Positive Pay and ACH Filter User Guide

The Positive Pay Service is under the Services menu in Cash Management. From this screen you can decision exceptions, add checks and submit issued check files. To access more details and reports, choose Launch Advanced Options. Once selected, you'll see the welcome screen, where you can access all the features of Androscoggin Bank Positive Pay.

Accounts Home
Messages
Payments & Transfers ∨
Advanced Payments ∨
User Management ∨
Deposit ∨
Card Controls ∨
Documents ∨
Services ∧
    Stop Payment
    Positive Pay
    Check Reorder
Settings ∨
Reports
New Accounts ∨
Locations

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

Accounts
All Accounts ∨

Search PosPay Exceptions
🔍 Search

Status
Decision Needed ∨

No Exceptions

No Exceptions

Total Exceptions (0) $0.00   Total Decisioned (0) $0.00   **Submit Decisions**

Collapse All -

! Exception Processing
Quick Exception Processing
⟳ Transaction Processing
Submit Issued Check File
Add New Issued Check
Void a Check
Check Search
Reverse Positive Pay Extract
ACH Transaction Search
Transaction Reports
Daily Checks Issued Summary
Stops and Voids
Exception Items
Stale Dated Checks
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Check Reconciliation Summary
Deposit Reconciliation Summary
Payee Match Report
System Reports
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Issued Check Processing Log
🛡 Security / Account Administration
ACH Authorization Rules Setup
White List

Welcome to

Androscoggin Bank

Positive Pay System

All exception decisions must be completed by 10:30am. For more information or if you have any questions, please call 1-800-966-9172 Monday-Friday 8:00-5:00.

Exception Processing

The Quick Exception Processing screen is an efficient method of managing exception item activity. Pay and return decisions can be made on all items via a single screen. You can do this from Cash Management or by clicking the Launch Advance Options screen.

The possible exception types are as follows:

- **BLOCKED TRANSACTION**—the item meets the filter requirements specified as a Transaction Filters/Blocks.
- **DUPLICATE PAID ITEM**—the item was previously paid.
- **PAID NOT ISSUED**—the item was never loaded into the system as an issued check.
- **STALE DATED ITEM PAID**—the item is a stale-dated check. A check is considered stale dated if the item was issued prior to the stale-dated cutoff date, which is calculated based on parameters defined by the FI.
- **PREVIOUSLY PAID ITEM POSTED**—the item was previously paid.
- **VOIDED ITEM**—the item was previously voided.
- **UNAUTHORIZED ACH TRANSACTION**—the item is an ACH transaction that was flagged as an exception by the ACH authorization rules defined for the account on the ACH Authorization Rules page.

ACH Filter

ACH Filter allows you to set up specific rules regarding ACH activity on your account. Upon enrollment into this service, you will decide whether you would like the Positive Pay interface to monitor all ACH credits, all ACH debits, or both. An exception will generate based on that basic criteria. As you review your exceptions in the Quick Exception Processing menu, you may add new ACH Authorization Rules for certain types of ACH activity based upon the ACH Standard Entry Class Code, Originating Company ID, Maximum Allowable Amount, or Debit or Credit (DR/CR) designation. Going forward, items matching any one of your ACH Authorization Rules will process without exception.

Adding new ACH Authorization Rules

Users with Allow user to add ACH Authorization Rules in Quick Exception Processing can create new ACH Authorization Rules directly from the Quick Exception Processing page.

After you choose Pay, + Add ACH Rule will appear. Enter the Description for the new rule. The SEC Code, Company ID, Debits or Credits, and Max Allowable Amount fields are filled out based on the information in the ACH transaction, but you can modify them as needed.

Positive Pay

Launch Advanced Options

Exceptions   Add Check   Submit Issued Check File

Accounts

All Accounts ⌄

Search PosPay Exceptions

🔍 Search

Status

Decision Needed ⌄

$ Check	Payee Name Mism... Issued Payee: Envi... Found Payee: Envi...
$	Unauthorized ACH...
$ ⊘ Pay	Unauthorized ACH...
$	Unauthorized ACH...

Unauthorized ACH Transaction

Account Name:	Account Number:
Paid Date:	SEC Code:
Description:	Transaction Type:
Company ID:	

[Pay] [Return] [Clear]

+ Add ACH Rule

Total Exceptions   Total Decisioned   **Submit Decisions**

Issued Check File Submission

The Submit Issued Check File screen is used by clients to upload issued check files to the financial institution. To view additional details regarding the file, click on the status column. For example, to view the exceptions on a file that has a result of Processed with Exceptions, click on the 'Processed with Exceptions' link.

Positive Pay

Launch Advanced Options

Exceptions   Add Check   Submit Issued Check File

File Mapping Type

⌄   📎 Choose File

Process File

![Androscoggin Bank]

Once a file is uploaded and processed, a window will be displayed indicating the processing status. If the file has not processed within 30 seconds a message is displayed informing the customer that an email will be sent indicating the file processing status. The file processing status can also be checked online using the Issued Check File Processing Log screen.

The following is a list of the possible processing statuses:

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

Add New Issued Check

The Add New Issued Check screen is used if a check was manually written or was otherwise not included in the electronic issued check file that was submitted to the financial institution. Any checks entered on this screen in one setting will be displayed below.

Void a Check

The Void Check screen in the Advanced Options menu is used to void an issued check on the client's account.

Check Search

The Check Search screen in the Advanced Options menu is used to search for specific transactions using dynamic selection criteria.

ACH Transaction Search

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

TRANSACTION REPORTS

Daily Issued Checks Summary

The Daily Issued Checks Summary report is an easy way to see how many checks were issued on any given day and their totals. The dynamic selection criterion allows the user to fine tune the report to their specific needs. This includes both manually loaded checks and checks uploaded through an issued check file.

Stops and Voids

The Stops and Voids report filter screen allows the user to create a report of checks that have been stopped or voided. Select items by Issued Date, Void Date, Stop Placed Date, Item Stopped Date or Issued Payee.

Exception Items

The Exception Items report filter screen allows the user to generate a report of items that were flagged as exception items. Optionally select items that meet specific criteria. Criteria can include: Exception Date, Exception Type (ACH, Check or Both), pay/return decision or return reason.

Stale Dated Checks

The Stale Dated Checks report filter screen allows the user to create a report of stale dated checks using dynamic selection criteria. A check is considered stale dated based upon the "Stale Dated Check Days" defined in the Institution specifications. Select items by Issued Date, Input Date, As of Date or Issued Payee.

Payee Match Report

The Payee Match Report filter screen generates an on-line report using dynamic selection criteria. Select items by Issued Date, Paid Date, Check Number or Issued Payee Name.

ACH Authorization Rules Report

The ACH Authorization Rules page displays a listing of all pre-authorized rules and allows users with the Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules user right to set up, edit, and delete ACH authorization rules.

Transaction Filters/Block Report

The Transaction Filters/Blocks page displays a listing of all filters/block rules and allows users with the Allow user to add/edit Transaction Filters/Blocks user right to set up, edit, and delete transaction filters and blocks.

Issued Check Processing Log Report

The Issued Check File Processing Log displays a list of all issued check files that have been electronically submitted.