

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

POSITIVE PAY AND ACCOUNTS RECONCILIATION USER GUIDE

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ACCOUNT RECONCILIATION AND POSITIVE PAY

Bank of Hawai'i's Account Reconciliation and Positive Pay Services are an online banking solution that provides companies with additional reconciliation and check fraud protection.

Account Reconciliation allows for account monitoring and balancing.

Positive Pay matches check issue information submitted to BOH with information presented for payment on posted transactions. In the event of a mismatch, exceptions are generated so companies can review and make decisions on them.

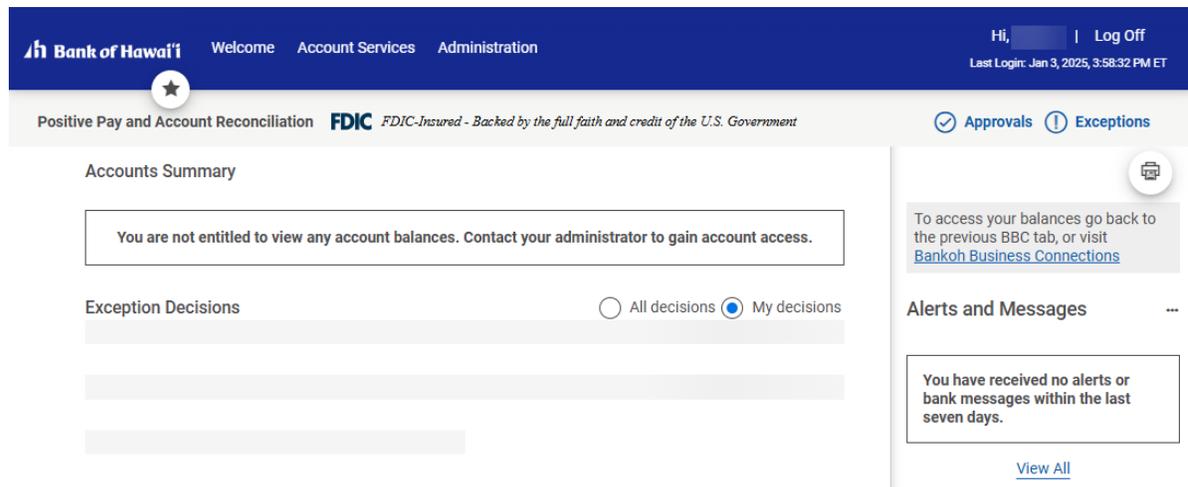
COMPANY USER SIGN ON THROUGH SINGLE SIGN ON (SSO)

About Sign On

Account Reconciliation and Positive Pay will be accessed through a Single Sign On (SSO) from Bankoh Business Connections (BBC). Companies and users entitled to the Positive Pay entitlement in BBC will see a Positive Pay link in their menu bar that initiates a SSO to the Account Reconciliation and Positive Pay service.



After clicking on the Positive Pay link, a new browser tab will open that will bring you to the Positive Pay and Account Reconciliation service.



Please note that this service is only used for Positive Pay and Account Reconciliation and is not used for real time balance reporting or money movement. Navigate back to BBC for non-Positive Pay and Account Reconciliation Services.

COMPANY USER LOGIN CREDENTIALS

Company User ID Requirements

- Must exactly match the User ID from BBC. This requirement is to ensure the SSO between BBC and Positive Pay and Account Recon is in sync.
- Should be at least four characters in length but no more than 26.
- Should include a combination of two of the following types of characters (special characters not allowed):
 - **Letters:** A through Z, upper and/or lower-case. User IDs are not case sensitive.
 - **Numbers:** 0 through 9.
- Cannot be the same ID assigned to another user in the same company.

Note: Spaces and special characters are not supported.

WELCOME

About the Welcome Page

The **we1come** page appears upon a company user's successful sign on and provides an at-a-glance view of important information.

There are two types of **we1come** pages: Welcome and Dashboard.

Welcome Page Components

Item Number	Item Description
1	Welcome message: User first and last name with last login date and time.
2	Message Center: Links to view mail and alert messages and send secure mail.
3	Bulletins: Short messages posted by the financial organization.
4	Account Balances: Not Applicable. Navigate back to BBC to view your account balances.

Item Number	Item Description
5	Favorites: Links to frequently used functions or pages.

Welcome Page Sample

The screenshot shows the Bank of Hawaii website interface. At the top, there is a navigation bar with 'Bank of Hawaii', 'Welcome', 'Account Services', and 'Administration'. A user is logged in, indicated by 'Hi, [Name]' and 'Log Off'. A 'Last Login' timestamp is shown as 'Jan 3, 2025, 3:58:32 PM ET'. Below the navigation bar, there are links for 'Approvals' and 'Exceptions'. The main content area is titled 'Accounts Summary' and contains a message box with a star icon and a red circle containing the number 4, stating: 'You are not entitled to view any account balances. Contact your administrator to gain account access.' Below this is a section for 'Exception Decisions' with radio buttons for 'All decisions' and 'My decisions'. On the right side, there is an 'Alerts and Messages' section with a red circle containing the number 2, stating: 'You have received no alerts or bank messages within the last seven days.' Below this is a 'View All' link with a red circle containing the number 3. At the top left of the main content area, there is a star icon and a red circle containing the number 5.

COMMUNICATIONS

About Mail and Alerts

Customers should contact Bank of Hawai'i Cash Management Servicing directly at cmsrequest@boh.com or by phone at 808-694-8021 or toll free at 844-232-0118. Do not use the Contact Us through the Positive Pay and Account Reconciliation application.

Downloading Forms and Documents

- 1 Click **Administration > Communications > Forms and Documents**
- 2 Click the checkbox next to the **Document Name** column for the document you want to download.

Communications

Mail and Alerts

Sent Mail

Forms and Documents

Manage Alerts

Contact Us

Download Documents

<input type="checkbox"/>	Document Name	Description
<input type="checkbox"/>	Test CSV File	Testing CSV File Description
<input type="checkbox"/>	Test Word Document	Test Word Document Description
<input type="checkbox"/>	Test XLSX File	Testing XLSX File Description
<input type="checkbox"/>	Testing PDF Document	Testing PDF Document Description
<input type="checkbox"/>	Testing TXT Document	Testing TXT Document Description

ALERTS

About Alerts

Alerts are messages that inform company users that a specific event has taken place.

Alert messages are displayed in Positive Pay and Account Reconciliation for 90 days, after which they are archived for three years. Alerts are not automatically deleted.

Alerts are delivered in Positive Pay and Account Reconciliation optionally through e-mail and SMS text. Alerts are always sent to company users in their Positive Pay and Account Reconciliation mailbox. Company users can also have alerts delivered to their primary and/or secondary e-mail address and/or mobile telephone number (if applicable).

There are many alerts available to help companies reduce the risk of fraud stay on top of account, transaction, and user activity. The combination of user roles, services, and account entitlements determine the alerts available to company users. Messages are delivered throughout the day depending on the topic and when the information is available. Mandatory alerts notify company users of important events and cannot be turned off. Mandatory alerts appear with a check mark and cannot be deleted.

The Manage Alerts page provides a central area for company users to manage their alert subscriptions. It includes three main categories of alerts: Account Alerts, Non-account Alerts, and Custom Alerts.

Account Alerts are divided into the following subcategories:

- Account Reconciliation & Positive Pay
- Stop Payment

Non-account alerts are not sub-categorized. Custom alerts are notifications that company users define and are ideal for setting up reminders for something such as payroll.

Reading Received Alert Messages

1. Click **Administration > Communications > Mail and Alerts**.
2. Click the link in the **Subject** column for alert you want to view.

User Profile Activity Alert Page Sample

The screenshot shows a web interface titled 'Communications'. At the top, there are five tabs: 'Mail and Alerts' (which is selected and underlined), 'Sent Mail', 'Forms and Documents', 'Manage Alerts', and 'Contact Us'. Below the tabs, there is a breadcrumb trail starting with a '< Back' button, followed by 'Positive Pay Exception Reminder Alert'. Underneath, there is an 'Alert Information' section with a close icon (⊗). The alert details are as follows:

Alert Type:	Positive Pay Exception Reminder
Account:	[Redacted] - CM Test Account 1
UserID:	[Redacted]
Date Triggered:	01/03/2025 01:20:00 PM (ET)

Below the alert details, there is a paragraph of text: 'This is a reminder that there are Positive Pay Exception Items for account *3782 that have not been decided. Click on the Positive Pay Exception Manager link online to make a determination on the items. For more information, contact Customer Support.'

Subscribing to Account and Non-account Alerts

1. Click **Administration > Communications > Manage alerts**.
2. Click the **Account, Non-account, or Multiple Accounts** tab.
3. For account alerts, first select an account from the drop down.
4. Click the + icon beside the alert subscriptions you want to add. The section expands, showing the alert description and delivery options.
5. If applicable, enter alert criteria.
6. Click the check box associated with each **Send To** option to which you want the alert sent. The **Send To** column does not appear if an e-mail or mobile telephone (if applicable) is not defined.
7. Click **Add** below the alert subscriptions you want to add.

Manage Alerts Page Sample

Manage Alerts

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

Account Non-Account Multiple Accounts Custom

Account
CM Test Account 1 -

Active

Account Reconciliation & Positive Pay Alerts

Account Stale Date	Send To:	 
	<input type="text"/>	
Check Issue Approval Pending	Send To:	 
	<input type="text"/>	
Positive Pay	Send To:	 
	<input type="text"/>	

Subscribing to Custom Alerts

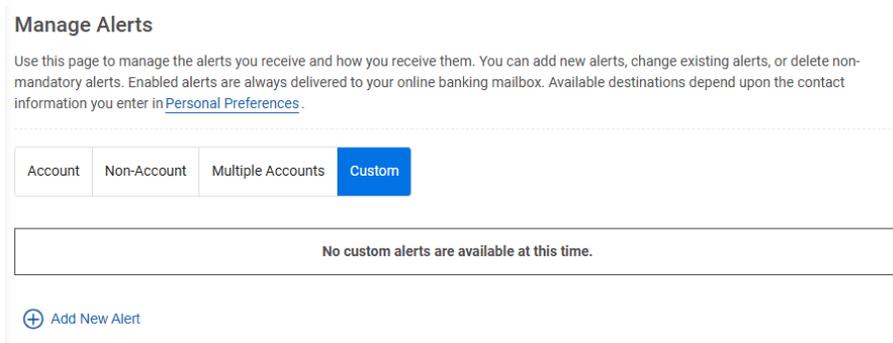
1. Click **Administration > Communications > Manage alerts**.
2. Click the **Custom** tab.
3. Click the **Add new alert** link.
4. In the **Subject** field, type the subject. Up to 120 alphanumeric characters.
5. In the **Alert message** field, type the message you want to include.
6. Select one or more **Send to** options.
7. Select a **Frequency**:

One time	Sends the alert once on a date in the future.
Weekly	Sends the alert on the same day each week. The date provided in the Next send on field determines the day on which the alert is sent.
Every other week	Sends the alert on the same day every other week. The date provided in the Next send on field determines the day on which the alert is sent.
Twice a month - the 15th and last day of the month	Sends the alert on the 15th and last day of the month.
Monthly	Sends the alert on the same date every month. The date provided in the Next send on field determines the day on which the alert is sent.

Monthly - last day of the month	Sends the alert on the last day of each month.
Every three months	Sends the alert on the same day every three months. The date provided in the Next send on field determines the day on which the alert is sent.
Every three months - last day of the month	Sends the alert on the last day of the month, every three months.
Every six months	Sends the alert on same day every six months. The date provided in the Next send on field determines the day on which the alert is sent.
Every six months - last day of the month	Sends the alert on the last day of the month, every six months.
Yearly	Sends the alert on the same date every year. The date provided in the Next send on field determines the day on which the alert is sent.
Custom	Sends the alert on unique Send on dates. At least one date is required but up to 25 custom dates can be scheduled at one time.

8. If applicable, in the **Next send on** field, type the date on which the alert should be sent or click the icon and select a date.
9. If applicable, select an **End on** option:
 - Continue indefinitely
 - Continue until this date
 - Continue for this many occurrences. Specify when you want to stop receiving the alert based on the number of times it is delivered.
10. Click **Add Alert**.

Manage Alerts Page Sample



Changing Alert Subscriptions

- 1 Click **Administration > Communications > Manage alerts**.

- 2 Click the **Account Alerts**, **Non-account Alerts**, **Multiple Accounts** or **Custom Alerts** tab.
- 3 For account alerts, select an account from the drop down.
- 4 Click the **Edit** icon beside the alert subscription you want to change.
- 5 If applicable, change the alert criteria and change the **Send to** options as needed.
- 6 Click **Save alert**.

Manage Alerts Page Sample

The screenshot displays the 'Manage Alerts' interface. At the top, there are four tabs: 'Account' (selected), 'Non-Account', 'Multiple Accounts', and 'Custom'. Below the tabs is a dropdown menu labeled 'Account' with the selected item 'CM Test Account 1'. The main content area shows the alert status as 'Active' for 'Account Reconciliation & Positive Pay Alerts'. Underneath, the 'Account Stale Date' alert is detailed, including a description: 'Notifies you when the stale date setting for an account is changed.' and 'Send To' options with a checked 'Email' checkbox and an unchecked 'Email' checkbox. At the bottom, there are 'Save' and 'Cancel' buttons.

Deleting Alert Subscriptions

1. Click **Administration > Communications > Manage alerts**.
2. Click the **Account Alerts**, **Non-account Alerts**, **Multiple Accounts** or **Custom Alerts** tab.
3. For account alerts, select an account from the drop down.
4. Click the **Delete icon** link beside the alert subscription you want to stop receiving.
 - 4.1 For custom alerts, a **Delete Custom Alert** page appears after the **Delete** link is clicked. Review the alert as needed and then click **Delete alert**.

Manage Alerts Page Sample

Manage Alerts

Use this page to manage the alerts you receive and how you receive them. You can add new alerts, change existing alerts, or delete non-mandatory alerts. Enabled alerts are always delivered to your online banking mailbox. Available destinations depend upon the contact information you enter in [Personal Preferences](#).

If you choose to receive text message alerts, you are agreeing to the [Text Message Terms and Conditions](#) and our posted [Privacy Policy](#). Messages and Data Rates May Apply, see your Carrier for details. The frequency of text messages will depend on the alerts you choose. You can change your alert selections at any time. Messages can be discontinued by removing your mobile phone number, changing your alert selections, or by sending **STOP** as a reply to an alert message or directly to 20736.

For additional assistance, type **HELP** in response to a message from 20736 or send an email to sms_support@bank.com. You can also contact us in Secure email using the Contact us Link on this site.

Account Alerts
Non-account Alerts
Custom Alerts

Alert	Send To	
<input checked="" type="checkbox"/> New Balance Account	eunice.user@sample.com	Change
<input checked="" type="checkbox"/> E-mail Address Changed Notifies you when your e-mail address is changed.	<input checked="" type="checkbox"/> eunice.user@sample.com <input checked="" type="checkbox"/> (000) 111-2222 (text message)	<input type="button" value="Save alert"/> <input type="button" value="Do not save alert"/>
This alert is mandatory and cannot be deleted.		
<input checked="" type="checkbox"/> Telephone Number Changed	eunice.user@sample.com	Change
<input checked="" type="checkbox"/> User Telephone Number Changed	eunice.user@sample.com	Change
<input checked="" type="checkbox"/> Password Changed	eunice.user@sample.com	Change
<input checked="" type="checkbox"/> User Profile Approval Pending	eunice.user@sample.com	Change
<input checked="" type="checkbox"/> User Profile Activity	eunice.user@sample.com	Change
<input checked="" type="checkbox"/> Updated User Entitlements	eunice.user@sample.com	Change
<input checked="" type="checkbox"/> Account Closure	eunice.user@sample.com	Change

Account Alerts

Account Reconciliation & Positive Pay Alerts

Account Reconciliation Alert

Notifies company users when the Account Reconciliation Statement Report is generated.

The Account Reconciliation alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Full Account Recon	N/A	Checking	Allow Entry

Account Reconciliation Statement Report Delay Alert

Notifies company users when the Account Reconciliation Statement Report is delayed.

The Account Reconciliation Statement Report Delay alert is mandatory.

Requirements

Service	Role	Account Type	Account Entitlement
Full Account Recon	N/A	Checking	Allow Entry

Account Stale Date Alert

Notifies company users when the stale date setting for an account is changed.

The Account Stale Date alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Full Account Recon	Administration	Checking	Allow Entry
Positive Pay	Administration	Checking	Entitled Account

Check Issue Approval Pending Alert

Notifies company users when a check issue requires approval.

The Check Issue Approval Pending alert is optional.

Note: Company users receive this alert even if they have already provided an approval.

Requirements

Service	Role	Account Type	Account Entitlement
Positive Pay and Positive Pay Issue Maintenance	Approval	Checking	Entitled Account (for Positive Pay) and Allow Approve (for Positive Pay Issue Maintenance)
Full Account Recon	Approval	Checking	Allow Approve

Positive Pay Alert

Notifies company users when an exception item requires their attention.

The Positive Pay alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Positive Pay	N/A	Checking	Entitled Account

Positive Pay Exception Reminder Alert

Notifies company users an hour before the close of their exception decision window that there are exception items without decisions.

The Positive Pay Exception Reminder alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Positive Pay	N/A	Checking	Entitled Account

Reverse Positive Pay Alert

Notifies company users when an exception item requires their attention.

The Reverse Positive Pay alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Reverse Positive Pay	N/A	Checking	Allow View

Reverse Positive Pay Exception Reminder Alert

Notifies company users an hour before the close of their exception decision window that there are exception items without decisions.

The Reverse Positive Pay Exception Reminder alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Reverse Positive Pay	N/A	Checking	Allow View

Non-account Alerts

Account Closure Alert

Notifies company users when a checking or savings account is unavailable for use.

The Account Closure alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
N/A	Administration	N/A	N/A

Company Stale Date Alert

Notifies company users when their company's stale date setting is changed.

The Company Stale Date alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Positive Pay or Full Account Recon	Administration	N/A	N/A

Decision File Approval Pending Alert

Notifies company users when a decision file requires approval.

The Decision File Approval Pending alert is optional.

Note: Company users receive this alert even if they have already provided an approval.

Requirements

Service	Role	Account Type	Account Entitlement
Positive Pay or Reverse Positive Pay	Approval	N/A	N/A

Decision File Import Completed with Errors Alert

Notifies company users when a decision file is imported with errors.

The Decision File Import Completed with Errors alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Positive Pay or Reverse Positive Pay	N/A	N/A	N/A

Decision File Import Failed Alert

Notifies company users when a decision file fails to import because the format is incorrect.

The Decision File Import Failed alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Positive Pay	N/A	N/A	N/A

E-mail Address Changed Alert

Notifies company users when their e-mail address is changed.

The E-mail Address Changed alert is mandatory.

Requirements

Service	Role	Account Type	Account Entitlement
N/A	N/A	N/A	N/A

Issue File Approval Pending Alert

Notifies company users when an issue file is pending approval.

The Issue File Approval Pending alert is optional.

Note: Company users receive this alert even if they have already provided an approval.

Requirements

Service	Role	Account Type	Account Entitlement
Full Account Recon or Positive Pay	Approval	N/A	N/A

Issue File FTP Completed with Errors Alert

Notifies company users when a check issue file is transmitted through file transfer protocol (FTP) but has errors.

The Issue File FTP Completed with Errors alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Full Account Recon or Positive Pay	N/A	N/A	N/A

Issue File FTP Completed with Notes Alert

Notifies company users when a check issue file is transmitted through file transfer protocol (FTP) and provides details for some records in the file. For example, when a record is successfully uploaded but has a zero-dollar amount.

The Issue File FTP Completed with Notes alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Full Account Recon or Positive Pay	N/A	N/A	N/A

Issue File FTP Failed Alert

Notifies company users when a check issue file fails to transmit through File Transfer Protocol (FTP).

The Issue File FTP Failed alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Full Account Recon or Positive Pay	N/A	N/A	N/A

Issue File FTP Successful Alert

Notifies company users when a check issue file is successfully transmitted through File Transfer Protocol (FTP).

The Issue File FTP Successful alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Full Account Recon or Positive Pay	N/A	N/A	N/A

Issue File Import Completed with Errors Alert

Notifies company users when an issue file is imported with errors.

The Issue File Import Completed with Errors alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Full Account Recon or Positive Pay	N/A	N/A	N/A

Issue File Import Failed Alert

Notifies company users when an issue file fails to import because the format is incorrect.

The Issue File Import Failed alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
Full Account Recon or Positive Pay	N/A	N/A	N/A

Password Changed Alert

Notifies company users when a user's password is successfully changed.

The Password Changed alert is mandatory.

Requirements

Service	Role	Account Type	Account Entitlement
N/A	N/A	N/A	N/A

Telephone Number Changed Alert

Notifies company users when they add or change a telephone number.

The Telephone Number Changed alert is mandatory.

Requirements

Service	Role	Account Type	Account Entitlement
N/A	N/A	N/A	N/A

Updated User Entitlements Alert

Notifies company users when their service entitlements have changed.

The Updated User Entitlements alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
N/A	N/A	N/A	N/A

User Profile Activity Alert

Notifies a company's administrator when a company user profile is added, changed, or deleted by another company administrator.

The User Profile Activity alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
N/A	Administration	N/A	N/A

User Profile Approval Pending Alert

Notifies a company's administrator when a request to add, change, or delete a company user profile requires approval.

The User Profile Approval Pending alert is optional.

Note: Company users receive this alert even if they have already provided an approval.

Requirements

Service	Role	Account Type	Account Entitlement
N/A	Administration	N/A	N/A

User Telephone Number Changed Alert

Notifies company administrators when another company user changes their telephone number.

The User Telephone Number Changed alert is optional.

Requirements

Service	Role	Account Type	Account Entitlement
N/A	Administration	N/A	N/A

SELF-ADMINISTRATION

Changing My Password - Company Users

Because Positive Pay and Account Reconciliation is accessed through Single Sign On through BBC, you will not know your password nor need to change it.

Changing My E-mail Addresses - Company Users

1. Click **Administration > Self Administration > Personal Preferences**.
2. Click the edit icon link beside the e-mail address you want to change.
3. **Enter primary e-mail address** or **enter secondary e-mail address** field, type the e-mail address. Up to 100 alphanumeric characters are allowed.
4. Click **Update**

Adding My Telephone Numbers - Company Users

All users are required to have at least one telephone number, either land line or mobile. Up to six phone numbers are allowed.

1. Click **Administration > Self Administration > Manage contact preferences**.
2. Click the **Add** link. This link does not appear if you already have six telephone numbers defined.
3. Complete the **Telephone** fields and then click **Save changes**:

Label	Home, Work, Work2, Mobile, Mobile2, and Other. Each label can be used once. If enabled for your company, domestic mobile telephone numbers can be used to receive alert notifications. Message and data rates may apply; see your carrier for details.
Country/region	The numeric country code associated with the telephone number. Select from a list of country names. These are mapped to the appropriate one to three-digit country code.
Area/city code and local number	The telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.
Extension (optional)	Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed. Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed: Pound (#), Star (*), Comma (short pause - approximately 2 seconds), Period (long pause - approximately 5 seconds). Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.

For example, . . 12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Bank. Please press 1 to...".

4. If available, click the **Use with alerts** option beside a mobile phone number so it appears as a delivery option for the alerts that are available for SMS/text message delivery. This option can only be assigned to one mobile device at a time.

Note: A welcome message is sent to the selected mobile number after you set up your first alert for SMS/text delivery.

5. Click **Add**.

If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company.

Changing My Telephone Numbers - Company Users

All users are required to have at least one telephone number, either landline or mobile. Users can choose to have up to six phone numbers.

1. Click **Administration > Self Administration > Manage contact preferences**.
2. Click the **Edit** link beside the number you want to change.
3. Change the **Telephone** fields as needed and then click **Save changes**:

Label	Home, Work, Work2, Mobile, Mobile2, and Other. Each label can be used once. If enabled for your company, domestic mobile telephone numbers can be used to receive alert notifications. Message and data rates may apply; see your carrier for details.
Country/region	The numeric country code associated with the telephone number. Select from a list of country names. These are mapped to the appropriate one to three-digit country code.
Area/city code and local number	The telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.
Extension (optional)	Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed. Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed: Pound (#), Star (*), Comma (short pause -

approximately 2 seconds), Period (long pause - approximately 5 seconds).

Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.

For example, . . 12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Bank. Please press 1 to...".

4. If available, click the **Use with alerts** option beside a domestic mobile phone number so it appears as a delivery option for the alerts that are available for SMS/text message delivery. This option can only be assigned to one mobile device at a time.

***Note:** If this option is already assigned to a domestic mobile number and you are reassigning it to a different domestic number, the new number is automatically opted-in, and your subscribed text message alerts are updated to reflect the new number. If this option is not already assigned to a domestic number, a welcome message is sent to the selected mobile number after you set up your first alert for SMS/text delivery.*

5. Click **Update**

If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company.

Deleting My Telephone Numbers - Company Users

1. Click **Administration > Self Administration > Manage contact preferences**.
2. Click the **Delete** link beside the number you want to delete. If the number you delete is the only destination set up to receive mandatory alerts, then your primary e-mail address is automatically set up to receive mandatory alerts after the number is deleted.

***Note:** The Delete link does not appear if only one telephone number is set up.*

- 2.1 If you selected to delete a mobile number that is set up to receive text message alerts, click **Delete number**.

3. Click **Delete**.

If your company requires multiple approvals for Administration, the user profile is submitted for approval by other Administrators in your company.

Personal Preferences Page Sample

Self Administration

[Change Password](#) **[Personal Preferences](#)** [User Activity Report](#)

Email

The primary e-mail address listed below will be used for bank communications such as alerts and electronic statement notifications.

A secondary e-mail address can be added for use as an optional or backup e-mail.

Primary Email Address: [✎](#)

Secondary Email Address: [✎](#) [✕](#)

Telephone

The telephone numbers listed below may be used to contact or notify you for security reasons.

Mobile: [✎](#) [✕](#)

Work: [✎](#) [✕](#)

[+](#) Add

Stopping Text Message Delivery from a Mobile Device

1. Reply with `stop` to any text message alert you receive.

Re-enrolling a Mobile Device for Text Message Delivery

If you have stopped SMS/text message delivery to your mobile device, you can re-enroll it by completing the steps in this task.

1. Delete the mobile phone number.
2. Re-add the mobile phone number.

Note: Ensure you select the *Use with alerts* option when re-adding the domestic mobile phone number. This option can only be assigned to one mobile device at a time.

3. Change your alert subscriptions so that one or more alerts are set up to be delivered to the mobile phone number.

Supported Telephone Control Codes

Telephone control codes can be used for companies that do not allow direct dialing of an extension.

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For example, if the phone system plays a message and requires pressing the pound key (#) to reach an extension, you can account for the message and pound key by including the appropriate control codes. The following control codes are allowed:

- Digits 0-9
- Pound (#)
- Star (*)
- Comma (,) - short pause (about 2 seconds)
- Period (.) - long pause (about 5 seconds)

Control codes are not masked or hidden. Extensions continue to be preceded by the "x" character, with no spaces; example: (414) 286-2489 x,#..00000

About Favorites

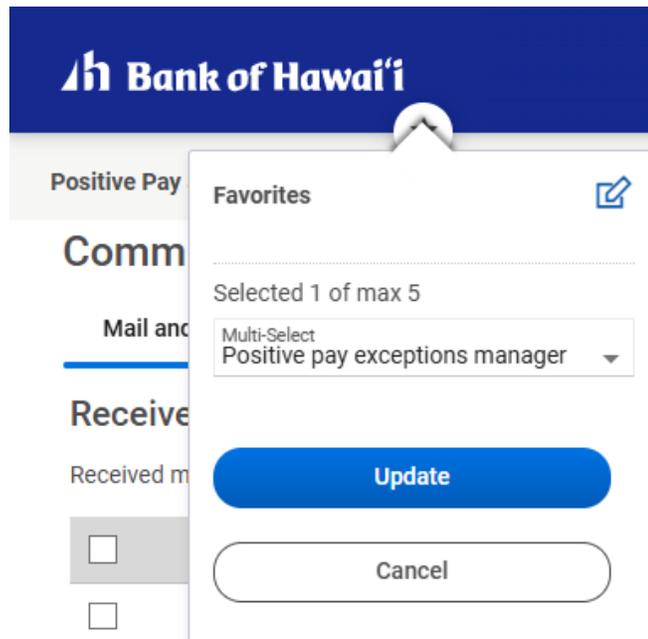
Favorites are hyperlinks to frequently used pages (up to five pages). A company user's entitlements determine the pages available for selection.

Once created, favorites are available on the **Welcome** page or the **Shortcuts** panel on the **Dashboard**.

Adding Favorites

1. Click the star icon in the upper left corner then click on the edit icon.
2. Use the drop down to select up to 5 pages to favorites, then select a page you want to add as a favorite.
3. Click **Update**.

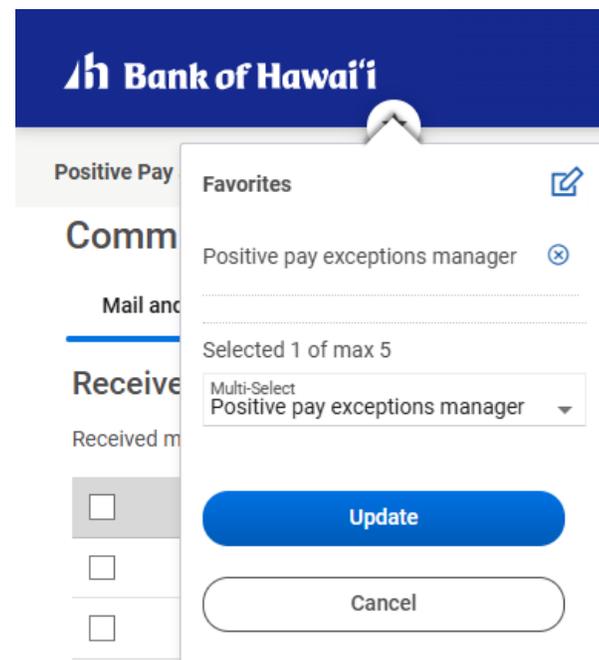
Manage Favorites Page Sample



Deleting Favorites

1. Click the star icon in the upper left corner then click on the edit icon.
2. Click the X icon beside the favorite you want to delete.

Manage Favorites Page Sample



Viewing Activity - Company Users

Company users who have the Administration role can view activity for all users. Company users who do not have the Administration role can only view their own activity.

1. Click **Administration > Self Administration > User Activity Report**.
2. Complete the following fields and then click **Generate report**:

Output to Accept the default **Screen** option or select **CSV file**.

Function Select one or more **Function** options.

***Note:** Service entitlements determine the functions available for selection. Use Ctrl-click or command-click (Macintosh) to select multiple items.*

User ID **All users, Enter user ID, or Specific user.**

Date range **Specific date or From/To range.**

COMPANY ADMINISTRATION

Unlocking a Company User

1. Click **Administration > Company Administration > Manage users**.
2. Click the **System access** link beside the user who you want to unlock.
3. Clear the **User Locked** check box and then click **Save changes**.
4. Passwords do not need to be reset due to use of SSO and Token Device Serial Number is Not Applicable.

User Profile - Edit User Information Page Sample

Edit User Info

Edit user information and click "Save Changes".

[Return to User Profile](#)

User: JASON2 (Jason2 Nakayama2)

User Information

Password (Optional)	
Confirm Password (Optional)	
First Name	Jason2
Last Name	Nakayama2
Additional Information (Optional)	

User Locked (Optional)

User Secure Token Maintenance

The Fulfillment Date allows you to monitor when the user's token device has been sent by the bank. If not already present, enter the Token Device Serial Number. Entry will register the token device to the user and activate the secure token at the user's next sign on.

Fulfillment Date:	N/A
Token Device Serial Number:	<input type="text"/>

Changing a Company User's Password (Not Applicable)

Changing a Company User's Telephone Number

1. Click **Administration > Company Administration > Manage users**.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the **Edit Contact Information** link.
4. Change the **User Telephone Number** fields as needed:

Label	Home, Work, Work2, Mobile, Mobile2, and Other. Each label can be used once. If enabled for your company, domestic mobile telephone numbers can be used to receive alert notifications. Message and data rates may apply; see your carrier for details.
Country/region	The numeric country code associated with the telephone number. Select from a list of country names. These are mapped to the appropriate one to three-digit country code.

Area/city code and local number

The telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.

Extension (optional)

Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed.

Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed: Pound (#), Star (*), Comma (short pause - approximately 2 seconds), Period (long pause - approximately 5 seconds).

Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.

For example, . . 12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Bank. Please press 1 to...".

User Profile - Edit Contact Information Page Sample

Edit Contact Information
Edit contact information and click "Save changes".
[Return to User Profile](#)

User:

User E-mail Address

Primary E-mail Address

Secondary E-mail Address (Optional)

User Telephone Number

The telephone number used to contact or notify the user for security reasons. An extension is required when needed to reach the user within an office phone system.

Label	Country/Region	Area/City Code & Number	Extension
Label Mobile	Country/Region UNITED STATES	Area/City Code & Number <input type="text"/>	Extension <input type="text"/>
Label Work	Country/Region UNITED STATES	Area/City Code & Number <input type="text"/>	Extension <input type="text"/>

[+](#) Add additional telephone number

5. Click **Save Changes**.

6. If your company requires multiple approvals for Administration, click **Submit**.

Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled. The changes to the user profile become effective once the required number of approvals is received.

Viewing Unsuccessful Company User Login Attempts

The invalid login report should normally be blank as the SSO would not normally allow for invalid logins.

1. Click **Administration > Company Administration > Invalid Login Report**.
2. Select an **Output to** option.
 - Screen (HTML)
 - CSV file
 - PDF
3. Select a **Date range** option:
 - Specific date
 - From/To
4. Select a **User ID** option:
 - All users
 - Specific user
 - 4.1 Select a **User status** option: All, Locked, Unlocked
5. Click **Generate report**.

Invalid Login Report Page Sample

Company Administration

Manage Users Account Information Account Administration Approval Settings User Setup Report **Invalid Login Report**

Report Details 

Date Range:	12/14/2024 to 01/14/2025	Modify Search
User ID:	All	
User Status:	All	
Send On:	01/14/2025 08:44 PM (ET)	

No Invalid Login Report available.

User Profiles

About Company User Profiles

A profile consists of a user's contact information, roles, entitled services and accounts, and limits. Profiles are created and managed by company administrators.

The company user creation process is divided into stages:

Stage	Description
Profile	The user's demographic information, including e-mail and phone number.
Roles	The role or roles user has in the company (Administration, Approval, and/or Setup).
Services and Accounts	The services and accounts the user can use and, if applicable, the user ID required for accessing an external service, such as Commercial Capture Xpress (CCX).
Limits	The user-specific limits for ACH, Wire, and Bill Pay services (depending on which services are enabled for the user).
Verification	A page that gives Administrators an opportunity to review the profile information before saving or submitting it.

User profiles are automatically saved after each stage is completed. Completed stages appear as hyperlinks on the progress bar which can be clicked to make changes if necessary. Administrators can save a user profile at any point in the creation process and complete the setup later. Saved user profiles appear in the **Manage Saved Users** section on the **User Administration** page and remain there until the profile is completed or deleted.

Adding Company Users

1. Click **Administration > Company Administration > Manage users**.
2. Click **Create new user**.
3. Complete the **User Information** and **User Telephone Number** fields and then click **Continue**:

User ID	A user identification number. See the Company User ID Requirements section for details.
Password	A temporary password the user only uses once at their first sign-on. See the Company Password Requirements section for details.
Confirm password	The password that was typed into the Password field.
First name	The user's first name (up to 80 alphanumeric characters).
Last name	The user's last name (up to 80 alphanumeric characters).
Primary e-mail address	The user's main e-mail address (up to 100 alphanumeric characters).
Secondary e-mail address (optional)	The user's back-up e-mail address (up to 100 alphanumeric characters).
Additional information (optional)	Descriptive text about the user (up to 30 alphanumeric characters).

Label	Work, Work 1, Mobile, Mobile 1, Home, and Other. Each label can be used once, for a maximum of six phone numbers. At least one telephone number is required.
Country/region	Used for the numeric country code associated with the telephone number. Select from a listing of country names, which are mapped to the appropriate one to three-digit country code.
Area/city code and local number	The telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.
Extension (optional)	<p>Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed.</p> <p>Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed:</p> <ul style="list-style-type: none"> • Pound (#) • Star (*) • Comma (short pause - approximately 2 seconds) • Period (long pause - approximately 5 seconds) <p>Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.</p> <p>For example, . . 12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Company. Please press 1 to...".</p>

4. **Optional:** Select one or more **User Role** options:

- Allow this user to setup templates
- Allow this user to approve transactions
- Grant this user administration privileges

5. Click **Continue**.

6. **Optional:** Enable services and assign accounts:

- 6.1 Click the **Add** link beside each service to entitle and if applicable, select the accounts to entitle and/or enter the user's ID for any external application.

7. Click **Continue**.

9. If the services enabled do not have limits, click **Continue**.
10. Verify the user's profile as needed and then click **Create User**.

For companies that do not require multiple approvals for Administration, clicking **Create User** creates and activates the user. For companies that require multiple approvals for Administration, clicking **Create User** submits the user profile for approval by other Administrators in the company.

New User - Verification Page Sample

Company Administration

Manage Users | Account Information | Account Administration | Approval Settings | User Setup Report | Invalid Login Report

New User

Profile 

Name:	Test User
User ID:	Test
Primary E-mail Address:	test@boh.com
Telephone Number:	Work: +1 (808) 694-0000

Roles 

Enabled Roles:	Administration Setup Approval
----------------	-------------------------------------

Services & Accounts 

Enabled Services:	1 of 6 available
-------------------	------------------

Limits 

Limits Completed:	None of the enabled services include user limits.
-------------------	---

Create User | Save as Draft

Copying Company Users

1. Click **Administration > Company Administration > Manage users**.
2. Click **Create new user**.
3. Complete the **User Information** and **User Telephone Number** fields and then click **Continue**:

User ID	A user identification number. See the Company User ID Requirements section for details.
Password	A temporary password the user only uses once at their first sign-on. See the Company Password Requirements section for details.
Confirm password	The password that was typed into the Password field.
First name	The user's first name (up to 80 alphanumeric characters).
Last name	The user's last name (up to 80 alphanumeric characters).
Primary e-mail address	The user's main e-mail address (up to 100 alphanumeric characters).

Secondary e-mail address (optional)	The user's back-up e-mail address (up to 100 alphanumeric characters).
Additional information (optional)	Descriptive text about the user (up to 30 alphanumeric characters).
Label	Work, Work 1, Mobile, Mobile 1, Home, and Other. Each label can be used once, for a maximum of six phone numbers. At least one telephone number is required.
Country/region	Used for the numeric country code associated with the telephone number. Select from a listing of country names, which are mapped to the appropriate one to three-digit country code.
Area/city code and local number	The telephone number separated by the one of the following characters: left and right parentheses, hyphen, period, or spaces. Up to 30 characters (digits and separator characters) are allowed.
Extension (optional)	<p>Required when an extension is needed to reach the user within an office phone system. Up to 16 numeric characters are allowed.</p> <p>Some phone systems require entry of additional characters, often referred to as control codes, to reach an extension. The following control codes are allowed:</p> <ul style="list-style-type: none"> • Pound (#) • Star (*) • Comma (short pause - approximately 2 seconds) • Period (long pause - approximately 5 seconds) <p>Multiple comma and period characters can be placed before or after an extension to add pause time during system generated calls that are made to users for the purpose of validating their information.</p> <p>For example, . . 12345. This example extension has a 10 second pause time before the extension and a 5 second pause time after. During a system generated call, the system waits 10 seconds before dialing the extension and waits 5 seconds after it dials before playing an affirmation message such as "Hello. This is Example Company. Please press 1 to...".</p>

4. Select the user to copy:

- 4.1 Select the **Copy user** radio button or click the **Select user** link.
- 4.2 Click the **User ID** of the user you want to copy and then click **Copy user**.
- 4.3 Click **Continue**.

5. Click **Continue**.

7. If the services enabled do not have limits, click **Continue**.

8. Verify the user's profile as needed and then click **Create User**.

For companies that do not require multiple approvals for Administration, clicking **Create User** creates and activates the user. For companies that require multiple approvals for Administration, clicking **Create User** submits the user profile for approval by other Administrators in the company.

New User - Verification Page Sample

Company Administration

Manage Users	Account Information	Account Administration	Approval Settings	User Setup Report	Invalid Login Report
---------------------	---------------------	------------------------	-------------------	-------------------	----------------------

New User

Profile 

Name:	Test User
User ID:	Test
Primary E-mail Address:	test@boh.com
Telephone Number:	Work: +1 (808) 694-0000

Roles 

Enabled Roles:	Administration Setup Approval
----------------	-------------------------------------

Services & Accounts 

Enabled Services:	1 of 6 available
-------------------	------------------

Limits 

Limits Completed:	None of the enabled services include user limits.
-------------------	---

Create User Save as Draft

Deleting Company Users

Company user profiles cannot be recovered once deleted. If your company requires multiple approvals for user administration, a user profile that is pending changes cannot be deleted until all the required approvals have been received for the changes or the change request is canceled.

1. Click **Administration > Company Administration > Manage users**.
2. Click the link in the **User ID** column for the user you want to delete.
3. Click the **Delete user** link for the user you want to delete.
4. Click **Delete user**.

User Administration - Delete User Page Sample

About Saved Company User Profiles

Saved users are new user profiles that have been saved in an incomplete state. New user profiles are automatically saved at each stage in the user creation process. Saved user profiles appear under the **Manage Saved Users** section on the **Company Administration** page until the setup is complete or they are deleted.

Saved profiles cannot be used to sign on to the system until the setup is complete. Saved profiles cannot be copied.

User Administration Page Sample

User Administration

Review the options listed below for available user administration tasks. To quickly entitle a new account for company users, go to [Account Administration](#).

New User

You will have an opportunity to copy an existing user during the process.

[Create New User](#)

Manage Existing Users

To manage a user's profile, roles, service & accounts, system access, or change limits, click on the appropriate user ID. Disabled users can only be unlocked by contacting your financial institution.

User ID	First Name	Last Name	Status
			Active System Access
			Active System Access
			Active System Access
			Active System Access
			Active System Access
			Active System Access

Manage Saved Users

User ID	First Name	Last Name	Additional Info
TEST	Test	User	
TEST	Test	User	
TEST	Test	Test	

Completing Saved Company User Profiles

1. Click **Administration > Company Administration > Manage users**.
2. In the **Manage Saved Users** section, click the link in the **User ID** column for the company user you want to complete.
3. Follow the steps in the [Adding Company Users](#) or [Copying Company Users](#) section of this document.

Deleting Saved Company User Profiles

1. Click **Administration > Company Administration > Manage users**.
2. In the **Manage Saved Users** section, click the **Delete** link beside the company user you want to delete.
3. Verify the information as needed and then click **Delete user**.

Approving Company User Changes

1. Click **Administration > Company Administration > Approve user changes**.
2. Select one or more company user changes to approve and then click **Approve**.
The changes to the user profile become effective once the required number of approvals is received.

Canceling Company User Changes

1. Click **Administration > Company Administration > Approve user changes**.
2. Click the link in the **User ID** column for the user whose changes you want to cancel.
3. Click the **Cancel user profile request** link.
4. Verify the user information as needed and then click **Cancel request**.

Viewing Profile Details for Company Users

1. Click **Administration > Company Administration > User setup report**.
2. Select an **Output to** option.
 - Screen (HTML)
 - CSV file
 - PDF
3. Select a **User ID** option:
 - All users
 - Specific user
4. Select a **Report by role** option:
 - All
 - User
 - Setup
 - Administration
 - Approval
5. Click **Generate report**.

User Setup Report Page Sample Company Administration

Manage Users Account Information Account Administration Approval Settings **User Setup Report** Invalid Login Report

Report Details ☰

[Modify Search](#)

User ID: All
Roles: All
Report Created: 01/15/2025 04:46 PM (ET)

[Collapse All](#)

User ID: [Redacted]
First Name: [Redacted]
Last Name: [Redacted]
Primary E-mail Address: [Redacted]
Roles: Setup, Approval
[Expand Full Report](#)

User ID: [Redacted]
First Name: [Redacted]
Last Name: [Redacted]
Primary E-mail Address: [Redacted]
Roles: Administrator, Setup, Approval
[Expand Full Report](#)

Roles and Service and Account Entitlements

About Company User Roles

Roles allow companies to divide responsibilities among their users and reduce the risk of fraud.

There are three roles that can be assigned to a company user:

1. Setup
2. Approval
3. Administration

A company user can have one or more roles assigned or none.

	<p>A user without an assigned role can enter issues, view reconciliation statements, and view decisions made on exceptions for services and accounts to which they are entitled.</p>
---	--

	<p>A user with the Setup role can create and maintain templates for transfer and payment services and accounts to which they are entitled. This role is not applicable to Account Recon Positive Pay Advantage services.</p>
	<p>A user with the Approval role can approve issues, issue files, decisions made on exceptions, and decision files for services and accounts to which they are entitled.</p>
	<p>A user with the Administration role is often referred to as an administrator. An administrator can create and maintain company user profiles. This includes assigning company users with their logon credentials, roles, service and account entitlements. Administrators can also rename accounts, reset passwords, and modify the number of approvals required for requests.</p> <p>When a company is set up on Account Recon Positive Pay Advantage a user in the company is designated as the primary user and assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services based on the company's profile.</p> <p>A company can have multiple administrators.</p>

Changing a Company User's Roles

1. Click **Administration > Company Administration > Manage users**.
2. Click the link in the **User ID** column for the user whose roles you want to change.
3. Click the **Edit Roles** link.
4. Add or remove the **User Role** options as needed:
 - Allow this user to setup templates
 - Allow this user to approve transactions
 - Grant this user administration privileges
5. Click **Save changes**.

User Profile - Edit Roles Page Sample

Company Administration

- Manage Users**
- Account Information
- Account Administration
- Approval Settings
- User Setup Report
- Invalid Login Report

Edit Roles

Edit the user's roles and click "Save Changes". Editing the user roles could affect the user's access and functionality, including the cancellation of scheduled requests.

[Return to User Profile](#)

User:

User Roles (Optional)

- Allow user to setup templates.
(This entitles the user to template setup and template approval capabilities for only those services and accounts to which the user has been entitled.)
- Allow this user to approve transactions
(This entitles the user to transmit capabilities for only those services and accounts to which the user has been entitled.)
- Grant this user administration privileges
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

About Entitlements - Company Users

Entitlements provide companies with another control to divide responsibilities among their users and reduce the risk of fraud. For instance, one company user could be tasked with entering transactions while another is responsible for approving/transmitting them.

There are two types of entitlements:

1. Service
2. Account

As the names suggest, service entitlements grant access to services and account entitlements grant access to accounts. For many services these entitlements work together to give company users full access to a service and its features. For services that have associated account entitlements, if a company user is only entitled to the service but not the accounts, the menu navigation for the service is visible but access to the pages is limited and the service is unusable.

A company's administrator is responsible for assigning entitlements to its users.

Service Entitlements

Service entitlement names typically match or reflect the service name to which it provides access. For example, Stop Payment is the service entitlement name for the Stop Payment service. Access to some services, such as Positive Pay, are controlled through multiple service entitlements.

Account Entitlements

Account entitlement names indicate what they allow a company user to do. The service entitlement determines the account entitlements a company user sees.

Note: No account entitlement is needed to import or approve check issue files.

Dependent Services

Dependent services are services that must be enabled together. For example, when enabling the Positive Pay Exception Maintenance service for a company user the Positive Pay service must also be enabled.

If Enabled	Also Enable
Positive Pay Issue Maintenance	Positive Pay
Positive Pay Exception Maintenance	Positive Pay
Payee Positive Pay	Positive Pay
Positive Pay Exception Correction	Positive Pay and Positive Pay Exception Maintenance

Note: The service in the right column must be enabled for the service in the left column to have any effect on the user's entitlements.

Adding Service and Account Entitlements

1. Click **Administration > Company Administration > Manage users**.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the **Edit Services and Accounts** link.
4. Click the **Add** link beside each service to enable and if applicable, select the accounts to entitle and/or enter the user's ID for any external application.
 - 4.1 Click **Save changes** for each enabled service.
5. Click **Save changes**.
6. If your company requires multiple approvals for user administration, click **Save Changes**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled. The changes to the user profile become effective once the required number of approvals is received.

User Profile - Edit Services & Accounts Page Sample

Edit Services & Accounts

Edit services and accounts by clicking the appropriate links below.

[Return to User Profile](#)

User: [Redacted]

Services & Accounts

To enable a service and assign accounts, click the appropriate link. To disable all services and accounts, click "Clear All".

A green dot (•) indicates that you have added or changed a service. The red (x) indicates that you have removed a service. To submit changes click "Save Changes" at the bottom of the screen.

6 of 6 services enabled

[Clear All](#)

Service				
<input checked="" type="checkbox"/>	Full Account Recon		Service enabled, accounts entitled.	<input type="checkbox"/>
Description	Account Number	TRC	Entitled Account	Allow Transmit
CM Test Account 1	[Redacted]	[Redacted]	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CM Test Account 2	[Redacted]	[Redacted]	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
^ Collapse				
<input checked="" type="checkbox"/>	Information Reporting		Service enabled, accounts entitled.	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Positive Pay		Service enabled, accounts entitled.	<input type="checkbox"/>

Removing Service and/or Account Entitlements

1. Click **Administration > Company Administration > Manage users**.
2. Click the link in the **User ID** column for the user you want to change.
3. Click the **Edit Services and Accounts** link.
4. Do one or more of the following:
 - To remove a service and its entitled accounts, click the **Change** link beside the service and then click the **Remove** link.
 - To remove account entitlements for a service, click the **Change** link beside the service, select the accounts to remove, and then click **Save changes**.
5. Click **Save changes**.

Entitling New Accounts to Services

1. Click **Administration > Company Administration > Account Administration**.
2. Select from the following options and then click **Go**:

User Contains all user profiles in the company except for saved user profiles. Users are shown in alphabetical order in this format: **first name last name - user ID**.

Account Contains all accounts in the company. Accounts are shown in a drop-down list and a **Search** box appears beside the **Account** drop-down so that a specific account can be more easily located.

3. Assign service and account entitlements as appropriate:

Service Service entitlement names typically match or reflect the service to which it provides access. Some services may have sub-entitlements that determine access to specific tasks or features.

Entitle Account For account reconciliation and positive pay services, this account entitlement allows a company user to view outstanding issues, stale issues, exception decisions, status on issues, and enter and update issues for the selected account (depending on the services entitled).

For other services, this account entitlement allows a company user to view an account and its activity and create transactions/requests from/for the selected account.

Note: For the Internal Transfer and Multiple Account Transfer services, From and To check boxes allow you to choose whether a company user can transfer money from and/or to a specific account.

Allow Transmit For account reconciliation and positive pay services, this account entitlement allows a company user to approve and make decisions on exceptions for the selected account and allows those with the Approval role to approve manually entered issues for the selected account (depending on the services entitled).

For other services, this account entitlement allows a company user with the Approval role to approve transactions for the selected account.

Note: The Allow Transmit column only appears when the transmit function is applicable to the service and the selected company user has the Approval role.

Approve Allows a company user to submit a request to close or modify an account.

Note: The Entitle Account, Allow Transmit, and/or Approve account entitlements may not be applicable for some services.

4. Click **Save changes**.

Express Account Management Page Sample

Account Administration

Use this page to quickly entitle one account to one user.

Select the user and account to manage and click "Go". The available services for the account will be displayed below.

Select the services that the selected account will be assigned to, and click "Save Changes". Saved changes will override current entitlements for the selected account and services. To review these changes go to [User Administration](#).

User: [Redacted] ▼

Accounts: [Redacted] ▼

Go

Services for [Redacted] Checking - [Redacted]

<input checked="" type="checkbox"/>	Service Name	<input checked="" type="checkbox"/> Entitle Account	<input type="checkbox"/> Allow Transmit
<input checked="" type="checkbox"/>	Full Account Recon	<input checked="" type="checkbox"/> From	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Information Reporting	<input checked="" type="checkbox"/> From	
<input checked="" type="checkbox"/>	Positive Pay	<input checked="" type="checkbox"/> From	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Positive Pay Exception Maintenance	<input checked="" type="checkbox"/> From	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Positive Pay Issue Maintenance	<input checked="" type="checkbox"/> From	<input checked="" type="checkbox"/>

Changing an Account Description

Account descriptions (nicknames) help company users to more easily identify specific accounts when they are used in transactions. Account numbers should not be used for account nicknames.

1. Click **Administration > Company Administration > Manage account information**.
2. Click the link in the **Description** column for the account you want to change.
3. In the **Description** field, type a name or description (up to 80 alphanumeric characters).
4. Click **Save changes**.

Change Account Description Page Sample

Change Account Description

Please make the required changes and click "Save Changes". To return to the list of accounts go to [Account Administration](#).

Account Information

TRC: [Redacted]

Account Number: [Redacted]

Account Type: Checking

Description: [Redacted]

Approvals

About Approvals

Multiple approvals help companies reduce the risk of fraud by ensuring a change or transaction is approved by more than one company user before it is processed.

Administration

Multiple approvals can be required for company user profile additions, changes, and deletions.

Transactions

Multiple approvals can be required to send a transaction and can be based on transaction amount. The number of approvals required can vary based upon the dollar amount of a request. Companies with multiple users can require transactions to be approved by users other than the ones who entered them, provided the setting is available for the service. The number of approvals required for a service should not be greater than the number of users authorized to approve/transmit the transactions.

Multiple approvals can be set uniquely by service.

Issues and Decisions

Multiple approvals can be required for exception decisions, imported decision files, issues, and imported issue files. The number of approvals required should not be greater than the number of users authorized to approve the issues/decisions.

Requiring Multiple Approvals for Transactions

1. Click **Administration > Company Administration > Manage approval settings**.
2. In the **Approvals Required for Transactions** section, define the approval settings for the service:

Request Amount	Type the amount of the transaction.
Approvals If Less or Equal	Type the number of approvals required when the transaction amount is less than or equal to the Request Amount .
Approvals If Greater	Type the number of approvals required when the transaction amount exceeds the Request Amount .

3. **Optional:** If applicable, require transactions to be approved by users other than the users who entered them.
 - 3.1 Review your company's scheduled transactions and determine if any have been approved by the entry user (e.g., user who created the schedule). If a scheduled transaction has been approved by the entry user, have that user delete and recreate the schedule.

Warning: If this step is not performed, then the scheduled transactions with an approval applied by the entry user will fail and be placed in the approval queue where the additional approval(s) can be applied.

- 3.2 Click the **Require Separate Entry From Approval** option. Services that have a checkmark (✓) are required by the financial organization to have this control and cannot be changed.

4. Click **Save changes**.

Approvals Administration Page Sample

Manage Approval Settings

Enter the required approvals for the selected services and click "Save Changes".

Approvals Required for Transactions

To require multiple users to approve transactions, enter a transaction amount and the number of approvals required when a transaction is less than or equal to, or, exceeds that transaction amount.

To require all transactions to be approved by a user other than the one who enters them, select **Require Separate Entry From Approval**. To require only those transactions that are at or above a specific dollar amount to be approved by a user other than the one who enters them, enter an amount in the **Separate Entry From Approval If Equal Or Greater** field. The **Require Separate Entry From Approval** check box should only be selected for companies with at least two users.

Service Name ↑	Request Amount	Approvals If Less or Equal	Approvals If Greater	Require Separate Entry From Approval	Separate Entry From Approval if Equal Or Greater
Positive Pay Exception Maintenance	0	1	1	<input type="checkbox"/>	
Reverse Positive Pay	0	1	1	<input type="checkbox"/>	

Approvals Required for Setup

Service Name ↑	Approvals Required
Administration	1

Approvals Required for Issues/Decisions

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

Service Name ↑	Approvals Required
Full Account Recon	1
Positive Pay Exception Maintenance	1
Positive Pay Issue Maintenance	1
Reverse Positive Pay	1

! Please check your approval settings before they are saved.
You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for a service.

Save Changes Do not save changes

Requiring Multiple Approvals for Company User Administration

1. Click **Administration > Company Administration > Manage approval settings**.
2. In the **Approvals Required for Setup** section, in the **Approvals Required** field beside **Administration**, type the number of approvals required for user additions, changes, and deletions. Up to nine approvals can be required.
3. Click **Save changes**.

Approvals Administration Page Sample

Manage Approval Settings

Enter the required approvals for the selected services and click 'Save Changes'.

Approvals Required for Transactions

To require multiple users to approve transactions, enter a transaction amount and the number of approvals required when a transaction is less than or equal to, or, exceeds that transaction amount.

To require all transactions to be approved by a user other than the one who enters them, select **Require Separate Entry From Approval**. To require only those transactions that are at or above a specific dollar amount to be approved by a user other than the one who enters them, enter an amount in the **Separate Entry From Approval If Equal Or Greater** field. The **Require Separate Entry From Approval** check box should only be selected for companies with at least two users.

Service Name ↑	Request Amount	Approvals If Less or Equal	Approvals If Greater	Require Separate Entry From Approval	Separate Entry From Approval If Equal Or Greater
Positive Pay Exception Maintenance	<input type="text" value="0"/>	<input type="text" value="1"/>	<input type="text" value="1"/>		
Reverse Positive Pay	<input type="text" value="0"/>	<input type="text" value="1"/>	<input type="text" value="1"/>		

Approvals Required for Setup

Service Name ↑	Approvals Required
Administration	<input type="text" value="1"/>

Approvals Required for Issues/Decisions

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

Service Name ↑	Approvals Required
Full Account Recon	<input type="text" value="1"/>
Positive Pay Exception Maintenance	<input type="text" value="1"/>
Positive Pay Issue Maintenance	<input type="text" value="1"/>
Reverse Positive Pay	<input type="text" value="1"/>

 Please check your approval settings before they are saved.
You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for a service.

Save Changes

Do not save changes

Requiring Multiple Approvals for Issues and Decisions

1. Click **Administration > Manage approval settings**.
2. In the **Approvals Required For Issues/Decisions** section, in the **Approvals Required** field, type the number of approvals required for each service. Up to nine approvals can be required.
3. Click **Save changes**.

Approvals Administration Page Sample

Manage Approval Settings

Enter the required approvals for the selected services and click 'Save Changes'.

Approvals Required for Transactions

To require multiple users to approve transactions, enter a transaction amount and the number of approvals required when a transaction is less than or equal to, or exceeds that transaction amount.

To require all transactions to be approved by a user other than the one who enters them, select **Require Separate Entry From Approval**. To require only those transactions that are at or above a specific dollar amount to be approved by a user other than the one who enters them, enter an amount in the **Separate Entry From Approval If Equal Or Greater** field. The **Require Separate Entry From Approval** check box should only be selected for companies with at least two users.

Service Name ↑	Request Amount	Approvals If Less or Equal	Approvals If Greater	Require Separate Entry From Approval	Separate Entry From Approval If Equal Or Greater
Positive Pay Exception Maintenance	<input type="text" value="0"/>	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="checkbox"/>	
Reverse Positive Pay	<input type="text" value="0"/>	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="checkbox"/>	

Approvals Required for Setup

Service Name ↑	Approvals Required
Administration	<input type="text" value="1"/>

Approvals Required for Issues/Decisions

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

Service Name ↑	Approvals Required
Full Account Recon	<input type="text" value="1"/>
Positive Pay Exception Maintenance	<input type="text" value="1"/>
Positive Pay Issue Maintenance	<input type="text" value="1"/>
Reverse Positive Pay	<input type="text" value="1"/>

! Please check your approval settings before they are saved.
You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for a service.

Save Changes

Do not save changes

SERVICE ADMINISTRATION

Changing the Company Stale Date - Full Reconciliation

The stale date is the number of days after which a check written for the corresponding account is considered stale.

1. Click **Administration > Service Administration > Full Account Reconciliation Settings**.
2. Click the **Edit** link.
3. In the **Company stale date setting** field, type the new setting.

The company stale date cannot exceed the days defined for the **Maximum stale date setting**. If the new company stale date is more restrictive than the stale date setting for an individual account, then the stale date setting for that account is automatically updated to match the new company stale date setting.

4. Click **Save changes**.

Full Account Recon Administration - Edit Company Stale Date Setting Page Sample

Service Administration

Full Account Reconciliation Positive Pay Reverse Positive Pay

< Back Edit Settings

Edit Company Stale Date Setting

Maximum Stale Date Setting: 180 Days

Company Stale Date Setting: 180 Days

Save Cancel

Changing the Account Stale Date - Full Reconciliation

The stale date is the number of days after which a check written for the corresponding account is considered stale.

1. Click **Administration > Service Administration > Full Account Reconciliation Settings**.
2. Click the link in the **Account** column for the account you want to change.
3. In the **Stale date setting** field, type the new setting.

The account stale date cannot exceed the days defined for the company.

4. Click **Save changes**.

Full Account Recon Administration - Edit Account Details Page Sample

Service Administration

Full Account Reconciliation Positive Pay Reverse Positive Pay

< Back Edit Account Details

Account Information

TRC:

Account Number:

Stale Date Setting: 180 (Maximum is 180 Days)

Save Cancel

Changing the Company Stale Date - Positive Pay

The stale date is the number of days after which a check written for the corresponding account is considered stale.

1. Click **Administration > Service Administration > Positive Pay settings**.

2. Click the **Edit** link.
3. In the **Company stale date setting** field, type the new setting.
The company stale date cannot exceed the days defined for the **Maximum stale date setting**. If the new company stale date is more restrictive than the stale date setting for an individual account, then stale date setting for that account is automatically updated to match the new company stale date setting.
4. Click **Save changes**.

Positive Pay Administration - Edit Company Stale Date Setting Page Sample

Service Administration

Full Account Reconciliation **Positive Pay** Reverse Positive Pay

< Back Edit Settings

Edit Company Stale Date Setting

Maximum Stale Date Setting: 180 Days

Company Stale Date Setting: Days

Save Cancel

Changing the Account Stale Date - Positive Pay

The stale date is the number of days after which a check written for the corresponding account is considered stale.

1. Click **Administration > Service Administration > Manage Positive Pay Settings**.
2. Click the link in the **Account** column for the account you want to change.
3. In the **Stale date setting** field, type the new setting.
The account stale date cannot exceed the days defined for the company.
4. Click **Save changes**.

Service Administration

Full Account Reconciliation

Positive Pay

Reverse Positive Pay

< Back

Edit Account Details

Account Information

TRC:

Account Number:

Stale Date Setting:

180

(Maximum is 180 Days)

Minimum Exception Amount:

Amount
\$ 0.01

(Maximum is \$0.01)

Minimum Payee Exception Amount:

Amount
0.01

(Maximum is \$0.01)

Save

Cancel

Changing the Minimum Exception Amount - Positive Pay

The minimum exception amount is the minimum dollar amount for exception generation. For example, if the minimum dollar amount is set to \$10, exceptions are generated for items that are equal to or greater than \$10.

1. Click **Administration > Service Administration > Positive Pay settings**.
2. Click the link in the **Account** column for the account you want to change.
3. In the **Positive pay exception minimum amount** field, type the new amount.
4. Click **Save changes**.

Service Administration

Full Account Reconciliation

Positive Pay

Reverse Positive Pay

< Back

Edit Account Details

Account Information

TRC:

Account Number:

Stale Date Setting:

180

(Maximum is 180 Days)

Minimum Exception Amount:

Amount
\$ 0.01

(Maximum is \$0.01)

Minimum Payee Exception Amount:

Amount
0.01

(Maximum is \$0.01)

Save

Cancel

Changing the Minimum Payee Exception Amount - Positive Pay

The minimum payee exception amount is the minimum dollar amount for payee exception generation. For example, if the minimum dollar amount is set to \$10, payee exceptions are generated for items that are equal to or greater than \$10.

1. Click **Administration > Service Administration > Positive Pay settings**.
2. Click the link in the **Account** column for the account you want to change.
3. In the **Payee exception minimum amount** field, type the new amount.
4. Click **Save changes**.

Service Administration

Full Account Reconciliation

Positive Pay

Reverse Positive Pay

< Back

Edit Account Details

Account Information

TRC:

Account Number:

Stale Date Setting:

180

(Maximum is 180 Days)

Minimum Exception Amount:

Amount
\$ 0.01

(Maximum is \$0.01)

Minimum Payee Exception Amount:

Amount
0.01

(Maximum is \$0.01)

Save

Cancel

Changing the Minimum Exception Amount - Reverse Positive Pay

The minimum exception amount is the minimum dollar amount for exception generation. For example, if the minimum dollar amount is set to \$10, exceptions are generated for items that are equal to or greater than \$10.

1. Click **Administration > Service Administration > Reverse Positive Pay settings**.
2. Click the link in the **Account** column for the account you want to change.
3. In the **Reverse Positive Pay exception minimum amount** field, type the new amount.
4. Click **Save changes**.

Reverse Positive Pay Administration - Edit Account Settings

Account Information

TRC:

Account number:

Reverse Positive Pay minimum exception amount: \$ 10.00 (maximum is \$10.00)

Save changes Do not save changes

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 organization. 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 organization.

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.

Making 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:

Option	Description
Make a decision on one exception	<ol style="list-style-type: none"> 1. Click the Select decision link beside the exception on which you want to make a decision. 2. Click a link in the Decision column.
Apply a decision to multiple exceptions	<ol style="list-style-type: none"> 1. Select the exceptions on which you want to make a decision.

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

Positive Pay

Manage Exceptions Enter Issues/Voids Import Issues Import Decisions Update Issues/Voids Exception Decisions Outstanding Issues/Voids Stale Issues Issue/Void Status Corrected Exceptions

Verify Decisions

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

Check Exceptions Awaiting Decision

Decision	Account	Check	Issued Date	Void Date	Amount	Amount Paid	Exception Reason	Payee	Read Payee
Correction		000000	n/a	n/a			\$1.50 No Issue Found		

[Transmit](#) [Cancel](#)

Correcting 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**.

Manage Exceptions Page Sample

Manage Exceptions

To make a decision on an exception, choose an applicable decision, check the appropriate exceptions, and then click "Continue".

Check Exceptions Awaiting Approval

There are no decisions awaiting approval.

Check Exceptions Awaiting Decision

Decisions can be made from 09:00 AM to 04:00 PM ET. Checks converted to ACH electronic payments appear with "ACH" beside the check number.

Select All	Decision	Account	Check ↑	Issued Date	Void Date	Issued Amount	Amount Paid	Exception Reason	Payee	Read Payee	Approval Status
<input type="checkbox"/>	Select Decision		00000000	n/a	n/a		\$1.00	No Issue Found		n/a	0 of 1 received Ready to transmit
<input type="checkbox"/>	Select Decision		00000000	n/a	n/a		\$1.00	No Issue Found		n/a	0 of 1 received Ready to transmit
<input type="checkbox"/>	Select Decision		00000000	02/01/2024	n/a	\$1.00	\$1.00	Stale Dated		n/a	0 of 1 received Ready to transmit

2 Click the **Edit** link beside the exception to correct.

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

3 Correct the exception information as needed and then click **Continue**:

Action

Reverse and re-post

Description

1. Change the **Posted check number** and/or **Posted amount** by typing the

This action is recommended for items within the current deposit statement cycle; contact your financial organization to correct items posted on the last day of the statement cycle.

desired posted check number and/or amount.

Adjust check amount

This action is recommended when only adjusting the posted dollar amount of an item.

1. Change the **Posted amount** to the desired posted amount.

Correct issued information

1. Change one or more of the following: **Issued date, Issued amount, Issued payee.**

Tip: Issued information can also be updated through the Account Services > Update issues menu option.

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

Correct Exception Page Sample

Correct Exception ✕

Warning: Modifying check details for items in prior statement cycle will not process correctly. Please contact your bank for assistance.

[New Selection](#)

Account:

Posted Check Number:

Issued Date: n/a

Void Date: n/a

Amount: n/a

Posted Amount:

Exception Reason: No Issue Found

Issued Payee: n/a

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

5. 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** link beside the exception from which you want to remove the correction.

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

3. Click the **Undo Changes** link.

The correction is removed from the exception on the **Manage Exceptions** page.

Approving Check Exceptions

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

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

Verify Decisions Page Sample

Verify Decisions

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

Check Exceptions Awaiting Decision

Decision	Account	Check	Issued Date	Void Date	Amount	Amount Paid	Exception Reason
Correction	CM Test Account.1 - *3782	0000001012	n/a	n/a		\$1.50	No Issue Found

Searching for Check Exceptions

1. Click **Account Services > Positive Pay > Manage exceptions**.
2. Search for exceptions that are pending decisions or approval by clicking the appropriate **Search exceptions** link.
3. Complete the following fields and then click **Search**:

Account The account number.

Check number One check or a range of checks.

Posted amount Specific amount or a range of amounts.

Search Exceptions Page Sample

Search Exceptions

At least one field must contain search criteria. If more than one field has search criteria, only records that match all fields will be returned.

Account:

Check number: From: Exact match
To (optional):

Posted amount: Specific amount: \$
 Range:
Greater than or equal to: \$
Less than or equal to: \$

Searching for Corrected Check Exceptions

1. Click **Account Services > Positive Pay > Corrected exceptions**.
2. Complete the following fields and then click **Generate report**:

Output to Screen, CSV file, or PDF

Accounts Accounts entitled to Positive Pay.

Date range Specific date, From/To, or Previous business day.

Correction type Issues and posted items, Issued items only, or Posted items only

Corrected Exception Items Page Sample

Corrected Exception Items



Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.
The green (●) indicates corrected information.

[View Criteria](#)

[Modify Search](#)

Item Information

Account: [REDACTED]
Check Number: [REDACTED]
Exception Reason: No Issue Found
Correction Description: PostedCheckChanged
User ID: [REDACTED]
Correction Date: 12/17/2024

	Posted	Issued	Current
Check Number	000000 [REDACTED] (●)	n/a	000000 [REDACTED]
Amount	\$1.00	n/a	\$1.00

Decisions

Deleting 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 decision** link.
4. Verify the decision as needed and then click **Delete decision**.

Verify Decision Deletion Page Sample

Verify Decision Deletion

Once deleted, decisions and approvals already applied to the item would no more be applicable.

[View exceptions](#)

Exception Details

Decision:	Return - fraud
Account:	*3456
Check number:	8917 (●)
Issued date:	
Issued amount:	
Posted amount:	\$50.00
Exception reason:	No Issue Found
Issued payee:	
Decision user:	ADMIN
Decision date:	7/9/2014 9:29:53 AM

Adding a Delimited File Import Definition for Decisions

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

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

3. Complete the following **Description** fields and then click **Continue**:

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 following **Characteristics** fields and then click **Continue**:

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.

5. **Optional:** Select the **Default Field Value** options you want applied to all decisions in the file:

- ABA/TRC
- Account
- Decision: Pay or Return

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

< Back**File Definition Details**[Add another file definition](#)

Description

Definition Name: BBC Issue Add
Description: BBC Standard Issue
File Contents: Issues
File Type: Delimited

Characteristics

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

Default Field Values (Optional)

ABA/TRC:
Issue Type: Issue
Issue Action: Add

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
Account	4	Numeric only (0-9), 17 characters max
Check Number	2	Numeric only (0-9), 15 characters max
Amount	3	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Searching 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 and then click **Generate report**:

.

Output to	Screen, CSV, or PDF.
Account	Accounts entitled to Positive Pay.
Decision date range	Specific date, From/To, 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).

Exception Decisions Page Sample

Exception Decisions

Auto decisions are displayed when no decision has been made. Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

[^ Hide Criteria](#)

Report Created:	01/15/2025 06:51:18 PM (ET)
Accounts:	All Accounts
Decision Date Range:	01/01/2025 - 01/15/2025
Decision Option:	Include all decisions
Service:	Positive Pay
Total Reported Amount:	\$6.00
Total Reported Items:	6

Checking - [redacted]

Total Reported Amount : \$3.00
Total Reported Items : 3

Check Number	Amount	Issued Date	Void Date	Posted Date	Disposition Decision
[redacted]	\$0.90	n/a	n/a	01/02/2025	Correction
[redacted]	\$1.10	n/a	n/a	01/02/2025	Correction
[redacted]	\$1.00	n/a	n/a	01/02/2025	AutoReturn

Checking - [redacted]

Total Reported Amount : \$3.00
Total Reported Items : 3

Check Number	Amount	Issued Date	Void Date	Posted Date	Disposition Decision
[redacted]	\$0.90	n/a	n/a	01/02/2025	Correction
[redacted]	\$1.10	n/a	n/a	01/02/2025	Correction
[redacted]	\$1.00	n/a	n/a	01/02/2025	AutoReturn

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.

Adding 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	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).

Verify Issue Page Sample

Positive Pay

Manage Exceptions **Enter Issues/Voids** Import Issues Import Decisions

Issue Verification

Almost done. Please confirm the details below.

[New Entry](#)

Entry Type	Issue
Account Information	
Account:	[redacted]
Item Details	
Check Number:	[redacted]
Amount:	\$1.00
Issued Date:	01/15/2025
Payee:	Test

To submit this request without approving, click [Submit for approval](#).

Add Issues Cancel

Viewing the Status of Check Issues/Voids

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

1. Click **Account Services > Positive Pay > Issue/Void status**.
2. Complete the following fields and then click **Generate report**:

- Output to** Screen, CSV, or PDF.
- Accounts** Accounts entitled to Positive Pay.
- Date range** Specific date or From/To.
Note: Not required if the Check number field is filled in.
- Date type** Issued date, Posted date, Status updated date, or Void 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/Void Status Page Sample

Issue/Void Status  

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

[View Criteria](#) [Modify Search](#)

Check Number	Amount	Issued Date	Void Date	Posted Date	Status	Status Updated	Payee	Read Payee	Payee Match Score
 [Redacted]	\$1.00	01/03/2025	n/a	01/03/2025	Paid	01/04/2025	AuxOnUs 15 digits	AUXANUS 15 DIGIT	91

Check Number	Amount	Issued Date	Void Date	Posted Date	Status	Status Updated	Payee	Read Payee	Payee Match Score
 [Redacted]	\$1.00	01/03/2025	n/a	01/03/2025	Paid	01/04/2025			100

Showing 1 - 2 of 2

Importing 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

Import Confirmation

✔ The file has been successfully received and is being processed.

[Import another file](#)

File Definition Name:	
Description:	
File Name:	
File Type:	FixedFormat
Status:	To view the imported file processing status, go to File Import Status

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 organization 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.

Viewing 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
	8	8	\$8.00	0	\$0.00	12/16/2024	Completed
	14	14	\$14.00	0	\$0.00	12/09/2024	Completed

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.

Adding 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 following **Description** fields and then click **Continue**:

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** fields and then click **Continue**:

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 or Void
 - Issue action: Add or Delete
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

< Back
File Definition Details
[Add another file definition](#)

Description

Definition Name: BBC Issue Add
Description: BBC Standard Issue
File Contents: Issues
File Type: Delimited

Characteristics

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

Default Field Values (Optional)

ABA/TRC:
Issue Type: Issue
Issue Action: Add

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
Account	4	Numeric only (0-9), 17 characters max
Check Number	2	Numeric only (0-9), 15 characters max
Amount	3	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Adding 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 following **Description** fields and then click **Continue**:

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** fields and then click **Continue**:

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 or Void
- Issue action: Add or Delete

6. Click **Continue**.

7. Complete the following **Field Properties** fields and then 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.

File Definition Confirmation Page Sample

< Back**File Definition Details**[Add another file definition](#)

Description  

Definition Name: BOH Issue File 06
Description: BOH Existing Positive Pay Issue 06
File Contents: Issues
File Type: Fixed

Characteristics 

Amount Format: Decimal not included (i.e. 123)
Applied Decimal Format: Implied decimal (123 = 1.23)
Date Format: MMDDYY

Default Field Values (Optional) 

ABA/TRC:

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
Account	30 to 39	Numeric only (0-9), 17 characters max
Check Number	2 to 11	Numeric only (0-9), 15 characters max
Amount	14 to 23	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	24 to 29	Numeric date in specified format (for example, MMDDYY)

Changing 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 description, Edit characteristics, Edit default field values, or Edit field properties** link.

File Definition Details Page Sample

< Back**File Definition Details**[Add another file definition](#)

Description

Definition Name: BOH Issue File 06
Description: BOH Existing Positive Pay Issue 06
File Contents: Issues
File Type: Fixed

Characteristics

Amount Format: Decimal not included (i.e. 123)
Applied Decimal Format: Implied decimal (123 = 1.23)
Date Format: MMDDYY

Default Field Values (Optional)

ABA/TRC:

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
Account	30 to 39	Numeric only (0-9), 17 characters max
Check Number	2 to 11	Numeric only (0-9), 15 characters max
Amount	14 to 23	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	24 to 29	Numeric date in specified format (for example, MMDDYY)

Deleting 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 file import definition** link.
4. Verify the definition as needed and then click **Delete**.

Verify File Definition Deletion Page Sample

Verify File Definition Deletion

 **Are you sure you want to delete this File Definition?**
Once deleted, the file import definition cannot be recovered.

Description

Definition Name: BOH Issue File 06
Description: BOH Existing Positive Pay Issue 06
File Contents: Issues
File Type: Fixed

Characteristics

Amount Format: Decimal not included (i.e. 123)
Applied Decimal Format: Implied decimal (123 = 1.23)
Date Format: MMDDYY

Default Field Values (Optional)

ABA/TRC:

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
Account	30 to 39	Numeric only (0-9), 17 characters max
Check Number	2 to 11	Numeric only (0-9), 15 characters max
Amount	14 to 23	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	24 to 29	Numeric date in specified format (for example, MMDDYY)
Issue Type	55 to 55	Issue, I, Void, V
Issue Action	1 to 1	Add, A, Delete, D
Debit/Credit (Optional)		Debit, D, Credit, C
Payee	56 to 135	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 128
Additional Payee Information (Optional)		Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 128

Delete

Cancel

Correcting 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/Voids**.
2. Complete the following fields and then click **Continue**:

Account Entitled accounts.

Date range Specific date, From/To, or Previous business day.

Include Exception issue items, Outstanding issue items, Outstanding void items.

Check number (optional) Type a specific check number.

3. Click the link in the **Check** column for the issue you want to correct.
4. Correct the selected exception or outstanding issue:

Issue Type	Description
Exception issue	Change the Item Details options as needed and then click Continue .
Outstanding issue	<ol style="list-style-type: none">1. Click the Edit issue link.2. Change the Item Details options as needed and then click Continue.

5. Verify the information as needed and then click **Save changes**.

Verify Issue Page Sample

Positive Pay

Manage Exceptions Enter Issues/Voids Import Issues Import Decisions **Update Issues/Voids**

Issue Verification

Account Information

Account: *3782

Item Details

Check Number: 1028
Amount: \$2.00
Issued Date: 11/04/2024
Void Date: n/a
Payee: SFTP IMPORT TEST 85-1028
Additional Payee Information:

Save Changes **Cancel**

Deleting Outstanding Check Issues

1. Click **Account Services > Positive Pay > Update Issues/Voids**.
2. Complete the following fields and then click **Search**:

Account	Entitled accounts.
Date range	Specific date, From/To, or Previous business day.
Include	Outstanding issue items.

**Check number
(optional)**

Type a specific check number.

3. Click the **Delete** link beside the issue to delete.
4. Verify the issue as needed and then click **Yes, Delete**.

Verify Issue Deletion Page Sample

Verify Issue Deletion

 **Are you sure you want to delete this issue item?**
Once deleted, the item cannot be recovered.

[New selection](#)

Entry Type:	Issue
Account:	*3782
Check Number:	1028
Amount:	\$1.00
Issued Date:	11/04/2024
Void Date:	n/a
Payee:	SFTP IMPORT TEST 85-1028

Viewing/Downloading 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 **Account Services > Approve issues**.
2. In the **Issue Files Pending Approval** section, click the link in the **Filename** column of file you want to view/download.
3. On the Approve File page, click the link beside the **File name** to be prompted by an internet browser message to open or save the file.

Approve File Page Sample

Approve File [Print this page](#)

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 [Delete this file](#)

Status: Pending Approval
File Name: [MICASH_Test_File](#)
Total records: 2
Issues in file: 2
Total amount for issues: \$1,106.17
Voids in file: 0
Total amount for voids: \$0.00
Uploaded by: AUSER
Upload date: 10/11/2016 06:28:49 PM (ET)

Approval History Information

Approval status: 0 of 2 received

Action	User ID	Date	Time
Enter Request	AUSER	10/11/2016	06:28:49 PM (ET)

Approving Check Issues and Check Issue Files

Company users can approve individual outstanding check issues and issue files.

1. Click **Account Services > Approve issues**.
2. Select the issues and/or issue files to approve and then click **Approve**.

Issue Approval Confirmation Page Sample

Issue Approval Confirmation [Print this page](#)

[New selection](#)

Issues Approved

Account	Check	Amount	Issued Date	Issue Type	Payee	Approval Status
*3456 - Main Account	456765	\$25.00	05/30/2014	Issue	bob	2 of 2 received

Issue Files Approved

Filename	Uploaded Date	Uploaded By	Approval Status
customer delimited	07/09/2014 10:56:24 AM (ET)	ADMIN	2 of 2 received Ready to transmit

Deleting Unapproved Check Issues and Check Issue Files

1. Click **Account Services > Approve issues**.

2. Do one of the following:
 - For single check issues, click the link in the **Check** column.
 - For check issue files, click the link in the **Filename** column.
3. Do one of the following:
 - For single check issues, click the **Delete this issue** link.
 - For check issue files, click the **Delete this file** link.
4. Verify the information as needed and then click **Delete**.

Verify Deletion Page Sample

Verify Deletion [Print this page](#)

You have requested to delete the following issue item. Once deleted, the following issue cannot be recovered.

[View issue details](#)

Account Information

Account: *3456 - Main Account

Item Details

Check number: 90099
 Amount: \$250.00
 Issued date: 7/11/2014
 Issue type: Issue
 Payee: Sally Smith

Approval History Information

Approval status: 0 of 2 received

Action	User ID	Date	Time
Enter Request	ADMIN	07/11/2014	03:41:21 PM (ET)

Searching 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 > Positive Pay > Outstanding Issues/Voids**.
2. Complete the following fields and then click **Generate report**:

Output to Screen, CSV, or PDF

Account Accounts entitled to Positive Pay.

Issued date range All, Specific date, From/To, Previous business day

Include Issues and voids, Issues only, or Voids only

Outstanding Issues Page Sample

Outstanding Issues/Voids



[View Criteria](#)

[Modify Search](#)

Check Number	Amount	Issued Date	Void Date	Payee	Entry Type	Read Payee	Payee Match Score
	\$1.00	12/16/2024	n/a		Issue	n/a	0
	\$1.00	12/16/2024	n/a		Issue	n/a	0
	\$1.00	12/17/2024	n/a		Issue	n/a	0
	\$1.00	12/19/2024	n/a		Issue	n/a	0
	\$1.00	12/19/2024	n/a		Issue	n/a	0

Searching for Stale Check Issues

- 1 Click **Account Services > Positive Pay > Stale issues**.
- 2 Complete the following fields and then click **Generate report**:

Output to Screen, CSV, or PDF

Accounts Accounts entitled to Positive Pay.

Issued date range All, Specific date, From/To, or Previous business day

Stale Issues Page Sample

Stale Issues

[View Criteria](#)

Check Number	Amount	Issued Date	Payee	Stale Date	Entry Type	Read Payee	Payee Match Score
	\$1.00	01/18/2024		07/17/2024	Issue		97

File Formats & Requirements

Custom File Definition Field Requirements

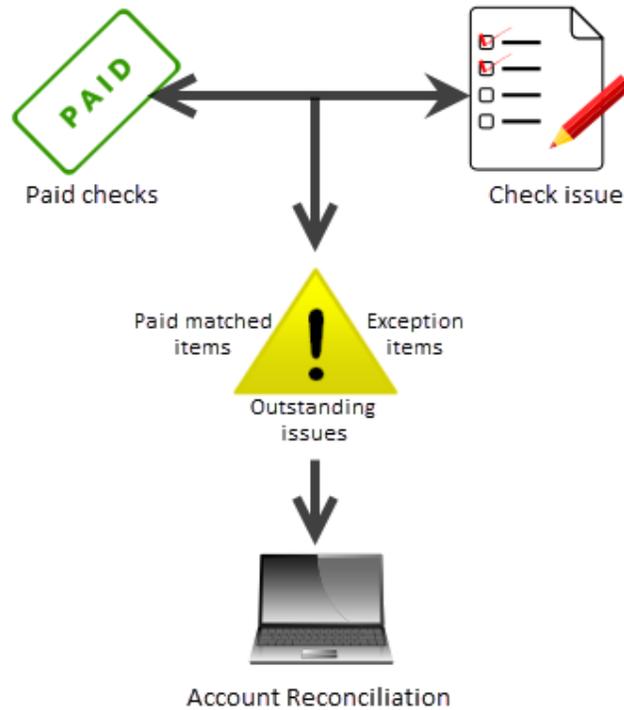
Field requirements and formats for delimited and fixed file definitions.

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.

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.

Adding Check Issues/Voids

Single check issues can be added manually to the system.

1. Click **Account Services > Full Account Reconciliation > Enter Issues/Voids.**
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	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).

Verify Issue Page Sample

Issue Verification 

 **Almost done. Please confirm the details below.**

[New Entry](#)

Entry Type	Issue
------------	-------

Account Information

Account:	CM Test Account 1 - Checking - *3782
----------	--------------------------------------

Item Details

Check Number:	1096
Amount:	\$1.00
Issued Date:	01/15/2025
Payee:	Test Issue

To submit this request without approving, click [Submit for approval](#).

Add Issues
Cancel

Importing 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.

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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.

Import Confirmation Page Sample

Import Confirmation

 The file has been successfully received and is being processed.

[Import another file](#)

<p>File Definition Name: Description: File Name: File Type: Status:</p>	<div style="background-color: #f0f0f0; width: 200px; height: 20px; margin-bottom: 5px;"></div> <p>FixedFormat</p> <p>To view the imported file processing status, go to File Import Status</p>
---	--

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 organization is required to enable FTP transmission. Additional fees may apply for FTP transmissions.

Once FTP transmission is enabled and set up, a custom file import definition can be used.

File Name Requirements - "IE_101106_XXXXXXX.*" where XXXXXXX represents your 7 digit Positive Pay and Account Reconciliation Company ID number. Please contact Bank of Hawai'i Cash Management Servicing if you need assistance with your Company ID.

File Header Requirements – "XXXXXXX,File Definition Name" where XXXXXX represents your 7 digit Positive Pay and Account Reconciliation Company ID number and File Definition Name is the name you saved in the Import Issues File Definition creation process.

Viewing 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 > 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
	8	8	\$8.00	0	\$0.00	12/16/2024	Completed
	14	14	\$14.00	0	\$0.00	12/09/2024	Completed

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.

Adding a Delimited File Import Definition for Check Issues

1. Click **Account Services > Full Account Reconciliation > Import issues**
2. Click the **Add a file definition** link.
3. Complete the following **Description** fields and then click **Continue**:

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** fields and then click **Continue**:

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 or Void
- Issue action: Add or Delete

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: Decision Sample
Description: Fixed File
File Contents: Decisions
File Type: Fixed

Characteristics 

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

Default Field Values (Optional) 

ABA/TRC: 121301028
Account: *3782 - CM Test Account 1
Decision: Pay

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
Check Number	1 to 9	Numeric only (0-9), 15 characters max
Decision Reason (Optional)	10 to 30	Alpha (a-z, A-Z) numeric(0-9) special characters (including spaces): list of reasons provided by bank
Amount (Optional)		Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Adding a Fixed File Import Definition for Check Issues

1. Click **Account Services > Full Account Reconciliation > Import issues**.
2. Click the **Add a file definition** link.
3. Complete the following **Description** fields and then click **Continue**:

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** fields and then click **Continue**:

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 or Void
- Issue action: Add or Delete

6. Click **Continue**.

7. Complete the following **Field Properties** fields and then 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.

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:	Decision Sample
Description:	Fixed File
File Contents:	Decisions
File Type:	Fixed

Characteristics ✎

Amount Format:	Decimal included (i.e. 123.00)
----------------	---------------------------------

Default Field Values (Optional) ✎

ABA/TRC:	121301028
Account:	*3782 - CM Test Account 1
Decision:	Pay

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
Check Number	1 to 9	Numeric only (0-9), 15 characters max
Decision Reason (Optional)	10 to 30	Alpha (a-z, A-Z) numeric(0-9) special characters (including spaces); list of reasons provided by bank
Amount (Optional)		Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Changing 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 description**, **Edit characteristics**, **Edit default field values**, or **Edit field properties** link.

File Definition Details Page Sample

Add File Definition Confirmation

✔ The following file import definition has been added successfully.

[New selection](#) | [Add another file definition](#)

Description

Definition Name: Decision Sample
 Description: Fixed File
 File Contents: Decisions
 File Type: Fixed

Characteristics

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

Default Field Values (Optional)

ABA/TRC: 121301028
 Account: *3782 - CM Test Account 1
 Decision: Pay

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
Check Number	1 to 9	Numeric only (0-9), 15 characters max
Decision Reason (Optional)	10 to 30	Alpha (a-z, A-Z) numeric(0-9) special characters (including spaces): list of reasons provided by bank
Amount (Optional)		Numeric only (0-9), greater than 0.00 and less than 100,000,000.00

Deleting Delimited and Fixed File Import Definitions for Check Issues

File import definitions cannot be recovered once deleted.

1. Click **Account Services > Import issues**.
2. Click the link in the **Name** column for the file you want to delete.
3. Click the **Delete file import definition** link.
4. Verify the definition as needed and then click **Delete**.

Verify File Definition Deletion Page Sample

Verify File Definition Deletion

Once deleted, the file import definition cannot be recovered.

Description

Definition name: Sample Fixed
 Description: Fixed file sample.
 File contents: Issues
 File type: Fixed

Characteristics

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

Default Field Values (Optional)

ABA/TRC: 011301798
 Issue type: Issue
 Issue action: Add

Field Properties

Field Name	Position Number	Length	Valid Field Properties
Account	1	10	Numeric only (0-9), 17 characters max
Check Number	11	10	Numeric only (0-9), 15 characters max
Amount	21	10	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	31	10	Numeric date in specified format (for example, MMDDYY)
Debit/Credit (optional)	41	10	Debit, D, Credit, C
Payee	51	10	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Correcting 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 > Update issues**.
2. Complete the following fields and then click **Search**:

Account	Entitled accounts.
Date range	Specific date, From/To, or Previous business day.
Include	Exception issue items or Outstanding issue items.
Check number (optional)	Type a specific check number.

3. Click the link in the **Check** column for the issue you want to correct.
4. Correct the selected exception or outstanding issue:

Issue Type	Description
Exception issue	Change the Item Details options as needed and then click Continue .
Outstanding issue	<ol style="list-style-type: none">1. Click the Edit issue link.2. Change the Item Details options as needed and then click Continue.

5. Verify the information as needed and then click **Save changes**.

Verify Issue Page Sample

Verify Issue

Account Information

Account: *3456

Item Details [Edit item](#)

Check number: 321002
Issued date: 6/11/2014
Issued amount: \$100.00

Payee: JK

Deleting Outstanding Check Issues

1. Click **Account Services > Update issues.**
2. Complete the following fields and then click **Search:**

Account	Entitled accounts.
Date range	Specific date, From/To, or Previous business day.
Include	Outstanding issue items.
Check number (optional)	Type a specific check number.

3. Click the **Delete** link beside the issue to delete.
4. Verify the issue as needed and then click **Delete.**

Verify Issue Deletion Page Sample

Verify Issue Deletion

You have requested to delete the following issue item. Once deleted, the item cannot be recovered.

[New selection](#)

Item Details

Account:	*3456
Check number:	321002
Amount:	\$100.00
Issued date:	6/11/2014
Issue type:	Issue
Payee:	JK

Viewing/Downloading 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 **Account Services > Approve issues.**
2. In the **Issue Files Pending Approval** section, click the link in the **Filename** column of file you want to view/download.
3. On the Approve File page, click the link beside the **File name** to be prompted by an internet browser message to open or save the file.

Approve File Page Sample

Approve File [Print this page](#)

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 [Delete this file](#)

Status: Pending Approval
File Name: [MICASH_Test_File](#)
Total records: 2
Issues in file: 2
Total amount for issues: \$1,106.17
Voids in file: 0
Total amount for voids: \$0.00
Uploaded by: AUSER
Upload date: 10/11/2016 06:28:49 PM (ET)

Approval History Information

Approval status: 0 of 2 received

Action	User ID	Date	Time
Enter Request	AUSER	10/11/2016	06:28:49 PM (ET)

Approving Check Issues and Check Issue Files

Company users can approve individual outstanding check issues and issue files.

1. Click **Account Services > Approve issues**.
2. Select the issues and/or issue files to approve and then click **Approve**.

Issue Approval Confirmation Page Sample

Issue Approval Confirmation [Print this page](#)

[New selection](#)

Issues Approved

Account	Check	Amount	Issued Date	Issue Type	Payee	Approval Status
*3456 - Main Account	456765	\$25.00	05/30/2014	Issue	bob	2 of 2 received

Issue Files Approved

Filename	Uploaded Date	Uploaded By	Approval Status
customer delimited	07/09/2014 10:56:24 AM (ET)	ADMIN	2 of 2 received Ready to transmit

Deleting Unapproved Check Issues and Check Issue Files

1. Click **Account Services > Approve issues**.

2. Do one of the following:
 - For single check issues, click the link in the **Check** column.
 - For check issue files, click the link in the **Filename** column.
3. Do one of the following:
 - For single check issues, click the **Delete this issue** link.
 - For check issue files, click the **Delete this file** link.
4. Verify the information as needed and then click **Delete**.

Verify Deletion Page Sample

Verify Deletion [Print this page](#)

You have requested to delete the following issue item. Once deleted, the following issue cannot be recovered.

[View issue details](#)

Account Information

Account: *3456 - Main Account

Item Details

Check number: 90099
 Amount: \$250.00
 Issued date: 7/11/2014
 Issue type: Issue
 Payee: Sally Smith

Approval History Information

Approval status: 0 of 2 received

Action	User ID	Date	Time
Enter Request	ADMIN	07/11/2014	03:41:21 PM (ET)

Viewing 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/Voids**.
2. Select an **Account** option and click **Change account**.
3. Click the link in the **Account** column for the account you want to view.

Outstanding Items Page Sample

Outstanding Issues/Voids



View Criteria

Modify Search

Checking - [Redacted]							
Total Reported Amount :		\$5.00					
Total Reported Items :		5					
Check Number	Amount	Issued Date	Void Date	Payee	Entry Type	Read Payee	Payee Match Score
[Redacted]	\$1.00	12/16/2024	n/a	[Redacted]	Issue	n/a	0
[Redacted]	\$1.00	12/16/2024	n/a	[Redacted]	Issue	n/a	0
[Redacted]	\$1.00	12/17/2024	n/a	[Redacted]	Issue	n/a	0
[Redacted]	\$1.00	12/19/2024	n/a	[Redacted]	Issue	n/a	0
[Redacted]	\$1.00	12/19/2024	n/a	[Redacted]	Issue	n/a	0

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.

Field	Required	Supported Formats/Characters
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
006	018 - 018	1	Alphanumeric Pic X(3)	Issue Type R = Register V = Void

Field Number	Positions	Length	Characteristics	Description
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

Record	Field Number	Positions	Length	Characteristics	Description
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 <i>Note: This data is not available and is not populated into this field.</i>
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)
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
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
Detail	007	039 - 041	3	Alphanumeric Pic X(3)	Transaction Code

Record	Field Number	Positions	Length	Characteristics	Description
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
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
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

Record	Field Number	Positions	Length	Characteristics	Description
Trailer	002	004 - 013	10	Numeric Pic 9(10)	Account Number
Trailer	003	014 - 020	7	Numeric Pic 9(7)	Total Outstanding Item Count
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
004	023 - 024	002	Alpha/Numeric Pic X(2)	Tran Type '50' = Void add '40' = Register add

Field Number	Positions	Length	Characteristics	Description
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
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

Record	Field	Bytes	Position
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.

Component	Description
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	<p>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.</p>
Outstanding Issue Items	<p>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.</p>
Previously Cycled Issues	<p>Provides items that were paid in a previous cycle without an issue but now have the issue entered in the current cycle.</p>

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.

Account Reconciliation Statement Page Sample

Account Reconciliation Statement [Filter this page](#)

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

[New search](#)

Date: [redacted]
 Account: [redacted]
 Statement date range: [redacted]
 Statement created date: [redacted]

Account Balance Summary Download as [CSV file](#)

Date range: 5/6/2015 to 5/12/2015

Beginning Balance:		\$20,213.99
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 Items	\$50.00
Total Debits:	4 Items	\$200.00
Ending Balance:		\$20,253.99

Outstanding Issues:	5 Items	\$370.00
Outstanding:	2 Items	\$145.00
Future Dated:	0 Items	\$0.00
Void:	1 Items	\$100.00
State:	1 Items	\$25.00
Active Stops:	1 Items	\$100.00

Exception Items

Unfound Paid
 Total reported amount: \$150.00
 Total reported items: 3

Exception Items
 Unfound Paid
 Total reported amount: \$150.00
 Total reported items: 3

Check Number	Posted Date	Posted Amount	Issued Amount
[redacted]	05/11/2015	\$50.00	
[redacted]	05/11/2015	\$50.00	
[redacted]	ACH 05/11/2015	\$50.00	

Statement Of Activity

Credits
 Total reported amount: \$240.00
 Total reported items: 2

Posted Date	Posted Amount	Description
05/11/2015	\$20.00	MISC CREDIT 200
05/11/2015	\$190.00	PREAUTHORIZED ACH CREDIT 965

Debits
 Total reported amount of all debits: (\$200.00)
 Total reported debits: 4
 Check debits
 Total reported amount: (\$150.00)
 Total reported items: 3

Check Number	Posted Date	Posted Amount	Description
[redacted]	05/11/2015	(\$50.00)	BAI CODE 475 CHECK PAID
[redacted]	05/11/2015	(\$50.00)	BAI CODE 475 CHECK PAID
[redacted]	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
[redacted]	05/01/2015	05/11/2015	\$50.00

Outstanding Issue Items

Total reported amount for all issues: \$370.00
 Total reported issues: 5

Outstanding Issues
 Total reported amount: \$145.00
 Total reported items: 2

Check Number	Issued Date	Issued Amount
[redacted]	03/15/2014	\$100.00
[redacted]	01/30/2014	\$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
[redacted]	05/30/2012	\$100.00

State
 Total reported amount: \$25.00
 Total reported items: 1

Check Number	Issued Date	Issued Amount
[redacted]	01/01/2013	\$25.00

Active Stops
 Total reported amount: \$100.00
 Total reported items: 1

Check Number	Issued Date	Issued Amount
[redacted]	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.

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
- 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: *3456 - CHECKING - Main Account
Date range: All dates
Total reported amount: \$985.00
Total reported items: 13

Download as:

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

Check Number	Issued Amount	Status
1215	\$100.00	Stopped
1389	\$100.00	Stopped
1666	\$100.00	Stopped
2710	\$100.00	Stopped
3354	\$100.00	Stopped
Subtotal for 1-5000: 5 items for \$500.00		
11521	\$5.00	Stopped
14000	\$100.00	Stopped
14001	\$100.00	Stopped
51517	\$100.00	Stopped
51518	\$25.00	Stopped
51520	\$50.00	Stopped
51521	\$5.00	Stopped
899899	\$100.00	Stopped

Viewing Paid Checks

1. Click **Account Services > Full Account Reconciliation > Paid checks**.
2. Select an **Account** option and click **Change account**.
3. Click the link in the **Account** column for the account you want to view.

Paid Checks Page Sample

Paid Checks

[Print this page](#)

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

[New search](#)

Report created: 7/15/2014 8:55 AM (ET)
Account: *3456 - CHECKING - Main Account
Date range: 5/1/2014 to 5/20/2014

Paid Checks Download as:

Total reported amount: (\$1,570.00)
Total reported items: 16

Account	Check Number	Posted Date	Posted Amount
*3456 - Main Account	8098091	05/02/2014	(\$100.00)
*3456 - Main Account	9098091	05/02/2014	(\$50.00)
*3456 - Main Account	7699	05/12/2014	(\$110.00)
*3456 - Main Account	7699	05/12/2014	(\$10.00)
*3456 - Main Account	1399	05/13/2014	(\$110.00)
*3456 - Main Account	1389	05/13/2014	(\$110.00)
*3456 - Main Account	1657	05/19/2014	(\$110.00)
*3456 - Main Account	1661	05/19/2014	(\$110.00)
*3456 - Main Account	876876	05/19/2014	(\$100.00)
*3456 - Main Account	1662	05/19/2014	(\$110.00)
*3456 - Main Account	1660	05/19/2014	(\$110.00)
*3456 - Main Account	1657	05/13/2014	(\$110.00)
*3456 - Main Account	1215	05/13/2014	(\$110.00)
*3456 - Main Account	1399	05/13/2014	(\$110.00)
*3456 - Main Account	7698	05/12/2014	(\$100.00)
*3456 - Main Account	7698	05/12/2014	(\$110.00)

Reported Details: Total Amount (\$1,570.00) Total Items 16

CHECK IMAGING

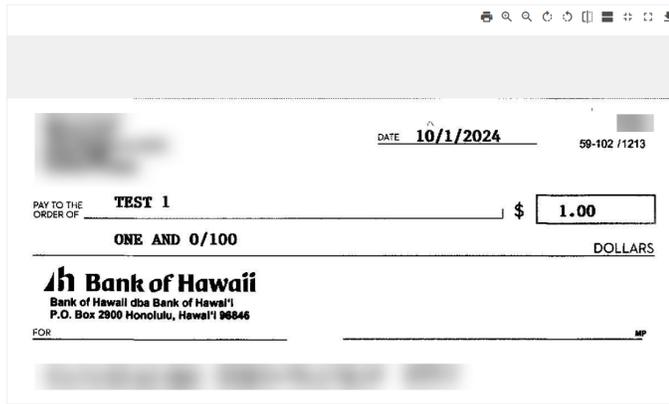
About Check Imaging

Check Imaging allows company users to view electronic images of posted checks.

Viewing a Check Image

1. Click the check icon associated with a transaction.

Image Viewer (Single Image) Page Sample



Check Image Viewer Controls - Single Image

Control	Function
	Save image.
	Print image.
	Rotate image clockwise.
	Rotate image counterclockwise.
	Zoom in.
	Zoom out.
	Invert.
	View front.
	View back.
	View front and back.
	Increase contrast
	Decrease contrast.
	Return to original view.

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