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# Check Positive Pay

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User Guide

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## Overview

Cash Management Concierge's (CMC) Check Positive Pay service allows company users to enter and review checks that have been issued, as well as enter decisions and view activity for exception items.

Exception items are created when a company submits their issued checks to the financial institution, which compares those items with the checks received and posted to the DDA system. Checks that do not match are flagged and exception records are generated within Check Positive Pay to allow the customer to review them and determine if they should be paid or returned.

Please keep in mind that the specific options made available to and seen by a user will depend on his/her entitlements.

## Issues

After checks have been created, the company informs the financial institution as part of the reconciliation process. Details about the checks that have been created, called issues, can be entered either manually or by importing an issue file.

## Issue Entry

After selecting the *Check Positive Pay* menu item from the *Account Protection* tab, select the **Issue Entry** button to perform manual entries.

The screenshot displays the 'Check Positive Pay' web interface. On the left, there are two main sections: 'Select Manual Entry' with the subtext 'Enter issues manually' and an 'Issue Entry' button, and 'Select Import' with the subtext 'Import issues by file upload' and an 'Import Issues' button. On the right, there is a 'Control & Recon' sidebar menu with options: 'Stop Payments', 'ACH Positive Pay', 'Check Positive Pay' (highlighted), 'Issue Entry' (with a dropdown arrow), 'Decision Items', 'Decision Activity', and 'Issue Activity'. Below the sidebar, there are links for 'Return to my home page' and 'Make this my home page'. At the bottom, there is a footer with 'Help for this page', 'Print this page', 'Terms and conditions', 'Privacy policy', and 'Contact us'. A small note states '\* indicates required fields' and the page generation timestamp is 'Page generated on 04/18/2013 at 3:55 PM EDT'.

## Enter

	* Account Number	* Issue Date	* Check Number	* Amount	Payee	Description	Void Check
✖	*69877 - DDA	04/17/2013	10003			Description	<input type="checkbox"/>
✖	*69877 - DDA	04/17/2013	10004			Description	<input type="checkbox"/>
✖	*69877 - DDA	04/17/2013	10005			Description	<input type="checkbox"/>

Displayed at the top of the screen is a banner that informs the user of when issues will be delivered to the financial institution. Before this cut-off, submitted issues may be edited or deleted.

Below the banner is the *Current Progress* field which gives the user a visual cue of where they are in the issue creation process.

Initially, the user will be provided with 10 issue entry lines. 5, 10, 15, 20, or 50 additional lines can be added by selecting the field in the middle of *Add More Issues*, choosing an option from the drop down menu that displays, and selecting the **Add** button.

To create an issue, enter or select values for all required fields.

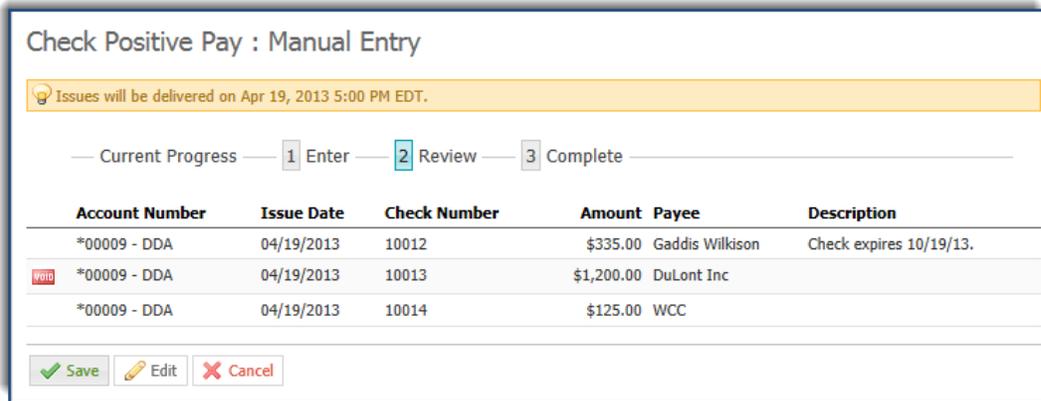
- **Account Number** – The debiting account which will be used to fund the issued check. To select an account number, click the field and choose an account from the menu that populates. For convenience, the selected account will auto-populate for the remaining account number fields, unless an amount has already been entered for one of those lines. To change the account, click in the field and use the backspace button on the keyboard to remove the text and be displayed the full list of accounts again.
- **Issue Date** – The value entered for the date field on the check. To enter an issue date, click the field and select a date from the calendar that displays. For convenience, the selected date will auto-populate for the remaining date fields.
- **Check Number** – The unique number printed on checks to help distinguish one check from another. To enter the check number, type the value in the field presented. For convenience, the system will incrementally add one to the value and auto-populate the new values in the remaining check number fields.
- **Amount** – The US dollar amount of the check. To enter the amount, type the value in the field presented.

- **Payee** – The entity authorized to cash, deposit, or otherwise negotiate the check. To enter the payee, type the value in the field presented.
- **Description** – Use this field to enter additional information about the check. To add a description, select the **Description** button, enter 100 characters or less, and select **OK**. Once a description has been entered, the *green plus-sign icon* on the description button will change into a *yellow pencil icon* to denote that the description can be edited.
- **Void Check** – Select this box if the check being entered has been voided.

To delete a check that has been created, select the **red X** to the far left of it.

Once all issue items have been entered, select **Submit**.

## Review



Check Positive Pay : Manual Entry

Issues will be delivered on Apr 19, 2013 5:00 PM EDT.

Current Progress — 1 Enter — 2 Review — 3 Complete

Account Number	Issue Date	Check Number	Amount	Payee	Description
*00009 - DDA	04/19/2013	10012	\$335.00	Gaddis Wilkison	Check expires 10/19/13.
<b>Void</b> *00009 - DDA	04/19/2013	10013	\$1,200.00	DuLont Inc	
*00009 - DDA	04/19/2013	10014	\$125.00	WCC	

Save Edit Cancel

The review page allows the user to verify the information that has been entered for each check before proceeding. Checks that were selected as void will display a *void icon* to the left of the account number and all other check details are displayed as plain text. If changes need to be made to one or more checks select **Edit** to be taken back to the *Enter* screen.

If all information is correct, select **Save** and the issue items will be queued for delivery, which will take place at the cut-off time posted on the banner.

## Complete

### Check Positive Pay : Manual Entry

Issues will be delivered on Apr 19, 2013 5:00 PM EDT.

✓ Your Positive Pay Issues have been recorded.

— Current Progress — 1 Enter — 2 Review — 3 Complete —

Account Number	Issue Date	Check Number	Amount	Payee	Description
*00009 - DDA	04/19/2013	10012	\$335.00	Gaddis Wilkison	Check expires 10/19/13.
*00009 - DDA	04/19/2013	10013	\$1,200.00	DuLont Inc	
*00009 - DDA	04/19/2013	10014	\$125.00	WCC	

Return

Now the checks are queued for delivery but may be edited at any time before cut-off from *Issue Activity*, which will be discussed later in this document.

Select **Return** to be taken back to the Check Positive Pay landing page.

## Import Issues

After selecting the *Check Positive Pay* menu item from the *Account Protection* tab, select the **Import Issues** button to import a file containing issue records.

### Check Positive Pay

Select Manual Entry

Enter issues manually

Issue Entry

Select Import

Import issues by file upload

Import Issues

#### Control & Recon

- Stop Payments
- ACH Positive Pay
- Check Positive Pay**
- Issue Entry** ←
- Decision Items
- Decision Activity
- Issue Activity

Return to my home page

Make this my home page

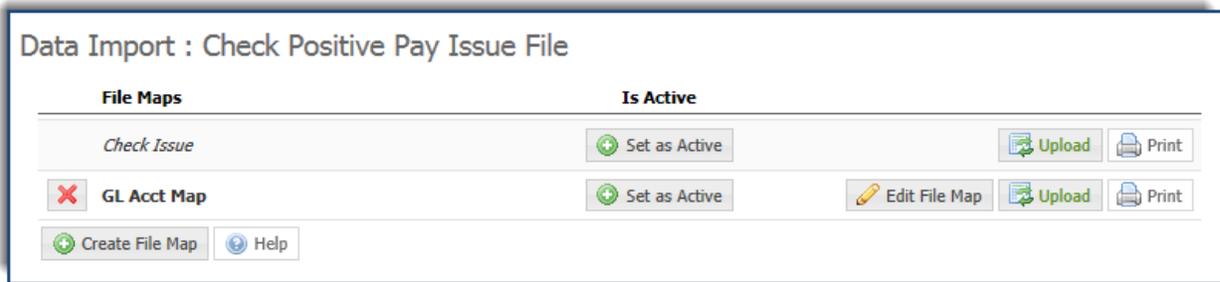
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Help for this page

- Print this page
- Terms and conditions
- Privacy policy
- Contact us

\* indicates required fields  
Page generated on 04/18/2013 at 3:55 PM EDT

Once selected, the user will land on the Data Import screen which displays a **Map Table** containing all maps currently available to the user.



Map names which appear in italics are **Public Maps** that have been created by the financial institution and may be utilized if the user has a file formatted in that standard format. Map names which appear in bold are **Custom Maps** that have been created by the company or financial institution, on the company's behalf.

*Maps are used to plot the location of key information in files that are not formatted in such a way that the financial institution can readily process. After a map has been established the system will look in the input file at the locations defined in the map for key information. Once all information has been successfully found, the system will automatically reformat that data into something that the financial institution can accept.*

At the very top of the table is a **File Maps** column header, which will display the file map's name, and an **Is Active** column header, which will display which map is used as the default for wire files delivered via Desktop or FTP delivery channels. Only one map may be selected as a default. To designate a map, select the **Set as Active** button beside the desired map name. At this time, the table will refresh and the button that was selected will be replaced by a green checkmark. Also, a **Clear Active** button will be presented at the bottom of the table to allow for the removal of a map as the default.

To edit an existing Custom Map, select the yellow pencil **Edit File Map** button to be taken a Review page that will provide a detailed outline of the map settings.

To upload a file, select the **Upload** button to the far right. The next screen will present a **Select File** field.



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Click in the field and select the file that is to be uploaded from the window that populates. Once the file has been selected, click **Upload File** to load the file and begin validation, or **Cancel**, to terminate the upload.

### Create File Map

Issue files not in the financial institution defined format may need to have a **Custom Map** created in order to be accepted by the financial institution. To begin, select the **Create File Map** button.

The *Create File Map* screen will display the four steps to creating a map (*Structure*, *Fields*, *Validation*, and *Review*) displayed across the top with the user's current location in the process displayed against a colored background.



To revisit a previous step during the map creation process, select the step number at the top of the page; this can only be done after all information on the current screen has been completed.

#### 1.) Structure

First, enter a **Map Name**. This name must be unique from any other maps available to the user. Also, due to the validation process that occurs when files are uploaded, it is advised that the map name not include spaces or an underscore (\_).

Next, the user has the option to upload a Test File. This file should be an example of the files that will be uploaded going forward.

Click in the field beside **Test File** and select an example file.

A screenshot of the 'Create File Map' web interface. At the top, there is a progress bar with four steps: 1 Structure (highlighted in blue), 2 Fields, 3 Validation, and 4 Review. Below the progress bar, the 'File Settings' section contains a text input field for '\* Mapper name'. Underneath, the 'Test File' section has a text input field with the placeholder 'Click to browse for file...' and a file selection icon. To the right of this field is a button labeled 'Upload Test File' with a green upload icon. Below the 'Test File' section, the 'File Structure' section is partially visible.

Once the file selection window closes, the name of the selected file will display in the Test File field. If this name is correct, select **Upload Test File**. Once the file has been uploaded, a banner will display to confirm that the upload was successful.

If a file is loaded, during the course of setting up the map, a **Test File Map** button will display at the bottom of each screen. This button may be selected at any time to apply

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the newly created settings to the test file that was uploaded. If everything is set up properly, a Validation Log, File Info, and list of the Records found will be generated and displayed. If any errors were encountered a brief description of the issue will be presented so that the map may be corrected.

Next, specify how the file is structured, or formatted. The **Delimited Text** tab will be utilized for files in a delimited format (such as CSV), the **Fixed Width Text** tab will be utilized for fixed width files, and the **XML** tab will be used if mapping an XML file.

The screenshot shows a dialog box titled "File Structure" with three tabs: "Delimited Text", "Fixed Width Text", and "XML". The "Delimited Text" tab is selected. The dialog contains the following elements:

- A text input field with the label "\* What is your record's field delimiter?".
- A question: "If there are blank lines in your file, should they be ignored?" with radio buttons for "Yes" (selected) and "No".
- A question: "\* Does your file contain headers or footers?" with radio buttons for "Yes" and "No".
- At the bottom, there are two buttons: "Go To Step 2" (with a right arrow) and "Cancel" (with a red X).

## Delimited Structure

If the delimited text tab is selected, a few questions will be asked about the setup of the file. In the field beside **What is your record's field delimiter?**, type the character that is used to separate fields. Since the TAB character has special meaning and purpose in a browser, to indicate the TAB character as the field delimiter, enter \t (a backslash followed by the letter t). If the character entered in the field is recognized by the system, a **Value Entered** field will display and include the name of the character entered.

This screenshot shows the "File Structure" dialog box with the "Delimited Text" tab selected. The field delimiter is set to a comma (,) and the "Value entered" field displays "COMMA". The "If there are blank lines in your file, should they be ignored?" question has "Yes" selected. The "Does your file contain headers or footers?" question has "Yes" selected. The "Are the records in your file prefixed?" question has "No" selected. Below this, there are four more questions with input fields:

- \* Lines before header: 0
- \* Lines of header: 1
- \* Lines of footer: 1
- \* Lines after footer: 0

The next field will ask if blank lines in the file should they be ignored. Select one of the radio buttons beside **Yes** or **No**.

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Now specify whether or not the file contains a header and/or footer by selecting **Yes** or **No** beside the question. If headers and footers are present, select either **Yes** or **No** beside the **Are the records in your file prefixed?** field that populates. If the records within the file are prefixed, then the Header, Data, and Footer prefixes will need to be entered.

Blank lines in your file, should they be ignored?  Yes  No  
\* Does your file contain headers or footers?  Yes  No  
\* Are the records in your file prefixed?  Yes  No  
Header record prefix   
\* Data record prefix   
Footer record prefix

If the records within the file are not prefixed, enter the total number of lines before the header or footer as well as the total number of lines the header or footer consists of.

Once all delimited structure information has been entered, select **Go To Step 2**.

### Fixed Width Text

If the fixed width text tab is selected, first select the appropriate option for the **Are your records fixed length or new line separated?** field. If the records are of fixed lengths, enter the length of the fields in the space provided beside the question.

Next, select **Yes** or **No** to for the field that asks **If there are blank lines in your file, should they be ignored?**

Delimited Text Fixed Width Text XML  
\* Are your records fixed length or new line separated?  Fixed Length  Newline separated  
What is the length of your records?   
If there are blank lines in your file, should they be ignored?  Yes  No  
\* Does your file contain headers or footers?  Yes  No  
\* Are the records in your file prefixed?  Yes  No  
\* Lines before header   
\* Lines of header   
\* Lines of footer   
\* Lines after footer

After that, specify whether or not the file contains headers and/or footers. If headers and footers will be present, select whether or not these fields are prefixed. Enter the Header, Data, and Footer prefixes that will be used. Prefix examples include H=Header, D=Data Record, and F=Footer.

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If the records within the file are not prefixed, enter the total number of lines before the header or footer as well as the total number of lines which the header or footer consists of.

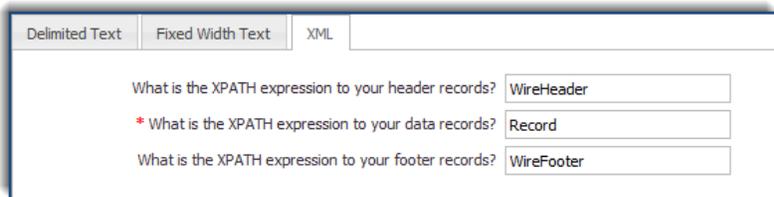
Once all fixed length structure information has been entered, select **Go To Step 2**.

## XML

In an XML file, all information has an introduction <information> and an ending </information>. This allows the system to quickly identify fields. The value contained within the introductory or ending markers, such as 'information' used in the example above, is called the XPATH expression. When entering the XPATH expression, the user must strip off the markers. Even if the value entered is contained elsewhere in the file, if it is not surrounded by the markers, it will not be deemed an XPATH expression.

*Example: The user has entered the XPATH expression 'Footer' to signify the footer record fields. The file uploaded includes a field that looks like <Payee Name> Sugar Footer </Payee Name>. Although 'Footer' is included in the field, it will not be mistaken as the file footer because the value is not located within a marker.*

For XML formatted files, the XPATH information for header and footer records is not required. However, the XPATH for data records is required and must be entered in the field provided to the right.



The screenshot shows a web form with three tabs: 'Delimited Text', 'Fixed Width Text', and 'XML'. The 'XML' tab is selected. Below the tabs are three rows of text prompts, each followed by an input field:

- What is the XPATH expression to your header records?
- \* What is the XPATH expression to your data records?
- What is the XPATH expression to your footer records?

Once all XML structure information has been entered, select **Go To Step 2**.

## 2.) Fields

Now, the plotting out the transactional data contained in the file, called Fields, may begin. Fields are pieces of information that are used to comprise checks. When a field is selected, the area to the right of it will update to present the options available for that field. The current field being viewed will display a white background while other fields will display a grey background.

Fields with a **red exclamation icon** are required in order for the system to create a complete transaction. Once information has been entered for a required field the icon will turn into a **green checkmark icon**, letting the user know that he/she may proceed to the next field. Some fields never show a red exclamation icon. These fields will always display a green checkmark icon because they are optional, and may be skipped if the user wishes to do so.

For Delimited files, the systems will separate data into units called a **Field Index**. Each index is determined by the delimiter specified during *Structure* setup. Now all required fields will be paired with its corresponding index.

For Fixed Width files, the system will begin data at a **Start Index** and extend that field until it reaches the **Length** specified. Each record is determined by the settings established during *Structure* setup. Now the beginning and duration of each field will be specified.

For XML files, the system will separate data by its **Record XPath**. A record is determined by the XPath specified during *Structure* setup. Now all required fields will be paired with its corresponding XPath.

Each required field may present up to three options:

- **Data is located in the file** – This selection means that this field is specified in each individual record. Once selected, the option will expand to allow the user to further specify information about this field.

ABA | Required | ABA

Data is located in the file

\* Field Index:

1	2	3	4	5	6	7
111111118	,1000103614714	,600.00	,10025	,041913	,Check expires 10.19.13	,Bethar

File may not always contain this field, in which case the default value will be used.

Substitution Rules

Input	Output
<input type="text"/>	<input type="text"/>

Default Value

Data is located in the file header or footer

Data is a constant value, but is not located in the file

First enter the **Field Index/Record XPath/Start Index & Length** where this information can be located.

For Delimited and Fixed Width files, if this field will not always be present in a record, but should default to a specific value, check the box under the reference window. Once this box is checked, enter a value in the **Default Value** field.

If the value contained in the record is not the same value that should be included in the output file, enter a substitute value. To do this, select the **Add Substitution Rule** button contained in the **Substitution Rules**

*If a Delimited or Fixed Width test file was uploaded, the first record line of that file will be displayed. The delimited example will be sectioned off by the specified delimiter, while the fixed width example will be divided in increments of ten spaces. Once the index information is entered, the corresponding field will be highlighted in green in the reference window to help ensure that the correct field has been designated.*

section and create one or more rules in the field(s) that populates.

First, enter the value that the system should look for in the **Input** field. Next, enter the value that the system should enter as a substitute in the **Output** field. Enter as many rules as needed. To delete a rule which has been created, select the red **X** beside it.

Once all settings have been specified, select **Next Field** to create settings for the next field.

- **Data is located in the file header or footer** - This selection means that the information for this field is located in the header or footer of files. Once selected, the option will expand to allow the user to further specify information about this field.

ABA | Required | ABA

Data is located in the file  
 Data is located in the file header or footer

Location  Header  Footer

Record Occurrence Number:

*If record appears once in file, enter 1; otherwise enter the record occurrence number that should be used for validation.*

\* Field Index:

Default Value

Data is a constant value, but is not located in the file

Next Field

First, specify whether this information is contained in the **Header** or **Footer** by selecting the corresponding radio button. Because files may contain multiple headers and footers, specify in which header/footer record this information is located by entering a number in the space provided beside **Record Occurrence Number**.

Next, enter the **Field Index/Record XPath/Start Index & Length** where this information can be located within the header or footer.

Lastly, enter a **Default Value** which may be automatically entered into the output file if this field is ever left blank in an input file. This is an optional setting and may be left blank if desired.

Once all settings have been specified, select **Next Field** to create settings for the next field.

- **Data is a constant value, but not located in the file** - This selection means that the information for this field will not be located in the input file. Instead, the system will populate whatever is entered as the **Default Value** for the output file.

Data is a constant value, but is not located in the file

\* Default Value

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The choices for the fields that are optional are the same as those presented for required fields, but with the addition of the following option:

- **Not Specified** – This selection means that the settings for this field will not be defined and may be ignored. Select **Next Field** to create settings for the next field.

Fields which may require more explanation...

**Amount** – If the decimal places are not used in the file and the system is to assume that the last two digits represent cents, the box beside **Two Decimal Places Implied** should be checked. If the files will contain only whole amounts or utilizes decimals, the box should remain unchecked.

**Payment Date** – Specify how dates are formatted by selecting the appropriate option from the **Date Format** drop down list.

If the **Custom** option is selected, a new field will be presented to define the custom date format. If assistance is needed to correctly define the format, select **Help** and an informative window will populate.

**Void Check** – Specify what value is utilized to indicate a void item.

- Text – Select this option if the indicator is a text value. Type the value in the **Match value** field. Select the **Match equals** box if any value not matching what has been entered in the field above should be assumed to indicate a non-voided check.
- Numeric – Select this option if the indicator is a numeric value. Select how the numeric value should be treated by clicking the **Comparison** field and choosing an option from the menu that displays. Enter the numeric indicator in the **Compare To** field.

### **3.) Validation**

Validation rules use summary data found in headers and footers of the input file to verify data records. In this step control total amounts or record counts, if any exist, are used to perform validation calculations as the file is uploaded. Files having errors during the validation step are rejected.

Two options will be presented:

- **Not Specified** – This selection means that the settings for this field will not be defined and may be ignored. Select **Next Field** to create settings for the next field.

- **Data is located in the file header or footer** - This selection means that the information for this field is located in the header or footer of files. Once selected, the option will expand to allow the user to further specify information about this field.

First, specify whether this information is contained in the **Header** or **Footer** by selecting the corresponding radio button. Because files may contain multiple headers and footers, specify which header/footer this information is located by entering a number in the space provided beside **Record Occurrence Number**.

Next, enter the **Field Index/Record XPath/Start Index & Length** where this information can be located within the header or footer.

Lastly, enter a **Default Value** which may be automatically entered into the output file if this field is ever left blank in an input file. This is an optional setting and may be left blank if desired.

Once these fields have been established, select **Go To Step 5**.

#### 4.) Review

Now the setup for a customized map has been completed and a detailed outline of those settings will be displayed.

Test File

Test File

File Settings

<p><b>File Structure</b> Delimited Text</p> <p><b>Delimiter</b> ,</p> <p><b>Ignore blank lines?</b> true</p>	<p><b>Header / footer structure</b></p> <p><b>Lines Before Header</b> 0</p> <p><b>Lines Of Header</b> 1</p> <p><b>Lines Of Footer</b> 0</p> <p><b>Lines After Footer</b> 0</p>
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Record Data

Field	Type	Required	Source	Details	Substitution Rules
ABA	ABA	✓	From file	Index: 1	None
Account Number	Text	✓	From file	Index: 2	None
Amount	Currency	✓	From file	Index: 3 Implied two decimal places	None

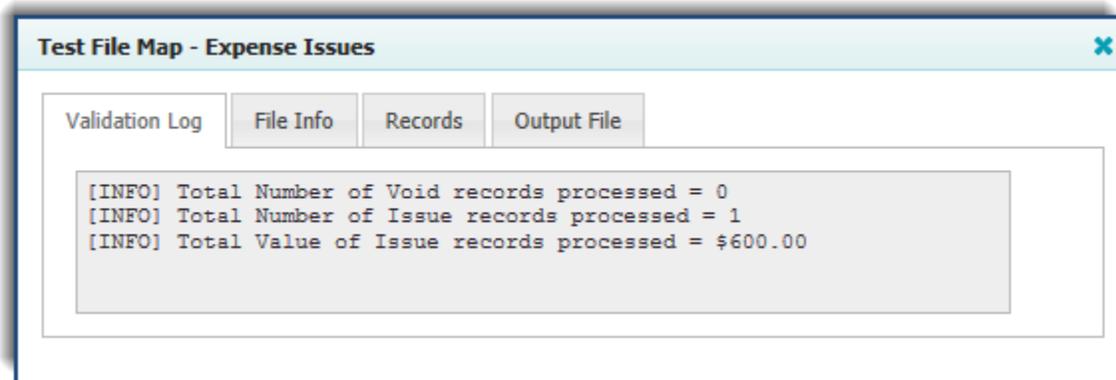
Default Value: false

Validation Rules

*No validation rules have been defined*

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If a test file was uploaded at the beginning of this process, select **Test File Map** to ensure that the map has been correctly formatted. If there was no file uploaded at the beginning of this process, or the user would like to test a different file, click in the **Test File** field located near the top of the screen, select the desired file, and then select **Upload Test File**. Once the banner displays stating that the file was successfully uploaded, select **Test File Map**.



The settings created for the map will be applied to the test file and generate various reports about the file. A **Validation Log** tab will be presented first. If the file was able to be mapped successfully, the dollar and count totals of the file will be displayed. If validation was not entirely successful, the user will see a [FATAL] entry followed by a brief description of the error(s) encountered.

Next, is a **File Info** tab. Depending on the file format, this tab will present a Line and/or Record count. The line count is the total number of lines contained in the file, including headers, footers, records, etc. The record count represents the total number of transactions found in the file.

The **Records** will display the details of each transaction that was found. All fields of the map will be shown as a header and the value found for each field will be displayed.

Test File Map - Expense Issues							
Validation Log		File Info		Records		Output File	
ABA	Account Number	Check Number	Issue Date	Amount	Payee	Additional Information	Void Check
1	111111118	100000009	10025	Fri Apr 19 00:00:00 GMT 2013	600.00	Bethany Winsom	Check expires 10.19.13 false

The last tab presented will be **Output**. This will present a view of the file in the format that it will be delivered to the financial institution.

To close the test map results window, select **OK**. To go back and edit the map select one of the steps at the very top of the screen, then select the desired field. Once the user has navigated to a previous step, continue to go through all fields by selecting **Next Field**, or go straight back to the review page by selecting the **Review** step at the top of the screen.

Once all map settings and information has been completed, select **Save** to retain the map.

## Issue Activity

After check issues have been input, either manually or imported, the user may review this information through *Issue Activity*.

### Search Issue Activity

To locate a specific check, use the search filters provided in the *Search Issue Activity* section.

Check Positive Pay : Issue Activity

Search Issue Activity

Account Number

Issue Date From  To

Status

Show 10 results per page, sorted by Issue Date in descending order

- **Account Number** – Type the number of the account from which the check was drafted.
- **Issue Date** – Initially, the user will be displayed all checks presented within the last 7 days. To change this date range, select the *From* and/or *To* field and choose a date from the calendar that displays.
- **Status** – To view only checks with a certain status, select the field and choose a status from the menu that displays.

The text presented in blue in the sentence under the filter options allow the user to decide how the search results should be sorted. To make changes, select the text in blue and select an option from the menu that displays. If there is only one alternative option, the user will not be displayed a menu but instead will toggle to the other option.

Once all desired filters have been established, select **Search** to see results that match.

### Issue Table

The *Issue Table* displays summary information about the checks that have been entered.

- **Void Indicator** – If the check issue was entered as a voided item, it will be indicated with a Void icon to the far left.
- **Account Number** – Displays the debiting account number, account type, and account description (if there is one).
- **Status** – Displays the current status of the check issue.
  - *Pending Delivery* status means that the issue is waiting for the end of day cut-off to be delivered to the bank.
  - *Delivered* status means that the check was successfully delivered at cut-off to the financial institution.
  - *Delivery Failed* status means that the issue item was not able to be successfully delivered to the financial institution.
- **Issue Date** – The value entered for the date field on the check.
- **Check Number** – The unique number printed on checks to help distinguish one check from another.
- **Amount** – The US dollar amount of the check.
- **Payee** – The entity authorized to cash, deposit, or otherwise negotiate the check.

Prev <b>1</b> Next		Go to page <b>1</b>	Showing 1 - 8 of 8	Items to display: <b>10</b> 20 50		
*32159 - DDA (Expense)	Pending Delivery			View	Edit	Delete
Issue Date: 04/22/2013	Check Number: 10026	Amount: \$443.00				
Payee: Justin Gattis						
*00009 - DDA	Pending Delivery			View	Edit	Delete
Issue Date: 04/22/2013	Check Number: 10018	Amount: \$825.95				<a href="#">SHOW EXCEPTION</a>
Payee:						
*00009 - DDA	Delivered			View		
Issue Date: 04/19/2013	Check Number: 10025	Amount: \$600.00				
Payee: Bethany Winsom						
*00009 - DDA	Delivered			View		
Issue Date: 04/19/2013	Check Number: 10013	Amount: \$1,200.00				
Payee: DuLont Inc						

If the check is in a Pending Delivery status, the user may see to three action buttons:

- **View** – Select this option to view audit information about the check.

**Details** [Close]

Issued Check Details

**Account** \*32159 - DDA (Expense)  
**Check Number** 10026  
**Issue Date** 04/22/2013  
**Amount** \$443.00  
**Payee** Justin Gattis  
**Description** Payment in full  
**Void Check** false  
**Entered By** example / NewUser  
**Transaction ID** CHECKPOSPAY-20130422-0001  
**Issue Status** Pending Delivery

Status History

Timestamp	Status	Initiator	Description
Apr 22, 2013 11:27:26 AM EDT	Pending Delivery	example / NewUser (New User)	Issue Updated
Apr 22, 2013 10:21:33 AM EDT	Pending Delivery	example / NewUser (New User)	Issue Created

[Close] [Print]

- **Edit** – Select this option to modify the components of the check. Make sure to select **Save** to retain any changes made.

**Modify Issue** [Close]

Issues will be delivered on Apr 22, 2013 5:00 PM EDT.

Account: \*32159 - DDA (Expense) [Search]

Issue Date: 04/22/2013 [Calendar]

Check Number: 10026

Amount: 443.00

Payee: Justin Gattis

Description: Payment in full

Void Check:

[Save] [Cancel]

- **Delete** – Select this option to remove the check issue so that it will not be delivered to the financial institution.

If the required fields of an issue check match the identifying components of an exception item, the system will display a **Show Exception** hyperlink under the action buttons for that check. Select this option to be displayed audit details about the matching exception item.

**Details**
✕

Decision Details

**Account** \*00009

**Check Number** 10018

**Posted Date** 04/19/2013

**Amount** \$825.95

**Payee** Smith Used Cars

**Exception Reason** Duplicate item attempted to post

**Decision** No Decision

**Entered By**

**Transaction ID** CHECKPOSPAY-20130422-0006

**Status** Awaiting Decision

Status History

Timestamp	Status	Initiator	Description
Apr 22, 2013 11:10:32 AM EDT	Awaiting Decision	SYSTEM	Created Exception Item

## Decisions

As stated before, exception items are created when there is a discrepancy between a check that has been presented to the financial institution for payment and the issued checks submitted by the company. Once exception items are created, they are presented to the company so that they can make decisions to allow legitimate checks to be paid and illegitimate or invalid checks to be returned.

## Decision Items

After selecting *Control & Recon*, select the **Decision Items** menu item to the far right.

### Check Positive Pay

Select Manual Entry

Enter issues manually

Select Import

Import issues by file upload

**Control & Recon**

Stop Payments

ACH Positive Pay

**Check Positive Pay**

**Issue Entry** ↗

**Decision Items** ←

Decision Activity

Issue Activity

---

Return to my home page

Make this my home page

---

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\* indicates required fields

Page generated on 04/18/2013 at 3:55 PM EDT

## Enter

At the very top of the page, a banner will display the cut-off time for applying decisions. At cut-off, exception items without a decision will have a pay or return decision auto-applied by the system based on a default setting established on the company's profile.

Check Positive Pay : Decision Items

Decisions will be processed on Apr 22, 2013 6:00 PM EDT.

Current Progress — 1 Enter — 2 Review — 3 Complete —

Search Decision Items

Account

Check Number

Decision All

Show 10 results per page, sorted by Account in descending order

Search

Account	Check Number	Amount	Payee	Exception Reason	Decision Reason	Pay All	Return All
*00009	15	\$232.00	Jackson Construction Service	Duplicate item attempted to post	Select Return Reason	<input type="checkbox"/>	<input type="checkbox"/>

Below the cut-off banner is the *Current Progress* field which gives the user a visual cue of where they are in the decision application process.

## Search Decision Items

To quickly locate a specific item needing a decision, utilize one or more of the search filters provided in the *Search Decision Items* section.

- **Account** – The debiting account which will be used to fund the check. To select an account number, click the field and choose an account from the menu that populates.
- **Check Number** – The unique number printed on checks to help distinguish one check from another. To enter the check number, type the value in the field presented.
- **Decision** – The pay or return decision that has been applied to the item, if any has been applied.
  - **All** – Display all exception items, whether or not a decision has been applied.
  - **Both** – Display exception items that have had a pay or return decision applied.

- **Pay** – Display only exception items that have had a pay decision applied.
- **Return** – Display only exception items that have had a return decision applied.
- **No Decision** – Display only exception items have not had a decision applied.

The text presented in blue in the sentence under the filter options allow the user to decide how the search results should be sorted. To make changes, select the text in blue and select an option from the menu that displays. If there is only one alternative option, the user will not be displayed a menu but instead will toggle to the other option.

Once all desired filters have been established, select **Search** to see results that match.

### Decision Table

The *Decision Table* displays details about current day exception items and allows the user to apply decisions. The table can be sorted by selecting any of the column headers that appear underlined. The column header being utilized to sort the table will display a small triangle beside it. An upward facing triangle denotes ascending order and a downward facing triangle denotes descending order.

<u>Account</u>	<u>Check Number</u>	<u>Amount</u>	<u>Payee</u>	<u>Exception Reason</u>	<u>Decision Reason</u>	<u>Pay All</u>	<u>Return All</u>
Prev <b>1</b> Next		Go to page <b>1</b>	Showing 1 - 6 of 6		Items to display: <b>10</b> 20 50		
*00009	 <a href="#">15</a>	\$232.00	Jackson Construction Service	Duplicate item attempted to post	Select Return Reason ▾	<input type="checkbox"/>	<input type="checkbox"/>
*00009	 <a href="#">16</a>	\$453.17	Peterson Towing and Hauling Service	Duplicate item attempted to post	Select Return Reason ▾	<input type="checkbox"/>	<input type="checkbox"/>
*00009	 <a href="#">18</a>	\$825.95	Smith Used Cars	Duplicate item attempted to post	Select Return Reason ▾	<input type="checkbox"/>	<input type="checkbox"/>
Prev <b>1</b> Next		Go to page <b>1</b>	Showing 1 - 6 of 6		Items to display: <b>10</b> 20 50		
Results returned in 0.01 seconds							
<input type="button" value="Enter Decisions"/> <input type="button" value="Reset"/>							

The two column headers to the far right allow the user to simultaneously **Pay All** or **Return All** items on the screen.

- **Account** – The debiting account from which the check is drawn.
- **Check Number** – The unique number printed on checks to help distinguish one check from another. If an image has been supplied for the exception item, the check number will display as a blue hyperlink. Select the hyperlink to view the check image.
- **Amount** – The US dollar amount of the check.
- **Payee** – The entity authorized to cash, deposit, or otherwise negotiate the check.

- **Exception Reason** – The reason the financial institution flagged this item as an exception.
- **Decision Reason** – The reason the company has decided to return an exception item. This optional field does not become enabled until the user has selected to return the item. To select a reason, click in the field and choose an option from the menu that displays.
- **Pay** – Select this check box to have the item paid.
- **Return** – Select this check box to have the item returned.

Once all desired decisions have been applied, select **Enter Decisions**.

### Review

The review page allows the user to verify the decisions that have been applied to each exception item before proceeding.

#### Check Positive Pay : Decision Items

 Decisions will be processed on Apr 22, 2013 6:00 PM EDT.

— Current Progress — 1 Enter — 2 Review — 3 Complete —

#### Pay

Account Number	Check Number	Posted Date	Amount	Payee	Exception Reason
*00009	18	04/19/2013	\$825.95	Smith Used Cars	Duplicate item attempted to post

#### Return

Account Number	Check Number	Posted Date	Amount	Payee	Exception Reason	Decision Reason
*00009	15	04/19/2013	\$232.00	Jackson Construction Service	Duplicate item attempted to post	Incorrect
*00009	16	04/19/2013	\$453.17	Peterson Towing and Hauling Service	Duplicate item attempted to post	Incorrect

All items with a pay decision will be grouped together and all items with a return decision will be grouped together. Depending on user settings, one or more decisions may require approval before the decision cut-off time.

If changes need to be made, select **Cancel**. If all information is correct, select **Save**.

### Complete

Now the decisions for the exception items are queued and will be delivered at the decision cut-off time.

### Check Positive Pay : Decision Items

Decisions will be processed on Apr 22, 2013 6:00 PM EDT.

✓ Your Positive Pay decisions have been recorded.

Current Progress — 1 Enter — 2 Review — 3 Complete

#### Pay

Account Number	Check Number	Posted Date	Amount	Payee	Exception Reason
*00009 - DDA	18	04/19/2013	\$825.95	Smith Used Cars	Duplicate item attempted to post

#### Return

Account Number	Check Number	Posted Date	Amount	Payee	Exception Reason	Decision Reason
*00009 - DDA	15	04/19/2013	\$232.00	Jackson Construction Service	Duplicate item attempted to post	Incorrect
*00009 - DDA	16	04/19/2013	\$453.17	Peterson Towing and Hauling Service	Duplicate item attempted to post	Incorrect

Return

Select **Return** to be taken back to the decision entry screen.

If additional exception items have been loaded or if the user did not apply a decision to all available items, then all items with a decision will be moved to the bottom of the table and all items needing a decision will display at the top. The **Enter Decisions** button at the bottom will not be enabled until new decisions have been applied or an existing decision has been edited.

Account	Check Number	Amount	Payee	Exception Reason	Decision Reason	Pay All	Return All
Prev 1 Next		Go to page 1	Showing 1 - 6 of 6		Items to display: 10 20 50		
*00009	19	\$1,209.00	PATT	Duplicate item attempted to post	Select Return Reason	<input type="checkbox"/>	<input type="checkbox"/>
*00009 - DDA	15	\$232.00	Jackson Construction Service	Duplicate item attempted to post	Incorrect	<input checked="" type="checkbox"/>	
*00009 - DDA	16	\$453.17	Peterson Towing and Hauling Service	Duplicate item attempted to post	Incorrect	<input checked="" type="checkbox"/>	
*00009 - DDA	18	\$825.95	Smith Used Cars	Duplicate item attempted to post		<input checked="" type="checkbox"/>	
Prev 1 Next		Go to page 1	Showing 1 - 6 of 6		Items to display: 10 20 50		
Results returned in 0.009 seconds							
<input checked="" type="checkbox"/> Enter Decisions		<input checked="" type="checkbox"/> Reset					

To edit an item that has had a decision applied select the **yellow pencil** icon and the decision reason, pay, and return fields will become enabled for that item.

If changes have been made and the user would not like to save them, select **Reset** and the decisions will revert back to the last time changes were saved.

Should an item with a decision applied be edited and the decision removed, the Review and Complete screens will display a *Remove Decision* section.

Check Positive Pay : Decision Items

Decisions will be processed on Apr 22, 2013 6:00 PM EDT.

Current Progress — 1 Enter — 2 Review — 3 Complete —

### Remove Decision

Account Number	Check Number	Posted Date	Amount	Payee	Exception Reason
*00009 - DDA	15	04/19/2013	\$232.00	Jackson Construction Service	Duplicate item attempted to post

## Decision Activity

*Decision Activity* allows entitled users to review the decisions that have been applied to exception items. After selecting *Control & Recon*, select the **Decision Items** menu item to the far right.

Check Positive Pay

Select Manual Entry  
Enter issues manually

Select Import  
Import issues by file upload

**Control & Recon**  
Stop Payments  
ACH Positive Pay  
**Check Positive Pay**  
Issue Entry  
Decision Items  
Decision Activity  
Issue Activity

Return to my home page  
Make this my home page

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\* indicates required fields  
Page generated on 04/18/2013 at 3:55 PM EDT

## Search Decision Activity

To quickly locate a specific item that has had a decision applied, utilize the search filters located in the *Search Decision Activity* section.

**Check Positive Pay : Decision Activity**

Search Decision Activity

User ID  Status

Account Number  Decision

Posted Date From  To

Show 10 results per page, sorted by **Posted Date** in **descending** order

- **User ID** – To use this filter, type the ID of the individual who applied the decision in the field provided.
- **Account Number** – Type the number of the account used to fund the exception item.
- **Posted Date** - Initially, the user will be displayed all decisions applied within the last 7 days. To change this date range, select the *From* and/or *To* field and choose a date from the calendar that displays.
- **Status** – To view only decisions with a certain status, select the field and choose a status from the menu that displays.
- **Decision** – To view exception items with a specific decision, click the field and select an option from the menu that displays.

The text presented in blue in the sentence under the filter options allow the user to decide how the search results should be sorted. To make changes, select the text in blue and select an option from the menu that displays. If there is only one alternative option, the user will not be displayed a menu but instead will toggle to the other option.

Once all desired filters have been established, select **Search** to see results that match.

### Decision Activity Table

The Decision Activity Table displays summary information about the exception items that have had a decision applied.

- **Account Number** - Displays the exception item's debiting account number, account type, and account description (if there is one).
- **Status** – Displays the current status of the decision.
  - *Awaiting Decision* – A decision was applied to this exception item at one time but has since been removed. A decision will need to be applied before decision cut-off or the item will expire and an auto-decision will be applied based on company payment settings.

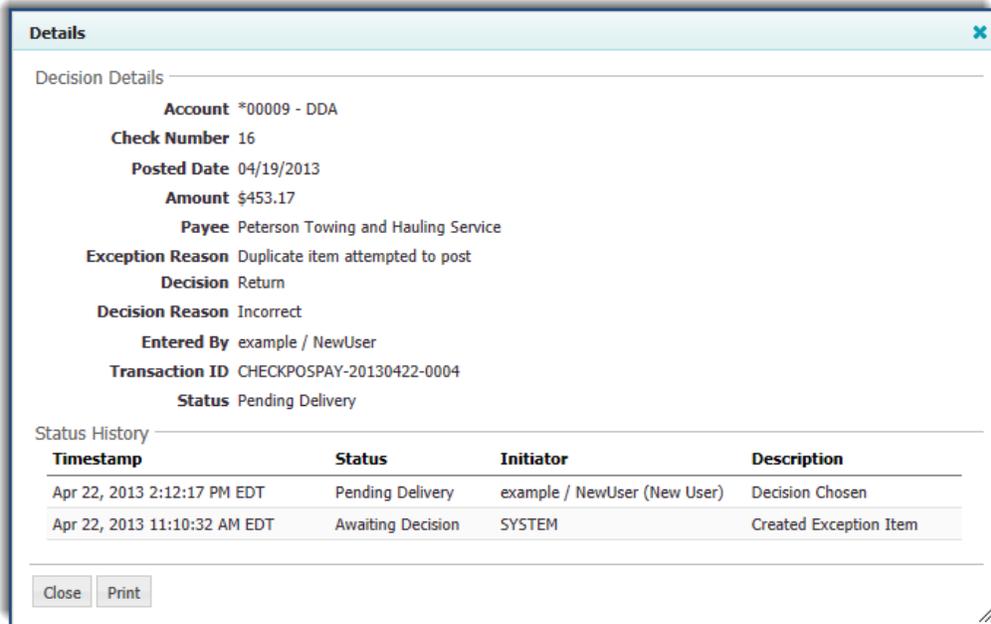
- *Pending Approval* – The decision that has been applied to this exception item requires review and approval by an entitled user. If approval is not given before the decision cut-off this item will expire.
- *Pending Delivery* – This decision is queued to be delivered to the financial institution at decision cut-off.
- *Completed* – The exception item was successfully delivered to the financial institution.
- *Faxed* – A decision was applied via the fax channel.
- *Expired* – A decision that required approval was not approved before cut-off.
- *Failed* – The attempt to delivered these decisions to the financial institution failed.

Prev 1 Next		Go to page 1	Showing 1 - 4 of 4	Items to display: 10 20 50	
*00009 - DDA	Pending Delivery	Return			
Check Number: <a href="#">16</a>	Posted Date: 04/19/2013	Amount: \$453.17			
Payee: Peterson Towing and Hauling Service	Decision Reason: Incorrect	Exception Reason: Duplicate item attempted to post			
*00009 - DDA	Pending Delivery	Pay			
Check Number: <a href="#">18</a>	Posted Date: 04/19/2013	Amount: \$825.95		<a href="#">SHOW ISSUE</a>	
Payee: Smith Used Cars	Decision Reason:	Exception Reason: Duplicate item attempted to post			
*00009 - DDA	Awaiting Decision	No Decision			
Check Number: <a href="#">15</a>	Posted Date: 04/19/2013	Amount: \$232.00			
Payee: Jackson Construction Service	Decision Reason:	Exception Reason: Duplicate item attempted to post			
Prev 1 Next		Go to page 1	Showing 1 - 4 of 4	Items to display: 10 20 50	

Results returned in 1.366 seconds

- **Decision** – Indicates if the item was paid or returned. If a decision was applied to an item and then removed, the decision status will be **No Decision**.
- **Check Number** – The unique number printed on checks to help distinguish one check from another. If an image is available, select the blue hyperlink check number to view the image.
- **Posted Date** – The date the exception was presented to the financial institution.
- **Amount** – The US amount of the exception item.
- **Payee** - The entity authorized to cash, deposit, or otherwise negotiate the check that created the exception item.
- **Decision Reason** – The reason the exception item was returned by the company.
- **Exception Reason** – The reason the check triggered an exception item.

Select the **View** button, located to the far right of each exception item, to review audit details.



The screenshot shows a 'Details' window with the following information:

**Decision Details**

- Account** \*00009 - DDA
- Check Number** 16
- Posted Date** 04/19/2013
- Amount** \$453.17
- Payee** Peterson Towing and Hauling Service
- Exception Reason** Duplicate item attempted to post
- Decision** Return
- Decision Reason** Incorrect
- Entered By** example / NewUser
- Transaction ID** CHECKPOSPAY-20130422-0004
- Status** Pending Delivery

**Status History**

Timestamp	Status	Initiator	Description
Apr 22, 2013 2:12:17 PM EDT	Pending Delivery	example / NewUser (New User)	Decision Chosen
Apr 22, 2013 11:10:32 AM EDT	Awaiting Decision	SYSTEM	Created Exception Item

Buttons: Close, Print

If the required fields of an issue check match the identifying components of an exception item, the system will display a **Show Issue** hyperlink under the action buttons for that exception item. Select this option to be displayed audit details about the matching issue item.

Details
✕

Issued Check Details

---

**Account** \*00009 - DDA

**Check Number** 18

**Issue Date** 04/22/2013

**Amount** \$825.95

**Payee**

**Description**

**Void Check** false

**Entered By** example / NewUser

**Transaction ID** CHECKPOSPAY-20130422-0013

**Issue Status** Pending Delivery

---

Status History

Timestamp	Status	Initiator	Description
Apr 22, 2013 11:22:04 AM EDT	Pending Delivery	example / NewUser (New User)	Issue Created

---

Close
Print

## Subscriptions

Subscriptions allow a user to enroll to receive notifications when specific events have occurred or are about to occur which may affect the user.

- **Check Positive Pay After Cutoff Notification** – This subscription will inform the user of the exception items that did not have a decision applied at cutoff. These items may have an auto-decision applied based on the company's payment settings. This notification also informs the user the decisions that were allowed to expire because they were not approved before cutoff.
- **Check Positive Pay Approaching Cutoff Notification** – This subscription acts as a gentle reminder and informs the user of how many exception items need a decision and what time those decisions must be submitted by.
- **Check Positive Pay Exception Notification Report** – This subscription is generated upon receipt of the exception file from the financial institution and informs the user of how many exceptions are awaiting a decision and what time those decisions must be made by.
- **Check Positive Pay Decision Batch Report** – At cutoff this subscription reports all monetary and count totals for the pay and return decisions that are being delivered to the financial institution for the day.
- **Check Positive Pay Decision Requiring Approval** – This subscription informs company users with Check Positive Pay approval abilities of the number of decisions awaiting approval and what time those approvals must be applied by.
- **Check Positive Pay Issue File Report** – At cutoff this subscription reports monetary and count totals as well as the input method used for all issues that are being delivered to the financial institution for the day.