Treasury
Management
Solutions

CBI
Bank & Trust®

POSITIVE PAY &
ACH FILTER

User Guide

February 2022

Positive Pay

Positive Pay is a fraud prevention tool that allows you to monitor items posting to accounts and determine to pay or return any item that does not match records of issued items.

The commercial customer uploads a file to the bank that lists all check items they have issued. The file must include the check number and check amount. As items are presented for payment, the system compares each item to the customers list. Any nonmatching item then becomes an exception for the customer to decide whether to pay or return.

Online Functionality

Selecting Cash User Access

For a user to access Positive Pay, the appropriate entitlements must be enabled. These entitlements allow you to determine what the users can do. Can they only upload an items file? Do they need to work exceptions?

1. To enable these options, go to the *Users* screen within the *Cash Management* tab.

2. Select **Default Settings** for the cash user.

3. Select the check boxes for the following ARP entitlements.

   ● **Download ARP File** - View the text file created by the financial institution. These files include outstanding checks, checks cleared last month, or checks cleared yesterday.

   ● **Upload ARP** - Upload file containing a list of check items that have been dispersed. The file must include the check number and amount. You are also able to enter check information manually.

   ● **Work ARP Items** - View exception items and decide to pay or return them. Exception items are checks presented for payment that do not match previously uploaded items.

Exception Items

An exception item occurs if an item is presented for payment but does not match the list of approved checks previously uploaded by your company.

Review each exception and determine if item must be paid or returned.

Examples of exception reasons include:

- *Invalid Amount*
- *Item Not Issued*
- *Voided Item*
- *Stale Date*
- *Zero Serial Number*
- *Duplicate*

Working Exception Items

1. Choose one of the following options.

- To pay items, select the check box under the *Pay* column.
- To return items, clear the check box under the *Pay* column.

TIP

If a padlock appears under the *Protected* column, the item cannot be worked. An item may be protected if it is outside of the allowed time frame for working exception items, or the account is set up for full reconciliation only. To help determine if the item must be paid or returned, select **Details** to get additional information including the **Exception Reason**.

If an image is available, the check number is a link to view the front and back of the item.

Image of Item Number 1039   Rotate   Print

TYSON COMPUTERS LTD
1750 Meridian Ave   Date 4/25/2017   1039
San Jose, CA 95125

Pay To The
Order Of   Travis Nagy $ 72.58

              Seventy Two Dollars and 58/100   Dollars

         OVATION   E.R. Wittang

⑆022309352⑆ 00000005140⑈ 001039
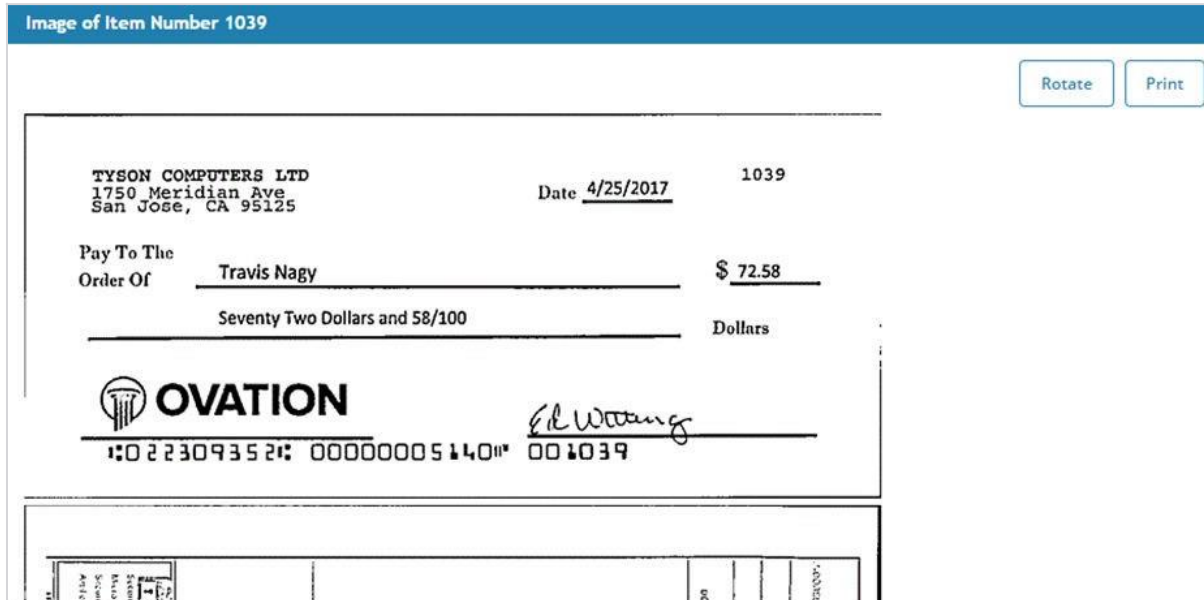
2. Select **Submit**.

Download

The financial institution is able to create informational files that you can view in Online Banking. This is the account reconciliation part of Positive Pay. A file may contain information such as cleared items or outstanding items.

Once the financial institution generates a file, you can view the report and save it to your computer. To view the report, select the account, select **Download**, and then follow the instructions to view or save information.

Download Positive Pay Files   ?

View download for: Positive Pay ▼

File Name: Description:

PDCK431102   Paid Checks   Download

Edit Upload Format

For Positive Pay to be effective, any items issued must be uploaded and sent to the bank.

There are two types of files that can be uploaded into NetTeller: Delimited (CSV) and fixed position. If uploading either of these types, an upload format must be established indicating where information is contained within the file.
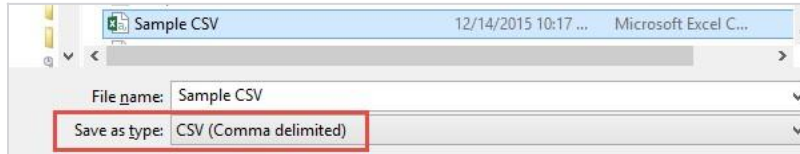
Delimited (CSV) Files - recommended

A Delimited or CSV file is created within Excel®. The information is located within specific columns. In this example, the item number is found in the first column, while the item amount is found in the second column.

> CAUTION: When saving a CSV file, change the file extension (type) to .csv, not .xls. A .xls file will not upload successfully.


Fixed Position Files

A fixed position file is created within Notepad. The information is located within a specific position of the line. In this example, the issue date begins in position 1 and ends in position 6, while the item number begins in position 8 and ends in 11.
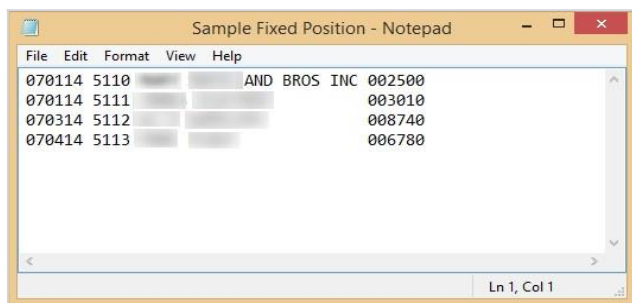
Editing Upload Format

1. From the **Select Upload Format to Edit** option, select one of the following file types:

   - *Delimited (CSV) File -recommended*
   - *Fixed Position*
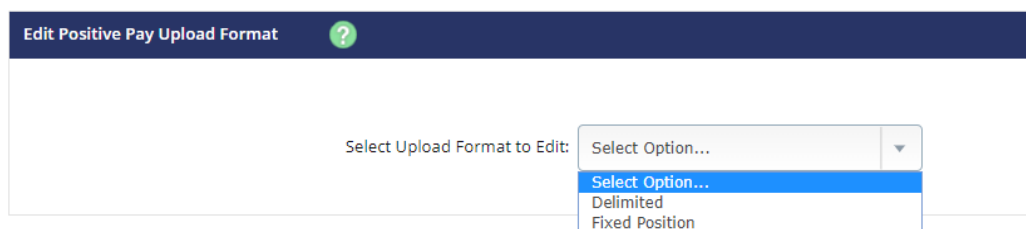
2. Edit the fields, as necessary.

   For date fields, select the format your date is in. If using the void option, you must also indicate the variable for a void.

Delimited / CSV File

Add New Delimited File Upload Format:

Field	Value						
Format Name	Test FIle Delimited						
Account Number	Select Option... ▾						
Account Type	Select Option... ▾	Chk		Sav		Christmas Club		GL
Debit / Credit	Select Option... ▾	Debit Indicator			Credit Indicator		
Item Number	1 ▾						
Item Amount	3 ▾						
Issue Date	4 ▾	Date Format	mmddyy ▾				
Void Date	6 ▾	Date Format	mmddyy ▾				
Payee	2 ▾						
Payee Address 1	Select Option... ▾						
Payee Address 2	Select Option... ▾						
Payee Address 3	Select Option... ▾						
Payee Address 4	Select Option... ▾						
Void Indicator	5 ▾	Yes Indicator	V				
Stop Indicator	Select Option... ▾	Yes Indicator					
Amount Format	Default (No Format Validation) ▾						
Field Delimiter	Comma (,) ▾						
Text Qualifier	None ▾						

Cancel   Reset   **Save**

Amount Format - Definitions:
● Select *Default* for no format validation.
● Select *Decimal Included* to ensure that items are in X.XX format.
● Select *Decimal Not Included* to determine whether accounts should be considered as *Whole Dollar* or *Implied Decimal*.

For a fixed position file, enter the beginning and ending position of the information.

Fixed Position File

Add New Fixed Position File Upload Format:

	Begin	End						
Format Name	Test File Fixed Position							
Account Number	0	0						
Account Type	0	0	Chk		Sav		Christmas Club	GL
Debit / Credit	0	0	Debit Indicator			Credit Indicator		
Item Number	8	11						
Item Amount	37	41						
Issue Date	1	6	Date Format	yymmdd ▾				
Void Date	0	0	Date Format	▾				
Payee	13	35						
Payee Address 1	0	0						
Payee Address 2	0	0						
Payee Address 3	0	0						
Payee Address 4	0	0						
Void Indicator	0	0	Yes Indicator					
Stop Indicator	0	0	Yes Indicator					
Amount Format	Default (No Format Validation) ▾							

Cancel   Reset   **Save**

3. Select **Save**.

The upload format is not worked again unless the file layout changes.
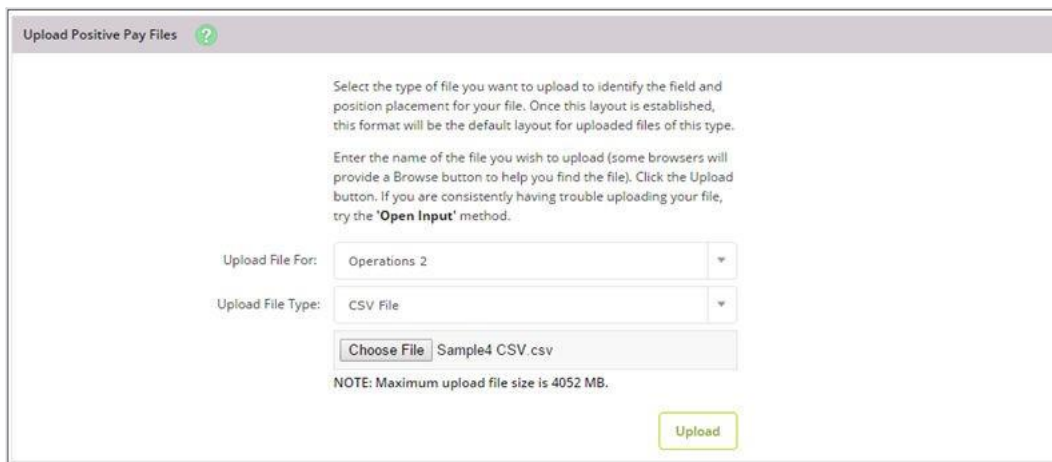
Uploading an Positive Pay File

To determine exception items, you need a list of checks that you have issued. This list can either be uploaded into Online Banking or entered manually. While your file can contain as much information as you want, item number and item amount are required.

If you have manually created a Delimited (CSV) or Fixed Position file, or you have software that creates the file, use the standard upload option.

1. In **Upload File For**, select the account.
2. In **Upload File Type**, choose one of the following file types:

   ● *Delimited File.* (recommended)

   ● *Fixed Position File.*
   ● *Manual Entry* - Use this method if you already uploaded your file for the day but have extra issued items, or if you cannot create a CSV file or a Fixed Position file. With the manual entry option, you can enter the item's information directly into NetTeller.
   ● *Open Input* - Use this method if you have trouble with uploading a Delimited (CSV) file or a Fixed Position file.

3. Choose a situation and follow the corresponding steps.

Situation	Steps
Uploading Files Using Delimited (CSV) or Fixed Position	1. Browse for the file.
Uploading Files Using Manual Entry	1. Enter the item information. Multiple pages of up to 11 items can be entered.
Uploading Files Using Open Input	1. Open the CSV or fixed position file you are trying to upload in a text editor, such as Notepad. 2. Copy the contents of the file and paste it into the NetTeller text box.

Enter Item Information When Uploading Files Using Manual Entry

Copying Contents of the File When Uploading Files Using Open Input

4. Select **Upload**.

Once the file uploads, the *File Upload Status* screen appears.

> **TIP**
>
> Select **View Details** to review the items.

Verify that the item information is correct, and then select **Approve**. If items in the file need to be corrected, select cancel, make your edits and then reload the file. Once items are approved and loaded into the system, you must contact the Bank to have incorrect items deleted. Once deleted, you will be able to load the check information again.

> **NOTE**
> A file must be approved prior to uploading another file.

Void Issued Items

There may be times when an item must be voided. Items can be voided through NetTeller even if they have already been uploaded.

If voiding an item with a file, a **Void Date** and **Void Indicator** must be included in both the file and file format.

NOTE: Voiding an item will not remove the item from the system. You must contact the Bank to have incorrect items deleted. Once deleted, you will be able to load the check information again.

If voiding an item manually, select *Void* from the **Type** column.
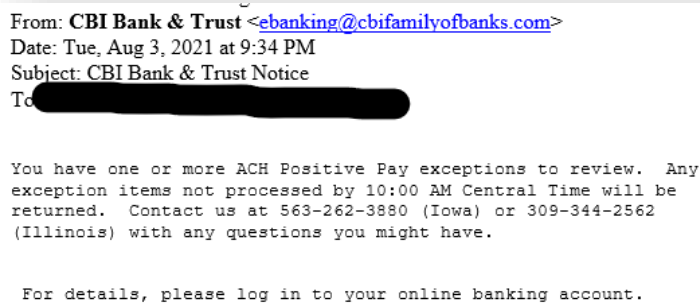
ACH Filter

Like Positive Pay, ACH Filter is designed to protect your account from fraudulent activity.

Establishing ACH Filters

You will start by working with your Treasury Management Officer or Specialist to determine which companies are allowed to deposit or withdraw from your account(s), and up to what amount these approved companies may transact up to, before you will be asked to review and approve an electronic transaction. After this list is in place on our system, any transactions that do not fall within those parameters or are from unapproved companies will be treated as ACH Exceptions. Someone from your company will need to login to Online Banking to review and process these exception items by 10:00 AM Central each business day.

Alerts

If there is a pending ACH exception, you will be notified by email. The alert email will come from ebanking@cbifamilyofbanks.com.

Working ACH Exceptions

ACH exceptions are electronic transactions that attempt to clear but do not meet the ACH filter criteria established by the bank. These items must be reviewed and marked to pay or return.

View items for all accounts at once or select a specific account.

To help determine whether an exception should be paid or returned, additional information is available. For example, the exception reason displays, letting you know why it kicked out. You also are able to see the current ACH filters that are applied to your account by selecting the **ACH Filters** tab.

Select the **Pay** or **Return** radio button. **Pay All** and **Return All** options are available. Selecting **Pay All** or **Return All** only affects the items currently showing on the page.

ACH Filters

Established ACH filters can be viewed here. This information is beneficial in figuring out why an ACH item kicked out as an exception.

This is a view only screen. Only the bank can make modifications.