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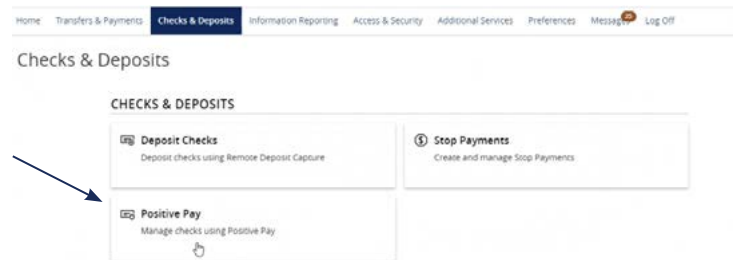
ACH and Check Positive Pay Guide

Initial Access to the System

1. Users will receive a 'Welcome Email' from eBanking when implementation is complete.
2. Log into the system with your User ID and Password.
3. Access Positive Pay by selecting the 'Checks and Deposit Tab'.



4. Within Checks & Deposit, select 'Positive Pay'.



5. The Positive Pay system will open in a new tab.

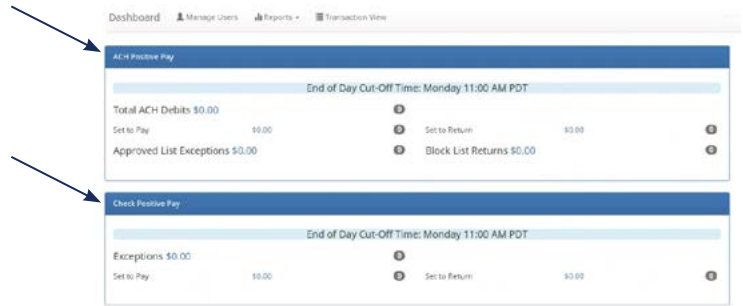
NOTE:

The daily cutoff time for processing exceptions is 11 am.

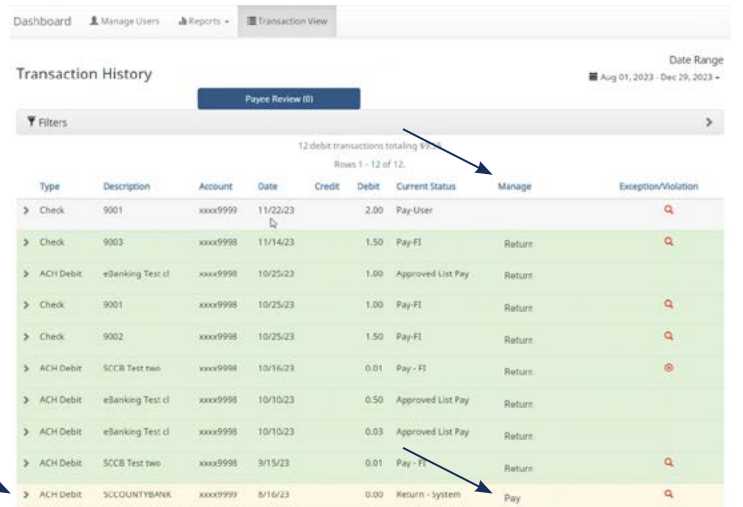
ACH and Check Positive Pay Guide

Processing Exceptions and Viewing Activity

1. The dashboard page displayed by default after login, is the primary page used to navigate through Positive Pay tasks.
2. Users can select either 'ACH' or 'Check' from the dashboard to process exceptions.
3. The easiest way is to click 'Transaction View'. From here the user will be able to process all transactions from one place.



- 'Yellow Items' will need to have a decision made on them, shown under the 'Manage' header.
- Click the 'Pay' or 'Return' button based on the decision on the item.
- 'Green' items do not require any action.



- Expand individual items to view the reasons or hover over the 'Exception/Validation Icon' to see more details.

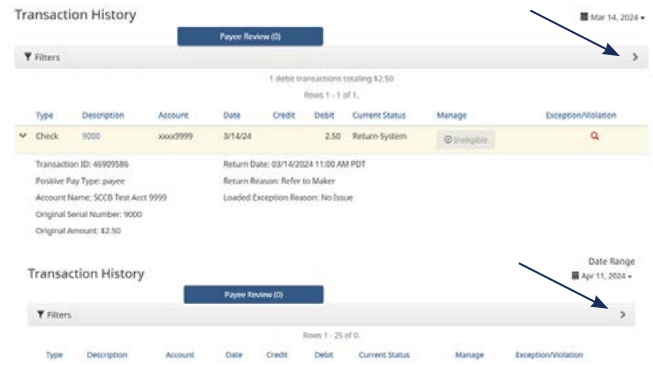


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To change the return reason for a check, select the drop-down arrow on the left hand side, and then select the hyperlink under 'Return Reason'. Next, select the appropriate 'Return Reason'.

Common 'Check Exception' return reasons are:

- Amount Incorrect
 - Duplicate
 - Fraudulent
 - Payee Name Mismatch
 - Prior Stopped
 - Prior Void
 - Refer to Maker (Default)
 - Serial Number Incorrect
 - Signature Irregular
 - Signature Missing
 - Stale Dated
- Use the filters on the dashboard and transaction view screens to filter items by amount, status, etc.



ACH Exceptions

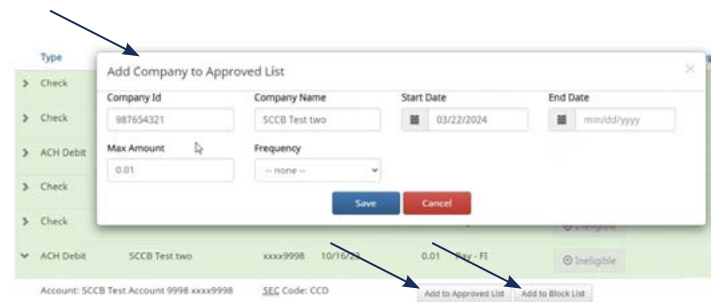
ACH Exceptions occur when an item does not meet the rules requirements.

Steps for adding an approved list vendor are:

1. Add to 'Approved List'.
 - This will add the sender to the approved list for future transactions.
 - 'Max Amount' can set the maximum amount of the ACH transaction.
 - Frequency will set how often the sender can send a transaction.

NOTE:

For instance, payroll would make one payment weekly, if set to weekly. Use this with caution.



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2. Add to Block List

- Adds the sender to the blocked listing and no transactions will be accepted from this sender.

ID	Account Number	Date	Amount	Product	Action
9001	xxxx9998	10/25/23	1.00	Pay-FI	Ineligible
9002	xxxx9998	10/25/23	1.50	Pay-FI	Ineligible
SCCB Test two	xxxx9998	10/16/23	0.01	Pay - FI	Ineligible

Reports

1. Audit Report

- A report listing activity for each user of the system. May be filtered by date range.

Product	Date Time	User	Action
Positive Pay	03/22/2024 1:11 PM PDT	heather2	Login

2. Notification Delivery Report

- A report listing users who are setup to receive notifications and the method that they are set to receive those transactions.

Manage Users

To use the 'Manage Users' feature please contact eBanking for assistance, eBanking@sccountybank.com, 831.600.4060.

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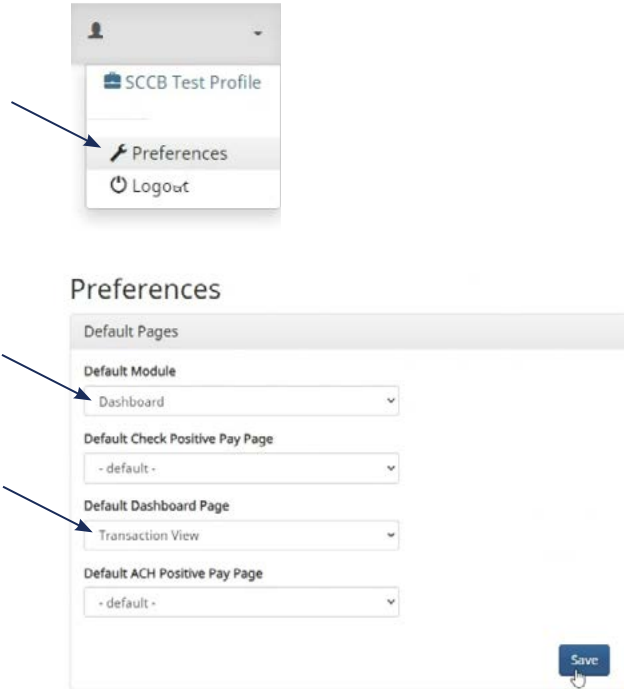
User Preferences

This section is used to customize a user's preferences in the system.

Hint:

To seamlessly navigate to the exception processing screen when accessing the system do the following:

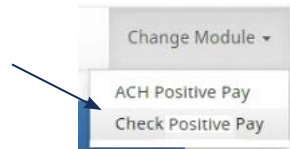
- Set the default module to 'Dashboard'.
- Set default dashboard page to 'Transaction View'.



Modules

There is a specific module for 'ACH' and for 'Check Positive Pay'.

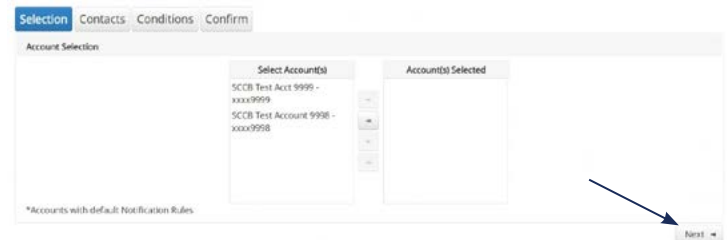
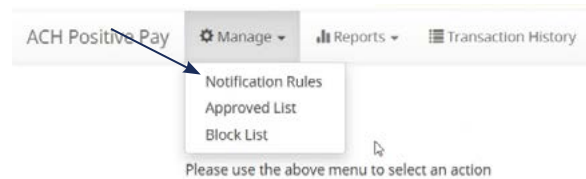
- To focus on ACH, click Change Module > ACH Positive Pay.
- To focus on Checks, click Change Module > Check Positive Pay.



Change Module > ACH Positive Pay Manage > Notification Rules

NOTE:

The tabs – Selection, Contacts, Conditions, Confirm – are not clickable. Use the 'Next' button to navigate through the screens.



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Notification Rules

This is used to setup users to be notified of exceptions.

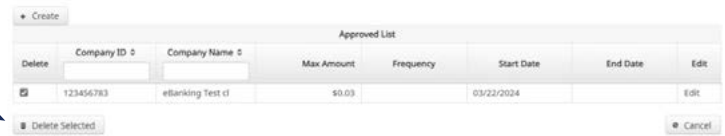
1. Select the accounts to be notified on. Click Next.
2. Enter the cell phone numbers and email addresses that will be notified of exception items.
3. Do not click the 'Default' check box.
4. Click Next.
5. Choose the conditions for which the users will be notified. Check all appropriate boxes. Click next.
6. Confirm all of the changes and click 'Save'.

Manage > Approved List

1. Click the 'Create' button.
2. Enter the 'Company ID' and 'Company Name'.
 - The best practice is to add approved vendors from the 'Transaction View Screen' as the Company ID and name are not always available.
3. Click the 'Edit' link to make any necessary changes for existing vendors on the approved list.

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4. Check the box next to a company name and select 'Delete Selected' to remove the sender from the approved list.



Manage > Block List

1. Click the 'Create' button.
2. Enter the 'Company ID' and 'Company Name'.
3. The best practice is to add blocked senders from the Transaction View screen as the Company ID and Company Name are not always available.
4. Click the 'Edit' link to make any necessary changes for existing senders on the blocked list.
5. Check the box next to a company name and select 'Delete Selected' to remove the sender from the blocked list.



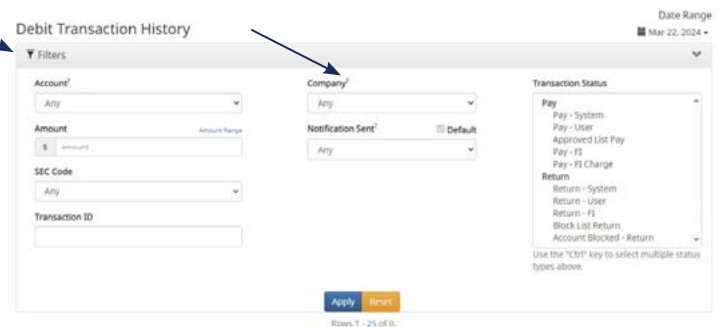
Reports

Reports available for the 'Approved List', 'Blocked List', and notifications can be accessed through menu option noted on the right.



Transaction History

Use the available filters to view 'Debit Transaction' history.



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Change Module > Check Positive Pay
Manage > Issue Templates

Issue Templates

Use this page to create templates corresponding to the format of your issue file.

NOTE:

Hover over question marks for additional information.

1. Click the 'Create New Template' button.

2. Enter the template name.

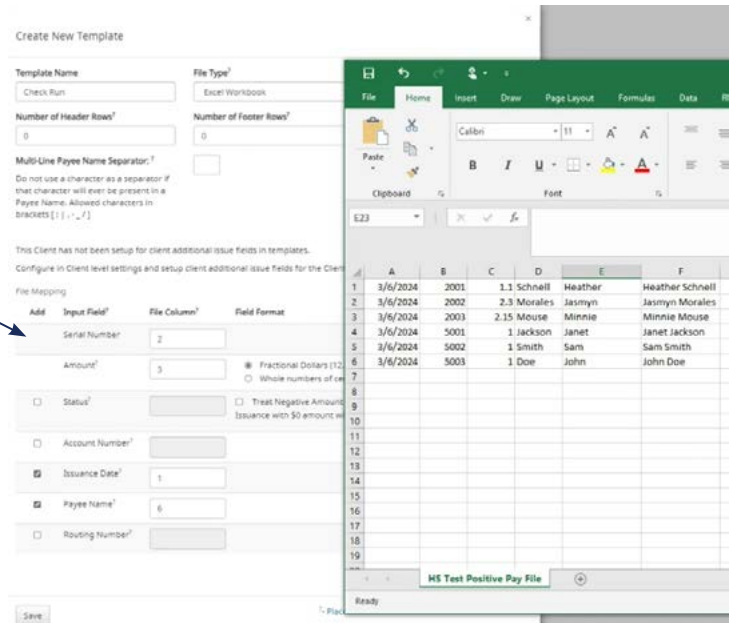
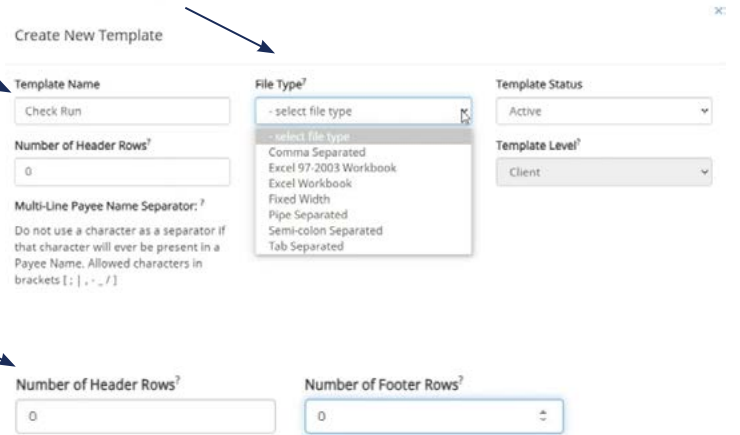
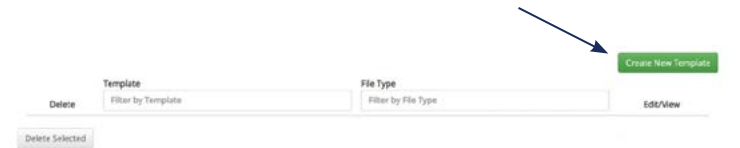
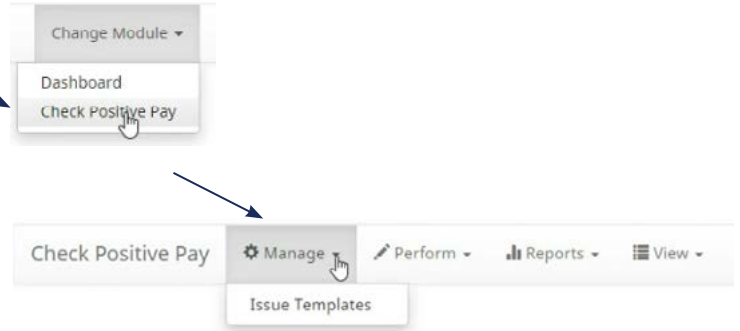
3. Select a file type from the drop-down list.

- Most common: CSV, Excel workbook, tab-separated.

4. Enter the number of rows that contain header and footer information. If there are no headers and footers in the file, leave this as zero.

5. Enter 'File Mapping'.

- Indicate which columns in the issue file contain the Serial Number, Amount, Issuance Date, and Payee Name.
- If other fields are in the issue file, click the box next to that input field.



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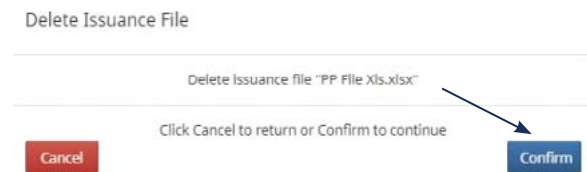
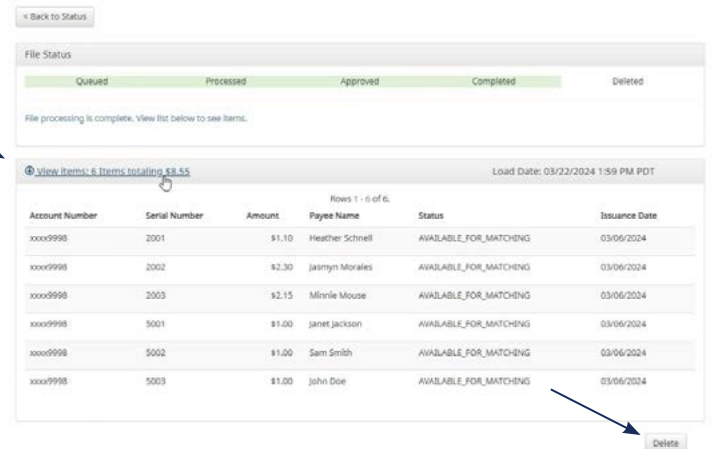
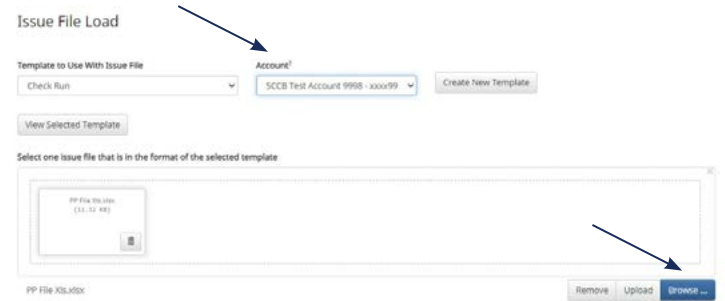
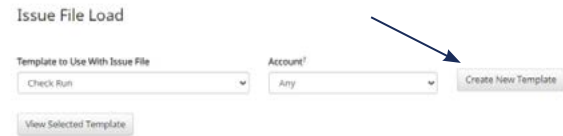
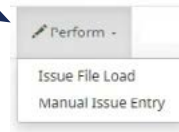
Perform Issue File Load

Use this feature to upload an issue file.

NOTE:

There is an option to click “Create new Template” to create a new template here.

1. Select the account that will be used.
2. Click ‘Browse’ or drag and drop the issue file into the upload area on the screen.
 - If a file is pulled in accidentally, it can be removed by clicking the trash icon or selecting the Remove button.
3. Click ‘Upload’.
4. Verify the checks listed in the file.
5. Ensure that check statuses are ‘Available for Matching’.
6. If an item has already been loaded into the system, the status will read ‘Duplicate Issuance’.
7. Issue files can be deleted up until the first item in the file clears.
8. To delete an issue file, click the delete button.



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Manual Issue Entry

- Use manual entry to enter checks one at a time.
- Select Perform, Manual Issue Entry.
- Select Account, Enter Serial Number, Amount, Payee Name and Issuance Date.
- If entering a range of checks select check box “Auto populate next check number” to populate the check numbers for you as they are entered.
- When finished select Save.

Check Positive Pay Manage Perform Reports View

Welcome

Issue File Load
Manual Issue Entry

Manual Issue Entry

Account: SDCB Test Account 9998 - xxxx9998 Auto populate next check number:

Row	Serial Number	Amount	Payee Name	Status	Issuance Date
				ISSUED	04/11/2024

Click any row to select that row for editing

Save

Reports

Issue Item Status

- Use this to filter and sort specific items by ‘Issue Status’ and ‘Account’.

View

Issue File Status

- Can view all of the issuance files and their status (System Approved, Deleted, etc.).

View

- Issue File Status
- Issue Warehouse
- Transaction History
- Item Lookup

Issuance Files Status

Date Range: Mar 22, 2024

Filters

2 files totaling \$17.10
Rows 1 - 2 of 2.

Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transaction Total	View/Manage
2290058	PP File XLS.xlsx	SYSTEM_APPROVED	03/22/2024 2:02 PM PDT	6	\$8.55	Manage
File Id: 2229838 Template Name: Check Run						
2290032	PP File XLS.xlsx	DELETED	03/22/2024 1:59 PM PDT	6	\$8.55	Manage

Issuance Files Status

Date Range: Mar 22, 2024

Filters

Issuance Load ID: Enter a number

Status: Any

Amount: \$ amount

Apply Report

2 files totaling \$17.10
Rows 1 - 2 of 2.

Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transaction Total	View/Manage
2290058	PP File XLS.xlsx	SYSTEM_APPROVED	03/22/2024 2:02 PM PDT	6	\$8.55	Manage
2290032	PP File XLS.xlsx	DELETED	03/22/2024 1:59 PM PDT	6	\$8.55	Manage

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Issue Warehouse

- Use this screen to view and edit issuances.

The screenshot shows the 'Issue Warehouse' interface. At the top right, there is a 'Date Range' selector set to 'Mar 22, 2024'. Below it, a calendar view shows July 2023 and August 2023. The 'Filters' section includes fields for 'Account' (set to 'Any'), 'Match Status' (set to 'Any'), 'Amount' (with a '\$ amount' input), and 'Serial Number' (with a 'serial #' input). There are 'Apply' and 'Reset' buttons. Below the filters, a table header is visible with columns: Item ID, Account Number, Serial Number, Payee Name, Issue Type, Match Status, Amount, Load Date/Time, Issuance Date, and Update.

- To edit click the pen icon.

This screenshot shows the 'Issue Warehouse' table with one transaction. The table has columns: Item ID, Account Number, Serial Number, Payee Name, Issue Type, Match Status, Amount, Load Date/Time, Issuance Date, and Update. The transaction details are: Item ID 41499166, Account Number xxx09999, Serial Number 100000, Payee Name 123456, Issue Type VOIDED, Match Status OUTSTANDING, Amount \$1.00, Load Date/Time 09/15/2023 4:23 PM PDF, and Issuance Date 09/15/2023. A pen icon is visible in the 'Update' column. Below the table, there is a 'Download As CSV' button and a summary row: Status VOIDED, Payee 123456, Amount \$1.00, Issue Date 09/15/2023, Updated By hschell11, Updated Date/Time 09/15/2023 4:23 PM PDF.

- Users can edit the 'Amount', 'Payee Name', or 'Status' up until the item has cleared.

The 'Update Issue Item' form has fields for: Serial Number (100000), Amount (1), Payee Name (123456), Status (VOIDED), and Issuance Date (03/22/2024). There is a 'Save' button at the bottom. Three blue arrows point to the 'Amount', 'Payee Name', and 'Status' fields.

Transaction History

- Users can manage check exceptions from this screen.
- Use the filters to filter specific transactions or ranges of transactions.

The 'Transaction History' screen shows a 'Payee Review (0)' button and a 'Filters' section. The filters include: 'Account' (Any), 'Amount' (\$ amount), 'Serial Number' (serial #), 'Positive Pay Type' (Any), 'Exceptions' (Default), 'Exception Type' (Any), 'Transaction ID', and 'Items' (Any). There are 'Apply' and 'Reset' buttons. Below the filters, a table header is visible with columns: Transaction ID, Account Number, Serial Number, Credit, Debit, Current Status, Date, Change Status, and Exception. The table currently shows 'No Checks Found'.

Item Lookup

- Use this to find a specific check number.

The 'Item Lookup' screen has two input fields: 'Account' (set to '- not selected -') and 'Serial Number'. Below the fields is a message: 'Please select an item in the list.' There are 'Apply' and 'Reset' buttons.