First Commercial Bank

Account Services User Guide

OUR TREASURY OPERATIONS TEAM IS HERE TO ASSIST YOU WITH ANY ADDITIONAL QUESTIONS. PLEASE CONTACT US AT 866.860.0007 OR BY EMAILING US AT TREASURYSUPPORT@FIRSTCOMMERCIALBK.COM

INSERT PICTURE OF Thomas, Meghan, Anna, Leanne, and Pam with contact information…

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ACH POSITIVE PAY

About ACH Positive Pay

ACH Positive Pay helps mitigate the risk of fraud by allowing company users to review ACH exceptions and make decisions to pay or return them.

An exception is any ACH debit transaction that is blocked because it did not match the criteria defined in payment rules.

Payment rules are conditions that determine whether transactions are debited from accounts or blocked. If a transaction matches a payment rule it is processed normally and sent to post. If a transaction does not match a payment rule it is blocked. Company users can review ACH exceptions and decide to pay or return them.

Company users can create new payment rules based on exceptions they have decided to pay to prevent future exceptions from being generated for the originating companies.

ACH Payment Rules

About ACH Payment Rules

A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited, and deleted via the *Manage Exceptions* page during the ACH exception decision window from 08:00 (8:00 a.m.) to 15:00 (3:00 p.m.) Eastern Time.

If multiple payment rules are set up for an originating company, the most restrictive maximum amount and ACH transaction type settings will be applied to future ACH debit transactions. For example, if a payment rule is set up for Company A with a maximum amount of $50.00 for all transaction types and another rule is set up with a maximum amount of $100.00 for the CCD transaction type, only CCD debit transactions with amounts of $100.00 or less will be allowed.

Manage Payment Rules Page Sample

Add an ACH Payment Rule

Payment rules can be added between 08:00 (8:00 a.m.) and 15:00 (3:00 p.m.) Eastern Time.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
2. Click the check box beside the payment rule you want to add and then click **Save Changes**.

Manage Payment Rules Page Sample

Change an ACH Payment Rule

Payment rules can be changed between 08:00 (8:00 a.m.) and 15:00 (3:00 p.m.) Eastern Time.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.

2. Click the more actions icon (●●●) beside the payment rule you want to change and then click **Edit**.

3. Select a **No Maximum** option. If **Set a Maximum Amount** is selected, type a dollar amount in the adjacent field.

4. Select an **ACH transaction type**.

5. Click **Continue** and then **Save Changes**.

Delete an ACH Payment Rule

Payment rules can be deleted between 08:00 (8:00 a.m.) to 15:00 (3:00 p.m.) Eastern Time.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.

2. Click the more actions icon (●●●) beside the payment rule you want to delete and then click **Delete**.

3. Click **Yes, Delete**.

View Existing ACH Payment Rules

View payment rules that have been set up prior to the current day.

1. Click **Account Services > ACH Positive Pay > Payment Rules**.

2. Select an **Account Type**.

3. Select an **Account**.

4. Select an **ACH Originator Company**: **Include All Companies** or **Specific ACH Originator Company**.

    a. If applicable, click the **Select Company** drop-down and choose a company.

5. Click **Continue**.

Payment Rules Report Page Sample

ACH Positive Pay

Manage Exceptions   Exceptions Status   Manage Payments Rules   **Payment Rules**

Payment Rules Report

To modify or delete an existing payment rule or to add a rule for an originating company that is not associated with a current day ACH exception, contact your Bank Support.

Add Exception Payment Rules

∨ View criteria   Modify Search

Debit Account ↑	Originator Company	Maximum Amount	ACH Transaction Type
*9991	SANDY ACH	$500.00	ALL
*9993	SANDY ACH	$500.00	CTX - Corporate Trade Exchange

ACH Payment Decisions

About ACH Payment Decisions

Decisions are actions company users take on ACH payment exceptions that determine whether the exceptions are paid or returned.

Company users can make decisions on ACH exceptions between 08:00 (8:00 a.m.) and 15:00 (3:00 p.m.) Eastern Time.

ACH exceptions with a **Pay** decision are added to your list of originator company payment rules automatically. By default, the payment rule is set up with **No maximum** for the **Maximum Amount** and **ALL - Select All** for the **ACH Transaction Type** (ACH entry class).

Decision	Description
Pay	A Pay decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Return	A Return decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Pending Decision	The decision window is still open and a decision has not been made.
Default	The financial organization-defined default decision was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

Company users should consider subscribing to the following alerts to better manage ACH payment exceptions:

- **ACH Positive Pay:** Notifies you when there are exceptions that require attention.

- **ACH Positive Pay Exception Reminder:** Notifies you an hour before the decision window closes that there are exception items that do not have decisions.

Make a Decision on an ACH Exception

Decisions can be made on ACH exceptions between 08:00 (8:00 a.m.) and 15:00 (3:00 p.m.) Eastern Time. If a decision is not made on an exception during this time frame, then the default decision set up in your Treasury Management Agreement is applied.

1. Click **Account Services > ACH Positive Pay > Manage Exceptions**.

2. Click the check box beside each exception on which you want to make a decision.

3. Select a **Decision**: **Pay** or **Return**.

   a. For **Pay** decisions, click the edit icon ( ) to change the **Maximum Amount** and/or the **ACH Transaction Type**. To remove the automatic payment rule, clear the **Add payment rule for this originating company** check box.

4. Click **Continue**.

5. Review the exceptions as needed and then click **Approve/Transmit**.

   Verify Decisions Page Sample

Delete an ACH Exception Decision

Exception decisions that have not received all approvals can be deleted between 08:00 (8:00 a.m.) and 15:00 (3:00 p.m.) Eastern Time. Decisions that have received all approvals cannot be deleted/changed.

1. Click **Account Services > ACH Positive Pay > Manage Exceptions**.

2. Click the link in the **Debit Account** column for the exception item decision you want to delete.

3. Click the trash can (delete) icon beside the exception item decision you want to delete.

4. Review the item as needed and then click **Yes, Delete Decision**.

Verify Decision Deletion Page Sample

View the Status of ACH Exceptions

Company users can review a summary of all exceptions and view details about them such as originator company name, reject reason, amount, decision, and who made the decision. Company users can determine whether the correct decisions were applied to the exceptions or if the bank default decision was applied.

1. Click **Account Services > ACH Positive Pay > Exceptions Status**.

2. Complete the following fields:

Account Type	Select all account types or a specific account type like checking.
Account	Select one or more of the accounts that are entitled to ACH Positive Pay.
Date	**Specific Date** or **Date Range**.
Exception Type	**Include All Exceptions**. Exceptions with and without a decision.
	Decisioned. Exceptions that have been paid, returned, or have a default decision. Default decisions are defined by your financial organization.

Not Yet Decisioned. Exceptions that have not been paid or returned.

3. Click **Continue**.

      Exceptions Status - Summary Page Sample

ACH Positive Pay

Manage Exceptions   Exceptions Status   Manage Payments Rules   Payment Rules

Exception Decision Status Summary

Decision and Approve Exceptions

Exceptions with a "Default" decision have been decisioned by the bank. Please contact your Bank Support for the decision.

Checks that have been converted into an ACH electronic payment display with a check number.

					Modify Search
∧ Hide criteria					
Report Created:	06/15/2020 08:52:13 PM (ET)				
Accounts:	All Accounts				
Date Range:	05/16/2020 - 06/15/2020				
Exception Type:	Include All Exceptions				
Total Items:	24				

Decision	Debit Account ↑	Originator Company	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
Default	*9991	TEST COMPNY NAM1	$1.01		08/06/2014	UNAUTH ORIG AMT 0520	

ACH POSITIVE PAY - REALTIME

About ACH Positive Pay

ACH Positive Pay helps mitigate the risk of fraud by allowing company users to review ACH exceptions and make decisions to pay or return them.

An exception is any ACH debit transaction that is blocked because it did not match the criteria defined in payment rules.

Payment rules are conditions that determine whether transactions are debited from accounts or blocked. If a transaction matches a payment rule it is processed normally and sent to post. If a transaction does not match a payment rule it is blocked. Company users can review ACH exceptions and decide to pay or return them.

Company users can create new payment rules based on exceptions they have decided to pay to prevent future exceptions from being generated for the originating companies.

ACH Payment Rules

About ACH Payment Rules - Realtime

Payment rules are conditions that determine whether transactions are debited from accounts or blocked. A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited, and deleted at any time.

If multiple payment rules are set up for an originating company, the most restrictive maximum amount and ACH transaction type settings will be applied to future ACH debit transactions. For example, if a payment rule is set up for Company A with a maximum amount of $50.00 for all transaction types and another rule is set up with a maximum amount of $100.00 for the CCD transaction type, only CCD debit transactions with amounts of $50.00 or less will be allowed.

Add an ACH Payment Rule - Realtime

Payment rules can be created on-demand without an exception being present.

Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required to complete this task.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.

2. Click the **Add Authorization** link.

3. Complete the authorization options:

Type	**One-Time**, **Ongoing**, or **Do not allow**.
Debit Account	Accounts enabled for ACH Positive Pay.
Maximum Amount	**No Maximum Amount** or **Maximum Amount** For the **Maximum Amount** option, type a dollar amount that can be debited from the account before an exception is generated. Any amount greater than this amount generates an exception. *Note:* *Not required if **Do Not Allow** is selected.*
ACH Transaction Type	**All - Select All**, **ADV - Automated Accounting Advice**, **ARC - Accounts Receivable**, **BOC - Back Office Conversion**, **CCD - Corporate Debit**, **CTX - Corporate Trade Exchange**, **IAT - International ACH Transaction**, **MTE - Machine Transfer Entry**, **POP - Point of Purchase**, **POS - Point of Sale**, **PPD - Prearranged payment**, **RCK - Re-presented Check**, **SHR - Shared network Transaction**, **TEL - Telephone Initiated**, **TRC - Truncated Entry**, **TRX - Truncated Entries Exchange**, **WEB - Internet Initiated**, **XCK** - **Destroyed Check** *Note:* *Not required if **Do Not Allow** is selected.*
Originator Company Name	The originating company (up to 16 alphanumeric characters).
Originator Company ID	The ID for the originating company (up to 10 alphanumeric characters).
Expiration Date	**No Expiration Date** or **Expiration Date**. For the **Expiration Date** option, select or type a date on which the rule expires.

Manage Payment Rules Page Sample

Manage Payment Rules

Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type	
*3388	$200,000.00	CCD - Corporate Credit or Debit	BEB	COMUNUSAGE	12/30/9999	Do not allow	...
*7892	$20.00	CCD - Corporate Credit or Debit	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	...
*7893	No maximum	ALL	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	...
*7893	$20.00	CCD - Corporate Credit or Debit	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	...
*7894	$20.00	CCD - Corporate Credit or Debit	CCD	CCD102	12/30/9999	Ongoing	...
*7894	$99,999,999.99	ALL	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	...
*7895	$99,999,999.99	ALL	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	...

⊕ Add Authorization

Change an ACH Payment Rule - Realtime

Payment rules can be changed any time.

Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required to complete this task.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.

2. Click the more actions icon (● ● ●) beside the payment rule you want to change and then click **Edit**.

3. Change the authorization options as needed and then click **Save changes**.

Maximum Amount	**No Maximum Amount** or **Maximum Amount**
	For the **Maximum Amount** option, type a dollar amount that can be debited from the account before an exception is generated. Any amount greater than this amount generates an exception.
	*Note: Not required if **Do Not Allow** is selected.*
Originator Company Name	The originating company (up to 16 alphanumeric characters).
Expiration Date	**No Expiration Date** or **Expiration Date**.
	For the **Expiration Date** option, select or type a date on which the rule expires.

Manage Payment Rules Page Sample

Manage Payment Rules

Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type	
*3388	$200,000.00	CCD - Corporate Credit or Debit	BEB	COMUNUSAGE	12/30/9999	Do not allow	•••
*7892	$20.00	CCD - Corporate Credit or Debit	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	•••
*7893	No maximum	ALL	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	•••
*7893	$20.00	CCD - Corporate Credit or Debit	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	•••
*7894	$20.00	CCD - Corporate Credit or Debit	CCD	CCD102	12/30/9999	Ongoing	•••
*7894	$99,999,999.99	ALL	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	•••
*7895	$99,999,999.99	ALL	ACHFILE106	ACHFILE106	12/30/9999	Ongoing	•••

⊕ Add Authorization

Delete an ACH Payment Rule - Realtime

Payment rules can be deleted any time.

Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required to complete this task.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.
2. Click the more actions icon (●●●) beside the payment rule you want to delete and then click **Delete**.
3. Click **Continue**.

ACH Payment Decisions

About ACH Payment Decisions - Realtime

Decisions determine whether ACH payment exceptions are paid or returned.

Company users can make decisions on ACH exceptions during the time frame listed on the *Manage Exceptions* page.

Payment rules are automatically created for ACH exceptions that are given a **Pay** decision as follows:

- **Type** = Ongoing

- **Maximum Amount** = No maximum amount

- **ACH Transaction Type** = ALL - Select All

- **Originator company name** = Value from the exception

- **Originator company ID** = Value from the exception

- **Expiration date** = No Expiration Date

Decisions are processed in realtime after the final approval is placed. Decisions that have not received company user approval at the end of the current day's decision window automatically have a default decision applied. The default decision is determined by the company's financial institution.

Decision	Description
Pay	A Pay decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Return	A Return decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Pending Decision	The decision window is still open and a decision has not been made.
Default	The financial institution-defined default decision was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

Make a Decision on an ACH Exception

Decisions can be made on ACH exceptions during the time frame listed on the *Manage Exceptions* page. If a decision is not made on an exception during this time frame, then the default decision set up by Treasury Management agreement applied.

Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required to complete this task.

1. Click **Account Services > ACH Positive Pay > Manage Exceptions**.

2. Click the check box beside each exception on which you want to make a decision.

3. Select a **Decision**: **Pay** or **Return**.

   a. For **Pay** decisions, click **Edit payment rule** link to change the **Maximum Amount** and/or the **ACH Transaction Type**. To remove the automatic payment rule, clear the **Add payment rule for this originating company** check box.

4. Click **Continue**.

5. Review the exceptions as needed and then click **Approve/Transmit**.

Verify Decisions Page Sample

ACH Positive Pay

Manage Exceptions   Exceptions Status   Manage Payments Rules   Payment Rules

Verify Decisions

Checks that have been converted into an ACH electronic payment display with a check number.

ACH Decisions Selected for Approval/Transmit

Change Selections

Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date ↑	Reject Reason	Approval Status
Pay	*9992	TEST CO%$NY NAM2	$1.02		08/06/2014	UNAUTH ORIG SEC 0510	0 of 1 received **Ready to transmit**

Add payment rule for this originating company

Maximum Amount   **ACH Transaction Type**
No Maximum   ALL

Transmit   Cancel   Contact Us   +

Delete an ACH Exception Decision

Exception decisions that have not received all approvals can be deleted during the time frame listed on the *Manage Exceptions* page. Exception decisions on exceptions that have received all approvals cannot be deleted/changed.

Prerequisites: The **Approval** role and **Allow Transmit** account entitlement are required for this task.

1. Click **Account Services > ACH Positive Pay > Manage Exceptions**.

2. Click the link in the **Debit Account** column beside the exception item decision you want to delete.

3. Click the delete icon beside the **Exception Details** heading.

4. Review the item as needed and then click **Yes, Delete Decision**.

Verify Decision Deletion Page Sample

ACH Positive Pay

Manage Exceptions   Exceptions Status   Manage Payments Rules   Payment Rules

Verify Decision Deletion

Checks that have been converted into an ACH electronic payment display with a check number.

Exception Details

Decision:	Pay
Debit Account:	*9993
Originator Company:	TEST COMPNY NAM3
Originator Company Id:	16666
Debit Amount:	$1.03
Check Number:	
Effective Date:	08/06/2014
Reject Reason:	UNAUTH ORIG COMP0520
ACH Entry Class:	CCD
Decision User:	SADMIN
Decision Date:	06/16/2020

Approval History Information

Approval Status: 1 of 2 received

Action	User ID	Date
Approval	SADMIN	06/16/2020 03:55:22 AM (ET)

[Yes, Delete Decision]   (Cancel)

View the Status of ACH Exceptions

Company users can review a summary of all exceptions and view details about them such as originator company name, reject reason, amount, decision, and who made the decision. Company users can determine whether the correct decisions were applied to the exceptions or if the bank default decision was applied.

1. Click **Account Services > ACH Positive Pay > Exceptions Status**.

2. Complete the following fields:

Account Type   Select all account types or a specific account type like checking.

Account   Select one or more of the accounts that are entitled to ACH Positive Pay.

Date   **Specific Date** or **Date Range**.

Exception Type   **Include All Exceptions**. Exceptions with and without a decision.

Decisioned. Exceptions that have been paid, returned, or have a default decision. Default decisions are defined by your financial organization.

Not Yet Decisioned. Exceptions that have not been paid or returned.

STOP PAYMENT

About Stop Payment

Stop Payment allows company users to request a stop payment on one check or a range of checks for a single account.

Use stop payment for checks you suspect are stolen or lost.

Stop Check Payments

Stop payment on checks that may be lost or stolen. Payments made using online bill payment cannot be stopped using this feature.

1. Select **Account Services > Stop Payment > Stop Check Payments**.

2. Complete the following fields:

Account	A list of accounts that are entitled to Stop Payment.
Expiration Date (Optional)	If applicable, the date on which the stop payment request expires.
Reason (Optional)	if applicable, an explanation for the stop payment request (up to 20 alphanumeric characters).
Single Check	Stop payment on one check.

Fill in the following fields:

- **Check Number**

- **Date on Check**

- **Payee (optional)**

- **Amount (optional)**

Range of Checks	Fill in the **First Check Number** and **Last Check Number** fields.

3. Click **Continue**.

4. Verify the information as needed and then click **Continue**.

> **Note:** If you receive an error message when attempting to place a stop payment, there are a variety of reasons why a stop placement might fail. These include, but are not limited to:

- A stop has already been placed on the check.

- The check has already been presented for payment.

- There are conditions on the account which prohibit a stop from being placed.

Stop Check Payment Page Sample

View Existing Stop Payment Requests

View the status of submitted stop payment requests to determine if requests are canceled or confirmed.

1. Click **Account Services > Stop Payment > Existing Stops**.

2. Complete the following fields:

Output To	**Screen**, **CSV**, or **PDF**.
Account	Select one or more of the accounts that are entitled to Stop Payment.
Search by	**Specific Date** or **From/To**, or **Check Number**.

3. Click **Submit Request**.

Existing Stops Summary Page Sample

Stop Payment

Stop Check Payments   Existing Stops

Existing Stops Summary

∨ View Criteria   Modify Search

Submitted	Expiration	Account	Check ↑	Payee	Amount	Status	
06/22/2020	07/12/2022	*1111	343434	RAHUL TEST1	$5.00	Confirmed	⊘
06/02/2020	06/22/2022	*1111	42314232	TEST1	$4.11	Confirmed	⊘

Cancel a Stop Payment

Stop payment requests with a `Confirmed` status can be canceled.

1.   Search for existing stop payment requests.

2.   Click the ⊘ icon beside the stop payment request you want to cancel.

3.   Verify the information as needed, then click **Yes, Cancel Stop Payment**.

Cancel Stop Payment Verification Page Sample

Cancel Stop Payment Verification

(!) **Are you sure you want to cancel this stop payment?**
If you cancel this stop request, this check will be processed.

Modify Search

Submitted:	06/22/2020
Status:	Confirmed
Account:	StpGenEnh RealTime1 - Checking - *1111
Check Number:	343434
Payee:	RAHUL
Amount:	$5.00
Expiration Date:	07/12/2022
Date on Check:	
Reason:	

Yes, Cancel Stop Payment   Do Not Cancel Stop Payment

CHECK REORDER

About Check Reorder

Check Reorder gives company users convenient access to their check vendor's site to reorder business and personal checks and deposit slips for entitled checking or savings accounts.

Note: ==*Commercial-sized checks are not currently supported for reorder. Please contact your Client Services Advisor at your local office to place your check order.*==

Reorder Checks or Deposit Slips

1. Click **Account Services** > **Check Reorder**.

2. Select an **Order Type**: **Business** or **Personal**.

3. Select an **Account**.

   a. If needed, compare the selected account number to the account number on your current checks. If the number of leading zeroes is different, enter the account number as it appears on your check.

4. Click **Continue** to go to the check vendor's Web site.

   Check/Deposit Slip Reorder Page Sample

LOCKBOX

About Lockbox

Lockbox provides company users with convenient, single sign on access to their lockbox application from without entering a second set of login credentials. Digital One Business authentication capabilities are leveraged when lockbox is accessed through Digital One Business.

For company users to access the lockbox application from their Digital One Business user ID needs to be linked to their lockbox user ID by their company's Digital One Business Administrator.

Please work with your Treasury Operations Team to gain additional access.

IMAGE SEARCH

About Image Search

Image Search allows company users to view all archived images of checks, deposit tickets, and deposited items.

Search for Archived Images

Up to 60 days of images can be retrieved in a search.

1. Click **Account Services > Image Search > Search**.

2. Select an **Account**.

3. Select an **Item Type**: **Paid Checks**, **Deposit Tickets**, or **Deposited Items**.

   a. **Optional:** For **Paid Checks**, click the **Serial Number** or **Range** option to search for a check by its exact serial number or one that is in a range of serial numbers. For **Deposited Items**, search for an exact account number by typing the account number into the **Deposit Account Number** field.

4. Select a **Date** option: **Specific Date** or **From/To Date**.

5. Select an **Amount** : **Exact Amount** or **Range**.

6. Click **Search**.

Image Search Page Sample

View Retrieved Images

Retrieved images are those that could not be presented immediately after a search was performed; either because of the amount or the age of images requested.

1. Click **Account Services > Image Search > Retrieved**.

2. View images requested on today's or previous dates:

- For images requested on today's date, go to the **Image Requests** section, click the check box associated with each image you want to view (up to 50) and then click the **View selected images** link.

- For deposit tickets, go to the **Archive requests** section, click the **List items** link. Then, click the check box associated with each image you want to view (up to 50) and then click the **View selected images** link.

COMMERCIAL CAPTURE XPRESS

About Commercial Capture Xpress

Commercial Capture Xpress provides company users with convenient, single sign on access to the Commercial Capture Xpress application from Digital One Business without entering a second set of login credentials. Digital One Business authentication capabilities are leveraged when Commercial Capture Xpress is accessed through Digital One Business. Commercial Capture Xpress allows company users to capture check images and electronically deposit them.

For company users to access the Commercial Capture Xpress application from Digital One Business their Digital One Business user ID must be linked to their Commercial Capture Xpress user ID by their company's Digital One Business Administrator.

Access Commercial Capture Xpress

1. Click **Account Services > CCX Remote Deposit Capture**.

    Commercial Capture Xpress Page Sample

POSITIVE PAY

About Positive Pay

Positive Pay helps to prevent check fraud by allowing company users to examine questionable checks and make decisions to pay or return them.

Positive Pay matches posted check information with check issue items like serial number and amount and creates exceptions if discrepancies are found. Positive Pay does not verify funds availability (i.e. account balances) when processing checks.

About Reverse Positive Pay

Reverse Positive Pay helps to prevent check fraud by allowing company users to examine *every* check and make decisions to pay or return them.

Companies can have Positive Pay and Reverse Positive Pay services entitled but an account can only be entitled to one of the services.

About Payee Positive Pay

Payee Positive Pay helps to prevent check fraud by comparing the payee names in a company user's check issue file against those stored by the financial institution. When the payees do not match perfectly an exception is created.

Exceptions generated from the payee comparison always appear with a `Payee Mismatch` exception reason.

Payee Positive Pay is available to companies that also use Positive Pay.

Check Exceptions

About Check Exceptions

Check exceptions are checks that are presented for payment that differ from the reconciliation file stored at the financial institution.

Check Exception Reasons

Checks can differ from the reconciliation file for many reasons.

Exception Reason	Description
Duplicate Item	Two or more checks paid with the same serial number.
Amount Mismatch	The paid check amount and the issued amount are not the same.
Future Dated	The check was paid on a date earlier than when it was issued.
Posted Against Void	A paid check matched a voided issue.
No Issue Found	A paid check had no matching issue.
Serial Error	A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.
Payee Mismatch	The payee name on the posted check does not match the issued item. This Exception Reason is only applicable to companies that have the Payee Positive Pay service.
Posted Against Stop	A paid check matched a stopped issue.

Make Decisions on Check Exceptions

Company users can make pay or return decisions on check exceptions.

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Go to the **Check Exceptions Awaiting Decision** section to make a decision on one or more exceptions:

Make a decision on one exception	1. Click the **Select Decision** link beside the exception.
	2. Click a link in the **Decision** column.
Apply a decision to multiple exceptions	1. Select the check boxes beside the exceptions.
	2. Select an **Apply this decision to selected exceptions** option and then click **Apply**.

3. Click **Continue**.

4. Verify the decision as needed and then click **Approve/Transmit**.

Verify Decisions Page Sample

Correct Check Exceptions

Company users can edit exceptions to correct discrepancies in the posted check information. Exceptions that are corrected automatically have a **Correction** decision applied to them.

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Click the edit icon beside the exception to correct.

   Note: *This icon does not appear if the Positive Pay Exception Correction service is not entitled.*

3. Correct the exception information as needed:

Reverse and re-post	This action is recommended for items within the current deposit statement cycle; contact your financial institution to correct items posted on the last day of the statement cycle.
	Change the **Posted Check Number** and/or **Posted Amount** by typing the desired posted check number and/or amount.
Adjust check amount	This action is recommended when only adjusting the posted dollar amount of an item.
	Change the **Posted Amount** to the desired posted amount.
Correct issued information	Change one or more of the following: **Issued Date**, **Issued amount**, **Issued Payee**.

> **Note:** Changes cannot be made to both the issued and posted information associated with an exception item.

Correct Exception Page Sample

4. Click **Continue**.

5. Verify the correction as needed and then click **Continue**.

6. Click **X** to close the confirmation message.

    The **Decision** for the exception is changed to **Correction** on the *Manage Exceptions* page.

Remove an Exception Correction

Company users can remove corrections applied to check exceptions in error.

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Click the edit icon beside the exception.

    Note: **The edit icon does not appear if the Positive Pay Exception Correction service is not entitled.**

3. Click the **Undo changes** link.

Approve Check Exceptions

Check exceptions can be approved after decisions have been made on them.

1. Click **Exceptions**.

2. Go to the **Check Exceptions Awaiting Approval** section and select the exceptions to approve.

3. Click **Continue**.

4. Verify the exceptions as needed and then click **Approve/Transmit**.

Search for Check Exceptions

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Go to the **Check Exceptions Awaiting Approval** or **Check Exceptions Awaiting Decision** section and then click the search (🔍) icon.

3. Complete the following fields:

    Account Number   The account number.

    Check Number   One check or a range of checks.

    Posted Amount   Specific amount or a range of amounts.

4. Click **Search**.

        Search Exceptions Page Sample

Search for Corrected Check Exceptions

1. Click **Account Services > Positive Pay > Corrected Exceptions**.

2. Complete the following fields:

    Output To   **Screen**, **CSV file**, or **PDF**

    View   All account types or a specific account type.

    Account   Accounts entitled to Positive Pay.

Issue Date Range	**Specific Date**, **Date Range**, or **Previous Business Day**.
Correction Type	**Issues and posted items**, **Issued items only**, or **Posted items only**.

3. Click **Generate Report**.

Search Corrected Exception Items Page Sample

Positive Pay

< Import Decisions   Update Issues   Exception Decisions   Outstanding Issues   Stale Issues   Issue Status   **Corrected Exceptions**

Search Corrected Exception Items

Up to 18 months of data are available; a maximum of three months may be retrieved during a single search.

Output To
Screen (HTML)

Accounts

View
All Accounts

Account

Issue Date Range

◉ Specific Date

Date
6/18/2020

◯ Date Range

◯ Previous Business Day

Correction Type

◉ Issued and posted items

◯ Issued items only

◯ Posted items only

Generate Report

Decisions

Delete Decisions Made on Check Exceptions

Decisions that are pending approval can be deleted. Once a decision is deleted the exception requires a new decision and re-approval.

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Click the link in the **Check** column for the decision you want to delete.

3. Click the delete icon.

4. Verify the decision as needed and then click **Yes, Delete Decision**.

Verify Decision Deletion Page Sample

Add a Delimited File Import Definition for Decisions

1. Click **Account Services > Positive Pay > Import Decisions**

2. Click the **Add a file definition** link.

3. Complete the **Description** section:

Definition Name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters).
File Contents	Decisions.
File Type	Delimited.

4. Complete the **Characteristics** section:

Field Delimiter	The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.
Text Qualifier	A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a

field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.

Amount Format	Include a decimal in the amount (i.e. 123.00).

5. **Optional:** Select the **Default Field Value** to apply all items in the file:

ABA/TRC	The routing number.
Account	List of entitled accounts.
Decision	**Pay** or **Return**.

6. Type the numeric order of the **Position Number** fields as they would appear in the file.

7. Click **Add File Definition**.

Add File Definition Page Sample

Add a Fixed File Import Definition for Decisions

1. Click **Account Services > Positive Pay > Import Decisions**

2. Click the **Add a file definition** link.

3. Complete the **Description** section:

Definition Name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters).
File Contents	Decisions.
File Type	Fixed.

4. Complete the **Characteristics** section:

    Text Qualifier   A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.

    Amount Format   Include a decimal in the amount (i.e. 123.00).

5. **Optional:** Select the **Default Field Value** to apply to all items in the file:

    ABA/TRC   The routing number.

    Account   List of entitled accounts

    Decision   **Pay** or **Return**.

6. Type the numeric order of the **Position Number** fields as they would appear in the file.

7. Click **Add File Definition**.

    File Definition Confirmation Page Sample

Change Delimited and Fixed File Import Definitions for Decisions

1. Click **Account Services > Positive Pay > Import Decisions**.

2. Click the link in the **Name** column for the file you want to change.

3. Click the edit icon beside the heading of the section you want to change (i.e. **Description**, **Characteristics**, **Default Field Values (Optional)**, or **Field Properties**).

4. Click **Save Changes**.

File Definition Details Page Sample

Delete Delimited and Fixed File Import Definitions for Decisions

File import definitions cannot be recovered once deleted.

1. Click **Account Services > Positive Pay > Import Decisions**.

2. Click the link in the **Name** column for the file you want to delete.

3. Click the delete icon (⊗) beside the **Description** section heading.

4. Verify the definition as needed and then click **Delete**.

Verify File Definition Deletion Page Sample

Import Decision Files

Large quantities of decisions can be imported into the system through a file using a supported file import definition.

1. Click **Account Services > Positive Pay > Import Decisions**.

2. Select a file definition and then click **Continue**.

3. Click **Browse** and select the file you want to import.

4. Click **Import File**.

Import Confirmation Page Sample

Approve Decision Files

1. Click **Approvals**.
2. Scroll to the **Positive Pay Decision Files** section and then select one or more files.
3. Click **Approve Selected**.

Approvals (Positive Pay Decision Files) Page Sample

Delete Unapproved Decision Files

1. Click **Approvals**.
2. Click the **Files** tab and scroll to the **Positive Pay Decision Files** section.
3. Click the link in the **File Name** column for the file you want to delete.
4. Click the delete icon (⊗) beside the **File Information** section heading.
5. Verify the information as needed and then click **Delete**.

Verify Deletion Page Sample

Search for Decisions Made on Check Exceptions

Company users can view the decisions made on check exceptions for entitled accounts regardless of who made the decisions.

1. Click **Account Services > Positive Pay > Exception Decisions**.

2. Complete the following fields:

Output to	**Screen**, **CSV**, or **PDF**.
View	All account types or a specific account type.
Account	Accounts entitled to Positive Pay.
Decision Date Range	**Specific Date**, **Date Range**, or **Previous Business Day**.
Decision Option	**Include all decisions**, **Paid only**, **Return only**, or **Correction only** (this option might not be available to all companies).

3. Click **Generate Report**.

Exception Decisions Page Sample

Check Issues

About Check Issues

Check issues are representations of checks written by company users.

Check issues can be manually added or imported through a file.

Single or a sequence of check issues can be added manually.

Check issues can be imported using a pre-defined or custom file import definition. When a company user imports a check issue file their approval is applied automatically to the file. Each check issue that is successfully imported is audited and available for review in user activity.

Add Check Issues

Single check issues can be added manually to the system.

1. Click **Account Services > Positive Pay > Enter Issues**.

2. Complete the following fields:

    Account   Entitled accounts.

    Check Number   The number on the check.

    Amount   The amount on the check.

    Issued Date   The date on which the check was issued.

    Issue Type   Issue or Void.

Payee (Optional)   The name of the payee. Required if using payee matching.

Sequential entry   Click this option if entering a sequence of check issue items. When this option is selected, the account information is pre-filled with the account from the previous entry and the check number is pre-filled with the next incremental check number.

3. If entering sequential check issues, continue adding sequential check issue items until all items have been added.

4. Click **Continue**.

5. Verify the information and click the **Submit for approval** link or click **Add Issue** (depending on your entitlements).

Issue Verification Page Sample

View the Status of Check Issues

Company users can view the status of manually entered and imported check issues.

1. Click **Account Services > Positive Pay > Issue Status**.

2. Complete the following fields:

Output To   **Screen**, **CSV**, or **PDF**.

View   View all account types or a specific account type like checking.

Account   Accounts entitled to Positive Pay.

Date Range   **Specific Date** or **Date Range**.

> *Note:*   *Not required if the **Check Number** field is filled in.*

Date type	Issued date, Posted date, or Status updated date.
	Note: *Not required if the **Check number** field is filled in.*
Amount (Optional)	Type a specific dollar amount or range of dollar amounts.
Check number (Optional)	A specific check number.

Issue Status Page Sample

3. Click **Generate Report**.

Import Check Issue Files

Large quantities of check issues can be imported into the system through a file. The company user who imports a check issue file automatically has their approval applied to the file.

1. Click **Account Services > Positive Pay > Import Issues**.

2. Select a file definition and then click **Continue**.

3. Click **Browse** and select the file you want to import.

4. Click **Import File** to import the file and automatically apply your approval.

Import Confirmation Page Sample

File Transfer Protocol for Check Issue Files

Check issue files can be directly transmitted through File Transfer Protocol (FTP).

FTP transmission is not automatically enabled for companies; some set up by your financial institution is required to enable FTP transmission. Additional fees may apply for FTP transmissions.

Once FTP transmission is enabled and set up, the standard MICASH file format or a custom file import definition can be used.

View the Status of Imported Check Issue Files

Company users can view the status of check issue files that were imported in the last 40 calendar days to determine if the import was successful.

1. Click **Account Services > Positive Pay > Import Issues**.
2. Click the **View the status of files imported in the last 40 calendar days** link.
3. **Optional:** If available, click the link in the **File Name** column to view the file details.

File Status Page Sample

File Status

Status of imported files in the last 40 calendar days.

All approvals must be received before a file will be fully processed.

Import another file

Imported Files

(To view the records within a file that were not imported due to invalid data, click on the file name.)

File Name	Total Records	Issues in File	Total Amount for Issues	Voids in File	Total Amount for Voids	Date Imported ↓	Status
importsample2.txt	1	1	$699.76	0	$0.00	07/02/2020	Completed
importsample.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file4.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file3.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file2.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
farfile.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors

Status Descriptions for Imported Check Issue Files

File Status	Description
Completed	The file imported successfully without issues.

File Status	Description
Completed with errors	The file was imported but some records in the file were not because of invalid data, format, and so on.
Completed with notes	The file processed successfully with additional details provided for some records in the file such as, the record was successfully uploaded with a $0.00 dollar amount or the issue was paid on X date, and so on.
Pending Approvals	The file was imported and needs approval by another user or users in the company. Once all approvals are received for a file, it is validated and the status is updated.
Rejected	The file was not imported because it had an incorrect file format.
Processing	The file is the process of being imported. This status is typically seen when importing large issue files.

About File Import Definitions

File import definitions outline the format for imported files.

File import definitions can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

Add a Delimited File Import Definition for Check Issues

1. Click **Account Services > Positive Pay > Import Issues**

2. Click the **Add a file definition** link.

3. Complete the **Description** section:

Definition Name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters).
File Contents	Issues.
File Type	Delimited.

4. Complete the **Characteristics** section:

Field Delimiter	The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.
Text Qualifier	A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a

field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.

Amount Format (if applicable)	Decimal included (i.e. 123.00) or Decimal not included (i.e. 123). An applied decimal format is required if decimals are not included.
Date Format (if applicable)	MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY-MM-DD.

5. **Optional:** Select the **Default Field Value** options you want applied to all issues in the import file: **ABA/TRC**, **Account**, **Issue Type**, **Issue Action**.

6. Click **Continue**.

7. Type the numeric order of the **Position Number** fields as they would appear in the file and then click **Add File Definition**.

File Definition Confirmation Page Sample

Add File Definition Confirmation

The following file import definition has been added successfully.

New selection | Add another file definition

Description

Definition Name:	Sample Delimited
Description:	My sample
File Contents:	Issues
File Type:	Delimited

Characteristics

Field Delimiter:	Comma (,)
Text Qualifier:	Double Quote(")
Amount Format:	Decimal included (i.e. 123.00)
Date Format:	MMDDYY

Default Field Values (Optional)

Field Properties

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1	Numeric only (0-9)
Account	2	Numeric only (0-9), 17 characters max
Check Number	3	Numeric only (0-9), 15 characters max
Amount	4	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	5	Numeric date in specified format (for example, MMDDYY)
Issue Type	6	Issue, I, Void, V
Issue Action	7	Add, A, Delete, D
Debit/Credit (Optional)	8	Debit, D, Credit, C
Payee	9	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Add a Fixed File Import Definition for Check Issues

1. Click **Account Services > Positive Pay > Import Issues**.

2. Click the **Add a file definition** link.

3. Complete the **Description** section:

> **Definition Name**   The name of the definition (up to 20 alphanumeric characters).
>
> **Description**   Information about the definition (up to 20 alphanumeric characters).

File Contents	Issues.
File Type	Fixed.

4. Complete the **Characteristics** section:

Text Qualifier	A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.
Amount Format (if applicable)	**Decimal included (i.e. 123.00)** or **Decimal not included (i.e. 123)**. An applied decimal format is required if decimals are not included.
Date Format (if applicable)	MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY-MM-DD.

5. **Optional:** Choose the **Default Field Value** options you want applied to all issues in the import file: **ABA/TRC**, **Account**, **Issue Type**, and/or**Issue Action**.

6. Complete the **Field Properties** section:

7. Click **Add File Definition**.

Position Number	The numeric location of the field in the file.
Length	The numeric length of the field in the file.

Add File Definition Confirmation Page Sample

Add File Definition Confirmation

✓ **The following file import definition has been added successfully.**

New selection | Add another file definition

Description ✎

Definition Name:	Sample Fix
Description:	Sample
File Contents:	Issues
File Type:	Fixed

Characteristics ✎

Amount Format:	Decimal included (i.e. 123.00)
Date Format:	MMDDYY

Default Field Values (Optional) ✎

Field Properties ✎

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1 to 9	Numeric only (0-9)
Account	10 to 19	Numeric only (0-9), 17 characters max
Check Number	20 to 30	Numeric only (0-9), 15 characters max
Amount	31 to 39	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	40 to 46	Numeric date in specified format (for example, MMDDYY)
Issue Type	47 to 48	Issue, I, Void, V
Issue Action	49 to 50	Add, A, Delete, D
Debit/Credit (Optional)		Debit, D, Credit, C
Payee	51 to 70	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Change Delimited and Fixed File Import Definitions for Check Issues

1. Click **Account Services > Positive Pay > Import Issues**.

2. Click the link in the **Name** column for the file you want to change.

3. Change the file import definition as needed by clicking the edit icon beside the **Description**, **Characteristics**, **Default Field Values**, or **Field Properties** sections.

4. Click **Save Changes**.

Delete Delimited and Fixed File Import Definitions for Check Issues

File import definitions cannot be recovered once deleted.

1. Click **Account Services > Positive Pay > Import Issues**.

2. Click the link in the **Name** column for the file you want to delete.

3. Click the delete icon (⊗) beside the **Description** section.

4. Verify the definition as needed and then click **Delete**.

Correct Check Issues

Company users can update the amount, issued, date, or payee on check issues that do not match the information on the corresponding checks. When a check issue is updated to match the exception, the exception is removed from the *Manage Exceptions* page.

1. Click **Account Services > Positive Pay > Update Issues**.

2. Complete the following fields:

View Criteria	All accounts, entitled, or recently used accounts.
Account	Select an account.
Date Range	**Specific Date**, **Date Range**, or **Previous Business Day**.
Include	**Exception issue items** or **Outstanding issue items**.
Check Number (optional)	Type a specific check number.

3. Click **Continue**.

4. Click the link in the **Check** column for the issue you want to correct.

5. Correct the selected exception or outstanding issue:

    a. Click the edit icon beside the **Issues Details** heading.

    b. Change the **Item Details** options as needed and then click **Continue**

6. Verify the information as needed and then click **Save Changes**.

Delete Outstanding Check Issues

1. Click **Account Services > Positive Pay > Update Issues**.

2. Click **Continue**.

3. Click the delete icon (⊗) beside the issue you want to delete.

4. Click **Yes, Delete**.

View/Download Check Issue File Content

Company users responsible for approving check issue files can view and/or download the content of files before approving them.

1. Click **Approvals > Files**.

2. Scroll to the **Positive Pay Issue Files** section and then click the relevant link in the **File Name** column.

Approve Issues File Details

Approve Check Issues and Check Issue Files

Company users can approve individual outstanding issue files.

1. Click **Approvals**.

2. Do one of the following:

- Click the **Exceptions** tab, click the check box beside each issue you want to approve and then click **Approve Selected**.

- Click the **Files** tab and scroll to the **Positive Pay Issue Files** section. Click the check box beside each issue you want to approve and then click **Approve Selected**.

Delete Unapproved Check Issues and Check Issue Files

1. Click **Approvals**.

2. Do one of the following:

Delete issue files	1. Click the **Files** tab and scroll to the **Positive Pay Issue Files** section.
	2. Click the link in the **File Name** column.
	3. Click the delete icon beside the **File Information** section heading.
	4. Click **Delete**.
Delete issues	1. Click the **Exceptions** tab and scroll to the **Positive Pay Issues** section.
	2. Click the link in the **Check** column.
	3. Click the delete icon beside the **Account Information** section heading.
	4. Click **Delete**.

Search for Outstanding Check Issues

Search for outstanding check issue items that have not yet passed the stale date for entitled accounts.

1. Click **Account Services**

2. **Positive Pay > Outstanding Issues**.

3. Complete the following fields:

Output To	**Screen**, **CSV**, or **PDF**
View	All account types or a specific account type like checking.
Account	Accounts entitled to Positive Pay.

Issued Date Range	**All**, **Specific Date**, **Date Range**, **Previous Business Day**
Include	**Issues and Voids**, **Issues Only**, or **Voids Only**.

4. Click **Generate Report**.

Outstanding Issues Page Sample

Search for Stale Check Issues

1. Click **Account Services > Positive Pay > Stale Issues**.

2. Complete the following fields:

Output To	**Screen**, **CSV**, or **PDF**
View	All account types or a specific account type like checking.
Account	Accounts entitled to Positive Pay.
Issued Date Range	**All**, **Specific Date**, **Date Range**, or **Previous Business Day**

3. Click **Generate Report**.

Stale Issues Page Sample

File Formats & Requirements

Custom File Definition Field Requirements

Field requirements and formats for delimited and fixed file definitions.

Field	Required	Supported Formats/Characters
Amount	Yes	Dollar amounts with or without a decimal (.) or dollar sign ($). If the decimal is not included, the customer needs to select an applied decimal format, Whole Dollar (123 =123.00) or Implied (123 =1.23).
Issue Date	Yes	`MMDDYY, MMDDYYYY, MM/DD/YY, YYMMDD, YYYYMMDD, YY/MM/DD, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYYY/MM/DD, YY-MM-DD, YYYY-MM-DD`
ABA/TRC	No, if default is value defined.	Numbers 0 - 9. Must match the routing number (ABA/TRC) set up with your financial organization.
Account	No, if default is value defined.	Numbers 0 - 9. Must match the account number setup with your financial organization.
Check Number	Yes	Numbers 0 - 9. Up to 15 characters allowed.
Issue Type	No, if default is value defined.	`I` for issue or `V` for void (not case sensitive). If this field is undefined or has characters other than `I` or `V`, it defaults to `I` for issue.
Debit/Credit	No	Not a required field and not required in file or mapped in field definition.
Issue Action	No, if default is value defined.	`A` for add or `D` for delete. If this field is left blank or has characters other than `A` or `D`, it defaults to `A` for add. This field must be mapped, however you do not need to include it within the actual file.
Payee Name	Only required for Payee Positive Pay.	Letters A - Z and numbers 0 - 9. Up to 96 characters allowed for non-payee positive pay accounts. Up to 80 characters allowed for payee positive pay accounts.

MICASH File Definition Field Requirements

MICASH is a standard fixed file format.

MICASH File Requirements

- Record size = 142

- Block size = 800

- EBCDIC for tape or mainframe transmission

- ASCII for PC transmissions

- Record Format = FB

- No label

- For numeric fields, right justify and zero fill

MICASH Field Requirements

Field Number	Positions	Length	Characteristics	Description
001	001 - 001	1	Alphanumeric Pic X	Constant Value = C
002	002 - 004	3	Numeric Pic 9(3)	Bank Number
003	005 - 006	2	Numeric Pic 9(2)	Filler - Zeros
004	007 - 016	10	Numeric Pic 9(10)	Account Number
005	017 - 017	1	Alphanumeric Pic X	Filler-Blanks/Spaces

Field Number	Positions	Length	Characteristics	Description
006	018 - 018	1	Alphanumeric Pic X(3)	Issue Type R = Register V = Void
007	019 - 019	1	Alphanumeric Pic X(3)	Import Action A = Add D = Delete
008	020 - 020	1	Alphanumeric Pic X	Filler-Blanks/Spaces
009	021 - 030	10	Numeric Pic 9(10)	Check Serial Number
010	031 - 040	10	Numeric Pic 9(8)V99	Check Amount
011	041 - 046	6	Numeric Pic 9(6)	Issue Date (MMDDYY)
012	047 - 142	96	Alphanumeric Pic X(20)	User Information

PARTIAL ACCOUNT RECONCILIATION

About Partial Account Reconciliation

Partial Account Reconciliation allows company users to view lists of all checks that have cleared an account and all other debits and credits posted to an account for a specific period. Company users are provided with a statement each reconciliation cycle indicating the total activity for the period.

If a posted check is corrected (adjusted, or reversed/re-posted), the Partial Account Reconciliation Statements and Activity include the original posted check and the corrected check.

Statements & Activity

About Partial Account Reconciliation Statements

Statements are account history-based reports that are generated at a cycle defined by the company's financial institution.

Statements provide an account balance summary and paid check activity for a specified period.

Partial Account Reconciliation Statement Components

Component	Description
Account Balance Summary	Provides the working balance as of the current cycle cutoff. The component starts with the working balance from the previous cycle cutoff and calculates the net activity (total credits less total debits) for the current cycle.
Statement of Activity	Provides all activity of credits and debits (both check debits and non-check debits) posted for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.

View Scheduled Partial Account Reconciliation Statements

1. Click **Account Services > Partial Account Reconciliation > Statements-Reconciliation**.

2. Select an **Account** and click **Change Account**.

3. Click the link in the **Account** column for the statement you want to view.

Account Reconciliation Statement Page Sample

Account Reconciliation Statement

Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

∨ View criteria   Modify Search

Account Balance Summary

Date Range: 3/13/2019 to 3/13/2019

Beginning Balance:		$47.00
Credits:		
Deposits:	0 items	$0.00
Other Credits:	0 items	$0.00
Total Credits:	0 items	$0.00
Debits:		
Check Debits:	1 items	($37.00)
Other Debits:	0 items	$0.00
Total Debits:	1 items	($37.00)
Ending Balance:		$10.00

Statement Of Activity

Credits

Total Reported Amount : $0.00
Total Reported Items :   0

No items to display

Debits

Total reported amount for all debits: ($37.00)
Total reported debits: 1

Check Debits

Total reported amount: ($37.00)
Total reported items: 1

Check Number	Posted Date	Posted Amount
89754	03/13/2019	($37.00)

Non-Check Debits

Total reported amount: $0.00
Total reported items: 0

No items to display

About Partial Account Reconciliation Activity

Activity provides company users with on-demand access to paid check activity for accounts during a specified period.

Search Activity - Partial Account Reconciliation

1. Click **Account Services > Partial Account Reconciliation > Activity-Reconciliation**.

2. Complete the following fields :

    Output To   **Screen**, **CSV**, or **PDF**.

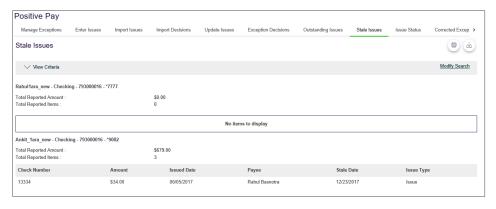| View | All account types or a specific account type like checking. |
Accounts	Accounts entitled to Partial Account Reconciliation.
Posted Date Range	**Specific Date**, **Date Range**, or **Previous Business Day**.
Include	**Statement of Activity** or **Paid Checks**.

3. Click **Generate Report**.

Paid Checks Page Sample

File Formats & Requirements

MICASH 4 File Definition Field Requirements

MICASH 4 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length allowed for MICASH 4 are truncated in the MICASH 4 output. Positions 57 through 80 are filled with spaces.

MICASH 4 File Requirements

- File record size = 80

- Block size = 1680

- ASCII

MICASH 4 Field Requirements

Record	Field Number	Positions	Length	Characteristics	Description
Detail	001	001 - 010	10	Numeric Pic 9(10)	Account Number
Detail	002	011 - 020	10	Numeric Pic 9(8)V99	Check Amount
Detail	003	021 - 030	10	Numeric	Check Serial Number
Detail	004	031 - 036	6	Numeric Pic 9(6)	Date Paid (MMDDYY)
Detail	005	037 - 056	20	Alphanumeric Pic X(20)	Customer Information User Defined *Note:* *This data is not available and is not populated into this field.*
Trailer	001	001 - 010	10	Numeric Pic 9(10)	Account Number
Trailer	002	011 - 020	10	Numeric Pic 9(8)V99	Total Amount
Trailer	003	021 - 026	6	Numeric Pic 9(6)	Total Item Count
Trailer	004	027 - 032	6	Numeric Pic 9(6)	Processing Date (MMDDYY)

Record	Field Number	Positions	Length	Characteristics	Description
Trailer	005	033 - 042	10	Numeric Pic 9(10)	Filler-Nines (9)
Trailer	006	043 - 056	14	Alphanumeric Pic X(14)	Filler-Blanks/Spaces

MICASH 96 File Definition Field Requirements

MICASH 96 is a fixed file download format containing credit, check debit, and miscellaneous debit activity.

Fields that exceed the maximum length allowed for MICASH 96 are truncated in the MICASH 96 output. Positions 57 through 80 are filled with spaces.

MICASH 96 File Requirements

- File record size = 80

- Block size = 800

- ASCII with no labels

- For numeric fields, right justify and zero fill

MICASH 96 Field Requirements

Record	Field Number	Positions	Length	Characteristics	Description
Header	001	001	1	Alphanumeric Pic X	Record Type = H
Header	002	002 - 004	3	Numeric Pic 9(3)	Bank Number
Header	003	005 - 014	10	Numeric Pic 9(10)	Account Number

Record	Field Number	Positions	Length	Characteristics	Description
Header	004	015 - 080	66	Alphanumeric Pic X(66)	Filler-Blanks/Spaces
Detail	001	001	1	Alphanumeric Pic X	Record Type = D
Detail	002	002 - 004	3	Numeric Pic 9(3)	Bank Number
Detail	003	005 - 014	10	Numeric Pic 9(10)	Account Number
Detail	004	015	1	Alphanumeric Pic X	Transaction Type C = Credit D = Misc. Debit K = Check
Detail	005	016 - 025	10	Numeric Pic 9(10)	Serial Number
Detail	006	026 - 038	13	Numeric Pic 9(11)V99	Dollar Amount
Detail	007	039 - 041	3	Alphanumeric Pic X(3)	Transaction Code
Detail	008	042 - 047	6	Alphanumeric Pic X(6)	Transaction Date (MMDDYY)

Record	Field Number	Positions	Length	Characteristics	Description
Detail	009	048 - 062	15	Numeric Pic 9(15)	Control Number
Detail	010	063	1	Alphanumeric Pic X	Transaction Status
Detail	011	064 - 080	17	Alphanumeric Pic X(17)	Filler-Blanks/Spaces
Trailer	001	001	1	Alphanumeric Pic X	Record Type = T
Trailer	002	002 - 004	3	Numeric Pic 9(3)	Bank Number
Trailer	003	005 - 014	10	Numeric Pic 9(10)	Account Number
Trailer	004	015 - 027	13	Numeric Pic 9(11)V99	Total Credit Amount
Trailer	005	028 - 033	6	Numeric	Total Credit Item
Trailer	006	034 - 046	13	Numeric Pic 9(11)V99	Total Debit Amount
Trailer	007	047 - 052	6	Numeric Pic 9(6)	Total Debit Item Count
Trailer	008	053 - 058	6	Numeric Pic 9(6)	Processing Date

Record	Field Number	Positions	Length	Characteristics	Description
Trailer	009	059 - 071	13	Numeric Pic 9(11)V99	Cycle-To-Date Balance
Trailer	010	072	1	Alphanumeric Pic X	Balance Sign (+ or -)

Paid Checks Type 1 Field Requirements

Paid Checks Type 1 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length in the Paid Checks Type 1 format are truncated in the Paid Checks Type 1 output.

Record	Field	Bytes	Position
Detail	Account Code	1	1 Value: "0"
Detail	Account #	8	2 - 9
Detail	Check #	7	10 -16
Detail	Check Amt	10	17 - 26 Assumed Decimal
Detail	Paid Month	2	27 - 28
Detail	Space	1	29
Detail	Paid Day	2	30 - 31
Detail	Space	1	32
Detail	Paid Year	2	33 - 34
Control	Control ID	16	1 - 16 Value: "9999999999999998"
Control	Total Amount	10	17 - 26 Assumed Decimal
Control	Total Count	7	27 - 33

Paid Checks Type 2 Field Requirements

Paid Checks Type 2 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length in the Paid Checks Type 2 format are truncated in the Paid Checks Type 2 output.

Record	Field	Bytes	Position
Detail	Account Code	1 Value: "0"	1
Detail	Account NBR *	10	2 - 11*
Detail	Check NBR *	10	12 - 21*
Detail	Check Amt *	10	21 - 31* Assumed Decimal
Trailer	Paid Date (MMDDYYYY)	8	32 - 39
Trailer	Trailer ID	16	1 - 16 Value: "9999999999999998"
Trailer	Total Amount *	15	17 - 31* Assumed Decimal
Trailer	Total Count *	7	32 - 38*

DEPOSIT RECONCILIATION

About Deposit Reconciliation

Deposit Reconciliation enables companies with multiple locations to deposit into one central account. Deposits are tracked by a unique serial number on the deposit slip.

Only deposits are reconciled; all posted deposits are grouped and totaled by the serial number.

Statements & Activity

About Deposit Reconciliation Statements

Statements are account history-based reports that are generated at a cycle defined by the company's financial institution.

Deposit Reconciliation statements provide an account balance summary and deposit items with a location/serial number and items without a location/serial number.

Deposit Reconciliation Statement Components

Component	Description
Account Balance Summary	Provides the working balance as of the current cycle cutoff. The component starts with the working balance from the previous cycle cutoff and calculates the net activity (total credits less total debits) for the current cycle.
Deposit Activity without Location/Serial #	Provides all posted deposits that do not have a serial number.
Deposit Activity By Location/Serial #	Provides all posted deposits which are grouped and totaled by the serial number of the deposit.

View Scheduled Deposit Reconciliation Statements

1. Click **Account Services > Deposit Reconciliation > Statements-Reconciliation**.

2. Select an **Account** and click **Change Account**.

3. Click the link in the **Account** column for the statement you want to view.

Deposit Statement Page Sample

About Deposit Reconciliation Activity

 Activity provides company users with on-demand access to deposit activity for accounts during a specified period.

Search Activity - Deposit Reconciliation

Up to 18 months of activity are available.

1. Click **Account Services > Deposit Reconciliation > Activity-Reconciliation**.

2. Complete the following fields:

    Output To   **Screen**, **CSV**, or **PDF**.

    Accounts   Accounts entitled to Deposit Reconciliation.

    Date Range   **Specific Date**, **Date Range**, or **Previous Business Day**.

    Include   **Deposit activity by location/serial #** or **Deposit items without location/serial #**.

3. Click **Generate Report**.

Deposit Activity By Location/Serial # Report Page Sample

Deposit Account Reconciliation

Statements-Reconciliation | Activity-Reconciliation

Deposit Activity By Location/ Serial # Report

˅ View criteria

Modify Search

Location 226

Total Reported Amount : $522.30
Total Reported Items :   1

Account	Posted Date	Posted Amount		Description
*6789 - chck 23	06/18/2020	$522.30	▦	INDIVIDUAL INVESTMENT SOLD
		Reported Details :		Total Amount $522.30 Total Items 1

FULL ACCOUNT RECONCILIATION

About Full Account Reconciliation

Full Account Reconciliation allows company users to balance account activities. Full Account Reconciliation uses the serial number and dollar amount to compare paid checks to issues and provides the results of the comparison to company users for balancing purposes. Company users can enter, import, and update check issues which are compared to the checks posted to an account. If a posted check is corrected (adjusted, or reversed/re-posted), the original posted check and the corrected check are included in the Full Account Reconciliation Statements and Activity.

Outstanding issues are checks that have not been paid. Exceptions are paid checks that differ from their related issues. Paid matched items are checks that cleared successfully without any exceptions.

Check Issues

About Check Issues

Check issues are representations of checks written by company users.

Check issues can be manually added or imported through a file.

Single or a sequence of check issues can be added manually.

Check issues can be imported using a pre-defined or custom file import definition. When a company user imports a check issue file their approval is applied automatically to the file. Each check issue that is successfully imported is audited and available for review in user activity.

Add Check Issues

1. Click **Account Services > Full Account Reconciliation > Enter Issues**

2. Complete the following fields:

Account	Entitled accounts.
Check Number	The number on the check.
Amount	The amount on the check.
Issued Date	The date on which the check was issued.
Issue Type	Issue or Void.
Payee (Optional)	The name of the payee. Required if using payee matching.
Sequential entry	Click this option if entering a sequence of check issue items. When this option is selected, the account information is pre-filled with the account from the previous entry and the check number is pre-filled with the next incremental check number.

3. If entering sequential check issues, continue adding sequential check issue items until all items have been added.

4. Click **Continue**.

5. Verify the information and click the **Submit for approval** link or click **Add Issue** (depending on your entitlements).

Issue Verification Page Sample

Import Check Issue Files

1. Click **Account Services** > **Full Account Reconciliation** > **Import Issues**.

2. Select a file definition and then click **Continue**.

3. Click **Browse** and select the file you want to import.

4. Click **Import File** to import the file and automatically apply your approval.

Select File Page Sample

File Transfer Protocol for Check Issue Files

Check issue files can be directly transmitted through File Transfer Protocol (FTP).

FTP transmission is not automatically enabled for companies; some set up by your financial institution is required to enable FTP transmission. Additional fees may apply for FTP transmissions.

Once FTP transmission is enabled and set up, the standard MICASH file format or a custom file import definition can be used.

View the Status of Imported Check Issue Files

1. Click **Account Services > Full Account Reconciliation > Import Issues**

2. Click the **View the status of files imported in the last 40 calendar days** link.

3. **Optional:** If available, click the link in the **File Name** column to view the file details.

File Status Page Sample

File Status

Status of imported files in the last 40 calendar days.

All approvals must be received before a file will be fully processed.

Import another file

Imported Files

(To view the records within a file that were not imported due to invalid data, click on the file name.)

File Name	Total Records	Issues in File	Total Amount for Issues	Voids in File	Total Amount for Voids	Date Imported	↓ Status
importsample2.txt	1	1	$699.76	0	$0.00	07/02/2020	Completed
importsample.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file4.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file3.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file2.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
farfile.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors

Status Descriptions for Imported Check Issue Files

File Status	Description
Completed	The file imported successfully without issues.
Completed with errors	The file was imported but some records in the file were not because of invalid data, format, and so on.
Completed with notes	The file processed successfully with additional details provided for some records in the file such as, the record was successfully uploaded with a $0.00 dollar amount or the issue was paid on X date, and so on.
Pending Approvals	The file was imported and needs approval by another user or users in the company. Once all approvals are received for a file, it is validated and the status is updated.
Rejected	The file was not imported because it had an incorrect file format.
Processing	The file is the process of being imported. This status is typically seen when importing large issue files.

About File Import Definitions

File import definitions outline the format for imported files.

File import definitions can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

Add a Delimited File Import Definition for Check Issues

Context for the current task

1. Click **Account Services > Full Account Reconciliation > Import Issues**

2. Click the **Add a file definition** link.

3. Complete the **Description** section:

Definition Name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters).
File Contents	Issues.
File Type	Delimited.

4. Complete the **Characteristics** section:

Field Delimiter	The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.
Text Qualifier	A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.
Amount Format (if applicable)	Decimal included (i.e. 123.00) or Decimal not included (i.e. 123). An applied decimal format is required if decimals are not included.
Date Format (if applicable)	MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY-MM-DD.

5. **Optional:** Select the **Default Field Value** options you want applied to all issues in the import file: **ABA/TRC**, **Account**, **Issue Type**, **Issue Action**.

6. Click **Continue**.

7. Type the numeric order of the **Position Number** fields as they would appear in the file and then click **Add File Definition**.

File Definition Confirmation Page Sample

Add a Fixed File Import Definition for Check Issues

Context for the current task

1. Click **Account Services > Full Account Reconciliation > Import Issues**.

2. Click the **Add a file definition** link.

3. Complete the **Description** section:

Definition Name	The name of the definition (up to 20 alphanumeric characters).
Description	Information about the definition (up to 20 alphanumeric characters).
File Contents	Issues.
File Type	Fixed.

4. Complete the **Characteristics** section:

Text Qualifier	A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.
Amount Format (if applicable)	**Decimal included (i.e. 123.00)** or **Decimal not included (i.e. 123)**. An applied decimal format is required if decimals are not included.
Date Format (if applicable)	MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY-MM-DD.

5. **Optional:** Choose the **Default Field Value** options you want applied to all issues in the import file: **ABA/TRC**, **Account**, **Issue Type**, and/or**Issue Action**.

6. Complete the **Field Properties** section:

7. Click **Add File Definition**.

Position Number	The numeric location of the field in the file.
Length	The numeric length of the field in the file.

Add File Definition Confirmation Page Sample

Add File Definition Confirmation

✓ **The following file import definition has been added successfully.**

New selection | Add another file definition

Description ✏

Definition Name:	Sample Fix
Description:	Sample
File Contents:	Issues
File Type:	Fixed

Characteristics ✏

Amount Format:	Decimal included (i.e. 123.00)
Date Format:	MMDDYY

Default Field Values (Optional) ✏

Field Properties ✏

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1 to 9	Numeric only (0-9)
Account	10 to 19	Numeric only (0-9), 17 characters max
Check Number	20 to 30	Numeric only (0-9), 15 characters max
Amount	31 to 39	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	40 to 46	Numeric date in specified format (for example, MMDDYY)
Issue Type	47 to 48	Issue, I, Void, V
Issue Action	49 to 50	Add, A, Delete, D
Debit/Credit (Optional)		Debit, D, Credit, C
Payee	51 to 70	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Change Delimited and Fixed File Import Definitions for Check Issues

1. Click **Account Services > Full Account Reconciliation > Import Issues**.

2. Click the link in the **Name** column for the file you want to change.

3. Change the file import definition as needed by clicking the edit icon beside the **Description**, **Characteristics**, **Default Field Values**, or **Field Properties** sections.

4. Click **Save Changes**.

Delete Delimited and Fixed File Import Definitions for Check Issues

File import definitions cannot be recovered once deleted.

1. Click **Account Services > Full Account Reconciliation > Import Issues**.

2. Click the link in the **Name** column for the file you want to delete.

3. Click the delete icon (⊗) beside the **Description** section.

4. Verify the definition as needed and then click **Delete**.

Correct Check Issues

Context for the current task

1. Click **Account Services > Full Account Reconciliation > Update Issues**.

2. Complete the following fields:

View Criteria	All accounts, entitled, or recently used accounts.
Account	Select an account.
Date Range	**Specific Date**, **Date Range**, or **Previous Business Day**.
Include	**Exception issue items** or **Outstanding issue items**.
Check Number (optional)	Type a specific check number.

3. Click **Continue**.

4. Click the link in the **Check** column for the issue you want to correct.

5. Correct the selected exception or outstanding issue:

    a. Click the edit icon beside the **Issues Details** heading.

    b. Change the **Item Details** options as needed and then click **Continue**

6. Verify the information as needed and then click **Save Changes**.

Delete Outstanding Check Issues

1. Click **Account Services > Full Account Reconciliation > Update Issues**.

2. Click **Continue**.

3. Click the delete icon (⊗) beside the issue you want to delete.

4. Click **Yes, Delete**.

View Check Issue File Content

Company users responsible for approving check issue files can view and/or download the content of files before approving them.

1. Click **Approvals > Files**.

2. Scroll to the **Account Reconciliation Issue Files** section and then click the relevant link in the **File Name** column.

   Approve Issues File Details

   ## Approvals

Transfers	Transactions	Templates	Scheduled Requests	Exceptions	Files	Users

   ‹ Back   Issues File Detail

   ### Approve Issues File Details

   New Selection

   To approve this file, click "Approve." To delete this file, click "Delete this file." To view details for a different file, return to Issue Approval - Selection.

   File Information   ⊗

Status:	Pending Approval
File Name:	test1.txt
Total Records:	0
Issues in Files:	0
Total Amount for Issues:	$0.00
Voids in File:	0
Total Amount for Voids:	$0.00
Uploaded By:	ANKIT1
Upload Date:	06/18/2020 11:37:47 AM(ET)

   ### Approval History Information

   Approval Status: 1 of 2 received - Ready to transmit

Action ↓	User ID	Date/Time
Enter Request	ANKIT1	06/18/2020 11:37:47 AM(ET)
Approve Request	ANKIT1	06/18/2020 11:37:47 AM(ET)

   Approve

Approve Check Issues or Check Issue Files

Company users can approve individual outstanding issue files.

1. Click **Approvals**.

2. Do one of the following:

- Click the **Exceptions** tab, click the check box beside each issue you want to approve and then click **Approve Selected**.

- Click the **Files** tab and scroll to the **Account Reconciliation Issue Files** section. Click the check box beside each issue you want to approve and then click **Approve Selected**.

Delete Unapproved Check Issues and Check Issue Files

1. Click **Approvals**.

2. Do one of the following:

   Delete issue files

   1. Click the **Files** tab and scroll to the **Account Reconciliation Issue Files** section.

   2. Click the link in the **File Name** column.

   3. Click the delete icon beside the **File Information** section heading.

   4. Click **Delete**.

   Delete issues

   1. Click the **Exceptions** tab and scroll to the **Account Reconciliation Issues** section.

   2. Click the link in the **Check** column.

   3. Click the delete icon beside the **Account Information** section heading.

   4. Click **Delete**.

View Outstanding Check Issues

View a record of checks that have been issued but not paid during this cycle or a previous one.

1. Click **Account Services > Full Account Reconciliation > Outstanding Issues**.

2. Select an **Account** and then click **Change Account**.

Outstanding Items Page Sample

Outstanding Items

View criteria

Modify Search

Outstanding Issue Items

Summary of Current Statement Cycle Activity

Date Range: 8/4/2019 to 8/4/2019

Any checks that have been deleted as the result of a stop being cancelled have been subtracted from the total.

Previous Outstanding Items:	0 items	$0.00
New Issues:	0 items	$0.00
Issues Stale:	0 items	$0.00
Stop Payments Added:	0 items	$0.00
Stop Payments Cancelled:	0 items	$0.00
Issues Voided or Entered as Void:	0 items	$0.00
Voids Removed:	0 items	$0.00
Checks Paid:	0 items	$0.00
Back-Dated Items:	0 items	$0.00
Future-Dated Items:	0 items	$0.00
Outstanding Issues at End of Cycle:	0 items	$0.00

Outstanding Issues

Total Reported Amount : $0.00
Total Reported Issues :   0

No items to display

Future Dated

Total Reported Amount : $0.00
Total Reported Issues :   0

No items to display

Voids

Total Reported Amount : $200.00
Total Reported Issues :   4

Check Number	Issued Date	Status Updated	Issued Amount
1234	04/08/2019	04/08/2019	$50.00

Stale

Total Reported Amount : $30.00
Total Reported Issues :   3

Check Number	Issued Date	Status Updated	Issued Amount
8989	04/08/2019	04/10/2019	$10.00

Active Stops

Total Reported Amount : $0.00
Total Reported Issues :   0

No items to display

Daily Recap of Posted Items

No items to display

File Formats & Requirements

Custom File Definition Field Requirements

Field requirements and formats for delimited and fixed file definitions.

Field	Required	Supported Formats/Characters
Amount	Yes	Dollar amounts with or without a decimal (.) or dollar sign ($). If the decimal is not included, the customer needs to select an applied decimal format, Whole Dollar (123 =123.00) or Implied (123 =1.23).
Issue Date	Yes	`MMDDYY`, `MMDDYYYY`, `MM/DD/YY`, `YYMMDD`, `YYYYMMDD`, `YY/MM/DD`, `MM/DD/YYYY`, `MM-DD-YY`, `MM-DD-YYYY`, `YYYY/MM/DD`, `YY-MM-DD`, `YYYY-MM-DD`
ABA/TRC	No, if default is value defined.	Numbers 0 - 9. Must match the routing number (ABA/TRC) set up with your financial organization.
Account	No, if default is value defined.	Numbers 0 - 9. Must match the account number setup with your financial organization.
Check Number	Yes	Numbers 0 - 9. Up to 15 characters allowed.
Issue Type	No, if default is value defined.	`I` for issue or `V` for void (not case sensitive). If this field is undefined or has characters other than `I` or `V`, it defaults to `I` for issue.
Debit/Credit	No	Not a required field and not required in file or mapped in field definition.
Issue Action	No, if default is value defined.	`A` for add or `D` for delete. If this field is left blank or has characters other than `A` or `D`, it defaults to `A` for add. This field must be mapped, however you do not need to include it within the actual file.
Payee Name	Only required for Payee Positive Pay.	Letters A - Z and numbers 0 - 9. Up to 96 characters allowed for non-payee positive pay accounts. Up to 80 characters allowed for payee positive pay accounts.

MICASH File Definition Field Requirements

MICASH is a standard fixed file format.

MICASH File Requirements

- Record size = 142

- Block size = 800

- EBCDIC for tape or mainframe transmission

- ASCII for PC transmissions

- Record Format = FB

- No label

- For numeric fields, right justify and zero fill

MICASH Field Requirements

Field Number	Positions	Length	Characteristics	Description
001	001 - 001	1	Alphanumeric Pic X	Constant Value = C
002	002 - 004	3	Numeric Pic 9(3)	Bank Number
003	005 - 006	2	Numeric Pic 9(2)	Filler - Zeros
004	007 - 016	10	Numeric Pic 9(10)	Account Number
005	017 - 017	1	Alphanumeric Pic X	Filler-Blanks/Spaces

Field Number	Positions	Length	Characteristics	Description
006	018 - 018	1	Alphanumeric Pic X(3)	Issue Type R = Register V = Void
007	019 - 019	1	Alphanumeric Pic X(3)	Import Action A = Add D = Delete
008	020 - 020	1	Alphanumeric Pic X	Filler-Blanks/Spaces
009	021 - 030	10	Numeric Pic 9(10)	Check Serial Number
010	031 - 040	10	Numeric Pic 9(8)V99	Check Amount
011	041 - 046	6	Numeric Pic 9(6)	Issue Date (MMDDYY)
012	047 - 142	96	Alphanumeric Pic X(20)	User Information

MICASH 4 File Download Format

MICASH 4 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length allowed for MICASH 4 are truncated in the MICASH 4 output. Positions 57 through 80 are filled with spaces.

MICASH 4 File Requirements

- File record size = 80

- Block size = 1680

- ASCII

MICASH 4 Field Requirements

Record	Field Number	Positions	Length	Characteristics	Description
Detail	001	001 - 010	10	Numeric Pic 9(10)	Account Number
Detail	002	011 - 020	10	Numeric Pic 9(8)V99	Check Amount
Detail	003	021 - 030	10	Numeric	Check Serial Number
Detail	004	031 - 036	6	Numeric Pic 9(6)	Date Paid (MMDDYY)
Detail	005	037 - 056	20	Alphanumeric Pic X(20)	Customer Information User Defined *Note: This data is not available and is not populated into this field.*
Trailer	001	001 - 010	10	Numeric Pic 9(10)	Account Number
Trailer	002	011 - 020	10	Numeric Pic 9(8)V99	Total Amount

Record	Field Number	Positions	Length	Characteristics	Description
Trailer	003	021 - 026	6	Numeric Pic 9(6)	Total Item Count
Trailer	004	027 - 032	6	Numeric Pic 9(6)	Processing Date (MMDDYY)
Trailer	005	033 - 042	10	Numeric Pic 9(10)	Filler-Nines (9)
Trailer	006	043 - 056	14	Alphanumeric Pic X(14)	Filler-Blanks/Spaces

MICASH 96 File Download Format

MICASH 96 is a fixed file download format containing credit, check debit, and miscellaneous debit activity.

Fields that exceed the maximum length allowed for MICASH 96 are truncated in the MICASH 96 output. Positions 57 through 80 are filled with spaces.

MICASH 96 File Requirements

- File record size = 80

- Block size = 800

- ASCII with no labels

- For numeric fields, right justify and zero fill

MICASH 96 Field Requirements

Record	Field Number	Positions	Length	Characteristics	Description
Header	001	001	1	Alphanumeric Pic X	Record Type = H

Record	Field Number	Positions	Length	Characteristics	Description
Header	002	002 - 004	3	Numeric Pic 9(3)	Bank Number
Header	003	005 - 014	10	Numeric Pic 9(10)	Account Number
Header	004	015 - 080	66	Alphanumeric Pic X(66)	Filler-Blanks/Spaces
Detail	001	001	1	Alphanumeric Pic X	Record Type = D
Detail	002	002 - 004	3	Numeric Pic 9(3)	Bank Number
Detail	003	005 - 014	10	Numeric Pic 9(10)	Account Number
Detail	004	015	1	Alphanumeric Pic X	Transaction Type C = Credit D = Misc. Debit K = Check
Detail	005	016 - 025	10	Numeric Pic 9(10)	Serial Number
Detail	006	026 - 038	13	Numeric Pic 9(11)V99	Dollar Amount

Record	Field Number	Positions	Length	Characteristics	Description
Detail	007	039 - 041	3	Alphanumeric Pic X(3)	Transaction Code
Detail	008	042 - 047	6	Alphanumeric Pic X(6)	Transaction Date (MMDDYY)
Detail	009	048 - 062	15	Numeric Pic 9(15)	Control Number
Detail	010	063	1	Alphanumeric Pic X	Transaction Status
Detail	011	064 - 080	17	Alphanumeric Pic X(17)	Filler-Blanks/Spaces
Trailer	001	001	1	Alphanumeric Pic X	Record Type = T
Trailer	002	002 - 004	3	Numeric Pic 9(3)	Bank Number
Trailer	003	005 - 014	10	Numeric Pic 9(10)	Account Number
Trailer	004	015 - 027	13	Numeric Pic 9(11)V99	Total Credit Amount
Trailer	005	028 - 033	6	Numeric	Total Credit Item
Trailer	006	034 - 046	13	Numeric Pic 9(11)V99	Total Debit Amount

Record	Field Number	Positions	Length	Characteristics	Description
Trailer	007	047 - 052	6	Numeric Pic 9(6)	Total Debit Item Count
Trailer	008	053 - 058	6	Numeric Pic 9(6)	Processing Date
Trailer	009	059 - 071	13	Numeric Pic 9(11)V99	Cycle-To-Date Balance
Trailer	010	072	1	Alphanumeric Pic X	Balance Sign (+ or -)

MICASH 63 File Download Format

MICASH 63 is a file download format specific to outstanding issues.

Fields that exceed the maximum length allowed for MICASH 63 are truncated in the MICASH 63 output.

MICASH 63 File Requirements

- File record size = 80

- Block size = 8000

- ASCII with no labels

- For numeric fields, right justify and zero fill

MICASH 63 Field Requirements

Record	Field Number	Positions	Length	Characteristics	Description
Detail	001	001 - 003	3	Numeric Pic 9(3)	Bank Number

Record	Field Number	Positions	Length	Characteristics	Description
Detail	002	004 - 013	10	Numeric Pic 9(10)	Account Number
Detail	003	014 - 023	10	Numeric Pic 9(10)	Check Number
Detail	004	024 - 031	8	Numeric Pic 9(8)	Check Issue Date (CCYYMMDD)
Detail	005	032 - 044	13	Numeric Pic 9(13)	Issue Amount
Detail	006	045 - 074	30	Alphanumeric Pic X(30)	User Information
Detail	007	075 - 079	5	Numeric Pic X(5)	Filler-Spaces
Detail	008	080 - 080	1	Alphanumeric Pic X(1)	Stop Indicator S - if active stop pay
Trailer	001	001 - 003	3	Numeric Pic 9(3)	Bank Number
Trailer	002	004 - 013	10	Numeric Pic 9(10)	Account Number
Trailer	003	014 - 020	7	Numeric Pic 9(7)	Total Outstanding Item Count

Record	Field Number	Positions	Length	Characteristics	Description
Trailer	004	021 - 033	13	Numeric Pic 9(13)	Total Outstanding Dollar Amount
Trailer	005	034 - 040	7	Numeric Pic 9(7)	Total Stopped Outstanding Count
Trailer	006	041 - 053	13	Numeric Pic 9(13)	Total Stopped Dollar Amount
Trailer	007	053 - 079	26	Alphanumeric Pic X(26)	Filler - Spaces
Trailer	008	080 - 080	1	Alphanumeric Pic X	Trailer Record Indicator Value - 9

Format A File Definition Field Requirements

Format A is a fixed file type that accommodates files without nine-digit American Bankers Association (ABA) routing numbers.

The total record length for Format A is 80 characters.

Format A Field Requirements

Field Number	Positions	Length	Characteristics	Description
001	001 - 003	003	Numeric Pic 9(03)	Numeric Pic 9(03) Bank Number
002	004 - 012	009	Alpha/Numeric Pic X(09)	Filler Value - Spaces
003	013 - 022	010	Numeric Pic 9(10)	Account Number

Field Number	Positions	Length	Characteristics	Description
004	023 - 024	002	Alpha/Numeric Pic X(2)	Tran Type `'50'` = Void add `'40'` = Register add
005	025 - 030	006	Numeric Pic 9(06)	Issue date Format - `MMDDYY`
006	031- 041	011	Numeric Pic 9(9)V99	Issue Amount
007	042 - 051	010	Numeric Pic 9(10)	Serial Number
008	052 - 054	003	Alpha/Numeric Pic X(3)	Filler
009	055 - 076	022	Alpha/Numeric Pic X(22)	User Info (Payee)
010	077 - 080	004	Alpha/Numeric Pic X(4)	Filler Value - Spaces

Paid Checks Type 1 File Download Format

Paid Checks Type 1 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length in the Paid Checks Type 1 format are truncated in the Paid Checks Type 1 output.

Record	Field	Bytes	Position
Detail	Account Code	1	1 Value: "0"
Detail	Account #	8	2 - 9
Detail	Check #	7	10 -16
Detail	Check Amt	10	17 - 26 Assumed Decimal
Detail	Paid Month	2	27 - 28

Record	Field	Bytes	Position
Detail	Space	1	29
Detail	Paid Day	2	30 - 31
Detail	Space	1	32
Detail	Paid Year	2	33 - 34
Control	Control ID	16	1 - 16 Value: "9999999999999998"
Control	Total Amount	10	17 - 26 Assumed Decimal
Control	Total Count	7	27 - 33

Paid Checks Type 2 File Download Format

Paid Checks Type 2 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length in the Paid Checks Type 2 format are truncated in the Paid Checks Type 2 output.

Record	Field	Bytes	Position
Detail	Account Code	1 Value: "0"	1
Detail	Account NBR *	10	2 - 11*
Detail	Check NBR *	10	12 - 21*
Detail	Check Amt *	10	21 - 31* Assumed Decimal
Trailer	Paid Date (MMDDYYYY)	8	32 - 39
Trailer	Trailer ID	16	1 - 16 Value: "9999999999999998"
Trailer	Total Amount *	15	17 - 31* Assumed Decimal
Trailer	Total Count *	7	32 - 38*

Statements & Activity

About Full Account Reconciliation Statements

Statements are account history-based reports that are generated at a cycle defined by the company's financial organization. Statements provide extensive account activity for a specific period, including account balance summary, exception items, credits, debits, outstanding issue items, and previously cycled issues.

Full Account Reconciliation Statement Components

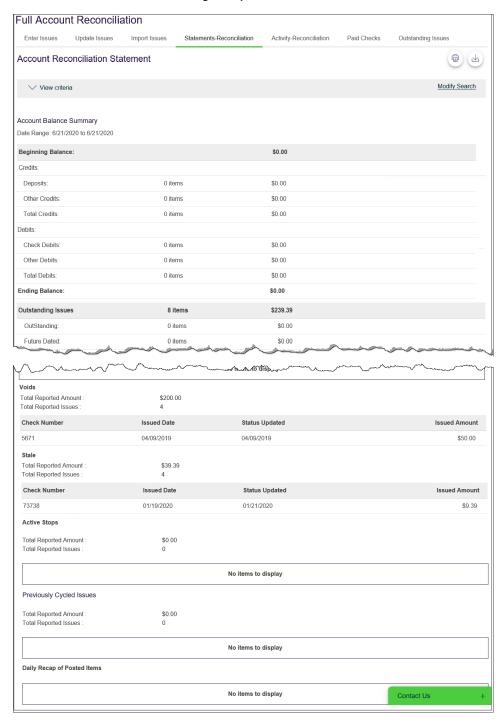| Component	Description
Account Balance Summary	Provides the working balance as of the current cycle cutoff. The component starts with the working balance from the previous cycle cutoff and calculates the net activity (total credits less total debits) for the current cycle. Also included is the number and dollar amount of outstanding issue items.
Exception Items	Provides all paid items that created exceptions. The exceptions are grouped by the following types: - Duplicate Item: Two or more checks paid with the same serial number. - Amount Mismatch: The paid check amount and the issued amount are not the same. - Future Dated: The check was paid on a date earlier than when it was issued. - Posted Against Void: A paid check matched a voided issue. - No Issue Found: A paid check had no matching issue. - Serial Error: A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing. - Payee Mismatch: The payee name on the posted check does not match the issued item. This Exception Reason is only applicable to companies that have the Payee Positive Pay service. - Posted Against Stop: A paid check matched a stopped issue.

Component	Description
Statement of Activity	Provides all activity of credits, debits (both check debits and non-check debits), and matched issues (all items that matched successfully without any exceptions) posted for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.
Outstanding Issue Items	Provides a record of checks that have been issued but not yet paid. The component is divided into outstanding issues, future dated issues, voids, stale issues and active stops. The outstanding issues subsection includes all items that are not future dated, voided, stale or stopped.
Previously Cycled Issues	Provides items that were paid in a previous cycle without an issue but now have the issue entered in the current cycle.

View Scheduled Full Account Reconciliation Statements

1. Click **Account Services > Statements - reconciliation**.

2. Select an **Account** option and click **Change account**.

3. Click the link in the **Account** column for the statement you want to view.

Account Reconciliation Statement Page Sample

Full Account Reconciliation

Enter Issues   Update Issues   Import Issues   Statements-Reconciliation   Activity-Reconciliation   Paid Checks   Outstanding Issues

Account Reconciliation Statement

∨ View criteria   Modify Search

Account Balance Summary
Date Range: 6/21/2020 to 6/21/2020

Beginning Balance:		$0.00
Credits:		
Deposits:	0 items	$0.00
Other Credits:	0 items	$0.00
Total Credits:	0 items	$0.00
Debits:		
Check Debits:	0 items	$0.00
Other Debits:	0 items	$0.00
Total Debits:	0 items	$0.00
Ending Balance:		$0.00
Outstanding Issues	8 items	$239.39
OutStanding:	0 items	$0.00
Future Dated:	0 items	$0.00

Voids
Total Reported Amount : $200.00
Total Reported Issues : 4

Check Number	Issued Date	Status Updated	Issued Amount
5671	04/09/2019	04/09/2019	$50.00

Stale
Total Reported Amount : $39.39
Total Reported Issues : 4

Check Number	Issued Date	Status Updated	Issued Amount
73738	01/19/2020	01/21/2020	$9.39

Active Stops

Total Reported Amount : $0.00
Total Reported Issues : 0

No items to display

Previously Cycled Issues

Total Reported Amount : $0.00
Total Reported Issues : 0

No items to display

Daily Recap of Posted Items

No items to display

Contact Us   +

About Full Account Reconciliation Activity

Activity provides company users with on-demand access to credits and debits, outstanding issue items, and correction items (if applicable) for accounts during a specified period.

Full Account Reconciliation Activity Components

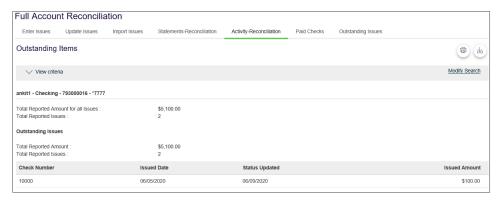| Component	Description
Statement of activity	Provides all activity of credits, debits (both check debits and non-check debits), and matched issues (all items that matched successfully without any exceptions) posted for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.
Outstanding issues	Provides a record of checks that have been issued but not yet paid. The component is broken out into outstanding issues, future dated issues, voids, stale issues and active stops. The outstanding issues subsection includes all items that are not future dated, voided, stale or stopped.
Correction items	Provides exception items that have an issued date, issued amount and/or payee name correction.
Paid checks	Provides paid check activity for a selected account or accounts.

Search Activity - Full Account Reconciliation

1. Click **Account Services > Full Account Reconciliation > Activity - Reconciliation**.

2. If applicable, click the **View historic account reconciliation statement information** link and then complete the following fields:

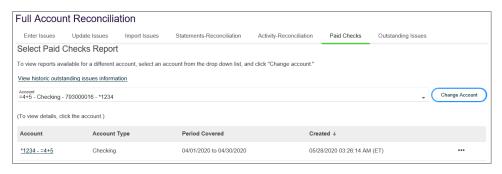|	
Output To	**Screen**, **CSV**, or **PDF**.
View	View all account types or a specific type like checking.
Account	List of entitled accounts.
Date Range	**Specific Date**, **Date Range**, or **Previous Business Day**.
	Note: *The Outstanding Issues activity report displays all outstanding issues and is not dependent upon the date range.*
Include	**Statement of Activity**, **Outstanding Issues** (**Outstanding Items**, **Future Dated Items**, **Voided Items**, **Stale Items**, and/or **Active Stop Pay Items**)

3. Click **Generate Report**.

Outstanding Items Page Sample

View Paid Checks

1. Click **Account Services > Full Account Reconciliation > Paid checks**.

2. Select an **Account** and click **Change Account**.

3. Click the link in the **Account** column.

Select Paid Checks Report Page Sample

SUPPORT

OUR TREASURY OPERATIONS TEAM IS HERE TO ASSIST YOU WITH ANY ADDITIONAL QUESTIONS. PLEASE CONTACT US AT **866.860.0007** OR BY EMAILING US AT TREASURYSUPPORT@FIRSTCOMMERCIALBK.COM