Positive Pay
USER GUIDE

You've made a great choice in deciding to use Great Southern Bank's Positive Pay service.

This guide provides step-by-step instruction for utilizing the service within the Great Southern Bank Cash Management system.

GREAT SOUTHERN BANK

GreatSouthernBank.com

MEMBER FDIC EQUAL HOUSING LENDER NMLS# 423054

CONTENTS

NAVIGATION & REPORT TOOLS

The **Header Options** at the top of the screen allows you to enhance or change the system functionality.

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

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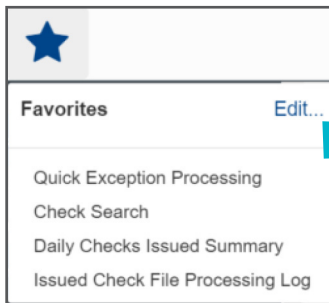

Click Edit to open a dialog box to select the favorite actions for the logged in user.

3. The **Home** icon returns to the home splash screen.

4. The **Help** icon opens a help document for the current action screen.

5. The **Notifications** icon shows messages for the current user.

6. The **Gear** icon allows you to change your password or log out of the system.

Report Tools

When Navigating the system, or viewing the results of a search or report, you will see these icons or similar columns, as shown below:
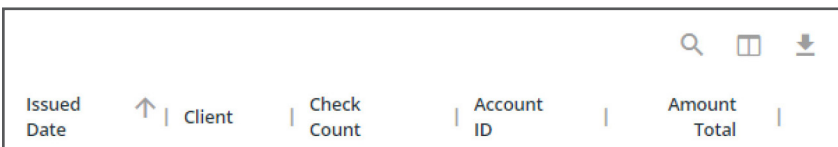

These icons will perform the following actions:

1. Select **Search** (🔍) to filter and search all results or select a specific column to search.

2. Select **Columns** (▥) to customize what information is displayed. In the example above, you can also drag a column header to reorder them.

3. Select **Export** (⬇) to export the search results to a Microsoft Excel or PDF file.

ACCESSING POSITIVE PAY

Log into *Great Southern Bank Online Banking* and click on **Positive Pay.**
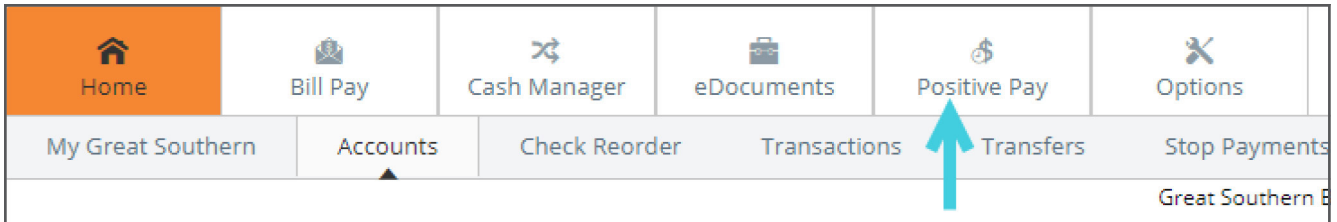
If this is your first time to log in to Positive Pay, skip to the First Time Login section for additional information.

FILE SUBMISSION

With Check Positive Pay, as checks are issued, you will need to upload your issued items into the Positive Pay system. There are two methods available to upload your issued items.

The **FIRST METHOD** is a generated, formatted file containing the check number, the dollar amount, the date it was issued, and the account in which the check was written. This file can be uploaded using the **Submit Issued Check File** menu option.

Submit Issued Check File

1. Select **Submit Issued Check File.**

2. Click **Choose File** to search your PC for your Positive Pay file to be submitted.

3. Select the account from **Account ID:** drop down.

4. Select the file format from **File Processing Type:** drop down.

     NOTE: The file format is setup by Great Southern Bank. If you have a new file format please contact Treasury Operations to submit a sample file. Contact and Support information has been provided at the end of this guide.

5. Select **Process File.**

Submit Issued Check File

Step 1. Select a file to process.

Choose File | No file chosen

Step 2. Input details about the file.

Account ID: 78250715

File Processing Type: GSB Pos Pay - Excel File

Step 3. Click the "Process File" button.

Process File

Once you click on **Process File,** you will receive your processing results.

Processing Results

| File Name	Upload Date	Status	Items	Amount
Positive_Pay_File_063021_Text.txt	6/30/21 4:32:39 PM	Processed	19	$587,452.00

Once a file is uploaded and processed, a window will be displayed indicating the **Status**. If the file has not processed within 30 seconds, an email will be sent indicating the processing status. The processing status can also be checked using the **Issued Check Processing Log** menu option.

The details of the upload will display the name of the uploaded file, the date and time of the issued check file **(Upload Date)**, the status of the file processing **(Status)**, the actual number of items in the file **(Items)**, and the total dollar amount of the file **(Amount)**.

Status:

- **Unprocessed:** File has been uploaded but has not yet been processed.
- **Processed:** File was processed successfully.
- **Processed with Exceptions:** File processed successfully, duplicate checks were not loaded.
- **Rejected:** The file was rejected due to one of the following reasons:
  - A mismatch between the number of items/amount entered on the screen and the number of items/amount contained in the file
  - The file format did not match the format selected
  - Duplicate file uploaded

To view additional details regarding the file, click on the **Status** column. For example, to view the exceptions on a file that has a result of Processed with Exceptions, click on the **'Processed with Exceptions' link**.
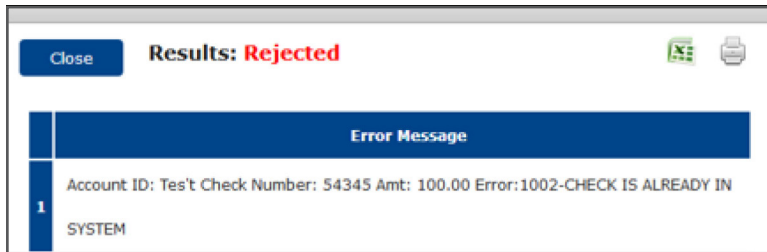
The **SECOND METHOD** available to upload your issued items into the Positive Pay system is via manual entry.

Add New Issued Check

1. Select **Add New Issued Check**.

2. Select the account from **Account ID:** from the drop down.

3. Enter the **Check Number:**

4. Enter the **Amount:**

5. Update the **Issued Date:**

6. Enter the check **Payee:**

    NOTE: Issued Payee is only displayed if you elected to review Payee information.

If entering multiple checks in increment order, select **Auto-Increment Check Number**.
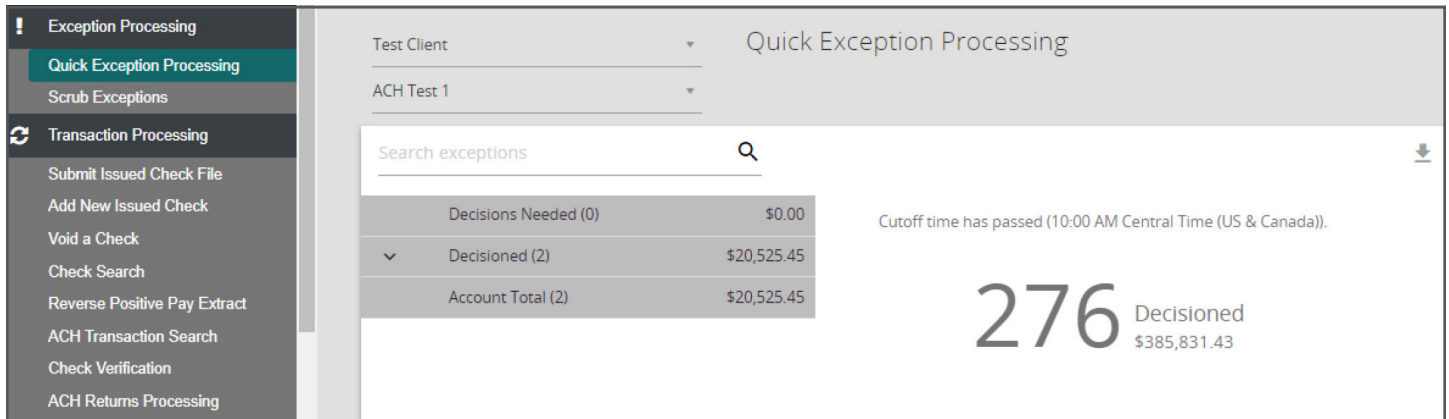
Duplicate Items

Duplicate items are not allowed by the system. If you are manually uploading a check that has already been uploaded and/or paid, you will receive an error message informing you of the duplicate/paid item.

EXCEPTION PROCESSING

Select **Quick Exception Processing** from the left main menu.
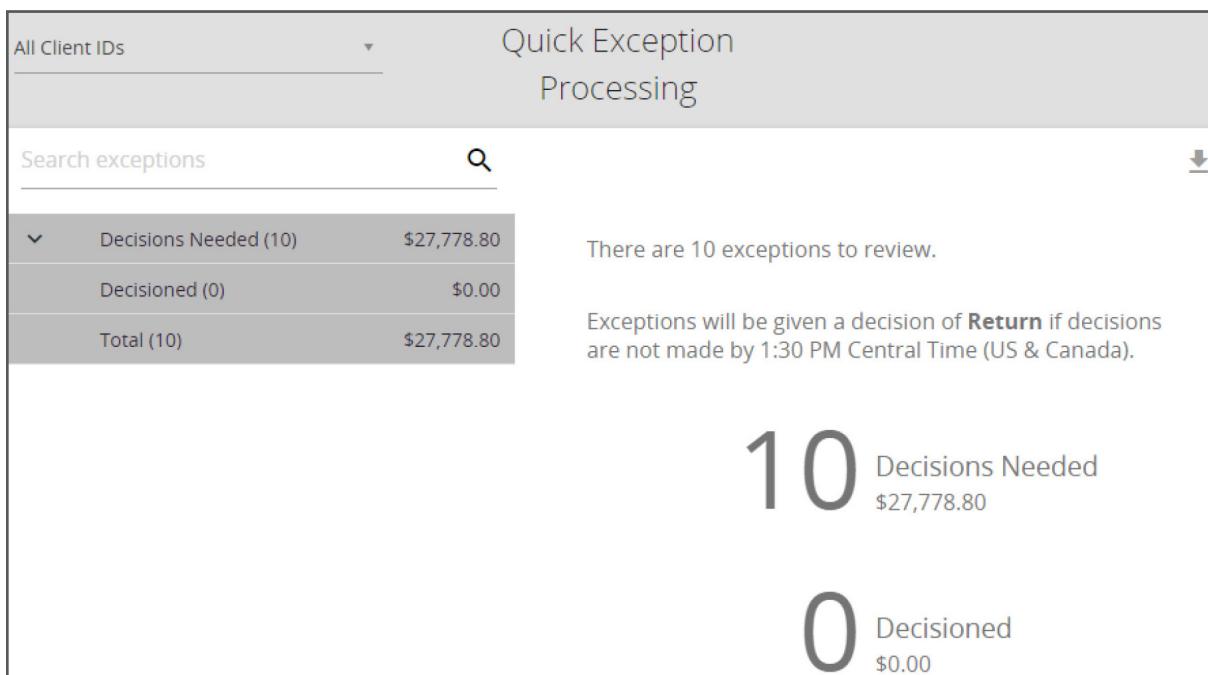
The **Quick Exception Processing** screen will display Positive Pay exceptions per account. All exception items will need to be decisioned to Pay or Return.

Select the account from **Account ID:** drop down.

Review each exception to determine if the item should be paid or returned.

Check Exceptions

Check Exceptions will occur only when a presented check does not match an uploaded issued item. Select the check exception from the list of **Decisions Needed**.

AMOUNT MISMATCH

Default Decision: Return

Client ID: Ops1000   Check #: 17849
Amount: $10,000.00   Issued Amount: $100.00
Paid Date: 07/16/2021   Issued Date: 05/01/2021

Front   Back

Hover over image to zoom. Click to view full-size image.

SAMPLE   1936
                    07/03/2013
                              DATE
PAY TO THE
ORDER OF Joe Payee | $ 35.00
Thirty five and 00/100 **************************DOLLARS
FOR Demo   Demo Bank
⑈000000186⑈ 000000529⑆ 1000

$ ↩
Pay   Return

To help you determine if the presented check should be paid or returned, the exception page displays the check number **(Check #)**, amount paid **(Amount)**, reason the system flagged the item as an exception **(Exception Type)**, and the image of the item. If the check number presented matches an uploaded check, the information for the amount **(Issued Amount)** and date **(Issued Date)** will display.

Exception Type: The following are potential exception types:

• PAID NOT ISSUED: The check was never loaded into the system as an issued check.

• STALE DATED ITEM PAID: A check is considered stale dated 180 days after issuance.

• DUPLICATE PAID ITEM or PREVIOUSLY PAID ITEM POSTED: The check was previously paid.

• VOIDED ITEM: The check was previously voided.

Select **Pay** or **Return** based upon your decision.

If returning an item, you will need to select the reason that most accurately describes why you are returning the check. A few of the available return reasons are listed below, with a brief description of when that reason could be used.

Altered/ Fictitious/Counterfeit	**Altered/Fictitious/Counterfeit:** Information on a legitimate check has been changed or altered such as Amount and/or Payee. A Check is created by an entity not authorized by the account holder and issued without the account holder's authorization.
Duplicate Presentment	
Endorsement Irregular - Forged Endorsement	**Endorsement Irregular – Forged Endorsement:** This is often a stolen check, which is then endorsed and cashed or deposited by someone other than the Payee. Payable to multiple parties: One party endorses the check for all parties.
Not Authorized	**Not Authorized: Check is not a fraudulent item, but is not authorized to pay.**
Not Sufficient Funds	**Not Sufficient Funds:** An issued item, but funds are not available to cover the amount of the item.
Signature Irregular - Forged Signature	**Signature Irregular – Forged Signature:** Use of legitimate blank checks with a false imitation of the Payor signature. Perpetrator may be a person known to Payor or a Check order stolen from a mailbox.
Stale Dated	

ACH Exceptions

ACH Exceptions will occur only when an ACH Transaction presents to the account and does not have an ACH Rule in place to approve it. Select the ACH exception from the list of **Decisions Needed**.

UNAUTHORIZED ACH TRANSACTION

Default Decision: Return

Client ID: Ops1000   Amount: $1,846.24   Paid Date: 07/16/2021

TEL / 345678912 / DR
TELE Purchase

Add Rule   Pay   Return

To help you determine if an ACH item should be paid or returned, the exception page displays the amount paid **(Amount)**, the reason the system flagged the item as an exception **(Exception Type)**, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit **(DR/CR)** information.

Exception Type **Unauthorized ACH Transaction:** The item is an ACH transaction that has not been whitelisted (approved) via the ACH Authorization Rules defined for the account.

Add Rule: For ACH Positive Pay, you can add rules to whitelist items on the Quick Exception Processing menu. Whitelisted items are ACH Transactions, you are authorizing to automatically post to your account without appearing as an exception to be decisioned.

Add ACH authorization rule

Description

SEC Code

TEL

Company ID

345678912

Debits or Credits

Debits only

Click on **Add Rule.**

- The information from the item you are reviewing will be automatically populated.
- Add a Description to name the Rule, verify the populated information, and click on **Save Rule**.

Select **Pay** or **Return** based upon your review and decision.

Exception Cut-Off Time

Check and ACH Exceptions must be decisioned each morning before the 10 AM CST cut-off time. You can make changes to your decision as long as it is prior to the cut-off time.

At 10 AM, the system will begin processing, and you will not be able to access your exception items. Any items not decisioned will automatically process based on the default decision provided by you at the time of your service request.

Pay or Return decisions cannot be changed after the 10 AM processing has begun.

TRANSACTION SEARCH

Check Search

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

1. Select **Check Search**.

2. Select the account from **Account ID:** drop down.

3. Select the **Check Status** from the drop down.

4. Enter the **Check Number From** and the **Check Number To**.

5. Select the **Date** type from the drop down.

6. Enter or Select the **Date From** and the **Date To**.

The **Show additional options** drop down will provide you with additional search criteria.

Check Search

Client

All Clients

Check Status

All

Check Number From   Check Number To

Date

Issued

Date From   Date To

Show additional options

Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

(Results Page)

Your search will provide you with the **Current Status** of the transaction. Potential statuses:

- **Issued:** Displayed on items flagged as issued by the system.
- **Exception:** Displayed on items flagged as exceptions by the system.
- **Returned:** Displayed on items flagged as returned exceptions by the system.
- **Paid:** Displayed on items previously paid.
- **Stop Payment:** Displayed for checks stopped with a stop payment.
- **Reversal:** Displayed on items that have been paid and reversed.
- **Void:** Displayed on items voided.
- **Blank:** No icon indicates that the item is an outstanding check.

Additional Check Information: If you click on **the ellipsis** to the right of the check information, you will be prompted with the following additional options:

- **View Check Image:** This option is only available for items in a Paid status.
- **View Audit History:** Displays the history of all changes made to the record. Select **View record** on an individual history item for additional details on the change.
- **Edit Record:** This allows you to edit the information provided for a specific check. Available edit functionality is determined by the **Status** of the item. Examples: Removing a Void status, modifying the check number or amount, and updating paid information. This option is not available for an item in a Paid Status.
- **View Record:** Displays all information available for a specific item.
- **Delete Record:** Allows you to delete any item not in a Paid status.

ACH Transaction Search

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

1. Select the account from **Account ID:** drop down. This is optional, if no accounts are selected, the system will search through all available accounts assigned to you.

2. Enter the **Paid Date From** and **Paid Date To.**

3. Select the **SEC Code** type from the drop down to search for transactions based upon the ACH Standard Entry Class (SEC) code, select an SEC Code from the list. This is optional.

(Results Page)

NOTE: If a check is converted to ACH, it will appear in this search instead of in the Check Search. Checks are converted to ACH if the transaction has a check number and is one of the following SEC Codes: BOC, ARC, POP, or RCK.

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

SEC Code: The ACH standard entry class.

DR/CR: Indicates if the transaction is a debit or credit.
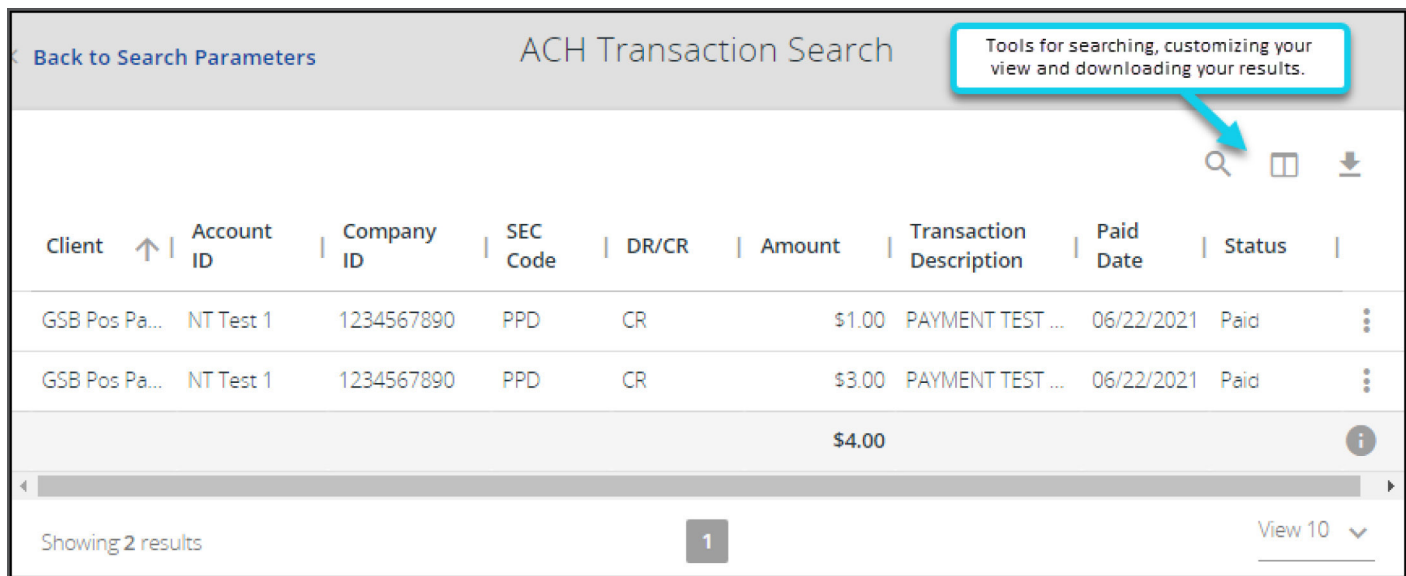
Amount: The amount of the ACH transaction that has been presented for payment.

Transaction Description: The description of the ACH transaction.

Paid Date: The paid date for this transaction.

Status: The possible statuses represented are as follows:

- **Exception:** Displayed on items flagged as exceptions by the system.
- **Paid:** Displayed on items previously paid.
- **Returned:** Displayed on items previously presented and returned.

ACH Transaction Search has the same report formatting options as previously discussed in the Check Search section.

TRANSACTION PROCESSING

Voiding a Check

The Void Check option should only be used for checks that are still within your possession.

NOTE: If the check has been "sent out" and is no longer in your possession, you will need to place a Stop Payment for the check item instead of placing a void. Refer to the Stop Payments section within this guide for instruction.

1. Select **Void Check**.

2. Select the account from **Account ID: drop down**.

3. Enter the **Check Number:**

4. Enter the **Amount:**

5. Update the **Issued Date:**

   • If the item you are voiding has not been issued (uploaded) to the Positive Pay system, you will receive a message, "Check was not found", and the voided check will be added to the system.

   • If the item has been uploaded to the Positive Pay system, the check information will populate for you to review before taking the final step to void the check.

Void a Check

Step 1. Enter check information.

Account ID:	ACH Test 1
Check Number:	9998
Check Amount:	9.99
Issued Date:	06/28/2021

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

Find Matching Check

Step 3. Verify the check that will be voided.

Account ID	Check #	Check Amount	Issued Date
ACH Test 1	9998	9.99	06/28/2021

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

Void Check

Removing a Void Status

Following the Check Search instructions above, locate the check you would like to remove the void from. Select **Edit Record**, and remove the **Void Date**. Add or update Notes (Optional).

Request or Remove a Stop Payment

Stop Payment requests must be placed via your Cash Management system or by calling Great Southern Bank Customer Service at 800-749-7113.
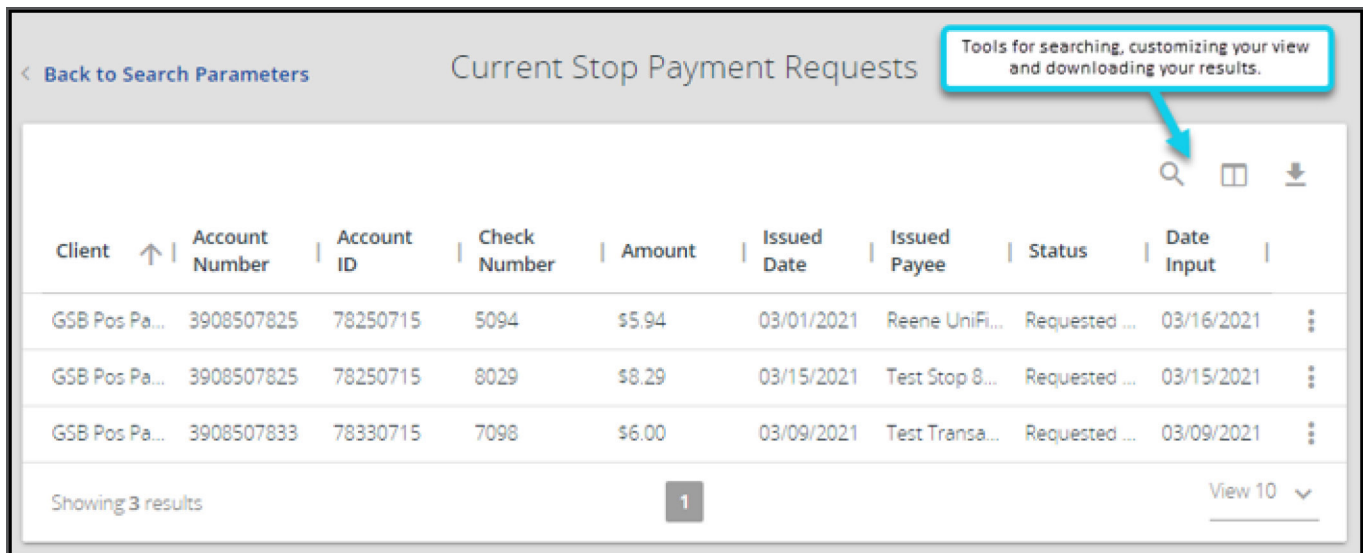
NOTE: Stop Payments cannot be placed on items that are or have already been, presented for payment.

To remove a Stop Payment, you must call Great Southern Bank Customer Service at 800-749-7113 to request removal.
- Stop Payment cancellation requests must be called in by an Authorized Signer or authorized individual for the applicable account.
- Once the Stop Payment is removed, your item will revert back to an **Issued Status** in the Positive Pay system.

Current Stop Payment Requests

The Current Stop Payment Requests screen displays all of the current Stop Payment requests placed on the account. These include requests submitted via Cash Management and/or requests placed by Customer Service, or in person.
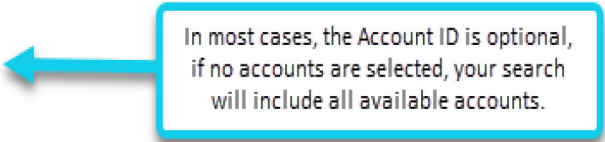

NOTE: Stop Payments expire 6 months after placed. The item in the Positive Pay system will update to a Stale Dated status and will create a Stale Dated exception if presented.

Creating ACH Authorization Rules

The ACH Authorization Rules Setup screen allows you to setup a rule for an ACH Transaction that would **pre-authorize** the ACH transaction. When this specific transaction presents, your pre-authorization or "Rule" will allow that item to automatically post to your account without appearing as an exception to be decisioned.

An ACH authorization rule can include the originating company, standard entry class (SEC), transaction type (debits and/ or credits), and maximum authorized dollar amount. If an unauthorized ACH item posts to an account, the rules determine whether the item requires a pay/return decision.

1. Select the account from **Account ID:** drop down.

   > In most cases, the Account ID is optional, if no accounts are selected, your search will include all available accounts.

2. Enter a **Description**.

3. Enter in the **Company ID**. This is a 10-digit unique identifier used for identifying ACH Originators collecting pay-ments via ACH debit. An ACH Company ID helps ensure an ACH debit is delivered to the correct account holder. This ID can be obtained from the ACH Originator or by looking at a prior transaction if available. If the company ID field is left blank, the rule will apply to all company IDs.

4. Select a **SEC Code** from the drop down.

5. Select **Debits**, **Credits**, or **Both** from drop down.

6. Enter **Maximum Allowable Amount**, for this type of transaction. This is optional, however, if the amount is left zero, the maximum amount field is not used during the authorization process.

Client search ▾	ACH Authorization Rules

Add record

Client	Description
Client search ▾	
Company ID	**SEC Code**
	ALL - All SEC Codes ⌄
Debits or Credits	**Max Allowable Amount**
⌄	

Cancel   Save and Add More   **Save Changes**

EXTRACTS

The BAI2 & Custom Extracts service provides you the ability to download and receive your check and ACH transactions in both a report and file format. You define the format at the time of your service request.

Reverse Positive Pay Extract

The Reverse Positive Pay Extract provides you with an electronic file and report of your Paid Check Items only or All Transactions.

Reverse Positive Pay Extract (XLSX - All Transactions)

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

Account ID: 78250715
Extract from date: _____ (optional)
Extract through date: 07/19/2021

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

Create File and Report

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

	Account ID	File	Report	Date Created	Extract From Date	Extract Thru Date	Item Count	
1	78250715	View File	View Report	07/08/21 08:53 PM		07/08/2021	14	Remove
2	78250715	View File	View Report	04/26/21 12:39 PM		04/26/2021	0	Remove

1. Select the account from **Account ID:** drop down.

2. Enter the **Extract from Date**.

3. Enter the **Extract through Date**.

4. Click on **Create File and Report.**

This field is optional, if left blank the system will extract all items that have not been previously extracted.

Once complete, the file and report are automatically displayed at the bottom of the page. It is recommended to save an extract file to a local workstation or network drive by selecting the **File / Save** menu option while viewing the file, or right click **View File** and select **Save Target As**.

NOTE: An item may only be extracted once but will remain in your reports for as long as the transaction remains in the Positive Pay system. Paid items will purge from the system after 90 days.

ACH Reporting Files

The ACH Reporting Files screen provides you with downloadable files containing ACH transactions, or EDI detail from corporate ACH payments. You define the files available and the format of each file at the time of your service request.

				Client:	Test Client	▼

Processed Date: 06/09/2021 - 06/09/2021   Refresh

ACH Reporting Files (2)

	Report Description	File Type	Report	Downloaded by User	Date Created	File Size
1	Daily ACH Transactions	PDF - Full Transaction Details	Download	No	06/09/2021 06:00:45 AM	91 kB
2	EDI - PDF Format	PDF - Full Transaction Details	Download	No	06/09/2021 06:00:49 AM	91 kB

Select the **Processed Date**. Great Southern uploads Positive Pay transactions one day in arrears. When selecting the Processed Date, you will select the prior day. Friday transactions will populate on Saturday.

- **Report Description:** The description of ACH reporting file as defined by Great Southern.
- **File Type:** The format of the file. Types include: XML, PDF, NACHA, CSV, EDI, XLS and XLSX.
- **Downloaded by User:** This will indicate when a user has downloaded the file.
- **Date Created:** The date the report was created.
- **File Size:** The size of the file (in KB).

To save an ACH Reporting file to a local workstation or network drive, click on the *File/Save* menu option while viewing the file, or right click on the *download* link and select *Save Target As*.

TRANSACTION REPORTS

Daily Issued Checks Summary

The Daily Issued Checks Summary is a report showing how many checks were issued on any given day and their totals. This includes both manually loaded issued checks and checks uploaded through an issued check file.

NOTE: This report does not provide a breakdown of individual checks.

Daily Checks Issued Summary

Client

GSB Pos Pay Testing ✕

Account ID

All Account IDs

Issued Date From

07/19/2021

Issued Date To

07/19/2021

Search

(Results Page)

Daily Checks Issued Summary

Tools for searching, customizing your view and downloading your results.

Back to Search Parameters

Issued Date	Client	Check Count	Account ID	Amount Total	
04/20/2021	GSB Pos Pay Testing	1	78250715	$3.23	⋮
05/03/2021	GSB Pos Pay Testing	1	78250715	$5.28	⋮
				$8.51	ⓘ

Showing **2** results   1   View 10 ⌄

Check Count: The number of checks issued on the specified date.

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

Stops and Voids

The Stops and Voids report filter screen allows you to create a report of checks that have been stopped or voided.

When selecting a Date, you have the option of filtering the report by the date the item was Issued, Voided, Stop Placed, or Item Stopped.

NOTE: This report lists all outstanding **"Issued"** (Uploaded to the Positive Pay system) checks that have been voided and/ or match current Stop Payments.

1. Select the account from **Account ID:** drop down.

2. Select the **Status** from the drop down and **Search**.

The Status drop down allows you to select the item status you wish to see on your report:

- **Void:** Items that have a status of void.
- **Item Stopped:** This selection will not populate any information.
- **Requested Stop Pay:** This selection will not populate any information.
- **Requested and Placed:** Stop pay items that have been requested as a stop payment, and have been placed by Great Southern Bank.

Exception Items

The **Exception Items** report filter screen allows you to generate a report of items that were flagged as exception items. Criteria can include: Exception Date and Type, Pay/Return Decision or Return Reason.

1. Select the account from **Account ID:** drop down.

2. Choose your **Exception Date From** and your **Exception Date To.** This is the beginning posting date through the ending posted date used to search for a range of exceptions.

3. Select your **Transaction Type** from the drop down.

4. Enter your **Check Number From** and your **Check Number To.** This is the beginning check number though the ending check number used to search for a range of checks.

5. Select your **Decision** criteria. You can choose between All Decisions, Pay, Return or Correct.

6. Select your **Reason** criteria. You can choose between All Reasons, or specific reasons assigned to the returned item at the point of decisioning the item.

7. Click on **Search**.

NOTE: The date is followed by (M) if the issued check was manually loaded by a user, or an item came through with a Paid Not Issued exception and was decisioned to Pay.

- **Exception:** The type of exception for this item.
- **Decision:** The decision for this exception item.
- **Reason:** The reason associated with the exception.
- **Decisioned By:** The User who performed the decision.

Stale Dated Checks

The **Stale Dated Checks** report filter screen allows you to create a report of stale dated checks using dynamic selection criteria. A check is considered stale dated at 180 days.

Select items by Issued Date, Input Date, As of Date or Issued Payee.

1. Select the account from **Account ID:** drop down.

All other fields are Optional:

2. Enter a date in the **Stale Dated As Of** field to create a report of stale dated checks "as of" a specific date in the past.

3. **Check Number From** and **Check Number To** is the beginning check number though the ending check number used to search for a range of checks.

4. **Issued Date From** and **Issued Date To** is the beginning issued date though the ending issued date used to search for a range of checks.

5. **Input Date** is the date the issued item was entered into the system.

   NOTE: The date is followed by (M) if the check was manually loaded by a user or an item came through with a Paid Not Issued exception and was decisioned to pay.

RECONCILIATION

The Reconciliation Service allows you to choose between the Account Reconciliation and the Check Reconciliation option. The Reconciliation type requested by you at the time of your service request will be available in your **Transaction Reports** menu.

Account Reconciliation Summary

The Account Reconciliation Summary assists in balancing online account balances with your account statement. The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest and taxes/withholding. The report also provides a total of outstanding checks and the check register balance as of the reconciliation date.

1. Select the account from **Account ID:** drop down.

2. Select your **Reconcile Through Date**. This is the ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account.

   • The first time an account is reconciled, all activity up until the "Reconcile through Date" will be included.

3. Click on **Search**.

(Results Page)

To display a detailed list of the items for any of the totals listed in the Transaction Summary, click on the appropriate tab at the bottom of your Summary.

You can view additional details of the day's transactions by clicking on the Ellipsis on the right side of the screen.

Deposit Locations

If your account is set up with **Deposit Locations**, a list of locations will be displayed in the Deposit tab below the **Transaction Summary**. Location values are based on the serial numbers from your deposit slips.

The **Manage Locations** button will be available if you are depositing by location. When selected, click on **Add Location** and enter in the location information. A list of your locations will be displayed with the option to add a description.

To download your reports prior to completing your reconciliation, a link is available at the top of the page to export the **Summary Only** or **All Sections** of the reconciliation, to a PDF or Excel.

After you have clicked on **Finish Reconciliation**, select the **Download** option in your Reconciliation History, and an Account Reconciliation Report will display all items that were reconciled on the report.

Check Reconciliation Summary

The **Check Reconciliation Summary** works the same as the Account Reconciliation, but will only include check transactions. The report displays an activity summary of newly issued checks, paid checks, and stopped/voided checks. The report also provides a total of outstanding checks as of the reconciliation date.

1. Select the account from **Account ID:** drop down.

2. Select your **Reconcile Through Date**. This is the ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation date.

   • The first time you run a Check Reconciliation Summary, all activity up until the "Reconcile through Date" will be included.

3. Click on **Search**.

(Results Page)

To display a detailed list of the items for any of the totals listed in the Transaction Summary, click on the appropriate tab at the bottom of your Summary.

You can view additional details of the day's transactions by clicking on the ellipsis on the right side of the screen.

After you have clicked on Finish Reconciliation, select the Download option in your Reconciliation History, and a Check Reconciliation Report will display all items that were reconciled on the report.

SYSTEM REPORTS

Issued Check Processing Log

The Issued Check Processing Log displays a list of all issued check files that have been electronically submitted via the Positive Pay system. If a submitted file had errors, the user can view them by clicking in the "Results" column.

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Issued Check Processing Log

Client

GSB Pos Pay Testing ✕

Input Date From

05/28/2021

Input Date To

06/28/2021

Note: Issued check file processing history is retained within the system for 365 days. Transaction history is retained within the system for 90 days after an item has paid.

Search

(Results Page)

< Back to Search Parameters

Issued Check Processing Log

Tools for searching, customizing your view and downloading your results.

Filter: Status set ✕

Client	↑	Account ID	File Mapping Format	Status	Items	Amount	Input Date	File Name	User
GSB Pos Pa...		78250715	N/A	✓ Proces...	1	$3.25	05/28/2021...	N/A	rbrown
GSB Pos Pa...		78250715	N/A	✓ Proces...	1	$5.28 (V)	05/28/2021...	N/A	rbrown
GSB Pos Pa...		NT Test Acct 2	GSB Pos Pay - Excel...	✗ Rejected	0	$0.00	06/25/2021...	EDITED_Pos...	MikeMill01

Showing 3 results

1

View 100 ⌄

Processing Totals (All Pages)

File Status	Total Items	Total Amount
Processed	2	$8.53
Processed with Exceptions	0	$0.00
Rejected	0	$0.00

This number reflects the number of items that were rejected. In the example above, the entire file failed, so you will not see an item count reflected here.

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

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

✅ **Processed:** The file processed successfully.

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

⛔ **Rejected:** The file was rejected due to:

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

User: This is the User that uploaded the issued check file.

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

To view additional details regarding the file, click on the ellipsis icon (⋮) on the right of the File Name.

View error details
Download file
View record

The **View Error Details** will provide you with the reason the file was rejected.

Error details					⤓
File Name	**Input Date**	**Status**	**Items**	**Amount**	
Positive_Pay_File_063021_Text.txt	06/30/2021 4:25 PM	Rejected	0	$0.00	
Error Message					
Invalid value in date field (20120914:MMDDYYYY)					
Invalid value in date field ()					

The **Download File** will allow specific users the ability to download the Issued Check File that was uploaded to the Positive Pay system. When the file is generated, the User can Save or View the file. The option to give this ability to Users is permissioned on the User Setup menu. The Download File option is only available for files that were uploaded, and does not include manually loaded items.

USER MANAGEMENT

User Setup

The User Setup screen is used by the Administrator to manage their Users access and permissions.

Contact Information

NOTE: Items with an *asterisk are required fields.

1. Enter in the **First Name / Middle Initial / Last Name** of the User.

2. Enter in the **Email Address** of the User.

   a. The email address will be used to send system-generated email messages to this User. If you would prefer notifications be sent to a group email, enter in the group email address here.

   b. **Exclude from email:** This checkbox determines if the User should receive email messages from the system. If this box is checked, the User will not receive any email messages. If unchecked, the User receives email messages based upon the email selections made on the System Messages tab.

3. Enter in the **Mobile Phone Number** of the User.

   a. This number is used if you would like for the User to receive text alerts from the system.

   b. Do Not Send Text Messages: This checkbox determines if the User should receive text messages from the system. If checked, the User will not receive any text messages. If unchecked, the User receives text messages based upon the text selections made on the System Messages tab.

Optional Fields:

Primary Phone Number & Secondary Phone Number

Limit Text Start & Stop Times: If set to "Yes", the times text messages are sent will be defined by the Start Time /End Time. If set to "No", text messages will be sent as they are generated.
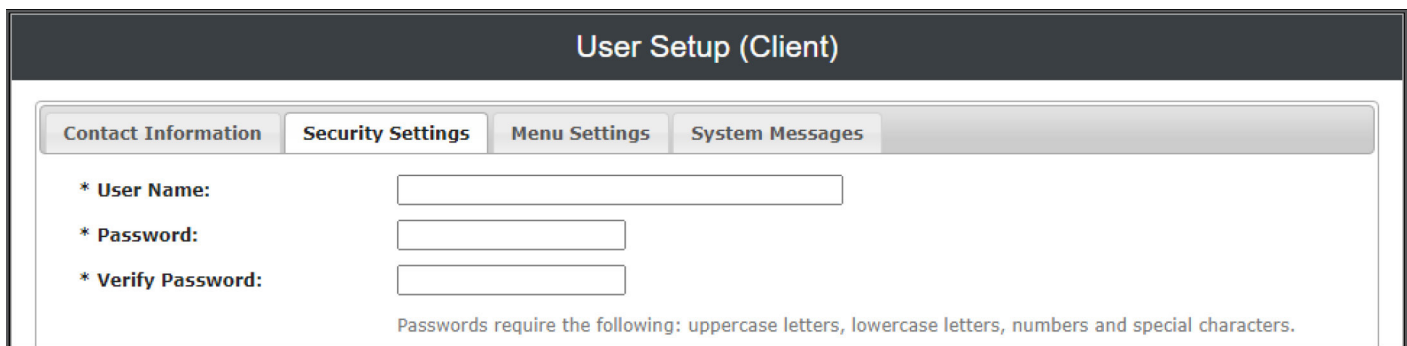
   • **Text Messages Start Time:** The time of day the system will start sending text messages.

   • **Text Messages End Time:** The time of day the system will stop sending text messages.

Archive User: Determines if the User is still active in the system. If checked, the User is no longer active and will be unable to log in to the Positive Pay system.

NOTE: This will not affect the ability of the User to log into Cash Management.

Do not click on Submit until you have completed setup for all four tabs.

Security Settings:

User Setup (Client)
Contact Information   **Security Settings**   Menu Settings   System Messages
* User Name:
* Password:
* Verify Password:
Passwords require the following: uppercase letters, lowercase letters, numbers and special characters.

1. User Name: Enter in the login name for the User.

   a. You will use your Cash User Setting – User Name as defined in the Cash Management Online Banking system.

   b. To locate your Cash User name in your Online Banking, click the *Cash Manager Tab*, then *Users, CM User List*.

   c. Locate the User you would like to set up for Positive Pay access, and click on **Default Settings** under the drop down. You will see your User name listed right above your permissions.

   d. In some cases the User ID will be just a first name or something similar, in this case you will want to add numbers to the end of the User ID to ensure the ID is unique and does not match another established User ID. If you do input an existing User ID, you will receive an error message that the "User Already Exists".
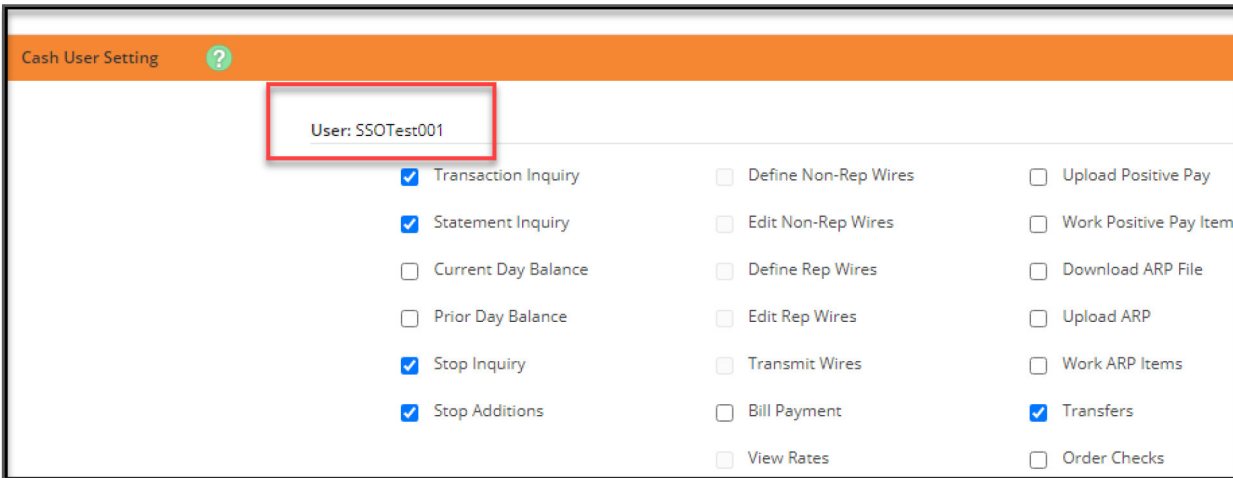
2. **Password / Verify Password:** Enter the login password for the User.

Account Access
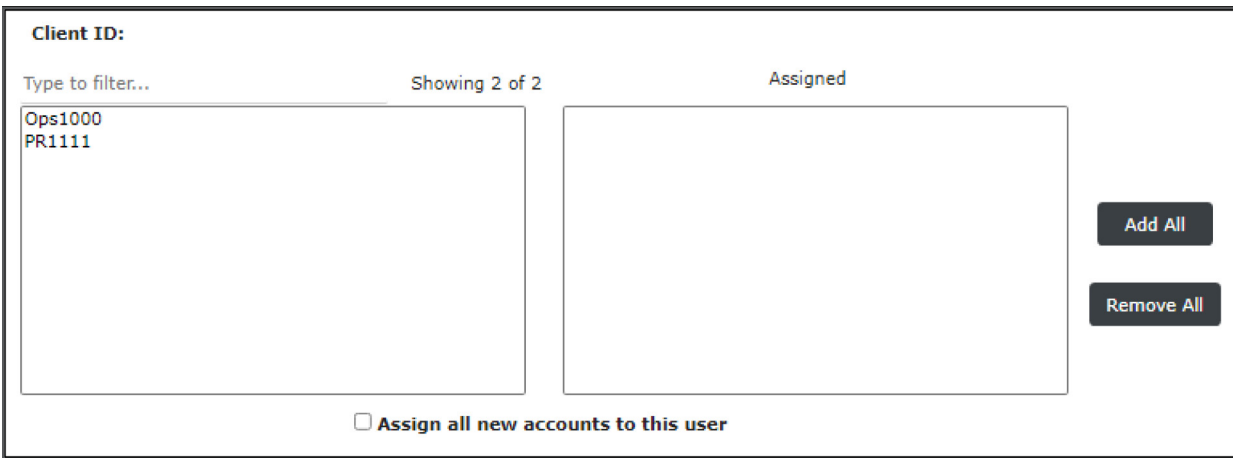
The **Client/Account ID** is an important section, where you will choose which accounts you want the User to have access to. All accounts included on the Positive Pay service request will be displayed in the *Available* column on the left.

1. Assign the accounts you are authorizing the User to access.

   a. To enable the User to access an account, move the account to the *Assigned* column by either clicking on the Client/Account ID or you can move all accounts by selecting ***Add All***.

   b. **Assign all new accounts to this User:** If this box is checked, this User is automatically granted access to any new accounts added to the system for your company(s). This includes all Affiliates accessing the system under the same Cash Management ID.

ACH Reports Access

ACH Reports: The ACH Reports section lists the ACH reporting files that were requested by your company in the Positive Pay Service Request.

1. Assign the User the ACH Reports you are authorizing them to access.

   a. To enable a User to view/download a report, move the report to the *Assigned* column by either clicking on the Client/Account ID or you can move all reports by selecting **Add All**.

   b. **Assign all new ACH reports to this User:** If this box is checked, this User is automatically granted access to any new ACH reports added to the system for your company(s). This includes all Affiliates accessing the system under the same Cash Management ID.

   c. To notify the User each time a new report is available, check the box labeled "ACH Reporting System New File Notification" in the Email Types section of the System Messages tab.

Removing Access to an Account or ACH Report: You can remove User access to accounts and reports by clicking on the Client/Account ID or Report Name or by selecting **Remove All.**

NOTE: If you are removing access to specific accounts and/or ACH reports, you will want to make sure the "Assign all new accounts and/or ACH Reports to this User" is not selected going forward.

Transaction Data User Rights

1. Check the box next to the system action you are authorizing the User to perform.

    a. Select **Allow User to add/edit transactions** if the User is authorized to add/edit transactions, such as voiding checks and adding issued checks. This does not apply to Paid Transactions.

    b. Select **Allow User to delete transactions** if the User is authorized to delete transactions from the system. Transactions can be deleted by clicking on the delete button while viewing transaction details. This does not apply to Paid Transactions.

    c. Select **Allow User to download issued check files** if the User is authorized to download issued check files from the Issued Check File Processing Log screen.

2. Choose from the **Check Exception Type** and **ACH Exception Type** dropdowns what level of permission this User will have in regards to viewing and decisioning exception items in the Quick Exception Processing menu.

Setup User Rights
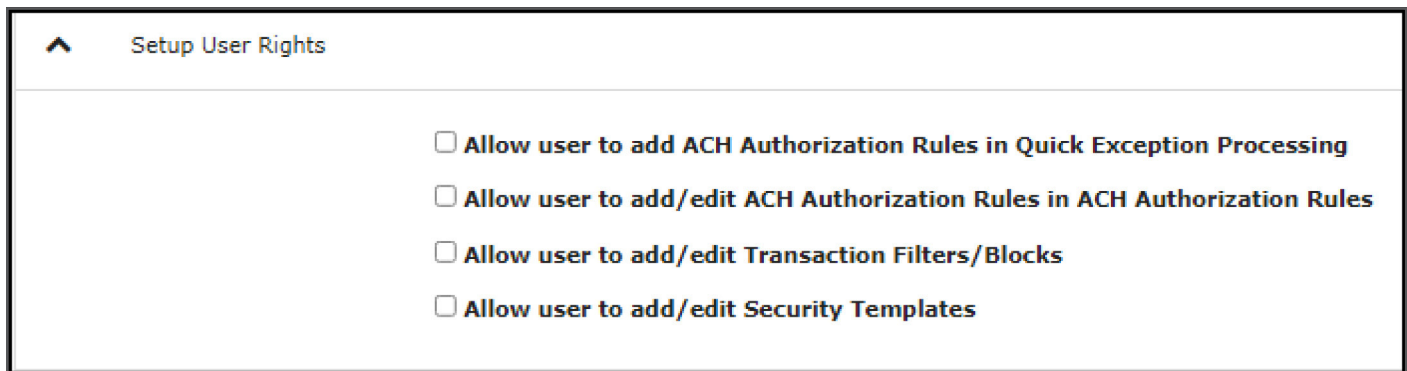
1. Check the box next to the system action you are authorizing the User to perform.

    a. Select **Allow User to add ACH Authorization Rules in Quick Exception Processing** if the User is authorized to add an ACH authorization rule in the Quick Exception Processing screen when decisioning an ACH authorization exception (See Quick Exception Processing).

    b. Select **Allow User to add/edit ACH Authorization Rules in ACH Authorization Rules** if the User is authorized to add an ACH authorization rule directly into the ACH Authorization Rules setup (See ACH Authorization Rules), and edit or delete existing ACH Authorization rules that were manually created through the ACH Authorization Rules menu.

    c. Select **Allow User to add/edit Security Templates** if the User is authorized to create new Security Templates or edit existing templates.

      i. A Security Template consists of a list of menu options that are available to all Users assigned to the template.

      ii. A separate Security Template must be defined for each unique set of menu options assigned to a User or group of Users.

      iii. Your company was assigned a default Security Template based upon the Positive Pay services requested. Only the menu options available in your default Security Template will be available when creating a new template. Templates will be defined on the Menu Settings tab.

Menu Settings:

User Security Template: This is where you will see the default Security Template assigned to your company, based upon the services you chose at the time of your service request, or create a new Security Template.

Click on the dropdown to view all menu options available for your default Security Template. If you want the User to have access to all menus within the default template, you can simply select the default Security Template.

If there are menus on your default template you do not want to assign to your User, you can create a "modified" Security Template by selecting **Create New Template** from the dropdown.

1. Create a name for your new Security Template.

2. Select or deselect the menu options you are authorizing for the new Security Template.

3. Assign the new template to your User or group of Users.

NOTE: Create New Template: If the User was granted access to this permission under the *"Setup User Rights"*, as discussed above, this is where they would be able to create or modify an existing template.

NOTE: If you are not granting access to manage other users within the Positive Pay system, you will want to create a new Security Template and remove the selection for the *Client Setup – User Setup (Client)*, the *General Items – Reset User (Client)*, and at your discretion, the *Transaction Audit Log (Audit Reports)* menus.

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User Setup (Client)

| Contact Information | Security Settings | **Menu Settings** | System Messages |

User Security Template: * Create new template *

Template Name:

Menu options this user can access

- ☑ Exception Processing - Quick Exception Processing
- ☑ Transaction Processing - Submit Issued Check File
- ☑ Transaction Processing - Add New Issued Check
- ☑ Transaction Processing - Void a Check
- ☑ Transaction Processing - Check Search
- ☑ Transaction Processing - ACH Transaction Search
- ☑ Transaction Processing - Reverse Positive Pay Extract
- ☑ Transaction Processing - ACH Reporting Files
- ☑ Transaction Reports - Daily Checks Issued Summary
- ☑ Transaction Reports - Stops and Voids
- ☑ Transaction Reports - Exception Items
- ☑ Transaction Reports - Stale Dated Checks
- ☑ Transaction Reports - Account Reconciliation Summary
- ☑ Transaction Reports - Check Reconciliation Summary
- ☑ Audit Reports - Transaction Audit Log
- ☑ System Reports - ACH Authorization Rules
- ☑ System Reports - Issued Check Processing Log
- ☑ General Items - User Setup (Client)

Submit

System Messages:

User Setup (Client)

| Contact Information | Security Settings | Menu Settings | **System Messages** |

User Notification Template: Select

Message	Email
CLIENT - Exception notification	☐
CLIENT - Filtered / blocked transaction notification	☐
CLIENT - Unauthorized ACH transaction notification	☐
CLIENT - Issued file processing status	☐

Submit

1. Select the **User Notification Template** dropdown to choose if the User will receive email or text notifications, receive both email and text notifications, or opt this User out of receiving notifications by selecting **None**.

2. If receiving notifications, check the various emails and/or text notification types that this User is authorized to receive.

    a. If Text is selected, the customer will need a Mobile Number on the Contact Information tab.

    b. You will also want to confirm the *Do Not Send Text Message*s and *Exclude from Email* boxes from the Contact Information tab were not selected.

3. With this final tab completed, you can select **Submit** at the bottom to create your new User.

User Management

User Status

When looking at your list of Users, the User Status will default to **Active** Users only. By clicking on the **User Status** dropdown you can select to see **All Users** regardless of their status, or you can choose to see only Users that are in a **Locked** or **Archived** status.

Locked Status: Users with this status are locked out of the Positive Pay system. User are automatically placed in a Locked Status if they exceed the number of failed password attempts, or this box is checked by the Administrator.

To Unlock a User:

1. Click on **Edit.**

2. Click on the *Security Setting* tab, and uncheck the **User Locked** box at the bottom of the screen.

3. Click on **Submit**.

   NOTE: You will only want to use this option if the User knows their existing password.

Archived Status: Users with this status will no longer have access to the Positive Pay System.

To Archive a User:
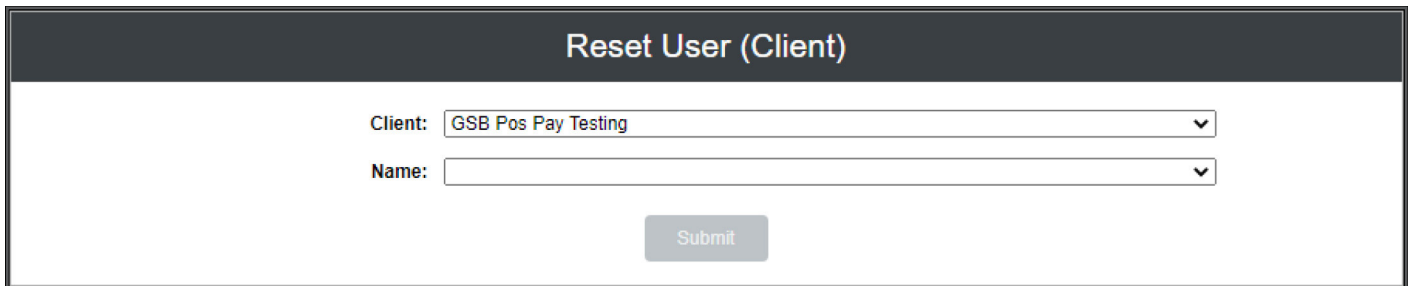
1. Click on **Edit**.

2. Check the **Archive User** box located at the bottom of the Contact Information tab (this box is at the bottom of every tab).

3. Click on **Submit**.

   NOTE: If the User was archived in error, you can uncheck the Archive User box, to re-establish access.
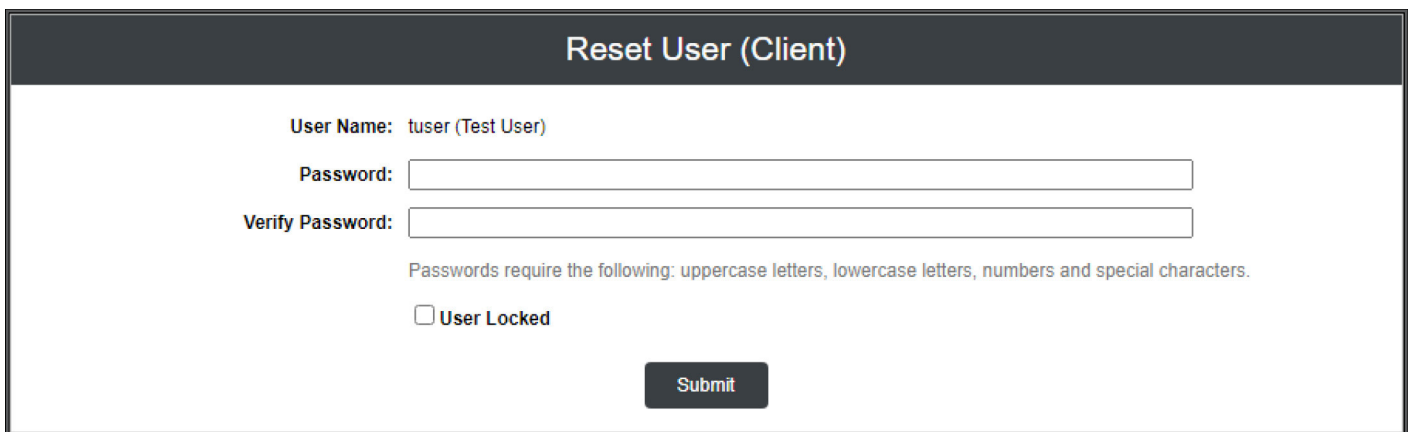
Reset User (Client)

The Reset User (Client) screen is used to reset the password for your User. This method can also be used to unlock a User.

Since the system is designed to require input of a password on the first time login only, that should be the only time the Reset User option is needed.

<div>

Reset User (Client)

Client: [GSB Pos Pay Testing ▾]

Name: [▾]

[Submit]

</div>

1. Under **Client**, select the applicable company name from the drop down list.

2. Click on the **Name** drop down to locate and select the User to reset.

3. Click on **Submit**.

<div>

Reset User (Client)

User Name: tuser (Test User)

Password: [   ]

Verify Password: [   ]

Passwords require the following: uppercase letters, lowercase letters, numbers and special characters.

☐ User Locked

[Submit]

</div>

4. Enter in the new **Password / Verify Password** for the user.

5. If the **User Locked** is checked, click on the box to unlock the User.

Add an Additional User

If you need to add an additional User, and all permissions are the same as an existing user, you can **Copy** certain fields to the new User.

1. Locate the existing User you wish to copy, and select **Copy**.

2. Complete the information on the Contact Information tab.

3. Fill in the User Name and Password section on the Security tab.

4. Verify the "copied" information on the Account and ACH Report access, Security Template and System Messages, to confirm they are your intended settings.

User Login

User Name / Password: User name and password are defined in the User Setup screen. Security access privileges are assigned to each user. Refer to the User Setup section of this guide for instructions.

User Access: Users will access the Positive Pay features via their Cash Management login. Once you are logged into your Cash Management, click on the Positive Pay tab.

First Time Login: The first time a User clicks on the Positive Pay tab they will be directed to our Third-Party login page to enter their login credentials. The credentials must match exactly what was setup in the User Security Settings.

- The system automatically requires all new users to change their password on the first login.

- The password definition rules:
    – Minimum 8 Characters
    – Minimum 1 Uppercase Character
    – Minimum 1 Lowercase Character
    – Minimum 1 Number
    – Minimum 1 Special Character

- The system automatically prompts users to change their passwords every 90 days.

- 3 Failed Login attempts will place the User in a Locked Status.

After the User has updated their password they will be re-directed to the Positive Pay system.

Any logins after the "First Time Login", will be a Single-Sign-on (SSO) connection, meaning once you click on the Positive Pay tab within your Cash Management, you will be directed into the Positive Pay system automatically – without entering login credentials.

Transaction Audit Log

The **Transaction Audit Log** displays all maintenance changes for check and ACH transactions. This includes changes made by both your company User and the bank, as well as changes made by the system. Access to the **Transaction Audit Log** can be located under the **Audit Reports** menu.

Transaction Audit Log

Client:	Demonstration Company
Client ID:	All Client IDs

	Start	**End**
Input Date:	07/19/2021	07/19/2021

Transaction Type:	Check Transactions ▼
Check Number:	
ACH Description:	
User:	<All Users> ▼
Maximum # of Records:	500 ▼

Produce Report

Note: Transaction history is retained within the system for 90 days after an item has paid.

1. Select one or more accounts by clicking in the **Client/Account ID:** field.

2. Select a **date range** and the **type of transactions** you wish to search for, ACH or Check transactions.

3. Optional Fields:

   • **Check Number:** If you selected Check Transaction type, you can choose to search for a specific check number.

   • **ACH Description:** If you selected ACH Transaction type, you can choose to search for a specific ACH Description to search for that specific transaction.

   • **User:** You can enter the name of a User to search only actions that were performed by that specific User, otherwise it default to all Users.

   • **Maximum # of Records:** The last option is the maximum number of results that will be displayed, which defaults to 500.

4. Select **Produce Report**, the search results will display.

Client: GSB Pos Pay Testing	Account ID: NT Test 1	ACH Info: PPD / 1234567890 / DR	Amount: $1.00
SYSTEM SET DEFAULT DECISION		Date: 07/12/2021 12:15 PM	User Changed: SYSTEM
Field Name		Old Value	New Value
Decision Name			Pay
Last Updated User			SYSTEM
LastUpdatedDate		0	Jul 12 2021 12:15PM

Client: GSB Pos Pay Testing	Account ID: NT Test 1	ACH Info: PPD / 1234567890 / DR	Amount: $3.00
SYSTEM SET DEFAULT DECISION		Date: 07/12/2021 12:15 PM	User Changed: SYSTEM
Field Name		Old Value	New Value
Decision Name			Pay
Last Updated User			SYSTEM
LastUpdatedDate		0	Jul 12 2021 12:15PM

The results will show each transaction that was entered into the system, (information in black) and any changes (Old Value and the New Value) for that transaction (information in white).

You will also see the name of the User that initiated or changed the specific transaction. If the User is showing SYSTEM that means the change was automated by the system.

The top of the page offers the option to change the date range or to download the results as an Excel file or to print. If you do change the date range, you will need to click the Refresh button for that change to take effect.

| 07/01/2021 | - | 07/16/2021 | Refresh |