Positive Pay Administration Guide

CAPITAL BANK

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User Guide – Positive Pay Administration

This user guide will cover the functions available to a Positive Pay Admin.

Fig 1

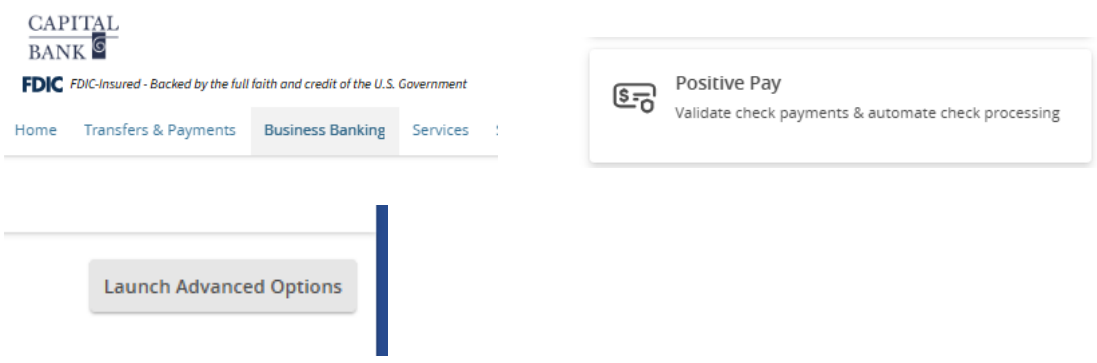


Fig 2

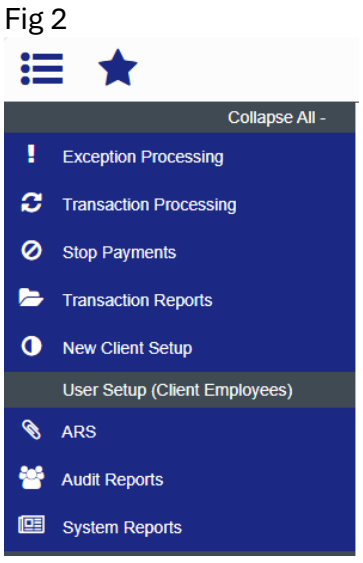


Fig 3

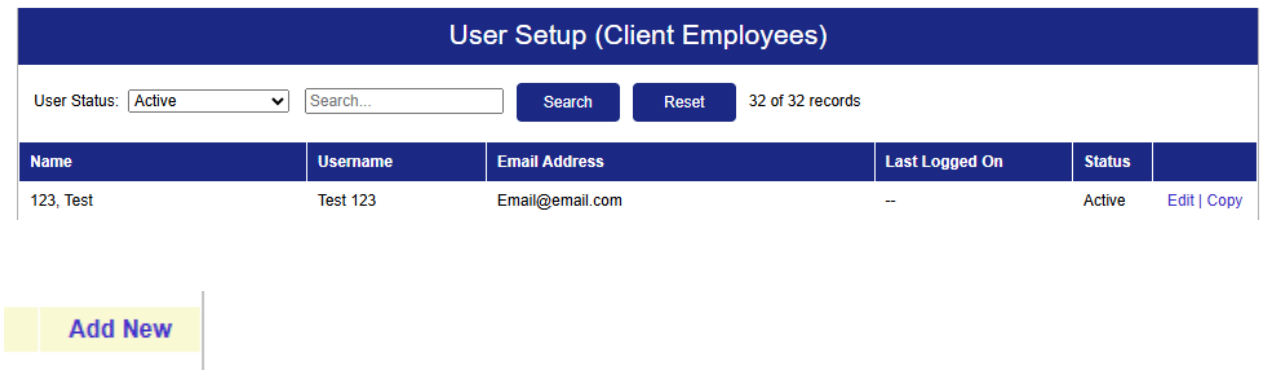


Fig 4

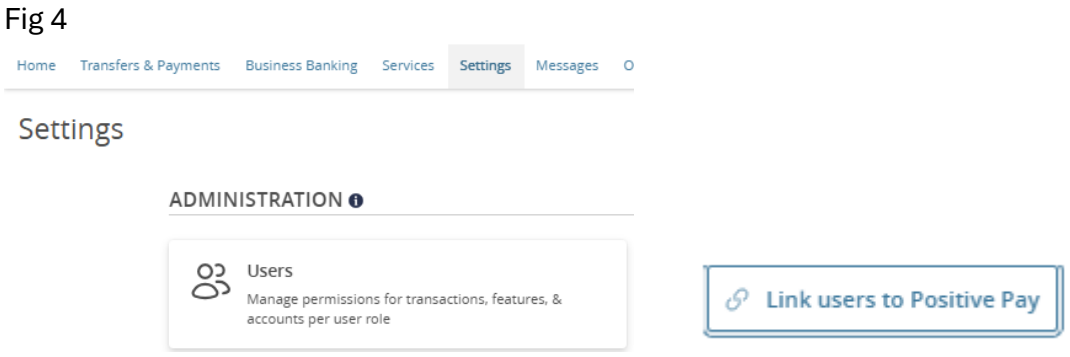
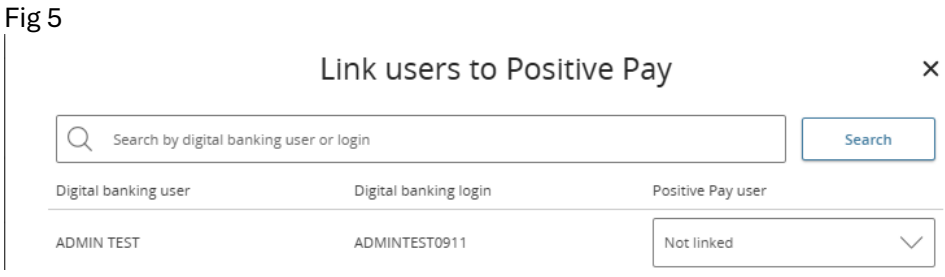


Fig 5



Navigation

1) Click on the 'Business Banking' tab at the top of the screen then choose the 'Positive Pay' tile. Once the Positive Pay page loads, click the 'Launch Advanced Options' button on the top right of the screen to open the full module in another window/browser tab. (Fig 1)

2) Choose the 'User Setup (Client Employees)' under the 'New Client Setup' header on the left side of the page. (Fig 2)

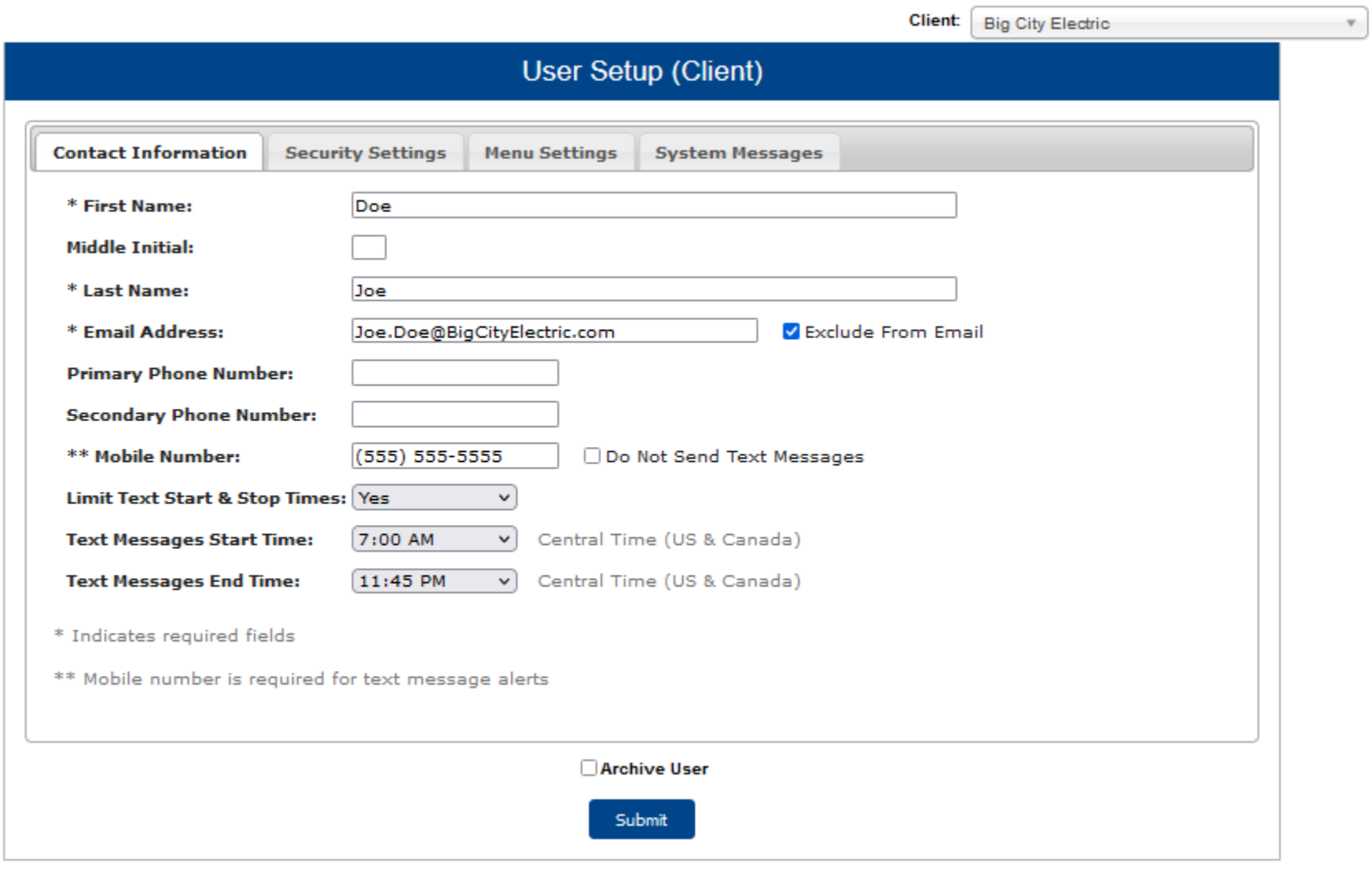
3) You will see all the current users and their status. You can search by user status and/or text. There is an option to edit a current employee, copy a current employee's profile for a new user, or the ability to add a new user from scratch with the 'Add New' button at the bottom right of the page. (Fig 3)

4) To link a positive pay user to their online banking profile, click on the 'Settings' tab and then select the 'Users' tile. On the next page, click the 'Link users to Positive Pay' button on the top right. (Fig 4)

5) In the popup, find the name of the online banking user that you would like to link to Positive Pay and then in the drop-down menu on the right, find the username for their profile in the Positive Pay system. Click 'Save Changes' and that user will be able to access Positive Pay the next time they log in to online banking.

The User Setup page has 4 tabs that need to be completed in order for the user to become active.

User Setup - Contact Information tab

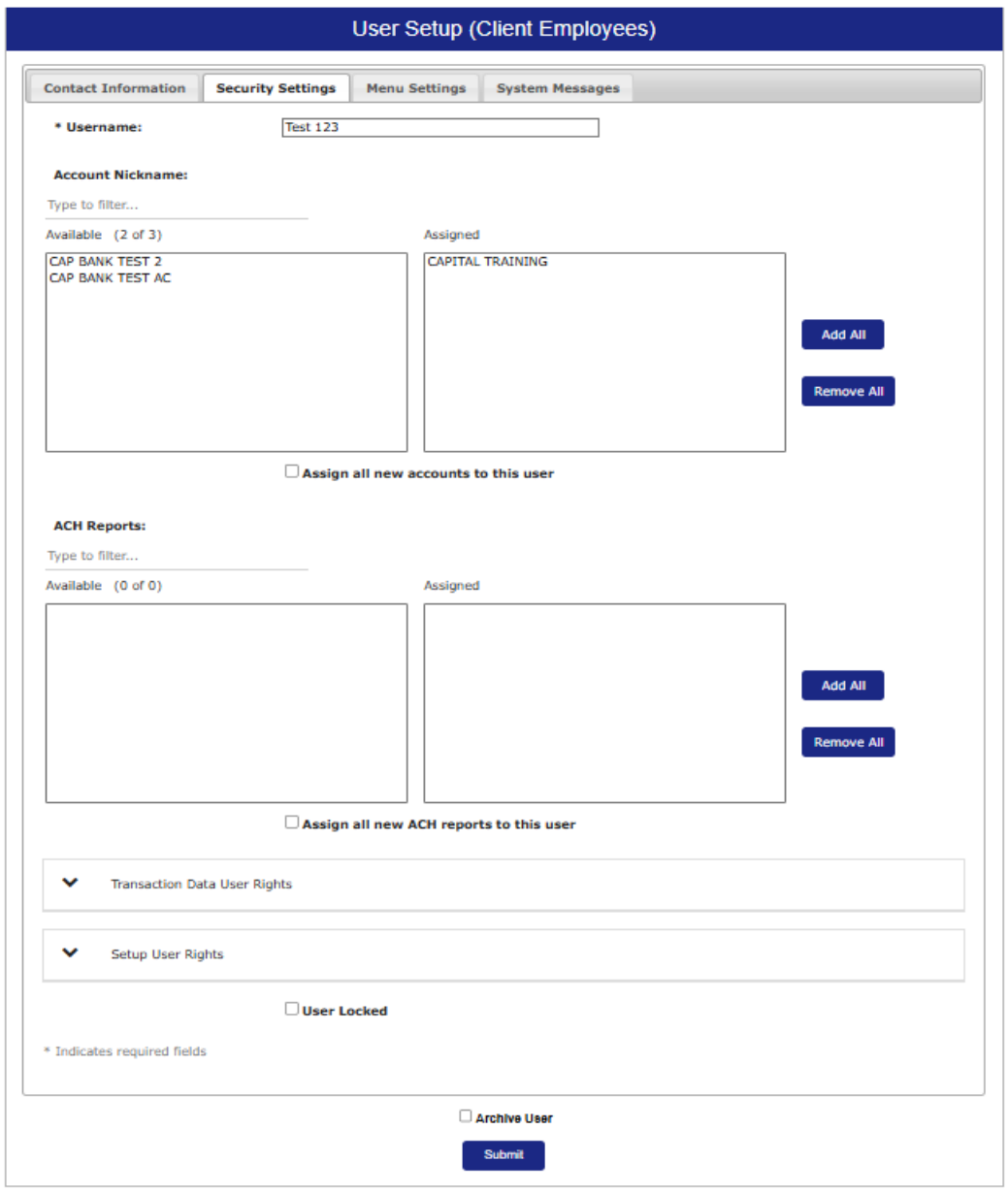


- **First Name / Middle Initial / Last Name**—the name of the user.
- **Email Address**—the email address used to send system-generated email messages to this user.
- **Exclude From Email**—when selected, the user does not receive any email messages. If cleared, the user receives email messages based upon the email selections on the **System Messages** tab.
- **Primary Phone Number**—the primary phone number.
- **Secondary Phone Number**—the secondary phone number for the user.
- **Mobile Phone Number**—the mobile phone number for the user. The mobile number is used if the client has selected to receive text alerts. Text alerts are only available to FIs that have licensed the Centrix Exact/TMS Text Messaging Module.
- **Do Not Send Text Messages**—when selected, the user does not receive any text messages. When cleared, the user receives text messages based upon the text selections checked on the **System Messages** tab.
- **Limit Text Start & Stop Times**—if set to **Yes**, the times text messages are sent will be limited to between the start and stop times. If set to **No**, text messages will be sent whenever one is generated.
- **Text Messages Start Time**—the time of day that the system starts sending text messages.
- **Text Messages End Time**—the time of day that the system stops sending text messages.

Note: If both the start and end times are set for the same time, the system sends text messages whenever one is generated.

- **Archive User**—when selected, the user is no longer active and is not allowed to log in to the system.

User Setup - Security Settings tab



- **User Name**—the login name for the user.
- **Account Nickname**—the Account Nickname is the description that identifies a specific account and is displayed in place of the account number on pages within the system and in emails generated by the system.

Note: The label used for this field throughout the system is defined by the Bank. All accounts that are assigned to the client will be displayed in the **Available** column. To enable the user to access an account, move the account to the **Assigned** column by either clicking on the Client/Account ID or selecting **Add All**.

- **Assign all new accounts to this user**—if selected, this user is automatically granted access to any new accounts added to the system for their client.
- **ACH Reports**—the ACH Reports section lists the ACH reporting files that have been defined for the client by the FI.
    - To enable a user to view/download a report, select the name under the **Available** column to move it to the **Assigned** column, or select **Add All**.
- **Assign all new ACH reports to this user**—if this box is selected, this user is automatically granted access to any new ACH reports added to the system for their client.
- **User Locked**—this checkbox determines if the user is locked out of the system. The user is automatically locked out of the system if the user exceeds the number of failed password attempts. To unlock a user, uncheck this box.

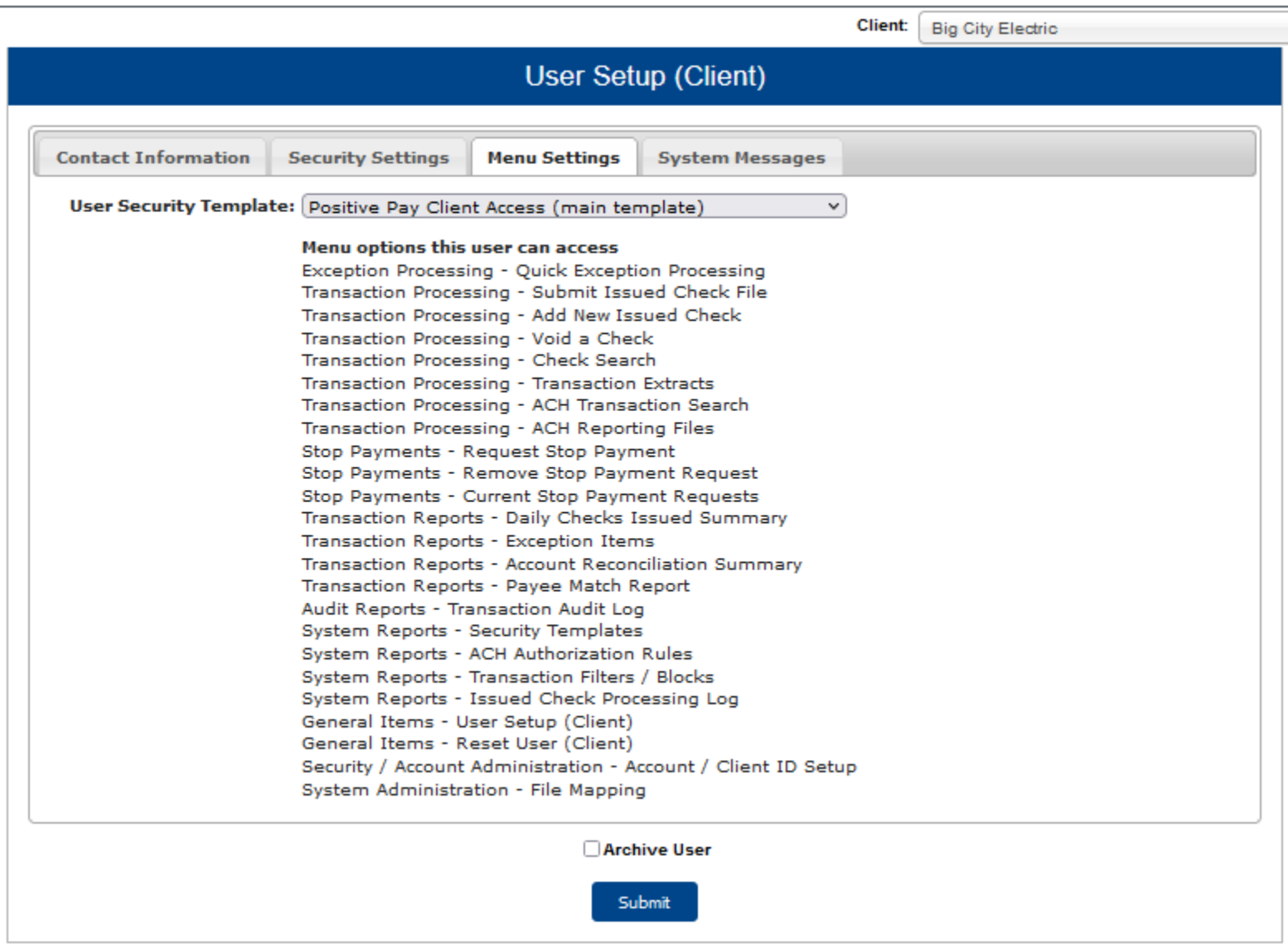
Transaction Data User Rights section

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

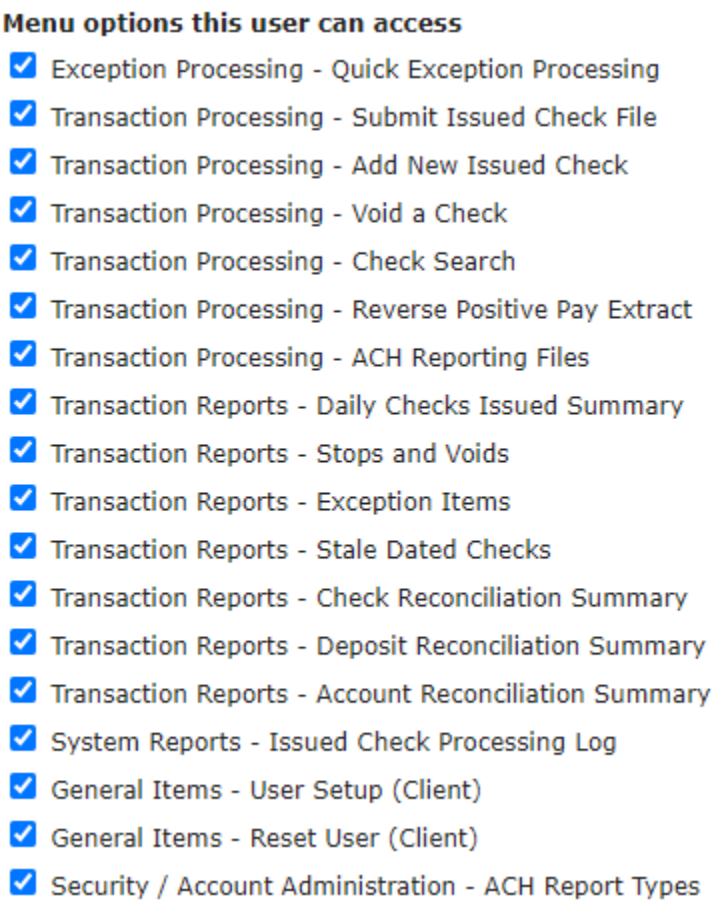
Setup User Rights section

- **Allow user to add ACH Authorization Rules in Quick Exception Processing**—if selected, the user can add an ACH authorization rule in the quick exception processing page when there is an ACH authorization exception. For more information, see "Quick Exception Processing."
- **Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules**—if selected, the user can set up, edit, and delete ACH authorization rules on the ACH Authorization Rules page.

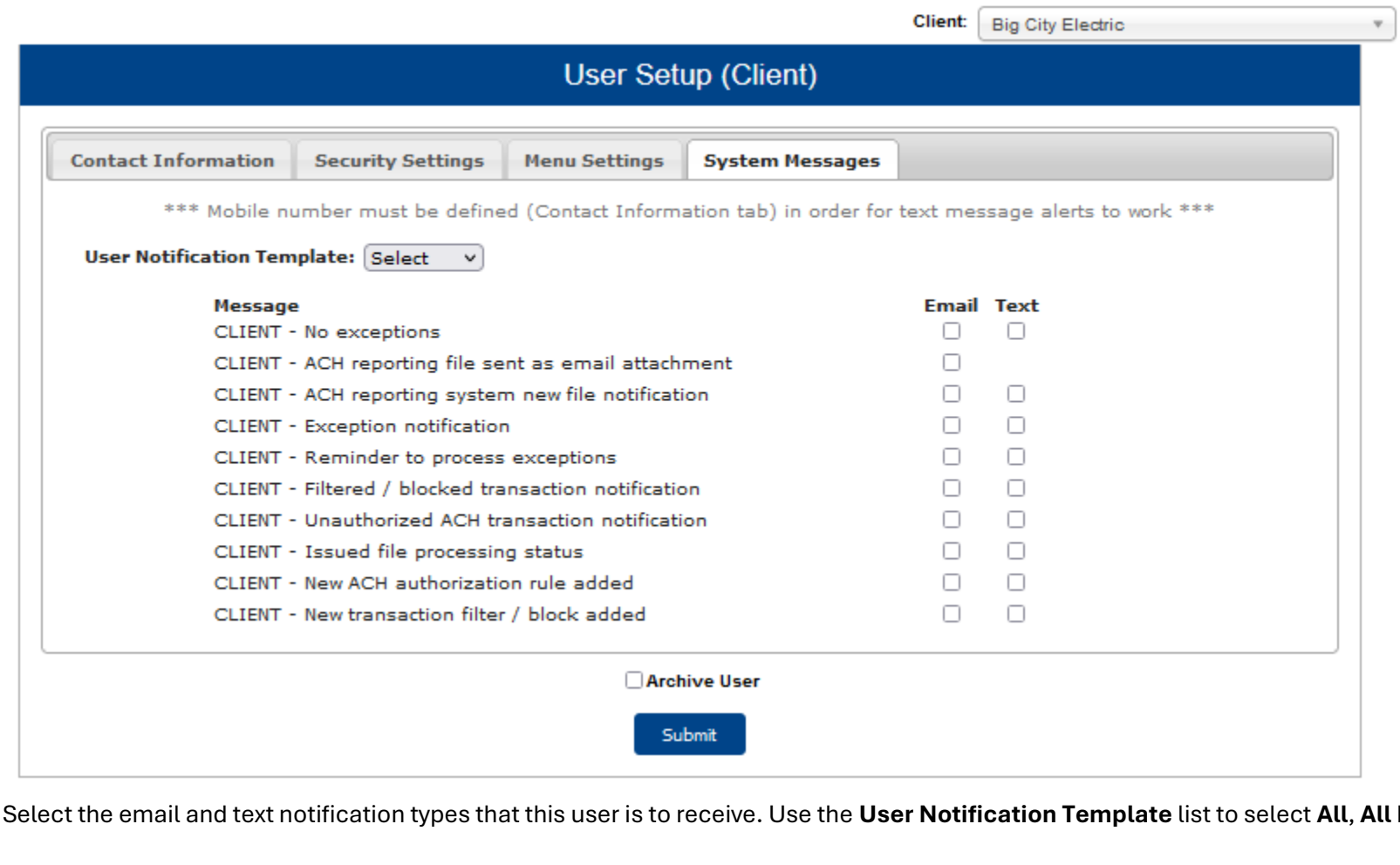
User Setup - Menu Settings tab



User Security Template—specifies the security template associated with the client user. New clients are assigned the default template specified on the Client Setup page. Additional available templates appear in the list.



User Setup - System Messages tab



Select the email and text notification types that this user is to receive. Use the **User Notification Template** list to select **All**, **All Email**, **All Text**, or **None**.

The **CLIENT - Exception notification** and **CLIENT - Issued file processing status** options opt the user in to all emails of the given type.

Note: If multiple exceptions or issued file processing status notifications occur, all messages with details about each notification are sent in a single email per daily processing.

If you select **CLIENT - Issued file processing status**, the user receives all of the following messages:

- CLIENT - Issued file count/amount mismatch
- CLIENT - Issued file loaded successfully
- CLIENT - Issued file partially loaded
- CLIENT - Issued file processing loaded no items
- CLIENT - Issued file rejected

If you select **CLIENT - Exception notification** the user receives all of the following messages:

- CLIENT - Exception: Duplicate paid item
- CLIENT - Exception: Duplicate paid item with amount mismatch
- CLIENT - Exception: Filtered/blocked transaction
- CLIENT - Exception: Paid item not issued
- CLIENT - Exception: Paid item with amount mismatch
- CLIENT - Exception: Paid item with zero check number
- CLIENT - Exception: Payee match additional name detected
- CLIENT - Exception: Payee match over limit amount
- CLIENT - Exception: Payee name mismatch
- CLIENT - Exception: Stale dated item paid
- CLIENT - Exception: Unauthorized ACH transaction
- CLIENT - Exception: Void item paid