



**Capital Express Positive Pay  
User Guide**

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## Positive Pay Overview

Positive Pay is one of the most powerful tools you can use to protect your company 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.

## Positive Pay Workflow and Benefits

When you issue a batch of checks through your accounting program, each check has a certain profile - the date, the amount, the payee, and the account on which the check is drawn. Those records are exported from your accounting program, or entered individually, and imported to the Positive Pay system. As those checks are deposited and reach us for posting, the system compares the details of the check to the details you provided when it was issued. If differences or discrepancies are found, the check is flagged, and placed in the Positive Pay "Exception" list for you to review. You can then determine whether an item should be paid or returned. It's a simple, but powerful way to stop the most common types of check fraud.

The ACH Positive Pay functionality allows you to set up rules to both preauthorize specific ACH transactions, and to monitor ACH transactions that match specific guidelines. The system will then flag ACH transactions that fall outside these rules.

If the flagged check and ACH exception items are not reviewed, the items will be defaulted to 'pay' or 'returned', based on the default selection made in your positive pay agreement.

## Positive Pay Exceptions

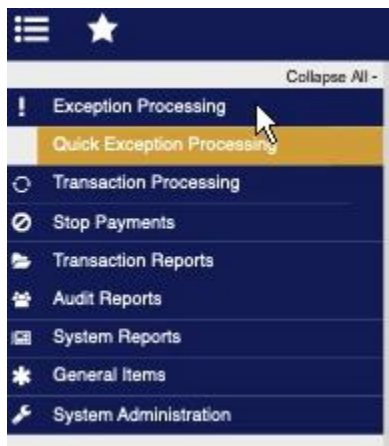
- Login to Capital Express daily to upload issued check files and review any flagged exceptions. The exception review must be completed by **1:00pm EST** or the Bank will impose the default decision Pay or Return based on the agreement.
- All ACH debits will be considered Exceptions until ACH Authorization Rules have been established. ACH Rules can be established directly on the Quick Exception processing screen, or by completing the ACH Filter Authorization Rules form. ACH Rules can specify dollar amount thresholds set that would result in all items over a defined dollar amount appearing as Exception Items for your review.
- All Check items older than 180 days, and considered to be Stale dated will be flagged and create an exception.
- Checks may also be flagged for encoding errors. If a check is presented with an incorrect check number, and creates an exception send an email to [Operations@capitalbankmd.com](mailto:Operations@capitalbankmd.com) for the item to be corrected.

## Header Icons



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.
3. Home—returns to the home page
4. Help—opens a help document for the current action page
5. Notifications—displays messages for the current user.
6. Log out of the system.

## Exception Processing – Quick Exception Processing



Use the Quick Exception Processing page to manage 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. All Account IDs

2. Search exceptions

Decisions Needed (12)	\$35,231.15
1000 BLOCKED TRANSACTION	\$1,635.35
1000 UNAUTHORIZED ACH TRANSACTION	\$1,846.24
1000 AMOUNT MISMATCH	#17849
1000 CHECK NUMBER IS ZERO.	#17939
1000 DUPLICATE PAID	#18008
Decided (0)	\$0.00
Total (12)	\$35,231.15

There are 12 exceptions to review.

Exceptions will be given a decision of **Return** if decisions are not made by 1:30 PM Central Time (US & Canada).

3. 12 Decisions Needed \$35,231.15

0 Decided \$0.00

### 1. Account IDs

Select an individual account to view exceptions for that specific account, or select All Account IDs to view all account exceptions at once

## 2. Decisions Needed

Select the Decisions Needed Row to display a list of all exceptions for the specified account(s). Possible exception reasons are as follows:

DUPLICATE PAID ITEM: The item was previously paid.

PAID NOT ISSUED: The item was not uploaded into the system as an issued check.

PAYEE MISMATCH: The Payee on the check does not match the Payee in the issued check file

STALE DATED ITEM: The item is a stale dated check- more than 180 days old

PREVIOUSLY PAID ITEM POSTED: The item was previously paid.

VOIDED ITEM: The item was previously voided.

UNAUTHORIZED ACH TRANSACTION: The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account.

**Note:** For ACH Exceptions, the ACH Standard Entry Class code, Originating Company ID, and Debit or Credit (DB/CR) are displayed in the exception description.

## 3. Cutoff Time

Specifies the default exception cutoff time of 1:00PM EST. At the cutoff time, an automated pay or return decision is made on all unresolved exceptions. Users are automatically put in a 'Read Only' mode to prevent any changes to the automated default decision.

## Decision Exception Items

Decisions Needed (12)	Amount	Reason
1000	\$1,635.35	BLOCKED TRANSACTION
1000	\$1,846.24	UNAUTHORIZED ACH TRANSACTION
1000	#17849	AMOUNT MISMATCH
1000	#17939	CHECK NUMBER
Decided (0)	\$0.00	
Total (12)	\$35,231.15	

**UNAUTHORIZED ACH TRANSACTION**  
Default Decision: Return  
Account ID: 1000 Amount: \$1,846.24  
Paid Date: 09/21/2020  
TEL / 345678912 / DR  
TELE Purchase

Add Rule Pay Return

### 1. Select an individual transaction to display the transaction details

- Default Decision- the default decision on file for the account
- Reason- the return reason (displays once item selected to be returned)
- Check#- the encoded check number for this item
- Amount- the amount of the item that has been presented for payment
- Paid Date- the paid date for the selected check or ACH
- Issued Payee- the issued payee name for this check

- Note-** Issued Payee is only displayed if included in the issued check file upload.
- Found Payee- the Payee detected by the Payee Match Module (optional service)

2. **Add Rule-** select to Add a New ACH Authorization rule for selected transaction  
Enter the Description for the new rule. The SEC Code, Company ID, Debits or Credits, and Maximum amount fields are displayed and pre-filled based on the information in the ACH Transaction, but can be modified as needed.
3. **Select Pay or Return on the transaction.**  
Specify the reason for return from the reason list  
Note: To modify a pay or return decision on a processed transaction, expand the 'Decisioned Section' and select the transaction from the list

## Transaction Processing

Use the Transaction Processing section of the menu to manage transactions.

### A. Submit Issued Check File

Users can use the Submit Issued Check file page to upload issued check files to the Bank.

**Submit Issued Check File**

---

**Step 1.** Select a file to process.

Browse...

---

**Step 2.** Input details about the file.

Account Nickname:  ▼

File Processing Type:  ▼

---

**Step 3.** Click the "Process File" button.

Process File

Client/Account ID—the ID or Nickname associated with the issued checks contained within the file. This Client/Account ID is displayed in place of the account number on pages within the system.

File Mapping Format- the format of the issued check file. The list is limited to the formats that have been assigned to the Client

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 viewed 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 checks were not loaded.
- Rejected—the file was rejected due to one of the following reasons:

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

After selecting Process File, view additional details regarding the file by selecting the Status column. For example, to view the exceptions on a file that has a status of 'Processed with Exceptions', select the [Processed with Exceptions](#) link

<b>Processed with Exceptions</b>	3	\$145.75
----------------------------------	---	----------

---

Close
Results: Rejected

Error Message

1	Account ID: Tes't Check Number: 54345 Amt: 100.00 Error:1002-CHECK IS ALREADY IN SYSTEM
---	-----------------------------------------------------------------------------------------

## B. 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:

Check Number:

Amount:

Issued Date:

Issued Payee:

Notes:

512 characters left.

Auto-Increment Check Number

Add Check

	Account ID	Check Number	Amount	Issued Date	Issued Payee	Notes
1	Expense Account	157894	\$100.00	08/16/2017	Roger Miles	Issued Check
2	Expense Account	157895	\$200.00	08/16/2017	Jane Williams	Issued Check to Jane Williams
			Total: \$300.00			

**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.

### C. Transaction Processing- Void a Check

Use the Void a Check page to void an issued check on an account. If the check has already been sent/given to the Payee, a stop payment should be placed.

**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	10006	590.01	03/08/2016

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

Note: Voids are retained within the system for 90 days after an item has been voided.

**Step 1:**

All of the following fields must be completed in order to void a check:

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

Check #: The check number of this item.

Amount: The amount of the check.

Issued Date: The issued date for this check.

**Step 2:**

Click the "Find Matching Check" button

**Step 3:**



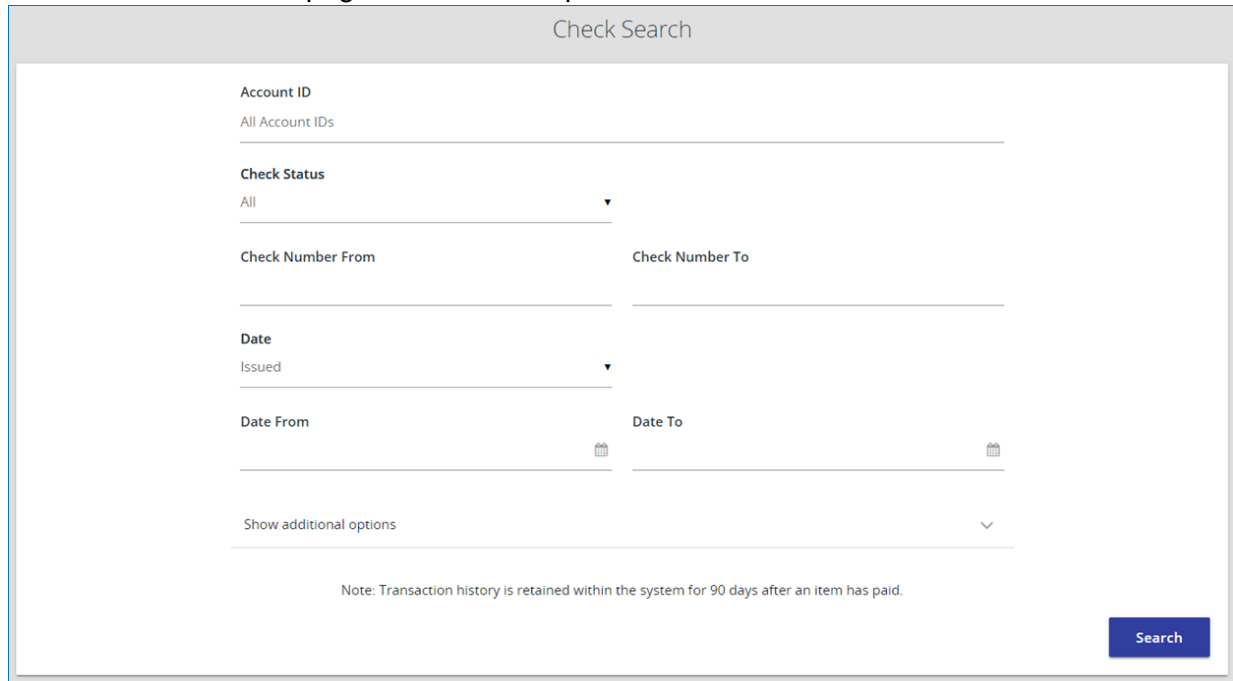
Verify the information that is found to ensure it is the correct check

Step 4:

Click the “Void Check” button to complete the process

## D. Check Search

User the check search page to search for specific transactions



Check Search

Account ID  
All Account IDs

Check Status  
All

Check Number From      Check Number To

Date  
Issued

Date From      Date To

Show additional options

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

Search

The following is a list of the fields that can be populated:

- Client/Account ID - 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.
- 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 Check Search report for.
- Date From - the beginning date used in the date range
- Date To - the ending date used in the date range

Click “Show additional options” to have these fields appear as well:

- Amount From - the minimum check amount to include in the search.
- Amount To - the maximum check amount to include in the search.
- Decision - limits the search to a specific pay/return decision.
- Reason - limits the search based upon the reason that was selected.
- Issued Payee - limits the search to specific payee names. You can enter all or part of the payee name.

## Results Page – displays a list of the items that were found using the **Check Search** function


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 View 10


You can perform the following actions on this page:

Drag a column header to reorder the table

Select the Search icon  to filter and search all results or select a specific column to search within

Click the Columns icon  to select or remove columns from the report

Select Export  to export the search results to an Excel or PDF file

Click the Options button  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—opens the record for editing.
  - To Delete a Check record, contact the Bank at [Operations@capitalbankmd.com](mailto:Operations@capitalbankmd.com)

The following columns appear on the Check search page:

**Client/Account ID:** The Client/Account ID is the nickname or description of the account.

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

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

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

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

**Paid Date:** the date the check was Paid

**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 had a stop payment placed on them.
- Reversal - displayed on items that have been paid and reversed. An item is considered a reversal by Centrix Exact/TMS if the transaction file has a reversal code set for that item.
- 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.

**Decided By:** the user who performed the decision. Transactions that are automatically decided by the issued check file display as <username> (via issued check file).

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.

Transaction Code: the transaction code associated with the check.

## E. ACH Transaction Search

Use the ACH Transaction Search page to review posted ACH transaction activity. Only transactions with valid ACH Standard Entry Class (SEC) codes or ACH transaction codes appear on this report.

ACH Transaction Search

Client  
All Clients

Paid Date From      Paid Date To

SEC Code  
All SEC Codes

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

Search

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 SEC code.

## Results Page


< Back to Search Parameters      ACH Transaction Search


Client	Account ID	Company ID	SEC Code	DR/CR	Amount	Transaction Description	Paid Date	Status
Demonstrat...	1000	345678912	WEB	DR	\$1,635.35	ebay Bob	07/15/2020	Exception
Demonstrat...	1000	123456789	PPD	DR	\$1,741.31	Electric Company Pay...	07/11/2020	Paid
Demonstrat...	1000	345678912	TEL	DR	\$1,846.24	TELE Purchase	07/15/2020	Exception
Demonstrat...	1000	234567891	PPD	DR	\$2,288.08	Gas Payment	07/01/2020	Paid
					<b>\$7,510.98</b>			

Showing 4 results      1      View 10

You can perform the following actions on this page:

Drag a column header to reorder the table

Select the Search icon  to filter and search all results or select a specific column to search within

Click the Columns icon  to select or remove columns from the report

Select Export  to export the search results to an Excel or PDF file

Click the Options button  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
- View record

The following columns appear on the ACH Transaction search page:

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

**Company ID:** the originating ACH Company's identification number.

**SEC Code:** the ACH standard entry class.

**DR/CR:** indicates if the transaction is a debtor 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.



## Stop Payments

The Current Stop Payment Requests page displays all current stop payment requests on an account. Stop Payments can be added via Capital Express online banking. To delete a current stop payment contact Capital Bank.

Current Stop Payment Requests									
Client	Account ID	Check Number	Amount	Issued Date	Issued Payee	Status	Reason	Date Input	
Air Compon...	3676	32119	\$90.00	06/26/2019	Metrocal Inc.	Requested a...		08/19/2019	⋮
Air Compon...	3676	32336	\$256.50	07/11/2019	NEMI - Northern E...	Requested a...		09/03/2019	⋮
Air Compon...	3676	32443	\$194.64	07/18/2019	Permatron Corpor...	Requested a...		08/26/2019	⋮
Air Compon...	3676	32444	\$49.00	07/18/2019	Pro-Tech Mats Ind...	Requested a...		08/19/2019	⋮
Air Compon...	3676	32445	\$319.58	07/18/2019	Purity Cylinder	Requested a...		08/19/2019	⋮
Air Compon...	3676	32446	\$38,852.80	07/18/2019	Samuel, Son & Co	Requested a...		08/26/2019	⋮
Air Compon...	3676	32447	\$193.84	07/18/2019	S-B Industries Inc	Requested a...		08/26/2019	⋮
Air Compon...	3676	32448	\$6,561.13	07/18/2019	Smith Instrument	Requested a...		08/26/2019	⋮
Air Compon...	3676	32461	\$39.57	07/18/2019	Shaltz Automation	Requested a...		08/27/2019	⋮
Garlock Equ...	5804	30135	\$38.00	07/19/2019	PROBILLING & FU...	Requested a...		08/06/2019	⋮

Showing 1-10 of 510 results

1 2 3 ... 51 >

View 10

## 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,

### A. 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**      **Issued Date To**  
04/15/2019      04/15/2019

**Client/Account ID** - The Client/Account ID is the nickname or description that identifies the account. m.  
**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					
<a href="#">← Back to Search Parameters</a>					
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**.

## B. 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

Stops and Voids	
Account ID	All Account IDs
Status	All Statuses
Check Number From	Check Number To
Date	Issued
Date From	Date To
Note: This report lists all outstanding issued checks that have been voided and/or match current stop payments.	
<a href="#">Search</a>	

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

**Status:** filter the results to specific statuses of stops and voids

- Void - items that have a status of void.
- Requested Stop Pay - stop pay items that have been requested as a stop payment within Centrix Exact/TMS, but the item has not yet been passed to us from the core within the daily stop file.
- Requested and placed - stop pay items that have been requested as a stop payment within Centrix Exact/TMS.

**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

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			

Drag a column header to reorder the table

Select the Search icon to filter and search all results or select a specific column to search within

Click the Columns icon to select or remove columns from the report

Select Export to export the search results to an Excel or PDF file

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

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

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

**Issued Payee:** The name of the issued payee 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.



## C. 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
- Pay/ Return Decision
- Return Reason

### Selection Page

Exception Items

Account ID  
All Account IDs

Exception Date From  
03/26/2019

Exception Date To

Transaction Type  
Both check and ACH exceptions

Include Reversals

Check Number From

Check Number To

Decision  
All Decisions

Reason  
All Reasons

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

Search

**Client/Account ID** - the nickname or description that identifies the account.

**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 decisions to search within.

**Reason** - specify reasons to search within.

## Results Page

< Back to Search Parameters

Exception Items

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.

**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.

**Decided By** - the user who performed the decision. Transactions that are automatically decided by the issued check file display as <username> (via issued check file).

**Reversal** - indicates whether the exception was a reversal.

## D. Correction Report

The Correction Report lists the items that have been corrected by the Bank. These are items that have posted incorrectly, usually due to encoding errors such as check number blank, zero or incorrect, and amount mismatches.

### Correction Report

Account ID  
All Account IDs

---

Exception Date From      Exception Date To  
03/26/2019          

---

Check Number From      Check Number To

---

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

Search

**Client/Account ID** - the nickname or description that identifies the account.

**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.

**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.

### Results Page

Drag a column header to reorder the table

Select the Search icon to filter and search all results or select a specific column to search within

Click the Columns icon to select or remove columns from the report

Select Export to export the search results to an Excel or PDF file

### Correction Report

[< Back to Search Parameters](#)

Client	Account ID	Account Number	Posted Check Number	Corrected Check Number	Posted Amount	Corrected Amount	Posted Issued Date	Corrected Issued Date	Paid Date	Exception	Reason
High Grade ...	100084888	100084888	41314	1	\$163.37	\$163.37	11/21/2019	11/21/2019	11/20/2019		
					\$163.37	\$163.37					

Showing 1 result
View 10

**Account Number** - the account number associated with the correction.

**Posted Check Number** - the check number that was originally posted.

**Corrected Check Number**— - he corrected check number.

**Posted Amount** - the amount of the check that has been presented for payment.

**Corrected Amount** - the amount of the corrected item.

**Posted Issued Date** - the original date the check was issued.

**Corrected Issued Date** - the corrected check issued date.

**Paid Date** - the paid date for this check.

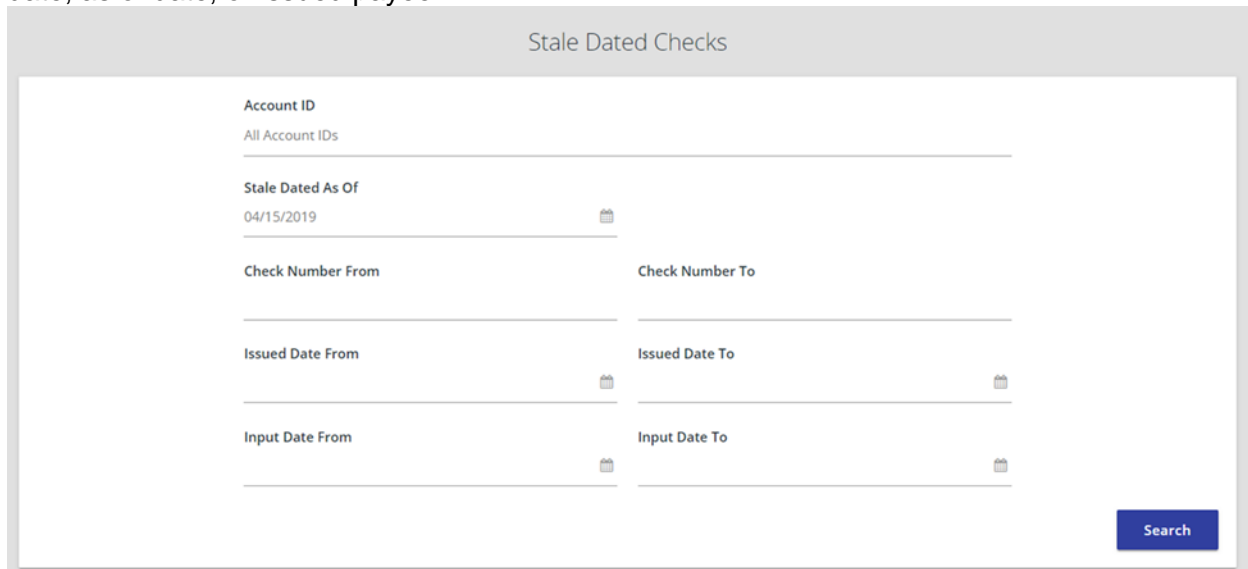
**Exception** - the type of exception for this item.

**Reason** - the reason this item was corrected.

**Notes** - any notes associated with the correction

## E. Stale Dated Checks

The Stale Dated Checks report allows the user to create a report of stale dated checks. A check is considered stale dated if older than 180 days from the issued date. Select items by issued date, input date, as of date, or issued payee.



The screenshot shows a web interface titled "Stale Dated Checks". It contains several input fields for filtering the report:

- Account ID:** A dropdown menu with "All Account IDs" selected.
- Stale Dated As Of:** A date field with "04/15/2019" entered and a calendar icon.
- Check Number From:** An empty text input field.
- Check Number To:** An empty text input field.
- Issued Date From:** A date field with a calendar icon.
- Issued Date To:** A date field with a calendar icon.
- Input Date From:** A date field with a calendar icon.
- Input Date To:** A date field with a calendar icon.

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

**Client/Account ID** - the nickname or description that identifies the account.

**Stale Dated as of** - to create a report of stale dated checks "as of" a specific date in the past, enter a date in this field.

**Check Number From** - the beginning check number used to search for a range of checks.

**Check Number To** - the ending check number used to search for a range of checks.

**Issued Date From** - the beginning issued date used to search for a range of checks.

**Issued Date To** - the ending issued date used to search for a range of checks.

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

## F. Check Reconciliation Summary

Use the Check Reconciliation Summary report to assist in balancing online account balances with a 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

Check Reconciliation Summary

**Start New Reconciliation**

Client  
Big City Electric

Account ID  
Payroll 1234

Reconcile Through Date  
01/28/2020

This account has never been reconciled.

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

Search

**Reconciliation History**

Account ID  
Payroll 1234

No reconciliation history to display.

**Client/Account ID** - the nickname or description that identifies the account.

**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

< Go Back Check Reconciliation Summary

### Transaction Summary

Transaction Type	Count	Total Amount
Previous Outstanding Checks	0	\$0.00
Issued Checks	0	\$0.00
Paid Checks	0	\$0.00
Stop Payments	0	\$0.00
Voids	0	\$0.00
Current Outstanding Checks	0	\$0.00

This account has never been reconciled.  
This Reconcile Through Date: 10/07/2019  
Account ID: Expense 88558

**Finish Reconciliation**

### Balance Summary

Statement Balance: \_\_\_\_\_

Current Outstanding Checks: \$0.00  
Current Register Balance: \$0.00

### Reconciliation History

No reconciliation history to display.

**Show** - displays a detailed list of the items for any of the totals listed on the report.

**Finish Reconciliation** - reconciles the checks

## G. 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

Deposit Reconciliation Summary

#### Start New Reconciliation

Client: Big City Electric

Account ID: Expense 88558

Reconcile Through Date: 10/10/2019

This account has never been reconciled.

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

**Search**

#### Reconciliation History

Account ID: Expense 88558

No reconciliation history to display.

**Client/Account ID** - the nickname or description that identifies the account.

**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

< Go Back Deposit Reconciliation Summary

Location	Count	Total Amount
No Location Defined	2	\$11,479.00
Deposits	2	\$11,479.00

This account has never been reconciled.  
This Reconcile Through Date: 01/27/2020  
Account ID: 238

Finish Reconciliation

Reconciliation History  
No reconciliation history to display.

Manage Locations Deposits

Deposit Date	Count	Total Amount
11/20/2019	2	\$11,479.00

Showing 1 result 1 View 10

**Location** - displays a list of locations if location information is available for this client.

**Finish Reconciliation** - reconciles the checks.

### H. Account Reconciliation Summary

Use the Account Reconciliation Summary to assist in balancing online account balances with a customer statement. The report displays an activity summary with the following:

- newly issued checks
- paid checks
- stopped checks
- voided checks
- ACH debits and credits
- miscellaneous debits and credits
- deposits
- service charges
- paid interest
- taxes/withholding

The report also provides a total of outstanding checks and the check register balance as of reconciliation date.

## Selection Page

Account Reconciliation Summary

Start New Reconciliation

**Client**  
Big City Electric

---

**Account ID**  
BCE Exp Acct

---

**Reconcile Through Date**  
06/16/2019

---

Last Reconcile Through Date: 05/28/2019

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

[Search](#)

Reconciliation History

**Account ID**  
BCE Exp Acct

---

**Date**  
05/28/2019

---

**Client/Account ID** - the nickname or description that identifies the account.

**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.

## Results Page

Account Reconciliation Summary

< Go Back
Download

Transaction Summary

Transaction Type	Count	Total Amount
Previous Outstanding Checks	0	\$0.00
Issued Checks	16	\$6,674.56
Paid Checks	14	\$6,374.56
Stop Payments	0	\$0.00
Voids	0	\$0.00
ACH Debits	12	\$2,218.50
ACH Credits	0	\$0.00
Miscellaneous Debits	0	\$0.00
Miscellaneous Credits	0	\$0.00
Deposits	9	\$20,289.00
Service Charges Paid	0	\$0.00
Interest Paid	0	\$0.00
Taxes/Withholding	0	\$0.00
Current Outstanding Checks	2	\$300.00

This account has never been reconciled.  
This Reconcile Through Date: 06/16/2019  
Account ID: BCE Exp Acct

Balance Summary

Account Balance:	\$222,969.83
Current Outstanding Checks:	\$300.00
Current Register Balance:	\$222,669.83

[Finish Reconciliation](#)

Reconciliation History

No reconciliation history to display.

[Issued Checks](#)   
 [Paid Checks](#)   
 [ACH Debits](#)   
 [Deposits](#)   
 [Current Outstanding Checks](#)

Issued Date	Count	Total Amount
05/28/2019	16	\$6,674.56

Showing 1 result

**Show** - displays a detailed list of the items for any of the totals listed on the report.

**Finish Reconciliation** - reconciles the checks.



### Issued Checks (16)

Issued Checks					
	Issued Date	Paid Date	Check Number	Issued Payee	Amount
1	05/28/2019		7524	John Doe	\$100.00
2	05/28/2019		54788	John Smith	\$200.00
3	05/28/2019	05/28/2019	0		\$35.00
4	05/28/2019	05/28/2019	0		\$500.00
5	05/28/2019	05/28/2019	1235		\$110.00
6	05/28/2019	05/28/2019	1236		\$120.00
7	05/28/2019	05/28/2019	1236		\$120.00
8	05/28/2019	05/28/2019	1237		\$130.00
9	05/28/2019	05/28/2019	105262		\$2,205.00

After selecting Download in the Reconciliation History, an Account Reconciliation Report displays with all items that were reconciled on the report.

## I. Payee Match Report

The Payee Match Report page generates an online report using dynamic selection criteria. Select items by issued date, paid date, check number or issued payee name. This report is only available if the Client registered for the Payee Match module.

### Selection Page

Payee Match Report


Paid Date From  Paid Date To


Check Number From  Check Number To


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

### Results Page

Drag a column header to reorder the table

Select the Search icon  to filter and search all results or select a specific column to search within

Click the Columns icon  to select or remove columns from the report

Select Export  to export the search results to an Excel or PDF file

Payee Match Report							
<a href="#">← Back to Search Parameters</a>							
Account ID	Check Number	Amount	Issued Payee	Paid Date	Payee Match Check Payee	Confidence Level	
BCE Exp Acct	1237	\$130.00	Tim McWilliams	01/28/2019	Tim Williams	800	⋮
BCE Exp Acct	105450	\$945.79	Jan Post	01/28/2019	Jim Post	700	⋮
BCE Exp Acct	105455	\$355.00	John Doe	01/28/2019	Thomas Jones	150	⋮
BCE Exp Acct	105452	\$178.77	Matt Holt	01/28/2019	Matt Holt	1000	⋮

**Client/Account ID** - the nickname or description that identifies the account.

**Account Number** - the account number associated with the transaction.

**Check Number** - 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.

**Paid Date** - the posting date of the check.

**Payee Match Check Payee** - the name that was read from the check image for this check.

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

**Issued Date** - the date the check was issued.


## System Reports


Use the System Reports section of the menu to manage system rules and reports

### A. ACH Authorization Rules

The ACH Authorization Rules page displays a listing of all pre-authorized rules on file with the Bank. You can perform the following actions on this page:

Drag a column header to reorder the table

Select the Search icon  to filter and search all results or select a specific column to search within

Click the Columns icon  to select or remove columns from the report

Select Export  to export the search results to an Excel or PDF file

ACH Authorization Rules

Client search

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 View 10

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

**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.


## B. Transaction Filters/ Blocks


The Transaction Filters/Blocks page displays a listing of all filters/block rules on file with the Bank. Transaction filters/blocks are used to define guidelines for monitoring ACH activity and alerting the client if an ACH item posts that matches the monitoring guidelines. An ACH filter/block guideline can include the standard entry class (SEC), transaction type (debits and/or credits), and the transaction amount. The client can either simply receive an email alert when an ACH item posts that meets the guidelines established in a filter/block rule or the system can create an exception requiring a pay/return decision.

You can perform the following actions on this page:

Drag a column header to reorder the table

Select the Search icon  to filter and search all results or select a specific column to search within

Click the Columns icon  to select or remove columns from the report

Select Export  to export the search results to an Excel or PDF file

**Company ID** - the originating company ID of the transaction from the ACH file. If the field is left blank, the filter will not be used.

**SEC Code** - the ACH SEC code(s) pertaining used for this rule. Either a specific SEC code can be selected or ALL – All Standard Entry Class Codes can be selected to include all SEC codes.

**From Tran Code** - the starting transaction code for this filter. If the ACH SEC Code is not available from the DDA system, you can use this field in place of an SEC code to identify the type of transaction.

**Thru Tran Code** - the ending transaction code for this filter. If the ACH SEC Code is not available from the DDA system, you can use this field in place of an SEC code to identify the type of transaction.

**Debits or Credits** - displays whether the filter pertains to debits only, credits only, or both debits and credits.

**Minimum Filter Amount** - the minimum transaction amount for this filter. Transactions must have an amount greater than or equal to this amount for this filter to apply. Any transaction that exceeds the minimum filter amount will activate the notification type defined for the rule. If the minimum filter amount is blank or zero, the transaction amount will not be used.

**Notification Type** - the method of notifying the client of an unauthorized transactions. The following options are available:

**Create Exception** - any transaction matching the filter criteria 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 transaction matching the criteria in this filter.

**Date Created** - the date the filter criteria was created

**Date Updated** - the date the filter criteria was last modified.

## C. Issued Check Processing Log

The Issued Check File Processing Log displays a list of all issued check files that have been electronically submitted using the positive pay system.

### Selection Page

## Issued Check Processing Log

### Client

All Clients

### Input Date From

01/15/2020



### Input Date To

01/15/2020



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

Search

## Results Page

You can perform the following actions on this page:

Drag a column header to reorder the table

Select the Search icon to filter and search all results or select a specific column to search within

Click the Columns icon to select or remove columns from the report

Select Export to export the search results to an Excel or PDF file

Issued Check Processing Log									
<a href="#">Back to Search Parameters</a>									
Client	Account ID	File Mapping Format	Results	Items	Amount	Upload Date	File Name		
Big City Electric	BCE Exp Acct	BCE Exp Account	Processed w...	2	\$300.00	01/03/2019	TESTIssued.txt		
Big City Electric	BCE Exp Acct	BCE Exp Account	Processed	1	\$100.00	01/03/2019	TESTIssued.txt		
Big City Electric	BCE Exp Acct	BCE Exp Account	Rejected	1	\$100.00	01/03/2019	TESTIssued.txt		
Big City Electric	BCE Exp Acct	BCE Exp Account	Unprocessed	0	\$0.00	01/03/2019	2019010308010526...		

1

View 10

Processing Totals (All Pages)		
File Status	Total Items	Total Amount
Processed	2	\$300.00
Processed with Exceptions	1	\$100.00
Rejected	1	\$100.00

**Client/Account ID** - the nickname or description that identifies the account.

**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/amounts entered on the page and the number of items/amounts contained in 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.

**View File** - when selected, the user has the option to save or view the file.

## Sample Positive Pay Notification Email from the Bank

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

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

Date: 05/17/2021 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 of "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.