

DAILY DEADLINE

12 p.m. ET

On days the bank and Federal Reserve are both open; does not include Saturdays, Sundays, or Federal holidays.

HOLIDAYS

No bank processing on:

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

KEY TERMS

Issued check file

Electronic list of checks issued, including check #, amount, and payee

Exception item

A check or ACH debit that doesn't match your issued check file or rules

Authorization rule

Customized rule based on originating company, standard entry class code, (debit/credit), and



- **Check Positive Pay**
Reduce the chance of the most common types of check fraud
- **ACH Debit Block**
Only allow authorized transactions to post to your account
- **Reverse Positive Pay**
As an alternative to Check Positive Pay, export lists of checks into your own software

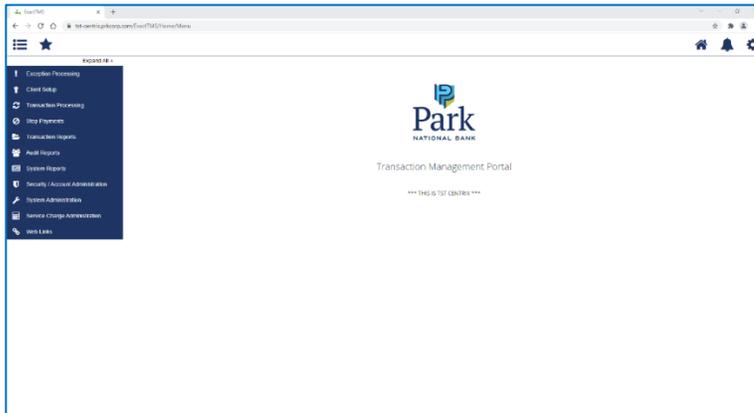
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Transaction Management Portal Overview

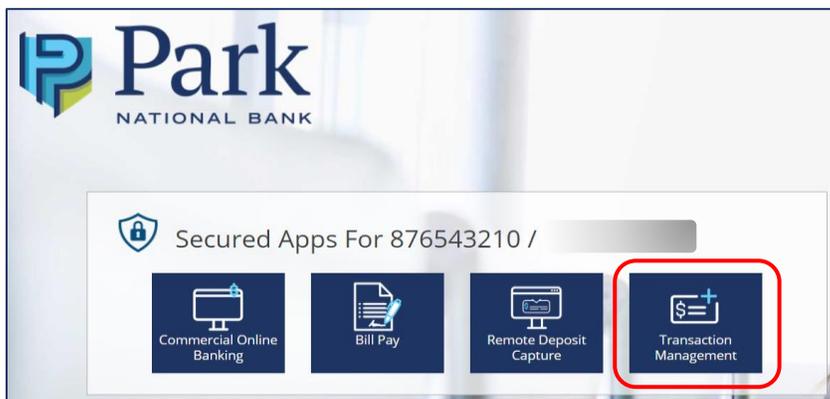
The Transaction Management Portal contains the following Positive Pay functionality:

- Issued check management (submit issued check files and manual input of issued checks)
- ACH Debit Block rules management
- Check file maintenance (ex: changing check number, voiding a check)
- Access to daily exceptions (check and ACH)
- Online reporting

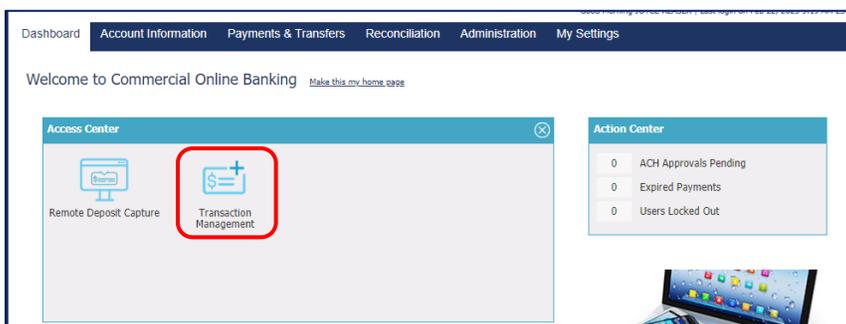


Access

Log in to **Commercial Online Banking** and click the **Transaction Management tile** on the login page. The Transaction Management Portal home screen will display.



Positive Pay can also be found in the Access Center on your Dashboard, while in Commercial Online Banking.



Header Icons

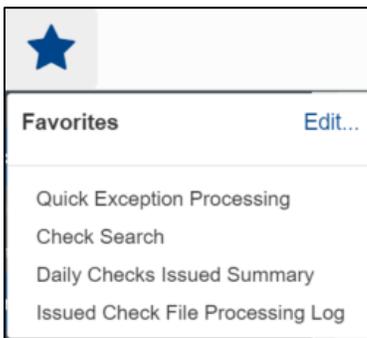
The Header Options at the top of the screen give options to enhance or change the system functionality.



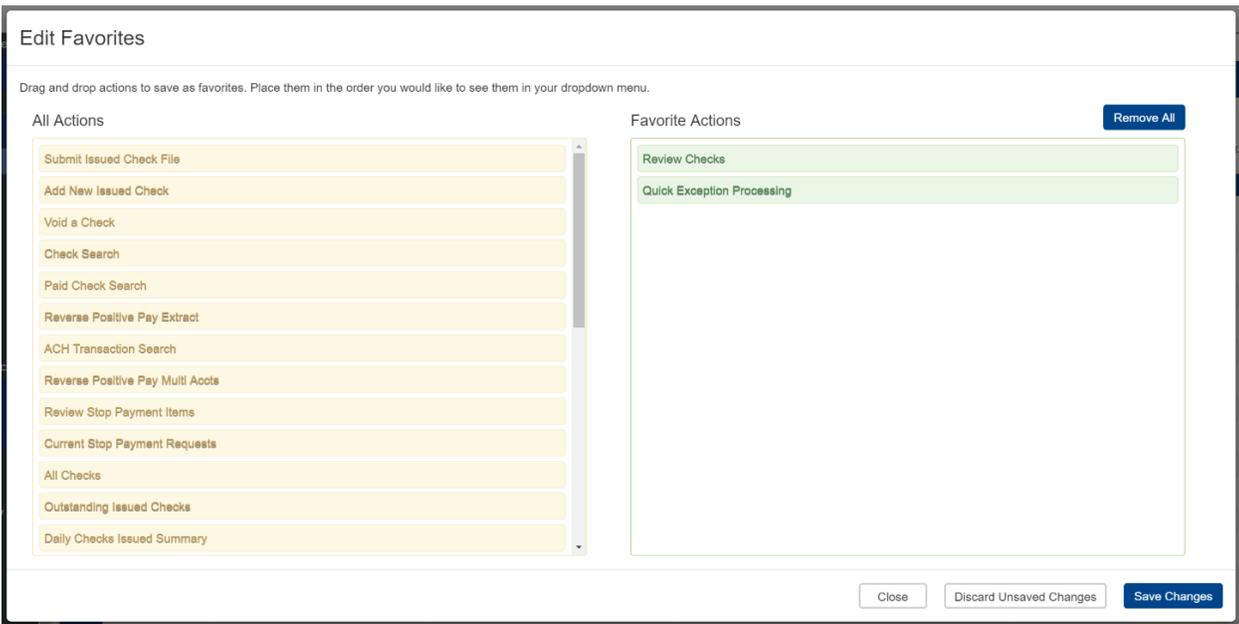
The Toggle Menu icon will collapse or expand the System Menu on left side of screen.



The Favorites icon will allow a list of Favorite actions to be created and saved for future use.



Click Edit to open a dialog box to select the favorite actions for the logged in user.



The Home icon is used to return to the home splash screen.



The Help icon is used to open a help document for the current action screen.



The Notifications icon will show if there are messages for the current user.



The Account icon has the following options.

- Change Password
- Logout

Exception Processing – Quick Exception Processing

The Quick Exception Processing screen is an efficient method of managing exception item activity. Pay and return decisions can be made on all items via a single screen.

The screenshot shows the 'Quick Exception Processing' interface. At the top, there is a search bar and a dropdown menu for 'All Account Nicknames'. Below the search bar is a summary table:

| | |
|----------------------|---------------|
| Decisions Needed (2) | \$0.06 |
| Decided (0) | \$0.00 |
| Total (2) | \$0.06 |

To the right of the table, text indicates: 'There are 2 exceptions to review.' and 'Exceptions will be given a decision of **Return** if decisions are not made by 12:00 PM Eastern Time (US & Canada).' Below this, large numbers show '2 Decisions Needed \$0.06' and '0 Decided \$0.00'. A callout box with a pointer to the grey bar in the table contains the text: 'Click on the grey bar to review items.'

This screenshot shows the 'Quick Exception Processing' screen with a specific exception selected. The summary table is partially visible. The main area displays details for an 'AMOUNT MISMATCH' exception:

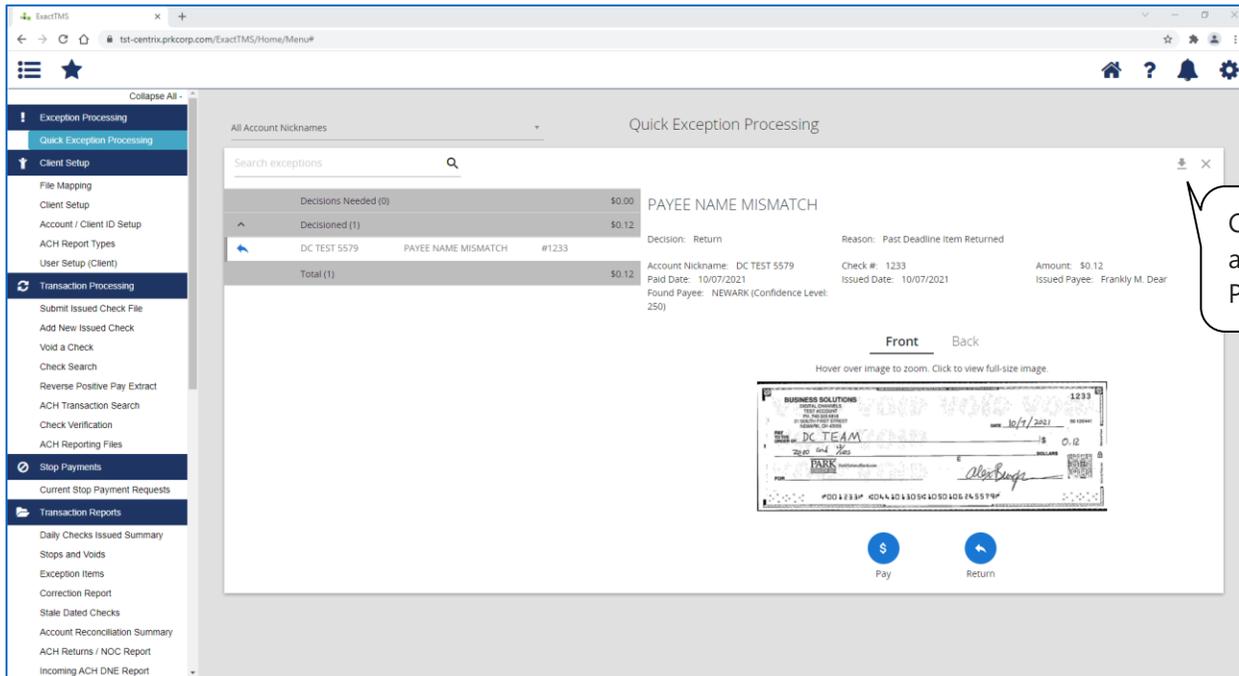
- Default Decision: Return
- Account Nickname: DC Test 5579
- Check #: 1236
- Amount: \$0.02
- Issued Amount: \$9.99
- Paid Date: 10/21/2021
- Issued Date: 10/21/2021

Below the details are 'Front' and 'Back' tabs. A check image is displayed with the instruction 'Hover over image to zoom. Click to view full-size image.' At the bottom, there are 'Pay' and 'Return' buttons.

- Click on the item under the grey bar to review.
- Clicking on the image will expand to full screen and you will be able to rotate the image.
- Select Pay or Return.

This screenshot shows the 'Quick Exception Processing' screen with the 'Reason' field expanded. The check image is visible in the background. A callout box points to the 'Reason' field with the text: 'If the exception is being paid, the reason field does not need to be completed.' Another callout box points to the 'Reason' dropdown menu with the text: 'Choose the appropriate reason from the drop down, then click save'. At the bottom, there are 'Cancel' and 'Save' buttons.

- Click on a gray bar to view items. Then click on the blue arrow to bring up the view to the right. A \$ means the decision is to Pay. Check to see if Exceptions are decided by seeing the "0" in the Decisions Needed bar.



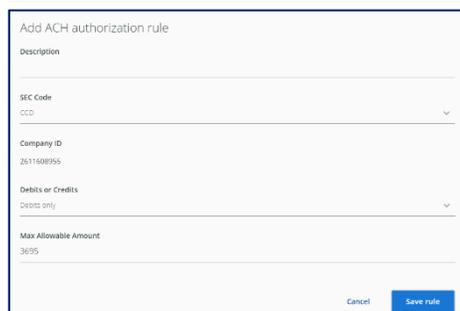
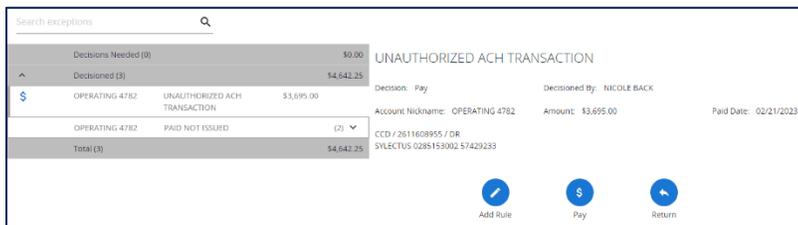
Click to export all exceptions to PDF or Excel.

- Account Nickname can be chosen from the top dropdown to view all account nicknames.

If a check number or amount is wrong (also known as an encoding error):

- Approve the item.
- Reply to the exceptions email with corrected check information. The bank will fix the check for your reconciliation purposes.

- After the decision is made, a Rule can be created to automatically allow transactions sent from this company to not require a decision in the future.



- Click **Add Rule** to create a rule to allow future ACH transactions, without requiring a decision made, from the company the transaction was sent from (Company ID).
- **Description** gives a general idea what the rule is for (i.e. Allow debits only up to 3695 from ABC company). Customer should make this easy for them to know the rule at a glance.
- Use the drop downs to select the **SEC Code** for this rule (there is an option for "All SEC Codes") and whether to allow credits/debits or both.
- **Max Allowable Amount** lets the customer set a limit for the allowed transaction. This can be left blank to allow any amount without requiring a decision.
- **Click Save** rule to create the rule.

Transaction Processing – Submit Issued Check File

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

Submit Issued Check File

Step 1. Select a file to process.

No file chosen

Select a file to process:
 Enter a file path and name, or
 browse to the location of the
 issued check file

Step 2. Input details about the file.

Account Nickname:

File Processing Type:

Issued Date:

The File Processing Type
 represents the file format that
 has been defined for the issued
 check file.

 The list is limited to the file
 format(s) available.

Step 3. Click the "Process File" button.

Click Process File to upload the
 file to the bank.

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

A file can be submitted to clear Paid Not Issued items from their Quick Exception Processing.

Close

Results: Rejected

Error Message

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

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

Note: If an issued check file contains items for multiple accounts, select any of the Client IDs represented within the file.

Transaction Processing – Submit Issued Check File (Continued)

File Processing Type: Indicates the format of the issued check file.

Items in File: The number of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual number of items in the file, the file will be rejected. **Note:** If the field is disabled, the number of items in the file is not required or is included in the file. This is defined during the file mapping process.

Dollar Amount in File: The total dollar amount of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual amount in the file, the file will be rejected.

Issued Date: If the issued check file does not have an issued date within the file, then the issued date must be entered when the file is uploaded. **Note:** This is defined during the file mapping process.

Once a file is uploaded and processed, a window will be displayed indicating the processing status. If the file has not processed within 30 seconds a message indicates that an email will be sent indicating the file processing status. The file processing status can also be checked online using the Issued Check File Processing Log screen. The following is a list of the possible processing statuses:

Unprocessed: The file has been uploaded but has not yet been processed.

Processed: The file was processed successfully.

Processed with Exceptions: The file was processed successfully, but duplicate checks were not loaded.

Rejected: The file was rejected due to one of the following reasons:

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

Transaction Processing – Add New Issued Check

The Add New Issued Check screen is used if a check was manually written or was otherwise not included in the electronic issued check file that was submitted to the bank. Any checks entered on this screen will be displayed below.

Add New Issued Check

| | | | |
|-------------------|--|---------------|---|
| Account Nickname: | <input type="text" value="MLO 7000"/> | Check Number: | <input type="text" value="2359"/> |
| Amount: | <input type="text" value="10.00"/> | Issued Date: | <input type="text" value="12/14/2021"/> |
| Issued Payee: | <input type="text" value="TOM JONES COMPANY"/> | | |

Auto-Increment Check Number

Account Nickname: The Account Nickname is the description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number: The check number of this item.

Amount: The amount of the check.

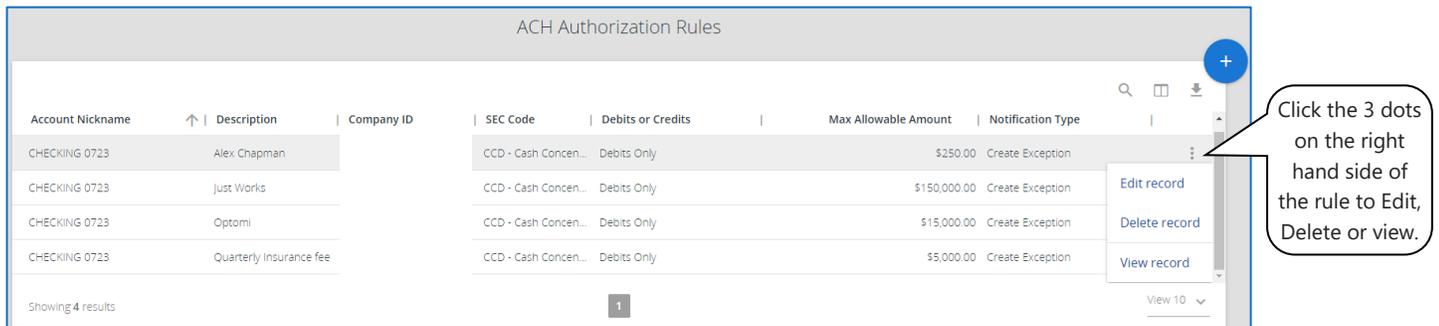
Issued Date: The issued date for this check.

Issued Payee: The issued payee name for this check.

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

Transaction Processing – ACH Transaction Approved List

The ACH Transaction Approved List screen is used to define all ACH authorization rules for an account. An ACH authorization rule can include the originating company, standard entry class code, transaction type (debits and/or credits), and maximum authorized dollar amount. If an unauthorized ACH item posts to an account, the rules determine whether the item requires a pay/return decision or if an email notification only will be sent that unauthorized activity has occurred.



The screenshot shows the 'ACH Authorization Rules' interface. It features a table with columns: Account Nickname, Description, Company ID, SEC Code, Debits or Credits, Max Allowable Amount, and Notification Type. There are four rows of data. A callout box on the right points to a three-dot menu icon on the right side of the first row, with the text: 'Click the 3 dots on the right hand side of the rule to Edit, Delete or view.' The menu options are 'Edit record', 'Delete record', and 'View record'.

| Account Nickname | Description | Company ID | SEC Code | Debits or Credits | Max Allowable Amount | Notification Type |
|------------------|-------------------------|------------|----------------------|-------------------|----------------------|-------------------|
| CHECKING 0723 | Alex Chapman | | CCD - Cash Concen... | Debits Only | \$250.00 | Create Exception |
| CHECKING 0723 | Just Works | | CCD - Cash Concen... | Debits Only | \$150,000.00 | Create Exception |
| CHECKING 0723 | Optomi | | CCD - Cash Concen... | Debits Only | \$15,000.00 | Create Exception |
| CHECKING 0723 | Quarterly insurance fee | | CCD - Cash Concen... | Debits Only | \$5,000.00 | Create Exception |

Notification Type: The value *Create Exception* indicates that any unauthorized ACH transaction will become an exception that requires a pay or return decision. The bank recommends using the *Create Exception* option. The value *Email Notification Only* indicates that an email notification will be sent about any unauthorized transaction, but no exception will be created for a pay or return decision.

Account Nickname: The Account Nickname is the description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Description: The name of the ACH authorization rule.

Company ID: The originating company ID of the transaction from the ACH file. If the company ID is left blank, the rule will apply to all company IDs.

Standard Entry Class Code: A list of ACH standard entry class (SEC) codes. Either a specific SEC code can be selected or "ALL – All Standard Entry Class Codes" can be selected to include all SEC codes.

Debits or Credits: The options are either debits, credits, or both debits and credits to define the types of transactions for this rule.

Maximum Allowable Amount: The maximum allowed amount for this type of transaction. If the amount is left zero, the maximum amount field is not used during the authorization process.

- Use the  to create a new rule.

ACH Authorization Rules

| Account Nickname | Description | Company ID | SEC Code | Debits or Credits | Max Allowable Amount | Notification Type | |
|------------------|-------------------------|------------|----------------------|-------------------|----------------------|-------------------|---------------|
| CHECKING 0723 | Alex Chapman | | CCD - Cash Concen... | Debits Only | \$250.00 | Create Exception | ⋮ |
| CHECKING 0723 | Just Works | | CCD - Cash Concen... | Debits Only | \$150,000.00 | Create Exception | Edit record |
| CHECKING 0723 | Optomi | | CCD - Cash Concen... | Debits Only | \$15,000.00 | Create Exception | Delete record |
| CHECKING 0723 | Quarterly Insurance fee | | CCD - Cash Concen... | Debits Only | \$5,000.00 | Create Exception | View record |

Showing 4 results

Add record

| | |
|-----------------------------------|---------------------------------------|
| Account Nickname CHECKING 0723 | Description _____ |
| Company ID _____ | SEC Code ALL - All SEC Codes |
| Debits or Credits _____ | Notification Type Create Exception |
| _____ | Max Allowable Amount _____ |

This field is required.

Cancel
Save and Add More
Save Changes

- Only required field is the Debit or Credits. The drop down allows you to choose Both, Credits only, or Debits only.
- Save and/or Add More.

Issued Check Processing Log

Filter: Status set

| Account Nickname | File Mapping Format | Status | Items | Amount | Input Date | File Name | Check Number | |
|------------------|---------------------|-----------|-------|-------------|------------------------|-----------|--------------|---|
| | | Processed | 1 | \$10.00 | 10/21/2021 8:16 AM | | | ⋮ |
| | | Processed | 1 | \$10.00 | 10/21/2021 8:17 AM | | | ⋮ |
| | | Processed | 1 | \$5.00 (V) | 10/21/2021 8:33 AM (M) | | | ⋮ |
| | | Processed | 1 | \$29.76 (V) | 10/21/2021 8:33 AM (M) | | | ⋮ |
| | | Processed | 1 | \$5.00 | 10/21/2021 8:29 AM (M) | | | ⋮ |
| | | Processed | 1 | \$10.00 | 10/21/2021 8:28 AM (M) | | | ⋮ |

Showing 6 results

Processing Totals (All Pages)

| File Status | Total Items | Total Amount |
|---------------------------|-------------|--------------|
| Processed | 6 | \$69.76 |
| Processed with Exceptions | 0 | \$0.00 |
| Rejected | 0 | \$0.00 |

Click the 3 dots on the right hand side of the record to view.

Transaction Processing – Void a Check

The Void Check screen is used to void an issued check on an account not yet provided to payee.

Void a Check

Step 1. Enter check information.

Account Nickname:

Check Number:

Check Amount:

Issued Date:

Step 2. Click the "Find Matching Check" button to find the check.

Step 3. Verify the check that will be voided.

| Account Nickname | Check # | Check Amount | Issued Date |
|------------------|---------|--------------|-------------|
| DC TEST 5567 | 1236 | 9.99 | 02/18/2022 |

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

Note: Void history is retained within the system for 125 days after an item has been voided.

Account Nickname The Account Nickname is description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number: The number of the issued check.

Check Amount: The amount the check was written for.

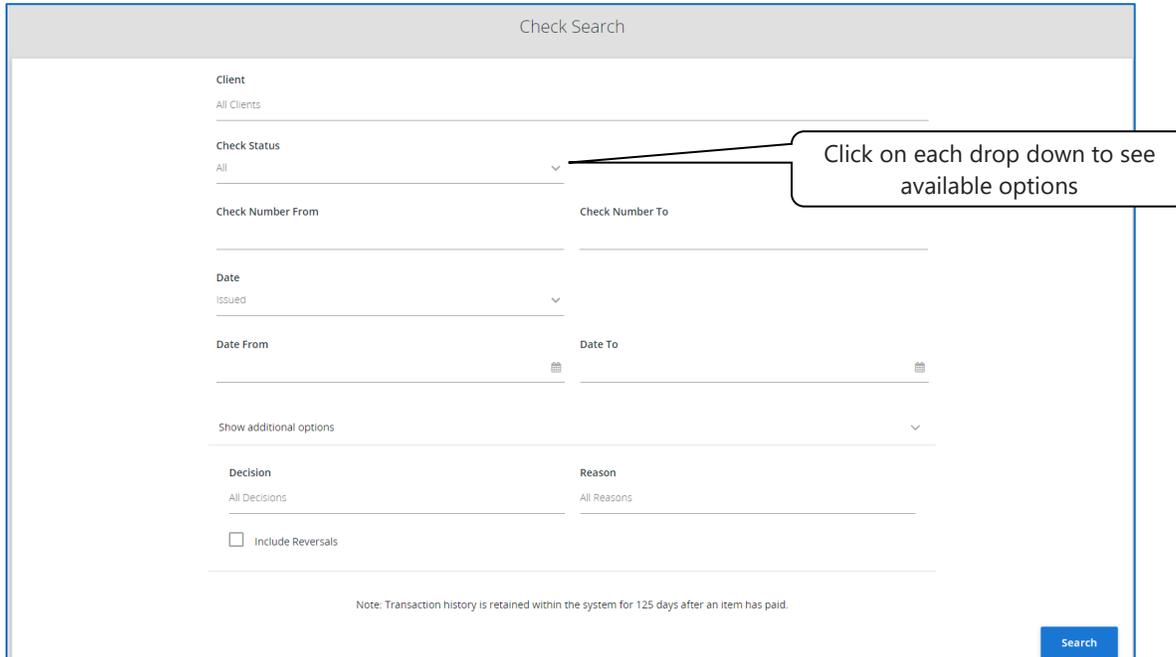
Issued Date: The date the check was issued.

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

Transaction Processing – Check Search

The Check Search screen is used to search for specific transactions using dynamic selection criteria. The Check Search combines Paid Checks Report, Paid Checks Search, Outstanding Issued Checks, and All Checks.

Selection Screen:



The screenshot shows the 'Check Search' interface with the following elements:

- Client:** All Clients
- Check Status:** All (with a callout box pointing to the dropdown arrow and the text: "Click on each drop down to see available options")
- Check Number From:** [Text Input]
- Check Number To:** [Text Input]
- Date Issued:** [Dropdown Menu]
- Date From:** [Text Input]
- Date To:** [Text Input]
- Show additional options:** [Dropdown Menu]
- Decision:** All Decisions
- Reason:** All Reasons
- Include Reversals
- Search:** [Blue Button]
- Note:** Transaction history is retained within the system for 125 days after an item has paid.

Account Nickname: Optionally select a specific account. If no accounts are selected the system will search through all available accounts.

Check Status: Allows you to choose a particular check status (Exception, Issued/outstanding, Paid, Returned, Reversal, Stop Payment or Void) or you may select All.

Check Number From / Check Number To: Enter a check number range you are searching.

Date: Choose from Issued, Paid, Input, Exception or Void Date. The Date chosen is used to search for transactions based upon the selected type date of checks. A date range may be entered using the Start and End date fields. If searching for a specific date, enter the date in both the start and end date fields.

Show additional options: Ability to chose Decisions and/or Reasons. Check the Include Reversals box if reversals should be included in the search.

*Transaction Processing – Check Search (Continued)**Results Screen:*

| Account Nickname | ↑ Check Number | Amount | Issued Payee | Issued Date | Paid Date | Current Status |
|------------------|------------------|----------------|-------------------|-------------|-----------|----------------|
| | | \$10.00 | TOM JONES COMPANY | 10/21/2021 | | Issued |
| | | \$5.00 | JONES COMPANY | 10/21/2021 | | Issued |
| | | \$5.00 | | 10/20/2021 | | Void |
| | | \$10.00 | ABC COMPANY | 10/21/2021 | | Issued |
| | | \$29.76 | | 10/15/2021 | | Void |
| | | \$10.00 | | 10/21/2021 | | Issued |
| | | \$69.76 | | | | |

Showing 6 results

1

View 10

Account Nickname: The Account Nickname is the description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number: The check number of this item.

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

Issued Payee: The issued payee name for this check.

Issued Date: The issued date for this check. On Paid Not Issued exceptions, the paid date is defaulted into the issued date field.

Paid Date: The paid date for this check.

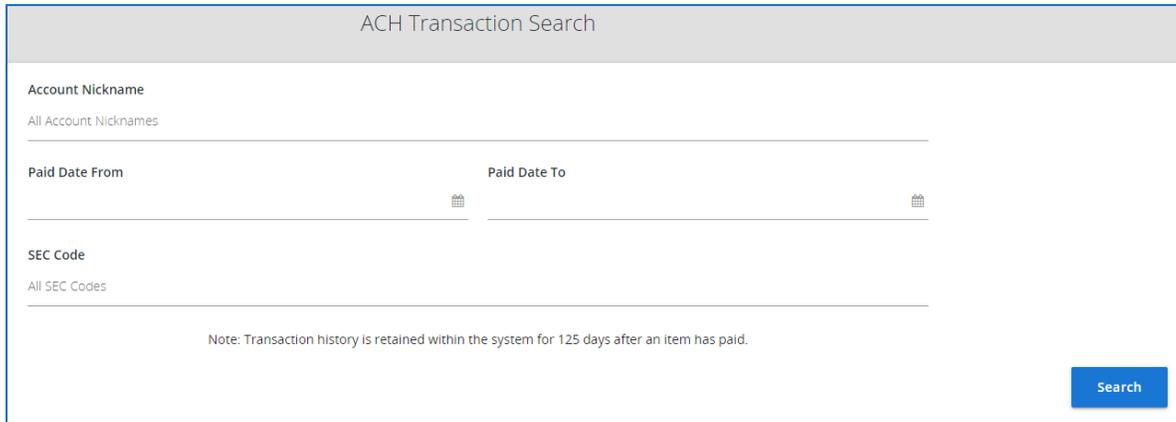
Current Status: View the current status of checks here. The following statuses are available:

- Exception: Displayed on items flagged as exceptions by the system.
- Paid: Displayed on items that have been previously paid.
- Stop Payment: Displayed for checks stopped with a stop payment.
- Reversal: Displayed on items paid and reversed.
- Void: Displayed on items that have been voided.
- Issued: Indicates that the item is an outstanding check.

Transaction Processing – ACH Transaction Search

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

Selection Screen:



The screenshot shows the 'ACH Transaction Search' selection screen. It features three main input sections: 'Account Nickname' with a dropdown menu showing 'All Account Nicknames'; 'Paid Date From' and 'Paid Date To' with date pickers; and 'SEC Code' with a dropdown menu showing 'All SEC Codes'. A note at the bottom states: 'Note: Transaction history is retained within the system for 125 days after an item has paid.' A blue 'Search' button is located in the bottom right corner.

Account Nickname: Optionally select a specific account. If no accounts are selected the system will search through all available accounts.

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

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

Transaction Processing – ACH Transaction Search (Continued)

Results Screen:

Click the three (3) dots to edit and view the transaction notes.

| Account Nickname | Company ID | SEC Code | DR/CR | Amount | Transaction Description | Paid Date | Status |
|------------------|------------|----------|-------|---------------------|-------------------------|------------|--------|
| | | CCD | DR | \$125.00 | | 08/05/2021 | Paid |
| | | CCD | CR | \$190.00 | | 08/12/2021 | Paid |
| | | CCD | CR | \$190.00 | | 08/10/2021 | Paid |
| | | CCD | DR | \$455.00 | | 08/12/2021 | Paid |
| | | CCD | CR | \$1,240.00 | | 08/20/2021 | Paid |
| | | PPD | CR | \$1,800.00 | | 08/19/2021 | Paid |
| | | CCD | DR | \$3,536.75 | | 08/18/2021 | Paid |
| | | CCD | CR | \$4,240.00 | | 08/13/2021 | Paid |
| | | PPD | CR | \$4,560.00 | | 08/06/2021 | Paid |
| | | CCD | DR | \$4,687.50 | | 08/10/2021 | Paid |
| | | | | \$104,176.97 | | | |

Showing 1-10 of 16 results

1 2 >

View 10

Edit record

| | |
|------------------------|----------------------|
| Account Nickname | Amount |
| | \$190.00 |
| Paid Date | Trace Number |
| 08/12/2021 | 22310996 |
| Decision | Reason |
| No Decision to display | No Reason to display |
| Notes | |
| <hr/> | |

Cancel **Save Changes**

The following columns appear on the ACH Transaction Search screen:

Status: Icons are:

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

Paid: Displayed on items that have been previously paid.

Account Nickname: The Account Nickname is the description that identifies this account.

Paid Date: The paid date for this transaction.

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

SEC Code: The ACH standard entry class code.

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

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

Transaction Description: The description of the ACH transaction.

Transaction Processing – Reverse Positive Pay Extract

The Reverse Positive Pay Extract screen provides an electronic file of paid checks to process (update) within another system. Once complete, the file and report are automatically displayed at the bottom of the screen. To save an extract file to a local workstation or network drive, click on the *File / Save* menu option while viewing the file, or, right click on the View File link and select *Save Target As*.

Note: An item may only be extracted once.

Reverse Positive Pay Extract (CSV - Paid Checks Only)

Step 1. Select "Account Nickname" and "Extract through date".

Account Nickname:

Extract from date: (optional)

Extract through date:

Step 2. Click the "Create File and Report" button.

Step 3. View Report or File By Clicking on Links in Grid Below.

| Account Nickname | File | Report | Date Created | Extract From Date | Extract Thru Date | Item Count |
|------------------|------|--------|--------------|-------------------|-------------------|------------|
| | | | | | | |

Account Nickname: The Account Nickname is the description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

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

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

| INST : 531 | | CENTRIX BANK | | RUN DATE: 03/09/16 | |
|---------------------------|-----------|----------------------------|--------|---|----------|
| SYSTEM: 03/09/16 9:50 AM | | TRANSACTION EXTRACT REPORT | | PROCESSED THRU: 03/09/16 | |
| CLIENT: Big City Electric | | ACCOUNT ID: BCE Ops Acct | | FILE NAME: BCEOpsAcct_20160309_094946.csv | |
| CHECK # | PAID DATE | AMOUNT | DR/CR | REFERENCE | |
| 1 | 1451183 | 07/05/2015 | 5.05 | DR | 80312330 |
| 2 | 1457698 | 06/24/2015 | 0.10 | DR | 80031060 |
| 3 | 1557760 | 08/16/2015 | 185.70 | DR | 80310860 |
| 4 | 1579165 | 09/13/2015 | 180.00 | DR | 80400890 |
| 5 | 1599873 | 07/13/2015 | 42.68 | DR | 80008160 |
| 6 | 1609562 | 06/24/2015 | 2.10 | DR | 80246250 |
| 7 | 1613820 | 07/19/2015 | 52.00 | DR | 40201830 |
| 8 | 1619664 | 07/09/2015 | 219.00 | DR | 80067190 |
| 9 | 1620138 | 07/09/2015 | 6.97 | DR | 70401050 |
| 10 | 1620926 | 06/24/2015 | 44.03 | DR | 80246240 |
| 11 | 1629041 | 07/08/2015 | 21.25 | DR | 80246700 |
| 12 | 1629085 | 07/15/2015 | 156.03 | DR | 80221060 |
| 13 | 1630037 | 06/29/2015 | 687.50 | DR | 80078380 |
| 14 | 1630730 | 07/27/2015 | 272.00 | DR | 80054600 |
| 15 | 1633463 | 06/30/2015 | 105.00 | DR | 80016720 |

Stop Payments – Current Stop Payment Requests

The Current Stop Payment Requests screen displays all of the current stop payment requests on the account. Go to Public Vault > #53 Commercial Online Banking User Guide to view how to add a Stop Pay. Stop Pays can also be requested at any bank branch.

| Current Stop Payment Requests | | | | | | | |
|-------------------------------|--------------|-----------------------|-------------|--------------|--------------------|--------------------|------------|
| Account Nickname | Check Number | Amount | Issued Date | Issued Payee | Status | Reason | Date Input |
| | | \$0.00 to \$52,873... | 09/03/2021 | | Requested and P... | PAID IN ERROR | 09/07/2021 |
| | | \$822.66 | 08/13/2021 | | Requested and P... | Lost in the mail. | 08/20/2021 |
| | | \$350.00 | 09/28/2021 | | Requested and P... | CHECK LOST | 10/07/2021 |
| | | \$5,810.90 | 04/30/2021 | | Requested and P... | LOST IN MAIL | 05/24/2021 |
| | | \$1,575.00 | 05/14/2021 | | Requested and P... | LOST IN MAIL | 05/26/2021 |
| | | \$1,202.00 | 12/06/2010 | | Requested and P... | LOST | 12/13/2010 |
| | | \$182.33 | 09/19/2011 | | Requested and P... | DESTROYED | 09/28/2011 |
| | | \$2,231.99 | 06/18/2021 | | Requested and P... | Vendor never re... | 08/11/2021 |
| | | \$740.23 | 05/12/2021 | | Requested and P... | | 07/23/2021 |
| | | \$9,876.24 | 06/04/2021 | | Requested and P... | WRONG PAYEE ... | 07/19/2021 |

83 results View 10

Account Nickname: The account on which the stop payment is to be applied. The Account Nickname is the description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number: The number of a check that has a stop payment request.

Amount: The amount of the check.

Issued Date: The issued date for this check.

Issued Payee: The issued payee of the check.

Status: The status of the stop request.

Reason: The reason the check has been stopped.

Date Input: Date the stop pay was initiated.

Transaction Reports – Daily Checks Issued Summary

The Daily Checks Issued Summary report shows how many checks were issued on any given day and their totals. The dynamic selection criterion allows fine tuning the report. This includes both manually loaded checks and checks uploaded through an issued check file.

Selection Screen:

Daily Checks Issued Summary

Account Nickname
All Account Nicknames

Choose all or (1) Account Nickname at a time

Issued Date From
10/21/2021

Issued Date To
10/21/2021

Search

Results Screen:

Click "Back to Search Parameters" to go back and to change the parameters.

The report can be exported to Excel or PDF by clicking on the down arrow.

| Issued Date | Account Nickname | Check Count | Amount Total |
|-------------|------------------|-------------|---------------------|
| 10/21/2021 | DC Test 5579 | 3 | \$10.03 |
| 12/09/2021 | DC Test 5579 | 1 | \$99,993.23 |
| | | | \$100,003.26 |

Showing 2 results

View 10

Issued Date: The date the checks were issued.

Account Nickname: The Account Nickname is the description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Count: The number of checks issued.

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

Transaction Reports – Stops and Voids

The Stops and Voids report filter screen allows creation of a report of checks that have been stopped or voided. Select items by Issued Date, Void Date, Stop Placed Date or Item Stopped Date.

Selection Screen:

Account Nickname: The Account Nickname is the description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Status: Will show all statuses for Stops and Voided checks.

Check Number From / To: Enter check number range to show on report.

Date:

- **Issued:** The Issued Date checkbox is used to search for transactions based upon the issued date of checks. A date range may be selected by entering both a Start and End date. If searching only for a single date, enter the date in both Start and End date.
- **Void:** The Void Date checkbox is used to search for transactions based upon the date the item was voided. A date range may be selected by entering both a Start and End date. If searching only for a single date, enter the date in both Start and End date.
- **Stopped Placed:** The Stop Placed Date checkbox is used to search for transactions based upon the date a stop payment was applied to this item by the bank. A date range may be selected by entering both a Start and End date. If searching only for a single date, enter the date in both Start and End date.
- **Item Stopped:** The Item Stopped Date checkbox is used to search for transactions based upon the date the item was stopped. The item stopped date is only set on checks that are presented for payment after being set up with a stop payment. A date range may be selected by entering both a Start and End date. If searching only for a single date, enter the date in both the start date field.

Transaction Reports – Stops and Voids Listing Selection (Continued)

Results Screen:

Click on "Back to Search Parameters" to return to the report selection screen.

The report can be exported to Excel or PDF by clicking on the down arrow.

| Account Nickname | Check Number | Amount | Issued Payee | Issued Date | Requested Stop Payment Date | Requested and Placed Stop Payment Date | Item Stopped Date | Void Date | |
|------------------|--------------|----------------|--------------|-------------|-----------------------------|--|-------------------|-----------|--|
| | | \$3,875.21 | | 06/26/2021 | | 08/13/2021 | | | |
| | | \$393.75 | | 07/12/2021 | | 10/15/2021 | | | |
| | | \$731.20 | | 03/29/2021 | | 09/23/2021 | | | |
| | | \$81.24 | | 04/12/2021 | | 09/23/2021 | | | |
| | | \$81.24 | | 05/10/2021 | | 09/28/2021 | | | |
| | | \$771.26 | | 07/19/2021 | | 09/23/2021 | | | |
| | | \$1,418.75 | | 05/07/2021 | | 08/19/2021 | | | |
| | | \$886.09 | | 07/01/2021 | | 08/19/2021 | | | |
| | | \$3,369.60 | | 07/12/2021 | | 09/03/2021 | | | |
| | | \$0.25 | | 12/04/2020 | | 10/19/2021 | | | |
| | | \$2,325,672... | | | | | | | |

Showing 1-10 of 716 results

1 2 3 ... 72 >

View 10

Account Nickname: The Account Nickname is the description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number: The check number of this item.

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

Issued Payee: The issued payee name for this check.

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

Requested Stop Payment Date: If the request originated from a source other than this system, this column is blank. Otherwise, this represents the date the request was submitted.

Requested and Placed Stop Payment Date: The date the stop payment was applied (setup).

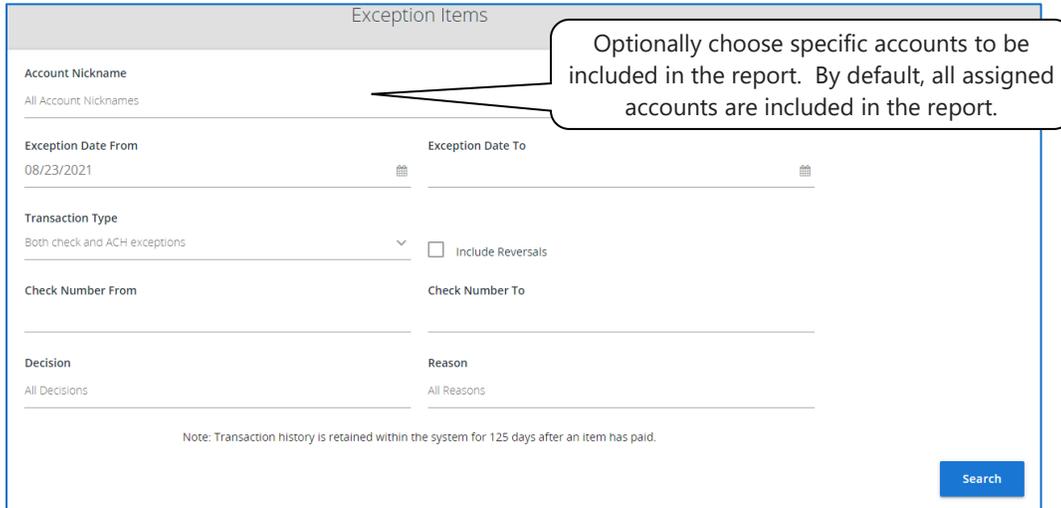
Item Stopped Date: The date the item was stopped.

Void Date: The date the check was voided.

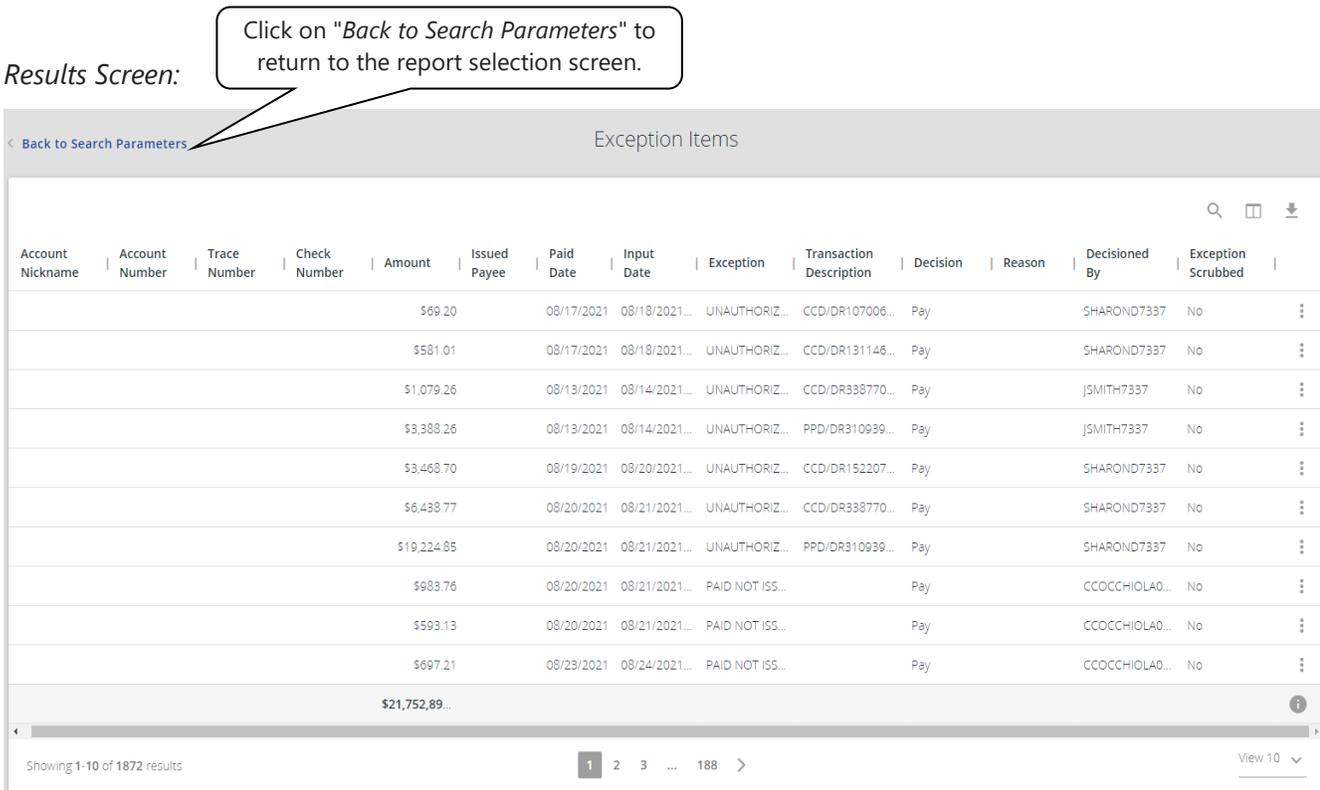
Transaction Reports – Exception Items

The Exception Items report filter screen allows creation of a report of items that were flagged as exception items. Optionally select items that meet specific criteria. Criteria can include: Exception Date, Exception Type (ACH, Check or Both), pay/return decision or return reason.

Selection Screen:



Results Screen:



| Account Nickname | Account Number | Trace Number | Check Number | Amount | Issued Payee | Paid Date | Input Date | Exception | Transaction Description | Decision | Reason | Decisioned By | Exception Scrubbed |
|------------------|----------------|--------------|--------------|--------------------|--------------|------------|---------------|-----------------|-------------------------|----------|--------|----------------|--------------------|
| | | | | \$69.20 | | 08/17/2021 | 08/18/2021... | UNAUTHORIZ... | CCD/DR107006... | Pay | | SHAROND7337 | No |
| | | | | \$581.01 | | 08/17/2021 | 08/18/2021... | UNAUTHORIZ... | CCD/DR131146... | Pay | | SHAROND7337 | No |
| | | | | \$1,079.26 | | 08/13/2021 | 08/14/2021... | UNAUTHORIZ... | CCD/DR338770... | Pay | | JSMITH7337 | No |
| | | | | \$3,388.26 | | 08/13/2021 | 08/14/2021... | UNAUTHORIZ... | PPD/DR310939... | Pay | | JSMITH7337 | No |
| | | | | \$3,468.70 | | 08/19/2021 | 08/20/2021... | UNAUTHORIZ... | CCD/DR152207... | Pay | | SHAROND7337 | No |
| | | | | \$6,438.77 | | 08/20/2021 | 08/21/2021... | UNAUTHORIZ... | CCD/DR338770... | Pay | | SHAROND7337 | No |
| | | | | \$19,224.85 | | 08/20/2021 | 08/21/2021... | UNAUTHORIZ... | PPD/DR310939... | Pay | | SHAROND7337 | No |
| | | | | \$983.76 | | 08/20/2021 | 08/21/2021... | PAID NOT ISS... | | Pay | | CCOCCHIOLA0... | No |
| | | | | \$593.13 | | 08/20/2021 | 08/21/2021... | PAID NOT ISS... | | Pay | | CCOCCHIOLA0... | No |
| | | | | \$697.21 | | 08/23/2021 | 08/24/2021... | PAID NOT ISS... | | Pay | | CCOCCHIOLA0... | No |
| | | | | \$21,752.89 | | | | | | | | | |

Account Nickname: The Account Nickname is the nickname or description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Transaction Reports – Exception Items (Continued)

Account Number: Account Number is the number that coincides with the account nickname.

Trace Number: The trace number of the transaction.

Check Number: The check number of this item.

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

Issued Payee: The issued payee name for this check.

Paid Date: The paid date for this check.

Input Date: The date the issued item was entered into the system. Note: The date is followed by (M) if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner. Examples would be a check being manually input, or a paid not issued exception item that is paid.

Exception: The type of exception for this item.

Transaction Description: Description of transaction

Decision: The decision for this exception item.

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

Decided By: The user who performed the decision.

Exception Scrubbed: Bank does not use scrubs and this column can be hidden.

Transaction Reports – Stale Dated Checks

The Stale Dated Checks report filter screen allows creation of a report of stale dated checks using dynamic selection criteria. A check is considered stale dated after 180 days. Select items by Issued Date, Input Date, As of Date or Issued Payee.

Selection Screen:

Results Screen:

| Account Nickname | Check Number | Amount | Issued Payee | Issued Date | Stale Dated As Of | Input Date | | |
|------------------|--------------|---------------------|--------------|-------------|-------------------|----------------|---|---|
| | | \$200.00 | | 07/19/2019 | 01/16/2020 | 07/18/2019 | ⋮ | |
| | | \$160.28 | | 04/19/2019 | 10/17/2019 | 04/23/2019 | ⋮ | |
| | | \$476.36 | | 04/19/2019 | 10/17/2019 | 04/23/2019 | ⋮ | |
| | | \$642.13 | | 04/19/2019 | 10/17/2019 | 04/23/2019 | ⋮ | |
| | | \$546.06 | | 04/19/2019 | 10/17/2019 | 04/23/2019 | ⋮ | |
| | | \$339.24 | | 04/19/2019 | 10/17/2019 | 04/23/2019 | ⋮ | |
| | | \$498.23 | | 07/19/2019 | 01/16/2020 | 07/18/2019 | ⋮ | |
| | | \$527.37 | | 10/30/2019 | 04/28/2020 | 10/31/2019 (M) | ⋮ | |
| | | \$160.28 | | 06/12/2020 | 12/10/2020 | 06/12/2020 | ⋮ | |
| | | \$86.06 | | 07/17/2020 | 01/14/2021 | 07/17/2020 | ⋮ | |
| | | \$19,566,975,228.83 | | | | | | i |

Account Nickname: The Account Nickname is the description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number: The check number of this item.

Transaction Reports – Stale Dated Checks (Continued)

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

Issued Payee: The issued payee name for this check.

Issued Date: The date the check was issued.

Stale Dated As Of: Date that the check went stale (180 days old).

Input Date: The date the issued item was entered into the system. Note: The date is followed by (M) if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner. Examples: a check manually input, or a paid not issued exception item that is paid.

Transaction Reports – Payee Match Report

The Payee Match Report filter screen generates an online report using dynamic selection criteria. Select items by Paid Date Range or Check Number Range. This report is only available to clients that have requested the payee match function.

Selection Screen:

Payee Match Report

Account Nickname
All Account Nicknames

Paid Date From **Paid Date To**

Check Number From **Check Number To**

Note: Transaction history is retained within the system for 125 days after an item has paid.

[Search](#)

Results Screen:

Click on "Back to Search Parameters" to return to the report selection screen.

The report can be exported to Excel or PDF by clicking on the down arrow.

Payee Match Report

[Back to Search Parameters](#)

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| Account Nickname | Account Number | Check Number | Amount | Issued Payee | Paid Date | Found Payee | Confidence Level |
|------------------|----------------|--------------|------------------------|--------------|------------|-------------|------------------|
| | | | \$130.00 | | 08/18/2021 | | ⋮ |
| | | | \$160.00 | | 08/18/2021 | | ⋮ |
| | | | \$63,833.68 | | 08/16/2021 | | ⋮ |
| | | | \$190.00 | | 08/13/2021 | | ⋮ |
| | | | \$3,150.00 | | 08/19/2021 | | ⋮ |
| | | | \$204.00 | | 08/16/2021 | | ⋮ |
| | | | \$95.00 | | 08/18/2021 | | ⋮ |
| | | | \$13,300.00 | | 08/17/2021 | | ⋮ |
| | | | \$1,325.00 | | 08/17/2021 | | ⋮ |
| | | | \$64,170.90 | | 08/18/2021 | | ⋮ |
| | | | \$26,987,476.25 | | | | ⓘ |

Showing 1-10 of 2579 results

1
2
3
...
258
>

View 10 ⌵

Account Nickname: The Account Nickname is the description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Account Number: Account Number is the number that coincides with the account nickname.

Transaction Reports – Payee Match Report (Continued)

Check Number: The check number of this item.

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

Issued Payee: The issued payee name for this check.

Paid Date: The posting date of the check.

Found Payee: The name that was read from the check image for this check.

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

System Reports – ACH Authorization Rules

The ACH Authorization Rules displays a listing of all pre-authorized rules for accounts.

The screenshot shows a table titled "ACH Authorization Rules" with the following columns: Account Nickname, Description, Company ID, SEC Code, Debits or Credits, Max Allowable Amount, and Notification Type. The table contains four rows of data. A callout points to a plus sign icon for creating a new rule. Another callout points to a three-dot menu icon for editing, deleting, or viewing a record. A third callout points to a download icon for printing or exporting to Excel.

| Account Nickname | Description | Company ID | SEC Code | Debits or Credits | Max Allowable Amount | Notification Type |
|------------------|-------------|------------|----------------------|-------------------|----------------------|-------------------|
| | | | CCD - Cash Concen... | Debits Only | \$250.00 | Create Exception |
| | | | CCD - Cash Concen... | Debits Only | \$150,000.00 | Create Exception |
| | | | CCD - Cash Concen... | Debits Only | \$15,000.00 | Create Exception |
| | | | CCD - Cash Concen... | Debits Only | \$5,000.00 | Create Exception |

Account Nickname: The Account Nickname is the description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Description: The description of ACH rule.

Company ID: The originating company ID of the transaction from the ACH file. If the company ID field is left blank, the rule will apply to all company IDs.

SEC Code: A list of ACH standard entry class (SEC) codes. Either a specific SEC code can be selected or "ALL – All Standard Entry Class Codes" can be selected to include all SEC codes.

Debits or Credits: The options are either debits, credits, or both debits and credits to define the types of transactions for this rule.

Maximum Allowable Amounts: The maximum allowed amount for this type of transaction. If the amount is left zero, the maximum amount field is not used during the authorization process.

Notification Type: The value *Create Exception* indicates that any unauthorized ACH transaction will become an exception that requires a pay or return decision. The bank recommends using the *Create Exception* option. The value *Email Notification Only* indicates that an email notification will be sent about any unauthorized transaction, but no exception will be created for a pay or return decision.

System Reports – Issued Check File Processing Log

The Issued Check File Processing Log displays a list of all issued check files that have been electronically submitted. Select items by Input Date Range. If a submitted file had errors, view the errors by clicking in the "Status" column.

Selection Screen:

Issued Check Processing Log

Account Nickname
All Account Nicknames

Input Date From **Input Date To**

12/17/2021 📅 12/17/2021 📅

Note: Issued check file processing history is retained within the system for 90 days. Transaction history is retained within the system for 125 days after an item has paid.

[Search](#)

Click on "Back to Search Parameters" in the upper left hand corner to return to the report selection screen.

The report can be exported to Excel or PDF by clicking on the down arrow in the upper right hand corner.

Results Screen:

Filter: Status set View

| Client | Account Nickname | File Mapping Format | Status | Items | Amount | Input Date | File Name | Check Number |
|--------|------------------|---------------------|-------------|-------|--------------|-----------------------|-----------|--------------|
| | N/A | | ✔ Processed | 1 | \$3,105.91 | 08/16/2021 12:21 P... | N/A | 30060 |
| | N/A | | ✔ Processed | 1 | \$35.00 | 08/18/2021 1:19 PM... | N/A | 30061 |
| | N/A | | ✔ Processed | 1 | \$92.69 | 08/10/2021 3:20 PM... | N/A | 68132 |
| | N/A | | ✔ Processed | 1 | \$403,971.61 | 08/10/2021 3:21 PM... | N/A | 68133 |
| | N/A | | ✔ Processed | 1 | \$406.43 | 08/17/2021 3:51 PM... | N/A | 68148 |
| | N/A | | ✔ Processed | 1 | \$4,121.05 | 08/16/2021 1:13 PM... | N/A | 202096 |
| | N/A | | ✔ Processed | 1 | \$4,816.32 | 08/16/2021 1:11 PM... | N/A | 400593 |
| | N/A | | ✔ Processed | 1 | \$94.06 | 08/05/2021 12:16 P... | N/A | 19438 |
| | N/A | | ✔ Processed | 1 | \$45,022.00 | 08/06/2021 1:33 PM... | N/A | 19440 |
| | N/A | | ✔ Processed | 1 | \$118.68 | 08/10/2021 11:13 A... | N/A | 19462 |

Showing 1-10 of 2210 results 1 2 3 ... 221 >

Processing Totals (All Pages)

| File Status | Total Items | Total Amount |
|---------------------------|-------------|-----------------|
| Processed | 9807 | \$54,260,559.88 |
| Processed with Exceptions | 0 | \$0.00 |
| Rejected | 2 | \$1.44 |

Click the 3 dots to view the record.

System Reports – Issued Check File Processing Log (Continued)

Client: The client's name.

Account Nickname: The Account Nickname is the description that identifies this account. This Account Nickname is displayed in place of the account number on screens within the system and in emails generated by the system.

Mapping Format: The file processing type associated with this upload.

Status: the results column from the Issued Check File Processing Log will display one of the following processing statuses:

Unprocessed: The file has been uploaded but has not yet been processed.

Processed: The file was processed successfully.

Processed with Exceptions: The file was processed successfully, but duplicate checks were not loaded.

Rejected: The file was rejected due to one of the following reasons:

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

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

Items: The number of items in the file.

Amount: The total amount in the file.

Input Date: The date and time the file was uploaded.

File Name: The name of the issued check file uploaded into the system. **Note:** The system appends the date/time to the beginning of the file name.

Check Number: Shows check number.