Positive Pay Customer Guide

Bank Midwest



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Check Positive Pay and/or ACH Positive Pay Instructions for Customer

- Access to Positive Pay
 - o Log into Online Banking
 - o Select Positive Pay from Menu



Main Dashboard

• Will show a summary of ACH Positive Pay and Check Positive Pay items that need to be worked by Customer

ACH Positive Pay					
	End	of Day Cut-Off Tim	ne: Friday 10:00 AM CDT		
Total ACH Debits \$0.0	00	0			
Set to Pay	\$0.00	0	Set to Return	\$0.00	0
Approved List Except	ions \$0.00	0	Block List Returns \$0.0	0	0
Check Positive Pay					
	End	of Day Cut-Off Tim	ne: Friday 10:00 AM CDT		
Exceptions \$0.00		0			
		0	Set to Peturo	\$0.00	0

• Select any of the numbers in blue to open up that specific list

- ACH Positive Pay
 - Items Set to Pay Will Pay if nothing is done
 - Items Set to Return Will Return if nothing is done
 - Approved List Exceptions Items are not in the Approved List but can be added

	End	of Day Cut-Off Tim	ne: Friday 10:00 AM CDT		
Total ACH Debits \$	0.00	0			
Set to Pay	\$0.00	0	Set to Return	\$0.00	0
Approved List Exce	ptions \$0.00	0	Block List Returns \$0.	.00	0

- Check Positive Pay
 - Items Set to Pay Will Pay if nothing is done
 - Items Set to Return Will Return if nothing is done

End	of Day Cut-Off Tim	ie. Friday 10.00 ANI CD		
	0			
\$0.00	0	Set to Return	\$0.00	0
	\$0.00	\$0.00	© \$0.00 Ø Set to Return	© \$0.00 © Set to Return \$0.00

Dashboard Tabs

Bank Midwest Positive Pay	
Dashboard 📲 Reports 👻 🔚 Transaction View	Change Module 👻 💄 Kin 🛛 st2 👻
ACH	

• Reports

- Audit Report shows
 - Log In/Log Out
 - When Checks we added or changed
 - When items are Added/Removed from Approved or Blocked List
- Notification Delivery Report shows
 - When Notifications were sent and type of Notification
 - Can see if a Notification was not delivered

o Transaction View

- Defaults to Current Days transactions
 - Shows all transactions that need to be processed
 - Can work items from here
 - If item is ineligible, the end of day has already happened and item cannot be changed
- Can change to prior days to see what was paid or returned
- Change Module
 - Can switch to ACH Positive Pay or Check Positive Pay
- Customer drop down
 - Preferences
 - Can set default views

Check Positive Pay

- From Main Dashboard, select Change Module drop down arrow, select Check Positive Pay
- Check Positive Pay Menu Bar

Check Positive Pay	🌣 Manage 👻	🖋 Perform 👻	📲 Reports 👻	I≣ View ◄	Change Module 👻	👤 Kir	2 🕶
Welcom	ne						
Please use the above	ve menu to select	an action					

- o Manage
 - Issue Templates
 - Will need to build a template if wanting to upload Check files
- o Perform
 - Upload Check File
 - Manually enter Checks
- o Reports
 - Adjusted Items
 - Issue Item Status Can view checks that are Outstanding, Paid, Returned or Stops/Holds
- o View
 - Issue File Status view/manage files
 - Issue Warehouse view the status of all issued items
 - Transaction History
 - Item Lookup research all recorded data on individual items
- Change Module To go back to Main Dash Board or change to ACH Positive Pay Dashboard
- Client Name Can set view preferences
- Manage Tab
- Select Issue Template from drop down arrow to create or manage templates for file upload

• Select Create New Template

Should only have to do this on initial setup

Check Positive Pay	🌣 Manage 👻	🖋 Perform 👻	📲 Reports 👻	i≣ View →	Change Module 👻	L Kir	2 🕶
	Issue Template	25				Create New T	Template
Delete	Template Filter by Templa	te		File Type Filter by File Type]	Edit/Vie	w
Delete Selected							

- Complete information to create template
- The header and footer fields are optional
 - Select a "?" by a title for more information on that field

Create New Template)
Template Name	File Type?	Te	emplate Status	
	- select file type	~	Active	~
Number of Header Rows?	Number of Footer rows?	Te	emplate Level?	
0	0		Client	~

- Multi-Line Payee Name Separator field is optional.
 - If a special character is used in the file to separate Multiple Payee Names enter it in the box.



- File Mapping
 - File Type chosen above will determine File Mapping Fields
 - Excel would have a file column
 - Delimited would have a range
 - Make sure all columns/fields that are in the file are listed

Add	Input Field?	File Column?	Field Format	
	Serial Number			
	Amount?		 Fractional Dollars (Whole numbers of 	12.34) cents (1234)
	Status?		ISSUED VOIDED	- for ISSUED - for VOIDED
	Account Number?]	
	Issuance Date?			

- Status Input Field
 - o If box is checked, enter file column ISSUED or VOIDED will be entered
 - ISSUED and VOIDED can be changed to how file is setup

Status?	3	ISSUED	- for ISSUED
			farWOIDED
		VOIDED	- TOP VOIDED

If box is unchecked, check box if you want to Treat Negative Amount as Void
 Otherwise, all checks loaded with an amount will be treated as ISSUED

□ Status?	 Treat Negative Amount As Void? Issuance with \$0 amount will be treated as Void
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• Perform Tab



• Issued items should be entered manually or uploaded prior to check clearing to avoid denial of payment of a check

Check Positive Pay and/or ACH Positive Pay – Customer

• However, checks can still be entered after presentment if needed to clear check

• Manual Issue Entry

Manual Is	sue Entry				
Account?				Auto populate next ch	heck number: 🗆
- not selected -		~			
Row	Serial Number	Amount	Payee Name?	Status	Issuance Date
				ISSUED ~	07/01/2021
			le		
_					

- Account Select appropriate Account Number from the drop-down menu.
- **Auto populate next** When checked, the next check number will auto-populate in the following row. This feature is
- **Check number** designed to eliminate serial number entry when checks are issued in sequential order.
 - When unchecked, the next check number will remain blank until it is filled in by the user.
- **Row** Each issue item will be numbered in the order they are entered. Once the cursor is placed in the current row, an additional row will appear for the next entry.
- **Serial Number-** Type the item serial number for this manual issuance file in the Serial Number field.
- **Amount** Type the dollar amount for this manual issuance file in the Amount field. Or use the up and down arrows in the Amount field to select a dollar amount.
- **Payee Name** Type the payee name for this manual issuance file in the Payee Name field. The Payee Name field supports the entry of a single payee, or multiple payees.
- Status
 - Issued The check has been issued.
 - Voided The check has been voided by the maker.
- **Issuance Date** Click on the Issuance Date field and select a date from the calendar that this item was issued.
- Issue File Load
- A template should be built to make it easy to load issued items using files that can be generated out of most accounting systems.
 - o If only one template is built, it will default as the Template to Use
 - Can also create a New Template if needed
 - Can Drag & drop files or Browse for file

malate to Lice With Terrie File		
Test Template	✓ Create New Template	
iew Selected Template		
ect one issue file that is in the forma	t of the selected template	
		×
	Drag & drop files here	

o Select Upload to Upload file in portal

[_			
Té	est Transaction.csv (5.95 KB)			
Te	(5.95 KB)			

- o If any errors were encountered, the Parse Errors display will appear.
 - Options to correct errors:
 - Correct errors
 - o Click on any fields highlighted in red to make updates or changes
 - Delete Individual errors
 - Select the garbage can at the end of that row
 - Delete all errors
 - o Select the yellow box Delete All Errors
 - Discard the file. This option is not available after corrections have been made and saved.
 - o Select red box Discard File

le Status						
Que	ued P	rocessed	Approved / Rejected	Completed	Deleted	
rors occurred d	luring loading. View list below	to edit errors. If errors r	emain after 11/02/20, the iss	suance file will be automatically dis	carded.	
Edit 3 Errors					Del	ato Ali Fritori
			Rows 1 - 3 of 3.			
Line Number	Account	Serial Number	Amount	Payee Name?	Issuance Date	Delete
12	555555555	10144	\$193.93	Cuyahoga County Clerk	10/27/2020	â
7	555555555	10139	0	Richard Canova	10/27/2020	亩
4	555555555	10136	\$65.55	Cisco Webex, LLC	10/27/2020	â
Click any row to	o select that row for editing					

o If no errors in the file during initial load, file will display as approved and complete

Back to Status	1		Issue 0529-001.xlsx					
File Status								
	Outued	Processing	Processed	Approved	Comolete	Daleted		

• View Tab



- Issue File Status
 - o View the status of files loaded
 - o Date can be changed to see a range or a specific date
- Issue Warehouse
 - View Issued items and Match Status
 - Items Outstanding can be updated
 - Amount, Payee Name, Status and Issuance Date can be changed
 - Check number cannot be changed

- Date can be changed to see a range or a specific date
 - If a Check comes into Positive Pay with a wrong check number, the Check Number cannot be changed
 - If you want the Check Number to be corrected
 - send an email to <u>dataprocessing@bankmidwest.com</u> before 10am
 - make sure the email contains the wrong check number and what it should be
 - Example: I marked Check #12345 to be returned but I only want the check number corrected to be #123. Please don't return it. Thanks
 - Mark the item to be Returned in check Positive Pay
 - If you don't care if the Check Number is right or not, you can mark the item to be Paid.
 - An Issued Item will automatically be generated to match the wrong check number
 - The Original Check will remain in your Warehouse as Outstanding unless the Status is changed to VOIDED
 - If an Issued Check does not get entered/loaded into Positive Pay and a check has come in
 - If everything is okay with check, just make sure the check is marked as Pay
 - An Issued item will automatically be generated
 - If you want to upload a file to match, you can or you can manually enter a matching issued item.

		Update Is	sue Item	1					~	
		Serial Numbe	er /	Amount	Payee Name?	Status		Issuance Date		
erform +	📲 Repo	rts 13395		1500	MIKE A KUMMER	ISSU	ED 🖌	07/01/2021		
						le				
									ie	
Ise	sue Wa	CE Save								
Iss	sue Wa	re Save							1 - June	e 30, 2021 -
Iss	sue Wa Filters	re Save	_	_	_	_	_		1 - June	e 30, 2021 - >
Is:	sue Wa Filters	re Save		-	20 transactions tota	ling \$62,907.64	-	_	1 - June	e 30, 2021 - >
Iss	sue Wa Filters	Save		-	20 transactions tota Rows 1 - 20	ling \$62,907.64 of 20.		-	1 - June	e 30, 2021 - ≯
Iss	SUE Wa Filters	Account Number	Serial Number	Payee Name	20 transactions tota Rows 1 - 20 Issue Type	ling \$62,907.64 of 20. Match Status	Amount	Load Date/Time l i	1 - June Issuance Date	e 30. 2021 - > Update

• Transaction History

- Can process items from this list
- o Can also see items that have processed
 - Can see Current Status of items
 - Pay System: Item automatically paid by system
 - Pay-FI: Financial Institution marked item to be paid

- Pay-User: Customer marked item to be paid
- Return-System: item automatically was returned by system
- Return-FI: Returned by Financial Institution
- Return-User: Customer marked to be Returned
- Change Status
 - Return: Select if you want to Check to be Returned
 - Ineligible: End of Day has occurred and status of check cannot be changed
- Cut off time to process is 10am each business day
 - o July 27, 2021 to August 31, 2021 transactions will Pay if not selected to Return
 - Starting Sept 1, 2021 transactions will be set to Return if not marked to be Paid
 - If checks should be paid and Issued Check was not entered in Positive Pay, make sure check is marked as Pay
 - An Issued Check will be automatically created.
 - If checks should be paid but the Check Number is incorrect, make sure check is marked as **Return**
 - Email <u>dataprocecssing@bankmidwest.com</u> by 10am to let them know not to return the check but to correct the check number.
 - If check should be returned, select Return
 - Select return reason from list
- The ">" next to the date will open up to more information of the check
- Click on Serial Number and you should get an image of the check

Tra	ansaction	History						Dat	te Range
7	Filters							=ju	>
			17 tr	ansactio	ns totaling \$48	8,506.54			
				Row	s 1 - 17 of 17.				
	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Datel	Change Status	Exception
>	5574877	xxxx1936	13416		\$2,000.00	Pay-System	06-28-2021		0
>	5574876	xxxx1936	172500		\$260.00	Pay-System	06-28-2021	⊗ Return	0
>	5574875	xxxx1936	172488		\$1,472.29	Pay-System	06-28-2021		θ
>	5574874	xxxx1936	172483		\$900.00	Pay-System	06-28-2021	Return	0

- Changes to a Check prior to Item Presentment update to Voided status, change amount and/or payee
 Modify Issued Items
 - Issued items can be modified under View>Issue Warehouse
 - o Manual Re-Entry
 - Perform>Manual Issue entry
 - Create a Manual Entry for the item to be changed. The serial number must match the previously submitted item. Fill out all fields, updating the fields that need to be overwritten with the correct information.
 - Save

- o File Reloads
 - To Change multiple items that were previously submitted, use the Issue File function to reload and overwrite previous items in an Issue File
- Item Lookup
 - Use to find an item in your warehouse
- Reports Tab
- Reports are available for 1 year

Check Positive Pay preferences can be set by user

PRO-CHEX	🌣 Manage 👻 🖌 Perform 👻	∎ Reports - I≣ View -	Change Module 👻 🧘 To es 👻
			🖻 Client 3
	Welcome		Preferences
	Please use the above menu to se	lect an action	Cogour

ACH Positive Pay

• Select Change Module and Select ACH Positive Pay

Dashboard 👍 Reports 🗸 🚎 Transaction View		Change Module +	L Kim	t -
	ACH Posible Pay	ACH Positive Pay Check Positive Pay		

- Manage Tab
- Notifications Rules
- Can be set on an account by account basis or all accounts can be configured with the same notification rules.
 - o Only main user will be able to setup these Notifications
 - There are two notification options, email and SMS text.

ACH Positive Pay	🌣 Manage 👻	📲 Reports 👻 📰 Transi	ction History		Change Mc	odule 👻
	Notification Ru Approved List Block List	Welc	ome			

- Approved List
- Used to identify companies that are allowed to debit an account or accounts and set parameters to control the debit activity.
 - o Companies can be added to the approved list from Transaction History as well.

- When added from the Transaction History, will only be added to the account associated with the transaction it was added on. This can be edited within setup tab.
- If the notification criteria is set to Notify when a debit comes in from a company not on the approved list or violates approved list parameters, ACH Positive Pay will alert designated contacts when a debit is received from an unknown company or from a company that is set up, but violated the parameters. If notification criteria are set to all debits, debits over a certain amount or certain types of debits, the system will NOT alert for approved list violations. If the transaction meets approved list criteria, it will receive a status of Approved List-Pay. If it does not, it will receive the system default status.
- Company ID is Required, Company Name is Optional
- o End Date leave blank if ACH should always be Approved
- Frequency is optional, best to leave alone
- Maximum amount If left blank will Approve all.
 - If 0.00 is entered, none will be approved
- Blocked List
- Used to identify companies that are NOT allowed to debit an account or accounts.
 - o Companies can be added to the Blocked List from the Transaction History as well
 - When added from the Transaction History, will only be added to the account associated with the transaction it was added on. This can be edited within the setup tab.
 - Blocks are intended to automatically return items and alerts are not sent out. However, Customers can see those items in transaction history and have the option to pay them before EOD cut-off time.
 - Company ID is required
- Transaction History Tab
- Return or Pay ACH from Transaction History
 - o July 27, 2021 to August 31, 2021 transactions will Pay if not selected to Return
 - Starting Sept 1, 2021 transactions will be set to Return if not marked to be Paid
 - o Cut off time to make decision to Pay or Return is 10am



- Select the > symbol to open up to ACH details
 - Select Return to Return ACH
 - If Ach should be paid, do nothing and ACH will be paid

• Can add ACH to Approved listed

ebit Transad	it Transaction History								
▼ Filters					>				
		9 transactions t	otaling \$223,189.50						
		Rows	1 - 9 of 9.						
Date	Company	Account #	Amount	Current Status	Manage				
> 06/23/2021	BLACK HILLS ENRG	xxxx3608	\$1,001.72	Pay - System	🛞 Return				
06/23/2021	IRS	xxxx1936	\$7,952.32	Pay - System	⊗ Return				
	IDC	xxxx1936	\$63,535,92	Pay - System	(C) Doctorem				

- To add ACH transaction to the Approved List from Transaction History
 - Open up ACH by selecting >
 - Select Add to Approved List
 - If an item is on the approved list but is not within the limits, there will be an Approved List Violation. The item can be added to the Approved List or the original ACH can be changed.

	Date	Company	Account #	Amount	Current Status	Manage
>	08/06/2020	Niveena's Natura	xxxx7678	\$60.00	Return - User	
v	08/06/2020	Marshall Modelin	xxxx7678	\$1,042,00	Pay - System	
	Account: Client 8 M	ain xxxx7678	SEC Code: PPD		Add to Approved List	Add to Block List
	Transaction ID: 731	79127	Description: PTT	est0814	Deadline To Return: 1	0/03/2020 4:00 PM EDT
	Individual Name: M	arshall Modeling	Trace #: 0642084	470000436		
			Company ID: MO	80000		

•	07/01/2021	EMPLOYDRIVE, INC	xxxx3608	\$33,726.95	Pay - System	⊗ Return
	Account: Grap xxxx3608 Transaction II Individual Na	DeTree Testing D: 590728609 me: GRAPETREE	SEC Code: CC Description: Trace #: 09140859082 Company ID	ED PAYROLL 35076 : 11401942	Add to Approved List Deadline To Return: T Approved List Violatic 28083.01	Add to Block List Thursday 5:00 PM CDT ion: Transaction Amount: 33726.95 is greater than Approved List amount:

- Reports Tab
- Reports are available for one year

Daily Recommended Process

- Load file or Enter Checks of checks issued
- By 10am Make decision on exception items
 - Notify <u>dataprocessing@bankmidwest.com</u> if you selected a Check to Return but really only want the check number corrected.
- If using ACH Approved/Blocked Add ACH from the exception list or as needed

Check Positive Pay and/or ACH Positive Pay – Customer