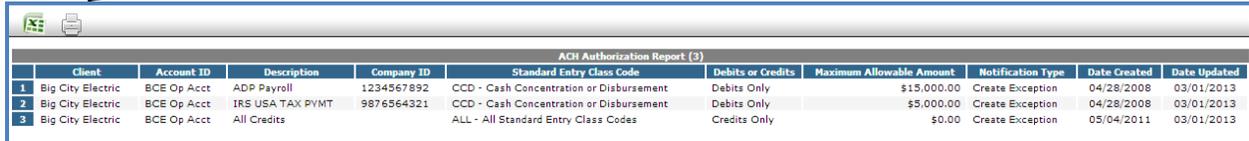
**Reconcile Through Date:** The ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled, all activity up until the Reconcile Through Date will be included.



## System Reports – ACH Authorization Report

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

The report can be printed or exported to Excel by clicking on the buttons.



|   | Client            | Account ID  | Description      | Company ID | Standard Entry Class Code                | Debits or Credits | Maximum Allowable Amount | Notification Type | Date Created | Date Updated |
|---|-------------------|-------------|------------------|------------|--|-------------------|--------------------------|-------------------|--------------|--------------|
| 1 | Big City Electric | BCE Op Acct | ADP Payroll      | 1234567892 | CCD - Cash Concentration or Disbursement | Debits Only       | \$15,000.00              | Create Exception  | 04/28/2008   | 03/01/2013   |
| 2 | Big City Electric | BCE Op Acct | IRS USA TAX PYMT | 9876564321 | CCD - Cash Concentration or Disbursement | Debits Only       | \$5,000.00               | Create Exception  | 04/28/2008   | 03/01/2013   |
| 3 | Big City Electric | BCE Op Acct | All Credits      |            | ALL - All Standard Entry Class Codes     | Credits Only      | \$0.00                   | Create Exception  | 05/04/2011   | 03/01/2013   |

**Client:** The name of the client.

**Client/Account ID:** 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 screens within the system and in emails generated by the system. *Note:* The label used for this field (typically “Client ID” or “Account ID”) throughout the system is defined by the Bank.

**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.

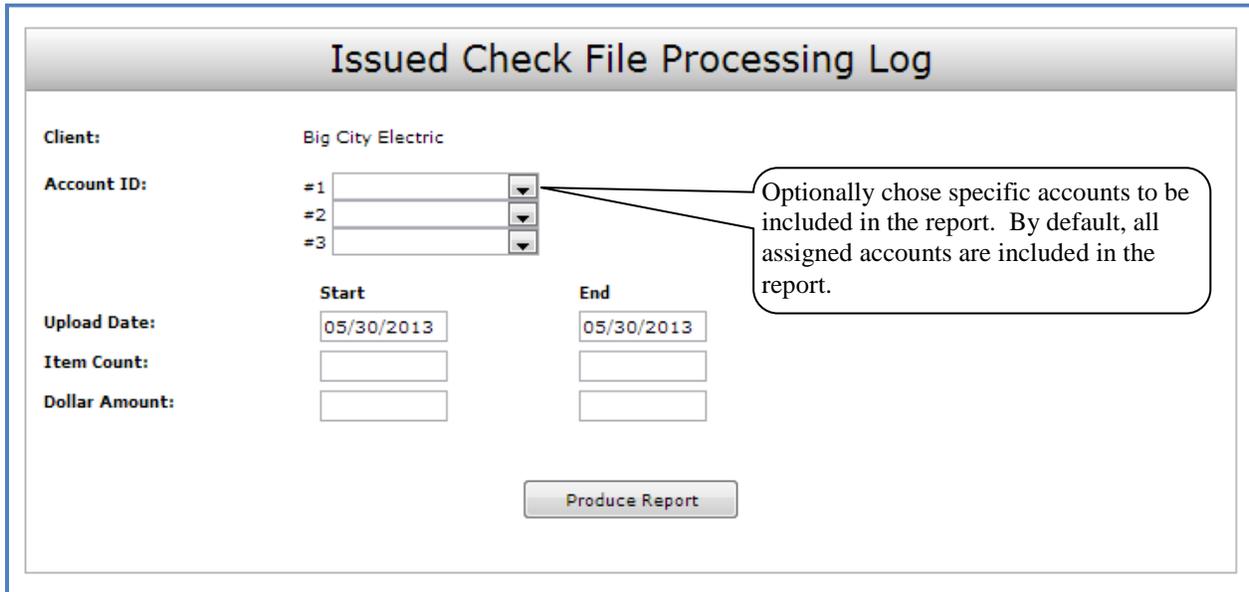
**Date Created:** The date the rule was created.

**Date Updated:** The last date the rule was updated.

## System Reports – Issued Check File Processing Log

The Issued Check File Processing Log displays a list of all issued check files that have been electronically submitted. Select items by Upload Date, Item Count or Dollar Amount. If a submitted file had errors, the user can drill down to view the errors by clicking in the “Results” column.

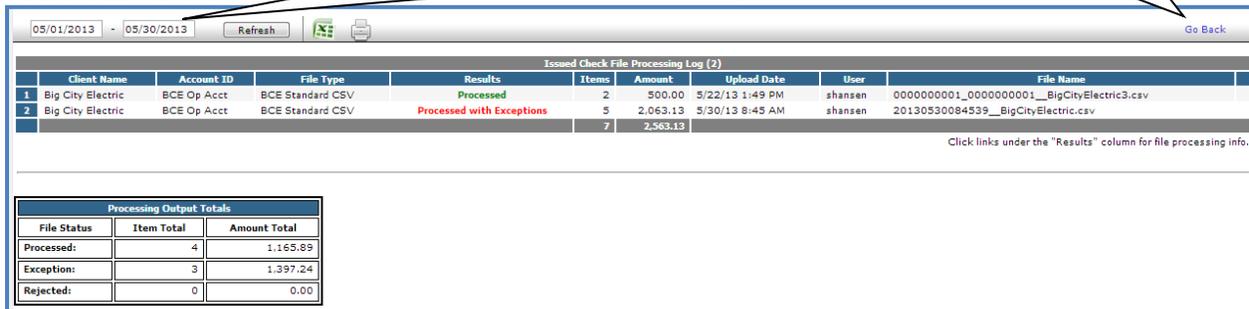
### Selection Screen:



The report can be printed or exported to Excel by clicking on the buttons. Additionally, the upload date criteria can be changed without going back to the selection screen.

Click on "Go Back" to return to the report selection screen.

### Results Screen:



| Client Name         | Account ID  | File Type        | Results                   | Items | Amount   | Upload Date     | User    | File Name                                |
|---------------------|-------------|------------------|---------------------------|-------|----------|-----------------|---------|--|
| 1 Big City Electric | BCE Op Acct | BCE Standard CSV | Processed                 | 2     | 500.00   | 5/22/13 1:49 PM | shansen | 000000001_000000001_BigCityElectric3.csv |
| 2 Big City Electric | BCE Op Acct | BCE Standard CSV | Processed with Exceptions | 5     | 2,063.13 | 5/30/13 8:45 AM | shansen | 20130530084539_BigCityElectric.csv       |
|                     |             |                  |                           | 7     | 2,563.13 |                 |         |  |

| Processing Output Totals |            |              |
|--------------------------|------------|--------------|
| File Status              | Item Total | Amount Total |
| Processed:               | 4          | 1,165.89     |
| Exception:               | 3          | 1,397.24     |
| Rejected:                | 0          | 0.00         |

**Client:** The client’s name.

**Client/Account ID:** 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 screens within the system and in emails generated by the system. *Note:* The label used for this field (typically “Client ID” or “Account ID”) throughout the system is defined by the Bank.

**File Type:** The file processing type associated with this upload.

### System Report – Issued Check File Processing Log (Continued)

**Results:** 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 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 on the results column. For example, to view the exceptions on a file that has a result of Processed with Exceptions, click on the 'Processed with Exceptions' link.*

**Items:** The number of items in the file.

**Amount:** The total amount in the file.

**Upload 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.

## Sample Email from the Bank with Positive Pay information

The following information has been sent to you as notification from the positive pay system.

----- MESSAGE 1 -----

Date: 05/17/2017 03:06 AM  
Subject: Please process your exceptions  
Institution: Capital Bank MD (374)  
Client: Test Client (100)  
Client ID: Test Account  
Exception Count: 5

The system has created exceptions that need to be processed. Login to the system to process your exceptions.

**REMEMBER!! - This must be completed by 1:00pm EST or the Bank will impose the default decision either Paying or Returning all Exception Items, based on Agreement.**

Legal Disclaimer: The information transmitted may contain confidential material and is intended only for the person or entity to which it is addressed.