Bank of Hawai'i

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

POSITIVE PAY CHECK ISSUES, MAPPING AND MAINTENANCE REFERENCE GUIDE

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 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.

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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 Issues** (depending on your entitlements).

Verify Issue Page Sample

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

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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

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

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

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**.

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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.

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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	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

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.

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| **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:	
Check Number:	
Amount:	$1.00
Issued Date:	11/04/2024
Void Date:	n/a
Payee:	SFTP IMPORT TEST 85-1028

Yes, Delete   Cancel

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

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)

Approve

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
- Main Account		$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**.

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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

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

Total Reported Amount : $5.00
Total Reported Items : 5

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

Total Reported Amount : $1.00
Total Reported Items : 1

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.