Commercial Connect and Biz Connect

Positive Pay – User Guide

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Support

Support Contact Information

Columbia Bank Treasury Management Services

- Hours of Support: Monday-Friday, 7:00 AM until 6:00 PM Pacific Time
- 1-877-305-7125
- TreasuryManagementServices@ColumbiaBank.com

Overview

This system contains the following client functionality:

- Issued check management (submit issued check files and manual input of issued checks)
- ACH positive pay rules management
- Check file maintenance (ex: changing check number, voiding a check)
- Access to daily exceptions (Check and ACH)
- Reverse positive pay and partial account reconciliation transaction extracts
- Online reporting
- EDI reports
- ACH return reports for ACH originators

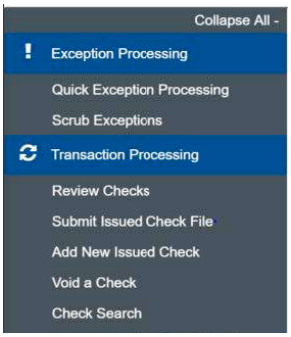
User Login

Accessing Positive Pay

- Log into Commercial Connect or Biz Connect.
- Under the Reporting tab, select Positive Pay and ACH reports.

System Menu

- The system menu is dynamically displayed based upon the unique setting assigned to you.
- Each grouping of menu options (shown in blue below) is referred to as a system classification. When you expand or collapse a system classification, the state is retained for the next time you log in to the system, so you can customize your workspace.
- Each menu item (shown beneath blue below) is referred to as a system action.
- Please contact Treasury Management Services at treasurymanagementservices@columbiabank.com or 877-305-7125 to make changes or additions to the menu .



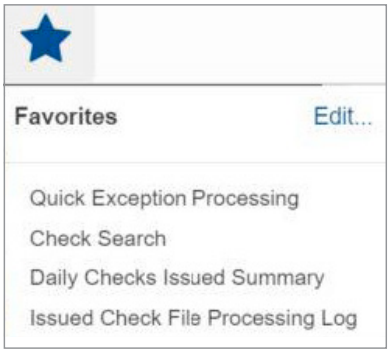
Header Icons

The header icons at the top of the page give options to enhance or change the system functionality. The following image shows each icon. The numbers following describe the functionality of the icons.

1. TOGGLE MENU: Collapses or expands the System Menu on the left side of the page.

2. FAVORITES: Allows a list of Favorite actions to be created and saved for future use.

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

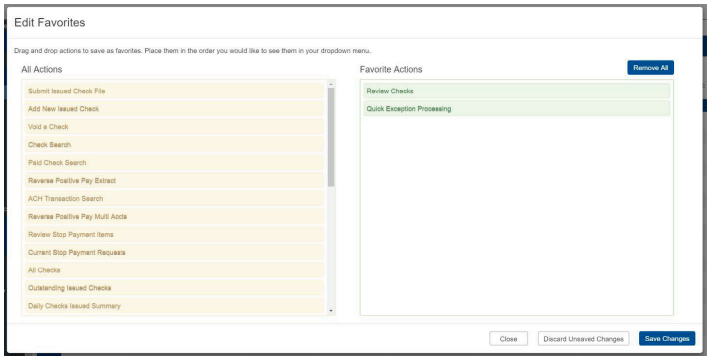


3. HOME: Returns to the home page.

4. HELP: Opens a help document for the current action page.

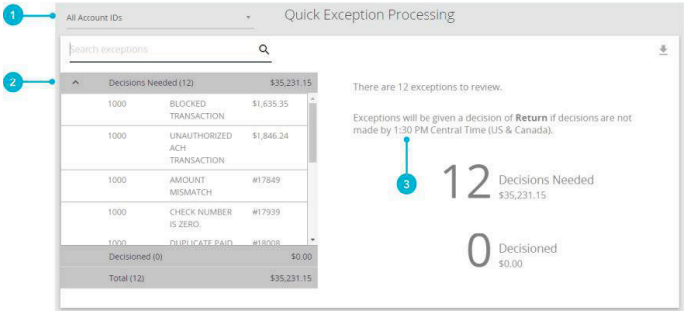
5. NOTIFICATIONS: Displays messages for the current user.

6. ACCOUNT: Allows you to change your password or log out of the system.



Exception Processing – Quick 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 by 1:00 p.m. PT



1. (Optional) Select an individual account to process exceptions for.

2. Select the exception reason row in the **Decisions Needed** section to display a list of all exceptions. The most commonly used exception types are as follows:

BLOCKED TRANSACTION: The item meets the filter requirements specified on the Transaction Filters Blocks page.

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.

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.

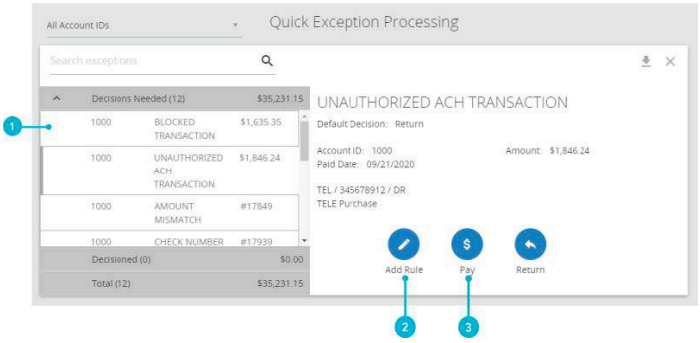
PREVIOUSLY PAID ITEM POSTED: The item was previously paid.

VOIDED ITEM: The item was previously voided.

ACH TRANSACTION: The item is an ACH transaction that was flagged as an exception by the ACH authorization rules defined for the account.

Note: For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID, and Debit or Credit (DR/CR) are displayed in the exception description.

3. Specifies the **Default Exception Cutoff Time**. At the 1:00 p.m. PT cutoff time, an automated pay or return decision is made on all unresolved items.



1. Select an individual transaction to display the following transaction details.

DEFAULT DECISION: The default decision for the exception type.

CLIENT ID: The nickname or description that identifies this account to the client. This Client ID is displayed in place of the account number on pages within the system and in emails generated by the system.

PAID DATE: The paid date for this check or ACH transaction.

AMOUNT: The amount of the item that has been presented for payment.

2. Add a new ACH authorization rule for the transaction type. For more information, see Adding New ACH Authorization Rules.

3. Select **Pay** or **Return** on the transaction. Specify the reason for the pay or return decision from the **Reason** list.

Note: To modify a pay or return decision on a processed transaction, expand the Decisioned section and select the transaction from the list.

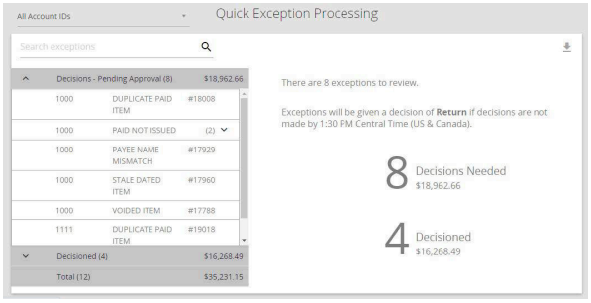
Exception Processing – Dual Approvals

If exception processing requires dual approval, the initial decisioning process is the same as standard processing. When the user approves the exception, instead of moving to the **Decisioned** section, decisions are moved to a **Decisions - For Review Only** section for the user that made the initial appoval.

After the first approver makes a decision, the following steps occur:

1. The system generates and sends an email to all users with approval access.
2. A user with approval access approves or denies the exception.
3. The system generates and sends an email to the user who approved the exception and to all users with approval access notifying them of the action taken.

Exceptions that are approved by the first approver and require secondary approval are in a pending review state and appear in the **Decisions - Pending Approval** section for all secondary approvers to make an approve or deny decision.



If the decisioned exception that is pending review is not approved or denied by the cutoff time, the exception will have the default account-level decision and reason applied. In this case, an email is sent to all users with approval access and the user who initially decisioned the item informing them that the cutoff time has been reached and the default account-level decision and reason have been applied.

If an exception is denied by the secondary approver, the exception is returned to the **Decisions Needed** section for additional review and updating.

To deny an exception that is pending approval

1. Select the transaction from the **Decisions - Pending Approval** section.
2. Select **Deny** ( ).
3. Enter the reason for the denial in the **Deny Notes** section. You cannot save the decision unless you add notes to the transaction.
4. Select **Save**. The exception returns to the **Decisions Needed** section and the system sends an email to the original approver that includes the denial notes and the name of the secondary approver.

Adding New ACH Authorization Rules

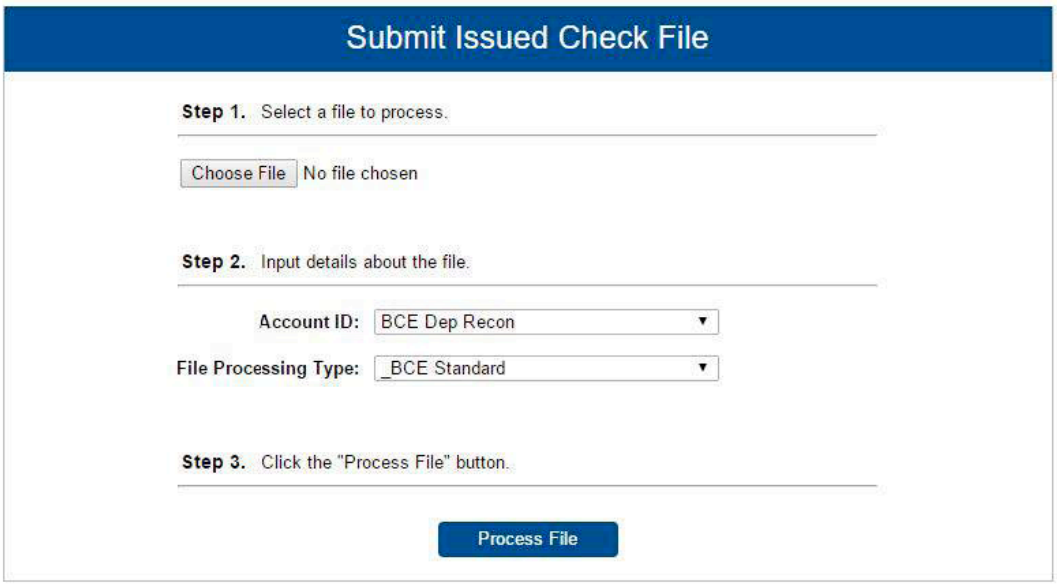
Users with Allow user to add **ACH Authorization Rules in Quick Exception Processing** enabled on the User Setup (Client) page can create new ACH Authorization Rules directly from the Quick Exception Processing page.

To create a new ACH Authorization Rule

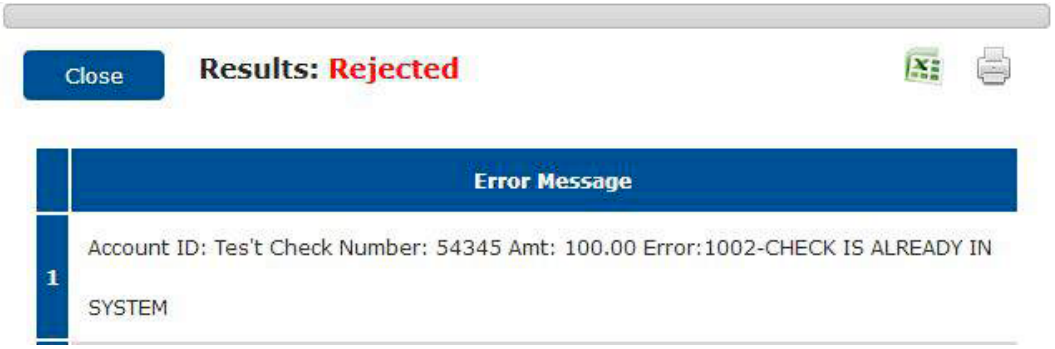
1. Expand the **Decisioned** section.
2. Select the transaction to create a new rule from.
3. Select **Add Rule** ( ).
4. Enter the **Description** for the new rule. The **SEC Code, Company ID, Debits or Credits**, and **Max Allowable Amount** fields are filled out based on the information in the ACH transaction, but you can modify them as needed.

Transaction Processing – Issued Check File Submission

The **Submit Issued Check File** screen is used to upload issued check files to Columbia Bank.



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.



Client ID

The Client ID associated with the issued checks contained within the file. This Client ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Note: If an issued check file contains items for multiple accounts, select any of the Client ID's represented within the file.

File Processing Type

Indicates the format of the issued check file.

Items in File

The number of checks in the file. Please confirm the number with your record. This number is used for validation during file processing. If the number entered does not match the actual number of items in the file, the file will be rejected.

Note: If the field is disabled, the number of items in the file will not display. If you wish to have this feature enabled, please contact Treasury Management Services at 877-305-7125.

Issued Date

If the issued check file does not have an issued date within the file, then the issued date must be entered when the file is uploaded.

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.

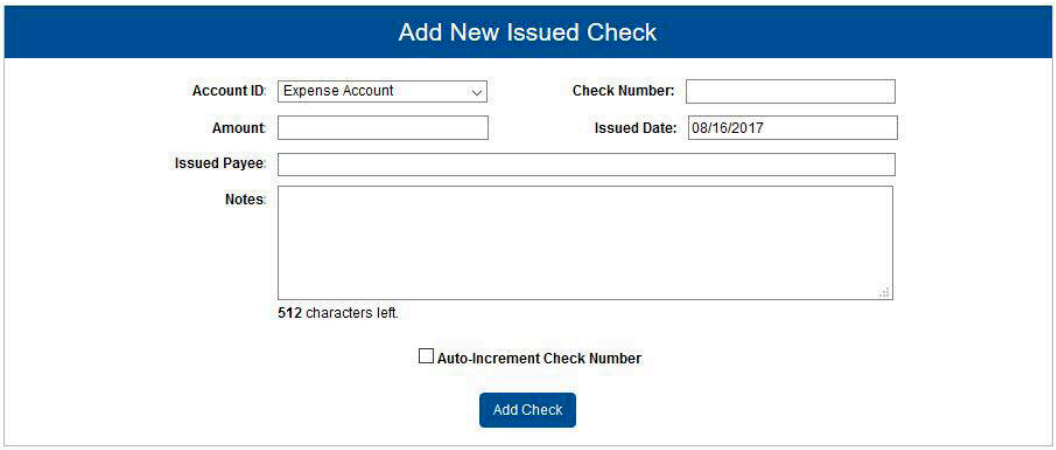
PROCESSED WITH EXCEPTIONS: The file was processed successfully, but duplicate checks were not loaded.

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.

Transaction Processing – 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 Columbia Bank. Any checks entered on this screen in one setting will be displayed below.



	Account ID	Check Number	Amount	Issued Date	Issued Payee	Notes
1	Expense Account	157894	$100.00	08/16/2017	Roger Miles	Issued Check
2	Expense Account	157895	$200.00	08/16/2017	Jane Williams	Issued Check to Jane Williams
			Total: $300.00			

Client ID

The Client ID is the nickname or description that identifies this account to the customer. This Client is displayed in place of the account number on screens within the system and in emails generated by the system.

Check

The check number of this item.

Amount

The amount of the check.

Issued Date

The issued date for this check.

Issued Payee

The issued payee name for this check.

Notes

Notes for this issued check.

Auto-Increment Check Number

Checking this box will increment the check number by one after each check submission.

Transaction Processing – Void a Check

The **Void Check** screen is used to void an issued check.

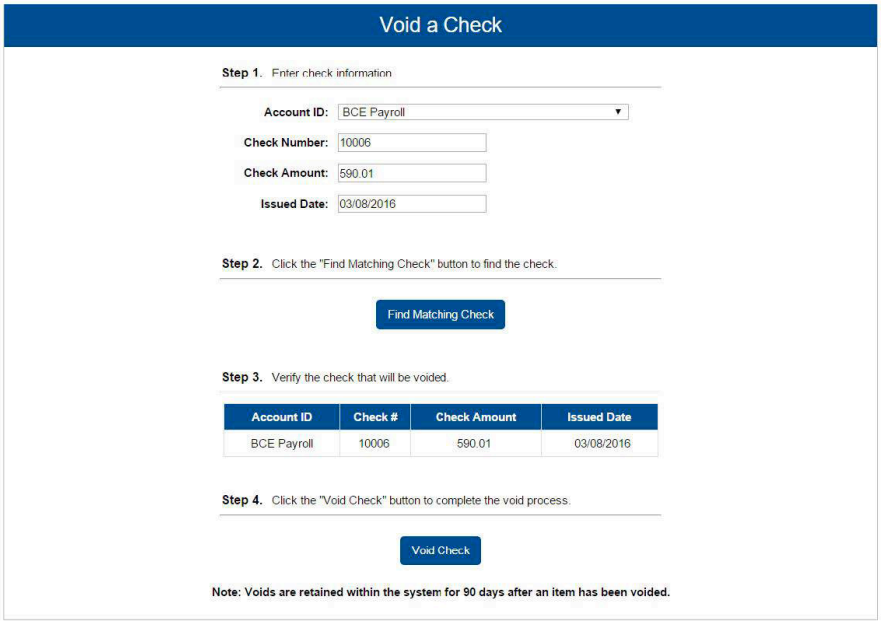
Client ID
The Client ID is the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number
The number of the issued check.

Check Amount
The amount the check was written for.

Issued Date
The date the check was issued.

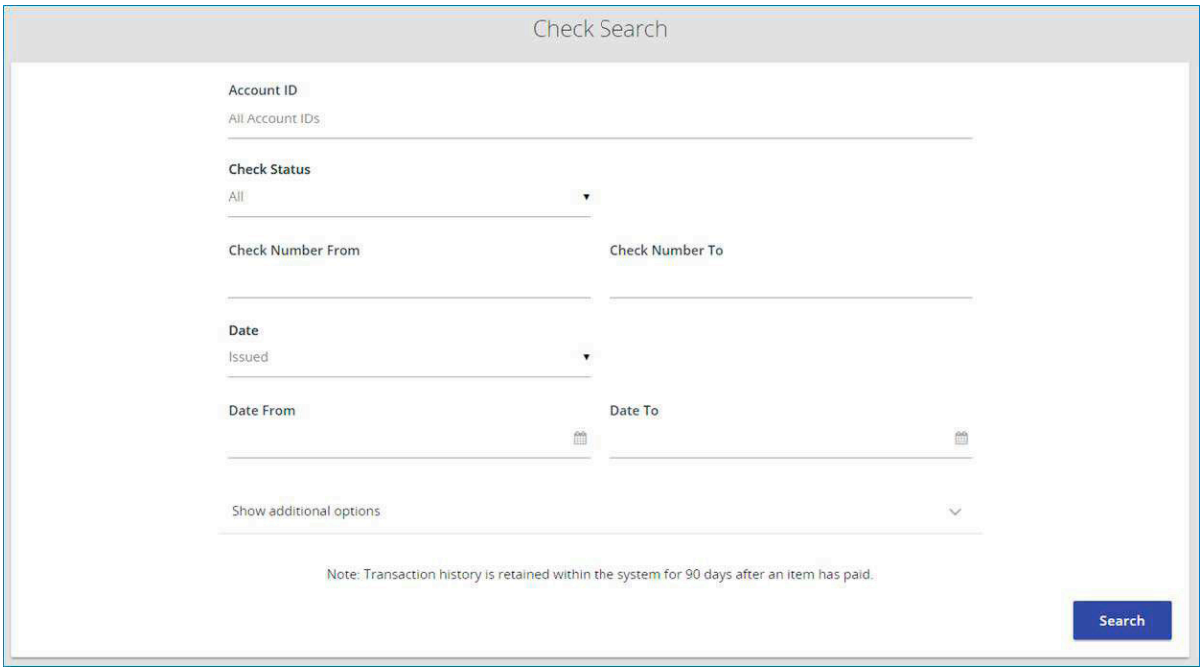
Note: All three fields (Check Number, Check Amount and Issued Date) are required to void a check.



Transaction Processing – Check Search

The **Check Search** screen is used to search for specific transactions.

Selection Screen



Client ID
Optionally select a specific account. If no accounts are selected the system will search through all available accounts assigned to the corporate user.

Check Status
The status of the check you would like to run reporting for.

Date
The type of date you would like to run the Check Search report for.

Check Number From
The beginning check number used to search for a range of checks.

Check Number To
The ending check number used to search for a range of checks.

Date From
The beginning date used in the date range.

Date To
The ending date used in the date range.

Decision
To search for exceptions based upon the pay/return decision, select a decision from the list.

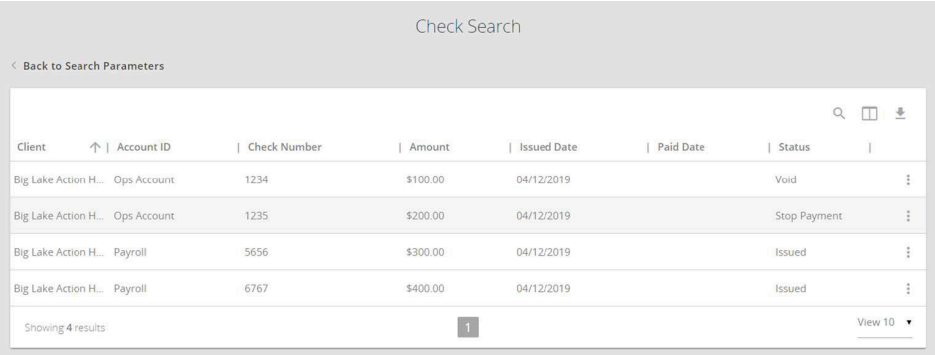
Reason
To search for exceptions based upon the reason that was selected, select a reason from the list.

Results page

You can perform the following actions on this page:

- Drag a column header to reorder.
- Select the search filter ( ) to filter and search all results or select a specific column to search within.
- Select the columns icon ( ) to select or remove columns from the report.
- Select the export icon ( ) to export the search results to a Microsoft Excel or PDF file.
- Select the options icon ( ) on an individual search result to perform one of the following actions:

  VIEW CHECK IMAGES: Displays an image of the selected check. You can change the view and download a PDF version of the image from this window.
  VIEW AUDIT HISTORY: Displays the history of all changes made to the record. Select View record on an individual history item for additional details on the change.
  EDIT RECORD
  DELETE RECORD
  VIEW RECORD



The following columns appear on the Check Search page:

Client ID

The nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on pages within the system and in emails generated by the system.

Check

The check number of this item.

Amount

The amount of the check that has been presented for payment.

Issued Payee

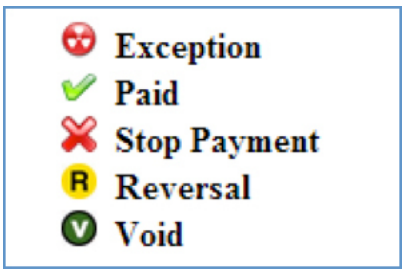
The issued payee name for this check.

Note: Issued Payee is only displayed if Display Issued Payee Name is a feature you subscribe to.

Issued Date
The issued date for this check. On Paid Not Issued exceptions, the paid date is defaulted into the issued date field.

Paid Date
The paid date for this check.

Current Status
The status of the transaction



ISSUED: Displayed on items that are flagged as issued by the system.

EXCEPTION: Displayed on items that are flagged as exceptions by the system.

RETURNED: Displayed on items that are flagged as returned exceptions by the system.

PAID: Displayed on items that have been previously paid.

STOP PAYMENT: Displayed for checks that have been stopped with a stop payment.

REVERSAL: Displayed on items that have been paid and reversed.

VOID: Displayed on items that have been voided.

BLANK: Displayed on an item that is an outstanding check.

Input Date
The date the issued item was entered into the system.

Exception Date
The date of the exception.

Void Date
The date the check was voided.

Decision
The decision for this exception item.

Reason
The reason associated with the exception.

Decisioned By
The user who performed the decision.

Trace Number
A unique transaction ID number that is generated by the core processing system.

Reversal
Indicates if the item was reversed.

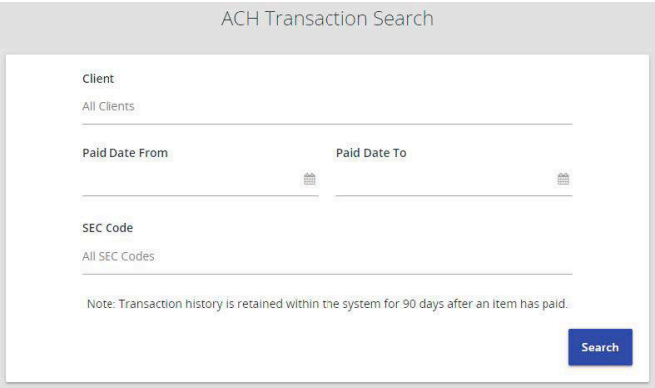
Stop Pay Status
Indicates whether a stop payment has been placed on the item.

Notes
Any notes associated with the item.

Transaction Processing – ACH Transaction Search

Use the ACH Transaction Search page to review posted ACH transaction activity. Only transactions with valid ACH Standard Entry Class (SEC) codes or ACH transaction codes appear on this report.

Selection Page



Paid Date From/Paid Date To

Search for transactions based upon the date or date range the item was posted. If you are searching for a specific date, enter the date in both fields.

SEC Code

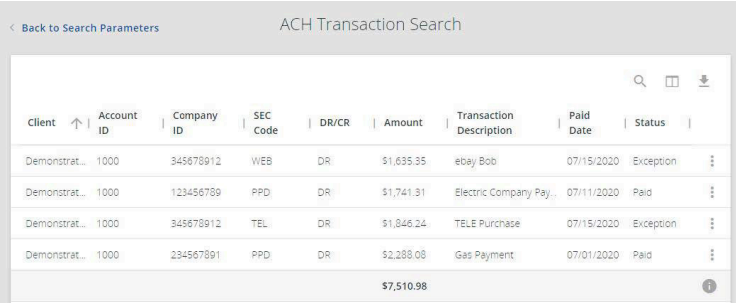
Search for transactions based upon the ACH SEC code.

Results page

You can perform the following actions on this page:

- Drag a column header to reorder.
- Select the search filter ( ) to filter and search all results or select a specific column to search within.
- Select the columns icon ( ) to select or remove columns from the report.
- Select the export icon ( ) to export the search results to a Microsoft Excel or PDF file.
- Select the options icon ( ) on an individual search result to perform one of the following actions:

  VIEW AUDIT HISTORY: Displays the history of all changes made to the record. Select **View record** on an individual history item for additional details on the change.
  EDIT RECORD
  DELETE RECORD
  VIEW RECORD



The following columns appear on the ACH Transaction Search page:

Client

The client name.

Client ID

The nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on pages within the system and in emails generated by the system.

Company ID
The originating ACH Company's identification number.

SEC Code
The ACH standard entry class.

DR/CR
Indicates if the transaction is a debit or credit.

Amount
The amount of the ACH transaction that has been presented for payment.

Transaction Description
The description of the ACH transaction.

Paid Date
The paid date for this transaction.

Status
The status of the transaction. The possible statuses are as follows:

EXCEPTION: Displayed on items that are flagged as exceptions by the system.

PAID: Displayed on items that have been previously paid.

Individual ID
The accounting number by which the receiver is known to the originator.

Individual Name
The name from the NACHA file.

Input Date
The date the transaction was uploaded.

Date Reconciled
The date the transaction was reconciled.

Decision
The decision that has been applied to the transaction. If no decision has been applied, this is blank.

Reason
The reason for the pay/return decision. If no reason has been applied, this is blank.

Decisioned By
The user who performed the decision.

Trace Number
A unique transaction ID number that is generated by the core processing system.

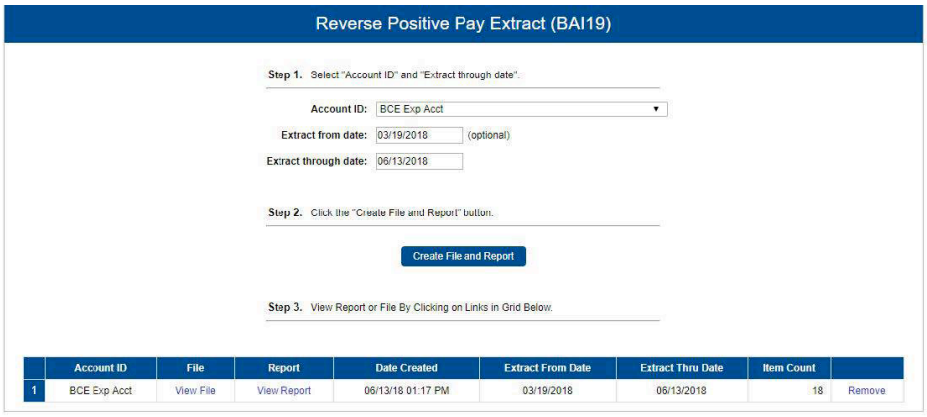
Notes
Any notes associated with the item.

Reverse Positive Pay Transaction Extract

The Reverse Positive Pay/Transaction Extract page provides an electronic file of paid checks. Once complete, the file and report are automatically displayed at the bottom of the page. To save an extract file to a local workstation or network drive, select the **File / Save** menu option while viewing the file, or, right click **View File** and select **Save Target As**.

Note: An item may only be extracted once.

Selection Page



Client ID

The nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on pages within the system and in emails generated by the system.

Extract from date (Optional)

The date from which to start the extract. By default, the system extracts all items that have not been previously extracted.

Extract through date

The date through which posted items are included in the extract file.

Report example

INST : 531 CENTRIX BANK

RUN DATE: 03/09/16

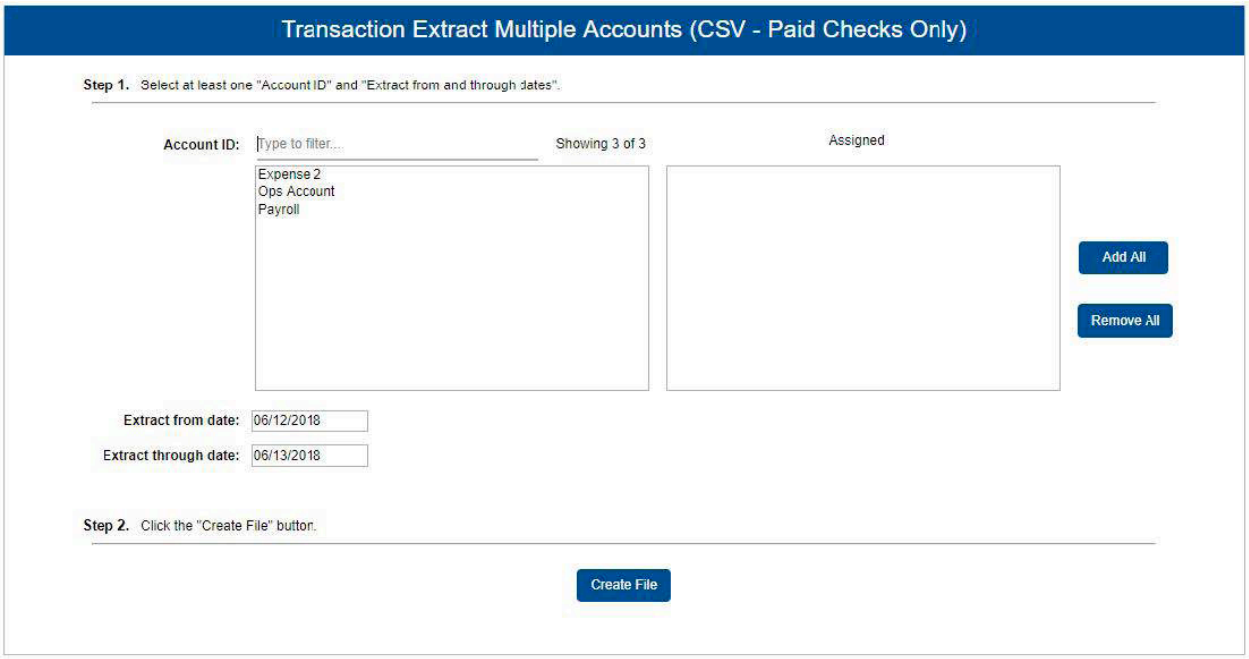
SYSTEM: 03/09/16 9:50 AM TRANSACTION EXTRACT REPORT PROCESSED THRU: 03/09/16

CLIENT: Big City Electric ACCOUNT ID: BCE Ops Acct FILE NAME: BCEOpsAcct_20160309_094946.csv

	CHECK #	PAID DATE	AMOUNT	DR/CR	REFERENCE
1	1451183	07/05/2015	5.05	DR	80312330
2	1457698	06/24/2015	0.10	DR	80031060
3	1557760	08/16/2015	185.70	DR	80310860
4	1579165	09/13/2015	180.00	DR	80400890
5	1599873	07/13/2015	42.68	DR	80008160
6	1609562	06/24/2015	2.10	DR	80246250
7	1613820	07/19/2015	52.00	DR	40201830
8	1619664	07/09/2015	219.00	DR	80067190
9	1620138	07/09/2015	6.97	DR	70401050
10	1620926	06/24/2015	44.03	DR	80246240
11	1629041	07/08/2015	21.25	DR	80246700
12	1629085	07/15/2015	156.03	DR	80221060
13	1630037	06/29/2015	687.50	DR	80078380
14	1630730	07/27/2015	272.00	DR	80054600
15	1633463	06/30/2015	105.00	DR	80016720

Transaction Processing – Transaction Extract Multiple Accounts

The **Transaction Extract Multiple Accounts** screen provides an electronic file of paid checks to process (update) within another system. The format of the file is defined at the client level. Once complete, the file and report are automatically displayed at the bottom of the screen. To save an extract file to a local workstation or network drive, click on the **File / Save** menu.



Client ID

The Client ID is the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Extract From Date

The date from which posted items are included in the extract file.

Extract Thru Date

The date through which posted items are included in the extract file.

Transaction Processing – ACH Reporting Files

The **ACH Reporting Files** screen provides downloadable files containing ACH transactions and EDI detail from corporate ACH payments. The files available and the format of each file are defined in the report specifications by Columbia Bank. To save an ACH Reporting file to a local workstation or network drive, click on the **File / Save** menu option while viewing the file, or, right click on the download link and select **Save Target As**.

From / Thru Date
The date range for which ACH reporting files displayed.

Report Description
The description of ACH reporting file as defined by Columbia Bank.

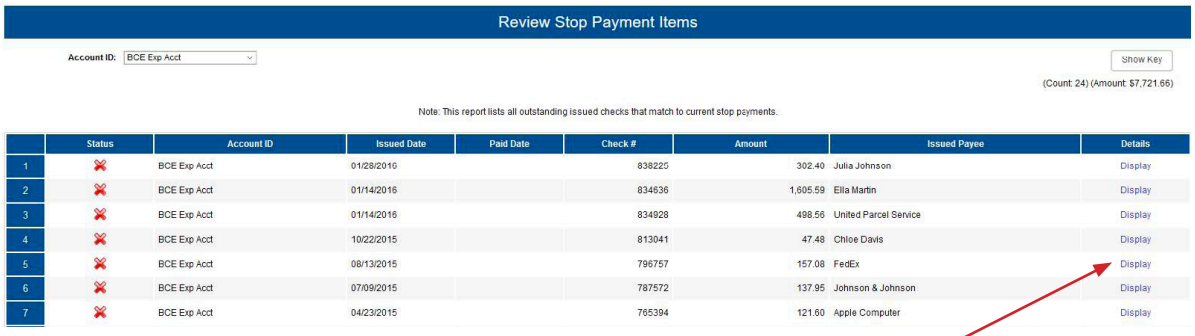
File Type
The format of the file. Types include: PDF or CSV.

Date Created
The date the report was created.

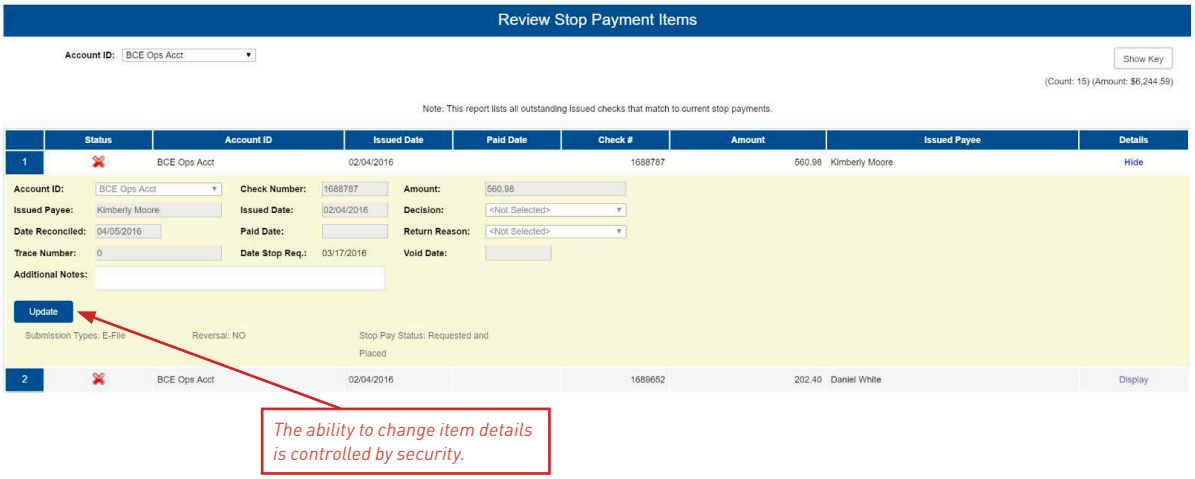
File Size
The size of the file (in kb).

Stop Payments – Review Stop Payment Items

The **Review Stop Payment Items** screen is used to view all checks that are currently marked as stop pay items.



Review Stop Payment Items (Display Details)



Client ID

The Client ID is the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number

The check number of this item.

Amount

The amount of the check that has been presented for payment.

Issued Payee

The issued payee name for this check.

Issued Date

The date this item was issued. On **Paid Not Issued** exceptions, the paid date is defaulted into the issued date field.

Decision

The decision that has been applied to this exception. If no decision has been applied, the field is displayed as **<Not Selected>**.

Date Reconciled

The date the system was reconciled within the system in the **Check Reconciliation Summary** screen. This field is not editable.

Paid Date
The date the item was posted/paid.

Return Reason
The reason for the pay/return decision. If no reason has been applied, the field is displayed as <Not Selected>.

Trace Number
A unique transaction ID number that is generated by the core processing system.

Date Stop Request
If the client requested a stop payment on the item, the date that the stop was requested is displayed.

Void Date
If the item has been voided, the void checkbox is checked; otherwise, the checkbox is blank.

Notes
Freeform text field that allows the client to add notes to this item.

Submission Type
Indicates how the item was originally loaded into the system. The following values may be displayed:

E-FILE: Indicates that the item was electronically loaded from an issued file.

MANUAL: Indicates that the item was not electronically loaded from an issued file. The item was either manually input through the **Add New Issued Check** screen or the item was added by the system during the nightly update.

Stop Pay Status
Indicates whether a stop payment has been placed on the item. The following values may be displayed:

NONE: Indicates the client has not requested that the item be stopped.

REQUESTED: Indicates the client has recorded that the item be stopped. The bank has not applied the stop payment to the system. Please log into online banking to place a stop payment.

APPLIED: Indicate the client has requested that the item be stopped.

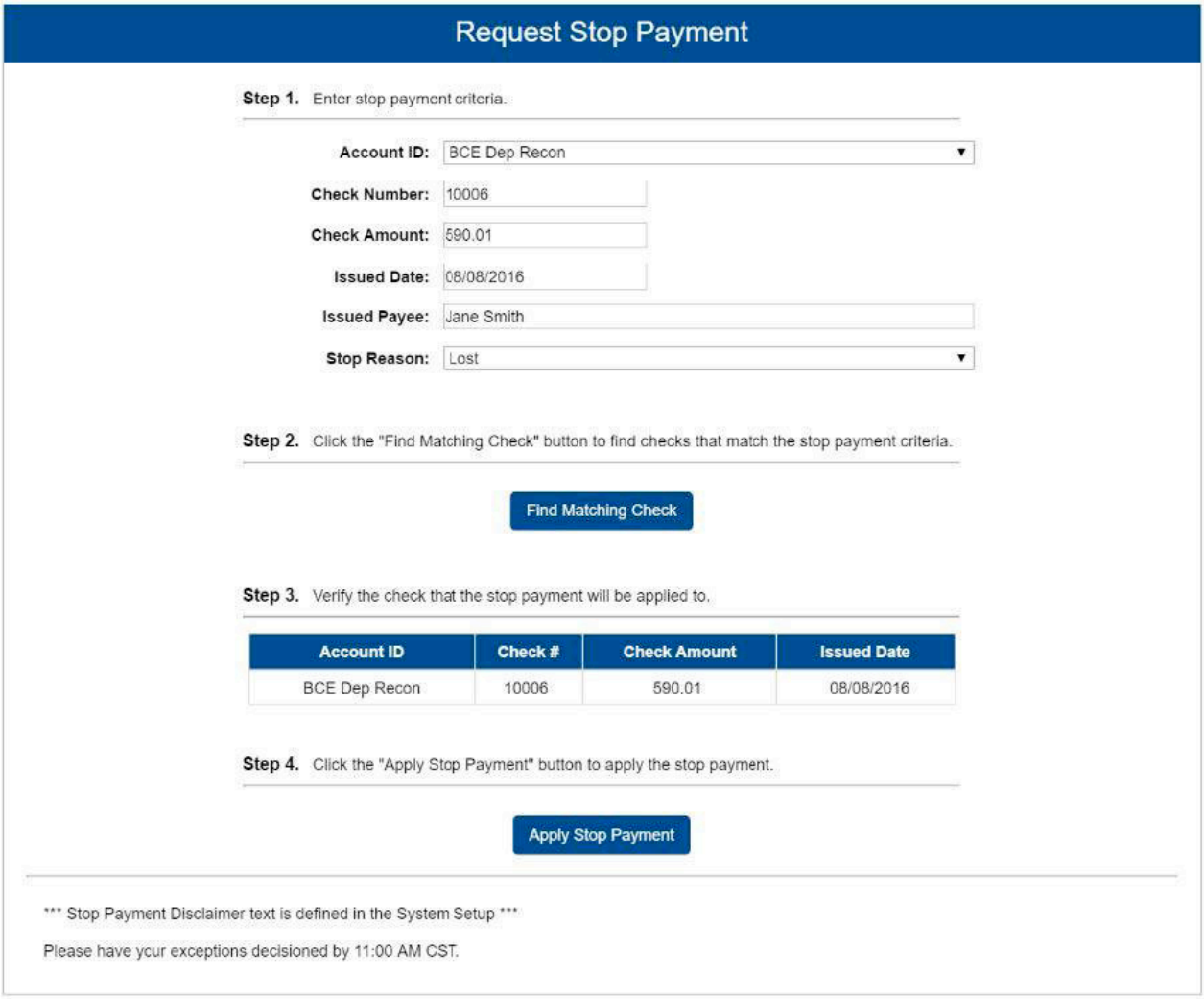
ITEM STOPPED: Indicates the client has requested that the item be stopped and the item was already presented for payment and stopped by the bank.

Reversal
Indicates if the item was reversed.

Stop Payments – Request Stop Payment from Issued Item

**Stop Payments must be placed through Biz Connect, Commercial Connect or by calling the Columbia Bank branch where your account is held.*

The **Request Stop Payment** screen is used to modify current issued items to stopped items.



Client ID

The Client ID is the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number

The check number to be stopped.

Check Amount

The amount of the check to be stopped.

Issued Date

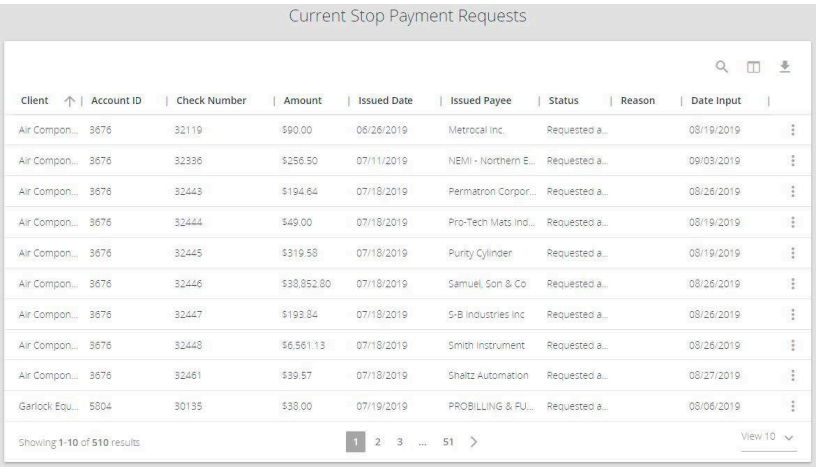
The issued date of the check to be stopped.

Issued Payee
The issued payee of the check to be stopped.

Stop Reason
The reason the check is to be stopped.

Stop Payments – Current Stop Payment Requests

The **Current Stop Payment Requests** screen displays all of the current stop payment requests on the account. This includes requests entered by the client through Biz Connect, Commercial Connect or by your branch of account.



Client ID
The Client ID is the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number
The check number.

Amount
The amount of the check.

Issued Date
The issued date for this check.

Issued Payee
The issued payee of the check.

Status
The status of the stop request.

User Input
The user that requested the stop payment request.

Reason
The reason the check has been stopped.

Date Input
The date the check was entered:

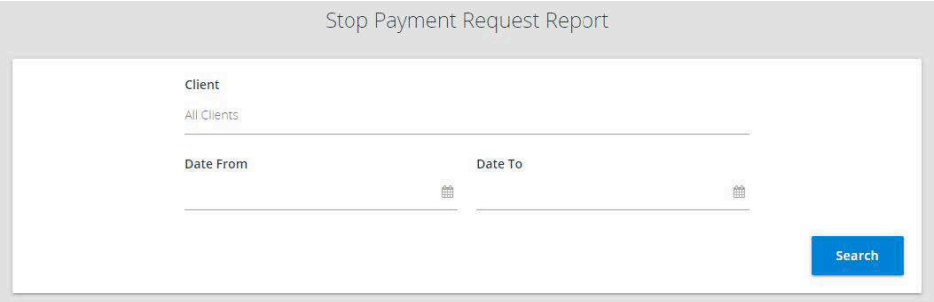
BANK: The check was manually entered by Columbia Bank

SYSTEM: The check was entered from the stop file.

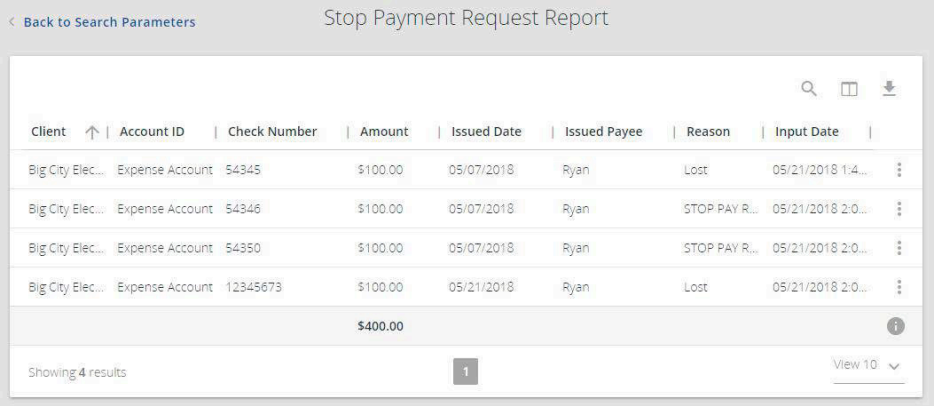
Stop Payments – Request Report

The Stop Payment Request Report displays a list of all client-initiated stop payment requests in the system.

Selection page



Results page



Client

The nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on pages within the system and in emails generated by the system.

Check Number

The check number.

Amount

The amount of the check.

Issued Date

The issued date for the check.

Issued Payee

The issued payee of the check.

Reason

The reason for the stop payment request.

User Input

The user that requested the stop payment request.

Reason

The reason the check has been stopped.

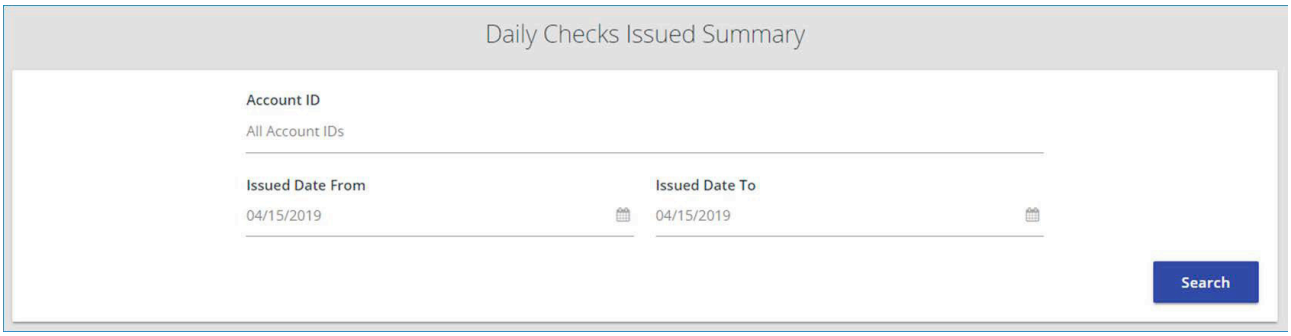
Input Date

The date the check was entered into the system.

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.

Selection Screen:



Client ID

The Client ID is the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on screens within the system and in emails generated by the system.

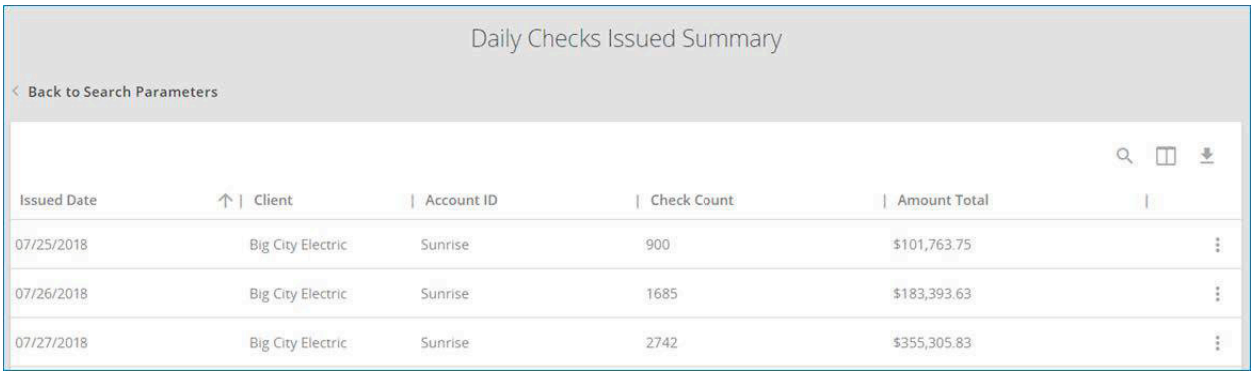
Issued Date From

The beginning check number used to search for a range of checks.

Issued Date To

The ending check number used to search for a range of checks.

Results Screen:



Check Count

The number of checks issued.

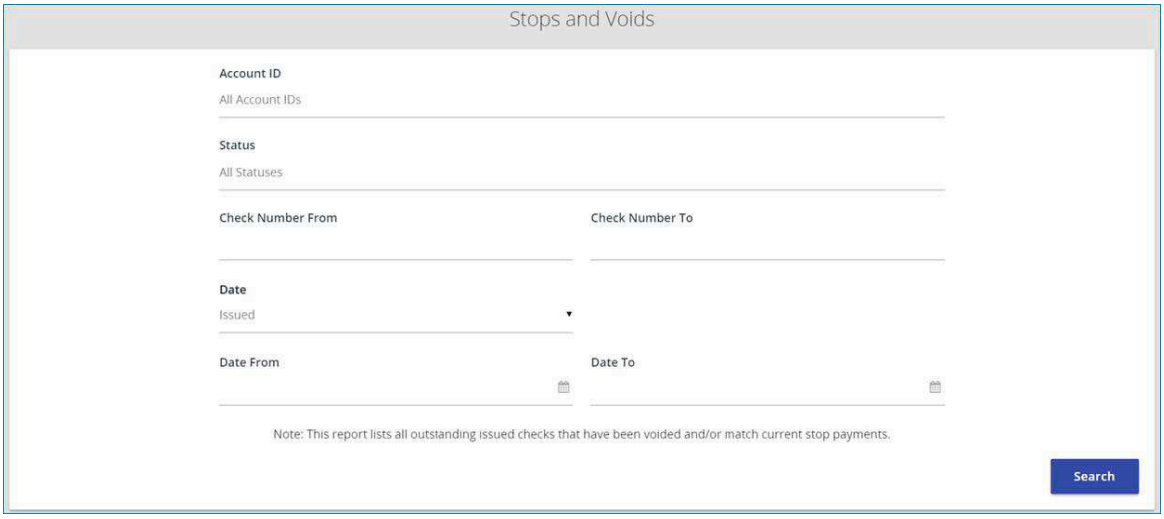
Amount Total

The total amount of the checks issued on the specified date.

Transaction Reports – 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 Payment Date, Item Stopped Date or Issued Payee.

Selection Screen:



Client

The nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on pages within the system and in emails generated by the system.

Status

Filter the results to specific statuses of stops and voids:

VOID: Items that have a status of void

ITEM STOPPED: Stop pay items that have had a stop payment placed on them by their FI, these items are updated based upon the full refresh stop file that we upload to the system daily. These items were provided in the stop file, but do not exist as an issued item within the system

REQUESTED STOP PAY: Stop pay items that have been requested as a stop payment within the system, but the item has not yet been passed to us from the core within the daily stop file.

REQUESTED AND PLACED: Stop pay items that have been requested as a stop payment within the system. These stop payment items also match up to a stop payment passed to the system through the daily stop pay file provided by Columbia Bank.

Check Number From

The beginning check number used to search for a range of checks.

Check Number To

The ending check number used to search for a range of checks.

Date

The type of date you would like to run the Stops and Voids report for.

Date From

The beginning date used in the date range.

Date To

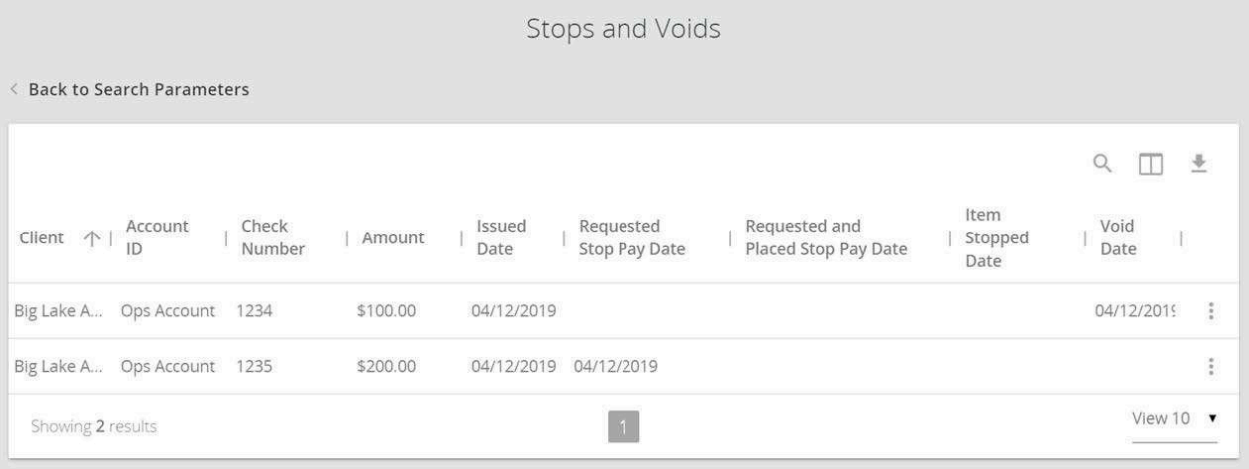
The ending date used in the date range.

Results page

You can perform the following actions on this page:

- Drag a column header to reorder.
- Select the search filter ( ) to filter and search all results or select a specific column to search within.
- Select the columns icon ( ) to select or remove columns from the report.
- Select the export icon ( ) to export the search results to a Microsoft Excel or PDF file.

Results Screen:



Client ID

The Client ID is the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Check Number

The check number of this item.

Issued Payee

The name of the issued payee for this check.

Requested Stop Pay Date

If the request originated from a source other than this system, this column is blank. Otherwise, this represents the date the request was submitted.

Item Stopped Date

The date the item was stopped.

Check Amount

The amount of the check that has been presented for payment.

Issued Date

This is the date the check was issued.

Requested and Placed Stop Pay Date

The date the stop payment was applied (setup).

Void Date

The date the check was voided.

	09/28/2012	Issued
	09/23/2011	Void (A)
	09/23/2011	Void (A)

Note: If an (A) is listed after the void date, the item was automatically voided.

Input Date

The date the check was input into the system.

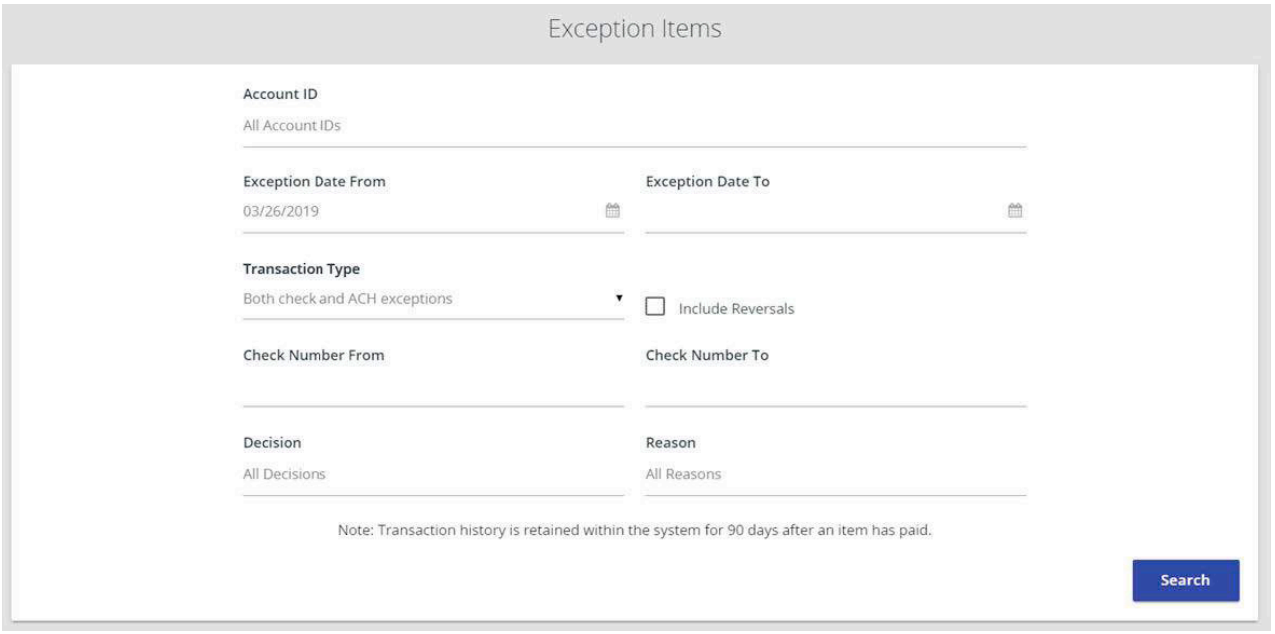
Notes

Any additional notes associated with the item.

Transaction Reports – Exception Items

The **Exception Items** report 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.

Selection Screen:



Client ID
The Client ID is the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Exception Date From
The beginning posted date used to search for a range of exceptions.

Exception Date To
The ending posted date used to search for a range of exceptions.

Transaction Type
The type of transaction the exception item is.

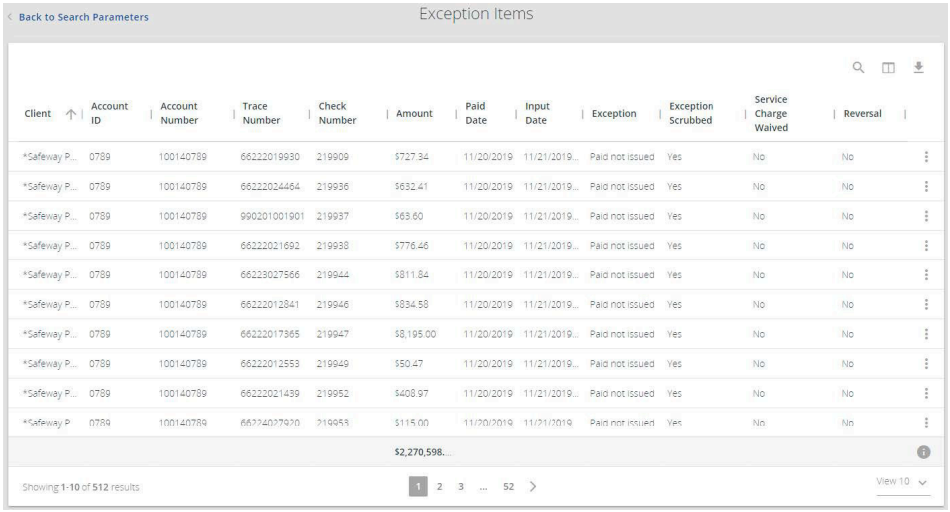
Check Number From
The beginning check number used to search for a range of checks.

Check Number To
The ending check number used to search for a range of checks.

Decision
Specify decisions to search within.

Reason
Specify reasons to search within.

Results page



Account Number
The account number of the originator.

Trace Number
The trace number uniquely identifies each Entry Detail Record within a batch in an ACH input file.

Check Number
The check number of the item.

Amount
The amount of the transaction.

Issued Payee
The issued payee name for this check.

Paid Date
The paid date for this check.

Input Date
The date the issued item was entered into the system.

Note: The date is followed by (M) if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner. Examples would be a check being manually input by a user, or a paid not issued exception item that is paid.

Exception
The type of exception for this item.

Transaction Description
The transaction description.

Decision
The decision for this exception item.

Reason
The reason associated with the exception.

Decisioned By
The user who performed the decision.

Exception Scrubbed
Indicates whether the exception was scrubbed.

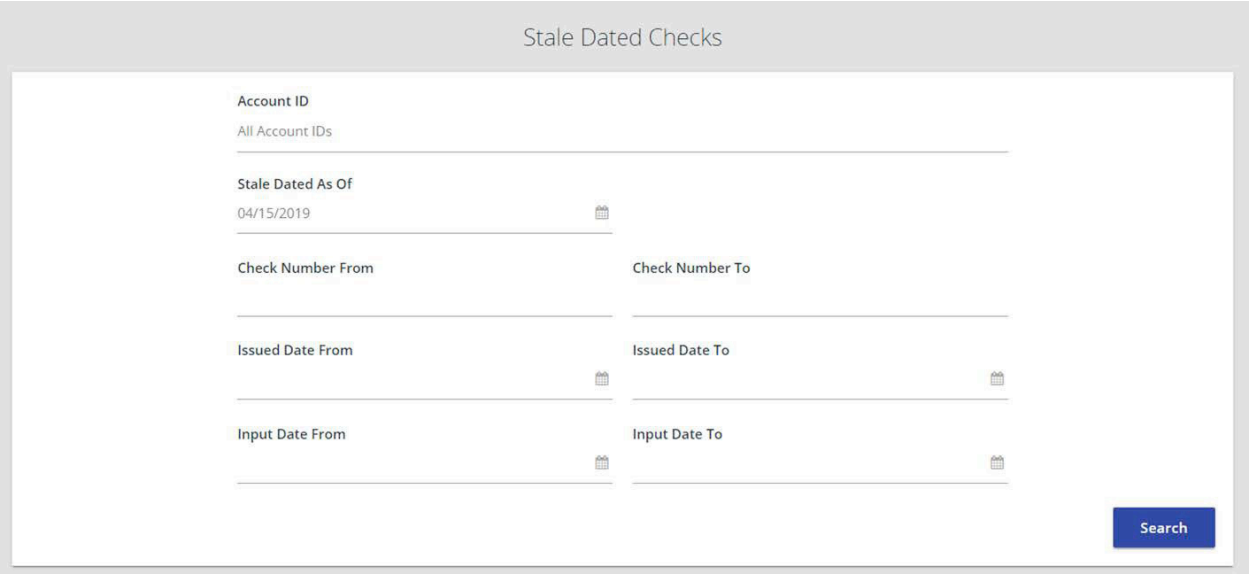
Service Charge Waived
Indicates whether the service charge was waived.

Reversal
Indicates whether the exception was a reversal.

Transaction Reports – 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 after 180 days. Select items by Issued Date, Input Date, As of Date or Issued Payee.

Selection Screen:



Client ID

The Client ID is the nickname or description that identifies this account to the customer. The Client ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Stale Dated As Of

To create a report of stale dated checks "as of" a specific date in the past, enter a date in this field.

Check Number From

The beginning check number used to search for a range of checks.

Check Number To

The ending check number used to search for a range of checks.

Issued Date From

The beginning issued date used to search for a range of checks.

Issued Date To

The ending issued date used to search for a range of checks.

Input Date

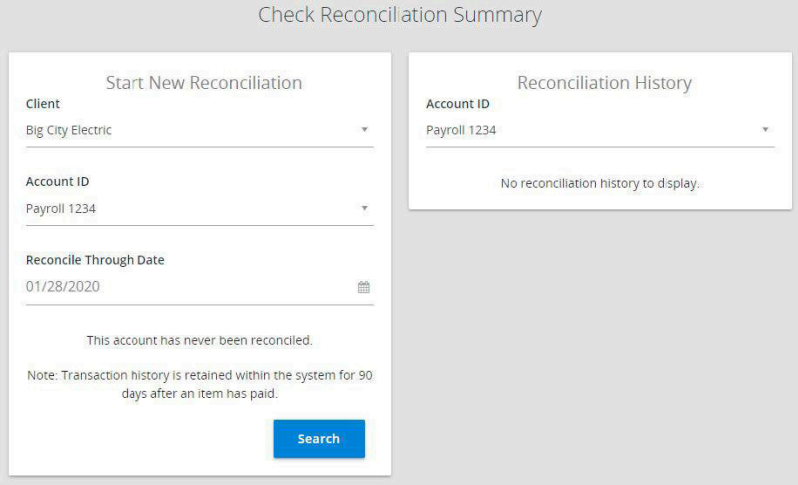
The date the issued item was entered into the system.

Note: The date is followed by (M) if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner. Examples would be a check being manually input by a user, or a paid not issued exception item that is paid.

Transaction Reports – Check Reconciliation Summary

The **Check Reconciliation Summary** report is used to assist in balancing online account balances with a customer statement. The report displays an activity summary of newly issued checks, paid checks, and stopped/voided checks. The report also provides a total of outstanding checks as of the reconciliation date.

Selection Screen:



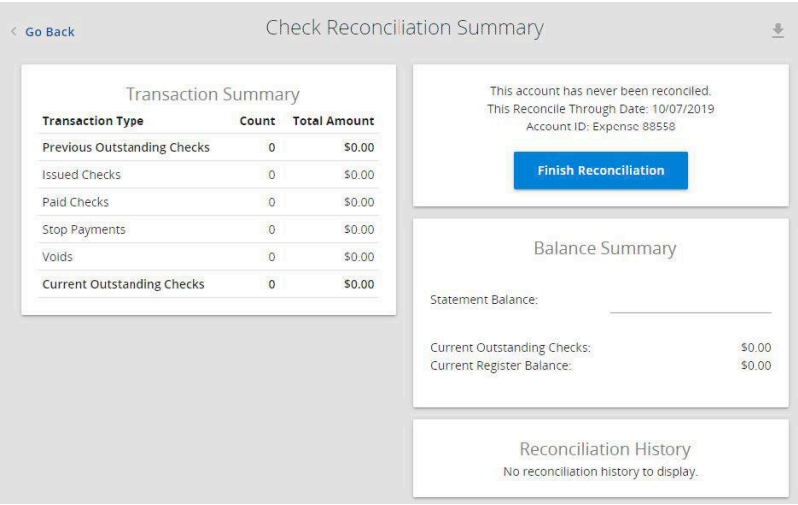
Client ID

The Client ID is the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on screens within the system and in emails generated by the system..

Reconcile Through Date

The ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled, all activity in the system up through the Reconcile Through Date is included.

Results Screen:



Note: Select a link in the Reconcilement History section to view previous reconciliation reports that have been performed on this account.

Show

Displays a detailed list of the items for any of the totals listed on the report.

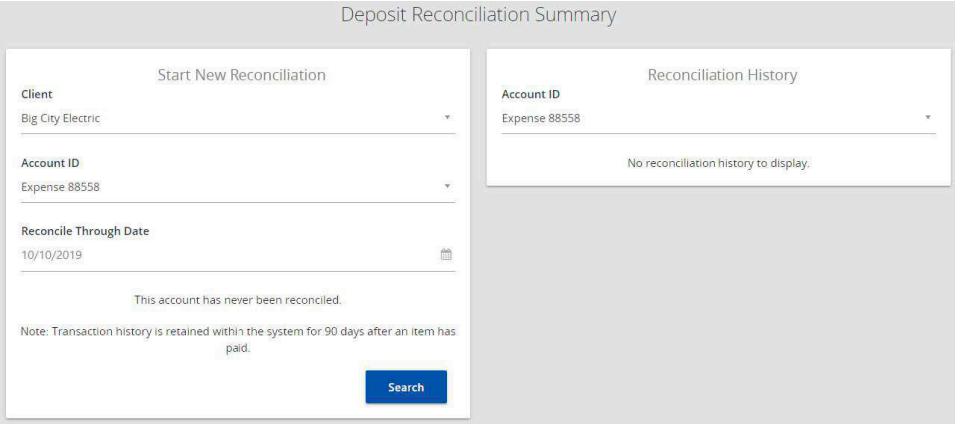
Finish Reconciliation

Reconciles the checks.

Transaction Reports – Deposit Reconciliation Summary

The **Deposit Reconciliation Summary** report is used by clients to verify deposits made to an account. This report allows the client to reconcile a full list of all deposits on an account or to reconcile deposits for each location separately.

Selection Screen



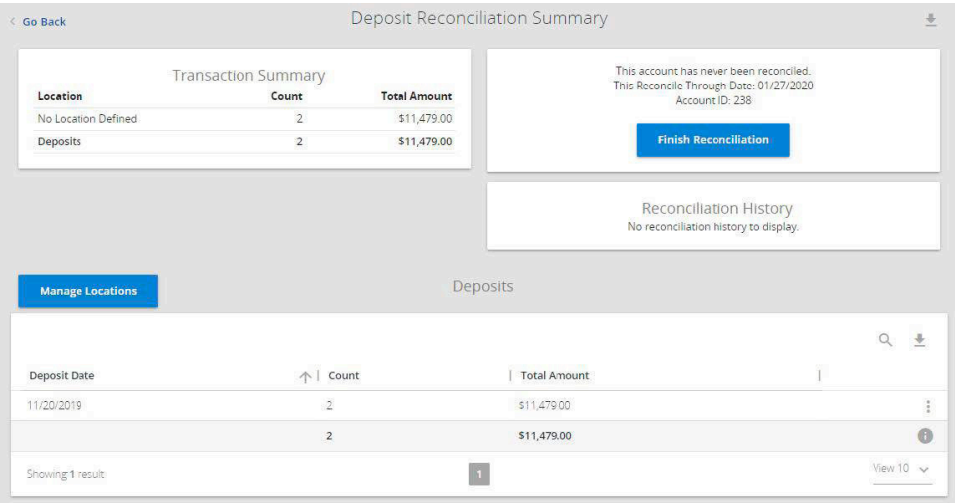
Client ID

The Client ID is the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Reconcile Through Date

The ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled; all activity in the system up through the Reconcile Through Date is included.

Results Screen



Note: Select a link in the Reconcilement History section to view previous reconciliation reports that have been performed on this account.

Location

A list of locations will be displayed if location information is available for this client. The location list values are populated based upon the serial number value from the clients deposit slips.

Finish Reconciliation

Reconciles the checks.

Manage Locations

If the corporate client is depositing by location, the **Manage Locations** option will be displayed. When selected, a list of the locations will be displayed with an option to define a description for the location.

Location Number

The location the deposit is associated with.

Description

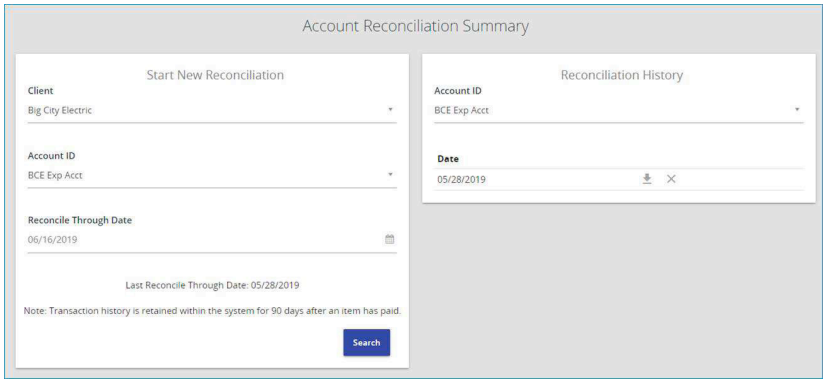
The description of the location.

Note: The location number will be appended to the description in parenthesis. Example: South Street (107).

Transaction Reports – Account Reconciliation Summary

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

Selection Screen



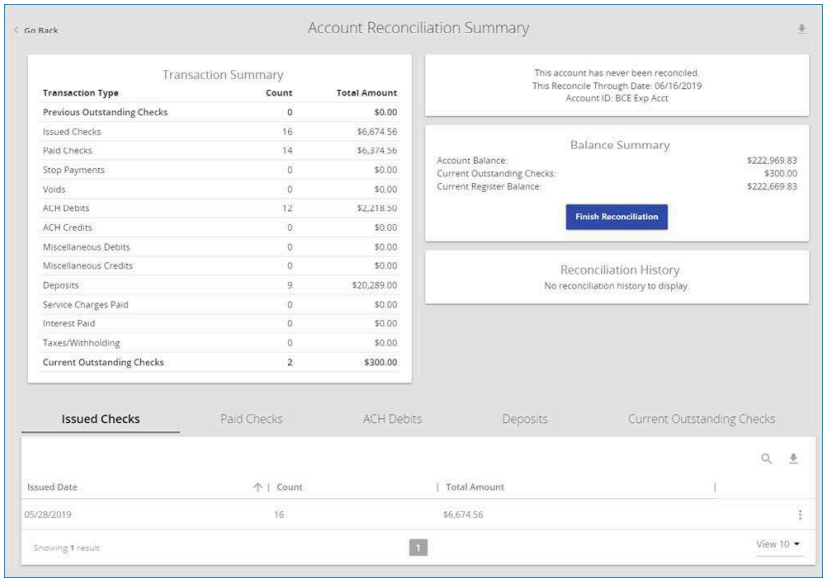
Client ID

The Client ID is the nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Reconcile Through Date

The ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled, all activity up until the Reconcile Through Date will be included

Results Screen



Note: Select a link in the Reconcilement History section to view previous reconciliation reports that have been performed on this account.

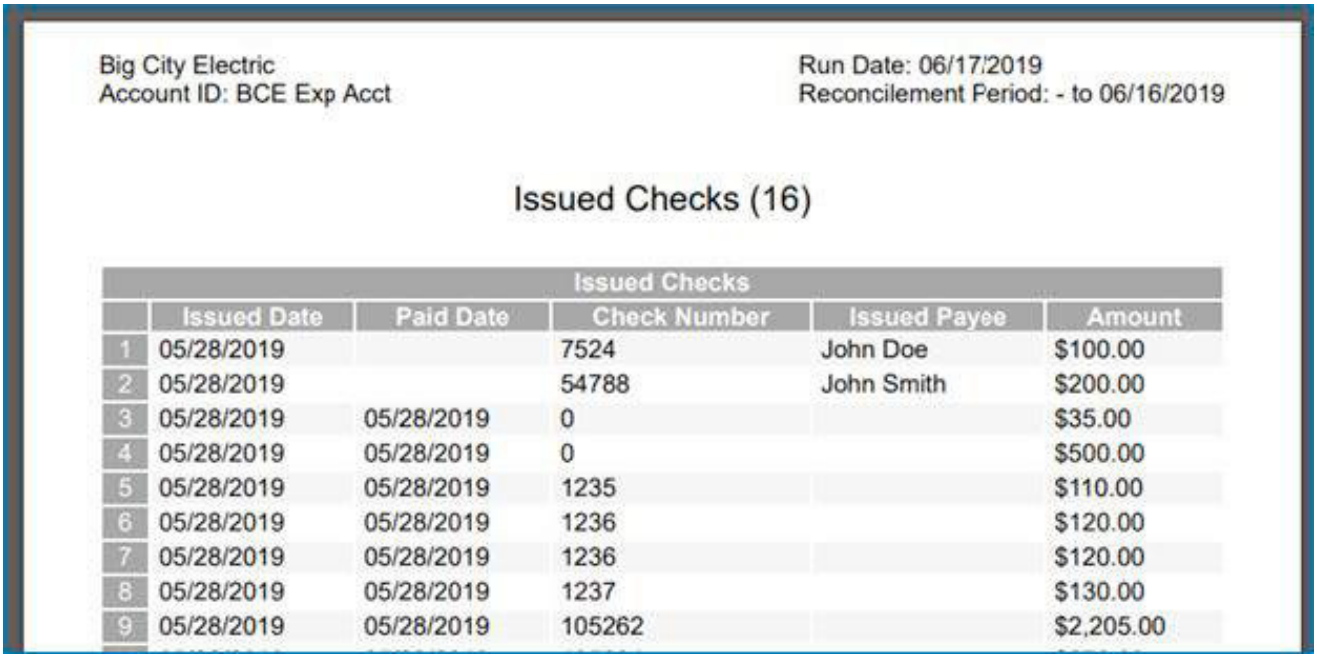
Show

Displays a detailed list of the items for any of the totals listed on the report.

Finish Reconciliation

Reconciles the checks.

***Note – Items that have already been reconciled via the Check Reconciliation or Deposit Reconciliation screens will not be included in the Account Reconciliation statement.*



Big City Electric
Account ID: BCE Exp Acct

Run Date: 06/17/2019
Reconcilement Period: - to 06/16/2019

Issued Checks (16)

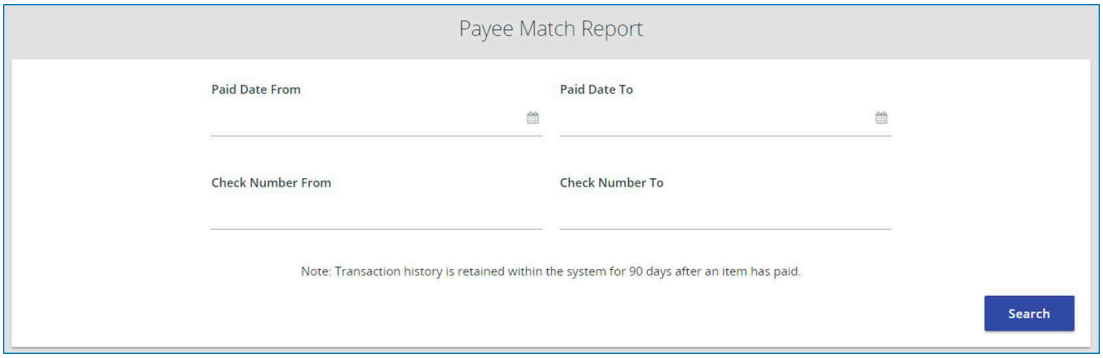
Issued Checks					
	Issued Date	Paid Date	Check Number	Issued Payee	Amount
1	05/28/2019		7524	John Doe	$100.00
2	05/28/2019		54788	John Smith	$200.00
3	05/28/2019	05/28/2019	0		$35.00
4	05/28/2019	05/28/2019	0		$500.00
5	05/28/2019	05/28/2019	1235		$110.00
6	05/28/2019	05/28/2019	1236		$120.00
7	05/28/2019	05/28/2019	1236		$120.00
8	05/28/2019	05/28/2019	1237		$130.00
9	05/28/2019	05/28/2019	105262		$2,205.00

After selecting Download in the Reconcilement History, an Account Reconciliation Report displays with all items that were reconciled on the report.

Transaction Reports – Payee Match Report

The Payee Match Report page generates an online report using dynamic selection criteria. Select items by issued date, paid date, check number or issued payee name.

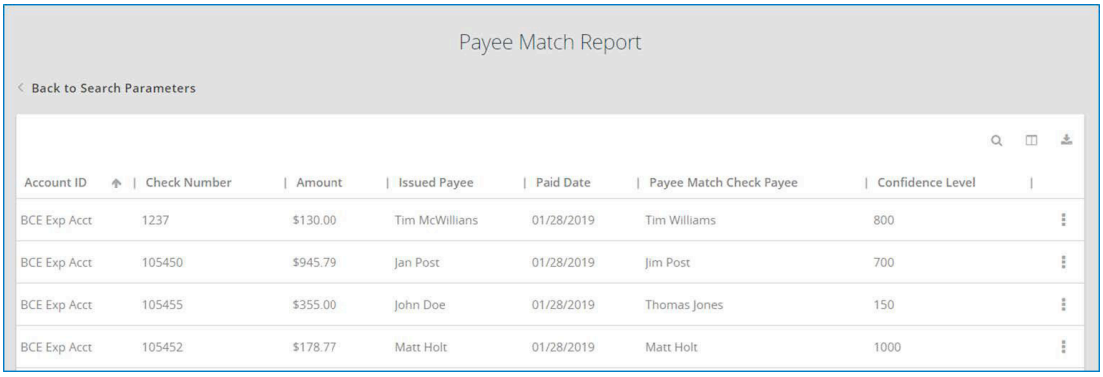
Selection screen



Results page

You can perform the following actions on this page:

- Drag a column header to reorder.
- Select the search filter ( ) to filter and search all results or select a specific column to search within.
- Select the columns icon ( ) to select or remove columns from the report.
- Select the export icon ( ) to export the search results to a Microsoft Excel or PDF file.



Client ID

The nickname or description that identifies this account to the customer. This Client ID is displayed in place of the account number on pages within the system and in emails generated by the system.

Account Number

The account number associated with the transaction.

Check Number

The check number of this item.

Amount

The amount of the check that has been presented for payment.

Issued Payee
The issued payee name for this check.

Paid Date
The posting date of the check.

Payee Match Check Payee
The name that was read from the check image for this check.

Confidence Level
The level of confidence that the payee match process returned for this check. The level will fall between 0 (no confidence) and 1000 (perfect score). The confidence level will show as blank if there was no image found during the payee match process.

Issued Date
The date the check was issued.