Positive Pay
&
Account Reconciliations
Client User Guide

Cash Management Support 1-845-341-5000
Cashmgmtsupport@orangebanktrust.com

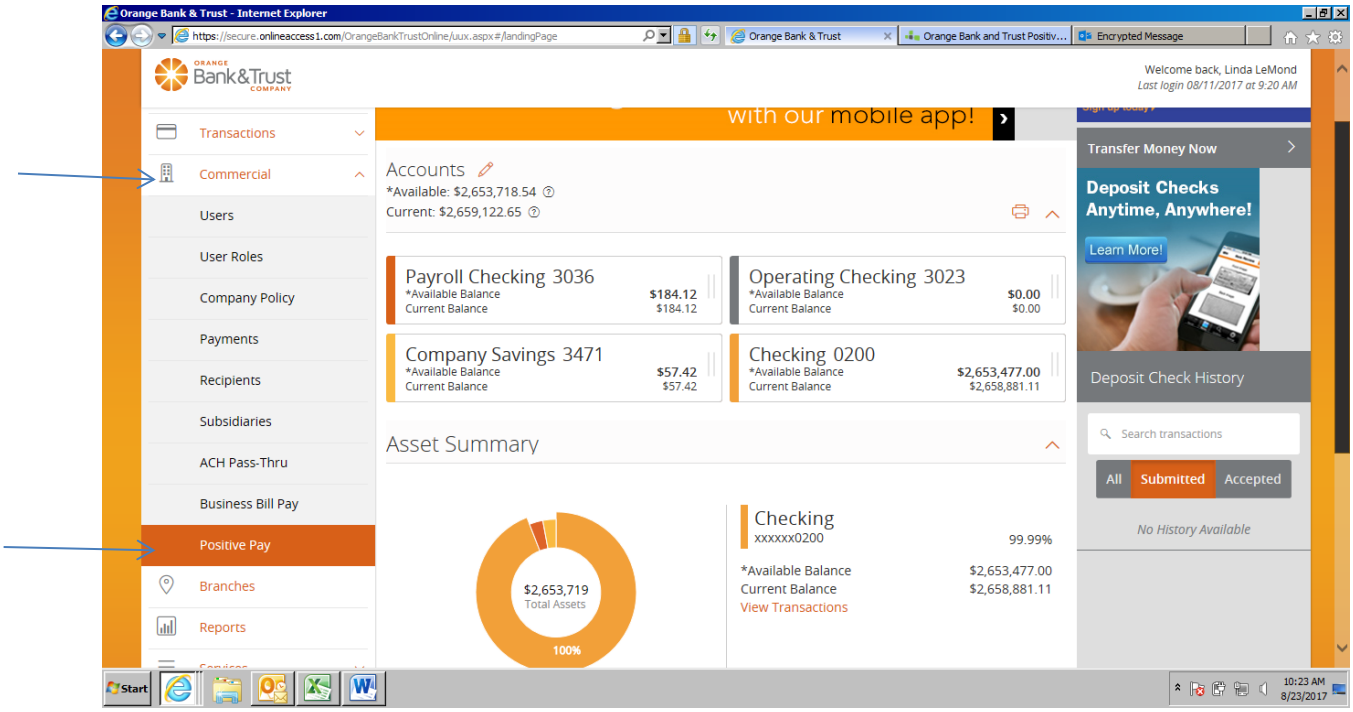
Positive Pay & Account Reconciliation -- Client Overview

Orange Bank & Trust's Positive Pay and Account Reconciliation web application contains the following client functionality:

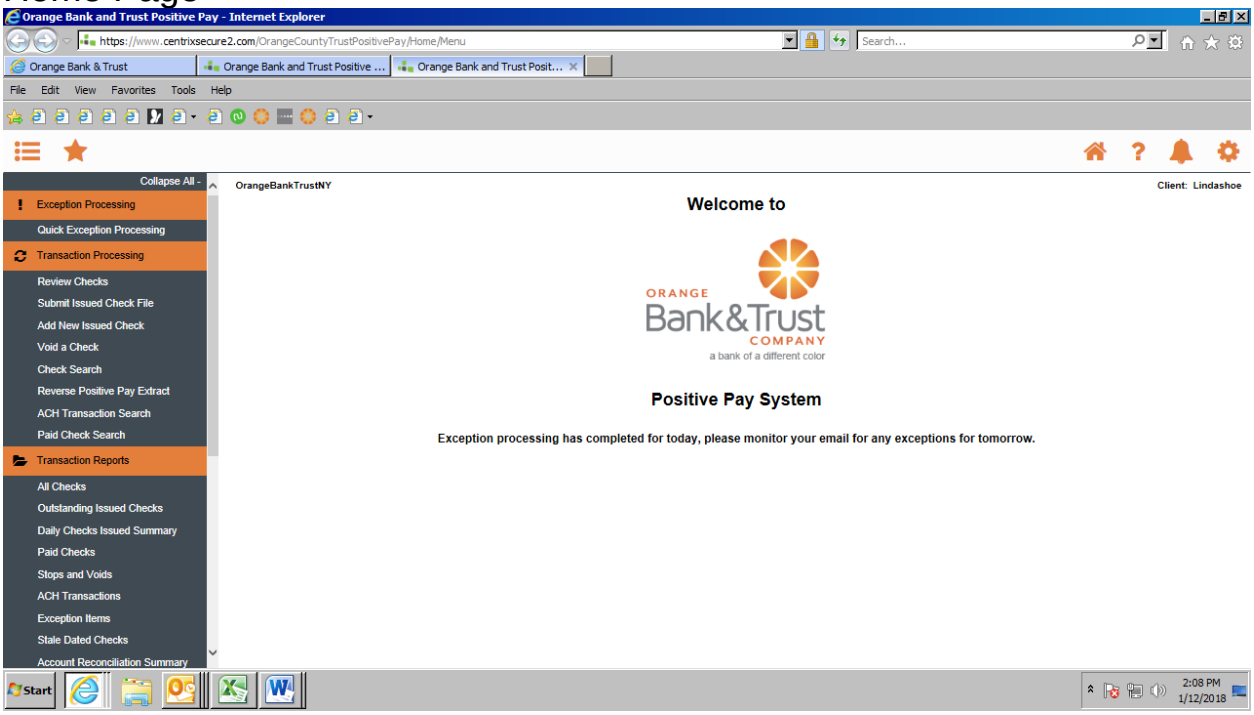
- Issued check management (submit issued check files and manual input of issued checks)
- ACH positive pay rules management
- Check file maintenance (ex: changing check number, voiding a check)
- Access to daily exceptions (check and ACH)
- Reverse positive pay and partial account reconciliation transaction extracts
- Online reporting

User Login

Log into Treasury Cash Management, Select the Commercial Tab on the left and then select Positive Pay from the action bar. You do not need a separate password for Positive Pay.

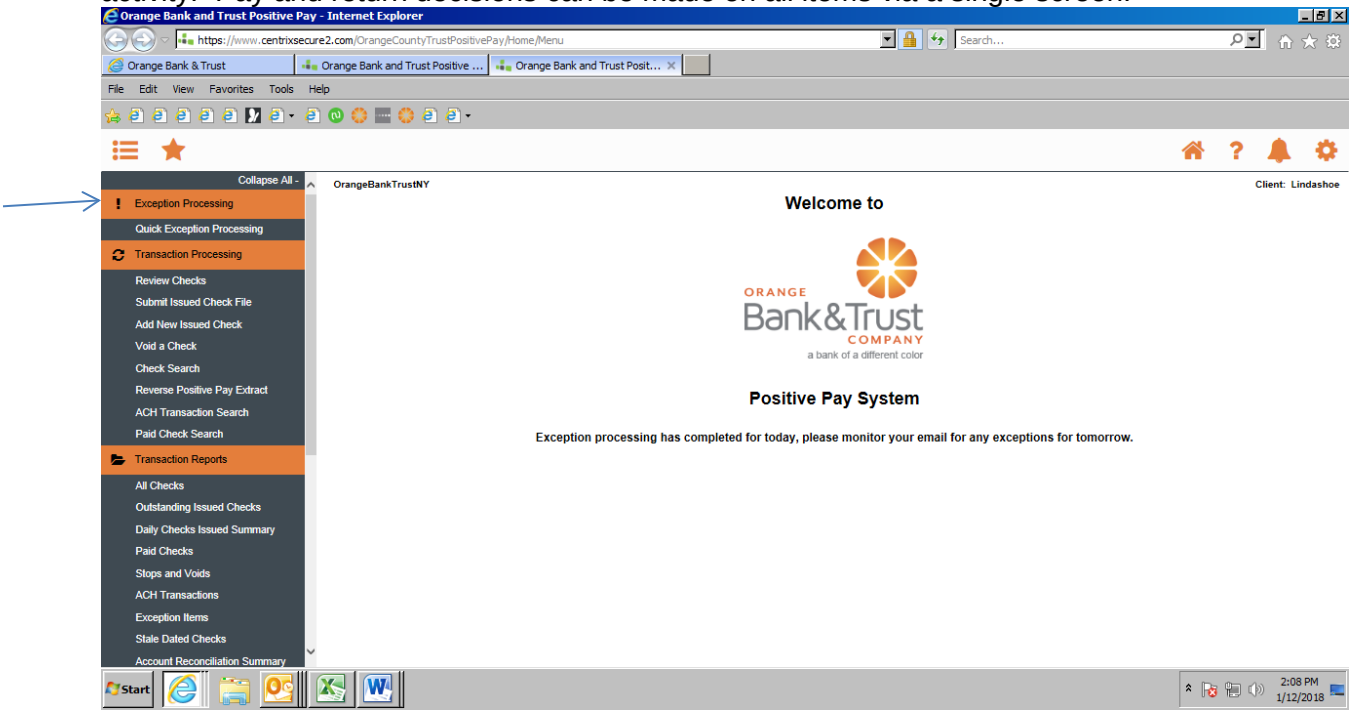


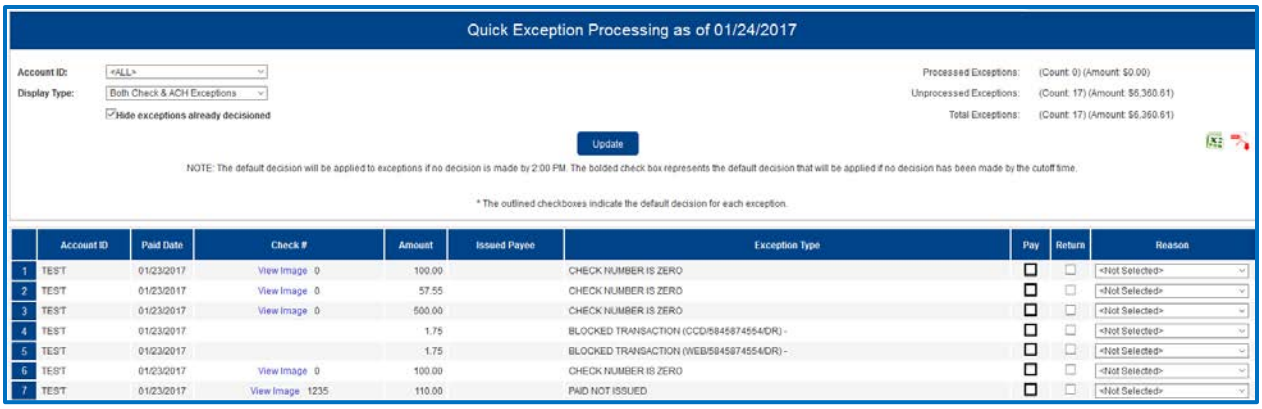
Home Page



Exception Processing – Quick Exception Processing

The Quick Exception Processing screen is an efficient method of managing exception item activity. Pay and return decisions can be made on all items via a single screen.





Top Detail

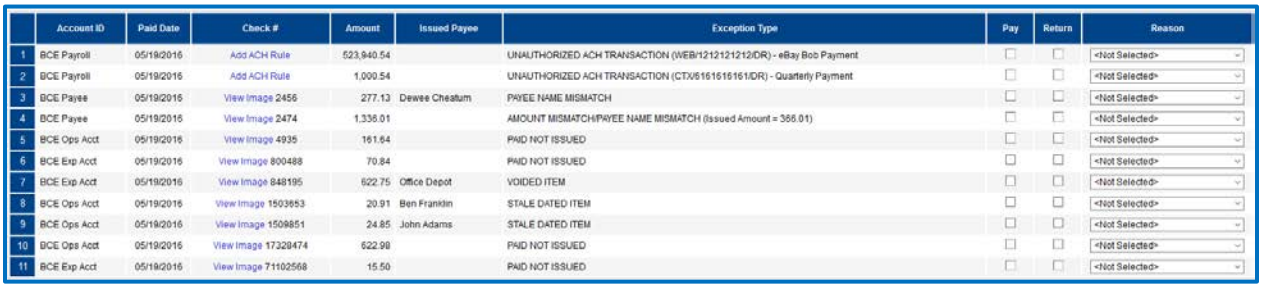
Account Name: Change this to display exceptions for a specific account.

Display Type: The exception display type option can be used to filter the exceptions based on type (Checks, ACH or Both).

Hide Exceptions Already Decisioned: Determines whether all exception items are displayed or only those in which a pay/return decision has not been made.

Cutoff Time: The cut off time is 11:30 AM. At that time, an automated **Return** decision is made on all “unresolved items” and corporate users are automatically put in “READ ONLY” mode to prevent any changes to the automated decision. After Cutoff, you must contact the bank to alter the automated decision.

Bottom Detail



Account Name: Account ID is the nickname or description that identifies this account. This Account ID is displayed in place of the account number on screens within the system and in emails generated by the system.

Paid Date: The paid date for this check or ACH transaction.

Check #: The check number of this item.

View Image: Clicking on the "View Image" link will display the check image for the selected item.

Amount: The amount of the item that has been presented for payment.

Issued Payee: The issued payee name for this check.

Exception Type: The reason that the item is on the exception list. The possible exception types are as follows:

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 PAID: The item is a stale dated check. A check is considered stale dated if the item was issued prior to the stale dated cutoff date, which is calculated based on parameters defined by the financial institution. The current default is 180 days. This can be changed at your request.
PREVIOUSLY PAID ITEM POSTED: The item was previously paid.
VOIDED ITEM: The item was previously voided.
ACH TRANSACTION: The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account. ***Note:*** For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit (DR/CR) are displayed in the exception description.
FRAUDULENT: The item is fraudulent. For any report of a fraudulent item, please complete a Written Statement of Unauthorized Debit. (Available on the toolbar under Weblinks) (An example of a fraudulent item would be a check where the payee or amount has been altered)

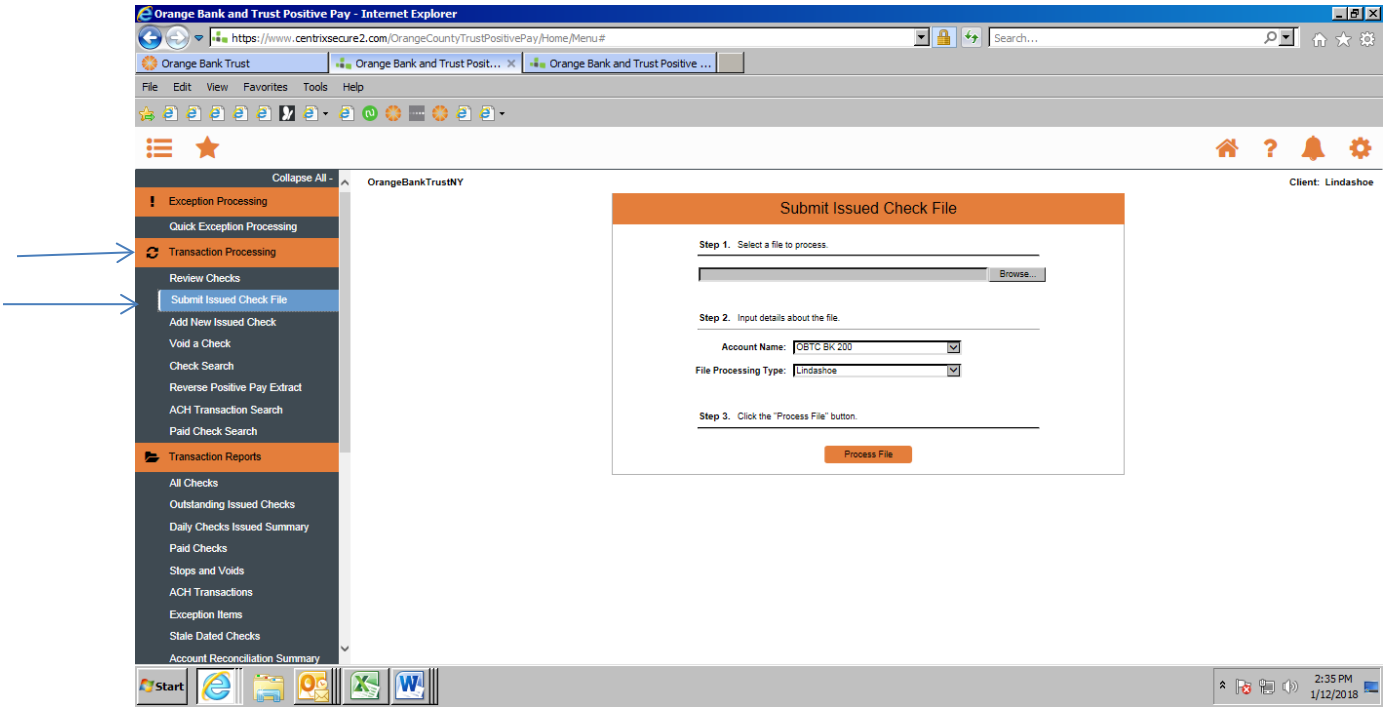
Decision: Check the box to indicate if the item should be paid or returned.

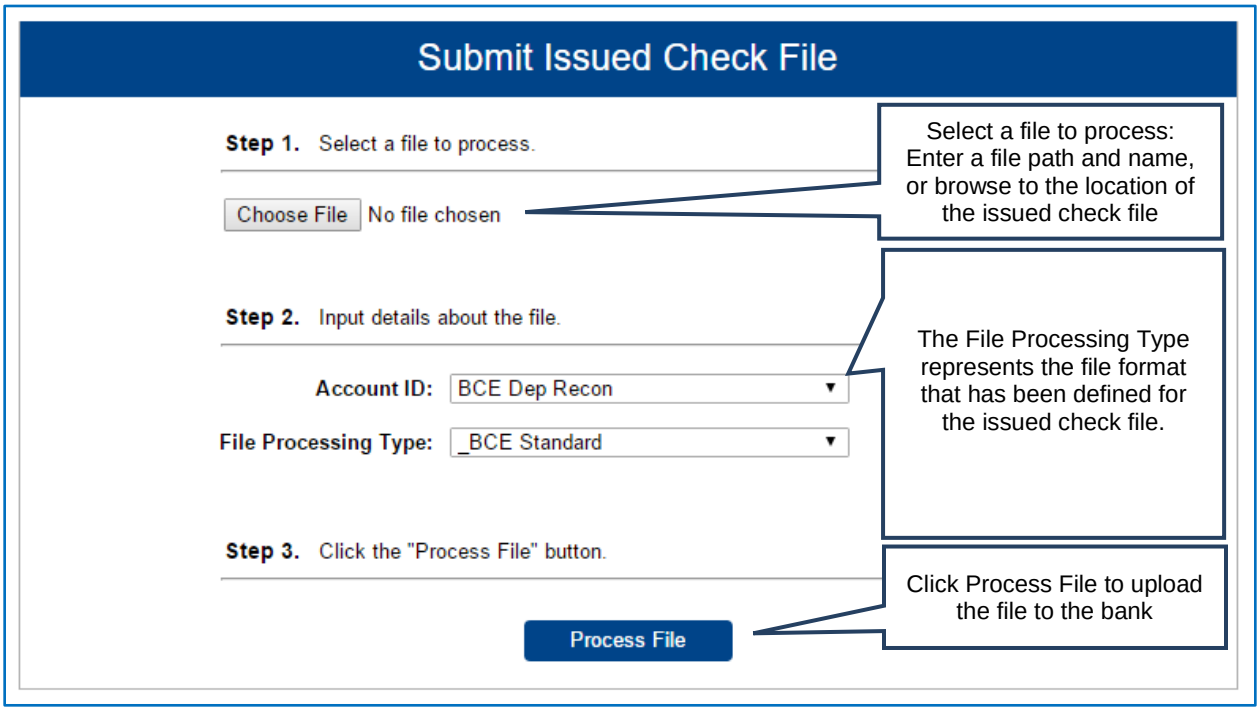
Reason: The reason for the pay/return decision. If no reason has been selected, the field is displayed as <Not Selected>.

Transaction Processing – Issued Check File Submission

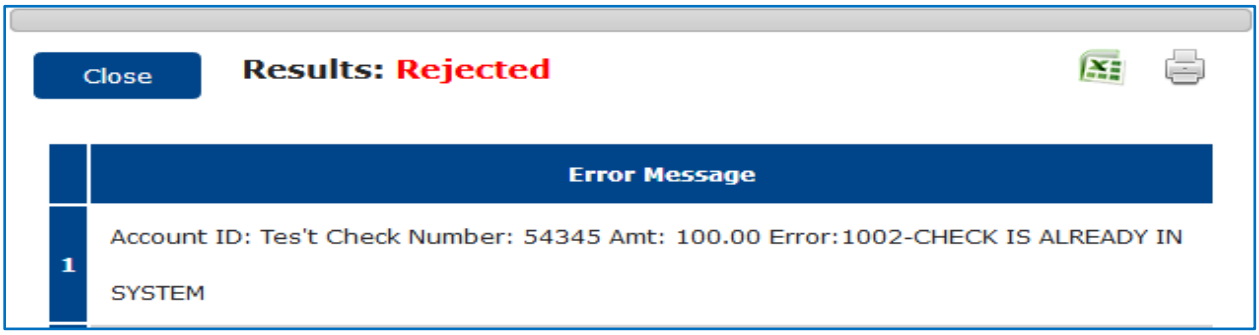
Important: *For the initial file submission, please contact Cash Management Support at 845-341-5000. The initial file must be mapped properly to begin the process. Cash Management Support will walk you through the process and confirm the file format has been set up.*

The Submit Issued Check File screen is used to upload issued check files to the bank.


Orange Bank and Trust Positive Pay - Internet Explorer
Collapse All -
Exception Processing
Quick Exception Processing
Transaction Processing
Review Checks
Submit Issued Check File
Add New Issued Check
Void a Check
Check Search
Reverse Positive Pay Extract
ACH Transaction Search
Paid Check Search
Transaction Reports
All Checks
Outstanding Issued Checks
Daily Checks Issued Summary
Paid Checks
Stops and Voids
ACH Transactions
Exception Items
Stale Dated Checks
Account Reconciliation Summary
OrangeBankTrustNY
Client: Lindashoe
Submit Issued Check File
Step 1. Select a file to process.
Browse...
Step 2. Input details about the file.
Account Name: OBTC BK 200
File Processing Type: Lindashoe
Step 3. Click the "Process File" button.
Process File


Submit Issued Check File
Step 1. Select a file to process.
Choose File
No file chosen
Select a file to process: Enter a file path and name, or browse to the location of the issued check file
Step 2. Input details about the file.
Account ID:
BCE Dep Recon
File Processing Type:
_BCE Standard
The File Processing Type represents the file format that has been defined for the issued check file.
Step 3. Click the "Process File" button.
Process File
Click Process File to upload the file to the bank

To view additional details regarding the file, click on the status column. For example, to view the exceptions on a file that has a result of Processed with Exceptions, click on the 'Processed with Exceptions' link.



Note: If an issued check file contains items for multiple accounts, select any of the Client ID's represented within the file.

File Processing Type: Indicates the format of the issued check file.

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. ***Note:*** The bank does not require this feature.

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 of items in the file, the file will be rejected. ***Note:*** The bank does not require this feature.

Issued Date: The bank requires the issue date be included in the file upload.

Note: The bank recommends the following items be included in the file:

- Serial #/Check #
- Amount of Item
- Issue Date
- Payee *(if the payee is not included in the file, the payee match feature will not be available)*

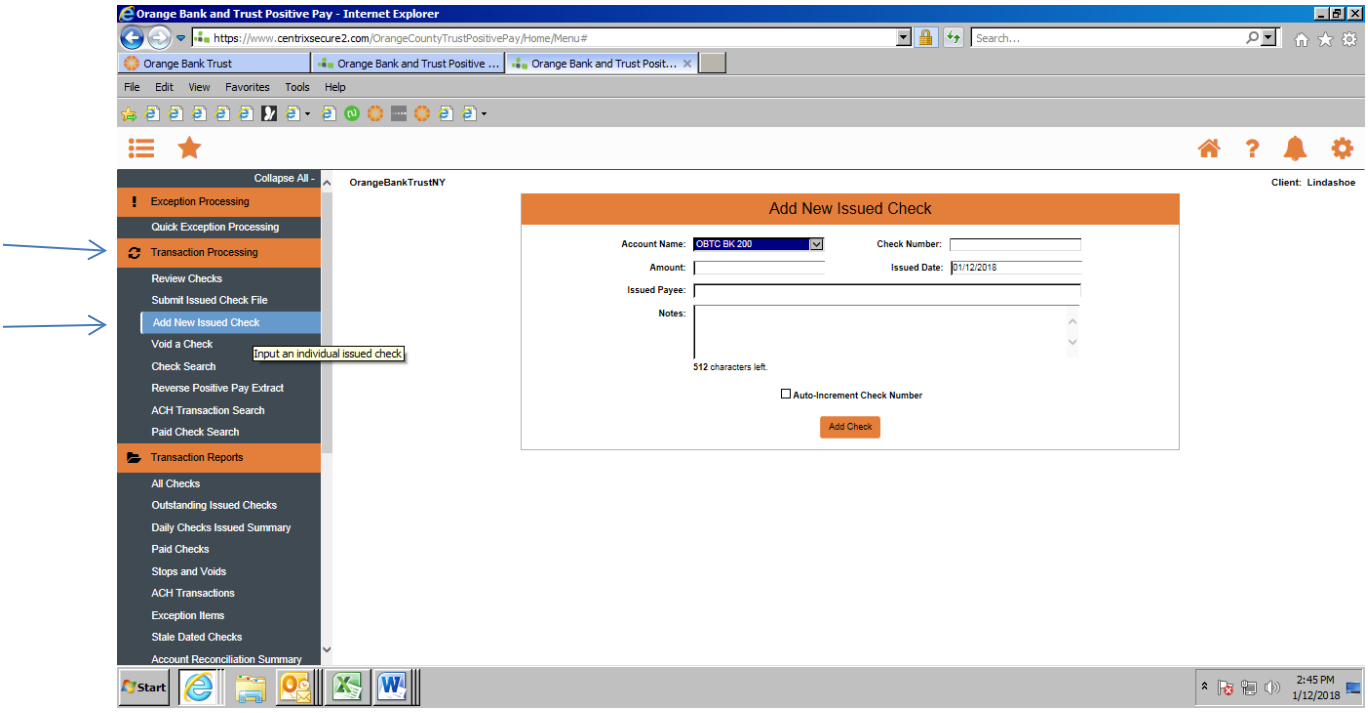
Once a file is uploaded and processed, a window will be displayed indicating the processing status. If the file has not processed within 30 seconds a message is displayed informing you that an email will be sent indicating the file processing status. The file processing status can also be checked online using the Issued Check File Processing Log screen. The following is a list of the possible 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 screen and the number of items/amount contained in the file

- The file format did not match the format selected

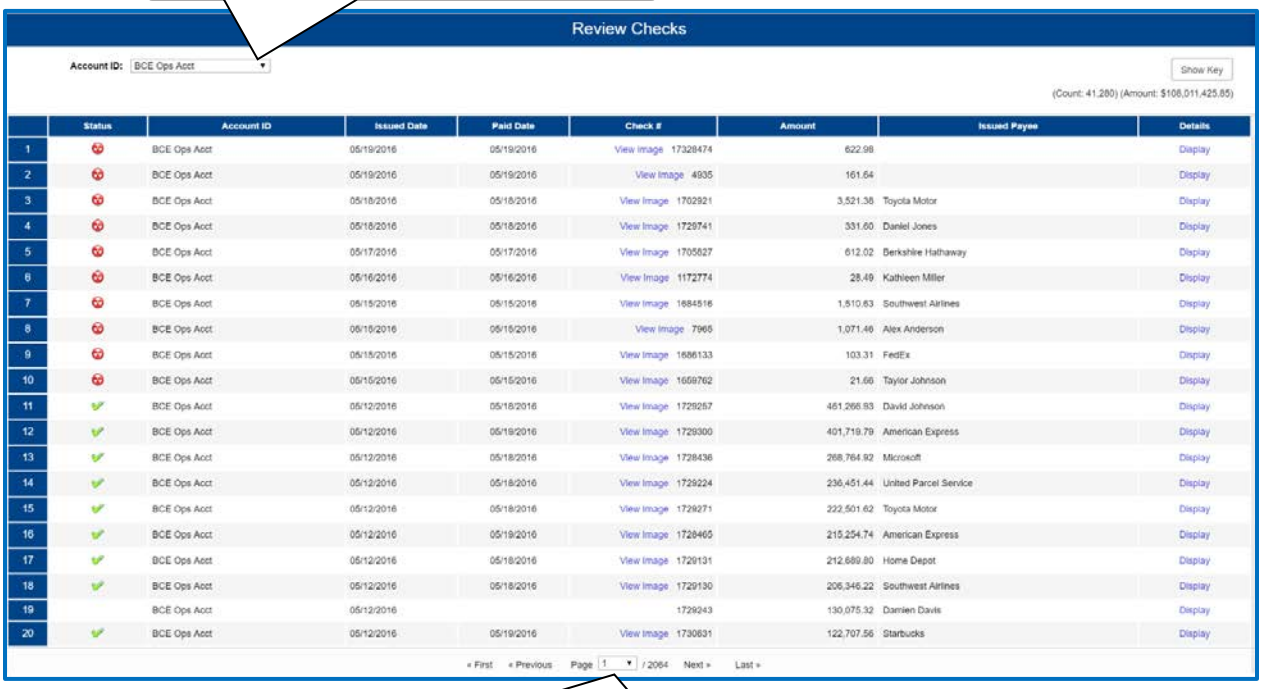
You can also add checks manually, by selecting the Add New issued Check option.



Transaction Processing – Review Checks

The Review Issued Checks screen displays all issued checks for the selected Client/Account ID. This includes outstanding issued items, paid items, and exceptions.

The Client/Account ID determines the account displayed. Changing this selection will refresh the screen.

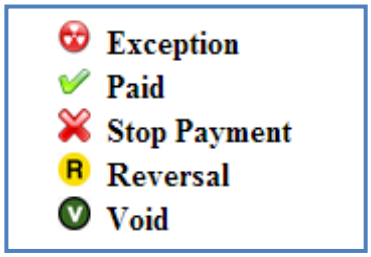


	Status	Account ID	Issued Date	Paid Date	Check #	Amount	Issued Payee	Details
1	☢	BCE Ops Acct	05/19/2016	05/19/2016	View Image 17328474	622.98		Display
2	☢	BCE Ops Acct	05/19/2016	05/19/2016	View Image 4935	161.64		Display
3	☢	BCE Ops Acct	05/18/2016	05/18/2016	View Image 1702921	3,521.38	Toyota Motor	Display
4	☢	BCE Ops Acct	05/18/2016	05/18/2016	View Image 1729741	331.60	Daniel Jones	Display
5	☢	BCE Ops Acct	05/17/2016	05/17/2016	View Image 1705827	612.02	Berkshire Hathaway	Display
6	☢	BCE Ops Acct	05/16/2016	05/16/2016	View Image 1172774	28.49	Kathleen Miller	Display
7	☢	BCE Ops Acct	05/15/2016	05/15/2016	View Image 1684516	1,510.63	Southwest Airlines	Display
8	☢	BCE Ops Acct	05/15/2016	05/15/2016	View Image 7965	1,071.46	Alex Anderson	Display
9	☢	BCE Ops Acct	05/15/2016	05/15/2016	View Image 1686133	103.31	FedEx	Display
10	☢	BCE Ops Acct	05/15/2016	05/15/2016	View Image 1669762	21.66	Taylor Johnson	Display
11	✔	BCE Ops Acct	05/12/2016	05/18/2016	View Image 1729257	461,266.93	David Johnson	Display
12	✔	BCE Ops Acct	05/12/2016	05/19/2016	View Image 1729300	401,719.79	American Express	Display
13	✔	BCE Ops Acct	05/12/2016	05/18/2016	View Image 1728436	268,764.92	Microsoft	Display
14	✔	BCE Ops Acct	05/12/2016	05/18/2016	View Image 1729224	236,451.44	United Parcel Service	Display
15	✔	BCE Ops Acct	05/12/2016	05/18/2016	View Image 1729271	222,501.62	Toyota Motor	Display
16	✔	BCE Ops Acct	05/12/2016	05/19/2016	View Image 1728465	215,254.74	American Express	Display
17	✔	BCE Ops Acct	05/12/2016	05/18/2016	View Image 1729131	212,689.80	Home Depot	Display
18	✔	BCE Ops Acct	05/12/2016	05/18/2016	View Image 1729130	206,346.22	Southwest Airlines	Display
19		BCE Ops Acct	05/12/2016		1729243	130,075.32	Damien Davis	Display
20	✔	BCE Ops Acct	05/12/2016	05/19/2016	View Image 1730831	122,707.56	Starbucks	Display

If a large number of items are present, multiple pages will exist.

The following columns appear on the Review Issued Checks screen:

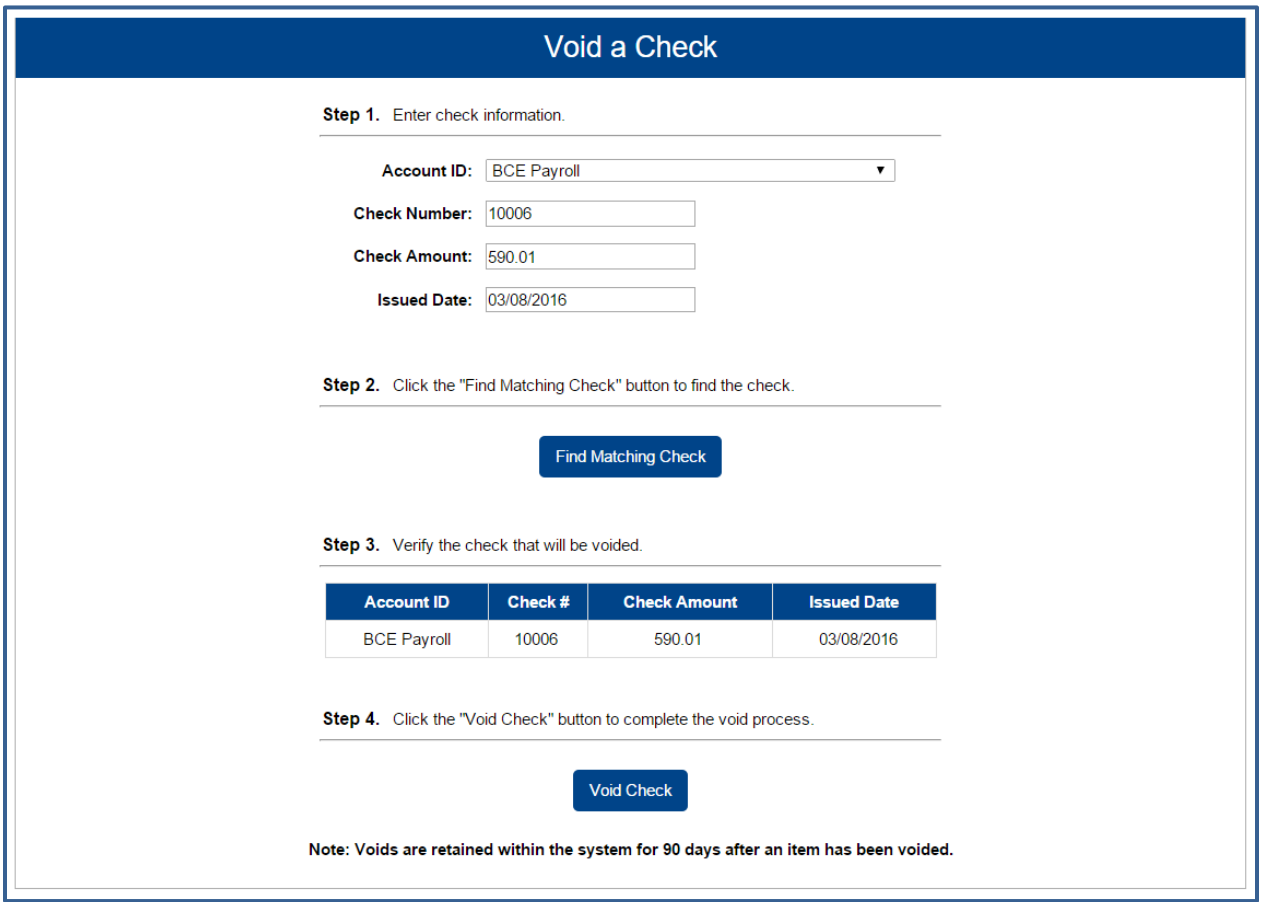
Status: Icons representing the status of the transaction. By clicking on the *Show Key* link in the top-right portion of the screen, a legend displaying the description of each status icon is displayed. The possible statuses represented by an icon are as follows:



Exception: Displayed on items that are flagged as 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: No icon indicates that the item is an outstanding check.

Transaction Processing – Void a Check

The Void Check screen is used to void an issued check on your account.



Client/Account Name: Account Name is the nickname or description that identifies your account.

Check Number: The number of the issued check.

Check Amount: The amount the check was written for.

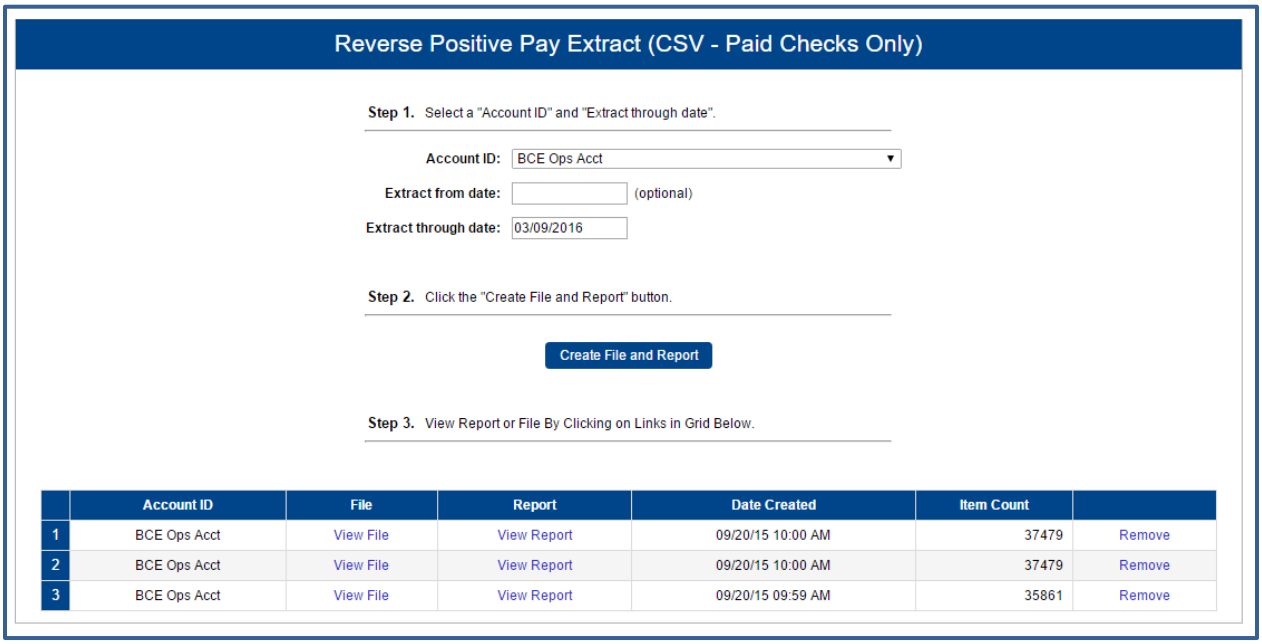
Issued Date: The date the check was issued.

Note: All three fields are required to void a check.

Transaction Processing – Reverse Positive Pay/Transaction Extract

The Reverse Positive Pay/Transaction Extract screen provides an electronic file of paid checks to process (update) within another system. The format of the file is defined at the client level. Once complete, the file and report are automatically displayed at the bottom of the screen. To save an extract file to a local workstation or network drive, click on the *File / Save* menu option while viewing the file, or, right click on the View File link and select *Save Target As*.

Note: An item may only be extracted once.



Client/Account Name: The Account Name is the nickname or description that identifies the account.

Extract from date: The extract from date is an optional field. By default the system will extract all items that have not been previously extracted.

Extract Thru Date: The date through which posted items are included in the extract file.

Transaction Processing – Reverse Positive Pay/Transaction Extract Report (Continued)

INST : 531 CENTRIX BANK RUN DATE: 03/09/16

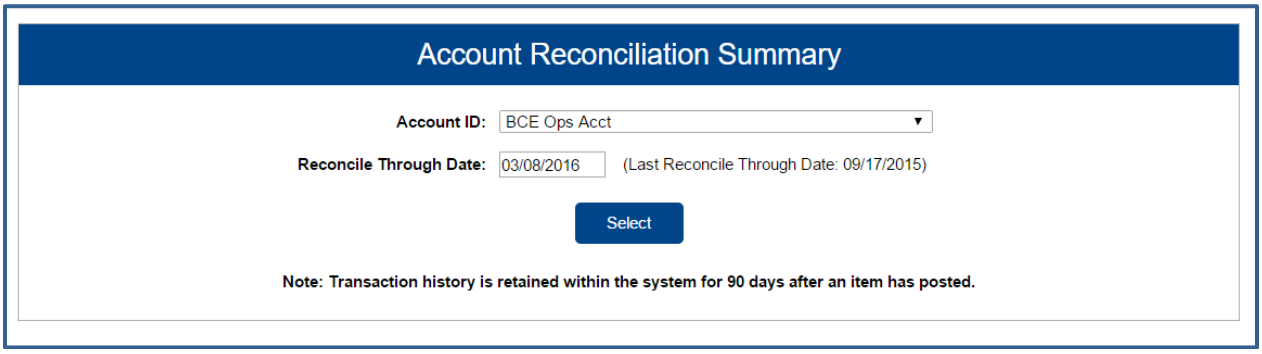
SYSTEM: 03/09/16 9:50 AM TRANSACTION EXTRACT REPORT PROCESSED THRU: 03/09/16

CLIENT: Big City Electric ACCOUNT ID: BCE Ops Acct FILE NAME: BCEOpsAcct_20160309_094946.csv

	CHECK #	PAID DATE	AMOUNT	DR/CR	REFERENCE
1	1451183	07/05/2015	5.05	DR	80312330
2	1457698	06/24/2015	0.10	DR	80031060
3	1557760	08/16/2015	185.70	DR	80310860
4	1579165	09/13/2015	180.00	DR	80400890
5	1599873	07/13/2015	42.68	DR	80008160
6	1609562	06/24/2015	2.10	DR	80246250
7	1613820	07/19/2015	52.00	DR	40201830
8	1619664	07/09/2015	219.00	DR	80067190
9	1620138	07/09/2015	6.97	DR	70401050
10	1620926	06/24/2015	44.03	DR	80246240
11	1629041	07/08/2015	21.25	DR	80246700
12	1629085	07/15/2015	156.03	DR	80221060
13	1630037	06/29/2015	687.50	DR	80078380
14	1630730	07/27/2015	272.00	DR	80054600
15	1633463	06/30/2015	105.00	DR	80016720

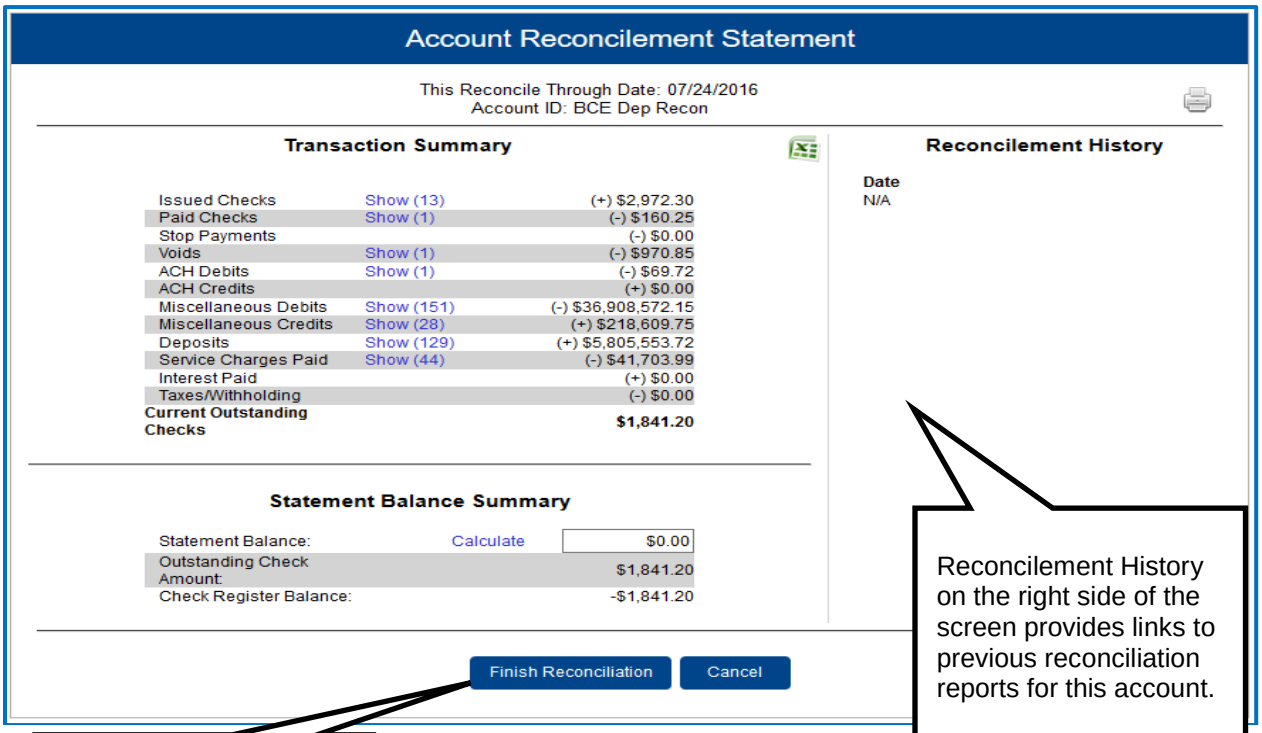
Transaction Reports – Account Reconciliation Summary

The Account Reconciliation Summary is used to assist in balancing online account balances with a statement. The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest and taxes/withholding. The report also provides a total of outstanding checks and the check register balance as of reconciliation date.



Account ID: The Account ID is the nickname or description that identifies the account.

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 up until the Reconcile Through Date will be included.



To display a detailed list of the items for any of the totals listed on the report, click on the *Show* link.
**Note – Items that have already been reconciled via the Check Reconciliation or Deposit Reconciliation screens will not be included in the Account Reconciliatio

Click *Export to Excel* to export a copy of the

SYSTEM: 10/06/16 3:52 PM — CENTRIX BANK — ACCOUNT RECONCILIATION REPORT

CLIENT: Big City Electric — ACCOUNT ID: TES'T — Export to Excel

	CHECK #	PAID DATE	AMOUNT	PAYEE/TRAN DESCRIPTION	REFERENCE	NOTES
				--- Paid Items ---		
1	0	05/12/2016	57.55	Jane Doe	45854224	Check Issued to Jane Doe
2	0	05/12/2016	100.00	Jon Doe	45854224	
3	1234	05/12/2016	100.00		45854224	
4	1235	05/12/2016	110.00		45854224	
5	1236	05/12/2016	120.00		45854224	
6	1237	05/12/2016	130.00		45854224	
7	105262	04/20/2016	2,205.00		45854224	

After clicking on a link in the Reconcilement History, an Account Reconciliation Report will be displayed with all items that were reconciled on the report.

Security/Account Administration – ACH Authorization Rules Setup

The ACH Authorization Rules Setup screen is used to define all of the pre-authorized ACH transaction rules for an account. An ACH authorization rule can include the originating company, standard entry class, transaction type (debits and/or credits), and maximum authorized dollar amount. If an unauthorized ACH item posts to an account, the rules determine whether the item requires a pay/return decision or if the client should simply be alerted via email that unauthorized activity has occurred.

ACH Authorization Rules Setup for Client: Big City Electric

Notification Type for Unauthorized ACH Transactions: Create Exception Edit

	Account ID	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount	
1	BCE Payroll	All Credits		ALL - All Standard Entry Class Codes	Credits Only		Edit
2	BCE Payroll	ADP	1212121212	CTX - Corporate Trade Exchange	Debits Only	10000.00	Edit
3	BCE Payroll	Taxes	1313131313	ALL - All Standard Entry Class Codes	Debits Only	5000.00	Edit
	BCE Dep Recon			ALL - All Standard Entry Class Codes	<Select>		Add

Notification Type for Unauthorized ACH Transactions: Select Create Exception or Email Notification Only. The value *Create Exception* indicates that any unauthorized ACH transaction will become an exception that requires a pay or return decision by the client. The value *Email Notification Only* indicates that the client will receive an email notification of any unauthorized transaction.

Client/Account ID: 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 screens within the system and in emails generated by the system. ***Note***: The label used for this field (typically "Client ID" or "Account ID") throughout the system is defined by the financial institution.

Description: This is the client defined description of ACH rule.

Company ID: The originating company ID of the transaction from the ACH file. If the company ID field is left blank, the rule will apply to all company IDs.

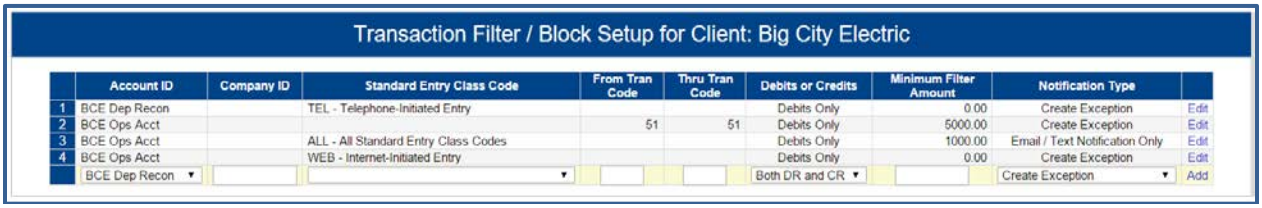
Standard Entry Class Code: A list of ACH standard entry class (SEC) codes. Either a specific SEC code can be selected or "ALL – All Standard Entry Class Codes" can be selected to include all SEC codes.

Debits or Credits: Select either debits, credits, or both debits and credits to define the types of transactions for this rule.

Maximum Allowable Amount: The maximum allowed amount for this type of transaction. If the amount is left zero, the maximum amount field is not used during the authorization process.

Security/Account Administration – Transaction Filter / Block Setup

The Transaction Filter / Block Setup screen is used to define the transaction monitoring rules for an account. Transactions can be filtered based on the ACH standard entry class, company ID, transaction code, transaction type (debits and/or credits), and amount threshold. All transactions that meet the filter criteria are processed according to the Notification Type defined for the rule.



Account ID: Select the Account ID corresponding to the account for which the filter is to be used.

Company ID: The originating company ID of the transaction from the ACH file. If the field is left blank, this filter will not be used.

Standard Entry Class Code: A list of ACH standard entry class (SEC) codes. Either a specific SEC code can be selected or "ALL – All Standard Entry Class Codes" can be selected to include all SEC codes. If the field is left blank, the filter/block will use the From and Thru Tran Codes.

From Tran Code: Enter the starting transaction code for this filter. If the ACH SEC Code is not available from the DDA system, the from and thru transaction code fields may be used to identify the type of transaction.

Thru Tran Code: Enter the ending transaction code for this filter. If the ACH SEC Code is not available from the DDA system, the from and thru transaction code fields may be used to identify the type of transaction.

Debits or Credits: Select either debits, credits, or both debits and credits to define the types of transactions for this rule.

Minimum Filter Amount: Enter the minimum transaction amount for this filter. Transactions must have an amount greater than or equal to this amount for this filter to apply. Any transaction that exceeds the minimum filter amount will activate the "notification type" defined for the rule. If the minimum filter amount is left blank, the transaction amount filter will not be used.

Notification Type: Select Create Exception or Email Notification Only. The value *Create Exception* indicates that any transaction matching the filter criteria will become an exception that requires a pay or return decision by the client. The value *Email Notification Only* indicates that the client will receive an email notification of any transaction matching the criteria in this filter.