ACH and Check Positive Pay Guide

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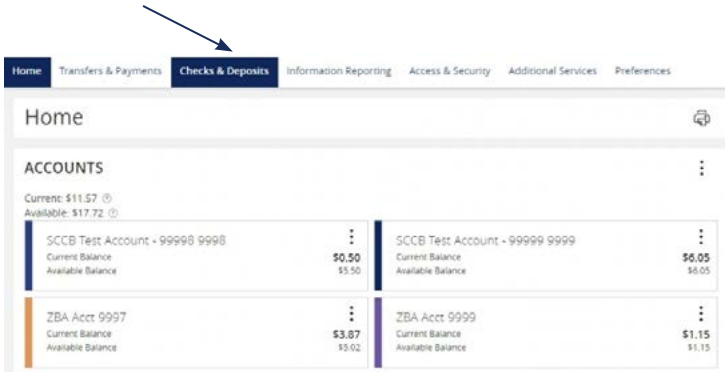
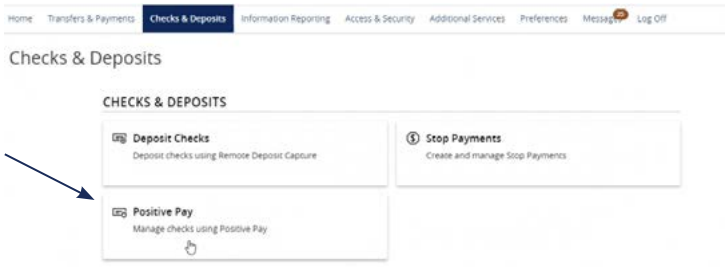
ACH and Check Positive Pay Guide

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'.

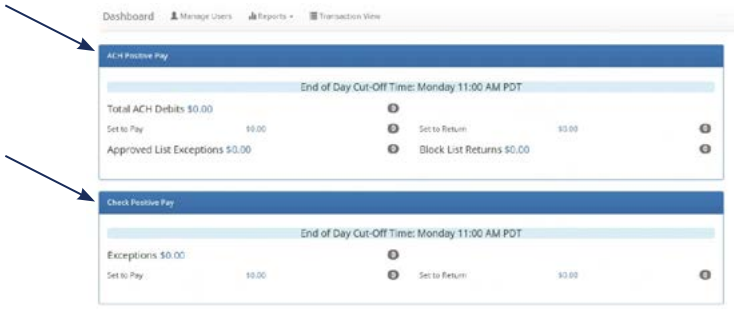


5. The Positive Pay system will open in a new tab.

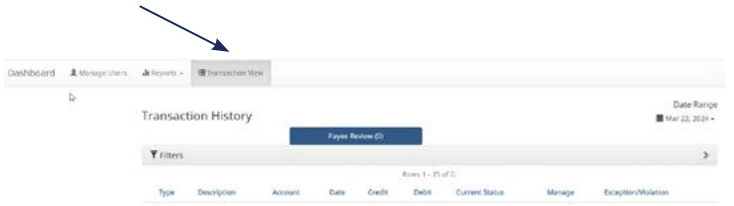
NOTE:
The daily cutoff time for processing exceptions is 11 am.

Processing Exceptions and Viewing Activity

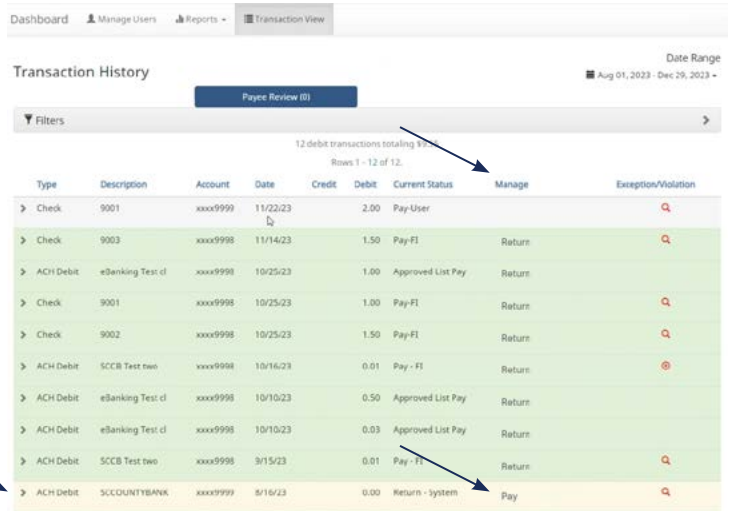
1. The dashboard page displayed by default after login, is the primary page used to navigate through Positive Pay tasks.
2. Users can select either ‘ACH’ or ‘Check’ from the dashboard to process exceptions.



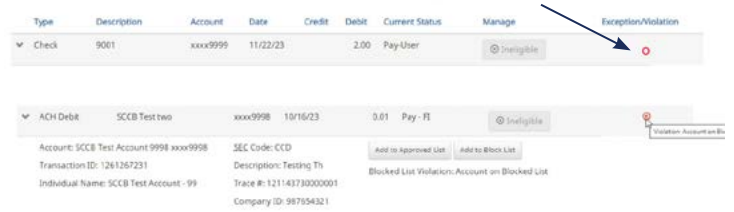
3. The easiest way is to click ‘Transaction View’. From here the user will be able to process all transactions from one place.



- ‘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.



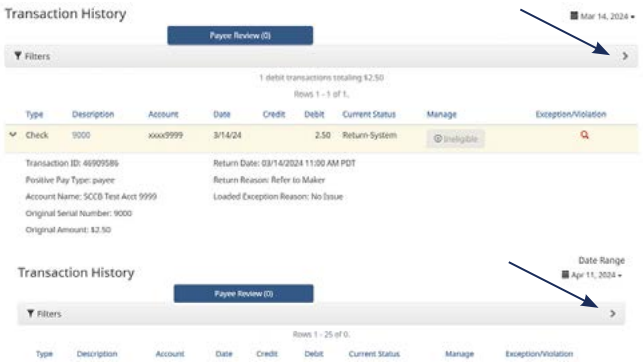
- Expand individual items to view the reasons or hover over the ‘Exception/Validation Icon’ to see more details.



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



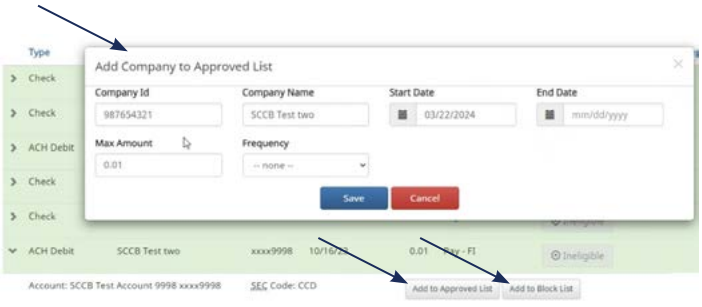
- Use the filters on the dashboard and transaction view screens to filter items by amount, status, etc.

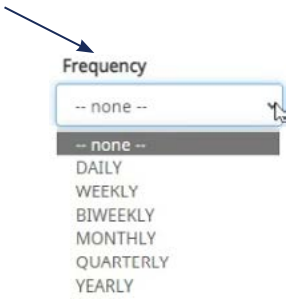
ACH Exceptions

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

Steps for adding an approved list vendor are:

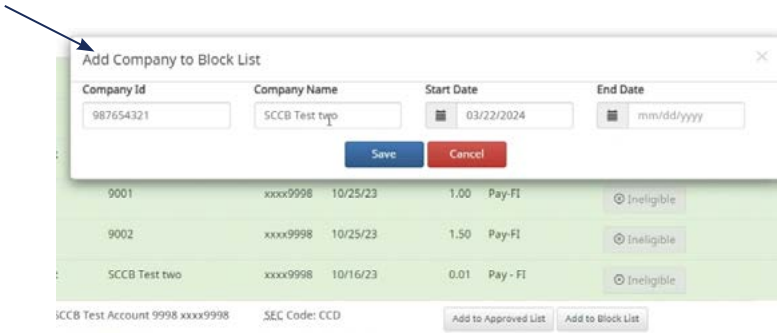
1. Add to 'Approved List'.
    - This will add the sender to the approved list for future transactions.
    - 'Max Amount' can set the maximum amount of the ACH transaction.
    - Frequency will set how often the sender can send a transaction.





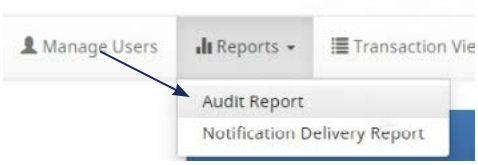
NOTE:
For instance, payroll would make one payment weekly, if set to weekly. Use this with caution.

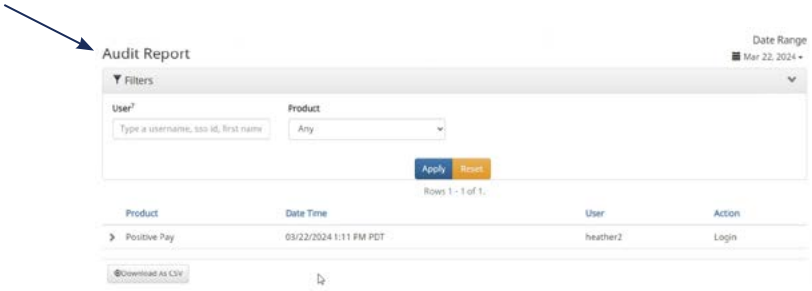
2. **Add to Block List**
   - Adds the sender to the blocked listing and no transactions will be accepted from this sender.



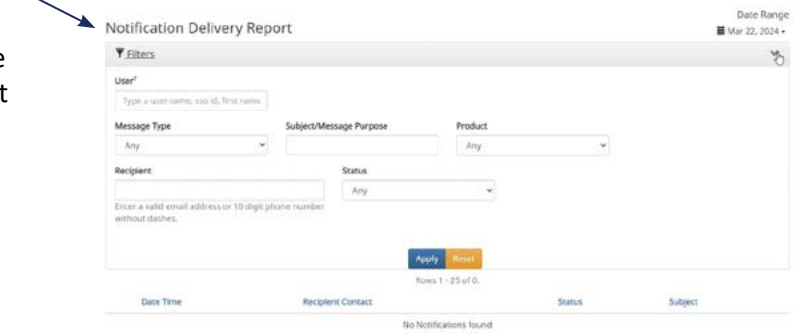
Reports

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





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.

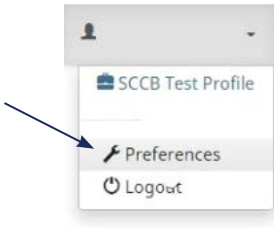


Manage Users

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

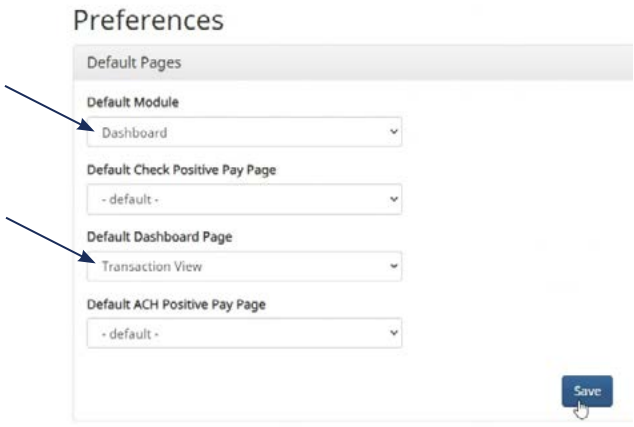
User Preferences

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:

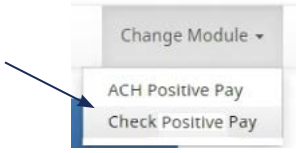
- Set the default module to 'Dashboard'.
- Set default dashboard page to 'Transaction View'.



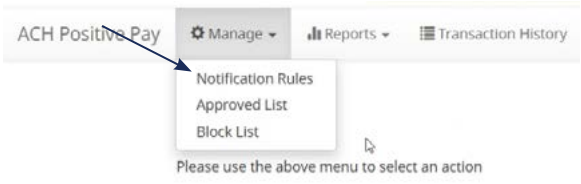
Modules

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

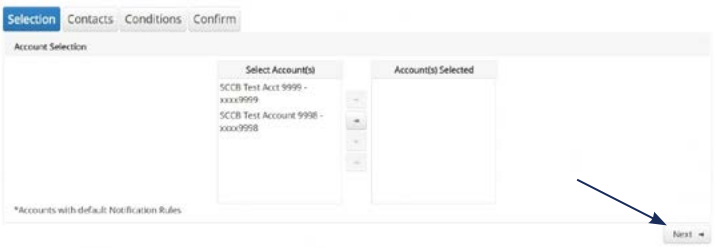
- To focus on ACH, click Change Module > ACH Positive Pay.
- To focus on Checks, click Change Module > Check Positive Pay.



Change Module > ACH Positive Pay
Manage > Notification Rules



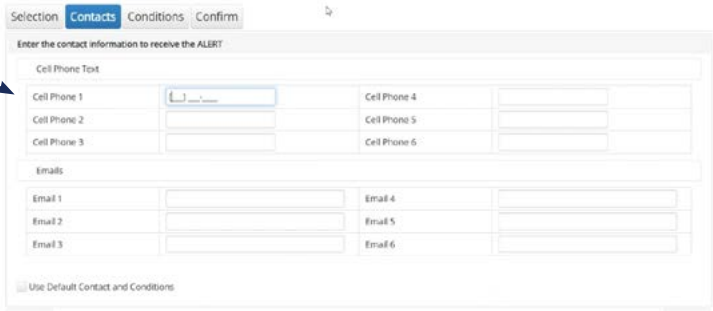
NOTE:
The tabs – Selection, Contacts, Conditions, Confirm – are not clickable. Use the 'Next' button to navigate through the screens.



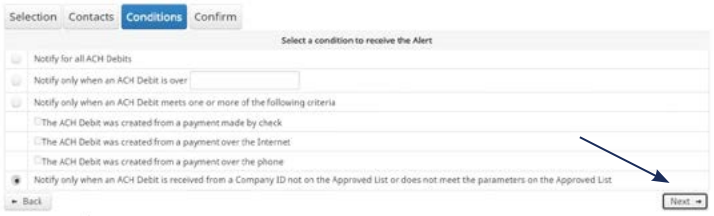
Notification Rules

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

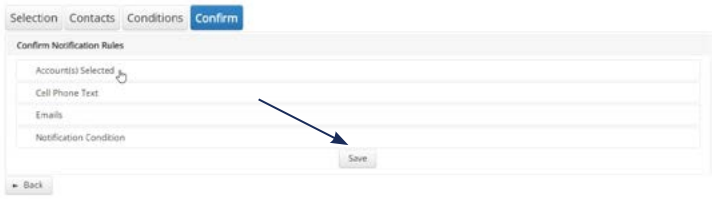
1. Select the accounts to be notified on. Click Next.
2. Enter the cell phone numbers and email addresses that will be notified of exception items.
3. Do not click the 'Default' check box.
4. Click Next.



5. Choose the conditions for which the users will be notified. Check all appropriate boxes. Click next.

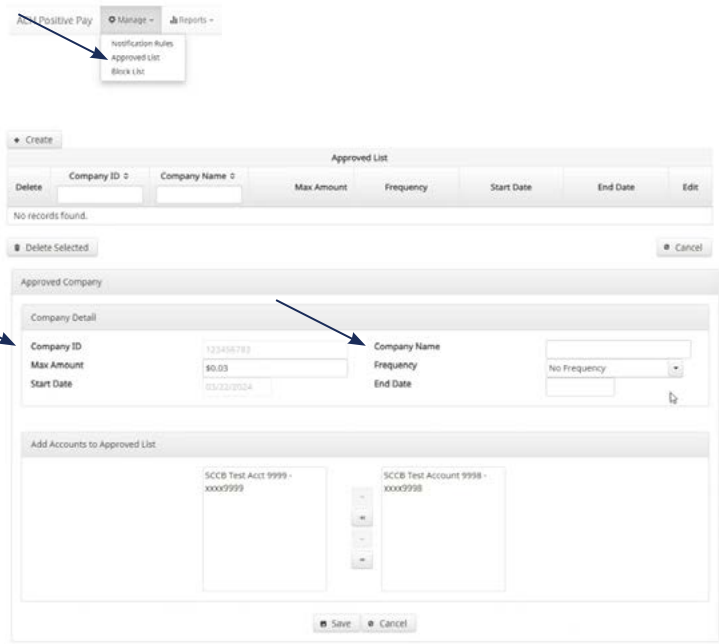


6. Confirm all of the changes and click 'Save'.

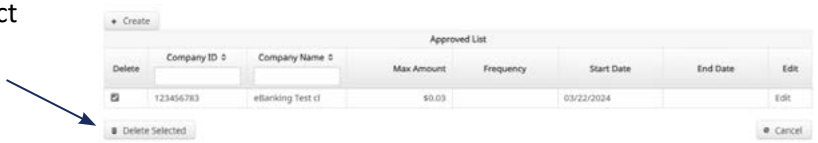


Manage > Approved List

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.



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



Manage > Block List

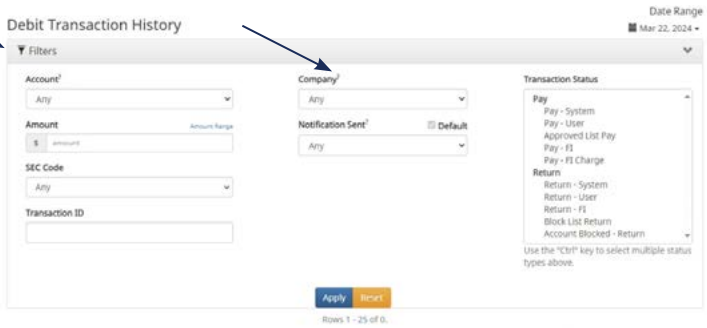
1. Click the ‘Create’ button.
2. Enter the ‘Company ID’ and ‘Company Name’.
3. The best practice is to add blocked senders from the Transaction View screen as the Company ID and Company Name are not always available.
4. Click the ‘Edit’ link to make any necessary changes for existing senders on the blocked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

Reports

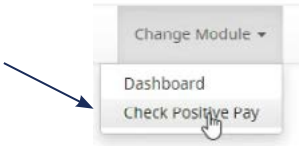
Reports available for the ‘Approved List’, ‘Blocked List’, and notifications can be accessed through menu option noted on the right.

Transaction History

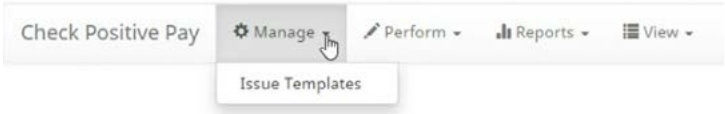
Use the available filters to view ‘Debit Transaction’ history.



Change Module > Check Positive Pay
Manage > Issue Templates



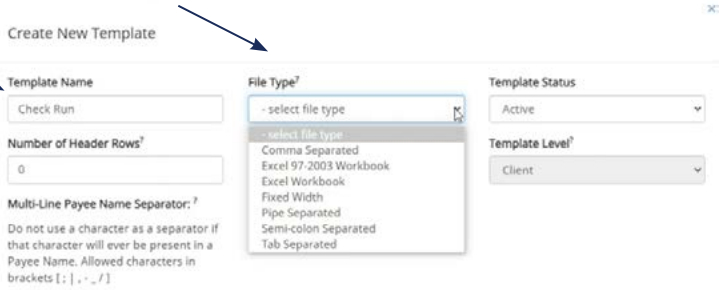
Issue Templates
Use this page to create templates corresponding to the format of your issue file.



NOTE:
Hover over question marks for additional information.

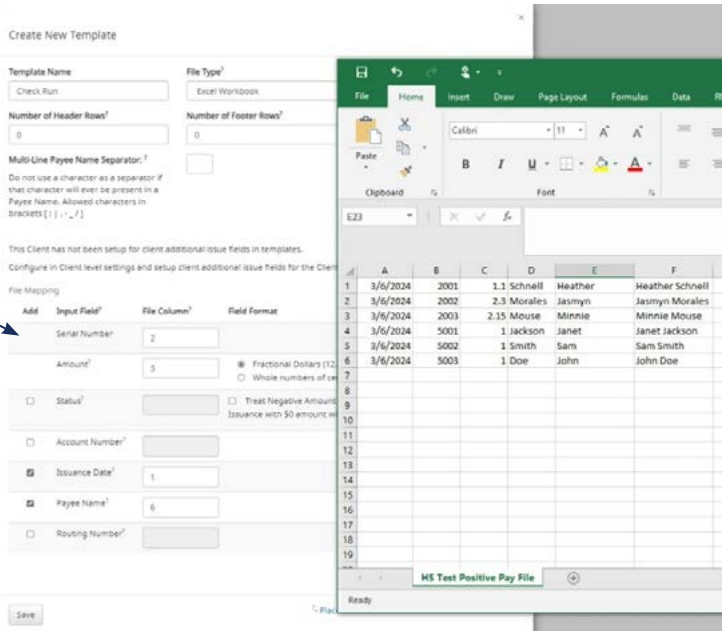
1. Click the 'Create New Template' button.

2. Enter the template name.
3. Select a file type from the drop-down list.
   - Most common: CSV, Excel workbook, tab-separated.



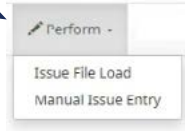
4. Enter the number of rows that contain header and footer information. If there are no headers and footers in the file, leave this as zero.

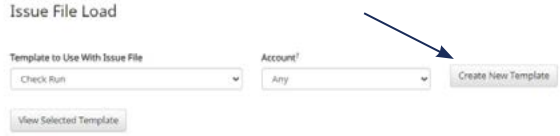
5. Enter 'File Mapping'.
   - Indicate which columns in the issue file contain the Serial Number, Amount, Issuance Date, and Payee Name.
   - If other fields are in the issue file, click the box next to that input field.



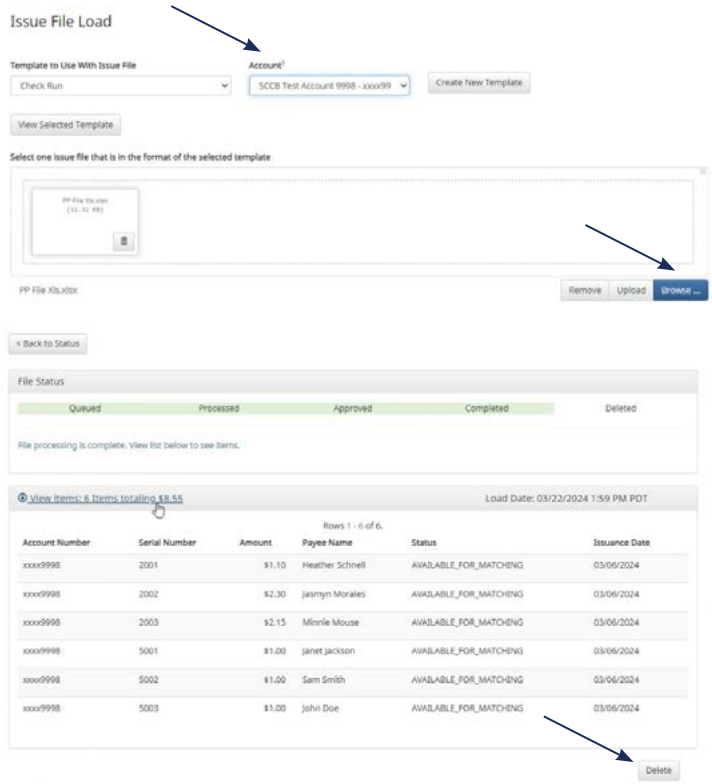
Perform
Issue File Load
Use this feature to upload an issue file.

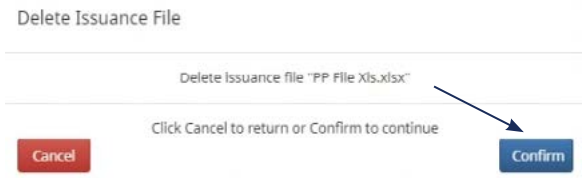
NOTE:
There is an option to click "Create new Template" to create a new template here.





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.

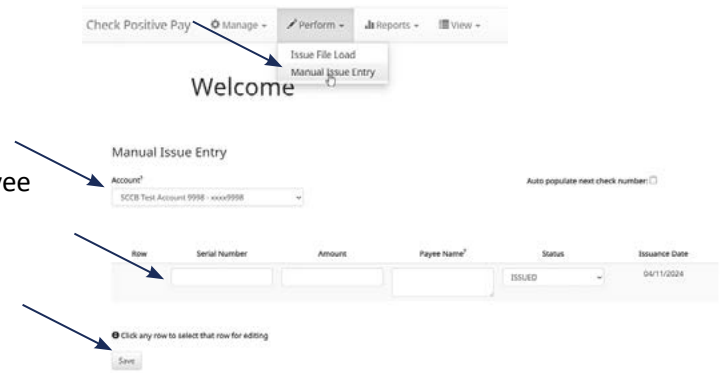




ACH and Check Positive Pay Guide

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.



Reports

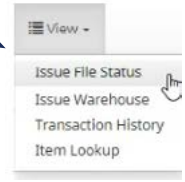
Issue Item Status

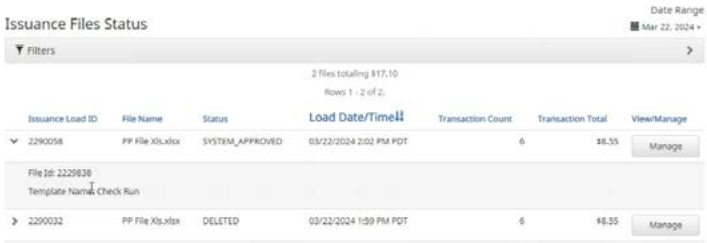
- Use this to filter and sort specific items by 'Issue Status' and 'Account'.

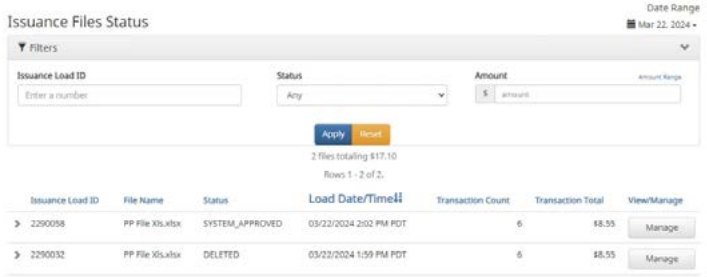
View

Issue File Status

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



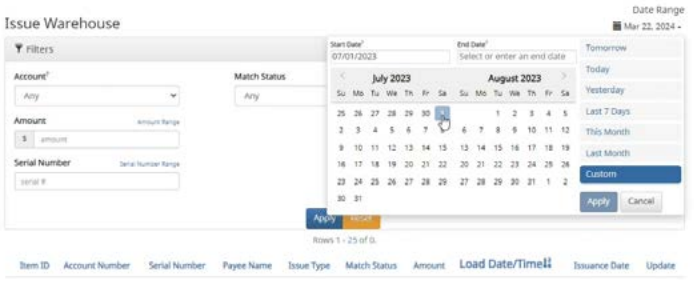


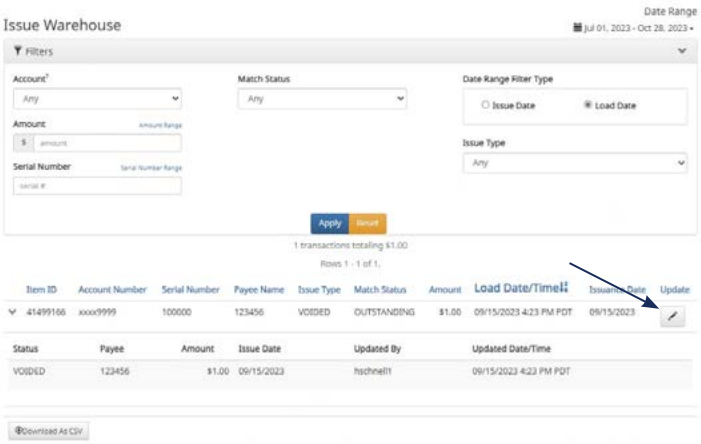


ACH and Check Positive Pay Guide

Issue Warehouse

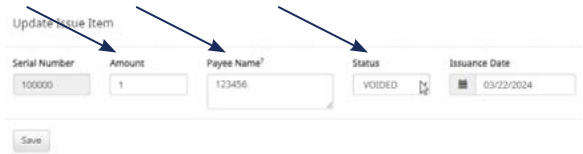
- Use this screen to view and edit issuances.





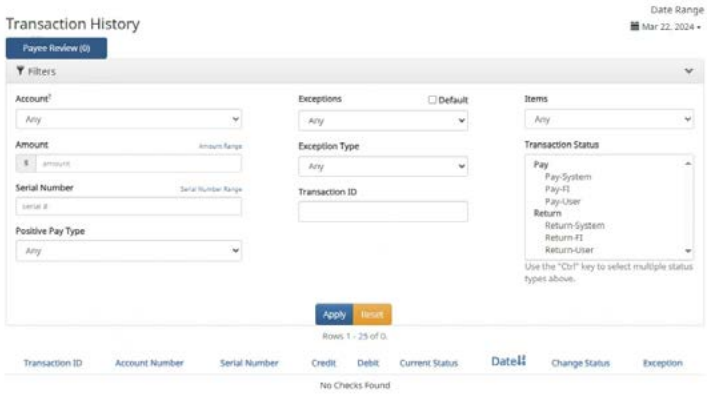
- To edit click the pen icon.

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



Transaction History

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



Item Lookup

- Use this to find a specific check number.