

POSITIVE PAY

User Guide



Oregon
Pacific Bank



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Single Sign-On

If your bank is using DCI's eBanking, a single sign-on link appears to navigate to Inter@ct Positive Pay:

Accounts	Transfers	Bill Payments	Mobile Banking	Cash Management	Online Services	Preferences	Correspondence		
Brandi is testing the Page Text Config		Transactions		Positive Pay		Reports		Setup	
Checking		ACH Batches		Go To Positive Pay		Batch History		ACH Template List	
Account		ACH Tax Payments				Company		Company List	
Acct 876		Wire Transfers				Participant		Participant List	
Acct 399		Item Authorization				Scheduled Batch		Wire Template List	
****7510						Scheduled Tax Payment			
Total						Tax Payment History			
						Transaction History			
						Wire Transfer History			


Role Summary

To help manage access, Positive Pay matches a “role”, or scope of access, to each user. The site administrator creates roles by assigning a set of specific capabilities to that role.

- A role within the Positive Pay application is used to grant and deny rights to users.
- Any user tied to the role will inherit those security settings.

The Role Summary screen displays all roles currently set up for the Positive Pay customer. To change the default view, click once on any column heading to sort the information in ascending order; click again to sort in descending order. By default, the system-defined “admin” role is the only role set up when the customer starts using the Positive Pay web application. Additional roles may be added as needed to limit functionality to certain users within the system.

- From this screen, any role with the exception of the “admin” role may be added, deleted, or selected for maintenance.
- The “admin” role may be changed, but it cannot be deleted.
- A role tied to one or more users cannot be deleted until those users have been moved to another role or the users have been deleted.

 ROLE SUMMARY			
ADD ROLE			
1			
		ROLE NAME	ROLE DESCRIPTION
Edit	Delete	Inquire	Inquiry Only
Edit	Delete	Uploader	File Uploader
Edit	Delete	admin	Administrator

Role Entry/Maintenance

To open this screen, click **ADD ROLE** or **Edit** next to a row.

- Checkboxes control the type of access (Inquiry, Add, Edit, or Delete) as appropriate for each function. A check mark indicates that the specific type of access is allowed.
 - Click **SAVE** to update the new or changed record.
 - Click **CANCEL** to return to the Role Summary screen.

UPDATE EXISTING ROLE

ROLE INFORMATION

NAME

DESCRIPTION ×

ROLE FUNCTION POSITIVE PAY

REPORTS Inquire

TRANSACTIONS Inquire Add Edit Delete Non-owner Account Access

EXCEPTIONS Inquire Add Edit Delete Non-owner Account Access

FILE DEFINITION Inquire Add Edit Delete Non-owner Account Access

ACCOUNT RECONCILIATION

TRANSACTIONS Inquire Add Edit Delete

FILE DEFINITION Inquire Add Edit Delete Non-owner Account Access

ACH POSITIVE PAY

ACCOUNTS Inquire Add Edit Delete Non-owner Account Access

COMPANIES Inquire Add Edit Delete Non-owner Account Access

SUSPECT ENTRIES Inquire Add Edit Delete Non-owner Account Access

SECURITY ADMINISTRATION

USER Inquire Add Edit Delete

ROLES Inquire Add Edit Delete

NOTIFICATION Inquire Add Edit Delete

Name System or customer-defined identifier (maximum of ten alphanumeric characters) for the role.

Description System or customer-defined information (maximum of 30 alphanumeric characters) that describes the role in more detail.

The following Role Functions are used by the Positive Pay Web application:

Reports	You may download and view Positive Pay exception reports. Based on security, the Reports navigation button in the left panel may or may not display.
Transactions	You may upload or delete transaction files and to view, modify or delete individual transactions.
Exceptions	You may inquire on or update transactions that rejected as Positive Pay exception items.
File Definitions	You may define the field positioning and type (fixed-length or delimited) of the Transaction Upload files.
Accounts	Users may inquire and edit information on this screen. When access to this function is granted for a particular user, the respective navigation link displays in the left panel under the section called ACH Positive Pay.
Companies	Users may inquiry, add and edit information on this screen. When access to this function is granted for a particular user, the respective navigation link displays in the left panel under the section called ACH Positive Pay.
Suspect Entries	Users may inquire only on suspect entries. When access to this function is granted for a particular user, the respective navigation link displays in the left panel under the section called ACH Positive Pay.
User	You may inquire, add, modify, and delete users.
Roles	You may inquire, add, modify, and delete roles within the application.
Notification	Inquire on or update the email addresses used to notify customers about Positive Pay exception items.
Non-owner Account Access	Use this check box to grant non-owner account access for a specific role.

User Summary

The User Summary lists all existing user records for the Positive Pay customer.

- From this screen, customers may add, update, or delete their own users.
- To change the default view, click once on any column heading to sort the information in ascending order; click again to sort in descending order.

USER SUMMARY						
ADD USER						
1						
		USER ID	DESCRIPTION	ROLE	STATUS	EXPIRATION DATE
Edit	Delete	autoworks	Autoworks, Inc.	admin	Normal	12/20/2015
Edit	Delete	imagemaker	Image Maker	admin	Normal	08/04/2015

User Entry/Maintenance

- To open this screen, click **ADD User** or **Edit** next to a row.
- Fill in or maintenance the appropriate information.
- Select the appropriate radio button to assign the new user to a Role (the rights the user has within the application).
- Click **SAVE** to update the new or changed record, or click **CANCEL** to return to the User Summary screen.

U **UPDATE EXISTING USER**

USER INFORMATION

USER ID

DESCRIPTION

CUSTOMER NAME

PASSWORD (password rules)

VERIFY PASSWORD

PASSWORD EXPIRATION

STATUS ▼

ROLE

Inquiry Only

File Uploader

Administrator

SECURITY INFORMATION

REGISTERED DEVICES

The devices listed here were registered as private by you when logging in. Using various security methods, we are able to identify these devices and bypass additional security steps when logging in.

You may remove any device that you wish to no longer be identified as private.

DESCRIPTION	EXPIRATION DATE

SECURE CONTACT METHODS

When you log in from a device we don't recognize, we need a way to deliver a temporary one-time code to verify your identity. We can do this by voice or SMS/Text.

Enter your secure contact methods below.

PHONE NUMBER:

EXTENSION: ?

ADD PHONE NUMBER

CONTACT METHODS			
620-927-0507	<input checked="" type="checkbox"/> TEXT/SMS	<input type="checkbox"/> VOICE	REMOVE

I AGREE WITH THE TERMS FOR TEXT/SMS TO MY MOBILE DEVICE

SAVE
CANCEL

Text/SMS Details

We don't charge for sending you an access code. However, standard message and data charges may apply based on your phone plan.

By entering a Mobile Phone Number you certify that you:

- a) are the account holder, or
- b) have the account holder's permission to do so

For help or more information, go to our [SMS Help page](#).

We will send you a message only once and only with your explicit agreement as indicated by pressing the Text/SMS button.

If you ever receive a message from us unexpectedly, reply with "STOP".

For additional assistance, contact Customer Service at: (620) 694-6800

User ID	Bank or customer-defined identifier (maximum of 14 letters or digits, no spaces or other characters allowed) for the user.
Description	Bank or customer-defined information (maximum of 40 alphanumeric characters) that describes the user in more detail.
Customer Name	Print name from the customer record established in the iCore360® database.
Password	Password assigned to the user. Passwords must be between 8 and 20 characters in length and conform to the requirements described in the password rules window.
Verify Password	Password re-entered for verification.
Password Expiration	Number of days before the password expires. The value must be between 1 and 999. The password expiration may not be bypassed due to this application's exposure to the Internet.
Status	User's current status. <i>Selections are:</i> <ul style="list-style-type: none">• Normal = Indicates the user is in normal status and should be able to sign-in and use the application.• Expired Password = The user's password has expired, and he or she will be forced to change it before access to the application is allowed. This is the recommended value when creating a record for a user who is signing on to the application for the first time.• Locked Out = Indicates the user attempted to sign in with an invalid password three consecutive times in the same browser session. The user is locked out and will not be allowed access until the administrator restores access.
Roles	Role assigned by the system administrator.
Security information	Multi-factor authentication information selected by the user during the enrollment process.

Notification Summary

Use this screen to add, modify, or delete the email addresses that will receive automatic email notifications of exceptions. You may enter multiple email addresses for a customer as long as each email address is unique.

- Emails are sent once a day at 8:00am to notify customers with check transactions or ACH entries that rejected in the previous processing cycle due to Positive Pay/ACH Positive Pay criteria.
- Emails are sent twice a day (10:00am and 4:00pm) to notify customers with ACH entries identified today as suspects based on ACH Positive Pay criteria.

To change the default view, click once on any column heading to sort the information in ascending order, click again to sort in descending order.

NOTIFICATION SUMMARY				
ADD EMAIL				
1				
	EMAIL FUNCTION	EMAIL ADDRESS	EMAIL DESCRIPTION	
Edit	Delete	ACH suspect entries	bmangan@datacenter.com	Brecken Mangan
Edit	Delete	Exception - Items not posted	bmangan@datacenter.com	Brecken Mangan
Edit	Delete	Exception - Items not posted	tdolley@datacenterinc.com	Tarika Dolley

Click the **ADD EMAIL** button to add a new email address.

	EMAIL FUNCTION	EMAIL ADDRESS	EMAIL DESCRIPTION
Edit	ACH suspect entries	bmangan@datacenter.com	Brecken Mangan
Update Cancel	Exception - Items not posted <input type="text"/>	bmangan@datacenter.com	Brecken Mangan
Edit	Exception - Items not posted	tdolley@datacenterinc.com	Tarika Dolley

Click the **Edit** link to maintenance an existing email address.

Email Function

System-defined function for which an email will be generated automatically. *Selections are:*

- Exceptions - Items not posted (default)
- ACH suspect entries

NOTE: *The Exceptions – Items not posted email notification process will notify the customer when unposted transactions are in the exception table with the ACH positive pay exception reason.*

Email Address

Email address for the customer.

Email Description

User-defined description for this email address.

File Definition Summary

A properly authorized user creates a file template by accessing the File Definition Summary Screen. This template or ‘definition’ sets the parameters for the Positive Pay files that are subsequently uploaded by the customer, and is required in order to load new or voided items into iCore360® or to download existing items.

- The File Definition Summary screen allows the user to add new file definitions, modify an existing file definition, or delete a file definition.
- Each Positive Pay account must be assigned to at least one file definition record.

POSITIVE PAY FILE DEFINITION SUMMARY			
ADD FILE DEFINITION			
1			
		NAME	DESCRIPTION
Edit	Delete	Auto Works	Monthly Payroll
Edit	Delete	Payroll	Test Payroll

A new file definition can be added and existing ones edited or deleted from this screen by clicking the **Edit** or **Delete** links.

File Definition Entry/Maintenance

- To open this screen, click **Add File Definition** or **Edit** next to a row.
- Click **Save** to update the new or changed record, or click **Cancel** to return to the File Definition Summary screen.

☰ UPDATE EXISTING POSITIVE PAY FILE DEFINITION

FILE INFORMATION

DEFINITION NAME	Payroll
DEFINITION DESCRIPTION	Test Payroll x
VOID DAYS	90

FIELD SPECIFICATIONS

FIELD SEPARATION

FILE TYPE	Delimited ▾
FIELD DELIMITER	. ▾
FIELD FORMAT	

DECIMAL AMOUNTS	<input checked="" type="checkbox"/> CONTAINS DECIMAL PLACEHOLDER
DATE FORMAT	mm/dd/yyyy ▾
VOID INDICATOR	X

FIELD PLACEMENT

	FIELD POSITION
ACCOUNT NUMBER	1
CHECK NUMBER	2
TRANSACTION AMOUNT	3
DESCRIPTION (OPTIONAL)	
ISSUE DATE (OPTIONAL)	
VOID INDICATOR (OPTIONAL)	4
STATUS (OPTIONAL)	

DEPOSIT ACCOUNTS

ACCOUNT NUMBER	NAME
<input checked="" type="checkbox"/> XXXXXXXX8008	
<input checked="" type="checkbox"/> XXXXXXXX9009	
<input type="checkbox"/> XXXXXXXX3333	

SAVE
CANCEL

Definition Name

Customer-defined identifier (maximum of ten alphanumeric characters) for the file definition.

Definition Description	Customer-defined information (maximum of 40 alphanumeric characters) that describes the file definition in more detail.
Void Days	Default number of days that transactions uploaded with this file definition will be valid for Positive Pay processing. During the file upload, the user may override this default to another value if needed. On the date a check is presented for payment, if its issue date is older than the number of days specified in the Void Days field, the transaction rejects in the Positive Pay process as invalid. A value of zero indicates that checks will be valid regardless of their issue date.
File Type	System-defined file format options. <i>Selections are:</i> <ul style="list-style-type: none"> • Delimited = Every field in the file is separated with a certain character, usually a comma. The field delimiter indicates which character is used to separate each field. • Fixed-Position = Each record in the file is the same length, and every field within the file is in the same exact position. When you select this option, a starting and ending position for each field must be specified. An additional Field Length text box displays and is used to indicate the length of each field.
Field Delimiter	Alphanumeric character used to separate each field in a delimited file. A comma is used by default, but you may select a different character from the drop-down list.
Decimal Amounts	Checkbox to indicate if the amount field contains decimals. When this box is unchecked, the load program will multiply each amount by .01 to determine the decimal placement.
Date Format	System-defined issue date format options. <i>Selections are:</i> <ul style="list-style-type: none"> • mmddyy: mmddyyyy; mm-dd-yy; mm-dd-yyyy; mm/dd/yy; mm/dd/yyyy
Void Indicator	Alphanumeric character used to indicate that the item in the file is to be voided. This field is optional and may be left blank if void items will not be included in the issue file.
Account Number	Field number for the deposit account number in a delimited file, or its starting field position in a fixed-position file.
Check Number	Field number for the check number in a delimited file, or its starting field position in a fixed-position file.

Transaction Amount	Field number for the transaction amount in a delimited file, or its starting field position in a fixed-position file.
Description	Field number for the check description in a delimited file, or its starting field position in a fixed-position file. This field is optional and may be left blank if it is not included in the issue file.
Issue Date	Field number for the check issue date in a delimited file, or its starting field position in a fixed-position file. This field is optional and may be left blank if it is not included in the issue file.
Void Indicator	Field number for the void indicator in a delimited file, or its field position in a fixed-position file. This one position field is optional and may be left blank if void items will not be included in the issue file.
Status	Field number for the system-defined status of the issue item, or its field position in a fixed-position file. This one-position field is optional and may be left blank if the file definition will not be used for downloading or if the upload/download files do not include the status.
Account Number	<p>Open and active checking accounts for which the login customer is the primary owner. When the user is assigned to a role with access to non-owner accounts, the list includes open and active checking accounts with the appropriate non-owner relationship to the login customer number. A check mark indicates the account is assigned to the file definition.</p> <ul style="list-style-type: none"> • Users who want to upload check issue files for non-owner accounts must include the accounts in a file definition record. • Positive Pay processing will not apply to an account if it is not assigned to at least one file definition record.
Name	Displays the owner name for the accounts that do not have a customer number equal to the login customer. This field displays only if the user has rights to access non-owner account numbers.

Example Delimited File:

```

0351047399,105,0000000000,00000101276,01112006,C
0351047402,294,0000000000,00000000500,01032006,D
0351047402,294,0000000000,00000003058,01032006,D
0351047402,294,0000000000,00000009004,01062006,C
0351047402,294,0000000000,00000009004,01062006,D
0351047402,294,0000000000,00000017338,01092006,D

```

Transaction Entry

Positive Pay → Transactions → Transaction Entry (top right of screen)

The Transaction Entry screen is used to manually add check records to the Positive Pay system. Multiple records can be added into a single batch. The top section contains specific batch information.

☰ POSITIVE PAY TRANSACTION ENTRY

CUSTOMER NAME	AUTOWORKS, INC		
FILE DEFINITION	Monthly Payroll <input type="text"/>		
VOID DAYS	90 <input type="text"/>		
ACCOUNT NUMBER	XXXXXXXX3333 <input type="text"/>		
DESCRIPTION	June Payroll <input type="text"/>	<input type="button" value="SAVE"/>	<input type="button" value="CANCEL"/>

CHECK #	<input type="text" value=" "/>	CHECK AMOUNT	<input type="text" value="0.00"/>
PAYEE/DESCRIPTION	<input type="text"/>	ISSUE DATE	<input type="text" value="03/05/2014"/>
TOTAL ITEMS	1	BATCH AMOUNT	253.66

	CHECK #	CHECK AMOUNT	PAYEE/DESCRIPTION	ISSUE DATE
1				
Edit	Delete	000001201	253.66 John Doe	03/05/2014

Once a record has been added, all batch information from above, except the description, is grayed out and cannot be maintained.

- The check record is added to the grid below and **Edit** and **Delete** links appear to change or delete the record prior to saving if necessary.
- Continue to add other check records as necessary.
- A batch created using this screen can contain a maximum of 100 check issue records.
- Totals display to indicate the total number of items and the total amount included in the batch.
- Once all check records have been added, click **Save** to save the batch, or **Cancel** to cancel without saving.

Customer Name Print name from the customer record established in the iCore360® database.

File Definition This drop-down list contains all file definition records that exist for the customer.

Void Days Number of days before the batch will become void, as established in the selected file definition record. You may override the default by entering a new value for the batch being loaded.

Account Number	<p>Open and active checking accounts for which the login customer is the primary owner. When the user is assigned to a role with access to non-owner accounts, the list includes open and active checking accounts with the appropriate non-owner relationship to the login customer number. A check mark indicates the account is assigned to the file definition.</p> <ul style="list-style-type: none">• Users who want to upload check issue files for non-owner accounts must include the accounts in a file definition record.• Positive Pay processing will not apply to an account if it is not assigned to at least one file definition record.
Description	<p>Customer-defined information (maximum of 40 alphanumeric characters) that describes the issue file in more detail. This information is required when uploading a transaction file.</p>
Check #	<p>Check number associated with the transaction.</p>
Check Amount	<p>Check amount associated with the transaction.</p>
Payee/Description	<p>Payee of the transaction or an associated description.</p>
Issue Date	<p>Issue date associated with the transaction. The issue date defaults to the current date, but can be maintained if necessary. If the issue date is older than the allowable void days, a warning message will display to alert you.</p>
Total Items	<p>Total number of items included in the batch.</p>
Batch Amount	<p>Total dollar amount of items included in the batch.</p>

Transaction Upload

Positive Pay → Transactions → Batch Summary (top right of screen)

Transaction Upload will take you to the Transaction Upload screen as shown.

The Transaction Upload screen is used to upload a file of transactions to the Positive Pay system.

- *Customer Name* pre-fills for existing PPW customers.
- The drop-down for *File Definition* contains all file definition records that exist for that customer and this selection pulls up the corresponding value for *Void Days* in the chosen file definition.

The screenshot shows the 'POSITIVE PAY TRANSACTION UPLOAD' interface. It features a header bar with a menu icon and the title. Below is a form with the following fields and values:

- FILE INFORMATION** (Section Header)
- CUSTOMER NAME:** AUTOWORKS, INC
- FILE DEFINITION:** Monthly Payroll (dropdown menu)
- VOID DAYS:** 90
- DESCRIPTION:** July Payroll
- FILE PATH/NAME:** C:\Users\bmangan\Documents\Work\Misc\Au (with a 'Browse...' button)
- Buttons:** UPLOAD and CANCEL
- ACCOUNT(S):** XXXXXXXX3333 - BUSINESS MMKT CHECKING

- The File Path/Name can be entered or you may select a file using **Browse**. After you select a file from the browse window, the File Path/Name is filled out based on your selection.
- Click **Upload** to transfer the file to iCore360® and load the transactions into the database, or select **Cancel** to return to the Transaction Batch Summary screen.

Customer Name Print name from the customer record established in the iCore360®.

File Definition The drop-down shows all file definitions that exist for a customer.

Void Days Number of days before the batch will become void, as established in the selected file definition record. You may override the default by entering a new value for the batch being loaded.

Description Customer-defined information (maximum of 40 alphanumeric characters) that describes the issue file in more detail. This information is required when uploading a transaction file.

File Path/Name Location and name of the transaction file to be loaded.

Successful Upload

After a successful file upload, the upload status will display, along with the batch number (if applicable), total items and total amount of the new and voided transactions contained in the file.

☰ POSITIVE PAY TRANSACTION UPLOAD

FILE UPLOAD STATUS

File Definition	Test Payroll
Status	File was successfully uploaded

UPLOADED TRANSACTIONS					
ACCOUNT NUMBER	BATCH NUMBER	TOTAL ITEMS	BATCH AMOUNT	VOID ITEMS	VOID AMOUNT
XXXXXXXX8008	21	4	1,614.00	1	1,587.55

OK

Unsuccessful Upload

If any errors exist in the upload file, the user will be re-directed to a page explaining the reasons for upload failure. Once the errors are corrected, the file can be selected for upload again.

The following screen shows an example of an invalid file that could not be uploaded:

☰ POSITIVE PAY TRANSACTION UPLOAD

FILE UPLOAD STATUS

File Definition	Test Payroll
Status	File was not uploaded due to 4 invalid records. The records in the file must be corrected before an upload can occur.

Invalid Records have been listed below to assist you in correcting the file.

RECORD #	REJECT REASON
1	Check Number 8008812 for Account Number XXXXXXXX8008 has already been uploaded in a previous file
2	Check Number 8088809 for Account Number XXXXXXXX8008 has already been uploaded in a previous file
3	Check Number 8008810 for Account Number XXXXXXXX9009 has already been uploaded in a previous file
4	Invalid Void Transaction - Check Number 8008811 for Account Number XXXXXXXX8008 has a status of Stopped or Void.

OK

Please keep the following considerations in mind when loading files:

- A transaction will not load if an item with the same check number already exists for the same account.
- If you use a file definition that contains fields for Void Indicator and/or Status, a blank or other valid value must exist in those fields for each record in the file.
- A transaction cannot be successfully voided if it was previously paid, stopped, or voided, or if the record contained in the upload file does not have the same check number and amount as the transaction.

Transaction Detail

The Transaction Detail screen allows the user to search for a specific transaction or transactions using one or more of the following criteria:

- Account Number— Select an account from the drop-down list or select All Accounts (default) to search all Positive Pay records for the customer. When the user is assigned to a role with access to non-owner accounts, the list includes all Positive Pay accounts with the appropriate non-owner relationship to the login customer number.
- Check Number
- Dollar Amount
- Payee
- Post Date—Date the item was paid or voided.
- Status—The Status field displays one of the following values:
 - Blank - The transaction is an outstanding item.
 - Force Post - The transaction has been or will be posted with an amount that does not match the detail record, or with an issue date that is older than allowed by the batch record's Void Days.
 - Matched - The transaction has been presented for payment at the teller line and has been memo-posted to the account.
 - Paid - The transaction posted as a match based on check number and amount.
 - Stopped - A stop pay record has been entered for this check number and amount, and the transaction will reject if presented for payment.
 - Void - The transaction is void and will reject if presented for payment.

☰ POSITIVE PAY TRANSACTION DETAIL

ACCOUNT NUMBER	<input type="text" value="All Accounts"/>	Batch Summary
CHECK NUMBER	<input type="text"/>	Transaction Entry
DOLLAR AMOUNT	<input type="text"/>	
PAYEE	<input type="text"/>	
POST DATE	<input type="text"/>	
STATUS	<input type="text" value=""/> <input type="button" value="SEARCH"/>	

NOTE: All search criteria other than Payee must be entered exactly as contained in the transaction record. If you enter payee information, the search will search for records containing all or a portion of the information.

- For example, if the payee is Smith & Jones Co, the record can be found by entering “Smith & Jones,” “Smith,” “Smi,” “Jones,” etc.

☰ POSITIVE PAY TRANSACTION DETAIL

ACCOUNT NUMBER	<input type="text" value="XXXXXXXX9009"/>	Batch Summary
CHECK NUMBER	<input type="text"/>	Transaction Entry
DOLLAR AMOUNT	<input type="text"/>	
PAYEE	<input type="text"/>	
POST DATE	<input type="text"/>	
STATUS	<input type="text" value=""/> <input type="button" value="SEARCH"/>	
TRANSACTION DOWNLOAD	<input type="text" value="Payroll 1"/> <input type="button" value="DOWNLOAD"/>	
TRANSACTION TOTALS	40 ITEMS \$92,355.31	

		ACCOUNT #	CHECK #	CHECK AMOUNT	PAYEE/DESCRIPTION	ISSUE DATE	STATUS	DATE CLEARED	BATCH
Delete		XXXXXXXX9009	000000004	300.00		03/05/2014	Paid		17
Edit	Delete	XXXXXXXX9009	000000098	389.00		03/05/2014			23
Edit	Delete	XXXXXXXX9009	000000099	452.33		03/05/2014			23
Edit	Delete	XXXXXXXX9009	000001010	1,250.22	ABC Company	09/05/2012			2

- Click once on any column heading to sort the information in ascending order, click again to sort in descending order.
- Click to view the image record associated with a paid transaction.
- The **Edit** link allows you to modify information for a transaction that does not have a status of Paid or Stopped.
- The **Delete** link is available to remove transactions that have not cleared or have not been voided. This link will only display if the user has Role security to delete transactions.
- Audit records will be generated when users add, delete, or update the database tables associated with Positive Pay processing. View these audit records on the Audit/Maintenance – Miscellaneous Maintenance report.
- History is housed in Positive Pay for one year. If the checks within a batch all clear the batch will purge automatically when the last item clears. If some of the transactions within the batch are void, stop pay, or unreconciled then the batch will purge after one year.
- To create a download file, select a file definition from the drop-down list and then click **Download**.

Do you want to open or save **pospaytrans.csv** from **portal.datacenterinc.com**?

✕

Transaction Download

This option allows you to use one of the account's existing file definition records to create a download file of all records selected during your search. *For example, an excel file:*

9009	4	300
9009	98	389
9009	99	452.33
9009	1010	1250.22

Transaction Totals

Number and total amount of the items that met your search criteria.

Batch Summary

Link to open the Transaction Batch Summary screen.

Transaction Entry

Link to open the Transaction Entry screen.

Transaction Maintenance

Positive Pay users have flexibility to maintain individual check issue records by clicking the **Edit** link on the Positive Pay Transaction Detail screen. When maintaining an existing check record Check Number, Transaction Amount, Issue Date, Payee/Description and Status fields can be maintained.

☰ UPDATE POSITIVE PAY TRANSACTION

TRANSACTION DETAILS

BATCH NUMBER	3
ACCOUNT NUMBER	XXXXXXXX8008
ACCOUNT DESCRIPTION	BUSINESS MMKT CHECKING
CHECK NUMBER	<input type="text" value="000001103"/>
TRANSACTION AMOUNT	<input type="text" value="125.33"/>
ISSUE DATE	<input type="text" value="09/05/2012"/>
PAYEE/DESCRIPTION	<input type="text" value="Jane Public"/>
STATUS	<input type="text" value="Void"/>

- Check Number must not be 0 and the account number-check number combination cannot exist already in the database.
- Transaction Amount must be greater than 0 (not zero and not negative).
- Issue Date must not be null. During the save, a warning displays when the Issue Date is a value less than or equal to today's date minus the Void Days. If Void Days is equal to 0, the date entered can be any date in the past based on our minimum date standard.
- The description may contain up to 40 alphanumeric characters.
- Valid values for Status are Force Paid, Void, or blank unless exception items have already been updated at the bank.
- If the exception update has already occurred, the screen displays the following message: "EXCEPTION ITEMS HAVE BEEN PROCESSED FOR THE CURRENT BUSINESS DAY. THE FORCE POST STATUS WILL NOT BE AVAILABLE."

Transaction Batch Summary

The Transaction Batch Summary screen allows the user to view active transaction batch records for any or all Positive Pay accounts owned by the customer.

NOTE: *Standard purge processing is to purge check issue detail and batch records when the issue date is more than 12 months in the past. Special purge processing is available for official bank accounts that may be subject to escheat, for example, money order and cashier's check accounts. Under special purge processing, check issue detail and batch records will be purged when the issue date is more than 12 months in the past and the status in the detail record is not blank. Please notify DCI with a list of Positive Pay accounts that require longer purge period.*

Once a file definition is created, the user is ready to upload an actual transaction file to the PPW application.

- Using Positive Pay → Transaction → Batch Summary (top right of screen) links lead to the Transaction Batch Summary screen.
- This screen allows properly authorized users to add new files (by using Add Transaction tab) or edit and search (and, in some cases, delete) existing ones by selecting the appropriate links.

POSITIVE PAY TRANSACTION BATCH SUMMARY							
ACCOUNT NUMBER							
All Accounts <input type="button" value="v"/>							Transaction Search
							Transaction Upload
							Transaction Entry
							1
		ACCOUNT	BATCH	DESCRIPTION	CREATE DATE	BATCH TOTAL	STATUS
Edit	Delete	XXXXXXXX8008	8	July Payroll	03/05/2014	1,600.00	Active
Edit	Delete	XXXXXXXX8008	6	Missed Item	11/20/2012	558.70	Active
Edit	Delete	XXXXXXXX8008	3	Missed October Accts Payable	11/08/2012	26,083.99	Active
Edit	Delete	XXXXXXXX8008	1	October Accounts Payable	09/05/2012	12,989.44	Active
Edit	Delete	XXXXXXXX9009	17	July Payroll	03/05/2014	300.00	Active

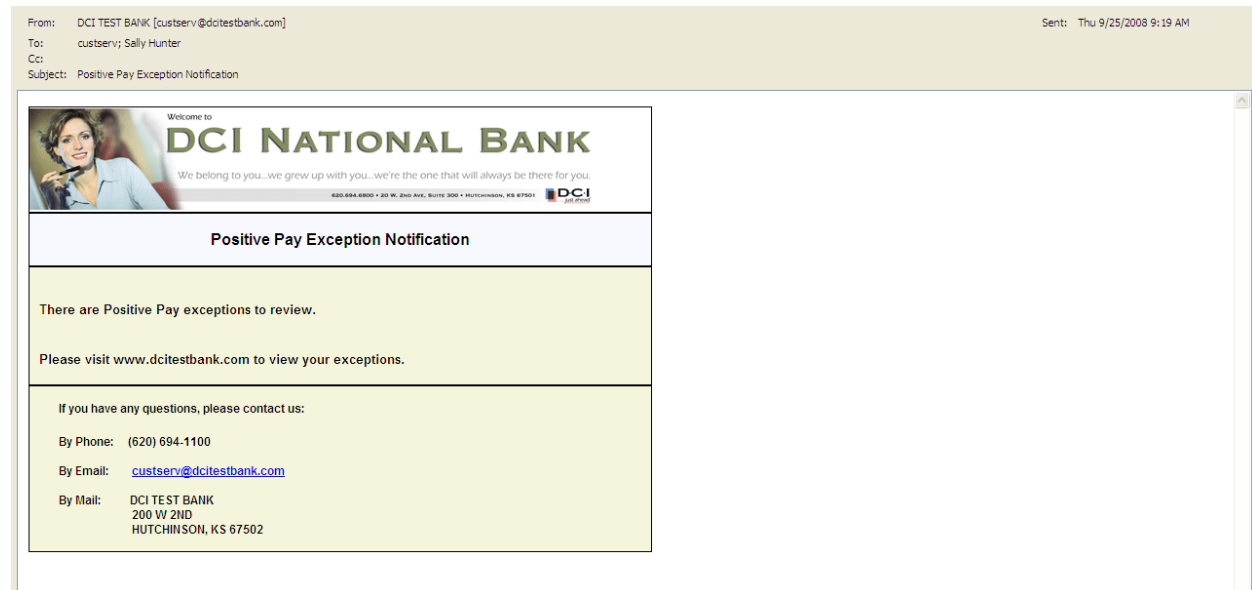
- Transactions in the batch have been changed or posted within iCore360®. The **Delete** link is not available for a batch that cannot be deleted.
- To view the detail of transactions within the batch, click **Edit** or **View** if your security for transactions is inquiry only.
- Add Transactions will take you to the Transaction Upload screen.

Exceptions

Positive Pay customers have the ability to receive an automatic notification via email when Positive Pay exception items exist. They will also be able to view exception items and make the Pay/Return decision for each item listed.

Positive Pay Exception Notification Email

The following screen is an example of the exception notification email.














Positive Pay Exceptions

Positive Pay → Exceptions

The Exceptions screen displays all of the Positive Pay exception transactions for accounts owned by the customer.

After cycle processing has occurred, any ACH suspect entries that were not allowed to post display on the Positive Pay Exceptions screen as an “ACH Positive Pay Suspect” under the Unposted Reason when the exception transaction was unpaid due to ACH positive pay criteria. Transactions that reject due to ACH positive pay criteria will be returned unless the user marks the item to pay on the Update Positive Pay exception transaction screen.

POSITIVE PAY EXCEPTIONS							
ACCOUNT NUMBER							
All Accounts 							
1							
	ACCOUNT	CHECK #	TRAN AMOUNT	UNPOSTED REASON	TRAN DATE	PAY/RETURN	STATUS
Edit	XXXXXXXX8008	000000000	42.30	ACH Positive Pay Suspect	03/04/2014	Return	
Edit 	XXXXXXXX8008	000001112	1,151.50	Invalid Amt	03/04/2014	Pay	
Edit 	XXXXXXXX8008	000001113	350.00	Invalid Issue Date	03/04/2014	Pay	
Edit 	XXXXXXXX8008	000001118	29.33	Invalid Status	03/04/2014	Pay	
Edit 	XXXXXXXX8008	000001219	549.29	Invalid Check #	03/04/2014	Pay	
Edit 	XXXXXXXX9009	000001013	454.55	Invalid Issue Date	03/04/2014	Pay	
Edit 	XXXXXXXX9009	000001017	158.33	Invalid Issue Date	03/04/2014	Pay	
Edit 	XXXXXXXX9009	000001018	89.32	Invalid Amt	03/04/2014	Pay	
Edit 	XXXXXXXX9009	000001021	8,742.55	Invalid Status	03/04/2014	Pay	
Edit 	XXXXXXXX9009	000003558	88.36	Invalid Issue Date	03/04/2014	Pay	

- All items will default to Pay/Return status of pay, if they are not worked, items will reject again.
- Once an account number is selected from the drop down box, the screen displays a brief description of the account type and all the exceptions associated with that particular account.
- To change the default view, click once on any column heading to sort the information in ascending order; click again to sort in descending order.
- Click  to view the image record associated with the exception transaction.

NOTE: *Positive Pay check transactions that do not post due to a stop payment order are not listed on the Positive Pay Exceptions screen. These transactions are marked to pay or return using the iCore360 Stop Payment Exception Maintenance screen.*

Account	Positive Pay deposit account number.
Check #	Check number associated with the exception transaction.
Tran Amount	Transaction amount.
Unposted Reason	Specific exception reason that prevented the transaction from posting. <i>Selections are:</i> <ul style="list-style-type: none">• Invalid Amt• Invalid Check #• Invalid Issue Date• Invalid Status• ACH Positive Pay
Tran Date	Date the transaction was presented for payment.
Pay/Return	Current disposition of the exception item. <i>Selections are:</i> <ul style="list-style-type: none">• Pay• Return
Status	“Updated” will display if maintenance has been performed on the exception transaction.

Update Positive Pay Exception Transaction

To open this screen, click the **Edit** link next to a Positive Pay exception transaction on the previous screen, Positive Pay Exceptions.

Use this screen to return the exception transaction as unpaid or to perform the maintenance that will allow it to post during the next processing cycle. If no action is taken, the transaction is automatically presented again for posting, and it will reject again if the exception condition has not been corrected.

☰ UPDATE POSITIVE PAY EXCEPTION TRANSACTION

EXCEPTION DETAILS

ACCOUNT NUMBER	XXXXXXXX8008	AUTOWORKS, INC
ACCOUNT DESCRIPTION	BUSINESS MMKT CHECKING	
CHECK NUMBER	<input type="text" value="0000001112"/>	
TRAN AMOUNT	1,151.50	
UNPOSTED REASON	Invalid Amt	
TRAN DATE	03/04/2014	
PAY/RETURN	<input type="button" value="Pay"/> ▾	

POSITIVE PAY TRANSACTION DETAILS

FILE DEFINITION	<input type="button" value="Auto Works"/> ▾
VOID DAYS	200
CHECK NUMBER	0000001112
CHECK AMOUNT	1,150.00
ISSUE DATE	09/05/2012
PAYEE/DESCRIPTION	
STATUS	
NEW STATUS	<input type="button" value="Force Post"/> ▾

Exception Details section

This section displays the exception record for the selected transaction. The information is the same as that displayed on the Exceptions screen except for the following fields:

Account Number	Positive Pay deposit account number and owner's print name.
Account Description	Bank-defined description for the account type.
Check Number	An entry field is available only when the Unposted Reason is Invalid Check #.
Pay/Return	Drop-down list to indicate the final disposition (pay or return) of the exception transaction. <i>System default . . . Pay</i>

Positive Pay Transaction Details section

The fields displayed in this section of the screen vary depending on the Unposted Reason for the selected exception item. The Positive Pay Transactions Details section will include the Company ID, Company Name, Individual name and description for an ACH positive pay exception.

UPDATE POSITIVE PAY EXCEPTION TRANSACTION		
EXCEPTION DETAILS		
ACCOUNT NUMBER	XXXXXXXX8008	AUTOWORKS, INC
ACCOUNT DESCRIPTION	BUSINESS MMKT CHECKING	
CHECK NUMBER	000000000	
TRAN AMOUNT	42.30	
UNPOSTED REASON	ACH Positive Pay Suspect	
TRAN DATE	03/04/2014	
PAY/RETURN	Return	
POSITIVE PAY TRANSACTION DETAILS		
COMPANY ID	1458845546	
COMPANY NAME	AUTOWORKS INC	
INDIVIDUAL NAME	AUTOWORKS INC	
DESCRIPTION	ACH DEBIT BILLING 330773313	
	SAVE	PREVIOUS
	NEXT	CANCEL

- The **Previous** and **Next** buttons allow you to navigate between exception transactions in the order they were sorted on the Positive Pay Exceptions screen.
- Click **Save** to update the database with your changes. The screen will refresh and display “Updated” to indicate that the update was successful.
- Click **Cancel** to return to the Positive Pay Exceptions screen.

Returning/Paying Exception Items

To return an exception transaction as unpaid, select Return from the Pay/Return drop-down list and click **Save**. The Return Reason will default to 17 Not Authorized if the item is a check, or an R10 Cust Advises Not Authorized, if the item is a check presented as an ACH item.

The action required to pay an exception transaction will vary depending on the Unposted Reason as follows:

Invalid Amount

An invalid amount exception item refers to a situation where the dollar amount for the transaction does not agree with the Positive Pay check issue amount.

☰ UPDATE POSITIVE PAY EXCEPTION TRANSACTION

EXCEPTION DETAILS

ACCOUNT NUMBER	XXXXXXXX8008	AUTOWORKS, INC
ACCOUNT DESCRIPTION	BUSINESS MMKT CHECKING	
CHECK NUMBER	<input type="text" value="000001112"/>	
TRAN AMOUNT	1,151.50	
UNPOSTED REASON	Invalid Amt	
TRAN DATE	03/04/2014	
PAY/RETURN	<input type="text" value="Pay"/> ▼	

POSITIVE PAY TRANSACTION DETAILS

FILE DEFINITION	<input type="text" value="Auto Works"/> ▼	
VOID DAYS	200	
CHECK NUMBER	000001112	
CHECK AMOUNT	1,150.00	
ISSUE DATE	09/05/2012	
PAYEE/DESCRIPTION		
STATUS		
NEW STATUS	<input type="text" value="Force Post"/> ▼	

Perform one of the following actions to correct the exception condition and allow the transaction to post:

A. If the Tran Amount does not match the check due to an encoding error and you want to pay the encoded amount:

- Force-post the transaction using the Exception Details Tran amount.
- Change the New Status drop-down to Force Post and click **Save**.
- After the transaction posts, the Force Post status in the check issue record will indicate an override occurred.

B. If the check issue record was uploaded or entered with the wrong amount:

- Use the Update Positive Pay Transaction screen to change the transaction amount in the check issue record.

C. If the Check Number of the transaction was encoded incorrectly:

- Change the Exception Details Check Number to a new value.
- The new check number must match an existing check issue record that does not have a status of Paid, Stopped, or Void.
- Click **Save**. The Positive Pay Transaction Details section will refresh and display the details from the check issue record with the same check number as the exception transaction.

Invalid Check

An invalid check number exception item refers to a situation where the check issue record does not exist with the same dollar amount and check number as the transaction.

☰ UPDATE POSITIVE PAY EXCEPTION TRANSACTION

EXCEPTION DETAILS

ACCOUNT NUMBER	XXXXXXXX8008	AUTOWORKS, INC
ACCOUNT DESCRIPTION	BUSINESS MMKT CHECKING	
CHECK NUMBER	<input type="text" value="000001219"/>	
TRAN AMOUNT	549.29	
UNPOSTED REASON	Invalid Check #	
TRAN DATE	03/04/2014	
PAY/RETURN	<input type="button" value="Pay"/> <input type="button" value="v"/>	

POSITIVE PAY TRANSACTION DETAILS

FILE DEFINITION	<input type="button" value="Auto Works"/> <input type="button" value="v"/>
VOID DAYS	<input type="text" value="90"/>
CHECK NUMBER	000001219
CHECK AMOUNT	549.29
ISSUE DATE	<input type="text" value=" / "/> <input type="button" value="x"/>
PAYEE/DESCRIPTION	<input type="text"/>
STATUS	
NEW STATUS	<input type="button" value="v"/>

Perform one of the following actions to correct the exception condition and allow the transaction to post:

A. If the Check Number on the transaction was encoded incorrectly:

- Change the Exception Details Check Number to a new value.
- The new check number must match an existing check issue record with the same transaction amount and the new record's status must not be Paid, Stopped, or Void.
- Click **Save**. The Positive Pay Transaction Details section will refresh and display the details from the check issue record with the same check number as the exception transaction.

B. If the check number does not match the exception transaction:

- Use the fields in the Positive Pay Transaction Details section of the screen to add a single check issue record to match the exception transaction.
- The Void Days will default from the selected File Definition record. If desired, select a new file definition from the drop-down or change the void days.
- Enter the Issue Date (required) and Payee/Description (optional) for the new record.
- Click **Save**. The Positive Pay Transaction Details section will refresh and display the details from the new check issue record.

C. If the exception occurred because a check issue file was not uploaded:

- Use the Positive Pay Transaction Upload screen to upload a file containing an issue record for this check or use the Positive Pay Transaction Entry screen to add a single check item.

Invalid Issue Date

An invalid issue date exception item refers to a situation where the transaction posting date is older than allowed per the Void Days in the batch record.

UPDATE POSITIVE PAY EXCEPTION TRANSACTION		
EXCEPTION DETAILS		
ACCOUNT NUMBER	XXXXXXXX9009	AUTOWORKS, INC
ACCOUNT DESCRIPTION	BUSINESS ANALYSIS CHECKING	
CHECK NUMBER	<input type="text" value="000001017"/>	
TRAN AMOUNT	158.33	
UNPOSTED REASON	Invalid Issue Date	
TRAN DATE	03/04/2014	
PAY/RETURN	<input type="text" value="Pay"/>	
POSITIVE PAY TRANSACTION DETAILS		
FILE DEFINITION	<input type="text" value="Auto Works"/>	
VOID DAYS	200	
CHECK NUMBER	000001017	
CHECK AMOUNT	158.33	
ISSUE DATE	09/05/2012	
PAYEE/DESCRIPTION		
STATUS		
NEW STATUS	<input type="text" value="Force Post"/>	
<input type="button" value="SAVE"/> <input type="button" value="PREVIOUS"/> <input type="button" value="NEXT"/> <input type="button" value="CANCEL"/>		

Perform one of the following actions to correct the exception condition and allow the transaction to post:

A. If you want to override the void days:

- Force-post the transaction.
- Change the New Status drop-down to Force Post and click **Save**.
- After the transaction posts, the Force Post status in the check issue record will indicate an override occurred.

B. If the Check Number on the transaction was encoded incorrectly:

- Change the Exception Details Check Number to a new value.
- The new check number must match an existing check issue record with the same transaction amount and the new record's status must not be Paid, Stopped, or Void.
- Click **Save**. The Positive Pay Transaction Details section will refresh and display the details from the check issue record with the same check number as the exception transaction.

Invalid Status

An invalid status exception item refers to a situation where the check issue record for the transaction has a Status of Paid or Void.

☰
UPDATE POSITIVE PAY EXCEPTION TRANSACTION

EXCEPTION DETAILS

ACCOUNT NUMBER	XXXXXXXX8008	AUTOWORKS, INC
ACCOUNT DESCRIPTION	BUSINESS MMKT CHECKING	
CHECK NUMBER	<input type="text" value="000001118"/>	
TRAN AMOUNT	29.33	
UNPOSTED REASON	Invalid Status	
TRAN DATE	03/04/2014	
PAY/RETURN	<input type="text" value="Pay"/> <input type="button" value="v"/>	

POSITIVE PAY TRANSACTION DETAILS

FILE DEFINITION	<input type="text" value="Auto Works"/> <input type="button" value="v"/>
VOID DAYS	<input type="text" value="90"/>
CHECK NUMBER	000001118
CHECK AMOUNT	29.33
ISSUE DATE	<input type="text"/>
PAYEE/DESCRIPTION	<input type="text"/>
STATUS	<input type="text"/>
NEW STATUS	<input type="text" value="v"/>

Perform one of the following actions to correct the exception condition and allow the transaction to post:

A. If you know the check was voided in error:

- Change the check status from Void to blank (outstanding).
- Change the Positive Pay Transaction Details New Status drop-down to blank and click **Save**.

B. If the exception transaction is a check that was paid previously and returned and you want to pay it again:

- Change the check status from Paid to blank (outstanding).
- *This action is available only for users with site administrator security.*
- Change the Positive Pay Transaction Details New Status drop-down to blank and click **Save**.

C. If the Check Number on the transaction was encoded incorrectly:

- Change the Exception Details Check Number to a new value.
- The new check number must match an existing check issue record with the same transaction amount and the new record's status must not be Paid, Stopped, or Void.
- Click **Save**. The Positive Pay Transaction Details section will refresh and display the details from the check issue record with the same check number as the exception transaction.

A status other than Paid or Void indicates that the check issue record has already been updated to allow the exception transaction to post, and no further action is required.

All maintenance to exception transactions must take place prior to the exception processing update at the bank. If this process has already occurred, the Edit link is not available, and the screen displays this message: “NOTE: EXCEPTION ITEMS HAVE BEEN PROCESSED FOR THE CURRENT BUSINESS DAY. NO FURTHER UPDATE IS ALLOWED.”

NOTE: *Any exception updates made by the customer on the website will be viewable immediately in iCore360® by the bank.*

NOTE: *DCI Teller Interface: Positive Pay on the Web is interfaced with DCI Teller. A “problem check” from a Positive Pay account being attempted to be cashed at the teller line will prompt a message on the teller screen alerting the teller that there is a mismatch (an option for override will be available in case it is necessary).*

Exception Reports

Positive Pay → Reports

During nightly processing, an Items Not Posted Positive Pay Accounts report will be generated if there were any exception transactions for the Positive Pay accounts owned by the customer.

- Select the appropriate report from the Report dropdown. Currently the only available report is an Exception report.
- Select Start Date and End Dates to filter your search if necessary. The screen will default to the last 90 days. Use the Calendar icons or type in the necessary dates as needed. Both dates can be blank, but otherwise Start Date must be less than or equal to End Date.
- Click the search button to display the available report dates that fall within the specified range.
- Click the **Download** link to view the report or downloaded it to the workstation in PDF format.

The screenshot shows a web interface for "POSITIVE PAY REPORTS". It features a search form with the following elements:

- REPORT:** A dropdown menu currently set to "Exceptions".
- START DATE:** A text input field containing "01/01/2010" with a calendar icon to its right.
- END DATE:** A text input field containing "03/04/2014" with a calendar icon to its right.
- SEARCH:** A blue button labeled "SEARCH".

Below the search form, a table displays the results:

REPORT DATE
03/04/2014

A page number "1" is visible in the center of the table area.

Account Reconciliation File Definition Summary

Use this screen to add, modify, or delete file definitions for Account Reconciliation download files.

- A file definition record determines the selection, format, and placement of the history information in a download file.
- To change the default view, click once on any column heading to sort the information in ascending order, click again to sort in descending order.

ACCOUNT RECONCILIATION FILE DEFINITION SUMMARY			
ADD FILE DEFINITION			
1			
		NAME	DESCRIPTION
Edit	Delete	Autoworks	Autoworks FD

Account Reconciliation File Definition Entry/Maintenance

Click **Add File Definition** or an **Edit** link to open this screen. Click **Save** to update the new or changed record, or click **Cancel** to return to the Account Reconciliation File Definition Summary screen.

✓
UPDATE EXISTING ACCOUNT RECONCILIATION FILE DEFINITION

FILE INFORMATION

DEFINITION NAME: Autoworks

DEFINITION DESCRIPTION: Autoworks FD x

TRANSACTION SELECTION: All Transactions v

FIELD SPECIFICATIONS

FIELD SEPARATION

FILE TYPE: Delimited v

FIELD DELIMITER: . v

FIELD FORMAT

DECIMAL AMOUNTS: INCLUDE DECIMAL POINT

DATE FORMAT: mm/dd/yyyy v

FIELD PLACEMENT

	FIELD POSITION	FIELD LENGTH
ACCOUNT NUMBER	1	10
CHECK NUMBER	2	8
DEBIT/CREDIT INDICATOR	3	1
TRANSACTION AMOUNT	4	6
POSTING DATE	5	10
TRANSACTION CODE (OPTIONAL)		
USER-DEFINED VALUE (OPTIONAL)		

DEPOSIT ACCOUNTS

ACCOUNT NUMBER	USER-DEFINED VALUE	NAME
<input checked="" type="checkbox"/> XXXXXXXX8008	<input type="text"/>	
<input checked="" type="checkbox"/> XXXXXXXX9009	<input type="text"/>	
<input checked="" type="checkbox"/> XXXXXXXX3333	<input type="text"/>	

SAVE
CANCEL

Definition Name

Customer-defined identifier (maximum of 10 alphanumeric characters) for the file definition.

Definition Description	Customer-defined information (maximum of 40 alphanumeric characters) that describes the file definition in more detail.
Transaction Selection	Drop-down list of the transaction type to default as a select criterion for history transactions. <i>Selections are:</i> <ul style="list-style-type: none">• All Transactions• Checks Only = History items posted with a debit or credit code equal to D (debit) and a check number greater than 0.• Debits Only = History items with a debit or credit code equal to D (debits).• Credits Only = History items with a debit or credit code equal to C (credits).
File Type	System-defined file format options. <i>Selections are:</i> <ul style="list-style-type: none">• Delimited = Every field in the file is separated with a certain character, usually a comma. The field delimiter indicates which character is use to separate each field.• Fixed-Position = Each record in the file is the same length, and every field within the file is in the same exact position. When you select this option, a starting and ending position for each field must be specified. An additional Field Length text box displays and is used to indicate the length of each field.
Field Delimiter	Alphanumeric character used to separate each field in a delimited file. A comma is used by default, but you may select a different character from the drop-down list.
Decimal Amounts	Checkbox to indicate if the amount field contains decimals.
Date Format	System-defined posting date format options. <i>Selections are:</i> <ul style="list-style-type: none">• mmddy• mm/dd/yy• mmddyyy• mm/dd/yyyy• yymmdd• yy/mm/dd• yyyyymmdd• yyyy/mm/dd
Account Number	Field number for the deposit account number in a delimited file, or its starting field position in a fixed-position file. The Field Length value must be between 6 and 15.

Check Number	Field number for the check number in a delimited file, or its starting field position in a fixed-position file. The Field Length value must be between 6 and 15.
Debit/Credit Indicator	Field number for the debit or credit code in a delimited file, or its starting field position in a fixed position file. The Field Length value must be between 1 and 5.
Transaction Amount	Field number for the transaction amount in a delimited file, or its starting field position in a fixed-position file. The Field Length value must be between 6 and 15.
Posting Date	Field number for the transaction posting date in a delimited file, or its starting field position in a fixed-position file. The Field Length defaults as 6, 8, or 10 depending on the Date Format option you choose and cannot be changed.
User-Defined Value	Field number for user-defined information to include with a transaction in a delimited file, or its starting field position in a fixed-position file. The Field Length value must be between 1 and 20. This field is optional and may be left blank if it will not be included in the download file.
Deposit Accounts	All open and active checking accounts for which the customer is the primary owner are displayed here. A check mark indicates that the account is assigned to this file definition.
User-Defined Value	User-defined information for the accounts assigned to this file definition.

Account Reconciliation Transaction Download

Use this screen to view history transactions and optionally create a download file of the selected transactions.

Customer Name Print name from the customer record established in the iCore360® Database.

Definition Drop-down list containing all file definition records that exist for the customer.

Transaction Selection Transaction type to use as a select criterion for history transactions, as established in the selected file definition record. You may change the default by selecting another value from the drop-down.

Starting Transaction Date Starting history date to use when selecting transactions, in mm/dd/yyyy format. You do not need to enter the slashes, but you must enter the month as two digits (for example, 05 for May).

Ending Transaction Date Ending history date to use when selecting transactions, in mm/dd/yyyy format. You do not need to enter the slashes, but you must enter the month as two digits (for example, 05 for May).

Select the appropriate file definition from the drop-down, enter the starting and ending transaction dates and click **Search**.

✓
ACCOUNT RECONCILIATION TRANSACTION DOWNLOAD

FILE DEFINITION

CUSTOMER NAME
AUTOWORKS, INC

DEFINITION
Autoworks FD ▾

FILE INFORMATION

TRANSACTION SELECTION
All Transactions ▾

STARTING TRANSACTION DATE
02/28/2014

ENDING TRANSACTION DATE
03/01/2014
SEARCH
DOWNLOAD

1


ACCOUNT #	CODE	DESCRIPTION	AMOUNT	D/C	CHECK #	TRAN DATE	POST DATE	TRACE #
XXXXXXXX8008	021	ACH DEPOSIT	64,937.05	C	0000000000	02/28/2014	02/28/2014	113102710001083
XXXXXXXX8008	ICP	INTEREST COMPOUNDED	2,943.59	C	0000000000	02/28/2014	02/28/2014	0000000000000000
XXXXXXXX8008	021	ACH DEPOSIT	1,618,308.61	C	0000000000	02/28/2014	02/28/2014	113102710001052
XXXXXXXX9009	020	DEPOSIT	2,415.42	C	0000000000	02/28/2014	02/28/2014	2302478430
XXXXXXXX9009	021	ACH DEPOSIT	3,199.55	C	0000000000	02/28/2014	02/28/2014	091000012862836

The records meeting your search criteria will display in descending order by posting date (most recent transactions first). If the search results in multiple pages, select the desired page number to navigate to that page. To change the default view, click once on any column heading to sort the information in ascending order, click again to sort in descending order.

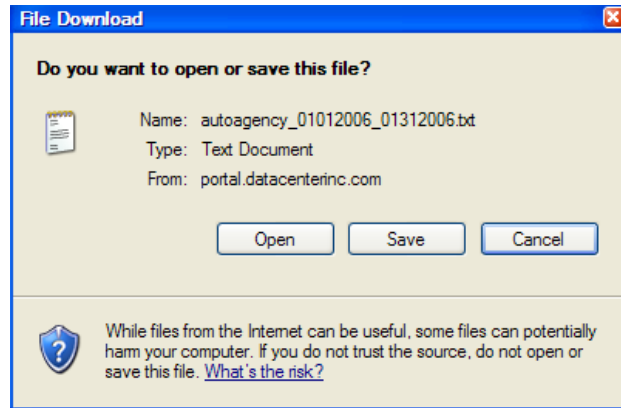
The following information displays for each history transaction:

Account #	Account number.
Code	Three-digit iCore360 [®] transaction code.
Description	Transaction description from the iCore360 [®] transaction code parameters.
Amount	Transaction amount in dollars and cents.
D/C	Code to indicate whether the transaction is a debit (D) or credit (C).
Check #	Serial number of the transaction.
Tran Date	Effective date of the transaction.
Post Date	Posting date of the transaction.

Trace # Trace number used to identify the transaction further. For paper items (checks or deposit tickets), this is the document number associated with the transaction.

Click  to view the image record associated with the transaction.

To create a download file of the selected transactions click **Download**. A dialog box will open to prompt you to open the file, save it, or cancel.



- When you click the **Open** option, a Notepad window opens with the selected transactions formatted according to the file definition used for the search.
- When you click the **Save** option, a dialog box will open to prompt you for a file name and location.

The **Help?** hyperlink will display the following with your bank information:



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CONTACT INFORMATION LISTED BELOW.

DCI Education

20 W 2ND AVE

HUTCHINSON KS 67501

620-694-6800

Email us at:

ACH Positive Pay

ACH Positive Pay allows a customer to monitor ACH activity and flag unauthorized transactions for return.

- Authorized ACH company records will identify the companies authorized to debit or credit the deposit account, with optional transaction amount limitations and effective/expiration dates.
- Customers will use Inter@ct screens to set up or maintain ACH positive pay accounts, view or update authorized company records, view ACH entries meeting suspect criteria, and make pay/return decisions for exception transactions.

NOTE: *The ACH Positive Pay feature is a separately priced Inter@ct product. For more information on using this feature at your bank, please contact your DCI Customer Relationship Manager.*

ACH Positive Pay processing will apply to these ACH standard entry classes:

- CCD Corporate Credit or Debit Entry
- CIE Customer Initiated Entry
- CTX Corporate Trade Exchange
- IAT International ACH Transaction
- POS Point of Sale Entry
- PPD Prearranged Payment and Deposit Entry
- TEL Telephone-Initiated Entry
- WEB Internet-Initiated/Mobile Entry

ACH entries generated from paper documents are excluded from ACH Positive Pay processing, as these items are converted to paper items and processed the check Positive Pay. The following ACH entries are excluded for ACH Positive Pay:

- ARC Accounts Receivable Entry
- BOC Back Office Conversion Entry
- MTE Machine Transfer Entry
- POP Point-of-Purchase Entry
- RCK Re-presented Check Entry
- SHR Shared Network Transaction
- TRC Check Truncation Entry
- TRX Check Truncation Entries Exchange
- XCK Destroyed Check Entry

When access to any of the role functions is granted for a particular user, the respective navigation link displays in the left panel under the ACH Positive Pay section.

Accounts

ACH Positive Pay → Accounts

The ACH Positive Pay Accounts screen is used to initialize the process of building authorized company records for an account, as well as to start or stop ACH positive pay processing for an account. The columns in this grid can be custom sorted if necessary.

ACH POSITIVE PAY ACCOUNTS					
CUSTOMER NAME					
AUTOWORKS, INC					
1					
	ACCOUNT #	NAME	ACH POSTING CONTROL	POSITIVE PAY START DATE	POSITIVE PAY ACTIVATION DATE
Edit	XXXXXXXX8008		Positive Pay	11/29/2012	03/05/2014
Edit	XXXXXXXX9009		None	01/01/2015	
Edit	XXXXXXXX3333		None		

Any open checking or money market accounts with the same customer number as the login customer display on this screen. If access to non-owner accounts is allowed, open checking and money market accounts with the appropriate non-owner relationship to the login customer display and the name column indicates the name of the account's primary owner. An **Edit** link displays for each account when the user's role security for ACH Positive Pay – Accounts includes the Edit function.

Starting ACH Positive Pay:

1. Before ACH items can begin to be monitored, valid company records must exist for the account. A date must be entered in the Positive Pay Start Date to begin the automated process of building company records. Click **Edit** next to an account without a positive pay start date the Positive Pay start date field becomes an entry field. The date must be a valid date greater than or equal to today's date.

	ACCOUNT #	NAME	ACH POSTING CONTROL	POSITIVE PAY START DATE	POSITIVE PAY ACTIVATION DATE
Edit	XXXXXXXX8008		Positive Pay	11/29/2012	03/05/2014
Edit	XXXXXXXX9009		None	01/01/2015	
Update Cancel	XXXXXXXX3333		None	<input type="text" value="07/01/2015"/>	

2. Click **Update** to save the date or click the **Cancel** to ignore your changes.
3. On the specified date, the ACU321 – ACH Positive Pay program will build the records based on all entries (excluding returned entries) for the account in the ACH Warehouse table. Generally the ACH Warehouse table retains ACH information for a period of 12 months.

- The ACU321 program will produce an ACH Positive Pay—Account Conversion Report (ACU321-01) report listing all company records built for the account. These records are also placed on the ACH Positive Pay Company Summary screen and can be reviewed and corrected by the user as necessary. Access this screen by selecting the Companies link in the ACH Positive Pay section. Once the records have been reviewed, which is discussed in the Companies section of this manual, locate the appropriate account to start monitoring and click **Edit** again.

	ACCOUNT #	NAME	ACH POSTING CONTROL	POSITIVE PAY START DATE	POSITIVE PAY ACTIVATION DATE
Update Cancel	XXXXXXXX8008		<input type="button" value="None"/> <input checked="" type="button" value="Positive Pay"/>	11/29/2012	03/05/2014
Edit	XXXXXXXX9009		None	01/01/2015	
Edit	XXXXXXXX3333		None		

- The ACH Posting Control displays with a drop-down. Click the Positive Pay option to activate ACH positive pay processing for the account.
- Click **Update** to save your changes. Once saved, the Positive Pay Activation date displays today's date. During month end processing the previously discussed ACU321 program will also produce a report listing the number of monitored debit and credit transactions for each account using ACH positive pay.

NOTE: To deactivate ACH positive pay, select None in the ACH Posting Control field.

Account #	Account number of open checking or money market account for the login customer. Display in account number order.
Name	Name of the customer if this account is not owned by the login customer. Value is left blank if the owner is the login customer.
ACH Posting Control	This flag indicates the account's ACH positive pay processing option. <i>Selections are:</i> <ul style="list-style-type: none"> None – Displays if ACH Positive Pay is not active for the account. Positive Pay – Displays if ACH positive pay processing has been started for an account.
Positive Pay Start Date	Indicates the date that the ACH Positive Pay program will generate or has generated the initial set of company records.
Positive Pay Activate Date	Indicates the date that the account's ACH Posting Control was changed to 'Positive Pay'.

Companies

ACH Positive Pay → Companies

The ACH Positive Pay Company Summary screen displays the authorized company records for accounts using ACH positive pay. All accounts will be display by default. The Accounts dropdown can be used to filter the company records displayed in the list by account number. The columns in the list area include the custom sort feature.

✎ ACH POSITIVE PAY COMPANY SUMMARY

CUSTOMER NAME: AUTOWORKS, INC

ACCOUNTS: All Accounts

ADD COMPANY

	ACCOUNT #	COMPANY ID	COMPANY NAME	EFFECTIVE DATE	EXPIRATION DATE	DEBITS/CREDITS	MINIMUM AMOUNT	MAXIMUM AMOUNT
1								
Edit	XXXXXXXX8008	01555		12/05/2012	12/31/3999	Monitor debits only	\$5.00	\$999,999.99
Edit	XXXXXXXX8008	1458845545	AUTOWORKS INC	12/05/2012	12/31/3999	Monitor debits only	\$0.00	\$999,999.99
Edit	XXXXXXXX8008	156359846		03/01/2013	12/31/2013	Monitor debits and credits	\$1.00	\$1,000.00
Edit	XXXXXXXX8008	156565465		12/05/2012	12/31/3999	Monitor debits only	\$0.00	\$500.00
Edit	XXXXXXXX8008	158878332		12/05/2012	12/31/2015	Monitor credits only	\$10.00	\$999,999.99
Edit	XXXXXXXX8008	15986533		12/05/2012	12/31/3999	Monitor debits only	\$0.00	\$500.00

Maintaining an ACH Company Record

The ACU321 program previously discussed in the Accounts section, builds the initial set of company records. At this point, users can use this screen to view or update ACH Positive Pay company records.

1. Click **Edit** to maintain any of the displayed information for a particular company.

✎ UPDATE ACH POSITIVE PAY COMPANY

CUSTOMER NAME: AUTOWORKS, INC

ACCOUNT NUMBER: XXXXXXXX8008

COMPANY ID:

COMPANY NAME: AUTOWORKS INC

EFFECTIVE DATE:

EXPIRATION DATE:

DEBITS/CREDITS: Monitor debits only

MINIMUM AMOUNT:

MAXIMUM AMOUNT:

2. Use the Update ACH Positive Pay Company screen to update the Company ID, effective or expiration dates, types of transactions authorized and authorized limits for the ACH company record.
 - When a new record is created, the effective date defaults to today's date, but can be maintained to any other date in the future if necessary.
 - The expiration date defaults to the infinity date, but can also be maintained if only wanting to authorize transactions from this company for a set amount of time. The user must change the expiration date on a company record when the originator is no longer authorized to debit or credit the account.
 - To maintain either field, the user can enter a date or select it using the Calendar icon.
 - The ACU321 conversion program will create authorized company records for *all* entries received for an account using ACH positive pay, this includes debits or credits. If a particular company sends only debit entries to the account, the user may change the Debits/Credits indicator to another value if needed.
 - For new records, minimum amounts default to zero, while maximum amounts default to a value of all 9s. If necessary, maintain these fields to indicate an authorizing limit for a particular company.
3. Click **Save** to update the database with the new values or **Cancel** to return to the summary screen.

Adding Company Records

Based on user security, an **Add Company** button may also be available from this screen. A new company can only be added after the ACH Posting Control has been set to positive pay on the ACH Positive Pay Accounts screen. Only those accounts will be displayed in the accounts dropdown for a new record.

✎ ADD ACH POSITIVE PAY COMPANY

CUSTOMER NAME	NETWORKS, INC.
ACCOUNT NUMBER	XXXXXXXX8008
COMPANY ID	
COMPANY NAME	
EFFECTIVE DATE	03/05/2014
EXPIRATION DATE	12/31/3999
DEBITS/CREDITS	Monitor debits only <input type="button" value="v"/>
MINIMUM AMOUNT	0.00
MAXIMUM AMOUNT	999,999.99

SAVE
CANCEL

Enter all other applicable fields when creating a new company record. Remember to click the **Save** to save any changes, or click cancel to disregard your entries.

Customer Name	Login customer name.
Account Number	Deposit account number.
Company ID	Company identifier.
Company Name	Short name of the ACH company from the ACH company record.
Effective Date	Begin of date range to monitor transactions from the specified company.
Expiration Date	End of date range to monitor transactions from the specified company.
Debit/Credits	Indicates what type of ACH entries to monitor. <i>Selections are:</i> <ul style="list-style-type: none">• Debits and credits – This value defaults when the same company ID originates both debits and credits.• Credits only• Debits only
Minimum Amount	Minimum authorized transaction limits set for the specified company.
Maximum Amount	Maximum authorized transaction limits set for the specified company.

Suspect Entries

ACH Positive Pay → Suspect Entries

The ACH Positive Pay (ACU320) program will run with each ACH file to identify ACH transactions that are suspects based on the account's authorized company records. The ACH Positive Pay Suspect Entries screen will display today's pending transactions that met ACH positive pay suspect criteria. Use this screen to review all suspect entries.

- Use the Accounts drop-down to filter the view for a specific account.

CUSTOMER NAME		ACCOUNTS					
AUTOWORKS, INC		All Accounts		1			
ACCOUNT #	AMOUNT	DEBIT/CREDIT	COMPANY ID	COMPANY NAME	INDIVIDUAL NAME	DESCRIPTION	
XXXXXXXX9009	\$57.81	Debit				CURRENT PERIOD ANALYSIS ACTIVITY CHARGE	
XXXXXXXX9009	\$5.00	Debit				MISCELLANEOUS DEBIT	

This screen is for inquiry purposes only. If the user wants the ACH suspect transaction to post, they must add a new ACH Positive Pay Company record or change an existing record to allow posting. Use the previously discussed ACH Positive Pay Company screen to make the changes.

- If the ACH transaction is a valid exception that should not post, the user does nothing.

ACH positive pay suspects will not update the account's memo balance. Prior to the start of the nightly processing cycle, the program will run again to check for changes to the positive pay criteria, for example, new or modified company records, that affect the existing entries. The account's memo balance will be adjusted for cleared entries or new suspects. The ACU320 program also produces the following reports:

- ACH Positive Pay Suspects (ACU320-01)
- ACH Positive Pay Suspects—Cleared Transactions (ACU320-02)

ACH Positive Pay accounts can be set to receive email notifications when ACH transactions are flagged as suspects. To set up the email notifications for suspect entries, use the **Notification** screen under the Security section.

If company records are not added or maintained to allow suspect entries to post in cycle processing, items will reject and will be placed on the Positive Pay Exceptions screen the next day. Click the **Exceptions** link under the Positive Pay section to navigate to the screen.

After cycle processing has occurred, any suspect entries that were not allowed to post display on the Positive Pay Exceptions screen.

- This screen displays "ACH Positive Pay Suspect" under the Unposted Reason when the exception transaction was unpaid due to ACH positive pay criteria.
- Transactions that reject due to ACH positive pay criteria will be returned unless the user marks the item to pay on the Update Positive Pay exception transaction screen.

Customer Name	Login customer name.
Accounts	All available deposit accounts for the login customer. Select to view a specific account.
Account #	Deposit account number.
Amount	Amount of the transaction.
Debit/Credit	Indicates what type of ACH entries are being monitored. <i>Selections are:</i> <ul style="list-style-type: none">• Debits and credits• Credits only• Debits only
Company ID	Company identifier.
Company Name	Short name of the ACH company from the ACH company record.
Individual Name	Customer name from the ACH record.
Description	Description from the ACH record.

ACH Positive Pay Suspect

An ACH Positive Pay Suspect exception item refers to a situation where the transaction did not post due to ACH positive pay criteria.

☰ UPDATE POSITIVE PAY EXCEPTION TRANSACTION

EXCEPTION DETAILS		
ACCOUNT NUMBER	XXXXXXXX8008	AUTOWORKS, INC
ACCOUNT DESCRIPTION	BUSINESS MMKT CHECKING	
CHECK NUMBER	0000000000	
TRAN AMOUNT	42.30	
UNPOSTED REASON	ACH Positive Pay Suspect	
TRAN DATE	03/04/2014	
PAY/RETURN	Return <input type="button" value="v"/>	

POSITIVE PAY TRANSACTION DETAILS		
COMPANY ID	1458845546	
COMPANY NAME	AUTOWORKS INC	
INDIVIDUAL NAME	AUTOWORKS INC	
DESCRIPTION	ACH DEBIT BILLING 330773313	

ACH Items automatically default to return with a default return reason code of R29.

Perform the following actions to correct the exception condition and allow the transaction to post:

- Select Pay from the Pay/Return drop-down and save. This will allow only the current transaction to post and does not allow future ACH transactions with the same company ID to post automatically.
- If you want to authorize this company ID for future ACH transactions, use the Add/Update ACH Positive Pay Company screen to add a new company record or to change the criteria in the current record.