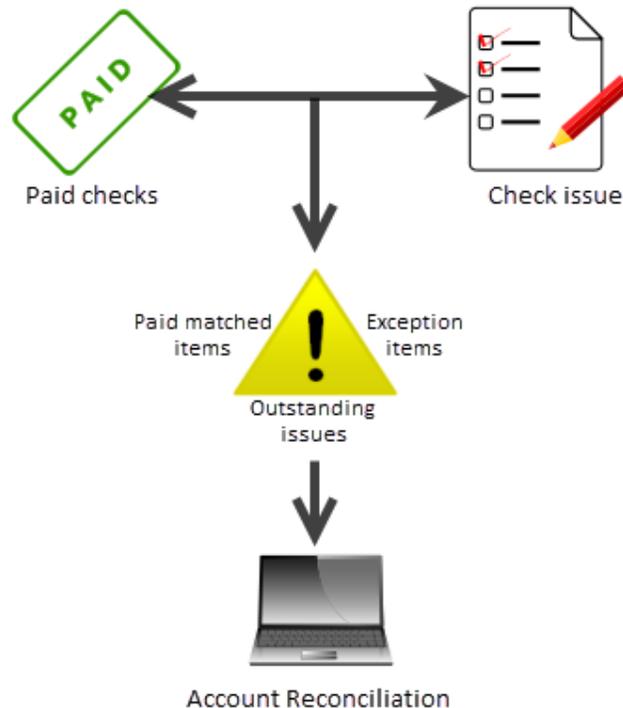


Bank of Hawai'i
Positive Pay and Accounts Reconciliation Conversion:

ACCOUNT RECONCILIATION REFERENCE GUIDE

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.

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

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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	<p>Provides all paid items that created exceptions. The exceptions are grouped by the following types:</p> <ul style="list-style-type: none"> • 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.
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.

Viewing Scheduled Full Account Reconciliation Statements

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

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Account Reconciliation Statement Page Sample

Account Reconciliation Statement		Print this page	
<small>Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.</small> View details			
Date:	5/26/2015 11:28 AM (ET)		
Account:	CHECKING - Account Recon		
Statement date range:	5/6/2015 to 5/12/2015		
Statement created date:	05/13/2015 09:00 AM (ET)		
Account Balance Summary Download as: CSV file Go			
Date range:	5/6/2015 to 5/12/2015		
Beginning Balance:	\$25,213.99		
Credits			
Deposits:	0 items	\$0.00	
Other Credits:	2 items	\$240.00	
Total Credits:	2 items	\$240.00	
Debits			
Check Debits:	3 items	\$150.00	
Other Debits:	1 item	\$50.00	
Total Debits:	4 items	\$200.00	
Ending Balance:	\$25,253.99		
Outstanding Issues:			
Outstanding:	2 items	\$145.00	
Future Dated:	0 items	\$0.00	
Void:	1 item	\$100.00	
Stale:	1 item	\$25.00	
Active Stops:	1 item	\$100.00	
Exception Items			
Unforward Paid			
Total reported amount:	\$150.00		
Total reported items:	3		
Exception Items			
Unforward Paid			
Total reported amount:	\$150.00		
Total reported items:	3		
Check Number	Posted Date	Posted Amount	Issued Amount
	05/11/2015	\$50.00	\$50.00
	05/11/2015	\$50.00	\$50.00
	ACH 05/11/2015	\$50.00	\$50.00
Statement Of Activity			
Credits			
Total reported amount:	\$240.00		
Total reported items:	2		
Posted Date	Posted Amount	Description	
05/12/2015	\$50.00	MISS CREDIT 399	
05/11/2015	\$190.00	PREAUTHORIZED ACH CREDIT 166	
Debits			
Total reported amount of all debits:	(\$200.00)		
Total reported items:	4		
Check debits			
Total reported amount:	(\$150.00)		
Total reported items:	3		
Check Number	Posted Date	Posted Amount	Description
	05/11/2015	(\$50.00)	BAI CODE 475 CHECK PAID
	05/11/2015	(\$50.00)	BAI CODE 475 CHECK PAID
	05/11/2015	(\$50.00)	ACH Converted Check
Non-check debits			
Total reported amount:	(\$50.00)		
Total reported items:	1		
Posted Date	Posted Amount	Description	
05/11/2015	(\$50.00)	ACH Converted Check	
Matched Issues			
Total reported amount:	\$50.00		
Total reported items:	1		
Check Number	Issued Date	Posted Date	Posted Amount
	05/11/2015	05/11/2015	\$50.00
Outstanding Issue Items			
Total reported amount for all issues:			
Total reported amount:	\$170.00		
Total reported items:	5		
Outstanding Issues			
Total reported amount:	\$145.00		
Total reported items:	2		
Check Number	Issued Date	Check Number	Issued Amount
	03/15/2014		\$100.00
	01/29/2014		\$45.00
Future Dated			
Total reported amount:	\$0.00		
Total reported items:	0		
No items to display			
Void			
Total reported amount:	\$100.00		
Total reported items:	1		
Check Number	Issued Date	Issued Amount	
	05/06/2012	\$100.00	
Stale			
Total reported amount:	\$25.00		
Total reported items:	1		
Check Number	Issued Date	Issued Amount	
	01/01/2013	\$25.00	
Active Stops			
Total reported amount:	\$100.00		
Total reported items:	1		
Check Number	Issued Date	Issued Amount	
	05/21/2012	\$100.00	
Previously Cycled Issues			
Total reported amount:	\$0.00		
Total reported items:	0		

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.

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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.

Searching Activity - Full Account Reconciliation

1. Click **Account Services > Full Account Reconciliation > Activity - Reconciliation**.
2. Select an **Output to** option:
 - Screen
 - CSV
 - PDF
3. Select one or more **Accounts** options.
4. Select a **Date range** option:
 - Specific date
 - From/To
 - Previous business day
5. Select an **Include** option:
 - Statement of activity
 - Outstanding issues: Outstanding items, Future dated items, Voided items, Stale items, and/or Active stop pay items
 - Correction items

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- Paid checks

6. Click **Generate report**.

Outstanding Items Page Sample

Outstanding Items [Print this page](#)

[New search](#)

Report created: 7/14/2014 4:19 PM (ET)
 Account: ██████████ - CHECKING - Main Account
 Date range: All dates
 Total reported amount: \$985.00
 Total reported items: 13

Download as: CSV file

Active Stops
 Total reported amount: \$985.00
 Total reported items: 13

Check Number	Issued Amount	Status
██████	\$100.00	Stopped
Subtotal for 1-5000: 5 items for \$500.00		
██████	\$5.00	Stopped
██████	\$100.00	Stopped
██████	\$100.00	Stopped
██████	\$100.00	Stopped
██████	\$25.00	Stopped
██████	\$50.00	Stopped
██████	\$5.00	Stopped
██████	\$100.00	Stopped

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