



Positive Pay User Guide

Introduction

Advancements with personal computer technology make it easier to produce authentic-looking counterfeit checks, altered checks, and electronic fraud, resulting in substantial check fraud losses. With First Interstate's online Positive Payee system, your company can protect its accounts from check fraud. This user guide explains how to use the Positive Pay system.

Table of Contents

Processing Schedule.....	3
Daily Processing.....	3
Holiday Exception Processing.....	3
Accessing Positive Pay.....	4
Quick Exception Processing	4
Answering Exceptions.....	6
Adding new ACH Authorization Rules.....	8
Submit Issued Check File.....	8
Add New Issued Check.....	10
Void A Check.....	10
Check Search.....	12
ACH Reporting Files	14
ACH Transaction Search.....	15
Stops and Voids.....	16
Exception Items.....	18
Stale Dated Checks.....	20
Check Reconciliation Summary.....	21
Payee Match Report.....	22
Issued Check Processing Log.....	24
User Setup (Client).....	25
Contact Information tab.....	25
Security Settings tab	26
Transaction Data User Rights section.....	27
Setup User Rights section.....	28
Menu Settings tab.....	29
System Messages tab	30
Reset User (Client).....	32
Issued Check File Layout.....	32
Positive Payee Match Implementation Recommendations.....	33
Positive Pay FAQ.....	35
Contact.....	36

Processing Schedule

Daily Processing

Issued check files must be uploaded prior to 10:59 p.m. PT/11:59 p.m. MT to ensure for next business day¹ exception processing. Exceptions must be answered prior to 12:00 p.m. PT/1:00 p.m. MT, each business day¹.

¹ Business day is defined as a day the Bank and Federal Reserve are both open (days other than Sundays, or Federal holidays).

Holiday Exception Processing

Exception creation will not take place on Sundays or federal holidays:

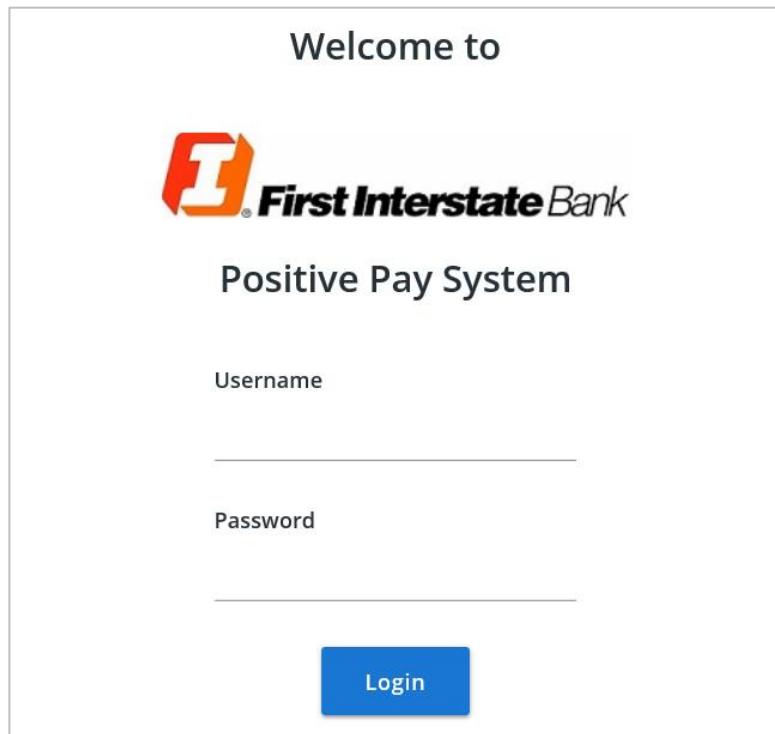
- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

Holiday details are subject to change and are communicated to clients on the Positive Pay login screen.

Accessing Positive Pay

1. Go to <https://www.firstinterstatebank.com>
2. Choose the **Login** button in the upper right corner of the page.
3. Under the **Choose a Login** drop-down, select **Positive Payee (Account Protection)**, and click **Sign In**.
4. You will then be directed to a new page, where you will enter your Positive Pay credentials.

Passwords require the following: uppercase letters, lowercase letters, numbers and special characters.



The screenshot shows a login interface for the Positive Pay System. At the top, it says "Welcome to" followed by the First Interstate Bank logo and the text "First Interstate Bank". Below this, it says "Positive Pay System". There are two input fields: "Username" and "Password", each with a horizontal line below it. At the bottom, there is a blue button labeled "Login".

Informational messages will be posted on the login screen of any future updates or current system issues.

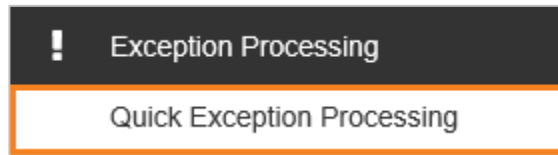
Quick Exception Processing

Use the Quick Exception Processing page to manage exception item activity. You can make pay and return decisions on all items from this page.

All exceptions must be answered prior to 12:00 p.m. PT/1:00 p.m. MT.

Use the following images and corresponding numbered descriptions to understand how to use the Quick Exception Processing page.

1. On the left-hand menu, select **Quick Exception Processing**.



- a. You will see the following information:

- **First drop-down:** Your business name will be displayed.
- **Second drop-down:** Includes **All Client IDs**, or you can select each individual Client ID.
- **Search exceptions:** Search a specific exception.
- **Decisions Needed:** Displays a list of all exceptions. Possible exception types are as follows:

Term	Definition
Blocked Transaction	The item meets the filter requirements specified on the Transaction Filters/Blocks 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	The item is a stale-dated check.
Previously Paid Items Posted	The item was previously paid.
Voided Item	The item was previously voided.
Unauthorized ACH Transaction	The item is an ACH transaction that was flagged as an exception by the ACH authorization rules defined for the account on the ACH Authorization Rules page.
Amount Mismatch	The item was posted, but the amount of the posted check is different from the issued amount.
Check Number Is Zero	The item posted with no check number.
Duplicate Paid Item/Amount Mismatch	The item was previously paid and the new item that posted if for a different amount than the issued amount.
Payee Name Mismatch	The payee name did not meet the confidence level set for this client.

Client ID: All Client IDs

Quick Exception Processing

Search exceptions 🔍

Decisions Needed (1)	\$2,487.04
PAYEE NAME MISMATCH	
Decisioned (0)	\$0.00
Total (1)	\$2,487.04

There is 1 exception to review.

Exceptions will be given a decision of **Return** if decisions are not made by 1:00 PM Mountain Time (US & Canada).

1

Decision Needed
\$2,487.04

0

Decisioned
\$0.00

Answering Exceptions

1. In the **Decisions Needed** screen, select an individual transaction to display the following transaction details:
 - a. **Default Decision:** The default decision for the exception type.
 - b. **Account ID:** The nickname or description that identifies this account to the customer. This Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
 - c. **Paid Date:** The paid date for this check or ACH transaction.
 - d. **Check #:** The check number of this item.

For transactions involving checks, the front and back check image also displays.

- e. **Amount:** The amount of the item that has been presented for payment.
- f. **Issued Payee:** The issued payee name for this check.

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

2. Select **Pay** or **Return** on the transaction.

3. Specify the reason for the pay or return decision from the Reason list.

a. The following are definitions for the **Return Reasons**:

- **Check Rerun:** Used when there is a check number or dollar amount discrepancy. Check will be rerun and posted to the account with the correct check number or dollar amount.

Although the Check Rerun option falls into the **Return** reason category, the item will be paid and posted to the account. The item will not be returned.

- **Duplicate:** Check is a duplicate.
- **Fraudulent:** Check is fraudulent; counterfeit or otherwise altered.
- **Manual-Bank:** Bank use only.
- **Other:** Return reason is not covered elsewhere.
- **Refer to Maker:** Return reason is undetermined; depositor should contact the maker of the check.
- **Signature Irregular:** The signature on the check is possibly fraudulent.
- **Signature Missing:** The signature is missing from the check.
- **Stale Dated:** The check was issued more than six (6) months ago.
- **Unauthorized:** Check was written without authorization.


PAYEE NAME MISMATCH



Default Decision:

Client ID:	Check #:
Amount:	Paid Date:
Issued Date:	Issued Payee:

Front Back

Hover over image to zoom. Click to view full-size image.



 Pay  Return

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

Adding new ACH Authorization Rules

Your company must be enabled and 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.

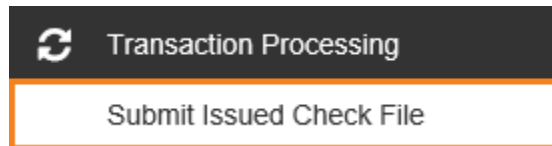
1. To create a new **ACH Authorization Rule**:
 - a. Expand the Decided section.
 - b. Select the transaction to create a new rule from.
 - c. Select **Add Rule**.
 - d. Enter the Description for the new rule.

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.

Submit Issued Check File

Use the **Submit Issued Check File** page to upload issued check files.

1. On the left-hand menu, select **Submit Issued Check File**.



- a. You will see the following information:
 - **Step 1:** Select **Browse** to locate and upload your issued check file.
 - **Step 2:**
 - **Client ID:** The Client/Account ID associated with the issued checks contained within the file. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.

If an issued check file contains items for multiple accounts, select any of the **Client IDs** represented within the file.

- **File Processing Type:** The format of the issued check file. The list is limited to the file format(s) assigned.
- **Step 3:** Click the **Processing File** button.

Submit Issued Check File

Step 1. Select a file to process.

Browse...

Step 2. Input details about the file.

Client ID: ▼

File Processing Type: ▼

Step 3. Click the "Process File" button.

Process File

2. Once a file is uploaded and processed, a window is displayed indicating the processing status. The following is a list of the possible processing statuses:
 - a. **Unprocessed:** The file has been uploaded but has not yet been processed.
 - b. **Processed:** The file was processed successfully.
 - c. **Processed with Exceptions:** The file was processed successfully, but duplicate checks were not loaded.
 - d. **Rejected:** The file was rejected due to one of the following reasons:
 - A mismatch between the number of items/amount entered on the page and the number of items/amount contained in the file.
 - The file format did not match the selected format.

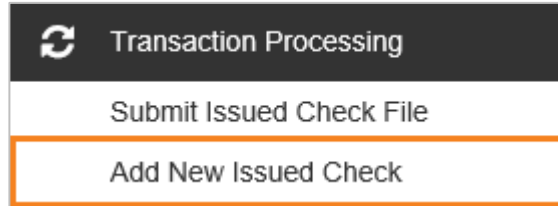
3. To view additional details regarding the file, click the Status column. For example, to view the exceptions on a file that has a status of Processed with Exceptions, click the Processed with Exceptions link.
 - a. **File Processing Type:** The format of the issued check file.
 - b. **Items in File:** The number of checks in the file. 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.
 - c. **Dollar Amount in File:** The total dollar amount of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual amount in the file, the file will be rejected.
 - d. **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.

The file processing status can also be checked using the [Issued Check File Processing Log](#) page.

Add New Issued Check

Use the Add New Issued Check page if a check was manually written or was otherwise not included in the electronic issued check file that was uploaded.

1. On the left-hand menu, select **Add New Issued Check**.



- a. You will see the following:
 - **Client/Account ID:** The nickname or description that identifies this account to the customer. This Client/Account 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 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 increments the check number by one after each check submission.

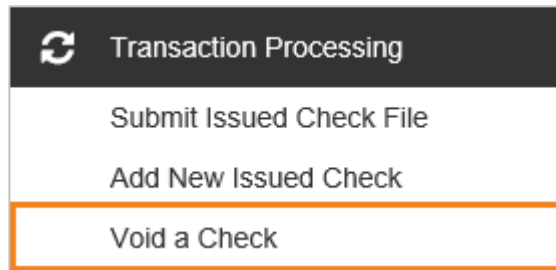
A screenshot of the 'Add New Issued Check' form. The title 'Add New Issued Check' is centered at the top in a dark grey bar. Below the title are several input fields: 'Client ID:' with a dropdown menu, 'Check Number:' with a text box, 'Amount:' with a text box, 'Issued Date:' with a text box, and 'Issued Payee:' with a wide text box. Below these fields is a checkbox labeled 'Auto-Increment Check Number'. At the bottom center is a dark grey button with white text that says 'Add Check'. The 'Add Check' button is highlighted with a thick orange border.

Void A Check

Use the Void a Check page to void an issued check.

A stop payment must be placed on an item in your Corporate Online Banking (I-Corp) login or by contacting your local branch. Then you will need place a void, on the check, in the Positive Pay system. This will ensure that the item will be caught by the Stop Payment system, as well as the Positive Pay system.

1. On the left-hand menu, select **Void a Check**.



a. You will see the following:

- **Client/Account ID:** The nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages 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.

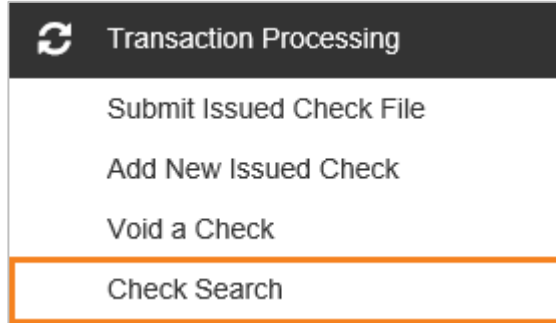
A screenshot of the "Void a Check" form. The title "Void a Check" is at the top. The form is divided into four steps:
Step 1. Enter check information. This step contains four input fields: "Client ID" (a dropdown menu), "Check Number", "Check Amount", and "Issued Date".
Step 2. Click the "Find Matching Check" button to find the check. Below this step is a button labeled "Find Matching Check".
Step 3. Verify the check that will be voided. This step is currently empty.
Step 4. Click the "Void Check" button to complete the void process. Below this step is a button labeled "Void Check".
At the bottom of the form, there is a note: "Note: Void history is retained within the system for 60 days after an item has been voided." The "Client ID" dropdown and the "Void Check" button are highlighted with orange borders.

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

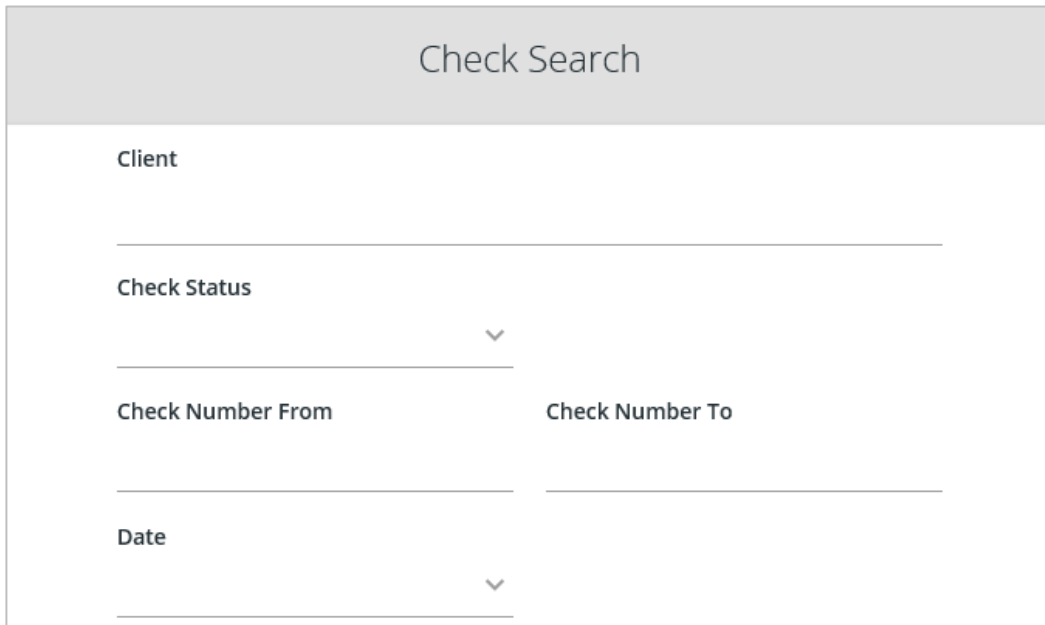
Check Search

Use the Check Search page to search for specific transactions.

1. On the left-hand menu, select **Check Search**.



- a. You will see the following:
 - **Client/Account ID:** Optionally select a specific account.
 - **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.

A screenshot of the "Check Search" form. The title "Check Search" is centered at the top. Below the title are several input fields: "Client" with a text input line; "Check Status" with a dropdown arrow; "Check Number From" and "Check Number To" with text input lines; and "Date" with a dropdown arrow.

Date From

Date To

Show additional options

Decision

All Decisions

Include Reversals

Reason

All Reasons

Note: Transaction history is retained within the system for 60 days after an item has paid.

b. The following columns appear on the **Check Search** page:

- **Client/Account ID:** The nickname or description that identifies this account to the customer. This Client/Account 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.
- **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.

c. On the results page, you can perform the following actions:

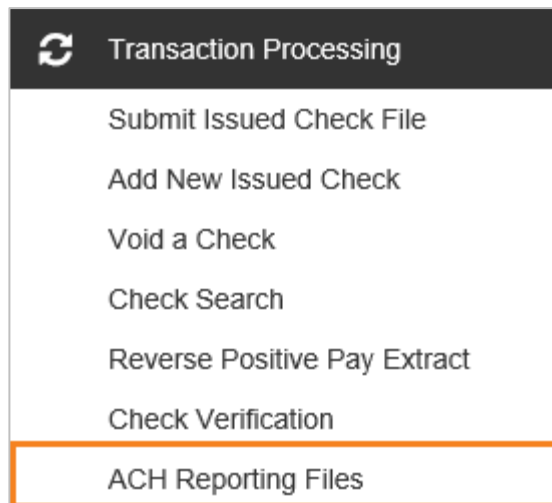
- Edit record
- Delete record
- View record
- Drag a column header to reorder.
- Select the search filter to filter and search all results or select a specific column to search within.
- Select the columns icon to select or remove columns from the report.

- Select the export icon to export the search results to a Microsoft Excel or PDF file. The following additional columns appear when exported to **Microsoft Excel**:
 - **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.
 - **Decided 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.
- 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.

ACH Reporting Files

The ACH Reporting Files page provides downloadable files containing ACH transactions, returns, notice of change (NOC), or EDI detail from corporate ACH payments.

1. On the left-hand menu, select **ACH Reporting Files**.



- a. You will see the following:
 - **Processed Date:** The date range for which ACH reporting files displayed.
 - **Report Description:** The description of ACH reporting file.
 - **File Type:** The format of the file. Types include: XML, PDF, NACHA, CSV, EDI, XLS, and XLSX.
 - **Downloaded by User:** Indicates that a user has downloaded the file.

- **Date Created:** The date the report was created.
- **File Size:** The size of the file (in KB).

Processed Date: -

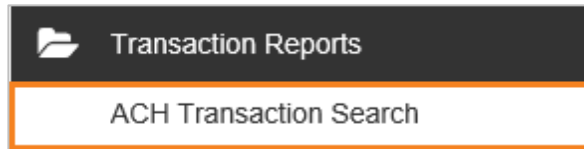
ACH Reporting Files (0)					
Report Description	File Type	Report	Downloaded by User	Date Created	File Size

- To save an ACH Reporting file to a local workstation or network drive, select File / Save while viewing the file, or right click the download link and select Save Target As.

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.

- On the left-hand menu, select **ACH Transaction Search**.



- You will see the following:
 - **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.

ACH Transaction Search

Client

Paid Date From **Paid Date To**

_____ _____

SEC Code

Note: Transaction history is retained within the system for 60 days after an item has paid.

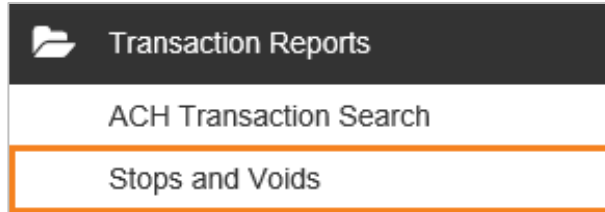
- The following columns appear on the **ACH Transaction Search** page:
 - **Client/Account ID:** The nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
 - **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.
 - **Decided 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.
- c. On the results page, you can perform the following actions:
- Edit record
 - Delete record
 - View record
 - 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.

Stops and Voids

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

1. On the left-hand menu, select **Stops and Voids**.



a. You will see the following:

- **Status:** Filter the results to specific statuses of stops and voids:
 - **Requested Stop Payment:** Stop pay items that have been requested as a stop payment within Centrix Exact/TMS, but the item has not yet been passed to us from the core within the daily stop file.
 - **Requested and Placed Stop Payment:** Items that have been requested as a stop payment within Centrix Exact/TMS. These stop payment items also match up to a stop payment passed to Centrix Exact/TMS through the daily stop pay file.
 - **Item Stopped:** Stop pay items that have had a stop payment placed on them by First Interstate Bank.
 - **Void:** Items that have a status of void.
- **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.

Stops and Voids

Client

Status

Check Number From **Check Number To**

Date

▼

Date From **Date To**

📅

📅

Note: This report lists all outstanding issued checks that have been voided and/or match current stop payments.

Search

b. The following columns appear on the **Stops and Voids** page:

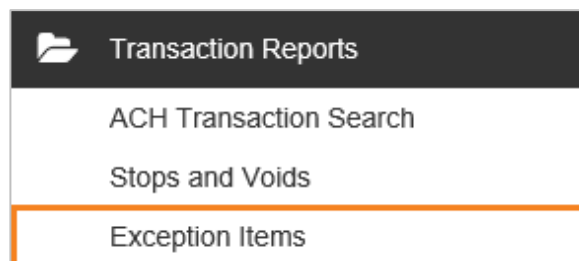
- **Client/Account ID:** The nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
 - **Check Number:** The check number of this item.
 - **Check Amount:** The amount of the check that has been presented for payment.
 - **Issued Payee:** The issued payee name for this check.
 - **Issued Date:** This is the date the check was issued.
 - **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.
 - **Requested and Placed Stop Pay Date:** The date the stop payment was applied (setup).
 - **Item Stopped Date:** The date the item was stopped.
 - **Void Date:** The date the check was voided. Note: If an (A) is listed after the void date, the item was automatically voided.
- c. On the 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. The following additional columns appear when exported to Microsoft Excel.
 - **Input Date:** The date the check was input into the system.
 - **Notes:** Any additional notes associated with the item.

A stop payment must be placed on an item in your Corporate Online Banking (I-Corp) login or by contacting your local branch. Then you will need place a void, on the check, in the Positive Pay system. This will ensure that the item will be caught by the Stop Payment system, as well as the Positive Pay system.

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, and return reason.

1. On the left-hand menu, select **Exception Items**.



- a. You will see the following:

- **Client/Account ID:** The nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages 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.
- **Transaction Type:** The type of transaction the exception item is.
- **Check Number From:** The ending posted date used to search for a range of exceptions.
- **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.

Exception Items

Client

Exception Date From

Exception Date To

Transaction Type

Include Reversals

Check Number From

Check Number To

Decision

Reason

Note: Transaction history is retained within the system for 60 days after an item has paid.

b. The following columns appear on the **Exception Items** 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.

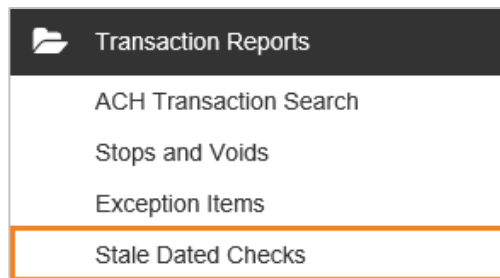
The date is followed by (M) if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner. Examples would be a check being manually input by a user, or a paid not issued exception item that is paid.

- **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.
 - **Decided By:** The user who performed the decision.
 - **Exception Scrubbed:** Indicates whether the exception was scrubbed.
- c. The following additional columns appear when exported to Microsoft Excel.
- **Service Charge Waived:** Indicates whether the service charge was waived.
 - **Reversal:** Indicates whether the exception was a reversal.

Stale Dated Checks

The Stale Dated Checks report allows you to create a report of stale dated checks. A check is considered stale dated after six (6) months after it has been issued and still outstanding.

1. On the left-hand menu, select **Stale Dated Checks**.



- a. You will see the following:
 - **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.

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.

Stale Dated Checks

Client

Stale Dated As Of

📅

Check Number From Check Number To

Issued Date From Issued Date To

📅

📅

Input Date From Input Date To

📅

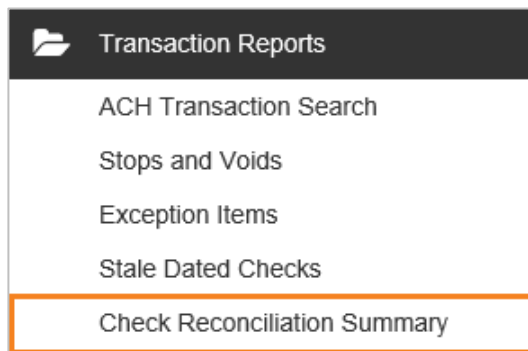
📅

Search

Check Reconciliation Summary

Use the Check Reconciliation Summary report 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.

1. On the left-hand menu, select **Check Reconciliation Summary**.



- a. You will see the following:
 - **Client/Account ID:** The nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages 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.

Check Reconciliation Summary

Start New Reconciliation

Client

Client ID

Reconcile Through Date

📅

Note: Transaction history is retained within the system for 60 days after an item has paid.

Search

Reconciliation History

Client ID

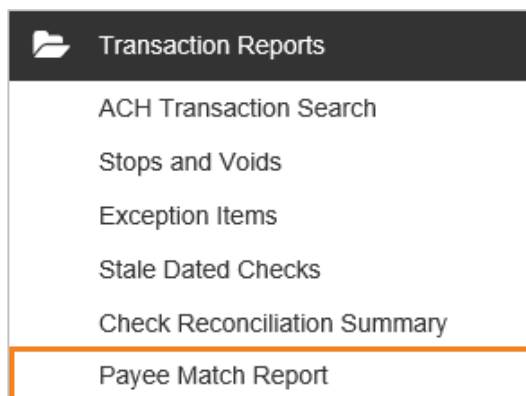
- b. On the results page, you can perform the following actions on this page:
- **Show:** Displays a detailed list of the items for any of the totals listed on the report.
 - **Finish Reconciliation:** Reconciles the checks.

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

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.

1. On the left-hand menu, select **Payee Match Report**.





- a. You will see the following:
 - **Paid Date From:** The beginning date used in the date range.

- **Paid Date To:** The ending date used in the date range.
- **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.

Payee Match Report

Client

Paid Date From	Paid Date To
	
<hr/>	<hr/>
Check Number From	Check Number To
<hr/>	<hr/>

Note: Transaction history is retained within the system for 60 days after an item has paid.

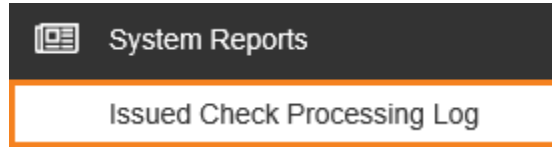
Search

- a. The following columns appear on the **Payee Match Report** page:
- **Client/Account ID:** The nickname or description that identifies this account to the customer. This Client/Account 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.
- b. On the 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.

Issued Check Processing Log

The Issued Check File Processing Log displays a list of all issued check files that have been electronically uploaded into the Positive Pay system.

1. On the left-hand menu, select **Issued Check Processing Log**.



- a. You will see the following:

A screenshot of a web form titled 'Issued Check Processing Log'. The form has a light grey header with the title. Below the header, there is a section for 'Client' with a horizontal line for input. Underneath, there are two input fields: 'Input Date From' and 'Input Date To', each with a calendar icon to its right. Below these fields is a note: 'Note: Issued check file processing history is retained within the system for 365 days. Transaction history is retained within the system for 60 days after an item has paid.' In the bottom right corner of the form, there is a blue button with the text 'Search'.

- b. The following columns appear on the **Issued Check Processing Log** page:

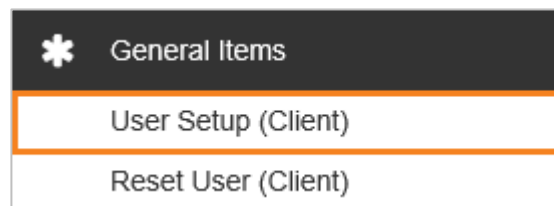
- **Client/Account ID:** The nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **File Mapping Format:** The file processing type associated with this upload.
- **Status:** The results column from the Issued Check File Processing Log will display one of the following 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 page and the number of items/amount contained in the file.
 - The file format did not match the format selected.
- **Items:** The number of items in the file.
- **Amount:** The total amount in the file.
- **Input Date:** The date the file was uploaded.
- **User:** The user that uploaded the issued check file.
- **File Name:** The name of the issued check file uploaded into the system.

- **Check Number:** The check number of this item.
- c. 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.

User Setup (Client)

The User Setup (Client) page is used by the client administrator to setup new users and/or manage existing users.

1. On the left-hand menu, select **User Setup (Client)**.



Users are purged from the Positive Pay system after six (6) months of no activity.

Contact Information tab

1. **First Name & Last Name:** The name of the user.
2. **Email Address:** The email address used to send system-generated email messages to this user.
3. **Exclude From Email:** When selected, the user does not receive any email messages. If cleared, the user receives email messages based upon the email selections on the System Messages tab.
4. **Primary Phone Number:** The primary phone number.
5. **Secondary Phone Number:** The secondary phone number for the user.
6. **Mobile Phone Number:** The mobile phone number for the user. The mobile number is used if the client has selected to receive text alerts. Text alerts are only available to FIs that have licensed the Centrix Exact/TMS Text Messaging Module.
7. **Do Not Send Text Messages:** When selected, the user does not receive any text messages. When cleared, the user receives text messages based upon the text selections checked on the System Messages tab.
8. **Limit Text Start & Stop Times:** If set to Yes, the times text messages are sent will be limited to between the start and stop times. If set to No, text messages will be sent whenever one is generated.
9. **Text Messages Start Time:** The time of day that the system starts sending text messages.
10. **Text Messages End Time:** The time of day that the system stops sending text messages.

If both the start and end times are set for the same time, the system sends text messages whenever one is generated.

11. **Archive User:** When selected, the user is no longer active and is not allowed to log in to the system.

User Setup (Client)

Contact Information
Security Settings
Menu Settings
System Messages

* **First Name:**

Middle Initial:

* **Last Name:**

* **Email Address:** Exclude From Email

Primary Phone Number:

Secondary Phone Number:

** **Mobile Number:** Do Not Send Text Messages

Limit Text Start & Stop Times: Yes

Text Messages Start Time: 7:00 AM Pacific Time (US & Canada)

Text Messages End Time: 10:00 PM Pacific Time (US & Canada)

* Indicates required fields

** Mobile number is required for text message alerts

Archive User

Security Settings tab

1. **User Name:** The login name for the user.
2. **Password / Verify Password:** The login password for the user. The password and verify password must match in order to set or change the user's password.

The system automatically requires all new users to change their password on the first login. Passwords require the following: uppercase letters, lowercase letters, numbers and special characters.

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

All accounts that are assigned to the client will be displayed in the Available column. To enable the user to access an account, move the account to the Assigned column by either clicking on the Client/Account ID or selecting Add All.

4. **Assign all new accounts to this user:** If selected, this user is automatically granted access to any new accounts added to the system for their client.
5. **ACH Reports:** The ACH Reports section lists the ACH reporting files.

To enable a user to view/download a report, select the name under the Available column to move it to the Assigned column, or select Add All.

6. **Assign all new ACH reports to this user:** If this box is selected, this user is automatically granted access to any new ACH reports added to the system for their client.

User Setup (Client)

Contact InformationSecurity SettingsMenu SettingsSystem Messages

*** User Name:**

*** Password:**

*** Verify Password:**

Passwords require the following: uppercase letters, lowercase letters, numbers and special characters.

Customer:

Client ID:

Type to filter... Showing 1 of 1 Assigned

--	--

Assign all new accounts to this user

ACH Reports:

Type to filter... Showing 0 of 0 Assigned

--	--

Assign all new ACH reports to this user

Transaction Data User Rights section

7. **Allow user to add/edit transactions:** If selected, the user can add and edit transactions such as voiding items and adding issued checks.
8. **Allow user to delete transactions:** If selected, the user can delete transactions from the system. Transactions can be deleted by clicking on the delete button while viewing transaction details.
9. **Allow user to download issued check files:** If selected, the user can download issued check files from the Issued Check Processing Log page.
10. **Check Exception Type:** Specifies user permissions for check exceptions. The following options are available:
 - a. Cannot view exceptions or make decisions.
 - b. Can view exceptions.
 - c. Can view exceptions and make decisions.
11. **ACH Exception Type:** Specifies user permissions for ACH exceptions. The following options are available:
 - a. Cannot view exceptions or make decisions.
 - b. Can view exceptions.
 - c. Can view exceptions and make decisions.

User Setup (Client)

Contact Information **Security Settings** Menu Settings System Messages

Transaction Data User Rights

Allow user to add/edit transactions

Allow user to delete transactions

Allow user to download issued check files

Check Exception Type:

ACH Exception Type:

Setup User Rights section

12. **Allow user to add ACH Authorization Rules in Quick Exception Processing:** If selected, the user can add an ACH authorization rule in the quick exception processing page when there is an ACH authorization exception. For more information, see the Quick Exception Processing section.
13. **Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules:** If selected, the user can set up, edit, and delete ACH authorization rules on the ACH Authorization Rules page.
14. **Allow user to add/edit Transaction Filters/Blocks:** If selected, the user can set up, edit, and delete ACH filter/block rules on the Transaction Filters/Blocks page.
15. **Allow user to add/edit Security Templates:** If selected, the user can add and modify security templates.
16. **Allow user to add/edit ACH Reports:** If selected, the user can set up, edit, and delete ACH reports on the ACH Report Types page.
17. **User Locked:** This checkbox determines if the user is locked out of the system. The user is automatically locked out of the system if the user exceeds the number of failed password attempts. To unlock a user, uncheck this box.

User Setup (Client)

Contact Information **Security Settings** Menu Settings System Messages

Setup User Rights

Allow user to add ACH Authorization Rules in Quick Exception Processing

Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules

Allow user to add/edit Transaction Filters/Blocks

Allow user to add/edit Security Templates

Allow user to add/edit ACH Reports

18. **User Locked:** This checkbox determines if the user is locked out of the system. The user is automatically locked out of the system if the user exceeds the number of failed password attempts. To unlock a user, uncheck this box.

User Setup (Client)

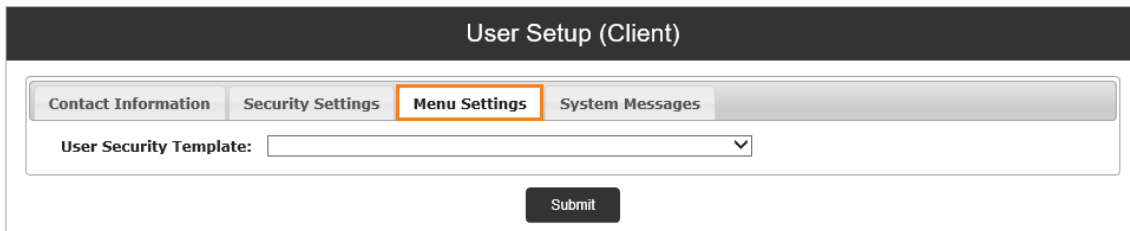
Contact Information **Security Settings** Menu Settings System Messages

User Locked

* Indicates required fields

Menu Settings tab

1. **User Security Template:** Specifies the security template associated with the client user. New clients are assigned the default template specified on the Client Setup page. Additional available templates appear in the list.



- a. Users with the Allow user to add/edit Security Templates option enabled in the Security Settings tab can define a new template based on the default client template by selecting Create new template from the list.
 - **Template Name:** Specifies the new template name.

This option is only available when creating a new template.

- **Menu options this user can access**—displays the menu options available to the user based on the currently assigned User Security Template. When you select Create new template, you can remove menu options from the default template to create a new template:
 - **Quick Exception Processing:** Pay and return decisions can be made on all items via the Quick Exception Processing tab.
 - **Submit Issued Check File:** Upload issued check files into the Positive Pay system.
 - **Add New Issued Check:** Manually enter a check into the issued check archive.
 - **Void a Check:** Void an issued check.
 - **Check Search:** Search for specific transactions.
 - **ACH Reporting Files:** Downloadable files containing ACH transactions, returns, notice of change (NOC), or EDI detail from corporate ACH payments.
 - **Stop Payments - Review Stop Payment Items:** Do not select, this functionality is not utilized.
 - **ACH Transaction Search:** Review posted ACH transaction activity.
 - **Stops and Voids:** Generates a report of items that are marked stopped and/or voided.
 - **Exceptions Items:** Generates a report of items that were flagged as exceptions.
 - **Stale Dated Checks:** Generates a report of stale dated checks.
 - **Check Reconciliation Summary:** Assists in balancing online account balances with the account statement.
 - **Payee Match Report:** Generates a report which will show the payee name in the submitted file as well as the payee name as it was read by Positive Pay; displays the confidence level.
 - **ACH Authorization Rules:** Displays a listing of all pre-authorized rules.
 - **Issued Check Processing Log:** Displays a list of all issued check files that have been uploaded into the Positive Pay system.
 - **User Setup (Client):** Grants administrative rights to the user; users with this capability can create new users and manage existing users.

- **Reset User (Client):** Grants administrative rights to the user; users with this capability can reset passwords for existing users.

User Setup (Client)

Contact Information
Security Settings
Menu Settings
System Messages

User Security Template: * Create new template * ▼

Template Name:

Menu options this user can access

- Exception Processing - Quick Exception Processing
- Transaction Processing - Submit Issued Check File
- Transaction Processing - Add New Issued Check
- Transaction Processing - Void a Check
- Transaction Processing - Check Search
- Transaction Processing - ACH Reporting Files
- Stop Payments - Review Stop Payment Items
- Transaction Reports - ACH Transaction Search
- Transaction Reports - Stops and Voids
- Transaction Reports - Exception Items
- Transaction Reports - Stale Dated Checks
- Transaction Reports - Check Reconciliation Summary
- Transaction Reports - Payee Match Report
- System Reports - ACH Authorization Rules
- System Reports - Issued Check Processing Log
- General Items - User Setup (Client)
- General Items - Reset User (Client)

System Messages tab

Select the email and text notification types that this user is to receive. Use the User Notification Template list to select All, All Email, All Text, or None.

1. **User Notification Template drop-down:**
 - a. **All:** All Email and Text boxes will be marked.
 - b. **All Email:** All Email boxes will be marked.
 - c. **All Text:** All Text boxes will be marked.
 - d. **None:** None of the Email or Text boxes will be marked.
2. You will see the following options:
 - a. **No Exceptions:** No exceptions are needing to be answered.
 - b. **Exception notification,** the user receives all of the following messages:
 - Duplicate paid item
 - Duplicate paid item with amount mismatch
 - Filtered/blocked transaction
 - Paid item not issued
 - Paid item with amount mismatch

- Paid item with zero check number
 - Payee match additional name detected
 - Payee match over limit amount
 - Payee name mismatch
 - Stale dated item paid
 - Unauthorized ACH transaction
 - Void item paid
- c. **Reminder to Process Exceptions:** Exceptions are still outstanding and need to be processed prior to the cutoff.
- d. **Filtered/Blocked Transaction Notification**
- e. **Unauthorized ACH Transaction Notification**
- f. **Issued File Processing Status,** the user receives all of the following messages:
- Issued file count/amount mismatch
 - Issued file loaded successfully
 - Issued file partially loaded
 - Issued file processing loaded no items
 - Issued file rejected
- g. **New ACH Authorized Added**
- h. **New Transaction Filter/Block Added**
- i. **ACH Reporting System New File Notification**
- j. **ACH Reporting File Sent as Email Attachment**

If multiple exceptions or issued file processing status notifications occur, all messages with details about each notification are sent in a single email per daily processing.

User Setup (Client)

Contact Information
Security Settings
Menu Settings
System Messages

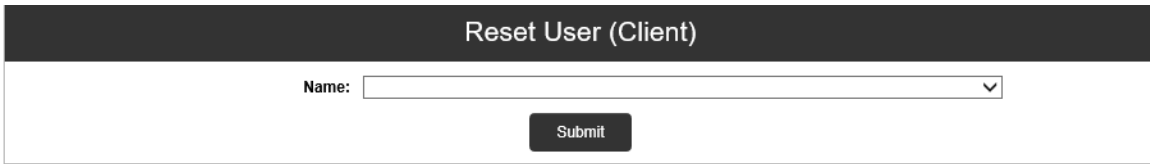
*** Mobile number must be defined (Contact Information tab) in order for text message alerts to work ***

User Notification Template: Select ▼

Message	Email	Text
CLIENT - No exceptions	<input type="checkbox"/>	<input type="checkbox"/>
CLIENT - Exception notification	<input type="checkbox"/>	<input type="checkbox"/>
CLIENT - Reminder to process exceptions	<input type="checkbox"/>	<input type="checkbox"/>
CLIENT - Filtered / blocked transaction notification	<input type="checkbox"/>	<input type="checkbox"/>
CLIENT - Unauthorized ACH transaction notification	<input type="checkbox"/>	<input type="checkbox"/>
CLIENT - Issued file processing status	<input type="checkbox"/>	<input type="checkbox"/>
CLIENT - New ACH authorization rule added	<input type="checkbox"/>	<input type="checkbox"/>
CLIENT - New transaction filter / block added	<input type="checkbox"/>	<input type="checkbox"/>
CLIENT - ACH reporting system new file notification	<input type="checkbox"/>	<input type="checkbox"/>
CLIENT - ACH reporting file sent as email attachment	<input type="checkbox"/>	<input type="checkbox"/>

Reset User (Client)

Use the Reset User (Client) page to reset users.

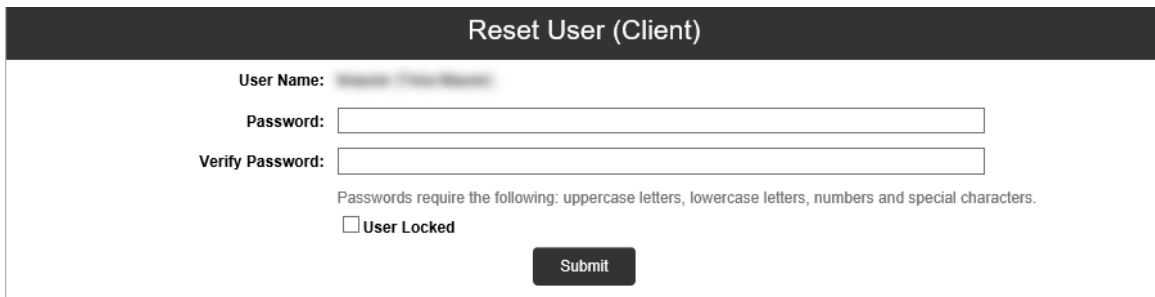


The screenshot shows a form titled "Reset User (Client)". It features a dropdown menu labeled "Name:" with a downward arrow on the right. Below the dropdown is a dark "Submit" button.

1. **Password / Verify Password:** The login password for the user. The password and verify password must match in order to change the user’s password.

The system automatically requires all new users to change their password on the first login. Passwords require the following: uppercase letters, lowercase letters, numbers and special characters.

2. **User Locked:** This checkbox determines if the user is locked out of the system. The user is automatically locked out of the system if the user exceeds the number of failed password attempts. To unlock a user, clear this box.



The screenshot shows a form titled "Reset User (Client)". It includes the following fields and elements: "User Name:" with a blurred input field; "Password:" with an input field; "Verify Password:" with an input field; a note stating "Passwords require the following: uppercase letters, lowercase letters, numbers and special characters."; a checkbox labeled "User Locked"; and a dark "Submit" button.

Issued Check File Layout

The Positive Pay system can accept multiple different file formats such as Excel, fixed-width, comma separated, tab separated, etc.

File Recommendation

The following information is required, but the order of the records is flexible:

- a. Check Number of the issued check
- b. Issued date of the check
- c. Check amount of the issued check
- d. Payee of the issued check, only if Positive Pay participant

The output test file should be submitted to your local Treasury Representative for mapping.

Fixed-Width File

The following is a sample **fixed-width** file with records for Client 999:

```
ClientNumberRecordTypeCheckNumberDateAmountPayee
999I000111120430090000027705JOHN C DOE
999I000111130430090000009852JANE DOE
999V000111140430090000232454SMITH BOB
```

All dashes and decimals have been removed from the file.

Positive Payee Match Implementation Recommendations

Please review the following recommendations to minimize unnecessary exception items; all standard check-printing guidelines also apply.

Check Stock

1. Check background should be light in color and plain, no pictures or lines, to ensure payee name field can be easily viewed.
2. Watermark/pantograph features are not compatible in the **Pay to the Order Of** or Payee name/address area of the checks. When checks are image captured, these features may bleed through the document causing background interference in reading the payee name.

Font & Characters

1. Payee name must be typed; all hand-written checks will be presented as exception items.
2. Font size is 12-point; fonts less than 10 points or greater than 16 points are not acceptable. Do not use bold print.
3. Font styles are noted below, in order of preference:
 - a. Verdana
 - b. OCR A
 - c. OCR B
 - d. Arial

Fixed space fonts achieve the highest match rates.

4. The words **PAY TO THE ORDER OF** to be printed in a machine-readable style vs. script and should be to the left of the payee names.

Printing & Placement

1. Letters should have enough space between them to where they are not touching each other.
2. Additional lines of data below the payee name should be spaced such that the characters do not touch the payee name.

3. The number of spaces between words should not be more than two (2) spaces.
 - a. Acceptable: JOHN DOE
 - b. Unacceptable: JOHN DOE
4. Do not add characters and names close to the valid payee name information; any special codes or characters included on the same line as payee name should be at least two inches away. If they are not at least two (2) inches away, include this information on your Positive Pay Issued Check File as part of the payee name.
5. Special codes, characters or bar codes should not be in the proximity of the **PAY TO THE ORDER OF** or Payee name/address field.
6. Payee name must not be more than 255 characters.
7. Payee name may not be located in the top one (1) inch of the check.
8. The following variations of **PAY TO THE ORDER OF** are acceptable:
 - a. PAY TO THE ORDER
 - b. PAY TO
 - c. PAY
 - d. TO THE ORDER OF
9. A minimal amount of space, 2-8 characters, must be left between **PAY TO THE ORDER OF** and the payee name; the payee name must not touch **PAY TO THE ORDER OF**.
10. The payee name must be located not more than 15 characters from the last word of **PAY TO THE ORDER OF** variation.
11. Do not print **PAY TO THE ORDER OF** on more than three separate lines on the check.

Issued File

1. Words or symbols used in conjunction with payee name must be included in the issued file.

For example: MR, MRS, MISS, OR, &, AND.

2. Payee names listed on checks must match exactly the name listed in the Issued Check File. If the payee on the check reads DOE, JOHN, the file must read DOE JOHN for the payee.
3. If more than one payee name is printed on more than one line, it is recommended that the line break be indicated in the Issued Check File with the vertical bar character.
4. Preferably, character positions following the payee name should be blank. If filler is needed, the asterisk (*) symbol must be used. Any other symbol would be construed as part of the payee name.

“Attention To” or “Care of”

1. The following variations of **ATTENTION TO** or **CARE OF** are acceptable (colon is optional):
 - a. ATTENTION TO:
 - b. ATTENTION:
 - c. ATT:
 - d. ATTN:
 - e. IN CARE OF:
 - f. CARE OF:
 - g. C/O:

Colon is optional.

2. Clearly identify names in the address field with the words **ATTENTION TO** or **CARE OF** to distinguish the distribution point from the payee name. Placing a distribution point in the address field will minimize exceptions.
3. **C/O** or **ATTENTION** or any variation will not be included in the payee name match process and should not be included in the Issued Check File.
4. If **C/O** or **ATTENTION** is not used, include the name and distribution point in the Issued Check File.

Positive Pay FAQ

Q. How do I know if my file loaded successfully?

- a. Use the **Issued Check File Processing Log** to check the processing status of an issued check file. The log can be generated for all of the company's accounts that are using Positive Pay. The possible results are:
 - **Processed:** The file was processed successfully.
 - **Unprocessed:** The file has yet to be processed by the financial institution.
 - **Processed with Exceptions:** The file was processed successfully but contained items that were already in the system, one that has already paid or some other reason. Click on the words **Process with Exceptions** to view the reason why specific items were exceptions.
 - **Rejected:** The file was rejected due to invalid file processing type, incorrect number, dollar amount of items in the issued file, or duplicate file where the file is already uploaded into the system.

Q. When can I download my file?

- b. You can download your files any time throughout the day. The file will process against all checks starting from the next banking day at 5:00 a.m. PT/6:00 a.m. MT.

Q. What time can I log into Positive Pay to review my exceptions?

- a. You will receive a notification, each business day morning, if you have exception(s) to answer.

Q. What time is the cutoff for answering my exceptions?

- a. You have until 12:00 p.m. PT/1:00 p.m. MT to answer your exceptions.

Q. What happens if I am not able to answer my exceptions by the cutoff?

- a. You can contact your local Treasury Representation for assistance after cutoff.

Q. What is the difference between a void and a stop payment and when should each be used?

- a. A stop payment must be placed on an item in your Corporate Online Banking (I-Corp) login or by contacting your local branch. Then you will need place a void, on the check, in the Positive Pay system. This will ensure that the item will be caught by the Stop Payment system, as well as the Positive Pay system.

Contact

Contact your Treasury Representative for any questions or assistance. You may also contact the Treasury Support Department at 855-342-3400, or treasury.solutions@fib.com.

04/09/2021



[firstinterstate.com](https://www.firstinterstate.com)

Member FDIC. Equal Housing Lender. 