EASTWESTBANK

Account Services
Positive Pay and ACH Positive Pay
User Guide

April 2021

Contents

ACH POSITIVE PAY

Summary

In July 2021, the Positive Pay / ACH Positive Pay system will be upgraded. This user guide is provided as a tool to help customers acclimate to the new look and feel. This guide will display how to navigate through the layout of the newly upgraded system.

ACH POSITIVE PAY

About ACH Positive Pay

ACH Positive Pay helps mitigate the risk of fraud by allowing company users to review ACH exceptions and make decisions to pay or return them.

An exception is any ACH debit transaction that is blocked because it did not match the criteria defined in payment rules.

Payment rules are conditions that determine whether transactions are debited from accounts or blocked. If a transaction matches a payment rule it is processed normally and sent to post. If a transaction does not match a payment rule it is blocked. Company users can review ACH exceptions and decide to pay or return them.

Company users can create new payment rules based on exceptions they have decided to pay to prevent future exceptions from being generated for the originating companies.

ACH Payment Rules

About ACH Payment Rules

A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited, and deleted via the *Manage Exceptions* page during the ACH exception decision window from 08:00 (8:00 a.m.) to 17:00 (5:00 p.m.) Pacific Time.

If multiple payment rules are set up for an originating company, the most restrictive maximum amount and ACH transaction type settings will be applied to future ACH debit transactions. For example, if a payment rule is set up for Company A with a maximum amount of $50.00 for all transaction types and another rule is set up with a maximum amount of $100.00 for the CCD transaction type, only CCD debit transactions with amounts of $100.00 or less will be allowed.

Manage Payment Rules Page Sample

Add an ACH Payment Rule

Payment rules can be added between 08:00 (8:00 a.m.) and 17:00 (5:00 p.m.) Pacific Time.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.

2. Click the check box beside the payment rule you want to add and then click **Save Changes**.

Manage Payment Rules Page Sample

Change an ACH Payment Rule

Payment rules can be changed between 08:00 (8:00 a.m.) and 17:00 (5:00 p.m.) Pacific Time.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.

2. Click the more actions icon (•••) beside the payment rule you want to change and then click **Edit**.

3. Select a **No Maximum** option. If **Set a Maximum Amount** is selected, type a dollar amount in the adjacent field.

4. Select an **ACH transaction type**.

5. Click **Continue** and then **Save Changes**.

Delete an ACH Payment Rule

Payment rules can be deleted between 08:00 (8:00 a.m.) to 17:00 (5:00 p.m.) Pacific Time.

1. Click **Account Services > ACH Positive Pay > Manage Payment Rules**.

2. Click the more actions icon (•••) beside the payment rule you want to delete and then click **Delete**.

3. Click **Yes, Delete**.

View Existing ACH Payment Rules

View payment rules that have been set up prior to the current day.

1. Click **Account Services > ACH Positive Pay > Payment Rules**.

2. Select an **Account Type**.

3. Select an **Account**.

4. Select an **ACH Originator Company**: **Include All Companies** or **Specific ACH Originator Company**.

   a. If applicable, click the **Select Company** drop-down and choose a company.

5. Click **Continue**.

Payment Rules Report Page Sample

ACH Positive Pay

| Manage Exceptions | Exceptions Status | Manage Payments Rules | Payment Rules |

Payment Rules Report

To modify or delete an existing payment rule or to add a rule for an originating company that is not associated with a current day ACH exception, contact your Bank Support.

Add Exception Payment Rules

∨ View criteria   Modify Search

Debit Account ↑	Originator Company	Maximum Amount	ACH Transaction Type
*9991	SANDY ACH	$500.00	ALL
*9993	SANDY ACH	$500.00	CTX - Corporate Trade Exchange

ACH Payment Decisions

About ACH Payment Decisions

Decisions are actions company users take on ACH payment exceptions that determine whether the exceptions are paid or returned.

Company users can make decisions on ACH exceptions between 08:00 (8:00 a.m.) and 17:00 (5:00 p.m.) Pacific Time.

ACH exceptions with a **Pay** decision are added to your list of originator company payment rules automatically. By default, the payment rule is set up with **No maximum** for the **Maximum Amount** and **ALL - Select All** for the **ACH Transaction Type** (ACH entry class).

Decision	Description
Pay	A Pay decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Return	A Return decision has been made on the exception. All approvals are required before the decision is applied to the exception.
Pending Decision	The decision window is still open and a decision has not been made.
Default	The financial organization-defined default decision was applied because a decision was not made on the exception or the decision was not fully approved during the decision window.

Company users should consider subscribing to the following alerts to better manage ACH payment exceptions:

- **ACH Positive Pay:** Notifies you when there are exceptions that require attention.

- **ACH Positive Pay Exception Reminder:** Notifies you an hour before the decision window closes that there are exception items that do not have decisions.

Make a Decision on an ACH Exception

Decisions can be made on ACH exceptions between 08:00 (8:00 a.m.) and 17:00 (5:00 p.m.) Pacific Time. If a decision is not made on an exception during this time frame, then the default decision set up by your financial institution is applied.

1. Click **Account Services > ACH Positive Pay > Manage Exceptions**.

2. Click the check box beside each exception on which you want to make a decision.

3. Select a **Decision**: **Pay** or **Return**.

   a. For **Pay** decisions, click the edit icon ( ) to change the **Maximum Amount** and/or the **ACH Transaction Type**. To remove the automatic payment rule, clear the **Add payment rule for this originating company** check box.

4. Click **Continue**.

5. Review the exceptions as needed and then click **Approve/Transmit**.

Verify Decisions Page Sample

ACH Positive Pay

Manage Exceptions   Exceptions Status   Manage Payments Rules   Payment Rules

Verify Decisions

Checks that have been converted into an ACH electronic payment display with a check number.

ACH Decisions Selected for Approval/Transmit

Change Selections

Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date ↑	Reject Reason	Approval Status
Pay	*9992	TEST CO%$NY NAM2	$1.02		08/06/2014	UNAUTH ORIG SEC 0510	0 of 1 received **Ready to transmit**

Add payment rule for this originating company

Maximum Amount	**ACH Transaction Type**
No Maximum	ALL

Transmit   Cancel   Contact Us   +

Delete an ACH Exception Decision

Exception decisions that have not received all approvals can be deleted between 08:00 (8:00 a.m.) and 17:00 (5:00 p.m.) Pacific Time. Decisions that have received all approvals cannot be deleted/changed.

1. Click **Pay > Manage Exceptions**.

2. Click the link in the **Debit Account** column for the exception item decision you want to delete.

3. Click the trash can (delete) icon beside the exception item decision you want to delete.

4. Review the item as needed and then click **Yes, Delete Decision**.

Verify Decision Deletion Page Sample

View the Status of ACH Exceptions

Company users can review a summary of all exceptions and view details about them such as originator company name, reject reason, amount, decision, and who made the decision. Company users can determine whether the correct decisions were applied to the exceptions or if the bank default decision was applied.

1. Click **Account Services > ACH Positive Pay > Exceptions Status**.

2. Complete the following fields:

Account Type	Select all account types or a specific account type like checking
Account	Select one or more of the accounts that are entitled to ACH Positive Pay.
Date	Specific Date or Date Range.
Exception Type	Include All Exceptions. Exceptions with and without a decision
Decisioned	Exceptions that have been paid, returned, or have a default decision. Default decisions are defined by your financial organization.
Not Yet Decisioned	Exceptions that have not been paid or returned.

3. Click Continue

Exceptions Status - Summary Page Sample

POSITIVE PAY

About Positive Pay

Positive Pay helps to prevent check fraud by allowing company users to examine questionable checks and make decisions to pay or return them.

Positive Pay matches posted check information with check issue items like serial number and amount and creates exceptions if discrepancies are found. Positive Pay does not verify funds availability (i.e. account balances) when processing checks. The exception decision window is from 08:00 (8:00 a.m.) to 13:00 (1:00 p.m.) Pacific Time

About Reverse Positive Pay

Reverse Positive Pay helps to prevent check fraud by allowing company users to examine *every* check and make decisions to pay or return them. Companies can have Positive Pay and Reverse Positive Pay services entitled but an account can only be entitled to one of the services.

About Payee Positive Pay

Payee Positive Pay helps to prevent check fraud by comparing the payee names in a company user's check issue file against those stored by the financial institution. When the payees do not match perfectly an exception is created.

Exceptions generated from the payee comparison always appear with a `Payee Mismatch` exception reason.

Payee Positive Pay is available to companies that also use Positive Pay.

Check Exceptions

About Check Exceptions

Check exceptions are checks that are presented for payment that differ from the reconciliation file stored at the financial institution.

Check Exception Reasons

Checks can differ from the reconciliation file for many reasons.

Exception Reason	Description
Duplicate Item	Two or more checks paid with the same serial number.
Amount Mismatch	The paid check amount and the issued amount are not the same.
Future Dated	The check was paid on a date earlier than when it was issued.
Posted Against Void	A paid check matched a voided issue.

No Issue Found	A paid check had not matching issue.
Serial Error	A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.
Payee Mismatch	The payee name on the posted check does not match the issued item. This Exception Reason is only applicable to companies that have the Payee Positive Pay service.
Posted Against Stop	A paid check matched a stop issue.

Make Decisions on Check Exceptions

Company users can make pay or return decisions on check exceptions.

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Go to the **Check Exceptions Awaiting Decision** section to make a decision on one or more exceptions:

Make a decision on one exception	1. Click the **Select Decision** link beside the exception. 2. Click a link in the **Decision** column
Apply a decision to multiple exceptions	1. Select the check boxes besides the exceptions. 2. Select an **Apply this decision to selected exceptions** option and then click **Apply**.

3. Click **Continue.**
4. Verify the decision as needed and then click **Approve/Transmit**.

Verify Decisions Page Sample

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Correct Check Exceptions

Company users can edit exceptions to correct discrepancies in the posted check information. Exceptions that are corrected automatically have a **Correction** decision applied to them.

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Click the edit icon beside the exception to correct.

Note: This icon does not appear if the Positive Pay Exception Correction service is not entitled.

3. Correct the exception information as needed:

Reverse and re-post	This action is recommended for items within the current deposit statement cycle; contact your financial institution to correct items posted on the last day of the statement cycle.
	Change the **Posted Check Number** and/or **Posted Amount** by typing the desired posted check number and/or amount.
Adjust check amount	This action is recommended when only adjusting the posted dollar amount of an item.
	Change the **Posted Amount** to the desired posted amount.
Correct issued information	Change one or more of the following: **Issued Date, Issued Amount, Issued Payee.**

Note: Changes cannot be made to both the issued and posted information associated with an exception item.

Correct Exception Page Sample

4. Click **Continue**.

5. Verify the correction as needed and then click **Continue**.

6. Click **X** to close the confirmation message.

The **Decision** for the exception is changed to **Correction** on the *Manage Exceptions* page.

Remove an Exception Correction

Company users can remove corrections applied to check exceptions in error.

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Click the edit icon beside the exception.

3. Click the **Undo changes** link.

Note: The edit icon does not appear if the Positive Pay Exception Correction service is not entitled.

Approve Check Exceptions

Check exceptions can be approved after decisions have been made on them.

1. Click **Exceptions**.

2. Go to the **Check Exceptions Awaiting Approval** section and select the exceptions to approve.

3. Click **Continue**.

4. Verify the exceptions as needed and then click **Approve/Transmit**.

Search for Check Exceptions

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Go to the **Check Exceptions Awaiting Approval** or **Check Exceptions Awaiting Decision** section and then click the search ( ) icon.

3. Complete the following fields:

    a. **Account Number**

    b. **Check Number**: One check or a range of checks.

    c. **Posted Amount:** Specific amount or a range of amounts.

4. Click **Search**.

Search Exceptions Page Sample

Search for Corrected Check Exceptions

1. Click **Account Services > Positive Pay > Corrected Exceptions**.

2. Complete the following fields:

    a. **Output To:** Screen, CSV file, or PDF

    b. **View:** All account types or a specific account type.

    c. **Account:** Accounts entitled to Positive Pay.

    d. **Issue Date Range:** Specific Date, Date Range, or Previous Business Day.

    e. **Correction Type:** Issues and posted items, Issued items only, or Posted items only.

3. Click **Generate Report**.

Search Corrected Exception Items Page Sample

Decisions

Delete Decisions Made on Check Exceptions

Decisions that are pending approval can be deleted. Once a decision is deleted the exception requires a new decision and re-approval.

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Click the link in the **Check** column for the decision you want to delete.

3. Click the delete icon.

4. Verify the decision as needed and then click **Yes, Delete Decision**.

Verify Decision Deletion Page Sample

Positive Pay			
Manage Exceptions	Enter Issues	Import Issues	Import Decisions

Verify Decision Deletion

All approvals must be received before this decision will be transmitted.

Exception Details

Decision:	Pay
Account:	*2135
Check Number:	534324
Issued Date:	
Issued Amount:	
Posted Amount:	$22.00
Exception Reason:	No Issue Found
Issued Payee:	

Approval History Information

Approval Status: 1 of 2 received - Ready to transmit

Action	User ID	Date
Decision request	ANKIT1	06/18/2020 02:03:18 AM (ET)
Approve request	ANKIT1	06/18/2020 07:33:19 AM (ET)

Yes, Delete Decision   Cancel

Add a Delimited File Import Definition for Decisions

1. Click **Account Services > Positive Pay > Import Decisions**

2. Click the **Add a file definition** link.

3. Complete the **Description** section:

    a. **Definition Name:** Name of the definition (up to 20 alphanumeric characters)

    b. **Description:** Information about the definition (up to 20 alphanumeric characters)

    c. **File Contents:** Decisions

    d. **File Type:** Delimited

4. Complete the **Characteristics** section:

a. **Field Delimiter:** The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.

b. **Text Qualifier:** A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc" the text qualifier ensures that the company name is not separated by the comma during the import process.

c. **Amount Format**: Include a decimal in the amount.

d. **Optional:** Select the **Default Field Value** to apply all items in the file:

    i. **ABA/TRC:** The routing number

    ii. **Account:** List of entitled accounts

    iii. **Decision: Pay** or **Return**

5. Type the numeric order of the **Position Number** fields as they would appear in the file.

6. Click **Add File Definition**.

Add File Definition Page Sample

Positive Pay

| Manage Exceptions | Enter Issues | Import Issues | Import Decisions | Update Issues | Exception Decisions | Outstanding Issues |

Add File Definition

Import a file with an existing format

① Description — Complete

② Characteristics — Complete

③ Default Field Values — Optional

④ Field Properties — Complete

Enter the numeric order of the fields listed below as they would appear in your import file. For example, if the first field in your file is "ABA/TRC", and the second field is "Account" you would list the fields as position number "1" and position number "2" to import.

Valid field properties are listed below for your reference.

Field Name	Position	Valid Field Values Within A File
ABA/TRC	position 1	Numeric only (0-9)
Account	position 2	Numeric only(0- 9), 17 characters max
Check Number	position 3	Numeric only (0-9), 15 characters max
Amount	position 4	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	position 5	Numeric date in specified format (for example, MMDDYY)
Issue Type	position 6	Issue, I, Void, V
Issue Action	position 7	Add, A, Delete, D
Debit/Credit (optional)	position 8	Debit, D, Credit, C
Payee	position 9	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Complete   Previous

Add File Definition   Cancel

Add a Fixed File Import Definition for Decisions

1. Click **Account Services > Positive Pay > Import Decisions**

2. Click the **Add a file definition** link.

3. Complete the **Description** section:

    a. **Definition Name:** Name of the definition (up to 20 alphanumeric characters)

    b. **Description:** Information about the definition (up to 20 alphanumeric/characters)

    c. **File Contents:** Decisions

    d. **File Type:** Fixed

4. Complete the **Characteristics** section:

    a. **Text Qualifier** A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.

    b. **Amount Format**   Include a decimal in the amount (i.e. 123.00).

    c. **Optional:** Select the **Default Field Value** to apply to all items in the file:

        i. **ABA/TRC:** The routing number

        ii. **Account:** List of entitled accounts

        iii. **Decision: Pay** or **Return**

5. Type the numeric order of the **Position Number** fields as they would appear in the file.

6. Click **Add File Definition**.

File Definition Confirmation Page Sample

Change Delimited and Fixed File Import Definitions for Decisions

1. Click **Account Services > Positive Pay > Import Decisions**.

2. Click the link in the **Name** column for the file you want to change.

3. Click the edit icon beside the heading of the section you want to change (i.e. **Description**, **Characteristics**, **Default Field Values (Optional)**, or **Field Properties**).

4. Click **Save Changes**.

File Definition Details Page Sample

Delete Delimited and Fixed File Import Definitions for Decisions

File import definitions cannot be recovered once deleted.

1. Click **Account Services > Positive Pay > Import Decisions**.

2. Click the link in the **Name** column for the file you want to delete.

3. Click the delete icon (⊗) beside the **Description** section heading.

4. Verify the definition as needed and then click **Delete**.

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Verify File Definition Deletion Page Sample

Positive Pay

Manage Exceptions   Enter Issues   Import Issues   Import Decisions   Update Issues   Exception Decisions   Outstanding Issues   ›

Verify File Definition Deletion

⚠ **Are you sure you want to delete this File Definition?**
Once deleted, the file import definition cannot be recovered.

Description

Definition Name:	new_1
Description:	delimited
File Contents:	Issues
File Type:	Delimited

Characteristics

Field Delimiter:	Comma (,)
Text Qualifier:	Double Quote(")
Amount Format:	Decimal not included (i.e. 123)
Applied Decimal Format:	Whole Dollar (123 = 123.00)
Date Format:	MMDDYY

Default Field Values (Optional)

Field Properties

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1	Numeric only (0-9)
Account	2	Numeric only (0-9), 17 characters max
Check Number	3	Numeric only (0-9), 15 characters max
Amount	4	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	5	Numeric date in specified format (for example, MMDDYY)
Issue Type	6	Issue, I, Void, V
Issue Action	7	Add, A, Delete, D
Debit/Credit (Optional)	8	Debit, D, Credit, C
Payee	9	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Delete   Cancel

Import Decision Files

Large quantities of decisions can be imported into the system through a file using a supported file import definition.

1. Click **Account Services > Positive Pay > Import Decisions**.

2. Select a file definition and then click **Continue**.

3. Click **Browse** and select the file you want to import.

4. Click **Import File**.

Import Confirmation Page Sample

Approve Decision Files

1. Click **Approvals**.

2. Scroll to the **Positive Pay Decision Files** section and then select one or more files.

3. Click **Approve Selected**.

Approvals (Positive Pay Decision Files) Page Sample

Delete Unapproved Decision Files

1. Click **Approvals**.

2. Click the **Files** tab and scroll to the **Positive Pay Decision Files** section.

3. Click the link in the **File Name** column for the file you want to delete.

4. Click the delete icon (⊗) beside the **File Information** section heading.

5. Verify the information as needed and then click **Delete**.

Verify Deletion Page Sample

Search for Decisions Made on Check Exceptions

Company users can view the decisions made on check exceptions for entitled accounts regardless of who made the decisions.

1. Click **Account Services > Positive Pay > Exception Decisions**.

2. Complete the following fields:

    a. **Output to:** Screen, CSV, or PDF.

    b. **View:** All account types or a specific account type.

    c. **Account:** Accounts entitled to Positive Pay.

    d. **Decision Date:** Specific Date, Date Range, or Previous Business Day.

    e. **Decision Option:** Include all decisions, Paid only, Return only, or Correction only (these options might not be available to all companies).

3. Click **Generate Report.**

Exception Decisions Page Sample

Positive Pay

| Manage Exceptions | Enter Issues | Import Issues | Import Decisions | Update Issues | **Exception Decisions** | Outstanding Issues | ❯ |

Exception Decisions

Auto decisions are displayed when no decision has been made. Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

⌄ View Criteria   Modify Search

Test Checkings 36 - Checking - 770110000 - *2135

Total Reported Amount : $666.00
Total Reported Items :   10

Check Number	Amount	Issued Date	Posted Date	Disposition Decision	Payee
3575	$98.00	05/20/2020	05/20/2020	Paid	test
4466	$22.00	05/21/2020	05/20/2020	Paid	test
31449	$55.00	n/a	06/16/2020	AutoPay - t51	

Check Issues

About Check Issues

Check issues are representations of checks written by company users.

Check issues can be manually added or imported through a file.

Single issues or a sequence of check issues can be added manually.

Check issues can be imported using a pre-defined or custom file import definition. When a company user imports a check issue file their approval is applied automatically to the file. Each check issue that is successfully imported is audited and available for review in user activity.

Add Check Issues

Single check issues can be added manually to the system.

1. Click **Account Services > Positive Pay > Enter Issues**.
2. Complete the following fields:
    a. **Account:** Entitled accounts
    b. **Check Number:** The number on the check
    c. **Amount:** The amount on the check
    d. **Issued Date:** The date on which the check was issued
    e. **Issue Type:** Issue or Void
    f. **Payee (Optional):** The name of the payee (required if using payee matching)
    g. **Sequential entry:** Click this option if entering a sequence of check issue items. When this option is selected, the account information is pre-filled with the account from the previous entry and the check number is pre-filled with the next incremental check number.

3. If entering sequential check issues, continue adding sequential check issue items until all items have been added.

4. Click **Continue**.

5. Verify the information and click the **Submit for approval** link or click **Add Issue** (depending on your entitlements).

Issue Verification Page Sample

View the Status of Check Issues

Company users can view the status of manually entered and imported check issues.

1. Click **Account Services > Positive Pay > Issue Status**.

2. Complete the following fields:

   a. **Output To:** Screen, CSV, or PDF

   b. **View:** View all account types or a specific account type like checking

   c. **Account:** Accounts entitled to Positive Pay

   d. **Date Range*:** Specific Date or Date Range

   e. **Date Type*:** Issued date, Posted date, or Status updated date

   f. **Amount:** Type a specific dollar amount or range of dollar amounts

   g. **(Optional) Check Number:** A specific check number

   *** Note:** Not required if the **Check number** field is filled in.*

Issue Status Page Sample

Positive Pay

‹ t Issues   Import Decisions   Update Issues   Exception Decisions   Outstanding Issues   Stale Issues   **Issue Status**   Corrected Exceptions   ›

Issue Status

Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

⌄ View Criteria   Modify Search

ankit1 - Checking - 793000016 - *7777

Total Reported Amount : $200.00
Total Reported Items :   2

Check Number	Amount	Issued Date	Posted Date	Status	Status Updated	Payee
10000	$100.00	06/05/2020	01/07/0001	Issue	06/09/2020	Jane Customer

3. Click **Generate Report**.

Import Check Issue Files

Large quantities of check issues can be imported into the system through a file. The company user who imports a check issue file automatically has their approval applied to the file.

1. Click **Account Services > Positive Pay > Import Issues**.

2. Select a file definition and then click **Continue**.

3. Click **Browse** and select the file you want to import.

4. Click **Import File** to import the file and automatically apply your approval.

Import Confirmation Page Sample

Import Confirmation

✓ **The file has been successfully received and is being processed.**

Import another file

File Definition Name: Sample Name
Description: This is a sample.
File Type: Delimited

Status: To view the imported file processing status, go to File Import Status

File Transfer Protocol for Check Issue Files

Check issue files can be directly transmitted through File Transfer Protocol (FTP).

FTP transmission is not automatically enabled for companies; some set up by your financial institution is required to enable FTP transmission. Additional fees may apply for FTP transmissions.

Once FTP transmission is enabled and set up, the standard MICASH file format or a custom file import definition can be used.

View the Status of Imported Check Issue Files

Company users can view the status of check issue files that were imported in the last 40 calendar days to determine if the import was successful.

1. Click **Account Services > Positive Pay > Import Issues**.

2. Click the **View the status of files imported in the last 40 calendar days** link.

3. **Optional:** If available, click the link in the **File Name** column to view the file details.

File Status Page Sample

File Status

Status of imported files in the last 40 calendar days.

All approvals must be received before a file will be fully processed.

Import another file

Imported Files

(To view the records within a file that were not imported due to invalid data, click on the file name.)

File Name	Total Records	Issues in File	Total Amount for Issues	Voids in File	Total Amount for Voids	Date Imported ↓	Status
importsample2.txt	1	1	$699.76	0	$0.00	07/02/2020	Completed
importsample.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file4.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file3.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file2.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
farfile.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors

Status Descriptions for Imported Check Issue Files

File Status	Description
Completed	The file imported successfully without issues.
Competed with errors	The file was imported but some records in the file were not because of the invalid data, format, and so on.
Completed with notes	The file processed successfully with additional details for some records in the file such as, the record was successfully uploaded with a $0.00 dollar amount or the issue was paid on X date, and so on.
Pending Approvals	The file was imported and needs approval by another user or users in the company. Once all approvals are received for a file, it is validated, and the status is updated.
Rejected	The file was not imported because it had an incorrect file format.
Processing	The file is in the process of being imported. This status is typically seen when importing large issue files.

About File Import Definitions

File import definitions outline the format for imported files.

File import definitions can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

Add a Delimited File Import Definition for Check Issues

1. Click **Account Services > Positive Pay > Import Issues**

2. Click the **Add a file definition** link.

3. Complete the **Description** section:

   a. **Definition Name:** The name of the definition (up to 20 alphanumeric characters).

   b. **Description:** Information about the definition (up to 20 alphanumeric characters).

   c. **File Contents:** Issues

   d. **File Type:** Delimited

4. Complete the **Characteristics** section:

   a. **Field Delimiter:** The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.

   b. **Text Qualifier:** A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.

   c. **Amount Format: Decimal included** (i.e. 123.00) or **Decimal not included** (i.e. 123). An applied decimal format is required if decimals are not included.

   d. **Date Format:** MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM- DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY-MM-DD.

5. **Optional:** Select the **Default Field Value** options you want applied to all issues in the import file: **ABA/TRC**, **Account**, **Issue Type**, **Issue Action**.

6. Click **Continue**.

7. Type the numeric order of the **Position Number** fields as they would appear in the file and then click **Add File Definition**.

File Definition Confirmation Page Sample

Add File Definition Confirmation

✓ **The following file import definition has been added successfully.**

New selection | Add another file definition

Description ✎

Definition Name:	Sample Delimited
Description:	My sample
File Contents:	Issues
File Type:	Delimited

Characteristics ✎

Field Delimiter:	Comma (,)
Text Qualifier:	Double Quote(")
Amount Format:	Decimal included (i.e. 123.00)
Date Format:	MMDDYY

Default Field Values (Optional) ✎

Field Properties ✎

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1	Numeric only (0-9)
Account	2	Numeric only (0-9), 17 characters max
Check Number	3	Numeric only (0-9), 15 characters max
Amount	4	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	5	Numeric date in specified format (for example, MMDDYY)
Issue Type	6	Issue, I, Void, V
Issue Action	7	Add, A, Delete, D
Debit/Credit (Optional)	8	Debit, D, Credit, C
Payee	9	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Add a Fixed File Import Definition for Check Issues

1. Click **Account Services > Positive Pay > Import Issues**.

2. Click the **Add a file definition** link.

3. Complete the **Description** section:

    a. **Definition Name:** The name of the definition (up to 20 alphanumeric characters).

    b. **Description:** Information about the definition (up to 20 alphanumeric characters).

    c. **File Contents:** Issues

    d. **File Type:** Fixed

4. Complete the **Characteristics** section:

    a. **Text Qualifier:** A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.

    b. **Amount Format: Decimal included** (i.e. 123.00) or **Decimal not included** (i.e. 123). An applied decimal format is required if decimals are not included.

    c. **Date Format:** MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM- DD-YY, MM- DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY- MM-DD.

5. **Optional:** Choose the **Default Field Value** options you want applied to all issues in the import file: **ABA/TRC**, **Account**, **Issue Type**, and/or **Issue Action**.

6. Complete the **Field Properties** section:

7. Click **Add File Definition**.

    a. **Position Number:** The numeric location of the field in the file.

    b. **Length:** The numeric length of the field in the file.

Add File Definition Confirmation Page Sample

Add File Definition Confirmation

✓ **The following file import definition has been added successfully.**

New selection | Add another file definition

Description ✎

Definition Name:	Sample Fix
Description:	Sample
File Contents:	Issues
File Type:	Fixed

Characteristics ✎

Amount Format:	Decimal included (i.e. 123.00)
Date Format:	MMDDYY

Default Field Values (Optional) ✎

Field Properties ✎

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1 to 9	Numeric only (0-9)
Account	10 to 19	Numeric only (0-9), 17 characters max
Check Number	20 to 30	Numeric only (0-9), 15 characters max
Amount	31 to 39	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	40 to 46	Numeric date in specified format (for example, MMDDYY)
Issue Type	47 to 48	Issue, I, Void, V
Issue Action	49 to 50	Add, A, Delete, D
Debit/Credit (Optional)		Debit, D, Credit, C
Payee	51 to 70	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Change Delimited and Fixed File Import Definitions for Check Issues

1. Click **Account Services > Positive Pay > Import Issues**.

2. Click the link in the **Name** column for the file you want to change.

3. Change the file import definition as needed by clicking the edit icon beside the **Description**, **Characteristics**, **Default Field Values**, or **Field Properties** sections.

4. Click **Save Changes**.

Delete Delimited and Fixed File Import Definitions for Check Issues

File import definitions cannot be recovered once deleted.

1. Click **Account Services > Positive Pay > Import Issues**.

2. Click the link in the **Name** column for the file you want to delete.

3. Click the delete icon (⊗) beside the **Description** section.

4. Verify the definition as needed and then click **Delete**.

Correct Check Issues

Company users can update the amount, issued, date, or payee on check issues that do not match the information on the corresponding checks. When a check issue is updated to match the exception, the exception is removed from the *Manage Exceptions* page.

1. Click **Account Services > Positive Pay > Update Issues**.

2. Complete the following fields:

   a. **View Criteria:** All accounts, entitled, or recently used accounts.

   b. **Account:** Select an account.

   c. **Date Range:** Specific Date, Date Range, or Previous Business Day.

   d. **Include:** Exception issue items or Outstanding issue items.

   e. **(Optional) Check Number:** Type a specific check number.

3. Click **Continue**.

4. Click the link in the **Check** column for the issue you want to correct.

5. Correct the selected exception or outstanding issue:

   a. Click the edit icon beside the **Issues Details** heading.

   b. Change the **Item Details** options as needed and then click **Continue**

6. Verify the information as needed and then click **Save Changes**.

Delete Outstanding Check Issues

1. Click **Account Services > Positive Pay > Update Issues**.

2. Click **Continue**.

3. Click the delete icon (⊗) beside the issue you want to delete.

4. Click **Yes, Delete**.

View/Download Check Issue File Content

Company users responsible for approving check issue files can view and/or download the content of files before approving them.

1. Click **Approvals > Files**.

2. Scroll to the **Positive Pay Issue Files** section and then click the relevant link in the **File Name** column.

Approve Issues File Details

Approve Check Issues and Check Issue Files

Company users can approve individual outstanding issue files.

1. Click **Approvals**.

2. Do one of the following:

    a. Click the **Exceptions** tab, click the check box beside each issue you want to approve and then click **Approve Selected**.

    b. Click the **Files** tab and scroll to the **Positive Pay Issue Files** section. Click the check box beside each issue you want to approve and then click **Approve Selected**.

Delete Unapproved Check Issues and Check Issue Files

1. Click **Approvals**.

2. Do one of the following:

   Delete issue files

   a. Click the **Files** tab and scroll to the **Positive Pay Issue Files** section.

   b. Click the link in the **File Name** column.

   c. Click the delete icon beside the **File Information** section heading.

   d. Click **Delete**.

   Delete issues

   a. Click the **Exceptions** tab and scroll to the **Positive Pay Issues** section.

   b. Click the link in the **Check** column.

   c. Click the delete icon beside the **Account Information** section heading.

   d. Click **Delete**.

Search for Outstanding Check Issues

Search for outstanding check issue items that have not yet passed the stale date for entitled accounts.

1. Click **Account Services**

2. **Positive Pay > Outstanding Issues**.

3. Complete the following fields:

   a. **Output To:** Screen, CSV, or PDF

   b. **View:** All account types or a specific account type like checking.

   c. **Account:** Accounts entitled to Positive Pay.

   d. **Issued Date Range:** All, Specific Date, Date Range, Previous Business Day

   e. **Include:** Issues and Voids, Issues Only, or Voids Only.

4. Click **Generate Report**.

Outstanding Issues Page Sample

Positive Pay

| Manage Exceptions | Enter Issues | Import Issues | Import Decisions | Update Issues | Exception Decisions | Outstanding Issues | Stale Is > |

Outstanding Issues

∨ View Criteria   Modify Search

ankit1 - Checking - 793000016 - *7777

Total Reported Amount : $200.00
Total Reported Items :   2

Check Number	Amount	Issued Date	Payee	Issue Type
10000	$100.00	06/05/2020	Jane Customer	Issue
100002	$100.00	06/01/2020		Void

Search for Stale Check Issues

1. Click **Account Services > Positive Pay > Stale Issues**.

2. Complete the following fields:

    a. **Output To:** Screen, CSV, or PDF

    b. **View:** All account types or a specific account type like checking.

    c. **Account:** Accounts entitled to Positive Pay.

    d. **Issued Date Range:** All, Specific Date, Date Range, or Previous Business Day

3. Click **Generate Report**.

Stale Issues Page Sample

Positive Pay

| Manage Exceptions | Enter Issues | Import Issues | Import Decisions | Update Issues | Exception Decisions | Outstanding Issues | Stale Issues | Issue Status | Corrected Excep > |

Stale Issues

∨ View Criteria   Modify Search

Rahul1ara_new - Checking - 793000016 - *7777

Total Reported Amount : $0.00
Total Reported Items :   0

No items to display

Ankit_1ara_new - Checking - 793000016 - *9002

Total Reported Amount : $679.00
Total Reported Items :   3

Check Number	Amount	Issued Date	Payee	Stale Date	Issue Type
13334	$34.00	06/05/2017	Rahul Basnotra	12/23/2017	Issue

File Formats & Requirements

Custom File Definition Field Requirements

Field requirements and formats for delimited and fixed file definitions.

Field	Required	Supported Formats / Characters
Amount	Yes	Dollar amounts with or without a decimal (.) or dollar sign ($). If the decimal Is not included, the customer needs to select an applied decimal format. Whole Dollar (123 = 123.00) or Implied (123 = 1.23).
Issue Date	Yes	MMDDYY, MMDDYYYY, MM/DD/YY, YYMMDD, YYYYMMDD, YY/MM/DD, MM/DD/YYY, MM-DD-YY, MM-DD-YYYY, YYYY/MM/DD, YY-MM-DD, YYYY-MM-DD
ABA /TRC	No, if default is value defined	Numbers 0 – 9. Must match the routing number (ABC/TRC) set-up with your financial organization.
Account	No, if default is value defined	Numbers 0 – 9. Must match the account number setup with your financial organization.
Check Number	Yes	Numbers 0 – 9. Up to 15 characters allowed.
Issue Type	No, if default is value defined.	I for issue or V for void (not case sensitive). If this field is undefined or has characters other than I or V, it defaults to I for issue.
Debit/Credit	No	Not a required field and not required in file or mapped in field definition.
Issue Action	No, if default is value defined.	A for add or D for delete. If this field is left blank or has characters other than A or D, it defaults to A for add. This field must be mapped, however you do not need to include it within the actual file.
Payee Name	Only required for Payee Positive Pay	Letters A-Z and numbers 0 – 9. Up to 96 characters allowed for non-payee positive pay accounts. Up to 80 characters allowed for payee positive pay accounts.

MICASH File Definition Field Requirements

MICASH is a standard fixed file format.

MICASH File Requirements

- Record size = 142
- Block size = 800
- EBCDIC for tape or mainframe transmission
- ASCII for PC transmissions
- Record Format = FB
- No label
- For numeric fields, right justify and zero fill

Field Number	Positions	Length	Characteristics	Description
001	001 – 001	1	Alphanumeric Pic X	Constant Value = C
002	001 – 004	3	Numeric Pic 9(3)	Bank Number
003	005 – 006	2	Numeric Pic 9(2)	Filler – Zeros
004	007 – 016	10	Numeric Pic 9(10)	Account Number
005	017 – 017	1	Alphanumeric Pic X	Filler-Blanks/Spaces
006	018 – 018	1	Alphanumeric Pic X(3)	Issue Type R = Register V = Void
007	019 – 019	1	Alphanumeric Pc X(3)	Import Action A = Add D = Delete
008	020 – 020	1	Alphanumeric Pic X	Filler-Blanks/Spaces
009	021 – 030	10	Numeric Pic 9(10)	Check Serial Number
010	031 – 040	10	Numeric Pic 9(8)V99	Check Amount
011	041 – 046	6	Numeric Pic 9(6)	Issue Date (MMDDYY)
012	047 – 142	96	Alphanumeric Pic X(20)	User Information

PARTIAL ACCOUNT RECONCILIATION

About Partial Account Reconciliation

Partial Account Reconciliation allows company users to view lists of all checks that have cleared an account and all other debits and credits posted to an account for a specific period. Company users are provided with a statement each reconciliation cycle indicating the total activity for the period.

If a posted check is corrected (adjusted, or reversed/re-posted), the Partial Account Reconciliation Statements and Activity include the original posted check and the corrected check.

Statements & Activity

About Partial Account Reconciliation Statements

Statements are account history-based reports that are generated at a cycle defined by the company's financial institution.

Statements provide an account balance summary and paid check activity for a specified period.

Partial Account Reconciliation Statement Components

Component	Description
Account Balance Summary	Provides the working balance as of the current cycle cutoff. The component starts with the working balance from the previous cycle cutoff and calculates the net activity (total credits less total debits) for the current cycle.
Statement of Activity	Provides all activity of credits and debits (both check debits and non-check debits) posted for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.

View Scheduled Partial Account Reconciliation Statements

1. Click **Account Services > Partial Account Reconciliation > Statements-Reconciliation**.
2. Select an **Account** and click **Change Account**.
3. Click the link in the **Account** column for the statement you want to view.

Account Reconciliation Statement Page Sample

About Partial Account Reconciliation Activity

Activity provides company users with on-demand access to paid check activity for accounts during a specified period.

Search Activity - Partial Account Reconciliation

1. Click **Account Services > Partial Account Reconciliation > Activity-Reconciliation**.

2. Complete the following fields:

    a. **Output To:** Screen, CSV, or PDF.

    b. **View:** All account types or a specific account type like checking.

    c. **Accounts:** Accounts entitled to Partial Account Reconciliation.

    d. **Posted Date Range:** Specific Date, Date Range, or Previous Business Day.

    e. **Include:** Statement of Activity or Paid Checks.

3. Click **Generate Report**.

Paid Checks Page Sample

File Formats & Requirements

MICASH 4 File Definition Field Requirements

MICASH 4 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length allowed for MICASH 4 are truncated in the MICASH 4 output. Positions 57 through 80 are filled with spaces.

MICASH 4 File Requirements

- File record size = 80
- Block size = 1680
- ASCII

MICASH 4 Field Requirements

Record	Field Number	Positions	Length	Characteristics	Description
Detail	001	001 – 010	10	Numeric Pic 9(10)	Account Number
Detail	002	011 – 020	10	Numeric Pic 9(8)V99	Check Amount
Detail	003	021 – 030	10	Numeric	Check Serial Number
Detail	004	031 – 036	6	Numeric Pic 9(6)	Date Paid (MMDDYY)
Detail	005	037 – 056	20	Alphanumeric Pic X(20)	Customer Information User Defined **Note: This data is not available and in not populated into this field**
Trailer	001	001 – 010	10	Numeric Pic 9(10)	Account Number
Trailer	002	011 – 020	10	Numeric Pic 9(8)V99	Total Amount

Record	Field Number	Positions	Length	Characteristics	Description
Trailer	003	021 – 026	6	Numeric Pic 9(6)	Total Item Count
Trailer	004	027 – 032	6	Numeric Pic 9(6)	Processing Date (MMDDYY)
Trailer	005	033 - 042	10	Numeric Pic 9(10)	Filler-Nines (9)
Trailer	006	042 – 056	14	Alphanumeric Pic X(14)	Filler-Blanks/Spaces

MICASH 96 File Definition Field Requirements

MICASH 96 is a fixed file download format containing credit, check debit, and miscellaneous debit activity.

Fields that exceed the maximum length allowed for MICASH 96 are truncated in the MICASH 96 output. Positions 57 through 80 are filled with spaces.

MICASH 96 File Requirements

- File record size = 80
- Block size = 800
- ASCII with no labels
- For numeric fields, right justify and zero fill

MICASH 96 Field Requirements

Record	Field Number	Positions	Length	Characteristics	Description
Header	001	001	1	Alphanumeric Pic X	Record Type = H
Header	002	002 – 004	3	Numeric Pic 9(3)	Bank Number
Header	003	005 – 014	10	Numeric Pic 9(10)	Account Number
Header	004	015 – 080	66	Alphanumeric Pic X(66)	Filler-Blanks/Spaces
Detail	001	001	1	Alphanumeric Pic X	Record Type = D
Detail	002	002 – 004	3	Numeric Pic 9(3)	Bank Number
Detail	003	005 – 014	10	Numeric Pic 9(10)	Account Number

Record	Field Number	Positions	Length	Characteristics	Description
Detail	004	015	1	Alphanumeric Pic X	Transaction Type C = Credit D = Misc.Debit K = Check
Detail	006	026 – 038	13	Numeric Pic 9(11)V99	Dollar Amount
Detail	007	039 – 041	3	Alphanumeric Pic X(3)	Transaction Code
Detail	008	042 – 047	6	Alphanumeric Pic X(6)	Transaction Date (MMDDYY)
Detail	009	048 – 062	15	Numeric Pic 9(15)	Control Number
Detail	011	064 – 080	17	Alphanumeric Pic X(17)	Filler-Blanks/Spaces
Trailer	001	001	1	Alphanumeric Pic X	Record Type = T
Trailer	002	002 – 004	3	Numeric Pic 9(3)	Bank Number
Trailer	003	005 – 014	10	Numeric Pic 9(10)	Account Number
Trailer	004	015 – 027	13	Numeric Pic 9(11)V99	Total Credit Amount
Trailer	005	028 – 033	6	Numeric	Total Credit Item
Trailer	006	034 – 046	13	Numeric Pic 9(11)V99	Total Debit Amount
Trailer	007	047 – 052	6	Numeric Pic 9(6)	Total Debit Item Count
Trailer	008	053 – 058	6	Numeric Pic 9(6)	Processing Date
Trailer	009	059 – 071	13	Numeric Pic 9(11)V99	Cycle-To-Date Balance
Trailer	010	072	1	Alphanumeric Pic X	Balance Sign (+ or -)

Paid Checks Type 1 Field Requirements

Paid Checks Type 1 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length in the Paid Checks Type 1 format are truncated in the Paid Checks Type 1 output.

Record	Field	Bytes	Position
Detail	Account Code	1	1 Value: "0"
Detail	Account #	8	2 – 9
Detail	Check #	7	10 – 16
Detail	Check Amt	10	17 – 26 Assumed Decimal
Detail	Paid Month	2	27 – 28
Detail	Space	1	29
Detail	Paid Day	2	30 – 31
Detail	Space	1	32
Detail	Paid Year	2	33 – 34
Control	Control ID	16	1 -1 6 Value: "9999999999999998"
Control	Total Amount	10	17 – 26 Assumed Decimal
Control	Total Count	7	27 - 33

Paid Checks Type 2 Field Requirements

Paid Checks Type 2 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length in the Paid Checks Type 2 format are truncated in the Paid Checks Type 2 output.

Record	Field	Bytes	Position
Detail	Account Code	1 Value: "0"	1
Detail	Account NBR *	10	2 – 11*
Detail	Check NBR *	10	12 – 21*
Detail	Check Amt *	10	21 – 31* Assumed Decimal
Trailer	Paid Date (MMDDYYY)		
Trailer	Trailer ID	16	1 – 16 Value: "9999999999999998"
Trailer	Total Amount *	15	17 – 31* Assumed Decimal
Trailer	Total Count *	7	32 – 38*

DEPOSIT RECONCILIATION

About Deposit Reconciliation

Deposit Reconciliation enables companies with multiple locations to deposit into one central account. Deposits are tracked by a unique serial number on the deposit slip.

Only deposits are reconciled; all posted deposits are grouped and totaled by the serial number.

Statements & Activity

About Deposit Reconciliation Statements

Statements are account history-based reports that are generated at a cycle defined by the company's financial institution.

Deposit Reconciliation statements provide an account balance summary and deposit items with a location/serial number and items without a location/serial number.

Deposit Reconciliation Statement Components

Component	Description
Account Balance Summary	Provides the working balance as of the current cycle cutoff. The component starts with the working balance from the previous cycle cutoff and calculates the net activity (total credits less total debits) for the current cycle.
Deposit Activity without Location Serial #	Provides all posted deposits that do not have a serial number.
Deposit Activity By Location/Serial #	Provides all posted deposits which are grouped and totaled by the serial number of the deposit.

View Scheduled Deposit Reconciliation Statements

1. Click **Account Services > Deposit Reconciliation > Statements-Reconciliation**.

2. Select an **Account** and click **Change Account**.

3. Click the link in the **Account** column for the statement you want to view.

Deposit Statement Page Sample

About Deposit Reconciliation Activity

Activity provides company users with on-demand access to deposit activity for accounts during a specified period.

Search Activity - Deposit Reconciliation

Up to 18 months of activity are available.

1. Click **Account Services > Deposit Reconciliation > Activity-Reconciliation**.

2. Complete the following fields:

    a. **Output To:** Screen, CSV, or PDF.

    b. **Accounts:** Accounts entitled to Deposit Reconciliation.

    c. **Date Range:** Specific Date, Date Range, or Previous Business Day.

    d. **Include:** Deposit activity by location/serial number or Deposit items without location/serial number.

3. Click **Generate Report**.

Deposit Activity by Location/Serial # Report Page Sample

Deposit Account Reconciliation			
Statements-Reconciliation	Activity-Reconciliation		

Deposit Activity By Location/ Serial # Report

∨ View criteria   Modify Search

Location 226

Total Reported Amount : $522.30
Total Reported Items :   1

Account	Posted Date	Posted Amount	Description
*6789 - chck 23	06/18/2020	$522.30	INDIVIDUAL INVESTMENT SOLD
		Reported Details :	Total Amount $522.30 Total Items 1

FULL ACCOUNT RECONCILIATION

About Full Account Reconciliation

Full Account Reconciliation allows company users to balance account activities. Full Account Reconciliation uses the serial number and dollar amount to compare paid checks to issues and provides the results of the comparison to company users for balancing purposes. Company users can enter, import, and update check issues which are compared to the checks posted to an account. If a posted check is corrected (adjusted, or reversed/re-posted), the original posted check and the corrected check are included in the Full Account Reconciliation Statements and Activity.
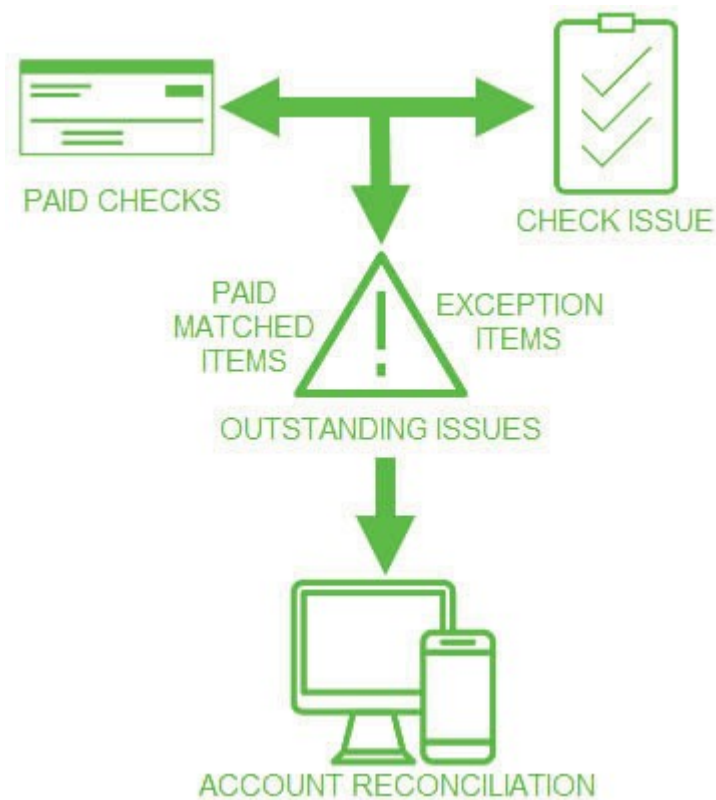
Outstanding issues are checks that have not been paid. Exceptions are paid checks that differ from their related issues. Paid matched items are checks that cleared successfully without any exceptions.

Check Issues

About Check Issues

Check issues are representations of checks written by company users. Check

issues can be manually added or imported through a file.

Single or a sequence of check issues can be added manually.

Check issues can be imported using a pre-defined or custom file import definition. When a company user imports a check issue file their approval is applied automatically to the file. Each check issue that is successfully imported is audited and available for review in user activity.

Add Check Issues

1. Click **Account Services > Full Account Reconciliation > Enter Issues**
2. Complete the following fields:
   a. **Account:** Entitled accounts
   b. **Check Number:** The number on the check
   c. **Amount:** The amount on the check
   d. **Issued Date:** The date on which the check was issued
   e. **Issue Type:** Issue or Void
   f. **Payee (Optional):** The name of the payee. Required if using payee matching.
   g. **Sequential entry:** Click this option if entering a sequence of check issue items. When this option is selected, the account information is pre-filled with the account from the previous entry and the check number is pre-filled with the next incremental check number.

      If entering sequential check issues, continue adding sequential check issue items until all items have been added.
3. Click **Continue**.
4. Verify the information and click the **Submit for approval** link or click **Add Issue** (depending on your entitlements).

Issue Verification Page Sample

Import Check Issue Files

1. Click **Account Services > Full Account Reconciliation > Import Issues**.

2. Select a file definition and then click **Continue**.

3. Click **Browse** and select the file you want to import.

4. Click **Import File** to import the file and automatically apply your approval.

Select File Page Sample

File Transfer Protocol for Check Issue Files

Check issue files can be directly transmitted through File Transfer Protocol (FTP).

FTP transmission is not automatically enabled for companies; some set up by your financial institution is required to enable FTP transmission. Additional fees may apply for FTP transmissions.

Once FTP transmission is enabled and set up, the standard MICASH file format or a custom file import definition can be used.

View the Status of Imported Check Issue Files

1. Click **Account Services > Full Account Reconciliation > Import Issues**
2. Click the **View the status of files imported in the last 40 calendar days** link.
3. **Optional:** If available, click the link in the **File Name** column to view the file details.

File Status Page Sample

File Status

Status of imported files in the last 40 calendar days.

All approvals must be received before a file will be fully processed.

Import another file

Imported Files

(To view the records within a file that were not imported due to invalid data, click on the file name.)

File Name	Total Records	Issues in File	Total Amount for Issues	Voids in File	Total Amount for Voids	Date Imported ↓	Status
importsample2.txt	1	1	$699.76	0	$0.00	07/02/2020	Completed
importsample.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file4.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file3.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file2.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
farfile.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors

Status Descriptions for Imported Check Issue Files

File Status	Description
Completed	The file imported successfully without issues.
Completed with errors	The file was imported but some records in the file were not because of invalid data, format, and so on.
Completed with notes	The file processed successfully with additional details provided for some records in the file such as, the record was successfully uploaded with a $0.00 dollar amount or the issue was paid on X date, and so on.
Pending Approvals	The file was imported and needs approval by another user or users in the company. Once all approvals are received for a file, it is validated and the status is updated.
Rejected	The file was not imported because it had an incorrect file format.
Processing	The file is in the process of being imported. The status is typically seen when importing large issue files.

About File Import Definitions

File import definitions outline the format for imported files.

File import definitions can be delimited or fixed. A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

Add a Delimited File Import Definition for Check Issues

Context for the current task

1. Click **Account Services > Full Account Reconciliation > Import Issues**
2. Click the **Add a file definition** link.
3. Complete the **Description** section:
    a. **Definition Name:** The name of the definition (up to 20 alphanumeric characters)
    b. **Description:** Information about the definition (up to 20 alphanumeric characters)
    c. **File Contents:** Issues
    d. **File Type:** Delimited

4. Complete the **Characteristics** section:

   a. **Field Delimiter:** The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.

   b. **Text Qualifier:** A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.

   c. **Amount Format:** Decimal included (i.e. 123.00) or Decimal not included (i.e. 123). An applied decimal format is required if decimals are not included.

   d. **Date Format:** MDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY- MM-DD.

5. **Optional:** Select the **Default Field Value** options you want applied to all issues in the import file: **ABA/TRC**, **Account**, **Issue Type**, **Issue Action**.

6. Click **Continue**.

7. Type the numeric order of the **Position Number** fields as they would appear in the file and then click **Add File Definition**.

File Definition Confirmation Page Sample

Add File Definition Confirmation

✓ The following file import definition has been added successfully.

New selection | Add another file definition

Description ✎

Definition Name:	Sample Delimited
Description:	My sample
File Contents:	Issues
File Type:	Delimited

Characteristics ✎

Field Delimiter:	Comma (,)
Text Qualifier:	Double Quote(")
Amount Format:	Decimal included (i.e. 123.00)
Date Format:	MMDDYY

Default Field Values (Optional) ✎

Field Properties ✎

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1	Numeric only (0-9)
Account	2	Numeric only (0-9), 17 characters max
Check Number	3	Numeric only (0-9), 15 characters max
Amount	4	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	5	Numeric date in specified format (for example, MMDDYY)
Issue Type	6	Issue, I, Void, V
Issue Action	7	Add, A, Delete, D
Debit/Credit (Optional)	8	Debit, D, Credit, C
Payee	9	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Add a Fixed File Import Definition for Check Issues

Context for the current task

1. Click **Account Services > Full Account Reconciliation > Import Issues**.

2. Click the **Add a file definition** link.

3. Complete the **Description** section:

    a. **Definition Name:** The name of the definition (up to 20 alphanumeric characters)

    b. **Description:** Information about the definition (up to 20 alphanumeric characters)

    c. **File Contents:** Issues

    d. **File Type:** Fixed

4. Complete the **Characteristics** section:

    a. **Text Qualifier:** A single or double quote that is placed on either side of the text so that if a data field includes a character such as a comma, it is not considered a field delimiter. For example, if a file includes a company name like "Sample Company, Inc." the text qualifier ensures that the company name is not separated by the comma during the import process.

    b. **Amount Format: Decimal included** (i.e. 123.00) or **Decimal not included** (i.e. 123). An applied decimal format is required if decimals are not included.

    c. **Date Format:** MMDDYY, MMDDYYYY, MM/DD/YY, MM/DD/YYYY, MM-DD-YY, MM-DD-YYYY, YYMMDD, YYYYMMDD, YY/MM/DD, YY-MM-DD, or YYYY- MM-DD.

    d. **Optional:** Choose the **Default Field Value** options you want applied to all issues in the import file: **ABA/TRC**, **Account**, **Issue Type**, and/or **Issue Action**.

5. Complete the **Field Properties** section:

    a. Click **Add File Definition**.

    b. **Position Number:** The numeric location of the field in the file.

    c. **Length:** The numeric length of the field in the file.

Add File Definition Confirmation Page Sample

Add File Definition Confirmation

✓ **The following file import definition has been added successfully.**

New selection | Add another file definition

Description ✎

Definition Name:	Sample Fix
Description:	Sample
File Contents:	Issues
File Type:	Fixed

Characteristics ✎

Amount Format:	Decimal included (i.e. 123.00)
Date Format:	MMDDYY

Default Field Values (Optional) ✎

Field Properties ✎

The field properties below describe the relative locations for the data in the record. "Not used" indicates that the field will not be present in the uploaded file.

Field Name	Position Number	Valid Field Properties
ABA/TRC	1 to 9	Numeric only (0-9)
Account	10 to 19	Numeric only (0-9), 17 characters max
Check Number	20 to 30	Numeric only (0-9), 15 characters max
Amount	31 to 39	Numeric only (0-9), greater than 0.00 and less than 100,000,000.00
Issued Date	40 to 46	Numeric date in specified format (for example, MMDDYY)
Issue Type	47 to 48	Issue, I, Void, V
Issue Action	49 to 50	Add, A, Delete, D
Debit/Credit (Optional)		Debit, D, Credit, C
Payee	51 to 70	Alpha (a-z, A-Z), numeric (0-9), special characters (including spaces), 96 characters max

Change Delimited and Fixed File Import Definitions for Check Issues

1. Click **Account Services > Full Account Reconciliation > Import Issues**.

2. Click the link in the **Name** column for the file you want to change.

3. Change the file import definition as needed by clicking the edit icon beside the **Description**, **Characteristics**, **Default Field Values**, or **Field Properties** sections.

4. Click **Save Changes**.

Delete Delimited and Fixed File Import Definitions for Check Issues

File import definitions cannot be recovered once deleted.

1. Click **Account Services > Full Account Reconciliation > Import Issues**.
2. Click the link in the **Name** column for the file you want to delete.
3. Click the delete icon (⊗) beside the **Description** section.
4. Verify the definition as needed and then click **Delete**.

Correct Check Issues

Context for the current task

1. Click **Account Services > Full Account Reconciliation > Update Issues**.
2. Complete the following fields:
    a. **View Criteria:** All accounts, entitled, or recently used accounts.
    b. **Account:** Select an account.
    c. **Date Range:** Specific Date, Date Range, or Previous Business Day.
    d. **Include: Exception issue items** or **Outstanding issue items**.
    e. **Check Number:** Type a specific check number.
3. Click **Continue**.
4. Click the link in the **Check** column for the issue you want to correct.
5. Correct the selected exception or outstanding issue:
    a. Click the edit icon beside the **Issues Details** heading.
    b. Change the **Item Details** options as needed and then click **Continue**
6. Verify the information as needed and then click **Save Changes**.

Delete Outstanding Check Issues

1. Click **Account Services > Full Account Reconciliation > Update Issues**.
2. Click **Continue**.
3. Click the delete icon (⊗) beside the issue you want to delete.
4. Click **Yes, Delete**.

View Check Issue File Content

Company users responsible for approving check issue files can view and/or download the content of files before approving them.

1. Click **Approvals > Files**.

2. Scroll to the **Account Reconciliation Issue Files** section and then click the relevant link in the **File Name** column.

Approve Issues File Details

Approve Check Issues or Check Issue Files

Company users can approve individual outstanding issue files.

1. Click **Approvals**.

2. Do one of the following:

    a. Click the **Exceptions** tab, click the check box beside each issue you want to approve and then click **Approve Selected**.

    b. Click the **Files** tab and scroll to the **Account Reconciliation Issue Files** section. Click the check box beside each issue you want to approve and then click **Approve Selected**.

Delete Unapproved Check Issues and Check Issue Files

1. Click **Approvals**.

2. Do one of the following:

   Delete issue files:

   a. Click the **Files** tab and scroll to the **Account   Reconciliation Issue Files** section.

   b. Click the link in the **File Name** column.

   c. Click the delete icon next to the **File Information** section heading.

   d. Click **Delete**.

   Delete issues:

   a. Click the **Exceptions** tab and scroll to the **Account Reconciliation Issues** section.

   b. Click the link in the **Check** column.

   c. Click the delete icon beside the **Account Information** section heading.

   d. Click **Delete**.

View Outstanding Check Issues

View a record of checks that have been issued but not paid during this cycle or a previous one.

1. Click **Account Services > Full Account Reconciliation > Outstanding Issues**.
2. Select an **Account** and then click **Change Account**.

Outstanding Items Page Sample

Outstanding Items

⌄ View criteria

Outstanding Issue Items

Summary of Current Statement Cycle Activity

Date Range: 8/4/2019 to 8/4/2019

Any checks that have been deleted as the result of a stop being cancelled have been subtracted from the total.

Previous Outstanding Items:	0 items	$0.00
New Issues:	0 items	$0.00
Issues Stale:	0 items	$0.00
Stop Payments Added:	0 items	$0.00
Stop Payments Cancelled:	0 items	$0.00
Issues Voided or Entered as Void:	0 items	$0.00
Voids Removed:	0 items	$0.00
Checks Paid:	0 items	$0.00
Back-Dated Items:	0 items	$0.00
Future-Dated Items:	0 items	$0.00
Outstanding Issues at End of Cycle:	0 items	$0.00

Outstanding Issues

Total Reported Amount : $0.00
Total Reported Issues :   0

No items to display

Future Dated

Total Reported Amount : $0.00
Total Reported Issues :   0

No items to display

Voids

Total Reported Amount : $200.00
Total Reported Issues :   4

Check Number	Issued Date	Status Updated	Issued Amount
1234	04/08/2019	04/08/2019	$50.00

Stale

Total Reported Amount : $30.00
Total Reported Issues :   3

Check Number	Issued Date	Status Updated	Issued Amount
8989	04/08/2019	04/10/2019	$10.00

Active Stops

Total Reported Amount : $0.00
Total Reported Issues :   0

No items to display

Daily Recap of Posted Items

No items to display

File Formats & Requirements

Custom File Definition Field Requirements

Field requirements and formats for delimited and fixed file definitions.

Field	Required	Supported Formats/Characters
Amount	Yes	Dollar amounts with or without decimal (.) or dollar sign ($). If the decimal is not included, the customer needs to select an applied decimal format, Whole Dollar (123 = 123.00) or Implied (123 = 1.23).
Issue Date	Yes	MMDDY, MMDDYYYY, MM/DD/YY, YYMMDD, YYYYMMDD, YY/MM/DD, MMDD/YYYY, MM-DD-YY, MM-DD-YYYY, YYYY/MM/DD, YY-MM-DD, YYYY-MM-DD
ABA/TRC	No, if default is value defined	Numbers 0 -9. Much match the routing number (ABA/TRC) set up with your financial organization.
Account	No, if default is value defined	Numbers 0 – 9. Much match the account number setup with your financial institution.
Check Number	Yes	Numbers 0 – 9. Up to 15 characters allowed.
Issue Type	No, if default is value defined.	I for issue or V for void (not case sensitive). If this field is undefined or has characters other than I or V, it defaults to I for issue.
Debit/Credit	No	Not a required field and not required in file or mapped in field definition.
Issue Action	No, if default is value defined.	A for add or D for delete. If this field is left blank or has characters other than A or D, it defaults to A for add. This field must be mapped, however you do not need to include it within the actual file.
Payee Name	Only required for Payee Positive Pay	Letters A – Z and numbers 0 – 9. Up to 96 characters allowed for non-payee positive pay accounts. Up to 80 characters allowed for payee positive pay accounts.

MICASH File Definition Field Requirements

MICASH is a standard fixed file format.

MICASH File Requirements

- Record size = 142
- Block size = 800
- EBCDIC for tape or mainframe transmission
- ASCII for PC transmissions
- Record Format = FB
- No label
- For numeric fields, right justify and zero fill

MICASH Field Requirements

Field Number	Positions	Length	Characteristics	Description
001	001 – 001	1	Alphanumeric Pic X	Constant Value = C
002	002 – 004	3	Numeric Pic 9(3)	Bank Number
003	005 – 006	2	Numeric Pic 9(2)	Filler – Zeros
004	007 – 016	10	Numeric Pic 9(10)	Account Number
005	017 – 017	1	Alphanumeric Pic X	Filler-Blanks/Spaces
006	018 – 018	1	Alphanumeric Pic X(3)	Issue Type R = Register V = Void
007	019 – 019	1	Alphanumeric Pic X(3)	Import Action A = Add D = Delete
008	020 – 020	1	Alphanumeric Pic X	Filler-Blanks/Spaces
009	021 – 030	10	Numeric Pic 9(10)	Check Serial Number
010	031 – 040	10	Numeric Pic 9(8)V99	Check Amount
011	041 – 046	6	Numeric Pic 9(6)	Issue Date (MMDDYY)
012	047 – 142	96	Alphanumeric Pic X(20)	User Information

MICASH 4 File Download Format

MICASH 4 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length allowed for MICASH 4 are truncated in the MICASH 4 output. Positions 57 through 80 are filled with spaces.

MICASH 4 Requirements

- File record size = 80
- Block size = 1680
- ASCII

MICASH 4 Field Requirements

Record	Field Number	Positions	Length	Characteristics	Description
Detail	001	001 – 010	10	Numeric Pic 9(10)	Account Number
Detail	002	011 – 020	10	Numeric Pic 9(8)V99	Check Amount
Detail	003	021 – 030	10	Numeric	Check Serial Number
Detail	004	031 – 036	6	Numeric Pic 9(6)	Date Paid (MMDDYY)
Detail	005	037 – 056	20	Alphanumeric Pic X(20)	Customer Information User Defined *Note: This data is not available and is not populated into this field*
Trailer	001	001 – 010	10	Numeric Pic 9(10)	Account Number
Trailer	002	011 – 020	10	Numeric Pic 9(8)V99	Total Amount
Trailer	003	021 – 026	6	Numeric Pic 9(6)	Total Item Count
Trailer	004	027 – 032	6	Numeric Pic 9(6)	Processing Date (MMDDYY)
Trailer	005	033 – 042	10	Numeric Pic 9(10)	Filler/Nines (9)
Trailer	006	043 – 056	14	Alphanumeric Pic X(14)	Filler-Blanks/Spaces

MICASH 96 File Download Format

MICASH 96 is a fixed file download format containing credit, check debit, and miscellaneous debit activity.

Fields that exceed the maximum length allowed for MICASH 96 are truncated in the MICASH 96 output. Positions 57 through 80 are filled with spaces.

MICASH 96 File Requirements

- File record size = 80
- Block size = 800
- ASCII with no labels
- For numeric fields, right justify and zero fill

MICASH 96 Field Requirements

Record	Field Number	Positions	Length	Characteristics	Description
Header	001	001	1	Alphanumeric Pic X	Record Type = H
Header	002	002 – 004	3	Numeric Pic 9(3)	Bank Number
Header	003	005 – 014	10	Numeric Pic 9(10)	Account Number
Header	004	015 – 080	66	Alphanumeric Pic X(66)	Record Type = D
Detail	001	001	1	Alphanumeric Pic X	Record Type = D
Detail	002	002 – 004	3	Numeric Pic 9(3)	Bank Number
Detail	003	005 – 014	10	Numeric Pic 9(10)	Account Number
Detail	004	15	1	Alphanumeric Pic X	Transaction Type C = Credit D = Mls. Debit K = Check
Detail	005	016 – 025	10	Numeric Pic 9(10)	Serial Number
Detail	006	026 – 038	13	Numeric Pic 9(11)V99	Dollar Amount
Detail	007	039 – 041	3	Alphanumeric Pic X(3)	Transaction Code

Record	Field Number	Positions	Length	Characteristics	Description
Detail	008	042 – 047	6	Alphanumeric Pic X(6)	Transaction Date (MMDDYY)
Detail	009	048 – 062	15	Numeric Pic 9(15)	Control Number
Detail	010	063	1	Alphanumeric Pic X	Transaction Status
Detail	011	064 – 080	17	Alphanumeric Pic X(17)	Filler-Blanks/Spaces
Trailer	001	001	1	Alphanumeric Pic X	Record Type = T
Trailer	002	002 – 004	3	Numeric Pic 9(3)	Bank Number
Trailer	003	005 – 014	10	Numeric Pic 9(10)	Account Number
Trailer	004	015 – 027	13	Numeric Pic 9(11)V99	Total Credit Amount
Trailer	005	028 – 033	6	Numeric	Total Credit Item
Trailer	006	034 – 046	13	Numeric Pic 9(11)V99	Total Debit Amount
Trailer	007	047 – 052	6	Numeric Pic 9(6)	Total Debit Item Count
Trailer	008	053 – 058	6	Numeric Pic 9(6)	Processing Date
Trailer	009	059 – 071	13	Numeric Pic 9(11)V99	Cycle-To-Date Balance
Trailer	010	072	1	Alphanumeric Pic X	Balance Sign (+ or -)

MICASH 63 File Download Format

MICASH 63 is a file download format specific to outstanding issues.

Fields that exceed the maximum length allowed for MICASH 63 are truncated in the MICASH 63 output.

MICASH 63 File Requirements

- File record size = 80
- Block size = 8000
- ASCII with no labels
- For numeric fields, right justify and zero fill

MICASH 63 Field Requirements

Record	Field Number	Positions	Length	Characteristics	Description
Detail	001	001 – 033	3	Numeric Pic 9(3)	Bank Number
Detail	002	004 – 013	10	Numeric Pic 9(10)	Account Number
Detail	003	014 – 023	10	Numeric Pic 9(10)	Check Number
Detail	004	024 – 031	8	Numeric Pic 9(8)	Check Issue Date (CCYYMMDD)
Detail	005	032 – 044	13	Numeric	Issue Amount
Detail	006	045 – 074	30	Alphanumeric Pic X(30)	User Information
Detail	007	075 – 079	5	Numeric Pic X(5)	Filler-Spaces
Detail	008	080 – 080	1	Alphanumeric Pic X(1)	Stop Indicator S – if active stop pay
Trailer	001	001 – 003	3	Numeric Pic 9(3)	Bank Number
Trailer	002	004 – 013	10	Numeric Pic 9(10)	Account Number
Trailer	003	014 – 020	7	Numeric Pic 9(7)	Total Outstanding Item Count
Trailer	004	021 – 033	13	Numeric Pic 9(13)	Total Outstanding Dollar Amount
Trailer	005	034 – 040	7	Numeric Pic 9(7)	Total Stopped Outstanding Count

Record	Field Number	Positions	Length	Characteristics	Description
Trailer	006	041 – 053	13	Numeric Pic 9(13)	Total Stopped Dollar Amount
Trailer	007	053 – 079	26	Alphanumeric Pic X(26)	Filler – Spaces
Trailer	008	080 – 080	1	Alphanumeric Pic X	Trailer Record Indicator Value - 9

Format A File Definition Field Requirements

Format A is a fixed file type that accommodates files without nine-digit American Bankers Association (ABA) routing numbers.

The total record length for Format A is 80 characters.

Format A Field Requirements

Field Number	Positions	Length	Characteristics	Description
001	001 – 003	003	Numeric Pic 9(03)	Numeric Pic 9(03) Bank Number
002	004 – 012	009	Alpha/Numeric Pic X(09)	Filler Value – Spaces
003	013 – 022	010	Numeric Pic 9(10)	Account Number
004	023 – 024	002	Alpha/Numeric Pic X(2)	Tran Type '50' = Void add '40' = Register add
005	025 – 030	006	Numeric Pic 9(06)	Issue Date Format - MMDDYY
006	031 – 041	011	Numeric Pic 9(9)V99	Issue Date
007	042 – 051	010	Numeric Pic 9(10)	Serial Number
008	052 – 054	003	Alpha/Numeric Pic X(3)	Filler
009	055 – 076	022	Alpha/Numeric Pic X(22)	User Info (Payee)
010	077 – 080	004	Alpha/Numeric Pic X(4)	Filler Value - Spaces

Paid Checks Type 1 File Download Format

Paid Checks Type 1 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length in the Paid Checks Type 1 format are truncated in the Paid Checks Type 1 output.

Record	Field	Bytes	Position
Detail	Account Code	1	1 Value: "0"
Detail	Account #	8	2 – 9
Detail	Check #	7	10 – 16
Detail	Check Amt	10	17 – 26 Assumed Decimal
Detail	Paid Month	2	27 – 28
Detail	Space	1	29
Detail	Paid Day	2	30 – 31
Detail	Space	1	32
Detail	Paid Year	2	33 – 34
Control	Control ID	16	1 – 16 Value: "9999999999999998"
Control	Total Amount	10	17 – 26 Assumed Decimal
Control	Total Count	7	27 - 33

Paid Checks Type 2 File Download Format

Paid Checks Type 2 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length in the Paid Checks Type 2 format are truncated in the Paid Checks Type 2 output.

Record	Field	Bytes	Position
Detail	Account Code	1 Value: "0"	1
Detail	Account NBR *	10	2 – 11*
Detail	Check NBR *	10	12 – 21*
Detail	Check Amt *	10	21 – 31* Assumed Decimal
Trailer	Paid Date (MMDDYYYY)	8	32 – 39
Trailer	Trailer ID	16	1 – 16 Value: "9999999999999998"
Trailer	Total Amount *	15	17 – 31* Assumed Decimal
Trailer	Item Count *	7	32 – 38*

Statements & Activity

About Full Account Reconciliation Statements

Statements are account history-based reports that are generated at a cycle defined by the company's financial organization. Statements provide extensive account activity for a specific period, including account balance summary, exception items, credits, debits, outstanding issue items, and previously cycled issues.

Full Account Reconciliation Statement Components

Component	Description
Account Balance Summary	Provides the working balance as of the current cycle cutoff. The component starts with the working balance from the previous cycle cutoff and calculates the net activity (total credits less total debits) for the current cycle. Also included is the number and dollar amount of outstanding issue items.
Exception Items	Provides all paid items that created exceptions. The exceptions are grouped by the following types: • Duplicate Item: Two or more checks paid with the same serial number • Amount Mismatch: The paid check amount and the issued amount are not the same • Future Dated: The check was paid on a date earlier than when it was issued • Posted Against Void: A paid check matched a voided issue. • No Issue Found: A paid check had no matching issue. • Serial Error: A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing. • Payee Mismatch: The payee name on the posted check does not match the issued item. This Exception Reason is only applicable to companies that have the Payee Positive Pay service. • Posted Against Stop: A paid check matched a stopped issue.
Statement of Activity	Provides all activity of credits, debits (both check debits and non-check debits), and matched issues (all items that matched successfully without any exceptions) posted for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.

Component	Description
Outstanding Issue Items	Provides a report of checks that have been issued but not yet paid. The component is divided into outstanding issues, future dated issues, voids, stale issues and active stops. The outstanding issues subsection includes all items that are not future dated, voided, stale or stopped.
Previously Cycles Issues	Provides items that were paid in a previous cycle without an issue but now have the issue entered in the current cycle.

View Scheduled Full Account Reconciliation Statements

1. Click **Account Services > Statements - reconciliation**.

2. Select an **Account** option and click **Change account**.

3. Click the link in the **Account** column for the statement you want to view.

Account Reconciliation Statement Page Sample

Full Account Reconciliation

Enter Issues   Update Issues   Import Issues   Statements-Reconciliation   Activity-Reconciliation   Paid Checks   Outstanding Issues

Account Reconciliation Statement

⌄ View criteria   Modify Search

Account Balance Summary
Date Range: 6/21/2020 to 6/21/2020

Beginning Balance:		$0.00
Credits:		
Deposits:	0 items	$0.00
Other Credits:	0 items	$0.00
Total Credits:	0 items	$0.00
Debits:		
Check Debits:	0 items	$0.00
Other Debits:	0 items	$0.00
Total Debits:	0 items	$0.00
Ending Balance:		$0.00
Outstanding Issues	8 items	$239.39
OutStanding:	0 items	$0.00
Future Dated:	0 items	$0.00

Voids
Total Reported Amount : $200.00
Total Reported Issues : 4

Check Number	Issued Date	Status Updated	Issued Amount
5671	04/09/2019	04/09/2019	$50.00

Stale
Total Reported Amount : $39.39
Total Reported Issues : 4

Check Number	Issued Date	Status Updated	Issued Amount
73738	01/19/2020	01/21/2020	$9.39

Active Stops

Total Reported Amount : $0.00
Total Reported Issues : 0

No items to display

Previously Cycled Issues

Total Reported Amount : $0.00
Total Reported Issues : 0

No items to display

Daily Recap of Posted Items

No items to display

Contact Us   +

About Full Account Reconciliation Activity

Activity provides company users with on-demand access to credits and debits, outstanding issue items, and correction items (if applicable) for accounts during a specified period.

Full Account Reconciliation Activity Components

Component	Description
Statement of Activity	Provides all activity of credits, debits (both check debits and non-check debits), and matched issues (all items that matched successfully without any exceptions) posted for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.
Outstanding Issue Items	Provides a report of checks that have been issued but not yet paid. The component is divided into outstanding issues, future dated issues, voids, stale issues and active stops. The outstanding issues subsection includes all items that are not future dated, voided, stale or stopped.
Correct Items	Provides exception items that have an issued date, issued amount and/or payee name correction.
Paid checks	Provides paid check activity for a selected account or accounts.

Search Activity - Full Account Reconciliation

1. Click **Account Services > Full Account Reconciliation > Activity - Reconciliation**.

2. If applicable, click the **View historic account reconciliation statement information** link and then complete the following fields:

    a. **Output To:** Screen, CSV, or PDF

    b. **View:** View all account types or a specific type like checking

    c. **Account:** List of entitled accounts

    d. **Date Range:** Specific Date, Date Range, or Previous Business Day

Note: The Outstanding Issues activity report displays all outstanding issues and is not dependent upon the date range.

    e. **Include:** Statement of Activity, Outstanding Issues (Outstanding Items, Future Dated Items, Voided Items, Stale Items, and/or Active Stop Pay Items)

3. Click **Generate Report**.

Outstanding Items Page Sample

View Paid Checks

1. Click **Account Services > Full Account Reconciliation > Paid checks**.

2. Select an **Account** and click **Change Account**.

3. Click the link in the **Account** column.

Select Paid Checks Report Page Sample