MODULE: CHECK POSITIVE PAY (PRO-CHEX)

Client User Guide

This document is intended to provide the reader with information related to Check Positive Pay (PRO-CHEX) Standard, Optional and upgrade features available through Check Positive Pay (PRO-CHEX) Enterprise. These features are differentiated in this document as follows:

- Standard features will appear in regular font, as shown here.
- *Optional features will appear in green, italic font, as shown here.*
- **Features available with PRO-CHEX Enterprise will appear in blue, bold font, as shown here.**

If you see a feature within this documentation not enabled for your organization, contact us at [FI INSERT PHONE NUMBER] for assistance.

NOTICE:

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NOTE:

All screenshots used in this User Guide were obtained using Check Positive Pay (PRO-CHEX) in the Chrome and/or Edge browser. If using Check Positive Pay (PRO-CHEX) in a different browser, certain screens may display differently than shown in this guide. However, even though screens may appear slightly different, the functionality remains the same across browsers.

NOTE:

As of 03/04/2023, the FPHQ platform and all modules thereon are supported for the following modern browser only:
- **Chrome: Last 4 versions**
- **Firefox: Last 4 versions**
- **Firefox Extended Support Release: Latest**
- **Edge: Last 4 versions**

NOTE:

The FPHQ Platform screens are best viewed and supported for desktops and laptops using approved browsers.

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CHECK POSITIVE PAY (PRO-CHEX) FEATURES

A. Service Overview

Check Positive Pay (PRO-CHEX) is a check positive pay service designed to empower account holders (our "Clients") with the ability to prevent financial loss due to check fraud. This guide is intended to provide information to Clients in choosing and using the level of protection best suited for their needs.

The Check Positive Pay (PRO-CHEX) service is highly configurable. This guide outlines all PRO-CHEX functionality, but some features are only available if the feature has been enabled by the Financial Institution (FI) and/or the Client user has been granted the appropriate user privilege required to access the feature. A list of PRO-CHEX Features are set forth below.

Note: All Standard features are also included when the user has opted for the Enterprise upgrade to PRO-CHEX.

Feature Name	Description	Dependency	Standard	Enterprise	Optional
Standard Positive Pay	Issue items are used to match against presented items.	None	✔		
Payee Positive Pay	The name on the check in the "pay to the order of" line is scored against the payee name provided with the issue item to determine the likelihood of a match.	Standard Positive Pay Only	✔		✔
Payee Score All Transactions	This feature allows payee scoring to be run on all transactions and provides the payee score along with any additional exception reasons during item cleanup.	Payee Positive Pay	✔		✔

Feature Name	Description	Dependency	Standard	Enterprise	Optional
Support Multiple Payee Names	Check Positive Pay (PRO-CHEX) can accept multiple payee names in an issue item file and validate multiple payee names on checks presented for payment. Multiple payee names can be placed on a single line or multiple lines.	Payee Positive Pay (NOTE: Cannot be used on accounts with a custom payee box enabled)	✔		✔
Custom Payee Boxing	In certain circumstances, an FI may need to designate that payee analysis focus on a specific portion of a client's check stock. To assist with this, we have introduced a tool that allows Alkami (formerly ACH Alert) personnel to draw a custom box for those accounts. Enabling this functionality in the Admin Portal can affect certain features in the FI Portal. *For more information about this functionality, please contact an Alkami support or implementation team member.*	Custom Payee Box			✔
Reverse Positive Pay	Issue items are not used, and all items are presented to the Client for evaluation. No alerting occurs unless the item amount exception feature is enabled.		✔		✔
No Positive Pay	A setting used when a Client only wants scheduled reports of paid items.	Requires Allow Deposits and should include Scheduled Reports		✔	✔
Blocked Positive Pay	Accounts are added for fraud protection purposes only. Issue items are ignored, and any checks presented on the account will be automatically returned.	Requires Blocked Positive Pay		✔	✔

Feature Name	Description	Dependency	Standard	Enterprise	Optional
Item Amount Exception	Allows a maximum transaction amount to be established for an account enrolled in reverse positive pay. If the amount is exceeded, designated users are alerted.	Reverse Positive Pay or Standard Positive Pay	✔		✔
Stale Date Monitoring	Allows a maximum number of days from issue to be established on an account to determine how long a check can be honored for payment.	Standard Positive Pay Only	✔		✔
Issue File Mapping	Allows FI and/or Client users to select the issue file format they will load and indicate the location and format of the necessary data elements.		✔		✔
Additional Issue Fields	Allows FI and/or Client users to create and use additional issue fields within issuance templates.	Client Additional Issue Fields		✔	✔
Delete Issue Files			✔		✔
Manual Issue Entry	Allows client users to manually enter issue items through the user interface.		✔		✔
Cancel Issue Items	Allows FI and Client to cancel issue items from the Issue Warehouse		✔		✔
Issuance Dual Approval	If enabled at the FI level, allows clients to designate dual approval parameters on issuance files loaded into the system. In addition, further configurations can be made to allow FIs to approve issue files on behalf of their clients using dual approval.	Approve/Reject Issue Files			✔

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Feature Name	Description	Dependency	Standard	Enterprise	Optional
Dual Decisioning	If enabled at the FI level, allows clients to designate dual approval parameters on transaction decisioning.	Client Decision Dual Approval			✔
Direct Send Issue	Allows FI to designate Clients to send issue items directly to the FI for the FI to deliver to Alkami (formerly ACH Alert) via SFTP.			✔	✔
Issuance Load Alerts	Notifies designated FI and/or Client user when an issue file is loaded and provides status information.		✔		✔
Issuance Load Alert Summary Attachment	An additional notification option to include a .csv attachment with a breakdown of minimum and maximum serial numbers, Issued, Void and Stop counts and amounts by Account Number of loaded issuance items.				✔
Release Issue File	FIs may choose to receive a combined issuance file representing issuance files submitted by all Clients on all accounts. Issuance files that have been system approved prior to the Issuance File Deadline time are released no later than 10 minutes after the Issuance EOD cut-off time.		✔		✔
FI and Client Notes for Pay or Return Decision	When enabled for the FI and/or Client, they can add a note when issuing a Pay or Return decision on an incoming exception to be viewable in the system for the Client.				✔

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Feature Name	Description	Dependency	Standard	Enterprise	Optional
Release Issuance at EOD	This feature applies to items that are System returned only. Those issued items go back to an outstanding status and can be used again in exception matching.			✔	
EOD Reminder Alerts	If enabled by the FI, sends reminder alerts to users regarding approaching End of Day cut-off time for Check Positive Pay (PRO-CHEX).		✔		✔
Paid No Issue Match			✔		
Allow Deposits	Allows an account to be configured to display deposit information and/or provide deposit information in Scheduled Reports and Active Reconcilement.			✔	✔
Disable Stop Payments	FIs may choose to turn off the ability for Clients to enter or load issue items with a stop pay status, and this flag removes the stop pay status value from the drop-down options throughout the system.		✔		✔

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Feature Name	Description	Dependency	Standard	Enterprise	Optional
Prevent New Stops	This Enterprise feature only applies to FIs loading stop payment files. With this feature enabled, Alkami (formerly ACH Alert) leaves all stop payments in Check Positive Pay (PRO-CHEX), and no stop payments are removed. If a new stop payment is in the file for a serial number that exists in PRO-CHEX, we update the existing Issued Item to Stopped. If a new stop payment is in the file for a serial number that does not exist in PRO-CHEX, we will not load the item.			✔	✔
Client Pay & Adjust	Allows a Client user to adjust either the serial number or amount of a presented item.			✔	✔
Pay & Adjust Amount	Allows the Client to adjust the amount of a presented item.	Client Pay & Adjust		✔	✔
Pay & Adjust Serial #	Allows the Client to adjust the serial number of a presented item.	Client Pay & Adjust		✔	✔
Client Pay & Issue	Allows a Client paying an item for a no issue exception to request the system to automatically generate a matching issue item to offset the presented item.			✔	✔
Unmask Accounts in Reports	If enabled, account numbers within the Check reports generated are unmasked.				✔

Feature Name	Description	Dependency	Standard	Enterprise	Optional
Adjusted Items Report	Designed to allow the FI to view all transactions adjusted by the FI or client within the Check Positive Pay (PRO-CHEX) system.				✔
Confirm Paying Exceptions	Exception identification occurs in a specific order. For example, if an exception is found for an amount mismatch, the item will be marked as an exception and the payee name verification or stale date monitoring will not occur. If this option is enabled and if an item is paid by a user where the payee and/or date checking did not occur, an image of the check is displayed for the user to view and confirm the payment action.		✔		✔
Issue Item Status Report	Allows a user to view a list of issue items by status and date range.		✔		✔
Scheduled Reports	Allows a Client to receive system generated reports on a frequency of paid items, outstanding issue items or custom reports.			✔	✔
Scheduled Reports Default Delay	If enabled, the FI designates a default delay for report generation. The default appears in the account configuration screen.			✔	✔

Feature Name	Description	Dependency	Standard	Enterprise	Optional
Active Account Reconciliation	If enabled, allows the Client to compare the actions taken in Check Positive Pay (PRO-CHEX) against a company's internal accounting system and perform some issuance functions. Allows the FI to compare the actions taken in PRO-CHEX against the bank account/statement for reconcilement purposes and to perform issuance and finalization functions. ***For detailed information on Active Reconciliation, please refer to the Active Reconciliation Financial Institution User Guide.***			✔	✔
Statement Reconciliation	If enabled, displays a summary of account statement balances and allows for DDA miscellaneous debits and credits to be used in account reconciliation.	Active Full Account Reconciliation		✔	✔
Custom Statement Calendars	If enabled, allows the FI to set statement calendars with custom frequencies/end dates for use in Active Account Reconciliation			✔	✔
Import Wizard	If enabled, allows the FI to import Client information into the FPHQ platform, including client profiles, accounts, user privileges and Check Positive Pay (PRO-CHEX) configurations. ***For detailed information on the Import Wizard feature, please refer to the Import Wizard Financial Institution User Guide.***				✔

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I. WELCOME TO POSITIVE PAY

Check Positive Pay (PRO-CHEX) is a check positive pay service designed to prevent financial loss due to check fraud. The table below lists the Positive Pay types available for each account enrolled in PRO-CHEX, along with a description of expected behavior.

Check Positive Pay (PRO-CHEX) relies on clients to make daily decisions, when required, for the check activity occurring on their accounts. When accounts are enrolled, a default setting is established for the system to return or pay a transaction by the established end-of-day cut-off time. The last column in the table defines the default settings available for each type of positive pay service.

Positive Pay Type	Service Description	Default Setting Options
Standard Positive Pay	This service requires the Client to provide a list of checks issued or voided on an account (Issue Items). The issue items for each account must include, at a minimum, a check serial number, amount, and status (Issued, Voided, Stopped). The FI compares each check presented for payment (Item) against the list of issue items. If an exception is identified, designated users are alerted to make a pay or return decision. Note: This is the only form of positive pay allowed to be included in Item Cleanup.	Pay or Return
Payee Positive Pay	Clients are required to provide the payee name for each issue item. The solution compares the name in the issue item against the name on the "Pay to the Order of" line of the check presented for payment. A scoring method is used to determine the likelihood of a match, and if the score falls below the established threshold, the item is flagged as an exception. Payee name scoring is subject to many variables, including image quality. Scoring may fail items that would otherwise pass if clients fail to perform and conform to best practices. ***Please refer to Section X. Payee Positive Pay Tips & Best Practices for more information.***	Pay or Return
Support Multiple Payee Names	Check Positive Pay (PRO-CHEX) can accept multiple payee names in an issue item file and can validate multiple payee names on checks presented for payment. Multiple payee names can be placed on a single line or multiple lines.	Pay or Return

Positive Pay Type	Service Description	Default Setting Options
Reverse Positive Pay	This service does NOT require clients to provide a list of issued items. Clients should log in every day to view checks presented for payment and select the checks to return because the concept of an exception does not exist, since no list of issue items is present to compare items against. However, clients may request the FI establish a maximum check amount per account (Exception Limit). If this optional setting is enabled, an alert is sent to designated users ONLY when a check is presented exceeding the maximum amount established.	Pay
Blocked Positive Pay	Blocked Positive Pay is an Enterprise level feature. Accounts are added for fraud protection only. Issued items are ignored, and any checks presented are automatically returned. Client decisioning is also disabled.	Return
No Positive Pay	The client does not use Standard or Reverse Positive Pay, but does use the Enterprise features Active Reconciliation or Scheduled Reports.	N/A

A. Alerting

Check Positive Pay (PRO-CHEX) notifies designated users to take action when required. PRO-CHEX is designed to ensure notifications are relevant, and each client can advise the FI of their desired notification levels.

The table below outlines a list of events that trigger an alert to a client and includes a description of the triggering event.

Alert Type	Description
Exception Alert	Occurs when a check is presented for payment that does not match the issue information provided or occurs when an exception limit is exceeded on an account enrolled in Reverse Positive Pay.
Issuance File Load Alert	Occurs when an issue file is loaded. The alert contains status information to indicate if the issue file loaded properly or failed to load due to errors.
Issue File Pending Approval	Occurs when the issue file is loaded and the file is being held in "Suspended" status until approved by a secondary user.
Decision Approval Required	Occurs when check transaction decisions require a secondary approval.

When an account is enrolled for Positive Pay, one of three levels of notification can be established for exception alerts. The notification level options and descriptions are provided in the table below. Email alerts are standard. Clients can also elect to receive text alerts.

Notification Level	Description
Transaction Alerts	One alert sent for each exception identified.
Account Alerts	One alert sent per account when one or more exceptions are identified.
Service Alerts	One alert sent per user when one or more exceptions are identified on one or more enrolled accounts.

B. Issue Items

Certain types of positive pay service require clients to maintain a list of issued items for the FI to compare presented items against for exception identification.

While issue items can be added after a check has been presented for payment, we recommend clients enter or load issue items prior to disbursing paper checks to payees, as failure to do so could result in denial of payments if the check is presented at the teller line for deposit or to be cashed.

When an issued item is entered or loaded into Check Positive Pay (PRO-CHEX), the status and disposition of the issued item is tracked.

The table below describes the status and disposition labels associated with issue item management.

Labels	Description
Issued	A status defined by the client that indicates a check was issued.
Voided	A status defined by a client that a check was issued but later voided and not distributed.
Stopped	A status defined by a client or designated by the FI, if the FI chooses to control this status.

Labels	Description
Available for Matching	A status assigned by the Check Positive Pay (PRO-CHEX) system when an issue item is entered or loaded by a client.
Used in Matching	A status assigned by the Check Positive Pay (PRO-CHEX) system when a check is presented for payment with a serial number matching a serial number for an issued item.
Outstanding	A status displayed in the issue warehouse indicating a check has not been presented for the issued item, and the check is still available for matching.
Paid	A status displayed in the issue warehouse indicating a check has been presented against an issue item, and the check was paid by the system, Client, or FI.
Returned	A status displayed in the issue warehouse indicating a check has been presented against an issue item, and the check was returned by the system, Client, or FI.
Purged	A status assigned by the Check Positive Pay (PRO-CHEX) system when an issue item not used in Matching (Outstanding) has been removed from the system after the purge period has ended. The purge period is defined by the FI.
Deleted	A status value displayed in Issue File Status indicating a loaded file was deleted by the client or FI user. A history of the file load and delete actions is retained, but the issue items are removed as if they were never introduced to the system.
Updated	If an issue item is updated after loading, history is available in the issue item warehouse when the drop-down for an issue item is expanded.

C. Exception Items

When a financial institution cannot process and clear a check normally, the payment becomes an **exception** item requiring special handling. If Payee Positive Pay is enabled, the check image is scored through payee name comparison. Examples of reasons a check can be flagged as an exception include Payee Mismatch, Amount Mismatch, Voided or Stopped Status, Early Presentment, and other causes.

The client can prevent the likelihood of some issues with presented items by following industry best practices. *For more information about best practices, please refer to Section X. Payee Positive Pay Tips & Best Practices within this document.*

When an item is marked as an exception, the Check Positive Pay (PRO-CHEX) system will follow the default exception action configured in the account regarding whether to pay or return the presented item, if no action is taken by the client.

When an item is matched successfully and no exceptions are identified, the presented item is paid.

II. CHECK POSITIVE PAY (PRO-CHEX) DASHBOARD BOX

A. Using the Dashboard

1. The Dashboard is the default landing page within the Client portal. If Check Positive Pay (PRO-CHEX) is enabled, a PRO-CHEX box will be displayed. Summary information on current check transactions and status will be displayed for accounts the user has been granted access. Active links are embedded within the PRO-CHEX box to permit users to navigate from the dashboard landing page into the PRO-CHEX service module or directly to transactions in the status selected. Dashboard totals are updated in real time as transaction status values are changed by a user.

   The content displayed in the Check Positive Pay (PRO-CHEX) summary box includes the following:

Check Positive Pay			
End of Day Cut-Off Time: Monday 6:00 PM EST			
Exceptions $32,122.55		30	Pending Approval $2,993.93	2
Set to Pay	$28,569.72	32	Set to Return	$3,893.93	3

Service Name	In the example provided, clicking Check Positive Pay (PRO-CHEX) on the left in the title bar will direct the user to the main menu.
End of Day Cut-Off Time	Displayed in the second bar, the time of day indicates when transactions that require decisions will no longer be eligible for user decisions.
Exceptions	Clicking on the dollar amount hyperlink on the Exceptions line will direct the user to a filtered view of Transaction History that will display only exceptions that require a decision.
Pending Approval	If Dual Decision Approval has been enabled, the Pending Approval hyperlink will appear in the Dashboard. Clicking on the dollar amount hyperlink on the Pending Approval line will direct the user to the Check Transaction Approval screen, where the user can approve or reject any transactions that are pending approval by the user. ***For more information about Decisioning Dual Approval, please refer to Section VIII, Decision Dual Approval.***

Check Positive Pay

End of Day Cut-Off Time: Monday 6:00 PM EST

Exceptions $32,122.55		**30**	Pending Approval $2,993.93		**2**
Set to Pay	$28,569.72	**32**	Set to Return	$3,893.93	**3**
System	$28,569.72	**32**	System	$0.00	**0**
User	$0.00	**0**	User	$2,993.93	**2**
FI	$0.00	**0**	FI	$900.00	**1**

Set to Pay / Set to Return

Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines will expand the view to display a breakdown of the total for each category. System Pay or Return indicate transactions that will pay or return if no action is taken due to the default status. User pay or return indicate a Client user decision has occurred. FI pay or return indicate an FI decision has occurred on behalf of the FI.

Transaction History

Mass Pay & Issue

Date Range: August 1, 2021 - August 31, 2021

▼ Filters

181 debit transactions totaling $261,203.62

Rows 1 - 25 of 181.

« ‹ 1 2 3 4 5 › »

	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
>	49129	xxxx1111	12274		$127.00	Pay-System	08-31-2021	⊗ Return	❗
>	49128	xxxx1111	12274		$27.00	Pay-System	08-31-2021	⊗ Return	❗
>	49127	xxxx1111	12273		$35.10	Pay-System	08-31-2021	⊗ Return	❗
>	49126	xxxx1111	12272		$20.00	Pay-System	08-31-2021	⊗ Return	❗
>	49125	xxxx1111	12271		$200.00	Pay-System	08-31-2021	⊗ Return	❗

Transaction History

The user can click on the dollar amount link for any category to be directed to a filtered view of the Transaction History. In the above example, the user has clicked on the dollar value of Exceptions on the Dashboard and is directed to a view of exception transactions that require decision.

Please refer to Section VI, Subsection A, Transaction History, for more information on this function.

2. From the Client Dashboard, a user can navigate to the Check Positive Pay (PRO-CHEX) Module by clicking Change Module > PRO-CHEX.
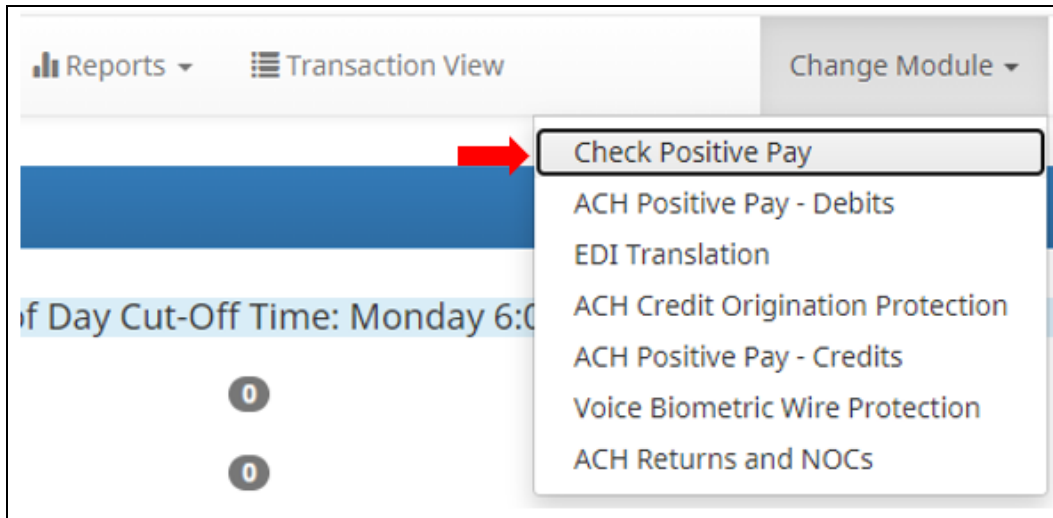
B. Creating Client Users

NOTE:
● **The Admin user privilege must be enabled.** ● **This feature is only available if 1) the FI is allowing Clients to manage their own users, and 2) it will only display for Client users who have been designated with Client Admin status.**

A Client User with Admin user privilege can add additional Client users who will then be authorized to use Check Positive Pay (PRO-CHEX).

1. From Client Dashboard > Click Manage Users.
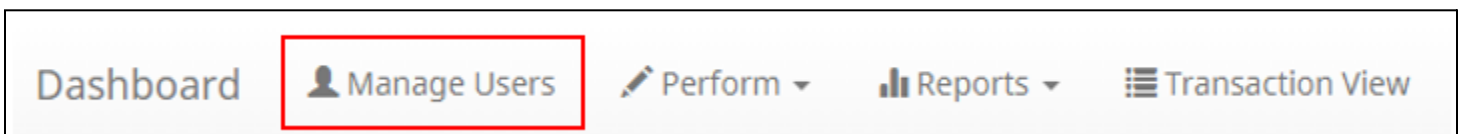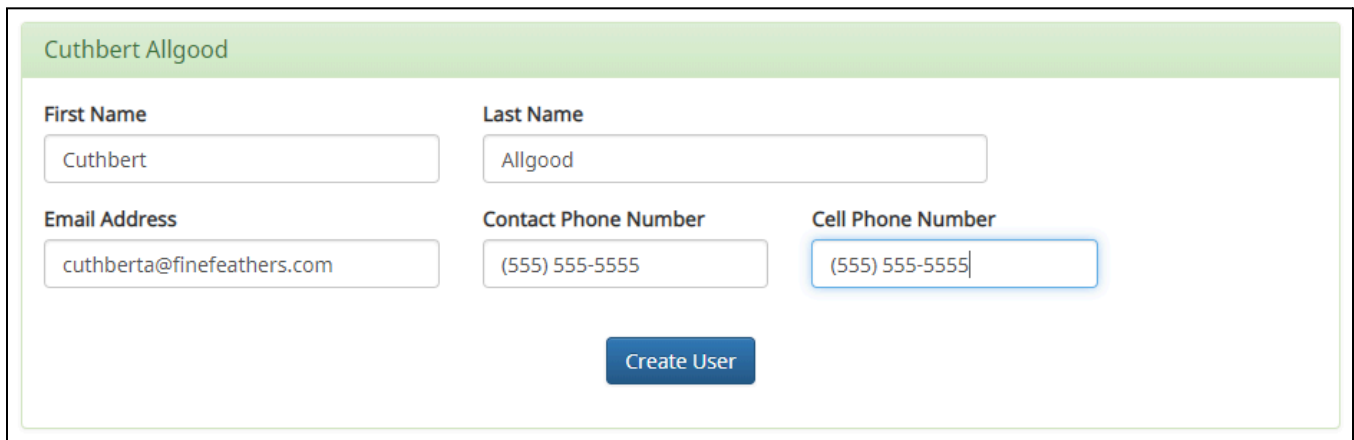
2. The Client Users page appears. Click the "Create New User" button.

3. The New User page appears. Fill out all fields available, the click "Create User" button.

4. If the user is configured for standard security login, the New User interface will display these fields.

5. If the user is configured for single sign-on, the New User interface will display these fields. Please note that the SSO ID field can have different labels and formats based on the online banking provider being used. The maximum number of allowable characters in the SSO ID field is limited to 50.

6. The User profile page appears. Scroll down to the "System Roles" section of the page to select what roles should be enabled for the user. For more information on managing user entitlements, *please refer to the Fraud Prevention HQ Client User Guide, Sections II and III.*

7. Within the Check Positive Pay (PRO-CHEX) settings box, the alert method can be chosen. Use the drop-down to select the alert method desired.

Email	Client User will receive Check Positive Pay (PRO-CHEX) Alerts via Email only
Email, SMS/Text	Client User will receive Check Positive Pay (PRO-CHEX) Alerts via Email and SMS/Text
SMS/Text	Client User will receive Check Positive Pay (PRO-CHEX) Alerts via SMS/Text only

8. Choose from the list of available accounts enrolled in Check Positive Pay (PRO-CHEX) the user is entitled to work with and move them to the Selected Accounts box.

> and < move individual accounts between Available and Selected Accounts.
>> and << move all accounts between Available and Selected Accounts.

9. For more information regarding Client User Privileges, *please refer to Section III. User Accounts and Privileges.*

III. USER ACCOUNTS AND PRIVILEGES

> **Additional information about creating and editing Client users can be found in the Fraud Prevention HQ User Guide, Sections II and III.**

This section covers Client user privileges and alerting methods for the Check Positive Pay (PRO-CHEX) module.

A. User Privilege Dependencies

Some user privileges are standard, and some are dependent upon features that are enabled by your financial institution. If you see a privilege below and it does not appear in the Client user interface, the feature has not been enabled.

Privilege	User	Feature Dependencies
Adjusted Items Report	Client	FI Enabled
Approve Issue File	Client	FI Enabled
Cancel Issue Item	Client	FI Enabled
Change Transaction Status	Client	Standard
Client Additional Issue Fields	Client	FI Enabled
DDA Balance Entry	Client	FI Enabled
Decision Dual Approval	Client	FI Enabled
Edit Issue Item	Client	Standard
Issue Item Status Report	Client	FI Enabled
Issue Load Alerts	Client	FI Enabled
Issue Templates	Client	FI Enabled
Issue Warehouse	Client	Standard
Item Lookup	Client	Standard
Load Issue File	Client	Standard

Privilege	User	Feature Dependencies
Manage Issue File Status	Client	Standard
Manual Issue Entry	Client	Standard
Paid No Issue Matching	Client	Standard
Pay and Adjust	Client	FI Enabled
Pay and Issue	Client	FI Enabled
Reconcile Accounts	Client	FI Enabled
Scheduled Reports	Client	FI Enabled
Transaction History	Client	Standard
View Issue File Status	Client	Standard
View Reconciliation Reports	Client	FI Enabled

B. Client User Privileges

NOTE:
The Admin user privilege must be enabled.

1. On the Client User page, scroll to Check Positive Pay (PRO-CHEX) service station.

2. Choose from the list of available accounts enrolled in Check Positive Pay (PRO-CHEX) the user is entitled to work with and move them to the Selected Accounts box.

   \> and < move individual accounts between Available and Selected Accounts.
   \>> and << move all accounts between Available and Selected Accounts.

3. Selecting Check Positive Pay (PRO-CHEX) Client User Privileges:

   a. Selecting all | none

i. By selecting all, the user is assigned all user privileges.

User Privileges

[all | none]

☑ Approve Issue File	☑ Item Lookup	☑ Issue Item Status Report
☑ Transaction History	☑ Change Transaction Status	☑ Adjusted Items Report
☑ Decision Dual Approval	☑ Cancel Issue Item	☑ DDA Balance Entry
☑ Scheduled Reports	☑ Edit Issue Item	☑ Client Additional Issue Fields
☑ View Issue File Status	☑ Manage Issue File Status	☑ Issue Templates
☑ Pay and Adjust	☑ Pay and Issue	☑ Reconcile Accounts
☑ View Reconciliation Reports	☑ Issue Load Alerts	☑ Issue Warehouse
☑ Load Issue File	☑ Manual Issue Entry	☑ Paid No Issue Matching

ii. By selecting none, previously assigned user privileges are removed.

User Privileges

[all | none]

☐ Approve Issue File	☐ Item Lookup	☐ Issue Item Status Report
☐ Transaction History	☐ Change Transaction Status	☐ Adjusted Items Report
☐ Decision Dual Approval	☐ Cancel Issue Item	☐ DDA Balance Entry
☐ Scheduled Reports	☐ Edit Issue Item	☐ Client Additional Issue Fields
☐ View Issue File Status	☐ Manage Issue File Status	☐ Issue Templates
☐ Pay and Adjust	☐ Pay and Issue	☐ Reconcile Accounts
☐ View Reconciliation Reports	☐ Issue Load Alerts	☐ Issue Warehouse
☐ Load Issue File	☐ Manual Issue Entry	☐ Paid No Issue Matching

iii. Clicking in the box beside each user privilege adds or removes the checkmark from the box. Adding a checkmark gives the user that privilege, and removing the checkmark removes the privilege from the user.

| Privilege	Description
☑ Approve Issue File	**Approve Issue File** *Allows the user to approve issue files loaded by other users when a client is configured for issuance dual approval.* **NOTE: Approve/Reject Issue Files must be enabled.**
☑ Transaction History	**Transaction History** Allows the user to view check transactions presented for payment. If this privilege is enabled, the user will also have access to an item lookup sub-menu option.
☑ Decision Dual Approval	**Decision Dual Approval** *Allows the user to approve transactions awaiting an Approve or Deny decision.* **NOTE: Client Decision Dual Approval must be enabled.**
☑ Scheduled Reports	**Scheduled Reports** **Allows the user to download pre-defined, pre-scheduled reports.** **NOTE: Scheduled Reports must be enabled.**
☑ View Issue File Status	**View Issue File Status** Allows the user to view the status of issue files loaded into the system.
☑ Pay and Adjust	**Pay and Adjust** **Allows the user to adjust a serial number from the value presented to a new value and/or the amount from the amount presented to a new value.** **NOTE: Client Pay and Adjust must be enabled.**

Privilege	Description
☑ View Reconciliation Reports	**View Reconciliation Reports** **Allows the user to view Reconciliation Reports set up by the FI for individual accounts.** **NOTE: Full Account Reconciliation must be enabled.**
☑ Load Issue File	**Load Issue File** Allows the user to load issue files via the Client Portal.
☑ Item Lookup	**Item Lookup** Ability to look up all recorded data on individual issued items.
☑ Change Transaction Status	**Change Transaction Status** Requires Transaction History user privilege. Allows a user to change the status of a transaction from return to pay or pay to return.
☑ Cancel Issue Item	*Cancel Issue Item* *Can cancel issue items from the Issue Warehouse.* **NOTE: Cancel Issue Item must be enabled.**
☑ Edit Issue Item	*Edit Issue Item* *Allows a client user to modify issue items.* **NOTE: Issue Warehouse privilege must be enabled**
☑ Manage Issue File Status	**Manage Issue File Status** Ability to edit parse errors in the file or delete issue files.
☑ Pay and Issue	**Pay and Issue** **Allows a client to allow the system to create an issue item they failed to send in.** **NOTE: Client Pay and Issue must be enabled.**
☑ Issue Load Alerts	*Issue Load Alerts* *Will receive success or failure alerts when Clients load issue files.* **NOTE: Issue Load Alerts must be enabled.**

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Privilege	Description
☑ Manual Issue Entry	*Manual Issue Entry* *Allows the user to manually create an issue item.* **NOTE: Manual Issue Entry must be enabled.**
☑ Issue Item Status Report	*Issue Item Status Report* *Allows the user to view issued items by status for a specific date or date range.* **NOTE: Issue Item Status Report must be enabled.**
☑ Adjusted Items Report	**Adjusted Items Report** Can view items adjusted during the cleanup process or during client decisioning. **NOTE: Adjusted Items Report must be enabled.**
☑ DDA Balance Entry	**DDA Balance Entry** **Allows the user to enter DDA balances for account reconciliation. Only applies to Client-Led Active Reconciliation ("Recon Light")** **NOTE: Client Statement Reconciliation must be enabled.**
☑ Client Additional Issue Fields	*Client Additional Issue Fields* *Allows the user to create Additional Issue Fields within Issuance File Templates.* **NOTE: Additional Issue Fields must be enabled.**
☑ Issue Templates	*Issue Templates* *Allows a user to create a template defining the format of the issue file they will load, including the format and location for the data elements to be provided in the file. If this privilege is enabled for a user, the user can manage additional issue fields.* **NOTE: Issue File Mapping must be enabled.**
☑ Reconcile Accounts	**Reconcile Accounts** **Provides the client user the ability to view past and present reconciliation periods set up by the FI for individual accounts.** **NOTE: Client Statement Reconciliation must be enabled.**

Privilege	Description
☑ Issue Warehouse	**Issue Warehouse** Allows the user to view issue items and history.
☑ Paid No Issue Matching	*Paid No Issue Matching* *Ability to match issue items loaded to the system after cleanup has been performed to Pay No Issue exception items.*

4. Select Save User.

    a. Success message appears.

User Saved
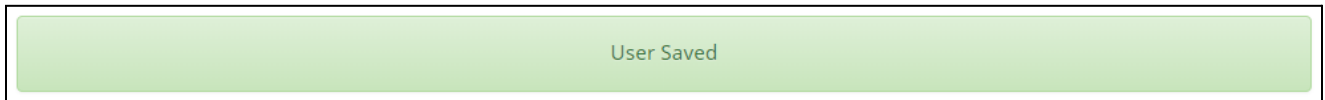
IV. MANAGING ISSUE ITEMS

Certain types of positive pay services require Clients to maintain a list of issued items for the financial institution to compare presented items against so exceptions can be identified.

While issue items can be added after a check has been presented for payment, it is highly recommended that Clients enter or load issue items prior to disbursing paper checks to payees, as failure to do so could result in denial of payment if the check is presented at the teller line for deposit or to be cashed.

If issue items are entered or loaded on accounts configured for positive pay types that do not require a list, Check Positive Pay (PRO-CHEX) will ignore them.

When an issued item is entered or loaded into Check Positive Pay (PRO-CHEX), the status and disposition of the issued item is tracked. The table below describes the status and disposition labels associated with issue item management.

Labels	Description
Issued	A status defined by the Client that indicates a check was issued.
Voided	A status defined by a Client that a check was issued but later voided and not distributed.
Stopped	A status defined by a Client or designated by the FI, if the FI chooses to control this status.
Cancelled	A status defined by a Client or FI user to indicate an issued check is to be cancelled and removed from the outstanding issue items in the Issue Warehouse.
Available for Matching	A status assigned by the Check Positive Pay (PRO-CHEX) system when an issue item is entered or loaded by a Client.
Used in Matching	A status assigned by the Check Positive Pay (PRO-CHEX) system when a check is presented for payment with a serial number matching a serial number for an issued item.
Outstanding	A status displayed in the issue warehouse indicating a check has not been presented for the issued item, and the check is still available for matching.
Overwritten	A status displayed if a subsequent issuance file load contained an item which has overwritten this item with an update to either the Payee Name or Amount.

Paid	A status displayed in the issue warehouse indicating a check has been presented against an issue item, and the check was paid by the system, Client user, or FI.
Returned	A status displayed in the issue warehouse indicating a check has been presented against an issue item, and the check was returned by the system, Client user, or FI.
Purged	A status assigned by the Check Positive Pay (PRO-CHEX) system when an issue item not used in Matching (outstanding) has been removed from the system after the purge period has ended. The purge period is defined by the financial institution.
Deleted	A status value displayed in Issue File Status indicating a loaded file was deleted by a Client or FI user. A history of the file load and delete actions is retained, but the issue items are removed as if they were never introduced to the system.
Updated	If an issue item is updated after loading, history is available in the issue item warehouse when the drop-down for an issue item is expanded.

A. Test Mode

Clients can request the FI enroll accounts with an inactive status and grant users' access to the system to test issue file load. Issue items loaded while in test mode are marked as test issue items and will not be displayed in the issue warehouse or used for matching against presented checks. Clients must notify the FI when testing has been completed and they wish the account to be active.

B. Status Values

Issued items can have a status of Issued, Voided or Stopped.

1. <u>Issued</u>: The check has been issued and distributed for payment.

2. <u>Voided</u>: The check has been voided by the maker. A check is usually voided prior to disbursement. A voided check cannot be used to make a payment or withdraw money from the account.

3. <u>Stopped</u>: A check that has a stop payment placed on it. A stop payment is placed by a financial institution to cancel a check that has not yet been processed.

4. <u>Cancelled</u>: A check that has been issued and a client user or FI user has opted to cancel the item. The outstanding issue item will be removed from the Issue Warehouse.

5. <u>Disable Stop Payments</u>: The FI may choose to Disable Stop Payments in their configuration settings. The FI may choose to do this because they prefer to update those items in their core banking system.

    If stop payments are enabled, the client user **<u>can</u>**:

    ● Load issue files with stopped status items
    ● Overwrite via Manual Issue Entry to change an item from Stopped to Issued or Voided
    ● Change a previously Stopped item to Issued or Voided via Issue Warehouse

    If stop payments are disabled, the client **<u>cannot</u>**:

    ● Load issue files with stopped status items
    ● Overwrite via Manual Issue Entry to change an item from Stopped to Issued or Voided
    ● Change a previously Stopped item to Issued or Voided via Issue Warehouse.

C. Manual Entry

NOTE:
The Manual Issue File user privilege must be enabled.

If the FI enables this feature, Clients can manually enter a list of checks that have been issued. To manually enter an issue item, the user must be granted the manual issue entry user privilege.

The table below describes a list of fields that may be displayed in the manual entry screen, the criteria for the field to display and how the information entered will be used to identify exceptions when matching issue items to checks presented for payment.

Field	Criteria	Use
Serial #	The check number/serial # is always required.	To identify if the check was issued or presented more than once.
Amount	A dollar value is always required.	Used to identify if the amount of a check has been altered.
Payee Name	*The person(s) or entities to whom the check was intended to pay. The field will support entry of multiple payee names (maximum of 4 allowed) by clicking "Enter" to input another name on the next line.* *This feature is optional, and the field will only appear for accounts configured for payee positive pay.* ***If this feature is enabled, when a payee is required in an issuance file, values consisting of only white space (ex., all spaces) will be considered the same as an empty value and will not be accepted.*** *This field supports both alphabetic and numeric characters.* ***Multi-Line Payee Names cannot be utilized on accounts that have a Custom Payee Box enabled.***	*Used to identify if the name in the "Pay to the order of" line has been altered.*
Status	Each check should be accounted for, even checks that have been voided or have had a stop payment issued. The status value advises the FI if a check has been issued and distributed, issued, later voided and not distributed or issued, distributed and stop payment order was requested later. The issued and void status values will always be available for selection. The stopped status will only appear if the FI has enabled this option for Client designation.	Used to determine if a check should be analyzed for matching (issued) or if a check was presented for payment that was previously voided or stopped.
Issuance Date	A date the check was issued and valid for payment is always required. The issuance date will always default to the current date, but the user can assign a back or future date.	Used to determine if a check is presented earlier than intended or later than allowed.
Additional Issue Fields	Only available if the Issue Templates user privilege is turned on for a user. Additional issue fields are typically used if a Client requires Check Positive Pay (PRO-CHEX) to retain information related to the issued item for reconciliation purposes.	Used for account reconciliation purposes. Example: An invoice # associated with a check.

1. From the Check Positive Pay (PRO-CHEX) module, click Perform > Manual Issue Entry.
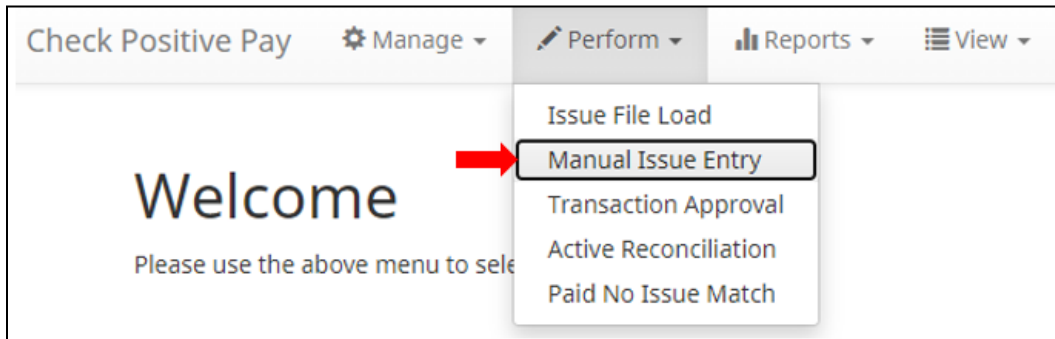
2. The Manual Issue File Entry screen appears.

Account	Select appropriate Account Number from the drop-down menu.
Auto populate next check number	When checked, the next check number will auto-populate in the following row. This feature is designed to eliminate serial number entry when checks are issued in sequential order. When unchecked, the next check number will remain blank until it is filled in by the user.
Row	Each issue item will be numbered in the order they are entered. Once the cursor is placed in the current row, an additional row will appear for the next entry.
Serial Number	Type the item serial number for this manual issuance file in the Serial Number field.
Amount	Type the dollar amount for this manual issuance file in the Amount field. Or use the up and down arrows in the Amount field to select a dollar amount.

Payee Name	Type the payee name for this manual issuance file in the Payee Name field. The Payee Name field supports the entry of a single payee, or multiple payees.
	This field supports both alphabetic and numeric characters.
	Please see Step #3 below for in-depth information about the Payee Name field and Multiple Payee Names.
Status	Issued The check has been issued.
	Voided The check has been voided by the maker.
	Stopped The check has had a stop payment placed on it.
	If the FI has disabled stop payments, the Stopped status option will not appear in the drop-down menu.
Issuance Date	Click on the Issuance Date field and select a date from the calendar that this item was issued. On accounts configured for Active Account Reconciliation, the Manual Issue Entry screen will not permit selecting a date prior to the start date of the current reconciliation period.

3. <u>Payee Names</u>: The Payee Name field supports up to four Payees.

    a. Click within the Payee name field to enter Payee Name(s).

Row	Serial Number	Amount	Payee Name[7]	Status	Issuance Date
1	10100	300.00		ISSUED ⌄	📅 03/02/2024

    b. The view size on the Payee Name field can be enlarged by dragging bottom right corner of field box. The feature may not be available based upon the browser used.

Row	Serial Number	Amount	Payee Name[7]	Status	Issuance Date
1	10100	300.00		ISSUED ⌄	📅 03/02/2024

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c. Input the Payee Name in the field. If there are multiple payees, an Enter (carriage return) must be used to input a second, third or fourth payee on separate lines in the field for it to be distinguished as different payees.

Row	Serial Number	Amount	Payee Name?	Status	Issuance Date
1	10100	300.00	Helen Jones Michael Jackson Francine Doe Lisa Miller	ISSUED ⌄	📅 03/02/2024

This functionality will not be available if the FI has enabled Custom Payee Boxing for an account.

If multiple payees are listed on a single line of the check, putting them on separate lines is not applicable.

Row	Serial Number	Amount	Payee Name?	Status	Issuance Date
1	10100	300.00	Helen Jones & Lisa Miller	ISSUED ⌄	📅 03/02/2024

d. The Payee Name field currently supports 500 alphanumeric characters in total. This count will include the carriage returns separating multiple payees. The 500-character limit is for the entire field, and not per payee.

Although 500 characters are allowed in this field, names might be truncated if using a fixed width template and the number of characters allowed in that column are less than 500.

e. If Payee Positive Pay is enabled, the Payee Name field will not accept blank entries for items with Issued status, and will give an error message if an entry is attempted to be saved without a Payee Name.

Payee Name is required unless status is VOIDED. ✕
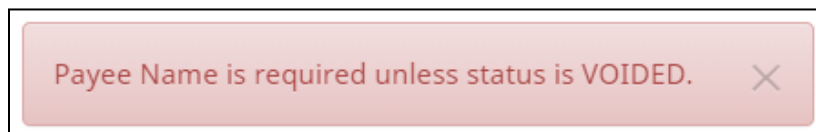
4. To edit any row, click in the fields to be edited and make changes.

5. When all manual issuance files have been entered, click Save button.

6. The Manual Issuance File Status detail page appears.

Load Date	Date and time the file was loaded.	
Account Number	The account number on each issue item.	
Serial Number	The serial number of the issue item.	
Amount	The amount of the issue item.	
Payee Name	Name of the payee(s) from the issue item.	
Status	Available_For_Matching	The issued item is available for exception matching against an incoming check.
	Duplicate Issuance	This issued item is a duplicate and has already been issued.
	Used in Matching	This issued item has been used in the exception matching against an incoming check.
Issuance Date	Date the item was issued.	

7. Click the Back to Status button to view the Issuance File Status page. *For more information, please refer to Subsection G, Issue File Status.*

8. <u>Issuance Dual Approval</u>:

   Some clients may have the optional Issuance Dual Approval feature enabled, if offered by the FI. In this circumstance, manual entry files must be approved by a second client user or, if no second user is available to approve the file, the client can request the FI approve the issue file.

   Please refer to Subsection H. Issuance Dual Approval for more information about the Issuance Dual Approval process.

9. <u>Disable Stop Payments</u>: When the FI has disabled stop payments, client users cannot create new stopped issue items or modify previously stopped issue items. The FI can, however, feed stop pay items from the core banking system.

   a. If a user attempts to create a manual entry item with a serial number the FI has loaded a stop pay on, the system will not accept the item.

< Back to Status		MANUAL_1614874619362			
File Status					
Queued		Processed	Approved / Rejected	Completed	Deleted

Some items are ineligible. View list below to see items. Remove ineligible items and reload file

⊕ View items: 3 Items totaling $1,375.00   Load Date: 03/04/2021 11:16:59 EST

Rows 1 - 3 of 3.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3232	100945	$525.00	Moe Green	INELIGIBLE_FOR_MODIFICATION	03/04/2021
xxxx3232	100946	$500.00	River Rouge	INELIGIBLE_FOR_MODIFICATION	03/04/2021
xxxx3232	100949	$350.00	Margaret Anjou	INELIGIBLE_FOR_MODIFICATION	03/04/2021

D. Issue Templates

The purpose of issue templates is to make it easy to load issue items into Check Positive Pay (PRO-CHEX) using files that can be generated out of most accounting systems. PRO-CHEX provides organizations a variety of flexible options for providing a list of checks that have been issued or voided.

Issue templates allow users to select from a list of file formats supported and identify where the required data elements are located within the file.

Once a template has been set up, the template can be selected when loading a file to tell Check Positive Pay (PRO-CHEX) how to use the data contained in the file.

Multiple file templates can be set up, displayed, and used. FIs can create templates for Clients to use, or the FI can allow Clients to create their own templates.

NOTE:
The Issue Template user privilege must be enabled.

1. From within the Check Positive Pay (PRO-CHEX) module, click Manage > Issue Templates.
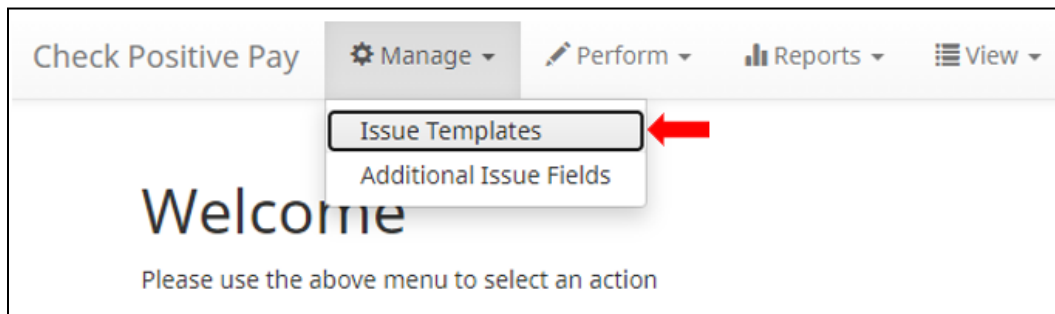
2. The system displays a list of any existing templates available for view or edit, and a button to Create New Template. NOTE: Templates created by the FI cannot be modified by a Client. Templates created by the Client can be modified by the Client and the FI. Templates created by the FI can be viewed by clicking the eye icon in the Edit/View column.

3. To view or edit an existing template, click the pencil icon for the appropriate template. The template displays with the date the template was last updated.

4. To delete an existing template, click the checkbox next to the Templates to be deleted and click Delete Selected. Templates that have the Delete option were built by the Client and can be deleted/edited by the Client user. Templates without the Delete option were built by the FI and cannot be deleted/edited by the Client user.

5. To create a new template, click the Create New Template button.

Create New Template

Template Name	File Type?	Template Status
	- select file type ⌄	Active ⌄

Number of Header Rows?	Number of Footer Rows?	Template Level?
0	0	Client ⌄

Multi-Line Payee Name Separator: ?

Do not use a character as a separator if that character will ever be present in a Payee Name. Allowed characters in brackets [; | , - _ /]

The upper portion of the template screen will not change, regardless of the file type selected. The template name, file type, and template status values are required. The header and footer fields are optional.

Template Name   Name of the template being created.

File Type   Select the appropriate file type. **Check Positive Pay (PRO-CHEX) accepts Issuance File uploads with the following formats:**

- Comma Separated (.csv)
- Fixed Width (.txt)
- Excel Workbook (.xlsx)
- Excel 97-2003 Workbook (.xls)
- Pipe Separated (.csv)
- Semi-colon Separated (.csv)
- Tab Separated (.txt)

File types other than the ones listed above are not accepted.

Once File Type is selected, specific instructions for each file type will appear, based on the selection. Examples of each file type are shown below.

Comma Separated (.csv): A delimited text file that uses a comma to separate values. Each line of the file is a data record. Each record consists of one or more fields, separated by commas.

```
1   322172441,1111111111,200.00,136,20210201,tr9991,356468,Art, , , , ,CHECK
2   322172441,1111111111,20.00,137,20210201,tr9992,456987,Stuff, , , , ,CHECK
3   322172441,1111111111,500.00,138,20210201,tr9993,45879,Misc, , , , ,DEPOSIT
4   322172441,1111111111,650.00,139,20210201,tr9994, , , , , ,CHECK
5   322172441,2222222222,65.00,140,20210201,tr9995, , , , , ,CHECK
6   322172441,2222222222,150.00,141,20210201,tr9996, , , , , ,CHECK
7   322172441,2222222222,489.00,142,20210201,tr9997,Supplies, , , , ,CHECK
8   322172441,2222222222,54.00,143,20210201,tr9998, , , , , ,DEPOSIT
9   322172441,3333333333,480.00,144,20210201,tr9999,457896, , , , , ,CHECK
```

Excel 97-2003 Workbook / Excel Workbook (xls, .xlsx): A file created using the Excel program. Each line of the file is a data record. Each record consists of one or more fields separated into columns.

	A	B	C	D	E	F	G
1	Num	Date	Name	Account	Original Amount	Status	Deposit Location
2							
3							
4	114131	09/22/2022	Cisco Webex, LLC	1111111111	$65.55	ISSUED	151
5	114132	09/22/2022	Jonathan Copeland | Michael Copeland	1111111111	$600.00	ISSUED	169
6	114133	09/22/2022	Office Pride	1111111111	$260.00	ISSUED	121
7	114134	09/22/2022	Richard Canova	1111111111	$30.00	ISSUED	151
8	114135	09/22/2022	Waller Lansden Dortch & Davis, LLP	1111111111	$933.00	ISSUED	151
9	114136	09/22/2022	Advanced Medical	1111111111	$24.00	ISSUED	121
10	114137	09/22/2022	Citizens Union Bank	1111111111	$6,130.00	ISSUED	169

Fixed Width (.txt): Data in a fixed-width text file is arranged in rows and columns, with one entry per row. Each column has a fixed width, specified in characters, which determines the maximum amount of data it can contain. No delimiters are used to separate the fields in the file.

```
1  1047203/23/2020-88325.05    ppppppppppppppppppppppppppppppppppppppppppppppppppppppppppppp
2  1048203/23/2020-1295.00     ooooooooooooooooooooooooooooooooooooooooooooooooooooooooooooo
3  1049203/23/2020-8716.40     kkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkkk
4  1050203/23/2020-6477.60     lllllllllllllllllllllllllllllllllllllllllllllllllllllllllllll
5  1051203/23/2020-839.70      mmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmmm
6  1052203/23/2020-240.00      nnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnnn
7  1053203/23/2020-15518.69    ggggggggggggggggggggggggggggggggggggggggggggggggggggggggggggg
8  1054203/23/2020-145099.42   ttttttttttttttttttttttttttttttttttttttttttttttttttttttttttttt
9  1054303/23/2020-6955.00     uuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuuu
```

Pipe Separated (.csv): A delimited text file that uses a pipe character (|) to separate values. Each line of the file is a data record. Each record consists of one or more fields, separated by pipes.

```
1  125|7000|ISSUED|2222222222
2  126|8000|ISSUED|2222222222
```

Semi-colon Separated (.csv): A delimited text file that uses a semi-colon to separate values. Each line of the file is a data record. Each record consists of one or more fields, separated by semi-colons.

```
1  127;7000;ISSUED;2222222222
2  128;8000;ISSUED;2222222222
```

Tab Separated (.txt): A simple text format that uses a tabular structure to separate values. Each line of the file is a data record. Each record consists of one or more field, separated by tabs.

1	123 5000	ISSUED	2222222222
2	124 6000	ISSUED	2222222222

Template Status Can be set to Active or Inactive. Active templates are used for loading issue files; inactive templates cannot be used for issue file loading.

Number of Header/Footer Rows Many accounting systems can export excel or fixed width files. Sometimes those files have header (beginning) rows or footer (ending) rows containing data not required by Check Positive Pay (PRO-CHEX).

When setting up a template, the Client can define the number of rows Check Positive Pay (PRO-CHEX) should ignore at the beginning and end of the file. If the values are entered incorrectly, an issue file may load with errors or no items.

Multi-Line Payee Name Separator This feature allows the user to enter a character to be used to separate Multiple Payee Names on separate lines of an issued item.

Acceptable and allowed characters are limited to the following: **; | , - _ /**

Do not use a Multi-Line Payee Name Separator character that will ever be present in a Payee Name, or that will be a character used in a specific file type (i.e., Comma Separated files).

Payee Name Separators are only necessary when payee names are listed on two or more separate lines of a check.

Please Refer to Section X, Payee Positive Pay Tips & Best Practices, for more information about Multiple Payee Handling and Multi-Line Payee Separators.

About Multi-Line Payee Name Separator:

The Multi-Line Payee Name Separator field is optional. This feature allows the FI to enter a character to be used to separate Multiple Payee Names on separate lines of an issued check.

Currently, the system restricts the allowed characters to the following: **; | , - _ /** . The user must be aware that using a separator character appearing elsewhere in the payee name might conflict with the file itself. Examples of scenarios where problems might arise are listed below:

Within a Comma Separated file (.csv), different data fields are separated by a comma. Therefore, a comma cannot be used in the data field itself, or the .csv will read the comma as a separator before the next field. Therefore, listing two payees for an item in this way: "Elain Archeron,Nesta Archeron" will cause issues reading the .csv file. In this scenario, the user should select a multi-line payee name separator character that will not cause an issue, such as a semicolon. "Elain Archeron;Nesta Archeron" in the Payee Name field of the .csv file will process correctly.

If the user selects a separator character that would ever appear in a payee name field, such as a dash (-), the system would then separate the data before and after the character as separate payees. For instance, if the user has selected a dash (-) as the Multi-Line Payee Name Separator, and a common payee used is "In-and-Out Burger," the system will interpret four payees (e.g., In, and, Out, Burger). In this case, the user should select a multi-line payee name separator that will not cause such issues, such as a pipe (|) or a semicolon (;) for cases of multiple payee names.

Please refer to Section X, Payee Positive Pay Tips & Best Practices for more information about multiple payee name handling.

The mapping section below displays based on the file type selected. **Not all fields/options seen in these graphics may be available for your organization based on settings configured by your financial institution.**

Excel and separated files require Clients to define the column data elements that will be found.

Fixed Width files require the Client to define the start and end position in which the data element is located.

Create New Template

Template Name	File Type[?]	Template Status
	Fixed Width ⌄	Active ⌄

Number of Header Rows[?]	Number of Footer Rows[?]	Template Level[?]
0	0	Client ⌄

Multi-Line Payee Name Separator: [?]

Do not use a character as a separator if that character will ever be present in a Payee Name. Allowed characters in brackets [; | , - _ /]

This Client has not been setup for client additional issue fields in templates.

Configure in Client level settings and setup client additional issue fields for the Client and try again.

File Mapping

Add	Input Field[?]	Start Position[?]	End Position[?]	Field Format
	Serial Number			
	Amount[?]			⦿ Fractional Dollars (12.34) ◯ Whole numbers of cents (1234)
☑	Status[?]			ISSUED - for ISSUED STOPPED - for STOPPED VOIDED - for VOIDED
☐	Account Number[?]			
☐	Issuance Date[?]			
☐	Payee Name[?]			
☐	Routing Number[?]			

Save

[?]- Place the cursor over this label for more information

The mapping section on the lower part of the screen displays the required fields. The Check Serial # and Amount fields are always required. The Client must specify whether the amount data in the imported file will or will not contain decimal points. For example, if the Amount value is set to Fractional Dollars, then 100, 100.0 and 100.00 are all processed the same. If the Amount value is set to Whole numbers of cents, the system divides by 100 and saves it as a dollar value. For example, a value of 100 would be saved as $1.00 in the system.

The Client can import additional data by checking the Add box next to the desired data element.

If the Status box is not checked (as shown below), Check Positive Pay (PRO-CHEX) will load all issue items with a status of Issued. If the Client file represents Voided items as a negative number, the Client can check the box Treat Negative Amount as Void and PRO-CHEX will status any item in the file with a negative value as Voided. Issuance with a $0 amount will also be treated as void.

Create New Template

Template Name	File Type?	Template Status
	Fixed Width ▾	Active ▾

Number of Header Rows?	Number of Footer Rows?	Template Level?
0	0	Client ▾

Multi-Line Payee Name Separator: ?

Do not use a character as a separator if that character will ever be present in a Payee Name. Allowed characters in brackets [; | , - _ /]

This Client has not been setup for client additional issue fields in templates.

Configure in Client level settings and setup client additional issue fields for the Client and try again.

File Mapping

Add	Input Field?	Start Position?	End Position?	Field Format
	Serial Number			
	Amount?			⦿ Fractional Dollars (12.34) ◯ Whole numbers of cents (1234)
☐	Status?			☑ Treat Negative Amount As Void? Issuance with $0 amount will be treated as Void

If the Client checks the Status box additional fields displays as shown below. If the Client's accounting system exports issue items with an Issued or Voided status, no additional action is required.

If the Status box is checked for a template, and this information is not provided in the issue file loaded, the system will give each record an ISSUED status. In addition, the STOPPED status may not appear in the Template configuration screen if the FI has disabled stop payments.

☑	Status[?]		ISSUED	- for ISSUED
			STOPPED	- for STOPPED
			VOIDED	- for VOIDED

If the accounting system used exports issued items with a value of X and voided items with a value of Y, the user can identify the values as shown below so Check Positive Pay (PRO-CHEX) can translate the data appropriately when importing the data.

☑	Status[?]		X	- for ISSUED
				- for STOPPED
			Y	- for VOIDED

A description has been provided below to define system behavior if additional data elements are included.

Account #	**If the account box is selected, the user can import one file that contains issue items for multiple accounts**. If the account box is NOT selected, when a Client user loads a file through the Client portal, Check Positive Pay (PRO-CHEX) will require the user to select the account the checks were issued on.
Issuance Date	If the issuance date box is NOT checked, Check Positive Pay (PRO-CHEX) will default the issue date to the date the file was loaded. If the issuance date box is checked, the file must contain an issuance date for each item. For Excel files, PRO-CHEX translates the data format used in the file. For separated and fixed width files, the Client must define the date format being used. If the date format configured includes dashes or slashes (i.e., MM/dd/yyyy), the mapped issuance file should include the dashes or slashes (i.e., 10/29/2024) as shown in the screenshot below. The formats displayed are examples only. A complete list of date formats can be found at: https://docs.oracle.com/javase/8/docs/api/java/time/format/DateTimeFormatter.html#patterns

☑	Issuance Date[?]			
				M for month, d for day of month, y for year Examples: yyyy-MM-dd for 2019-12-25 MM/dd/yy for 12/25/19 MMM dd, yyyy for Dec 25, 2019

Payee Name   The Payee Name box appears if one or more accounts are configured for payee positive pay. If the payee name box is checked, Check Positive Pay (PRO-CHEX) requires the payee name for accounts configured for payee positive pay. If payee name is provided for accounts not enrolled in payee positive pay, the payee name data will be ignored when the file is loaded. For Excel or delimited files, the complete and single payee name is expected in a single column. For fixed width files, the complete and single payee name must be contained in the file between the starting and ending position.

This field supports both alphabetic and numeric characters.

When a payee name is required in an issuance file, values consisting of only white space (i.e., all spaces) will be considered the same as an empty value and will not be accepted.

If the Multiple Payee Names feature is enabled, the Issuance Payee name may display more than one payee. However, Multi-Line Payee Names cannot be used on accounts that have a Custom Payee Box enabled.

E. Additional Issue Fields

Additional Issue Fields is an Enterprise feature and is only available if enabled by the FI, and the Client Additional Issue Fields user privilege is turned on for a user. **Additional issue fields are not used in any exception matching process**. These additional issue fields are available for Client use, to allow Clients to record additional information within an issuance file to be used for historical or reconciliation purposes. If this feature is enabled and in use, it will impact the view and behavior of the Manual Issue Entry and Issue File Template screens. A few examples are shown below.

Check Positive Pay (PRO-CHEX) allows creating up to 6 additional issue fields within an issue template.

Additional issue fields 1 and 2 are reserved for use by the FI to set institution-wide additional issue fields to be used by all enrolled clients.

Issue Fields 3 through 6 are available for Client-specific use and can be tailored to fit the recordkeeping needs of the individual Client. These fields can be configured by the FI at Client's request or by the Client user. Both FI and Client users can delete Additional Issue Fields 3 through 6. FI Level Additional Fields 1 and 2 can only be deleted by an FI user.

Additional issue fields, once set up for client use, are displayed as configuration options in any File Templates created or edited. In turn, once enabled, additional issue fields are displayed when viewing file status or transaction status on any issued items.

1. From within the Check Positive Pay (PRO-CHEX) module, click Manage > Additional Issue Fields.
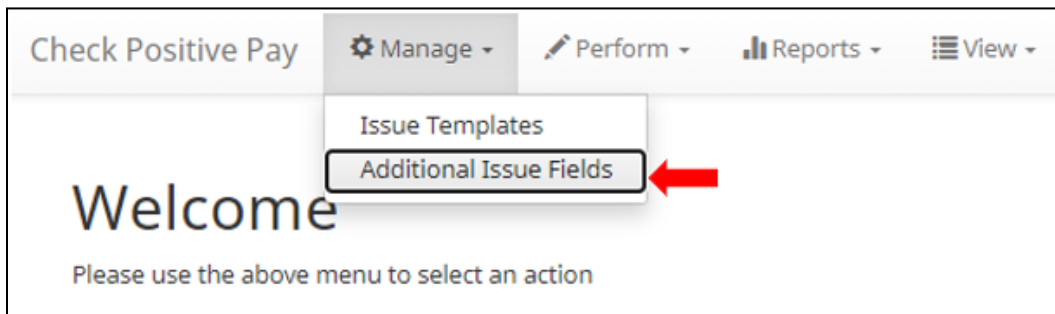
2. The Additional Issue Fields page appears.

| **Issue Field** | FI Global 1 and FI Global 2 are reserved for FI labels. Client-1 to Client-4 may be used by the FI or clients and are customizable to the Client. Select the Additional Issue Field desired by clicking the drop-down menu. |
| **Label** | The name of the additional issue field the Client wishes to set up. The label must be unique to the client, and the client labels may not match any labels already configured by the FI.

The maximum field length is 250 characters, including spaces. |

3. Once a Client clicks the drop-down menu to select an Additional Issue Field, another row appears so further Additional Issue Fields can be added, until all 4 available Additional Issue Fields have been setup.

4. Once all Additional Issue Fields have been created, click Save button to complete the process.

5. Existing Additional Issue Fields can be edited by clicking on the Additional Issue Field drop-down or by clicking within the Label field.

6. Existing Additional Issue Fields can be deleted by clicking the Trash icon in the Delete column on the Additional Issue Fields page.

7. Once established, Additional Issue Fields are displayed within both the existing and new Client's File Templates as fields that can be mapped when submitting Issuance File data. The user should see the additional issue fields set up at the bottom of the list.

8. The Additional Issue Fields are displayed when the Client submits files via Issuance Manual Entry and are also displayed when viewing items in the Issue Warehouse.

F. Loading Issue Files

NOTE:

- **The Load Issuance File user privilege must be enabled.**
- **If Multiple Payee Names feature is enabled, Check Positive Pay (PRO-CHEX) supports more than one payee name in the Payee Name field of issuance files. Please see Step #2 below for more information.**
- **Multi-Line Payee Names cannot be used on accounts that have a Custom Payee Box enabled.**
- **If Payee Name is a required field in the issuance template used, issuance files in which the payee name field contains values consisting only of white space (ex, all spaces) will be considered the same way as an empty value and will not be accepted.**
- **Issue file loading will strip and ignore dollar signs on dollar amounts, and double and single quotations around data fields.**
- **For best results, users should not load issue files with mixed account numbers unless they have access to all the listed accounts. Loading issue files with account numbers for which the user has no access will cause errors.**
- **There is a 100-character limit on issuance file names.**
- **In the case of an issuance file containing Voids or Stops which are being loaded to overwrite previously issued (outstanding) items, the system will update the status of the issued items but will keep the original amount of the issued item, even if the Void/Stop amounts are listed in the issuance file.**

Check Positive Pay (PRO-CHEX) allows Client users to load issue files into the system for use in matching. PRO-CHEX accepts these files in a variety of formats, used in conjunction with file templates (covered in the previous subsection).

1. From the Client Portal:

    a. Check Positive Pay (PRO-CHEX) module, click Perform > Issue File Load.
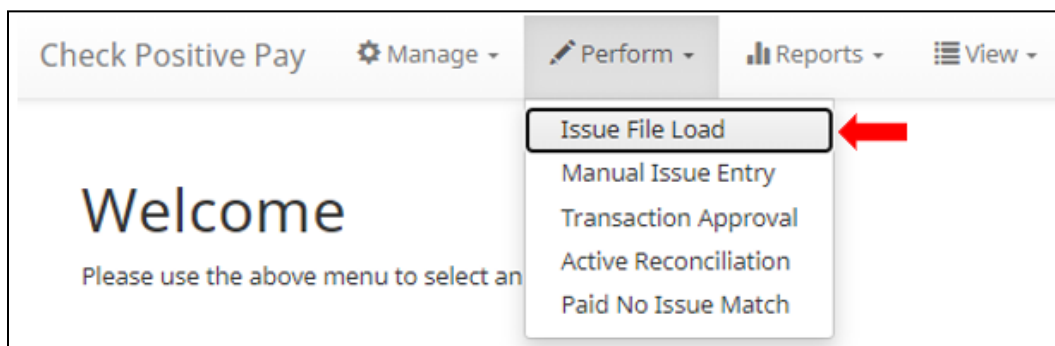
b. The Load Check Issuance File page appears.

Issue File Load

Template to Use With Issue File

- select template -   Create New Template

Select template that matches issue file format

c. Select the Template drop-down box to select from a list of existing templates. Select one of the available templates listed. If only one template is available for a client, the drop-down box selects that template by default.

Issue File Load

Template to Use With Issue File   Account?

Excel Workbook 2   - not selected -   Create New Template

View Selected Template

| - not selected - |
| FFF Escrow - xxxx4444 |
| FFF Expense - xxxx3333 |
| FFF Payroll - xxxx2222 |
| FFFriends - xxxx1111 |

Select account and template that matches issue file format

d. If the template selected was created without the Account field enabled, a drop-down box will display so that an Account can be selected. Select from the list of accounts. If only one account is available for a client, the drop-down box will select that account by default.

Issue File Load

Template to Use With Issue File

- select template -   Create New Template

| - select template - |
| 1234 |
| CSV |
| DBFI Fixed Width |
| Excel 97-2003 Workbook |
| Excel Workbook |
| Excel Workbook 2 |
| TestTemplate4 |
| tester |

e. The file upload interface appears. Click the Browse button to select the appropriate file.

Issue File Load

Template to Use With Issue File

Admin FI Level Template ▾

Account?

The One and Only - xxxx1111 ▾

Create New Template

View Selected Template

Select one issue file that is in the format of the selected template

×

Drag & drop files here ...

Select files ...

Browse ...

f. Once the file is selected, it displays in the upload interface.

Remove   The file is removed from the page.

Browse   Use Browse to locate the file you want to load.

Upload   The file will be uploaded.

g. The Status Bar displays the Current Status of the file.

h. If errors are encountered during the initial processing of the issuance file, the Parse Errors display appears, allowing the user to view the error detail within the file. The most common reason this error would appear is because the file contains improper formatting. At this point, the user will have the option to:

- Correct those errors.

- Delete individual errors. This feature only displays if there are errors in the file and is only available until errors have been corrected and the file is saved.

- Delete all errors. This feature only displays if there are errors in the file and is only available until errors have been corrected and the file is saved.

  ○ This will retain the totals and counts for audit history.

- Discard the file. This feature appears when there is an error in the file. This option is not available after corrections have been made and saved.

This will remove the file and its contents from the system.

< Back to Status	ASBC1_Evens_Issue w errors 03042024-001.xlsx	View Template

File Status

Queued	Processed	Approved / Rejected	Completed	Deleted

Errors occurred during loading. View list below to edit errors. If errors remain after 03/07/24, the issuance file will be automatically discarded.

⊕ Edit 4 Errors   Delete All Errors

Rows 1 - 4 of 4.

Line Number	Account	Serial Number	Amount	Payee Name[7]	Status	Issuance Date	Delete
35	24680z4680						🗑
36	24680z4680						🗑
37	24680z4680						🗑
38	24680z4680						🗑

ⓘ Click any row to select that row for editing

Discard File   Save

In this case, the account numbers in the issuance file were entered incorrectly and need to be corrected before the file can be fully processed and loaded.

i. Click on any fields highlighted in red to make updates or changes.

In this example, the user is presented with an account number drop-down so they can choose the correct account number for the issuance item.

j. Once all errors are corrected, the red highlights are no longer visible, and the file can be reprocessed by clicking the Save and Submit button. This feature is only available until all errors are corrected, deleted, or discarded.

k. The file will be returned to processing.

l. If the file processes successfully, the user can view the details on all the items in the file.

If there are no errors in the file during the initial load, the file will automatically display as approved and complete.

If an issuance file needs to be deleted for any reason, click on the Delete button and the file will be removed. Deleting a file will retain item counts and totals as audit history. **NOTE: Files are only eligible for deletion if every item in the file is still in an available for matching status. If just one item in the file has been paid, the file cannot be deleted.**

Issuance Files Status

Date Range
📅February 28, 2020 ▾

▼ Filters   ›

6 files totaling $27,549.84
Rows 1 - 6 of 6.

Issuance Load ID	File ID	File Name	Status	Status Message	Load Date/Time↓	Transaction Count	Transaction Total	View/Manage
4123	2418	CSV Issue 0228_3.csv	DELETED	Deleted By Client User	02/28/2020 14:23:52 EST	8	$6,354.64	View

2. Multiple Payees**:**

Check Positive Pay (PRO-CHEX) can support customers with multiple payee names on issued items. The system scores multiple names on a check against information provided in the issuance file.

a. When the Client user loads an issue file into the system, the loaded file is processed using the Issue Template set up within Check Positive Pay (PRO-CHEX). The Issue Template allows for selection of a Multi-Line Payee Separator, a character chosen to separate the names of multiple payees in the issue file.

b. If multiple payees are listed on a single line of a check, no action needs to be taken.

c. If multiple payees are listed on two or more separate lines on a check, the multiple payee separator character (which should match the one designated in the template), must be used between each name. In the example below, the Multi-Line Payee Name Separator designated in the Issue Template is a pipe (|). The issue items shown are entered with the pipe separator between each name, with no spaces.

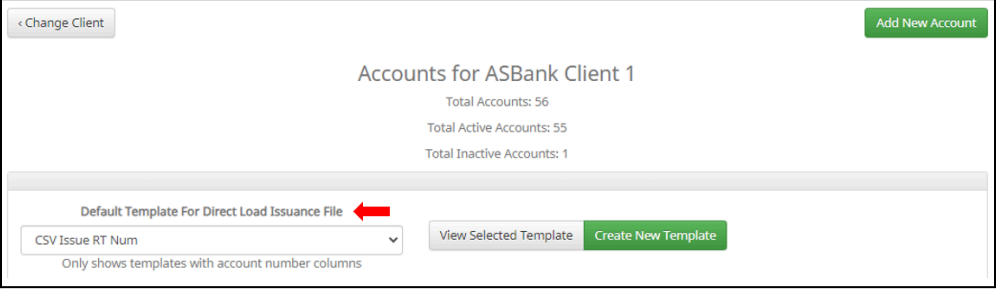| 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1	Type		Num		Date		Name		Item		Account		Paid Amount		Original Amount	
2																
3																
4	Bill Pmt -Check		9384		06/07/2020		Jonathan Copeland|Michael Copeland				1111111111				$65.55	
5	Bill Pmt -Check		9385		06/07/2020		Nesta Archeron|Elain Archeron|Micah Archeron				1111111111				$600.00	

When the issue file is loaded, the system then separates the data before and after the character as separate payees.
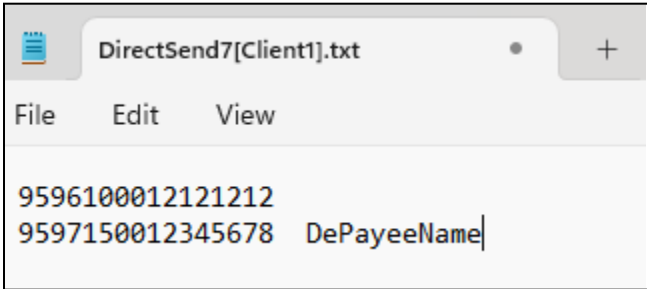
Please refer to Subsection D of this Section, Issue Templates, for more information about Multi-Line Payee Name Separators and how best to use this feature.

Multi-Line Payee Names cannot be utilized on accounts that have a Custom Payee Box enabled.

3. Direct Send Issue Files: Recommendations:

If supported by the FI, this feature allows the client to send issue files to their financial institution via SFTP or another file transfer method, so that the FI can load those issue files to Check Positive Pay (PRO-CHEX) for processing. Please note the following guidelines:

Subject	Recommendations
File Naming	There is a 100-character limit for issuance file names.
Direct Send Issuance File Mapping	Direct Send Issuance Files should be mapped to match the Default Template for Direct Load Issuance File selected for the Client.
Direct Send Issuance File Mapping / Using a different template than the default	A direct send issuance file <u>can</u> be loaded and mapped to a different issue template if that template name is included in the brackets with the client code, with a plus (+) sign in front. Example: Issuance_Date_[6789+CSV1].csv, YYYYMMDD_[Client Code].csv
Direct Send Issuance File Mapping / Account Numbers	Account Numbers must be included in the issue template assigned.
Direct Send Issuance File Mapping / Issuance Date Format	The issuance date in the file <u>must</u> match the date format set up in the issue template assigned. If a file is loaded where the issuance date format does not match the assigned issue template, the system will update the issuance items with the current date.

Subject	Recommendations
Direct Send Issuance File Template / Account Configurations	The Direct Send Issuance File Template must have mapping set up to accommodate all account configurations. If one account is set for Payee Positive Pay and one account is set for Standard Positive Pay, then the Payee Name field should be mapped in the template. Even though the Payee Name is not a required field for accounts enrolled in Standard Positive Pay, the template should be able to accommodate Payee Name if items are loaded for an account configured for Payee Positive Pay. Example: In the graphic below, there are issue items for two different accounts, each configured differently. Account 12121212 is set for Standard Positive Pay and 12345678 is set for Payee Positive Pay. The file will load without incident if no Payee is included for the Standard Positive Pay account (even though the issue template defines the position/location), because Check Positive Pay (PRO-CHEX) knows the Payee Name is not required for Account 12121212. However, if the Payee Name is not provided for Account 12345678, the file will fail.
Direct Send Issuance / Account Reconciliation / Issuance Dates	If a Direct Send Issuance is loaded for an account configured for Active Account Reconciliation, any items dated prior to the start date of the current reconciliation period will automatically be updated to the current date when loaded.
Direct Send Issuance Load Alerts	If Client users have been configured to receive alerts, an alert email will be received once the direct send issuance file has been transferred to the system and the file has successfully loaded. If the file loads with errors, the alert email informs the FI that the file load failed. In this particular case, the FI user should check the Issuance File Status Page in Check Positive Pay (PRO-CHEX) before taking action. If the issue file status column indicates the load did fail, the FI user should review their direct send issue file carefully, correct any problems, and resubmit the file. If the status column indicates that the file has "edits_pending," click View to open the issue file and make edits within PRO-CHEX.

4. Issuance Dual Approval:

    Some clients may have the optional Issuance Dual Approval feature enabled, if offered by the FI. In this circumstance, loaded issue files must be approved by a second client user or, if no second user is available to approve the file, the client can request the FI approve the issue file.

    Please refer to Subsection H. Issuance Dual Approval for more information about the Dual Approval process.

10. Disable Stop Payments: When the FI has disabled stop payments, client users cannot create new stopped issue items or modify previously stopped issue items. The FI can, however, feed stop pay items from the core banking system.

    a. If a user loads an issue file with serial numbers the FI has loaded a stop pay on, the system will not accept the file.

< Back to Status	CHC1 Issue 0304-001.xlsx			
File Status				
Queued	Processed	Approved / Rejected	Completed	Deleted

Some items are ineligible. View list below to see items. Remove ineligible items and reload file

⊕ View items: 2 Items totaling $875.00   Load Date: 03/04/2021 11:36:51 EST

Rows 1 - 2 of 2.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3232	100947	$475.00	Michael York	INELIGIBLE_FOR_MODIFICATION	03/04/2021
xxxx3232	100948	$400.00	Elizabeth Tudor	INELIGIBLE_FOR_MODIFICATION	03/04/2021

G. Issue File Status

The Issue File Status feature provides Client users the ability to view and/or manage issue files loaded or manually entered by the client. The disposition or status of the file is available. If enabled by the FI, Check Positive Pay (PRO-CHEX) also offers an option for FI and/or Client users to receive issue load alerts when an issue file is loaded successfully or loaded with errors. *(Please refer to Appendix A – PRO-CHEX Message Alerts to see examples of these alerts.)* Authorized client users can also manage these files as outlined in the next section.

1. View Issue File Status

NOTE:
The View Issuance File Status user privilege must be enabled.

a. Within the Check Positive Pay (PRO-CHEX) module, click View > Issue File Status.

b. The Issuance Files Status page appears.

c. To filter the date range of files shown, click on the Date Range drop-down.

d. To narrow the search results, click Filters and a window containing additional search criteria will appear.

Issuance Load ID   The ID number associated with the specific file.

Status

Client_Approved   The file was approved by the client.

Client_Discarded   Client discarded means a client user decided to discard the issue file before it was fully processed into the database.

Client_Rejected   If Issuance Dual Approval is configured for a client, Client Rejected means a client user rejected the issue file during the dual approval process.

Deleted   A deleted file has been processed into the system but was removed by an FI or Client user. The file information will still be in the system and can be found in the Issue warehouse.

Edit_Pending   A file in this status was loaded with errors. Before the file can be processed into the database and be displayed in the issue warehouse or be used in matching, the errors will need to be cleaned up or removed from the file.

When a file is loaded with errors, the file will be purged after 3 business days. The date that the file will be purged will be shown in the Issue File Status screen.

Failed   The file failed to load.

FI_Approved   The file was approved by the FI.

FI_Rejected   If Issuance Dual Approval is configured for a client, FI rejected means an FI user rejected the issue file during the dual approval process.

Ineligible_Items	The file contains ineligible items. Ineligible items can include issued items with the same serial number as an existing issuance item that has been paid, an existing issuance found in a stopped status where stop editing has been disabled, or the issuance item in the file is in a STOPPED status, and stops are disabled by the FI. These items will not be processed but will not prevent the other items in the Issue file from being loaded.
Loading	The file is loading.
Processing	The file is processing.
Queued	The file is in line awaiting a status change.
Suspended	The file has been suspended. ***"Suspended" status can be related to the Issuance Dual Approval feature. Please refer to Subsection H. Issuance Dual Approval, for more information about this feature.***
System_Approved	The system is set to default approve the file.
System_Discarded	Discarded files are files a client user loaded to Check Positive Pay (PRO-CHEX) and had errors to be cleaned up. If the errors are not cleaned up by the deadline displayed under the progress bar, which is three days, the system will discard the file and will not maintain a record of the file.
Test_Approved	In test mode a client user can load issue files to make sure the issue template was created correctly and the file loaded correctly. This function informs the user if the file will process in the regular user interface, but items are not available for matching in test mode.

Amount	Enter a specific amount for the transaction.	
	Amount Range	Click the hyperlink above the Amount field to enter an amount range or a maximum or minimum amount of transaction.
	Min Amount	Minimum dollar amount of transaction.
	Max Amount	Maximum dollar amount of transaction.

e. Once search criteria are selected, click Apply to narrow your search results.

f. Search results are displayed in pages of 25 items. If the search contains more than 25 issue files, the results are displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

28 files totaling $218,855.73

Rows 1 - 25 of 28.

`«` `‹` **1** `2` `›` `»`

Issuance Load ID	File Name	Status	Load Date/Time↓↑	Transaction Count	Transaction Total	View/Manage

Issuance Load ID	The ID number assigned by Check Positive Pay (PRO-CHEX) when a file is loaded. The FI uses this value when contacting Alkami (formerly ACH Alert) regarding an issuance file loading problem they cannot troubleshoot themselves. These pieces of information should be provided in any helpdesk ticket opened.
File Name	The file name assigned by the Client at load time. If the transactions were manually entered the file name will appear with a prefix of MANUAL followed by a system generated number sequence for ease of differentiation.
Status	*Please see #4 in this section* for a list of possible Status codes*.*
Load Date/Time	The date (MM/DD/YYYY) and time (HH:MM:SS) this file was loaded.
Transaction Count	The number of transactions in the file.
Transaction Total	The total dollar amount of the transaction.
View	Displays the View button if a file has no errors or is ineligible to be edited. Authorized FI users can click View to get to the Delete button to delete a file. See below for more information.
Manage	Displays Manage button if the file contains errors that can be edited. See below for more information.

2. Click the arrow (>) next to the Client Code to view more useful detail on each issuance file.

	Issuance Load ID	File Name	Status	Load Date/Time⬇	Transaction Count	Transaction Total	View/Manage
⌄	20465	ASBank_CSV_Issue_0426__ASBC1_.csv	SYSTEM_APPROVED	04/26/2022 9:33 AM EDT	16	$1,004,372.00	Manage
	File Id: 6173						
	Template Name: CSV Issue						
⌄	20449	MANUAL_1650898055281	SYSTEM_APPROVED	04/25/2022 10:47 AM EDT	1	$600.00	Manage
	File Id: 6157						

File ID	The ID number assigned by Check Positive Pay (PRO-CHEX) once an issuance file is processed and committed to the database. If an Issuance Load ID is present but a File ID is not, the file was received but did not load properly or has not been processed all the way to the database. The File ID is useful when contacting Alkami (formerly ACH Alert) Help Desk about a problem with a file.
Template Name	Issue Template used to load the issue file.
Status Message	Displays error messages, approval or rejection data, or indicates if an issue file has been deleted.

Click View button to view the individual issue files. The [File Name] page appears.

File Status Bar	Displays progress of issue file. This feature automatically refreshes and keeps the user informed on the status of the file's progress as it goes from Queued to Approved or Failed.
Load Date	The date and time loaded of each item within the file.
Account Number	The Account Number of each item within the file.
Serial Number	The serial number of each item within the file.
Amount	The dollar amount of each item within the file.
Payee Name	If Applicable, the name of the payee of each item within the file.

Status	Available for Matching	Items marked as Available for Matching are issue items that have loaded to the system but have not been matched to a presented item.
	Used in Matching	Items marked as Used in Matching are issue items that a presented item has been matched to.
	New Issuance Item	This status will only display in a file not loaded to the database for processing.
	Ineligible for Modification	Items ineligible for modification are items matched to presented items and are either in a Current Status of paid or returned and can therefore no longer be modified.
	Duplicate Issuance	Duplicate issuance items are issue items that duplicate previously loaded issue items exactly.
Issuance Date	The date of the issued item.	

3. Manage Issue File Status

NOTE:

- **The Load Issuance File user privilege must be enabled.**
- **The View Issuance File Status user privilege must be enabled.**
- **The Delete Issue File Status user privilege must be enabled.**
- **The Manual Issue Entry user privilege must be enabled.**

    a. Click the Manage button to edit errors within an issue file. The [File Name] page appears.

        i. Correct Items.

          1) Fields highlighted in red have an error and are blocking the issue file from loading all the way to the system.

          2) When a highlighted field is clicked, the user can either select the correct data from a dropdown or enter it in directly in the field.

          3) Once all errors have been corrected, the user can click Save and Submit at the bottom, so the file is reprocessed.

ii. Delete Items

1) Individual items can be deleted from the errors screen if the option is available.

2) Click the trashcan in the Delete column to delete any individual items.

3) Once items have been deleted, click Save and Submit at the bottom, so the file is reprocessed.

    a) The user can also click Delete All Errors at the top of the delete column.

4) This will allow the rest of the file to process into the system.

< Back to Status   **Issue 0529-001.xlsx**

File Status

| Queued | Processing | Processed | Approved | Complete | Deleted |

Errors occurred during loading. View list below to edit errors. If errors remain after 06/03/20, the issuance file will be automatically discarded.

⊕ Edit 9 Errors   Delete All Errors

Rows 1 - 9 of 9.

Line Number	Account	Serial Number	Amount	Payee Name[7]	Issuance Date	Delete
4	5555555555	9255	$65.55	Cisco Webex, LLC	05/28/2020	🗑
5	5555555555	9256	$600.00	Jonathan Copeland	05/28/2020	🗑
6	5555555555	9257	$260.00	Office Pride	05/28/2020	🗑

---

iii.   Discard a File

1) An entire issue file can also be discarded.

    a) Click the discard button at the bottom of the screen.

    b) Another option is to allow the system to discard the file automatically after three (3) business days.

    In both instances, the system will act as if the file never existed and any issue information from the file will not appear in any reporting or view.

| < Back to Status | | Issue 0529-001.xlsx | | | | |

File Status

| Queued | Processing | Processed | Approved | Complete | Deleted |

Errors occurred during loading. View list below to edit errors. If errors remain after 06/03/20, the issuance file will be automatically discarded.

⊕ Edit 9 Errors   Delete All Errors

Rows 1 - 9 of 9.

Line Number	Account	Serial Number	Amount	Payee Name[?]	Issuance Date	Delete
4	5555555555	9255	$65.55	Cisco Webex, LLC	05/28/2020	🗑
5	5555555555	9256	$600.00	Jonathan Copeland	05/28/2020	🗑
6	5555555555	9257	$260.00	Office Pride	05/28/2020	🗑
7	5555555555	9258	0	Richard Canova	05/28/2020	🗑
8	5555555555	9259	$933.00	Waller Lansden Dortch & Davis, LLP	05/28/2020	🗑
9	5555555555	9260	0	Richard Canova	05/28/2020	🗑
10	5555555555	9261	$53.36	Richard Canova	05/28/2020	🗑
11	5555555555	9262	$24.00	Advanced Medical, Inc.	05/28/2020	🗑
12	5555555555	9263	$6,130.00	Citizens Union Bank (v)	05/28/2020	🗑

❶ Click any row to select that row for editing

| Discard File | | | | | | Save |

iv. Delete a File

1) Users are also able to delete an issue file if none of the items in the file have been used in matching by clicking on the Delete button.

a) When a file is deleted, the items will appear in issue views and reporting.

| < Back to Status | | | PG01 Issue 0303-002.xlsx | | | |

File Status

| Queued | Processed | Approved | Completed | Deleted |

File processing is complete. View list below to see items.

⊕ View items: 15 Items totaling $12,246.81   Load Date: 03/03/2021 15:07:38 EST

Rows 1 - 15 of 15.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3783	2665	$65.55	Cisco Webex, LLC	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2666	$600.00	Jonathan Copeland Michael Copeland	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2667	$260.00	Office Pride	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2668	$75.00	Richard Canova	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2669	$933.00	Waller Lansden Dortch & Davis, LLP	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2670	$24.00	Advanced Medical	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2671	$6,130.00	Citizens Union Bank	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2672	$53.36	Covey Seminars	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2673	$193.93	Cuyahoga County Clerk	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2674	$2,800.00	Michael Farrell	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2675	$150.00	Nesta Archeron Elain Archeron	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2676	$150.00	Jake Chambers	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2677	$750.00	ABC Carpentry	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2678	$35.00	Office Pride	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2679	$26.97	FedEx	AVAILABLE_FOR_MATCHING	03/03/2021

Delete

4. Issuance Dual Approval:

Some clients may have the optional Issuance Dual Approval feature enabled, if offered by the FI. In this circumstance, manual issue entry files or loaded issue files must be approved by a second client user or, if no second user is available to approve the file, the client can request the FI approve the issue file.

Please refer to Subsection H. Issuance Dual Approval for more information about the Dual Approval process.

H. Issuance Dual Approval

Check Positive Pay (PRO-CHEX) offers the ability to support dual approval for issuance file loads, including manual issue entries and updates to issue items within the Issue Warehouse. If enabled by the FI and configured for a client, manual issue entry files or issue files loaded by the client are held in "suspended" status until approved or rejected by a secondary user.

NOTE:

- **Approve/Reject Issue Files permission must be enabled by the FI.**
- **The Approve Issue File user privilege must be enabled.**

---

1. If a Client User has manually entered issue items or loaded an issue file requiring dual approval, another client user must approve the issue file or manual entry file. Once the file is loaded and pending approval, a message is sent via email or SMS within 30 seconds to client users with the Approve Issue File user privilege to alert them of files pending approval.

2. Within the Check Positive Pay (PRO-CHEX) module, click View > Issue File Status.
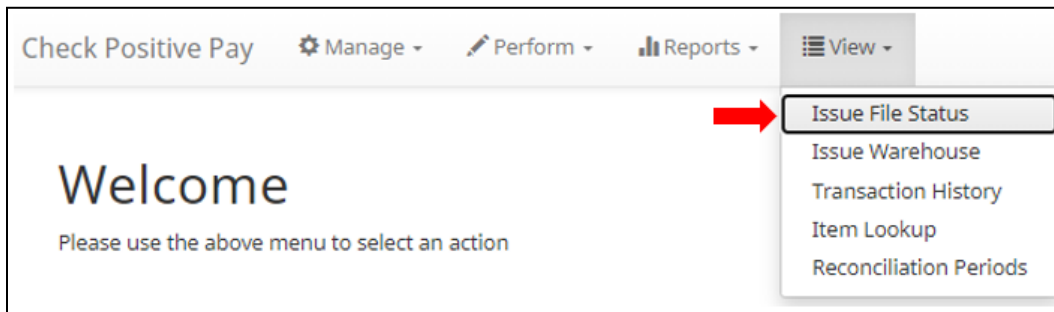
3. The Issuance Files Status page appears. Files requiring dual approval will show a status of "Suspended". Click the Manage button to review the file.

4. The Issue File review page displays a File Status box at the top of the screen which outlines the Current Status of the file. The status bar will highlight "Approved/Rejected," and will note if the file is pending approval. Approve and Reject buttons display in the File Status box.

5. A list of each issue item contained in the file displays below the File Status box. Each status displays as "New Issuance Item." The client user can review the entries to determine if the file should be approved or rejected. The client user can also delete the file prior to and after approval by clicking the Delete button at the bottom of the screen.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3783	2665	$65.55	Cisco Webex, LLC	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2666	$600.00	Jonathan Copeland Michael Copeland	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2667	$260.00	Office Pride	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2668	$75.00	Richard Canova	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2669	$933.00	Waller Lansden Dortch & Davis, LLP	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2670	$24.00	Advanced Medical	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2671	$6,130.00	Citizens Union Bank	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2672	$53.36	Covey Seminars	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2673	$193.93	Cuyahoga County Clerk	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2674	$2,800.00	Michael Farrell	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2675	$150.00	Nesta Archeron Elain Archeron	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2676	$150.00	Jake Chambers	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2677	$750.00	ABC Carpentry	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2678	$35.00	Office Pride	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2679	$26.97	FedEx	NEW_ISSUANCE_ITEM	03/03/2021

6. If the file is to be approved, click the Approve Button. Once the file is approved, the file status displays that the file processing is complete.

< Back to Status	ASBC1_Evens_Issue w errors 03042024-001.xlsx			
File Status				
Queued	Processed	Approved	Completed	Deleted

File processing is complete. View list below to see items.

a. After the approval is complete, the issue items display the status "Available for Matching." The Delete button will still be available to delete a file after approval.

⊕ View items: 15 Items totaling $12,246.81   Load Date: 03/03/2021 15:07:38 EST

Rows 1 - 15 of 15.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3783	2665	$65.55	Cisco Webex, LLC	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2666	$600.00	Jonathan Copeland Michael Copeland	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2667	$260.00	Office Pride	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2668	$75.00	Richard Canova	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2669	$933.00	Waller Lansden Dortch & Davis, LLP	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2670	$24.00	Advanced Medical	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2671	$6,130.00	Citizens Union Bank	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2672	$53.36	Covey Seminars	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2673	$193.93	Cuyahoga County Clerk	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2674	$2,800.00	Michael Farrell	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2675	$150.00	Nesta Archeron Elain Archeron	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2676	$150.00	Jake Chambers	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2677	$750.00	ABC Carpentry	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2678	$35.00	Office Pride	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2679	$26.97	FedEx	AVAILABLE_FOR_MATCHING	03/03/2021

Delete

b. Returning to the Issuance Files Status page, the file now displays a status of "Client Approved."

	Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transaction Total	View/Manage
>	8851	MANUAL_1614805777127	CLIENT_APPROVED	03/03/2021 16:09:37 EST	1	$525.00	Manage
>	8838	PG01 Issue 0303-002.xlsx	CLIENT_APPROVED	03/03/2021 15:07:37 EST	15	$12,246.81	Manage

Issuance Files Status — Date Range: March 3, 2021

Filters

3 files totaling $25,018.62
Rows 1 - 3 of 3.

7. If the file is to be rejected, click the Reject Button.

a. Once the file is rejected, the file status displays that the file has been rejected by [client username]. The individual issue items no longer display in the issuance file status.

< Back to Status   WKP1 Issue 1207-003.xlsx

File Status

Queued	Processed	Rejected	Completed	Deleted

File has been rejected by FFFTomJones.

b. Returning to the Issuance File Status page, the file now displays a status of "Client Rejected."

NOTE:

- **If Issuance Dual Approval is enabled for a client, any updates made to issue items through file loading, manual issue entry, or modifying issue items in the Issue Warehouse will be passed through Issuance Dual Approval to be reviewed and approved by a secondary user.**
- **If an issuance file is currently in "Suspended" status, the file is not released at EOD; but rather, the file remains in this status indefinitely until approved or rejected.**
- **If an issuance file is currently in "Suspended" status, and the client level setting for Issuance Dual Approval is disabled, or client user privileges are removed before the affected issuance files are approved or rejected, the file remains in the Suspended status but cannot be managed by the client user. In this circumstance, an FI user can still approve or reject the file to move it out of the Suspended status.**

I. Issue Warehouse

Check Positive Pay (PRO-CHEX) allows FI and Clients to see the status of all issued items. Authorized Client users can modify items in the Issue Warehouse. Clients can use the Issue Warehouse to search for issued items for a Client or specific account using the filtering options available.

> **NOTE:**
>
> **The View Issuance Status user privilege must be enabled.**

1. Within the Check Positive Pay (PRO-CHEX) module, click View > Issue Warehouse.
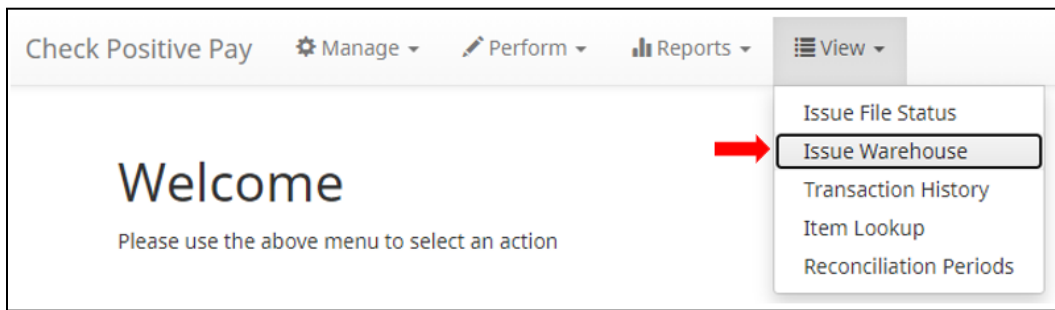
2. The Issue Warehouse page appears.

3. To filter the date range of items shown, click on the Date Range drop-down.

4. To narrow the search results, click Filters and a window containing additional search criteria will appear.

Account	Type an account name or the last 4 digits of the account number.
Serial Number	Type the item serial number for a specific issued item.
Amount	Enter a specific amount for the transaction.

	Amount Range	Click the hyperlink above the Amount field to enter an amount range or a maximum or minimum amount of transaction.
	Min Amount	Minimum dollar amount of transaction.
	Max Amount	Maximum dollar amount of transaction.

Serial Number	Type the item serial number for a specific issued item.	
	Serial Number Range	Click the hyperlink above the Serial Number field to enter a serial number range or a maximum or minimum serial number.
	Min Serial #	Minimum serial number
	Max Serial #	Maximum serial number
Issue Type	Issued	The check has been issued for payment.
	Voided	The check has been voided by maker.
	Stopped	The check has a stop payment placed on it.
Match Status	Paid	There was a presented item for the issued item, and it has been paid.
	Returned	There was a presented item for the issued item, and it has been returned.
	Outstanding	There has been no presented item for the issued item, and it remains outstanding.

NOTE:

- **Issuance data is available for 1 year as the default setting, but this can be configured differently by the FI.**
- **If Additional Issue Fields are being used, a section to filter by that data will display.**

5. Once search criteria are selected, click Apply to narrow your search results.

6. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results are displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

79 transactions totaling $61,748.44

Rows 1 - 25 of 79.

« ‹ **1** 2 3 4 › »

Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update

Item ID

The ID number assigned by Check Positive Pay (PRO-CHEX) when a file is loaded. The FI uses this value when contacting Alkami (formerly ACH Alert) regarding an issuance file loading problem they cannot troubleshoot themselves.

Account Number

Displays the Account Number for the item.

Serial Number

Displays the issued item's serial number.

Payee Name

Displays the name of the payee for the item.

Issue Type

Issued — The check has been issued for payment.

Voided — The check has been voided by maker.

Stopped — The check has a stop payment placed on it.

Match Status

Paid — There was a presented item for the issued item, and it has been paid.

Returned — There was a presented item for the issued item, and it has been returned.

Outstanding — There has been no presented item for the issued item, it remains outstanding.

Amount

Displays the dollar amount for the issued item.

Load Date/Time

Date (MM/DD/YYYY) and time (HH:MM:SS) the item was loaded.

Issuance Date

The date of the issued item.

Click the pencil icon to update the item's Amount, Status, or Issuance Date.

Update

If Issuance Dual Approval is enabled for a client, any updates made to issue items through file loading, manual issue entry, or modifying issue items in the Issue Warehouse will be passed through Issuance Dual Approval to be reviewed and approved by a secondary user.

7. Click the arrow (>) next to the Client Code to view more detail on each issued item. The information shown in this drop-down is an audit history of all the activity that has occurred on the issue item.

	Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time⬇	Issuance Date	Update
⌄	3393032	xxxx3579	113687	Richard Canova	ISSUED	OUTSTANDING	$30.00	04/22/2022 12:13 PM EDT	04/22/2022	✏

Status	Payee	Amount	Issue Date	Updated By	Updated Date/Time
ISSUED	Richard Canova	$30.00	04/22/2022	sdelaere1	04/22/2022 12:13 PM EDT

Status	Issued	The check has been issued for payment.
	Voided	The check has been voided by maker.
	Stopped	The check has a stop payment placed on it.
Payee		Displays the payee name of the issue item.
Amount		Displays the dollar amount for the issued item.
Issue Date		The date of the issued item.
Updated By		The user who updated the issue item.
Updated Date/Time		The date and time this issued item was updated.

8. Modifying Issue Items.

   a. Issue items can be modified by users with a Load Issue File or Manual Issue Entry privilege. Issue items can only be modified if the Match Status = Outstanding. Click the edit pencil button under the Update column to update the issued item.

	Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time⬇	Issuance Date	Update
>	2276362	xxxx1111	9263	Citizens Union Bank (v)	ISSUED	OUTSTANDING	$6,130.00	05/29/2020 10:04:33 EDT	05/28/2020	✏

9. The Update Issue Item pop-up window appears.

Serial Number Check serial number. This cannot be updated on an existing issued item.

Amount Amount of the issued item. The amount can be updated.

Payee Name The name of the Payee associated with the specific issued item. The payee name can be updated.

Status Issued The check has been issued.

Voided The check has been voided by the maker.

Stopped The check has a stop payment by the maker.

If the FI has disabled stop payments in their configuration, Stopped may not be an option in the drop-down menu on this pop-up screen.

Cancelled The check is being cancelled by the maker. Please see next paragraph below.

Issuance Date The date of the issued item. The issuance date can be updated.

10. Issue Item Cancel: An outstanding issue item can be updated to Cancelled status. Only outstanding issue items have the option to be changed to Cancelled. Once the issue item is updated to Cancelled, the cancelled item disappears from all views except Item Lookup, Active Reconciliation (if enabled), and Audit Report for historical purposes.

11. Click Save.

> Issue updated. ✕
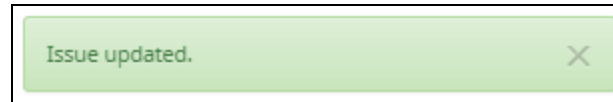
12. A copy of the Issue Warehouse can be downloaded by clicking the Download As CSV button at the bottom of the Issue Warehouse screen.
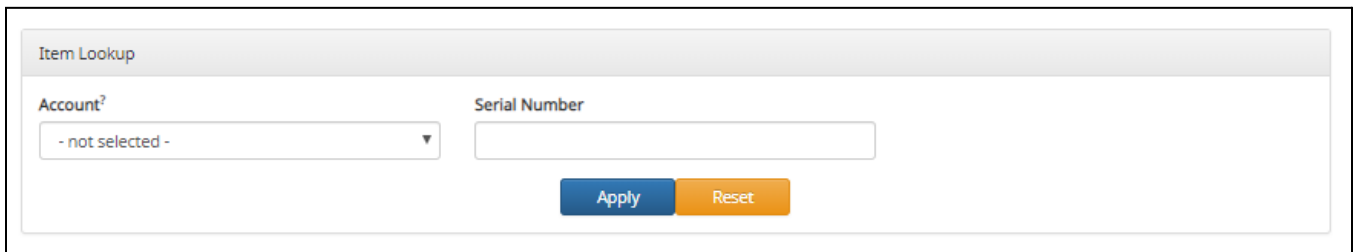
J. Item Lookup

Check Positive Pay (PRO-CHEX) provides Clients with the ability to look up all recorded data on individual issued items with the Item Lookup feature.

1. Within the Check Positive Pay (PRO-CHEX) module, click View > Item Lookup.
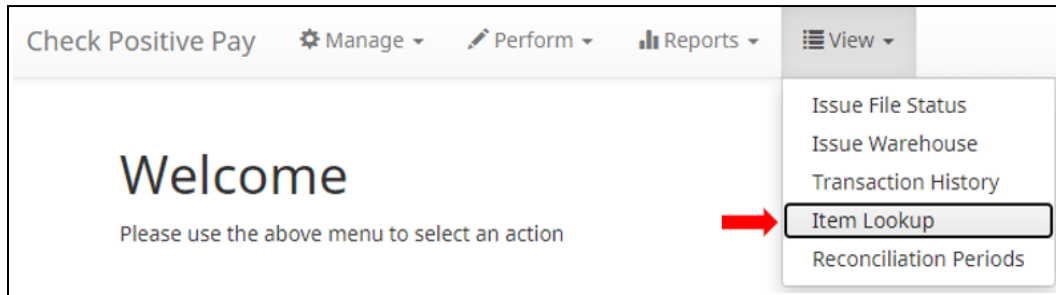
2. The Item Lookup page appears. All fields are mandatory.

Account   Select the Account drop-down to display a list of the Client's Accounts.

Serial Number   Enter the serial number of the item.

3. Once search criteria are selected, click Apply to complete the item lookup.

4. Search results for the item are displayed. Within this screen, the lifecycle of the issued item is displayed.

Item Lookup

Account[?]

The One and Only - xxxx1111 (ASBank Client 1 - ASBC1)

Serial Number

11548

[Apply] [Reset]

Account Number: xxxx1111

Serial Number: 11548

[View Check Image]

Transaction Date: 04-15-2021

Payment Date: 04-15-2021

Transaction ID: 45566

Debit Amount: $27.00

Current Status: Pay-System

Original Serial Number: 11548

Original Amount: $27.00

Issuance Payee Name: FedEx

Issuance Serial Number: 11548

Issuance Amount: $180.00

Issuance Status: ISSUED

Exception Reason: Amount Mismatch

Payee Match Score: Error analyzing payee name

Disposition Created: 04/15/2021 15:00:00 EDT

Transaction Date: 04-15-2021

Payment Date: 04-15-2021

Transaction ID: 45567

Debit Amount: $127.00

Current Status: Pay-System

Original Serial Number: 11548

Original Amount: $127.00

Issuance Payee Name: FedEx

Issuance Serial Number: 11548

Issuance Amount: $180.00

Issuance Status: ISSUED

Exception Reason: Duplicate Presentment

Payee Match Score: Error analyzing payee name

Disposition Created: 04/15/2021 15:00:00 EDT

Issuance Date: 04/15/2021

Updated Date/Time: 04/15/2021 13:34:17 EDT

Load Date/Time: 04/15/2021 13:34:17 EDT

Update By: mfleetwood1

Transaction Id: 45566

Issue Type: ISSUED

Payee Name: FedEx

Match Status: PAID

Amount: $180.00

K. Other Options Prior to Item Presentment

If a Client needs to make changes to an item **prior to item presentment**, there are three options for doing so within Check Positive Pay (PRO-CHEX). Examples of changes that would fall under this category would be when items originally Issued are updated to Voided or Stopped status, or to overwrite existing item information such as changes in amount and/or payee. *If the FI has disabled stop payments, it will affect whether a client user can perform these functions in some instances. Please see Subsection B. Status Values within this Section for more information.*

1. Modifying Issue Items

   Issue items can be modified in the Issue Warehouse. *Please refer to previous Subsection I. Issue Warehouse, for more information.*

2. Manual Re-Entry

   To change individual items previously submitted, a Client user can overwrite the previous item as follows:

   a. Within the Check Positive Pay (PRO-CHEX) Module, click Perform > Manual Issue Entry.
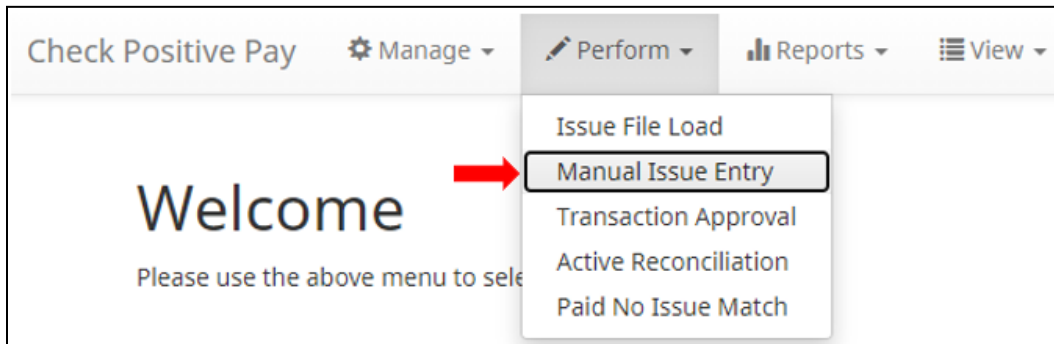
b.   The Manual Issuance File Entry page appears. For definitions of the fields available on this screen, *please refer to Subsection C of the current Section.*

c.   Create a Manual Entry for the item to be changed. The serial number must match the previously submitted item. Fill out all fields, updating the fields to be overwritten with the correct information.

d.   When all pertinent manual issuance items have been re-entered, click Save button.

e.   The Manual Issuance File detail page appears. For definitions of the fields shown on this screen, *please refer to Subsection C of the current Section.*

3. File Reloads

   To change multiple items that were previously submitted, a Client can use the Issue File Load function to reload and overwrite previous items in an Issue File.

   a. Once you have prepared your Issue File with all items to be overwritten, including the corrected information in the appropriate fields, upload the Issue File. ***Refer to Subsection F. Loading Issue Files, for more information.***

4. Prior to item presentment, these changed/overwritten items can be seen in the Issue Warehouse (***please refer to Subsection I within this Section for information on how to access the Issue Warehouse***). Once within the Issue Warehouse screen, click the arrow (>) next to the Client Code to view more detail on each issued item. The information shown in this drop-down is an audit history of all activity that has occurred on the issue item.

   As you can see in the figure below, three issue items that have been updated/changed. The updates/changes from the most recent entries will overwrite the previously loaded issue item.

L. Other Options After Item Presentment

1. **Pay & Issue**

   Single Pay & Issue is an Enterprise feature allowing a client to direct the system to create an issue item they failed to send in. This is used for balancing.

2. **Mass Pay & Issue**

   This feature provides a way to handle system creation of multiple issue items instead of the user clicking Pay & Issue for each individual issue item if the Client failed to send an entire file and it resulted in a lot of No Issue exceptions. It also provides a mass pay decision, instead of addressing them individually.

3. **Pay & Adjust**

   This feature allows the user to adjust a serial number from the value presented to a new value and/or the amount from the amount presented to a new value.

   If a client user does not have the Pay & Adjust user privilege, the Pay & Adjust button should not display in the user interface for that user.

   Please refer to Section VI, Managing Check Presentment, for more information.

V. EXCEPTION IDENTIFICATION

Check Positive Pay (PRO-CHEX) is configured to identify exceptions on issue items in a specific order. Once the first exception is triggered on an issue item, the system does not evaluate the item further. If an item is flagged with an exception and is deferred to the Client user for decision, further analysis will not be performed. Client users should be conscious when paying an exception that other validations may not have been performed, so they should examine the item.

Listed below are the possible Exceptions and the order in which they are flagged by Check Positive Pay (PRO-CHEX). The Exception Code and Reason below can be customized by financial institution so the example below may vary slightly from exception codes or reasons that appear in the Client interface.

Exception Order	Exception Code	Reason
1	Account Blocked	Account is Blocked.
2	Issuance not found	Check presented where no issue item is found to match against.
3	Issuance already used	Check presented with a serial number previously presented.
4	Issuance voided	Check presented with a serial number of an issue item marked with a void status.
5	Issuance stopped	Check presented with a serial number of an issue item marked with a stop status.
6	Issuance amount mismatch	Check presented where amount of check differs from issue amount.
7	Amount over limit	Transaction amount is over the limit.
8	Issuance date in future	Check presented with a date before the issuance date on the issued item.
9	Issuance stale dated	Check presented with a date exceeding the specified number of stale days for the account.
10	Issuance payee mismatch	Check presented where payee name differs from issue payee name.

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Exception Order	Exception Code	Reason
11	Exception reason missing	This message will only appear to customers of FI's in FI or Hybrid Matching mode. This exception reason is only used if the reason coming into Check Positive Pay (PRO-CHEX) has not been mapped in Check Positive Pay (PRO-CHEX).
12	Treated as Exception	When an account is set to Reverse Positive Pay, and the Treat All Checks as Exceptions option is configured, all incoming checks are marked as an exception and presented in the Item Warehouse for review and decisioning.

The primary objective of Check Positive Pay (PRO-CHEX) is to give users the opportunity to make pay and/or return decisions on checks presented for payment on accounts enrolled for the service. The decision function is performed in the Transaction History screen.

A. Transaction History

NOTE:

- **Transactions are stored for 12 months.**
- **The Transaction History user privilege must be enabled to access this screen.**
- **If the user has been granted the Change Status user privilege and the transaction is available to decision, the Pay and Return buttons will be available for use.**
- **Transactions that will be paid will have green shading as a background.**
- **Transactions that will be returned will have yellow shading as a background.**
- **Transaction status cannot be changed after EOD cut-off time.**

Check Positive Pay (PRO-CHEX) provides a function for Clients to search and view the status of checks presented on enrolled accounts, and to make decisions on presented items. Client users can use Transaction History to search for presented check items for a specific account using the filtering options available. The default filter setting is Exceptions Only. Additional transactions may be available to view and decision (such as reverse positive pay items); however, they will not be displayed unless the Exception filters option is set to Show All Transactions.

1. View Transaction History

Within the Check Positive Pay (PRO-CHEX) module, click View > Transaction History. The Transaction History page displays all current-day transactions for all accounts to which the user has access.

Mass Pay & Issue

The Mass Pay & Issue button directs the user to the Mass Pay & Issue Screen, which provides a way to handle system creation of multiple issue items instead of the user having to click Pay & Issue for each individual issue item if the Client failed to send an entire file and it resulted in a lot of No Issue exceptions. It also provides a mass pay decision, instead of addressing them one at a time.

Please refer to subsection B. Optional Actions in this section for more information.

Payee Review

The Review Payee button directs the user to the Payee Review screen to allow users to visually inspect presented items to ensure fraudulent transactions that may not have triggered any exceptions are identified.

Please refer to subsection C. Review Payee in this section for more information.

Transaction ID

Unique ID assigned by the Check Positive Pay (PRO-CHEX) system when transactions are loaded.
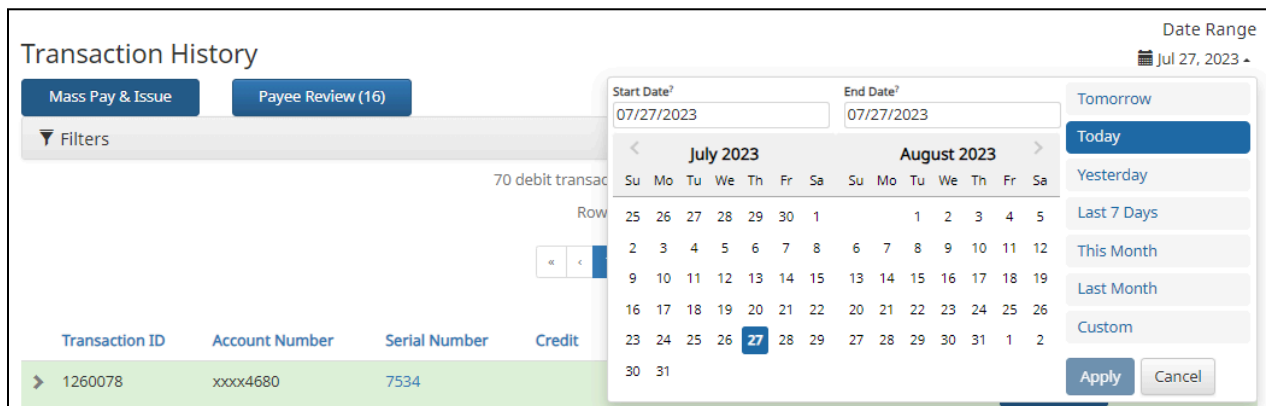
Account Number

Account number the check was presented against.

Serial Number	The check number presented for payment.		

Clicking on the serial number displays the front and back images of the check. If an eye icon appears in the serial number column, this denotes an item processed with no serial number. Clicking on the eye icon displays the check image, if available.

NOTE: While check-related MICR, amount, and payee data are retained for at least 365 days, Check Positive Pay stores check images for up to 60 calendar days.

Credit	This column will display if deposit information has been entered into the system.		
Debit	This column displays checks.		
Current Status	Pay	Pay-System	The system is set to default pay this check.
		Pay-FI	The check was paid by the FI.
			In the case of payment items loaded by the FI considered in a "Force Pay" status using the Standard Force Pay template, these items display with the FI-Pay status and are ineligible for changes to the transaction status.
		Pay-User	The check was paid by the Client User.
		Pending-Pay	The check was paid by the Client User but awaits approval or rejection because the Client is enrolled in Decision Dual Approval.
	Return	Return-System	The system is set to default return this check.
		Return-FI	The check was returned by the FI.
		Return-User	The check was returned by the Client User.
Date	Date the check was presented for payment or loaded to Check Positive Pay (PRO-CHEX).		
Change Status	If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, the button will display as Ineligible.		
Exception	Various Icons inform the user of the item exception(s). Hovering over the icon gives the user a quick glance at the exception reason. Likewise, users can click the drop down arrow to the left of the transaction to see what the specific exception is for the transaction.		

Icon	Exception Code	Exception Reason
(magnifying glass)	Issuance Not Found	Check presented where no issue item is found to match against.
(refresh)	Issuance Already Used	Check presented with a serial number previously presented.
(minus circle)	Issuance Voided	Check presented with a serial number of an issue item marked with a void status.
(x circle)	Issuance Stopped	Check presented with a serial number of an issue item marked with a stop status.
($)	Issuance Amount Mismatch	Check presented where amount of check differs from issue amount.
(piggy bank)	Amount Over Limit	Transaction amount is over the limit.
(clock)	Early Presentment	Check presented with a date that is before the issuance date on the issued item.
(calendar)	Issuance Stale Dated	Check presented with a date that exceeds the specified number of stale days for the account.
(person)	Issuance Payee Mismatch	Check presented where payee name differs from issue payee name.
(question)	Exception Reason Missing	This message will only appear to customers of FI's that are in Flor Hybrid Matching mode. This exception reason is only used if the reason that is coming into Check Positive Pay (PRO-CHEX) has not been mapped in PRO-CHEX
(exclamation)	Treated as Exception	When an account is set to Reverse Positive Pay, and the Treat All Checks as Exceptions option is configured, all incoming checks are marked as an exception and presented in the Item Warehouse for review and decisioning.

a. To filter the date range of items shown, click on the Date Range drop-down.

b. To narrow the search results, click Filters and a window containing additional search criteria will appear.

Account	Type an account name or the last 4 digits of the account number into the field to view transactions for one specific account or select an account from the drop-down menu.

Amount	Enter a specific amount for the transaction.

	Amount Range	Click the hyperlink above the Amount field to enter an amount range or a maximum or minimum amount of transaction.
	Min Amount	Minimum dollar amount of transaction.
	Max Amount	Maximum dollar amount of transaction.

Serial Number	Type the item serial number for a specific issued item.

	Serial Number Range	Click the hyperlink above the Serial Number field to enter a serial number range or a maximum or minimum serial number.
	Min Serial #	Minimum serial number
	Max Serial #	Maximum serial number

Positive Pay Type	This filter defaults to Any. Select the Positive Pay Type drop-down to filter by: Standard: Transactions on accounts set up for Standard Positive Pay

Reverse: Transactions on accounts set up for Reverse Positive Pay

Blocked: Transactions on accounts set up for Block Positive Pay

None: Transactions on accounts set up for No Positive Pay

|	
Exceptions	This defaults to viewing Exceptions only. Select the Exceptions drop-down to filter by:
	Exceptions Only: Only exceptions are displayed.
	Show all Transactions: Exceptions and non-exceptions are displayed.
	No Exceptions: Only non-exceptions are displayed.
	The user can opt to set an option to be the default for future filtering by clicking the Default checkbox once the selection has been made.
Exception Type	This user documentation displays the standard exception reason labels; however, each FI can customize these during implementation, so what is seen in the documentation may differ from what users see in the service if their FI has customized the labels.
Pending Dual Approval	If the FI has enabled Decision Dual Approval, this field may be available in the filter window. The user may select from the drop-down to filter transactions based on whether or not they are pending approval.
	● Yes – will display only transactions that are pending approval.
	● No – will display only transactions that are not pending approval
	The default will be set to "Show All".
	For more information regarding Decision Dual Approval, please see Section VIII, Decision Dual Approval.
Transaction Type	This filter defaults to Any. Select the Transaction Type drop-down to filter by:
	Check: Check transactions only
	Deposit: Deposits only
Transaction ID	A unique number assigned to the transaction when loaded.
Items	Defaults to Any Items. Select the drop-down to select one of the following:
	● Any Items: This includes all items, including client pay and adjust items.
	● Adjusted Items: Checks that were paid by a client user and either the amount and/or serial number was adjusted.
Transaction Status	Pay Pay-System The system is set to default pay this check. If a user takes no action before EOD, the check will pay.

	Pay-FI	The check was paid by the FI.
		In the case of payment items loaded by the FI in a "Force Pay" status using the Standard Force Pay template, these items display with the FI-Pay status and are ineligible for changes to the transaction status.
	Pay-User	A user changed the transaction status from a Return to a Pay status.
	Pending-Pay	The check was paid by the Client User but awaits approval or rejection because the Client is enrolled in Decision Dual Approval.
Return	Return-System	The system is set to default return this check. If the user takes no action before EOD, the check will be returned.
	Return-FI	The check was returned by the FI.
	Return-User	A user changed the transaction status from a Pay to a Return status.

c. Once search criteria are selected, click Apply to narrow your search results.

d. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results are displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.
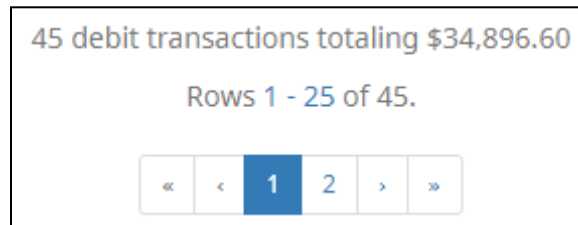
e. Summary Debit and/or Credit transaction totals are also displayed at the top of the screen above the navigation buttons.
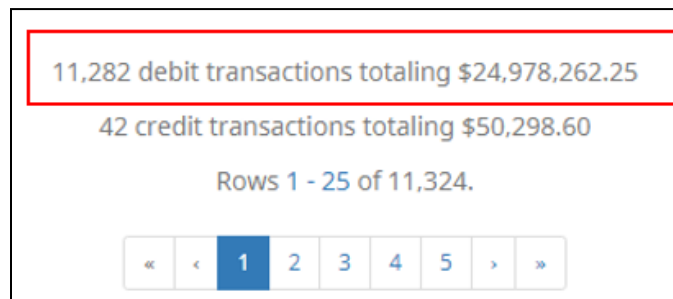
Transcription History

Mass Pay & Issue	Payee Review (12)

▼ Filters ›

21 debit transactions totaling $2,801.68

Rows 1 - 21 of 21.

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date↓↑	Change Status	Exception
∨ 1276023	xxxx4680	9108		$30.00	Pay-System	03/04/2024	⊗ Return	

Account Name: Evens
Positive Pay Type: payee
Issuance Payee Name: Natalie North
Issuance Serial Number: 9108
Issuance Amount: $30.00
Issuance Date: 03/04/2024
Original Serial Number: 9108
Original Amount: $30.00

Payment Date: 03/04/2024
Payee Analysis: Pass

[Adjust] [Notes (0)]

| ∨ 1276022 | xxxx4680 | 9107 | | $300.00 | Return-User | 03/04/2024 | ⊘ Pay | $👤 |

Account Name: Evens
Positive Pay Type: payee
Issuance Payee Name: Markus Melton
Issuance Serial Number: 9107
Issuance Amount: $260.00
Issuance Date: 03/04/2024
Original Serial Number: 9107
Original Amount: $300.00

Return Date: 03/04/2024 5:30 PM EST
Return Reason: Wrong Amount
Loaded Exception Reason: Amount Mismatch
Payee Analysis: Fail

[Adjust] [Notes (0)]

---

f. Click the arrow (>) next to the Client Code to view more detail on each issued item. The information shown in this drop-down is an audit history of the activity on the issue item.

Account Name	The name assigned to the account.
Positive Pay Type	This indicates the type of positive pay that the account is set for: Standard, Reverse, and Payee are the different types that could display here.
Issuance Payee Name	Name of payee submitted with the transaction presented for payment.
Issuance Serial Number	Serial number on the issued item uploaded by the client.
Issuance Amount	Amount on the issued item uploaded by the client.
Issuance Date	Date the issued item uploaded by the client.
Original Serial Number	Serial number submitted with the transaction presented for payment.

Original Amount	Amount submitted with the transaction presented for payment. This number may be different than displayed in the top line. For instance, if an item was adjusted in pre-scrub by the FI or if the FI is allowing Clients to adjust.
Return Date	Date the item was returned.
Payment Date	Date listed within the transaction file.
Return Reason	Reason for return. Client users can click on the Return Reason hyperlink to open a pop-up window to select a different return reason as needed.

When an item is in Pending-Pay status and awaiting approval or rejection because the account is set up for Decision Dual Approval, the Return Reason hyperlink will be disabled.

Loaded Exception Reason	This user documentation displays the standard exception reason labels; however, each FI can customize these during implementation so what is seen in the documentation may differ from what the User may see in the service if their FI has customized the labels.

Please refer to *Section V. Exception Identification* to view a list of all standard exception labels. |
Originally Cleared Date	In the case of Duplicate Presentment exceptions, the Originally Cleared Date will display the cleared date of the originally presented item.
Originally Cleared Amount	In the case of Duplicate Presentment exceptions, the Originally Cleared Amount will display the cleared amount of the originally presented item.
Originally Cleared Status	In the case of Duplicate Presentment exceptions, the Originally Cleared Status will display the status of the originally presented item.
Payee Match Score	Payee scoring is addressed in the account configuration screen. The score displayed here is the score assigned by the payee analysis engine when the payee name on the check was compared to the payee name provided on the issue item file.
Payee Analysis	Will display as Pass or Fail based on payee scoring.
Adjust	This button will allow users to adjust a serial number from the value presented to a new value and/or the amount from the amount presented to a new value. *Please see subsection B. Optional Actions for more information on this function.*
Notes	This feature allows FI and Client users to make notes regarding a transaction in Pay or Return status. The Note button displays how many Note entries have been made on a transaction. Click on the Notes button to enter in pertinent information regarding a transaction.

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2. Change Transaction Status

   a. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button appears for use. If the transaction is not eligible for a decision, the button will display as Ineligible. Reasons for the "Ineligible" message could include the item being a deposit, the item already being decisioned or left at the system default, or the item being a Force Pay item loaded by the FI using the Standard Force Pay template.

3. Change Status – Pay

   a. If the Current Status on an issued item is set to Return, the Client can opt to change the status to Pay if the Client determines the check should be paid.

   b. Click the Pay button under the Change Status column.

Transaction ID	Account Number	Check Number	Credit	Debit	Current Status	Date↓⁞	Change Status	Exception
⌄ 7740764	xxxx1115	7345		$900.00	Return-User	04/07/2023	⊘ Pay	❗

The Change Status button will then change to Return, and the Current Status column will update to "Pay-User."

4. Change Status – Return

   a. If the Current Status on an issued item is set to Pay, the Client can opt to change the status to Return if the Client determines the check should not be paid.

   b. Click the Return button under the Change Status column.

⌄ 7740763	xxxx1115	7344		$30.00	Pay-System	04/07/2023	⊘ Return	❗

c. Check Return Reason pop-up window appears. Select the appropriate reason for the Check Return. Please note that the list of return reasons displayed are the system default but may vary depending on the way the financial institution defines them.

Amount Incorrect	The dollar amount is incorrect.
Amount Incorrect	The dollar amount is incorrect.
Duplicate	This item has already been presented.
Fraudulent	Fraudulent item.
Prior Stopped	This item has a stop payment placed on it.
Prior Void	The item was previously voided.
Refer to Maker	Refer to the maker of the check.
Serial # Incorrect	The serial number on the item is incorrect.
Signature Irregular	The signature does not match.
Signature Missing	The item is missing a signature.
Stale Date	The presented item has a date greater than the number of stale days allowed on the corresponding issued item.
Suspect Item – Review Required	The item is suspicious and possibly fraud – please review further.

a. Click Save. The system displays a success message.

Check will be returned ✕
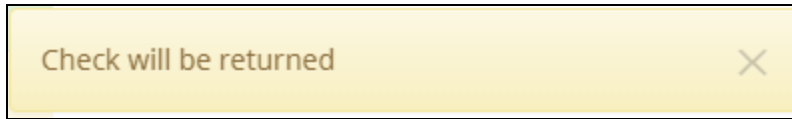
b. The Change Status button will then change to Pay, and the Current Status column will update to Return-User."

5. For transactions that list the Duplicate Presentment exception reason, the user can view the duplicate and previously presented check items to visually inspect the checks. Click on the Duplicate Presentment hyperlink to open the Check Image window.

| ⌄ Check | 7114 | xxxx4680 | 5/22/23 | 900.00 Pay-System | ⊗ Return | 🔴🔴 |

Transaction ID: 1158611
Positive Pay Type: payee
Issuance Payee Name: Oliver Orville
Issuance Serial Number: 7114
Issuance Amount: $933.00
Issuance Date: 05/22/2023
Original Serial Number: 7114
Original Amount: $900.00

Payment Date: 05/22/2023
Loaded Exception Reason: Duplicate Presentment
Originally Cleared Date: 05/21/2023 8:00 PM EDT
Originally Cleared Amount: $900.00
Originally Cleared Status: Paid
Payee Analysis: Fail

Adjust   Notes (0)

6. The Check Image window opens, with the Duplicate Exception item and Previously Presented item displaying so that the user can visually inspect both items. Click the Show Back button to view the back of the checks.

7. The backs of the Duplicate Exception item and the Previously Presented item appear. The user can visually inspect the images. Click the Show Front button to return to the front view of the checks. Click the Close button to return to the Transaction Warehouse view.
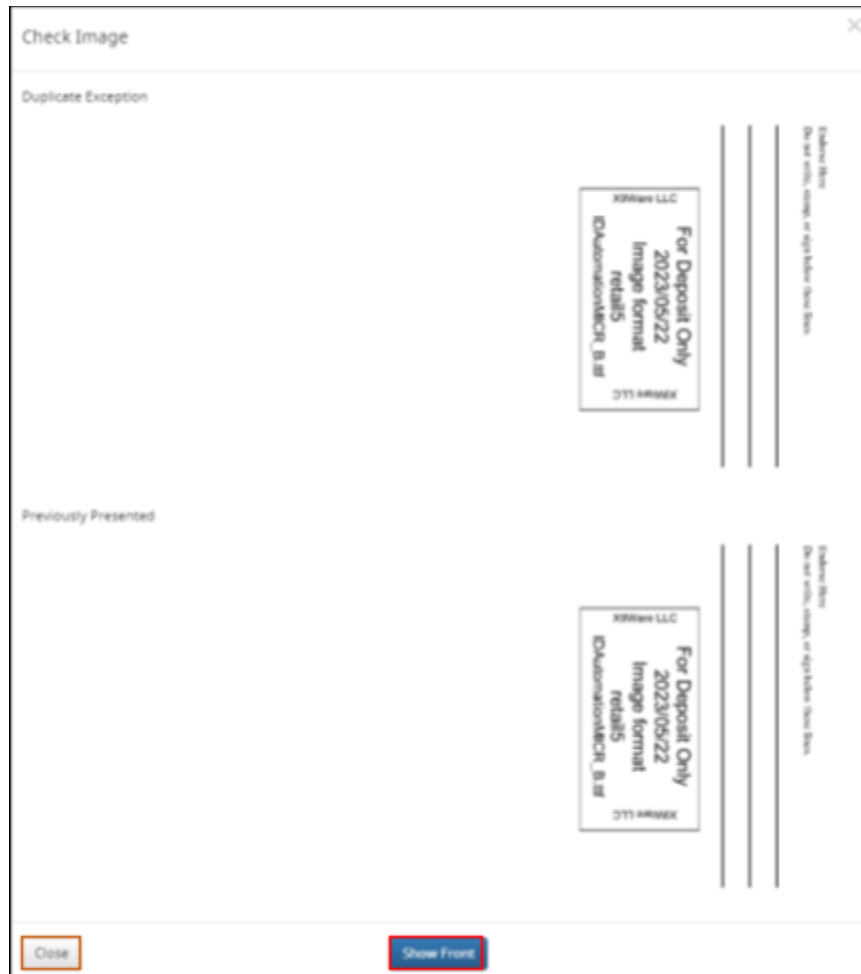
8. In the expanded transaction view, both the current and previously presented check data displays for comparison.

| ⌄ Check | 7114 | xxxx4680 | 5/22/23 | 900.00 | Pay-System | ⊗ Return | 🔴🔴 |

Transaction ID: 1158611	Payment Date: 05/22/2023	Adjust Notes (0)
Positive Pay Type: payee	Loaded Exception Reason: Duplicate Presentment	
Issuance Payee Name: Oliver Orville	Originally Cleared Date: 05/21/2023 8:00 PM EDT	
Issuance Serial Number: 7114	Originally Cleared Amount: $900.00	
Issuance Amount: $933.00	Originally Cleared Status: Paid	
Issuance Date: 05/22/2023	Payee Analysis: Fail	
Original Serial Number: 7114		
Original Amount: $900.00		

9. A copy of the Transaction History can be downloaded by clicking the Download As CSV button at the bottom of the Transaction History screen.

B. Optional Actions

1. Confirm Paying Exceptions (May or may not be implemented by the FI)

   a. When the first exception is triggered on a presented item, additional validations are not performed. If the system detects a user pay decision on a check that additional validations were not performed (such as payee name analysis which is the last validation to occur), an image of the check is presented to allow the user to visually inspect the check. The user must click the confirm button to finalize the pay decision.

   b. If the user decides to pay an item that is set to return, a pop-up window appears to confirm that this is the action they wish to take. The window displays an image of the check and other details for the user to review before confirming that they want to pay the item.

i. Click Pay to pay a check.

Confirm Check ✕

James C. Morrison
12345 AnyWhere Circle
Your City, State 12345

Test Item
** Void **
Non-Negotiable

Check Number __113747__

Date __April 29, 2022__

Pay To the Order Of __Medical Advance__

$ __24.00__

Amount __Twenty four and No cents__

Dollars

Memo __ISN: 44000695__

Signature __S DeLaere__

⑊3 2 2 1 7 2 4 4 1⑊   1 3 5 7 9 1 3 5 7 9⑊ 1 1 3 7 4 7 ⑊0 0 0 0 0 0 2 4 0 0⑊

Exception Reason: Issuance Payee Mismatch

Issuance Serial Number: 113747   **Issuance Amount:** $24.00

Issuance Payee Name: Advanced Medical   **Payee Match Score:** 13

Cancel   Confirm

Amount and Serial Number may be adjusted after Confirm

1) A pop-up window with check information displays for the user's review.

2) Once the user has reviewed the information presented, they can decide to Confirm so that the check will be paid or to Cancel so that the check will be returned.

2. **Pay & Issue**

a. This Enterprise feature must be enabled by the financial institution and the user must have the Manual Issue Entry, Load Issue File and Change Transaction Status user privileges. If an exception is triggered because no issue item exists and the user pays the check, the user is presented with a link allowing them to tell the system to create a matching issue item.

b. If Client Pay & Issue is enabled, the expanded view on the item displays an Add Issue button. Click the button to proceed.

i. The Add Issue Item pop-up displays. The Serial Number, Amount, and Status fields are locked from editing. Click in the Payee Name field to enter a payee name, or in the Issuance Date field to select the date of the issued item.

1) Click Save. A success message appears.

NOTE:

- **Items with duplicate presentment exceptions will not present the option to Add Issue from within Transaction History, as another item has been presented and paid with that serial number.**
- **The system will not allow the "Add Issue" function for a check with no serial number.**
- **"Add Issue" is not available for transactions in Reverse Positive Pay accounts.**

3. **Mass Pay & Issue**

   a. This Enterprise feature must be enabled by the financial institution and the user must have the Manual Issue Entry, Load Issue File and Change Transaction Status user privileges. Clients on standard or payee positive pay should ALWAYS enter or load issue items prior to distributing checks to avoid denial of payment at the teller line. However, should a client fail to enter or load issue items and many No Issue Exceptions occur as a result, this feature allows the user to have issue items systematically created for each item without clicking on each exception item individually and to pay all items at once instead of individually.

   b. If Mass Pay & Issue is enabled, a button displays at the top of the Transaction History screen: "Mass Pay and Issue."

   c. The Mass Pay & Issue page appears. A list of issue items displays with checkboxes for each issue item.

d. Individual issue items can be clicked for Pay and Issue. Once all issue items are selected, click "Pay and Issue Selected" button at the bottom left of the screen.
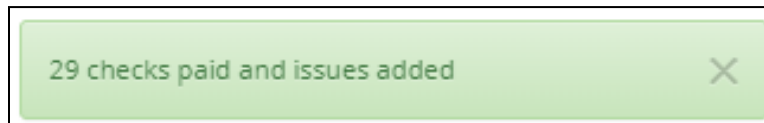
Pay & Issue Selected	←	Pay & Issue All 35
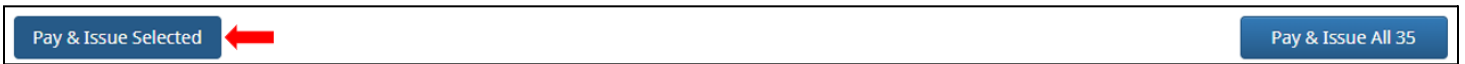
e. To approve all issue items to Pay and Issue, click "Pay & Issue All [number]" button. The Mass Pay & Issue page displays 25 issue items per page. The "Pay & Issue All [number]" button will Pay & Issue all the available issue items on all pages. The button displays the total number of issue items available.

Pay & Issue Selected	→	Pay & Issue All 35
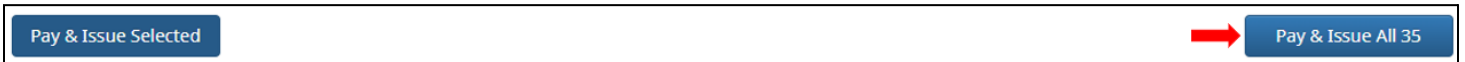
f. A "Confirm Mass Pay & Issue" pop-up window appears. Click Cancel to return to the Mass Pay & Issue screen, or click Confirm to continue.

Confirm Mass Pay & Issue

Mark 29 checks as paid and add issue item

Click Cancel to return or Confirm to continue

Cancel   Confirm

A success message appears.

29 checks paid and issues added ✕
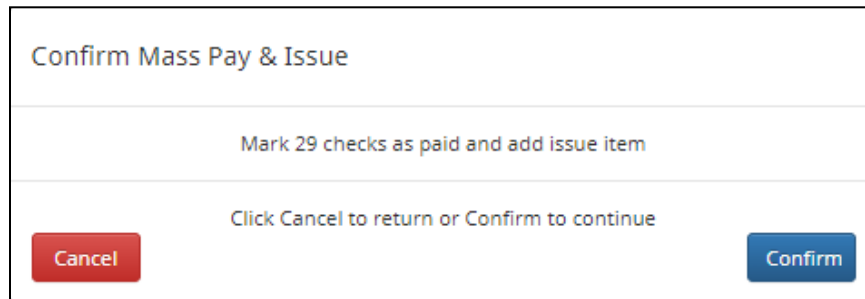
NOTE:

- **The Mass Pay & Issue button is also available within the Consolidated Transaction History screen. *Please refer to the FPHQ Client User Guide for more information.***
- **The system does not allow the "Add Issue" function for a check with no serial number.**
- **"Add Issue" is not available for transactions in Reverse Positive Pay accounts.**

4. **Pay & Adjust**

   a. This Enterprise feature must be enabled by the financial institution and the user must have the Manual Issue Entry, Load Issue File and Change Transaction Status user privileges. The FI may allow users to adjust a serial number from the value presented to a new value and/or the amount from the amount presented to a new value.

   b. If Client Pay & Adjust is enabled, a link displays under the Pay button: "Adjust"

	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
⌄	1276019	xxxx4680	9104		$90.00	Pay-System	03/04/2024	⊗ Return	

Account Name: Evens
Positive Pay Type: payee
Issuance Payee Name: Jason Jones
Issuance Serial Number: 9104
Issuance Amount: $90.00
Issuance Date: 03/04/2024
Original Serial Number: 9104
Original Amount: $90.00

Payment Date: 03/04/2024
Payee Analysis: Pass

Adjust   Notes (0)

   i. Click Adjust.

   1) The Adjust pop-up screen displays. The fields available in Adjust are contingent upon what the FI has enabled. In this example, the Adjust screen includes check amount and serial number. Enter the correct serial number and/or amount.

Adjust Check Amount and Serial Number: ✕

Serial Number:

9104

Amount:

90

Save

2) Click Save. The Transaction History page displays the adjusted serial number and/or adjusted amount.

	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date↕	Change Status	Exception
⌄	1276019	xxxx4680	9104		$90.00	Pending-Pay	03/04/2024	⊗ Return	

Account Name: Evens   Payment Date: 03/04/2024

Positive Pay Type: payee   Payee Analysis: Pass

Issuance Payee Name: Jason Jones

Issuance Serial Number: 9104

Issuance Amount: $90.00

Issuance Date: 03/04/2024

Original Serial Number: 9104

Original Amount: $90.00

[Adjust] [Notes (0)]

3) When the serial number is changed using Pay & Adjust, any issuance items previously matched and used by this transaction will be marked as "Available for Matching", releasing the issuance for matching by future transactions. In addition, issuance matching will be performed using the new serial number and if any issuance is found it will be marked as "Used in Matching."
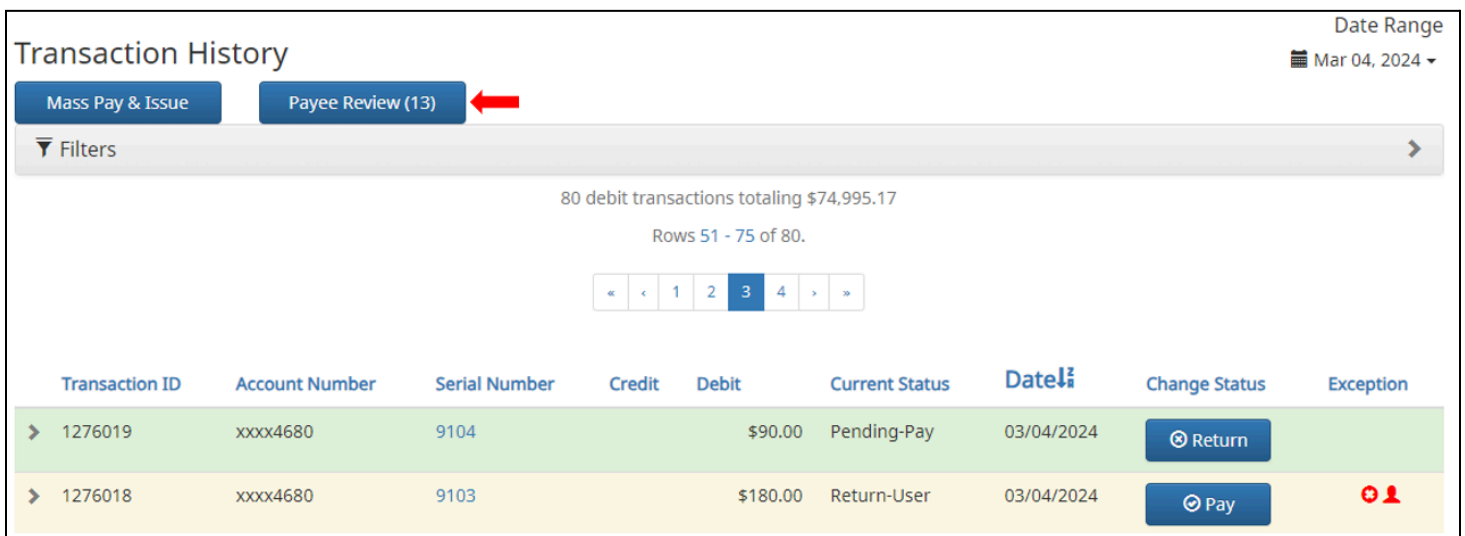
NOTE:

If a client user does not have the Pay & Adjust user privilege, the Pay & Adjust button should not display in the user interface for that user.

C. Review Payee

Although payee analysis is a good technology, it is not a perfect technology. The Review Payee functionality has been introduced to allow users to visually inspect presented items to ensure fraudulent transactions that may not have triggered any exceptions are identified.

1. If Payee Positive Pay is configured by the FI, the Review Payee feature may be available in Transaction History. Review Payee allows users to easily view non-exception items for transactions on accounts enrolled in Payee Positive Pay.

2. From within Transaction History, the Payee Review button appears at the top of the screen with the total number of non-exception items available for review in parentheses. Click the Review Payee button to proceed.

3. The Payee Review screen appears. The Payee Review page displays all current day non-exception transactions for all accounts to which the user has access.

Transaction ID	Unique ID assigned by the Check Positive Pay (PRO-CHEX) system when transactions are loaded.
Account Number	Account number the check was presented against.
Serial Number	The check number presented for payment.
Amount	The amount of the check.
Issuance Payee	Name of payee submitted with the issuance presented for payment.
Image View	The front image of the check will display for review
Change Status	The Return button is available for the user to change the status of the transaction to Return.

4. To narrow the review screen results, click Filters and a window containing filter criteria will appear.

Account	Type an account name or the last 4 digits of the account number into the field to view transactions for one specific account, or select an account from the drop-down menu.
Amount	Enter a specific amount for the transaction.

	Amount Range	Click the hyperlink above the Amount field to enter an amount range or a maximum or minimum amount of transaction.
	Min Amount	Minimum dollar amount of transaction.
	Max Amount	Maximum dollar amount of transaction.

Serial Number	Type the item serial number for a specific issued item.

	Serial Number Range	Click the hyperlink above the Serial Number field to enter a serial number range or a maximum or minimum serial number.
	Min Serial #	Minimum serial number
	Max Serial #	Maximum serial number

5. Once search criteria are selected, click Apply to narrow your results.

6. Results are displayed in pages of 25 items. If the Review Payee screen contains more than 25 items, the results are displayed on multiple pages. Use the navigation buttons at the top of the review screen to review all results.

7. To change the transaction status to Return, click the Return button.

8. A pop-up window will display to select a check return reason. Select the appropriate return reason, and click the Save button to proceed.

9. Once the return reason is saved, the user will be returned to the Review Payee screen, and the Return button will be displayed as an Undo button. If the user determines that the Return should be undone, clicking the Undo button will change the status back to Pay, and the screen will revert the button to Return.

10. Click the Back button at the top of the screen to return to the Transaction History screen.

11. The user is returned to the Transaction History view and may see the following alert message:

In order to view your changes, please refresh your
browser and review your filters. ✕
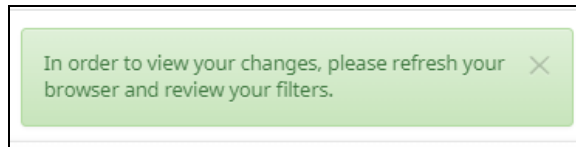
12. Refresh the browser window to view the changes to the Transaction History screen. The user should see the previously changed item with the status of Return-User.

| > | 1276012 | xxxx4680 | 9097 | | $53.36 | Return-User | 03/04/2024 | ⊘ Pay |

D. Notes

1. If enabled, the Notes feature allows FI and Client users to make notes regarding a transaction. The Notes button displays the number of Note entries added to a transaction. Click the Notes button to enter in the information regarding the transaction.

	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date↓	Change Status	Exception
˅	1276019	xxxx4680	9104		$90.00	Pending-Pay	03/04/2024	⊗ Return	

Account Name: Evens

Positive Pay Type: payee

Issuance Payee Name: Jason Jones

Issuance Serial Number: 9104

Issuance Amount: $90.00

Issuance Date: 03/04/2024

Original Serial Number: 9104

Original Amount: $90.00

Payment Date: 03/04/2024

Payee Analysis: Pass

Adjust Notes (1)

2. The Transaction Notes screen appears. Users can enter notes within this interface, and a log of notes added to a transaction appears in the lower part of the screen.

Transaction Notes   X

Client Note Text 1

Save

Created Date	Created By	Note
2024-03-04T19:37:09.549080Z	FI USER - IdelaereAS1	Transaction Note 1

Cancel

3. The user can click the Cancel button to cancel without placing notes on the transaction.

Transaction Notes   X

Client Note Text 1

Save

Created Date	Created By	Note
2024-03-04T19:37:09.549080Z	FI USER - IdelaereAS1	Transaction Note 1

Cancel

4. Once a Notes entry is completed, the user must click Save to record the entry.

Transaction Notes

Client Note Text 1

Save

Created Date	Created By	Note
2024-03-04T19:37:09.549080Z	FI USER - **IdelaereAS1**	Transaction Note 1

Cancel

5. The created note will now display in the audit history log at the bottom of the screen, along with any other notes previously added to this transaction.

Transaction Notes   X

Save

Created Date	Created By	Note
2024-03-04T19:42:05.608331Z	CLIENT USER - **sdelaere1**	Client Note Text 1
2024-03-04T19:37:09.549080Z	FI USER - **ldelaereAS1**	Transaction Note 1

Cancel

6. The user can enter up to 4,000 characters in the Transaction Notes window. Multiple notes can be added within the 4,000 character limit.

7. Click the X button at the top right of the Transaction Notes window to close the window.

Transaction Notes			X

Save

Created Date	Created By	Note
2024-03-04T19:42:05.608331Z	CLIENT USER - **sdelaere1**	Client Note Text 1
2024-03-04T19:37:09.549080Z	FI USER - **ldelaereAS1**	Transaction Note 1

Cancel

NOTE:
● **Notes can be added to transaction after EOD processing.**

Check Positive Pay (PRO-CHEX) supports the ability for FI and Client Users to match issue items loaded to the system after cleanup has been performed to Paid No Issue exception items.

NOTE:

- **The Paid No Issue Matching user privilege must be enabled.**
- **If Reconciliation is enabled and both the issuance and payment date precede the period start date, matching is not allowed.**
- **Items will not appear in the Paid No Issue Match screen until EOD has passed.**

A. Paid No Issue Match

1. From the Check Positive Pay (PRO-CHEX) module, click Perform > Paid No Issue Match.
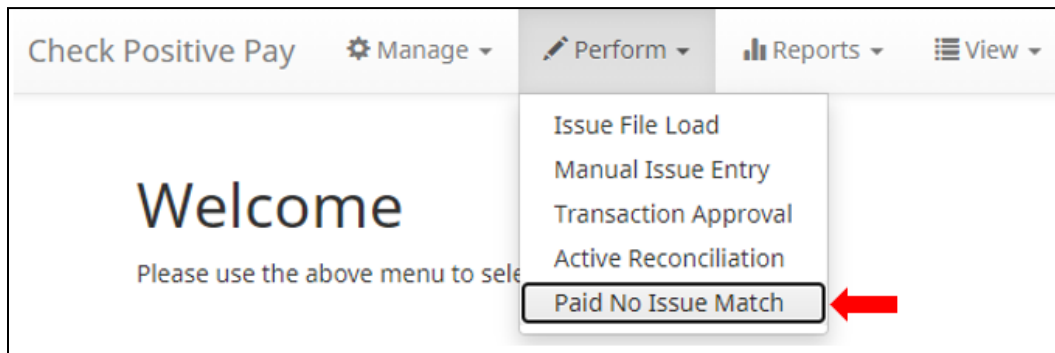
2. The Paid No Issue Match screen displays with the current month date range by default. To filter the date range, click on the Date Range drop-down, select the desired range, and click the Apply button.
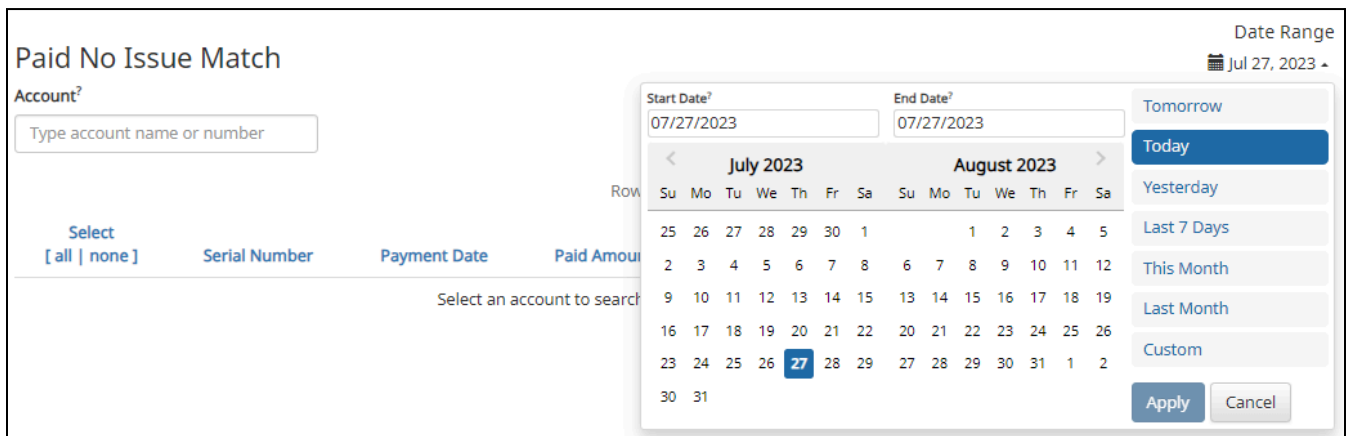
3. In the Client portal, the Paid No Issue Match screen must be filtered by Account to display data. Type an account name or the last 4 digits of the account number to generate the SmartSearch filter.

4. Once the Account filters has been entered, the screen displays all outstanding issue items that can be matched to Paid No Issue items previously cleared. The first line in each row presents information on the outstanding issue item, and subsequent lines will be one or more paid no issue items that can be matched to the outstanding item.

Select [all | none]			The user can opt to select individual transactions by clicking the checkbox at the left of the row. If an issue item has more than one matching incoming transaction, the radio button for the transaction the user wants to tie to the issue item must also be selected.

Select [all | none]

The user can opt to select individual transactions by clicking the checkbox at the left of the row. If an issue item has more than one matching incoming transaction, the radio button for the transaction the user wants to tie to the issue item must also be selected.

The client can also select all transactions by clicking "all" in the Select column. The client can de-select all transactions by clicking "none".

Serial Number

The serial number of the item.

Paid Amount	Amount of the paid no issue item.
	Clicking the eye icon next to the paid amount will allow the user to view the check image of the paid no issue item.
Issue Amount	The amount of the outstanding issue item.
Issue Date	The date of the outstanding issue item.
Issue Type	Issuance type of the outstanding issue item. Matching can be performed to Issued, Voided, or Stopped unmatched issuance items.
Payee Name	The payee name listed on the outstanding issue item.

5. The user can view check images of the paid no issue items to compare to the outstanding issue item to determine if the items are indeed a match. Click the eye icon next to the paid amount for any paid item to view.

6. A pop-up window with images of the front and back of the check displays. If there is more than one paid items, examine both check images to confirm if either is a match. Click the Close button to close the check image view.
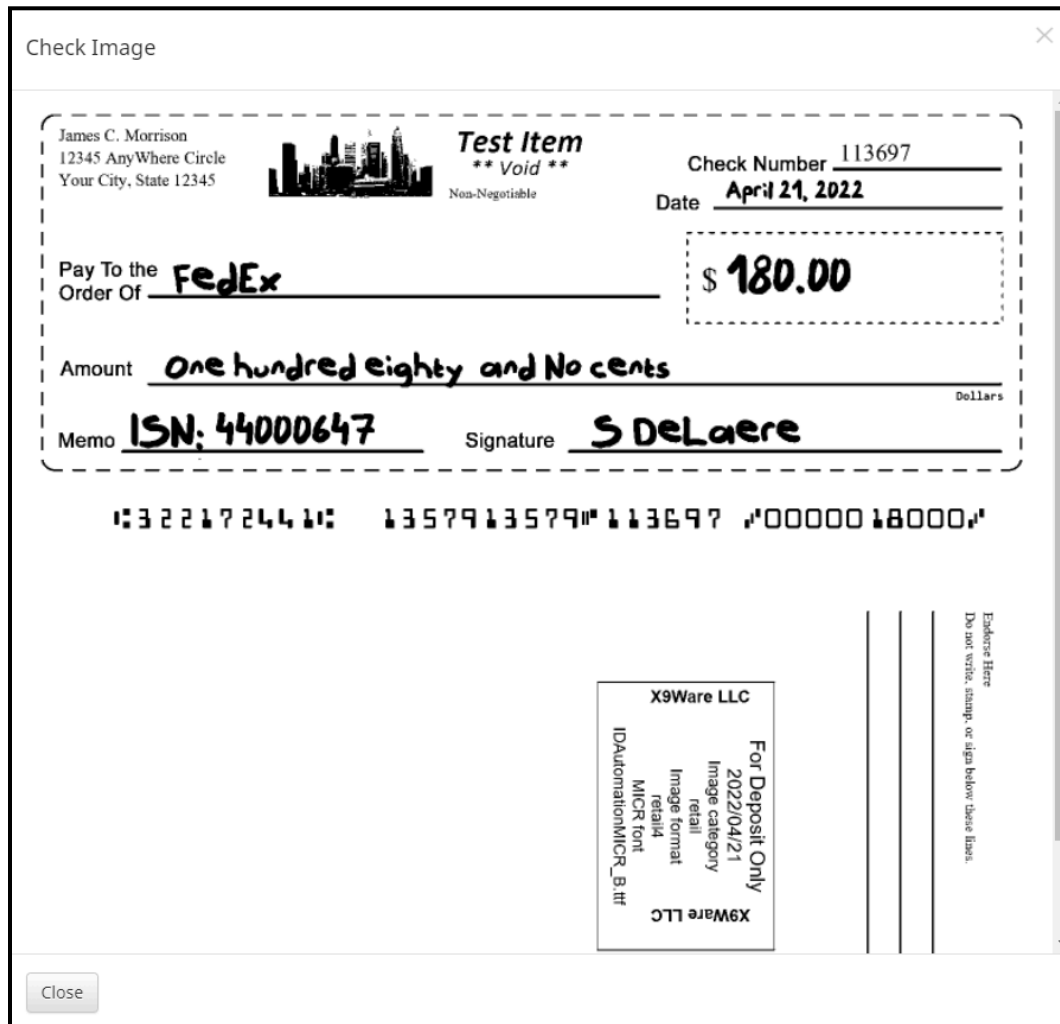
7. Once a match is found, click the checkbox at the left of the row to activate that row for matching. Click the radio button of the paid no issue item that matched the outstanding issue item. Single or multiple rows can be activated and selected for matching.

8. Once selections are made, click the Match Selected button at the bottom of the Paid No Issue Match screen to complete the match.

☑		113686	04/21/2022	$ 270.00	👁	$ 260.00	04/22/2022	ISSUED	Office Pride
☐		113685				$ 600.00	04/22/2022	ISSUED	Jonathan Copeland Michael Copeland
	◯		04/21/2022	$ 600.00	👁				
	◯		04/21/2022	$ 600.00	👁				

Match Selected

9. The Confirm Matching screen displays. Select Confirm to match any selected Issuance and Transaction items. Click the Cancel button to cancel without matching.

Confirm Matching

Match 2 selected Issuance and Transaction items

Click Cancel to return or Confirm to continue

Cancel   Confirm

10. Once Confirm is clicked, the system displays a success message.

2 transactions submitted to be matched to issuance ✕

11. The paid transaction now shows the matched issue item data in Transaction History.

	Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date⇅	Change Status	Exception
⌄	54164	xxxx3579	113686		$270.00	Pay-System	04/21/2022	⊗ Ineligible	❗

Positive Pay Type: payee
Issuance Payee Name: Office Pride
Issuance Serial Number: 113686
Issuance Amount: $260.00
Issuance Date: 04/22/2022
Original Serial Number: 113686
Original Amount: $270.00

Payment Date: 04/21/2022
Loaded Exception Reason: Issuance Not Found

Disposition Created: 04/21/2022 6:00 PM EDT

12. Viewing the check data in the Item Lookup interface shows the complete audit history of the transaction.

Item Lookup

Account[7]
TestRecon - xxxx3579 (ASI   clear

Serial Number
113686

Apply   Reset

Account Number: xxxx3579   Serial Number: 113686   View Check Image

Transaction Date: 04/21/2022
Payment Date: 04/21/2022
Transaction ID: 54164
Debit Amount: $270.00
Current Status: Pay-System

Original Serial Number: 113686
Original Amount: $270.00
Issuance Payee Name: Office Pride
Issuance Serial Number: 113686
Issuance Amount: $260.00
Issuance Status: ISSUED

Exception Reason: Issuance Not Found
Payee Match Score: No payee match needed
Disposition Created: 04/21/2022 6:00 PM EDT

Issuance Date: 04/22/2022
Updated Date/Time: 04/22/2022 12:13 PM EDT
Load Date/Time: 04/22/2022 12:13 PM EDT

Update By: sdelaere1
Transaction Id: 54164
Issue Type: ISSUED

Payee Name: Office Pride
Match Status: PAID
Amount: $260.00

VIII. DECISION DUAL APPROVAL

Check Positive Pay (PRO-CHEX) can support dual approval for client decisioning. If enabled by the FI and configured for a client, any transactions in a Return status that are decisioned by the client will be held in "Suspended" status until approved or rejected by a secondary user.

NOTE:
● **Client Decision Dual Approval permission must be enabled by the FI.**
● **The Decision Dual Approval user privilege must be enabled.**

If Decision Dual Approval is enabled and a Client User decisioned any transaction in the Transaction History to the status of User-Pay, or adjusted the serial number or amount of any transaction, approval is requested to approve the change of the transaction status. The secondary client user must approve the transaction decision.

1. Within the Check Positive Pay (PRO-CHEX) module, click Perform > Transaction Approval.
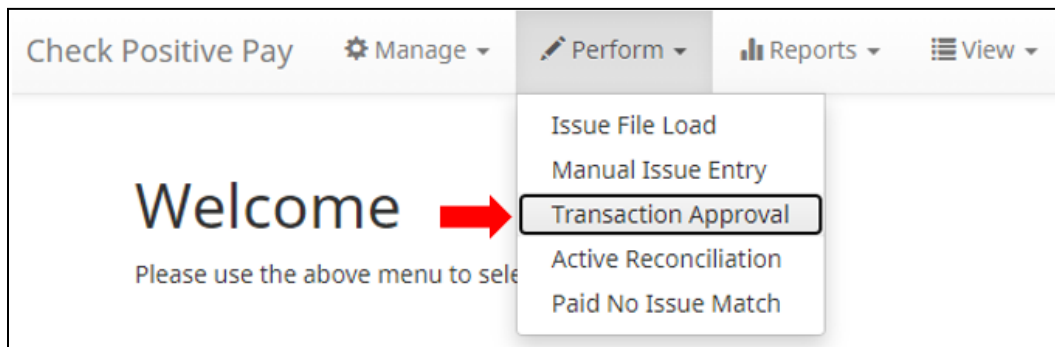
2. The Check Transaction Approval screen displays.

Check Transaction Approval

Rows 1 - 3 of 3.

	Select [all | none]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status	Exception
>	☐	xxxx4680	9132		$55.00		03/04/2024	Return-User	Pay	🔍
>	☐	xxxx4680	9104		$90.00	$190.00	03/04/2024	Pay-System	Pay	
>	☐	xxxx4680	👁		$933.00		03/04/2024	Return-User	Pay	

Approve   Deny

Select [all | none]	The client user can select individual transactions by clicking the checkbox at the left of each row. The client can also select all transactions by clicking "all" in the Select column. The client can de-select all transactions by clicking "none".
Account Number	Displays the masked account number for the item.
Current Serial Number	The current serial number of the item. The client user can click the hyperlink in the serial number to view the check image. An eye icon denotes an item that has no serial number.
Requested Serial Number	The updated serial number, if changed by the client user performing the decisioning.
Current Amount	Original amount of the transaction.
Requested Amount	The updated amount, if changed by the client user performing the decisioning.
Date	Date of the transaction.
Current Status	Current Status of the transaction.
Requested Status	The status of the transaction, if approved.
Exception	If the transaction is an exception, an exception identifier appears in this column.

3. Clicking the arrow (>) at the far left of each row expands the view for more information about the transaction.

	Select [all | none]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status⬇	Exception
⌄	☐	xxxx4680	9132		$55.00		03/04/2024	Return-User	Pay	🔍
		Transaction ID: 1276057								
		Requested By: sdelaere1								
		Loaded Exception Reason: Issuance Not Found								

Transaction ID	Unique ID assigned by Check Positive Pay (PRO-CHEX) when transactions are loaded.
Requested By	The client user who requesting the change of transaction status.
Loaded Exception Reason	The exception identified when the transaction was loaded.

4. After examining the transactions pending approval, the client user can select items to approve or reject by clicking the Approve or Deny buttons at the bottom of the screen.

5. If a transaction is Approved, a Confirm Approval pop-up window appears. The user can click the Confirm button to confirm the approval of the transaction status change, or click the Cancel button to return to the Check Transaction Approval Screen.

Confirm Approval

Approve status change of 1 check

Click Cancel to return or Confirm to continue

Cancel   Confirm

6. If a transaction is Rejected, a Confirm Rejection pop-up window will appear. The user can click the Confirm button to confirm the rejection of the transaction status change, or click the Cancel button to return to the Check Transaction Approval Screen.

Confirm Rejection
Reject status change of 1 check
Click Cancel to return or Confirm to continue

Cancel   **Confirm**

7. <u>Updating Transactions in Pending-Pay Status</u>:

   In the case of No Issue transactions that are in Pending-Pay status awaiting approval or rejection, the user may do the following:

   a. **Add Issue**: A transaction currently in Pending-Pay status can be updated in the Transaction History page by expanding the view on the transaction and clicking the Add Issue button.

   Before changes, the transaction appears without payee information as shown below.

	Select [all | none]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status⬇	Exception
⌄	☐	xxxx4680	9132		$55.00		03/04/2024	Return-User	Pay	🔍
	Transaction ID: 1276057									
	Requested By: sdelaere1									
	Loaded Exception Reason: Issuance Not Found									

   i. In Transaction History, click the Add Issue button.

⌄	1276057	xxxx4680	9132		$55.00	Pending-Pay	03/04/2024	⊗ Return	🔍
Account Name: Evens				Return Date: 03/04/2024 5:30 PM EST			Adjust	**Add Issue**	Notes (0)
Positive Pay Type: payee				Return Reason: Duplicate Presentment					
Original Serial Number: 9132				Loaded Exception Reason: Issuance Not Found					
Original Amount: $55.00									

ii. Complete the Add Issue pop-up screen by entering a Payee Name and clicking the Save button.

iii. The changes are then reflected in the Transaction Approval screen, as shown below.

b. Items currently in Pending-Pay status **will not** allow the user to adjust the serial number or amount.

NOTE:

If a transaction decision is currently awaiting approval from a secondary client user and the transaction is not approved or rejected by EOD, the transaction will revert to its original status. For instance, if a transaction is set to default return and a client user decisions the item to be paid, if that decision is not approved by EOD, the item will revert to the default return status.

IX. REPORTS

A. Adjusted Items Report

NOTE:

The Adjusted Items Report user privilege must be enabled.

1. The Adjusted Items report allows the client user to view all transactions adjusted by the FI or client within the Check Positive Pay (PRO-CHEX) system.

2. From the Check Positive Pay (PRO-CHEX) module, click Reports > Adjusted Items.
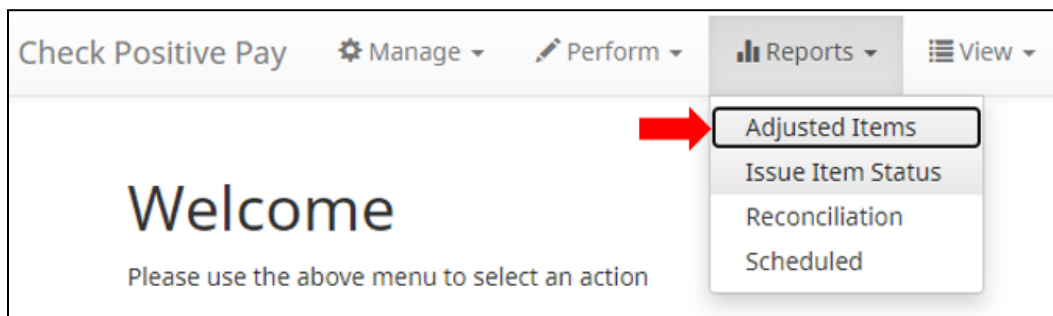
3. The Adjusted Items page appears.

4. The Date Range field defaults to showing one day of transactions. To filter a longer date range of transactions shown, click on the Date Range drop-down.

5. To narrow search results, click Filters and a window containing additional search criteria appears.

Account		
	Type an account name or the last 4 digits of the account number.	
Amount	Enter a specific amount for the transaction.	
	Amount Range	Click the hyperlink above the Amount field to enter an amount range or a maximum or minimum amount of transaction.
	Min Amount	Minimum dollar amount of transaction.
	Max Amount	Maximum dollar amount of transaction.
Serial Number	Type the item serial number for a specific issued item.	
	Serial Number Range	Click the hyperlink above the Serial Number field to enter a serial number range or a maximum or minimum serial number.
	Min Serial #	Minimum serial number
	Max Serial #	Maximum serial number
Adjustment Made By	Select a user from the drop-down menu to filter to display only changes made by that user. Users can include FI or client users.	

6. Once search criteria are selected, click Apply to narrow your search results.

7. Adjusted Items transactions are displayed in pages of 25 items. If the report contains more than 25 transactions, the results are displayed on multiple pages. Use the navigation buttons at the top of the report results to review all results.

35 transactions totaling $3,677,632.25

Rows 1 - 25 of 35.

« ‹ 1 2 › »

Account Number	R/T Number	Original Serial Number	Serial Number Change	Encoded Amount	Amount Changed To	Amount of Adjustment Needed	Date	Adjustment Made By

Account Number	Displays the Account Number for the adjusted item.
R/T Number	Displays the routing number associated with the adjusted item.
Original Serial Number	Displays the item's original serial number.
Serial Number Change	Displays the serial number after the item was adjusted.
Encoded Amount	Displays the original encoded amount of the item.
Amount Changed To	Displays the amount of the transaction after the item was adjusted.
Amount of Adjustment Needed	Displays the total dollar amount difference between the encoded amount and the adjusted amount.
Date	Displays the date the item was adjusted.
Adjustments Made By	Displays the name of the user who adjusted the item.

8. The entire Adjusted Items Report can be downloaded as a CSV file (Comma Separated Value). Click on the Download as CSV button at the bottom left of the Adjusted Items Report screen.

B. Issue Item Status Report

NOTE:
The Issue Item Status Report user privilege must be enabled.

1. Within the Check Positive Pay (PRO-CHEX) Module, click Reports > Issue Item Status.
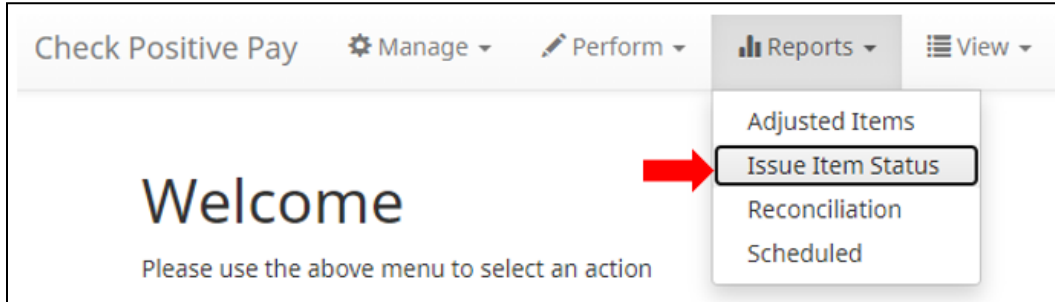
2. The Issue Item Status Report page appears. The page defaults to Outstanding items but can be changed to Paid items or Returned items.

Issue Item Status

Issue Item Status

Issuance Status
- ● Outstanding
- ○ Paid
- ○ Returned
- ○ Stops
- ○ Voids

Start Date
📅 Click to Set

☐ Summary Information Only

End Date
📅 04/07/2023

Account?
Any ⌄

[Apply] [Reset]

Issuance Status	Outstanding	Any items that have not been matched and decisioned yet.
	Paid	Any items that have been matched and paid.
	Returned	Any items that have been matched and returned.
	Stops	Any items that have a stopped status
	Voids	Any items that have a voided status.
Start Date	The start date is only applicable when filtering by Paid or Returned Issuance Status.	
End Date	The end date will default to the current date.	
Summary Information Only	Will show summary, rather than detailed, information on the displayed data.	
Account	To further narrow down the results the report can be filtered by a specific account.	

3. Once search criteria are selected, click Apply to narrow your search results.

4. Search results are displayed in pages of 25 items. If the search contains more than 25 transactions, the results are displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

30 transactions totaling $566,415.33
Rows 1 - 25 of 30.

« ‹ 1 2 › »

Alkami
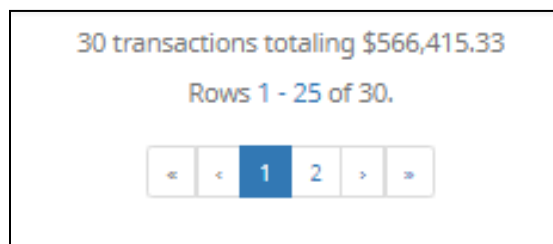
5. The Issue Item Status report will populate below the search window based on filters selected.

   a. Filtering for Outstanding Issuance Status:

Account Number	Serial Number	Payee Name	Amount	Issuance Date
xxxx1111	9263	Citizens Union Bank (v)	$6,130.00	05/28/2020
xxxx1111	9262	Advanced Medical, Inc.	$24.00	05/28/2020
xxxx1111	9261	Richard Canova	$53.36	05/28/2020
xxxx1111	9259	Waller Lansden Dortch & Davis, LLP	$933.00	05/28/2020
xxxx1111	9258	Richard Canova	$1.00	05/28/2020
xxxx1111	9257	Office Pride	$260.00	05/28/2020
xxxx1111	9256	Jonathan Copeland	$600.00	05/28/2020
xxxx1111	9255	Cisco Webex, LLC	$65.55	05/28/2020

Account Number   Displays the masked account number.

Serial Number   Displays the serial number for the item.

Payee Name   Displays the payee name, if applicable.

Amount   Displays the amount of the issuance item.

Issuance Date   Displays the date of the issuance item.

b. Filtering for Paid Issuance Status:

Account Number	Serial Number	Payee Name	Issuance Amount	Issuance Date	Transaction Amount	Payment Date
xxxx1010	4113	ABC Carpentry	$750.00	06/23/2022	$750.00	06/23/2022
xxxx1010	4112	Jake Chambers	$150.00	06/23/2022	$150.00	06/23/2022
xxxx1010	4110	Michael Farrell	$2,800.00	06/23/2022	$2,800.00	06/23/2022
xxxx1010	4109	Cuyahoga County Clerk	$193.93	06/23/2022	$193.93	06/23/2022
xxxx1010	4108	Covey Seminars	$53.36	06/23/2022	$153.36	06/23/2022
xxxx1010	4107	Citizens Union Bank	$6,130.00	06/23/2022	$8,130.00	06/23/2022

Account Number   Displays the masked account number.

Serial Number   Displays the serial number for the item.

Payee Name   Displays the payee name, if applicable.

Issuance Amount   Displays the amount of the issuance item.

Issuance Date   Displays the date of the issuance item.

Transaction Amount   Displays the amount of the presented item.

Payment Date   Displays the payment date of the item.

c. Filtering for Returned Issuance Status:

Account Number	Serial Number	Payee Name	Issuance Amount	Issuance Date	Transaction Amount	Return Date
xxxx1010	4114	FedEx	$180.00	06/23/2022	$180.00	06/23/2022
xxxx1010	4111	Nesta Archeron Elain Archeron	$150.00	06/23/2022	$180.00	06/23/2022
xxxx1111	113783	ABC 123	$700.00	06/06/2022	$800.00	06/23/2022
xxxx1111	113782	Jake Jones	$150.00	06/06/2022	$260.10	06/23/2022

Account Number   Displays the masked account number.

Serial Number   Displays the serial number for the item.

Payee Name   Displays the payee name, if applicable.

Issuance Amount   Displays the amount of the issuance item.

Issuance Date   Displays the date of the issuance item.

Transaction Amount Displays the amount of the presented item.

Return Date   Displays the return date of the item.

d. Filtering for Stops:

Account Number	Serial Number	Payee Name	Issuance Amount	Issuance Date
xxxx3333	306		$306.00	06/16/2022
xxxx3333	304		$304.00	06/16/2022
xxxx3333	303		$303.00	06/16/2022
xxxx3333	302		$302.00	06/16/2022
xxxx3333	301		$301.00	06/16/2022

Account Number Displays the masked account number.

Serial Number Displays the serial number for the item.

Payee Name Displays the payee name, if applicable.

Issuance Amount Displays the amount of the issuance item.

Issuance Date Displays the date of the issuance item.

e. Filtering for Voids:

Account Number	Serial Number	Payee Name	Issuance Amount	Issuance Date
xxxx9999	501		$501.00	06/10/2022
xxxx6666	259	Gwen Lively	$60,000.00	06/16/2022
xxxx6666	258	Gwen Simpson	$19,393.00	06/16/2022
xxxx6666	257	James Brown	$280,000.00	06/16/2022
xxxx6666	287	Jennifer Lopez	$225.00	06/09/2022

Account Number Displays the masked account number.

Serial Number Displays the serial number for the item.

Payee Name Displays the payee name, if applicable.

Issuance Amount Displays the amount of the issuance item.

Issuance Date Displays the date of the issuance item.

6. If the Summary Information Only checkbox was selected, the Issue Item Status report populates with summary information as shown in the graphic below.

Account Number	Account Name	Check Status	Total Items	Total Dollar Amount
xxxx1111	WKP Main	Outstanding Issued Items	281	$267,978.96
xxxx2222	WKP Payroll	Outstanding Issued Items	17	$9,311.93
xxxx3333	WKP Expense	Outstanding Issued Items	3	$1,464.75
				Grand Total: $278,755.64

Account Number   Displays the masked account number.

Account Name   Displays the name of the account.

Check Status   Displays the status of the issued items.

Total Items   Displays the total amount of items with a particular check status for a specific account.

Total Dollar Amount   Displays the total dollar amount of all items in the row.

Grand Total   Displays the grand total dollar amount of all items displayed in the rows above.

7. The entire Issue Item Status Report can be downloaded as a CSV file (Comma Separated Value). Click on the Download as CSV button at the bottom left of the Issue Item Status Report screen.

C. Scheduled Reports

The Scheduled Reports is an Enterprise level feature in Check Positive Pay (PRO-CHEX) designed to provide information related to outstanding issue items and paid items on a frequency. Scheduled reports can be configured to be delivered to the financial institution for forward delivery to the Client and/or they can be obtained through the Client portal. For more information on the standard report templates, please see the *Appendix E* for details.

Based on the report templates configured for each account, a client user can also choose to generate interim reports. Interim reports provide the information between the last frequency the report was generated through the current date the interim report is being generated.

1. To schedule a new report, click the Generate Interim Reports button.

Scheduled Reports

▼ Filters   >

Rows 51 - 62 of 62.

« ‹ 1 2 **3** › »

Report Name	Report Status	Request Type	Download Report
› ASBC1_xxxx4680_Stdofmt00012_78502_2024-02-28.txt	DOWNLOADED	USER_REQUEST	Download
› ASBC1_xxxx4680_Stdofmt00005_78495_2024-02-27.txt	DOWNLOADED	USER_REQUEST	Download
› ASBC1_xxxx4680_Stdofmt00002_78494_2024-02-27.txt	DOWNLOADED	USER_REQUEST	Download
› ASBC1_xxxx4680_Stdofmt00010_78493_2024-02-27.txt	DOWNLOADED	USER_REQUEST	Download
› ASBC1_xxxx4680_ChoctawFormat1_78492_2024-02-27.txt	EMPTY	USER_REQUEST	
› ASBC1_xxxx4680_test-transaction_78472_2024-02-27.csv	EMPTY	SYSTEM	
› ASBC1_xxxx4680_test-separators_78467_2024-02-27.txt	EMPTY	SYSTEM	
› ASBC1_xxxx4680_test-transaction_78427_2024-02-27.csv	EMPTY	SYSTEM	
› ASBC1_xxxx4680_test-issuance_78412_2024-02-27.csv	EMPTY	SYSTEM	
› ASBC1_xxxx4680_fnbo-transaction_78400_2024-02-27.csv	EMPTY	SYSTEM	
›	FAILED	SYSTEM	
› ASBC1_xxxx4680_BAI_78371_2024-02-27.txt	EMPTY	SYSTEM	

« ‹ 1 2 **3** › »

Generate Interim Reports

2. The Interim Reports window appears.

3. Select the appropriate account from the Account drop-down menu.

4. Select the desired template from the Template drop-down menu. Template options are limited to scheduled report templates configured on the selected account and will vary based on what type of reports the client and the FI have agreed upon.

5. Select desired start and end dates for interim reports. Once all fields have been selected, click the Generate Report button. If the user is generating multiple reports, the user can click the Generate Another checkbox before clicking the Generate Reports button.
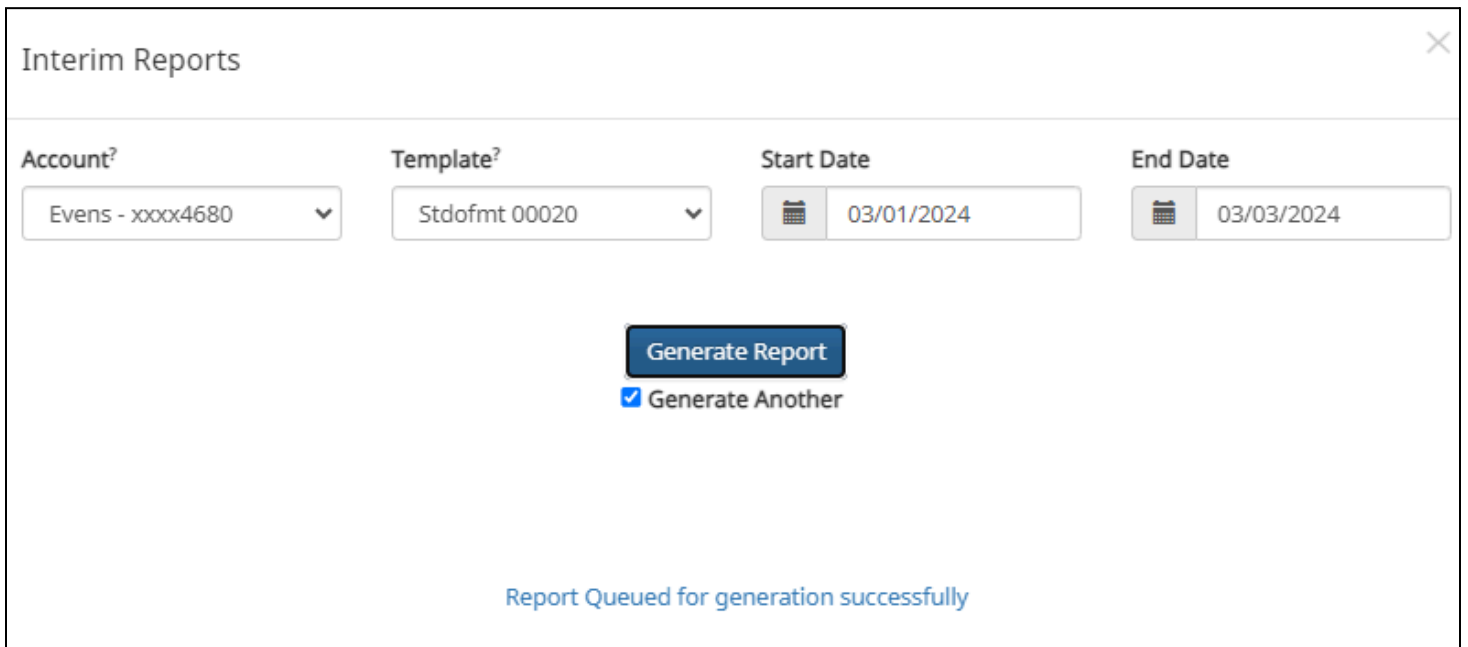
6. If the user is generating more reports, a success message appears at the bottom of the Interim Reports pop-up window, and the window stays open to add information for another Interim Report. Once the information for the last Interim Report has been entered, unselect the Generate Another checkbox and click Generate Reports to continue.

7. The Interim Reports pop-up screen automatically closes, and the Scheduled Reports screen displays. The Interim Reports requested by the user appear on the Scheduled Reports list.

Scheduled Reports		Date Range 📅 Feb 27, 2024 - Mar 04, 2024 ▾

▼ Filters ⟩

Rows 1 - 25 of 63.

« ‹ **1** 2 3 › »

Report Name	Report Status	Request Type	Download Report
› ASBC1_xxxx4680_Stdofmt00020_79068_2024-03-04.txt	GENERATED	USER_REQUEST	Download

NOTE:

Scheduled reports are generated within the configured report period, even when an account has no activity for the report period. In these cases, the system will produce a blank report.

D. Reconciliation Reports and Reconciliation Periods

> **NOTE:**
>
> - **The Reconcile Accounts user privilege must be enabled.**
> - **The View Reconciliation Reports user privilege must be enabled.**

Check Positive Pay (PRO-CHEX) provides the Active Reconcilement function, an Enterprise feature, designed for a user to compare the actions taken in PRO-CHEX against a company's internal accounting system and bank account/statement. Reconciling accounts is a standard and good business practice. It is required to ensure company accounting records and bank account activity align and which issued checks have been paid and which remain outstanding. Since PRO-CHEX is the system of record for housing issued items, performing exception identification, and accepting pay/return decisions from the company, PRO-CHEX records should align with the company's internal accounting records and the account activity shown in online banking or bank statements.

For more information about the Active Reconciliation feature and the functions available to client users (if enabled), please refer to the Active Reconciliation Client User Guide.

The client user can access Reconciliation reports or view past and present Reconciliation Period activity.

1. Reconciliation Reports

    a. Within the Check Positive Pay (PRO-CHEX) Module, click Reports > Reconciliation.
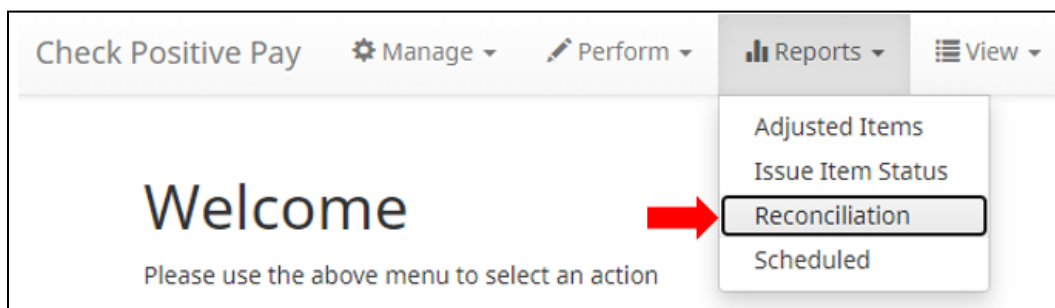
b. The Reconciliation Reports page displays.

c. To filter the date range of the reports shown, click on the Date Range drop-down.

d. To narrow the search results, click Filters and a window containing additional search criteria appears. The Reconciliation Reports list can be filtered by Account by entering the first few characters of the account number or account name to activate the SmartSearch filter.
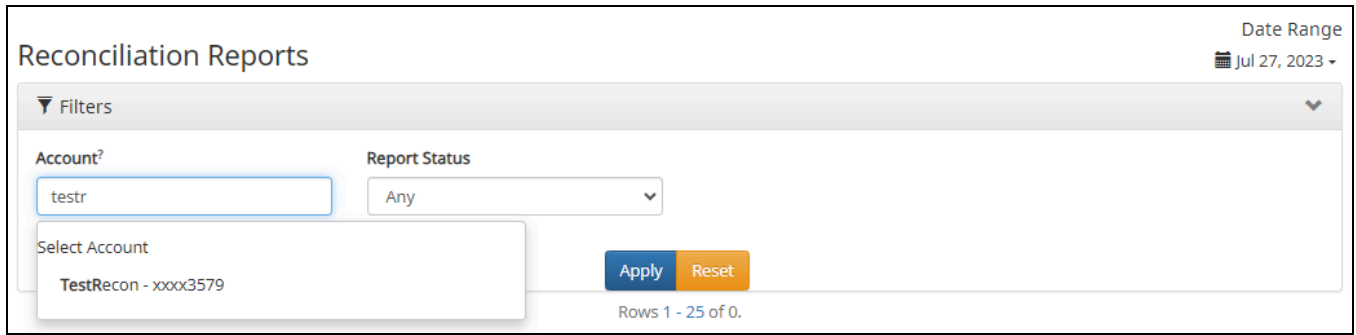
e. The results can be further filtered by selecting a Report Status from the Report Status drop-down menu.
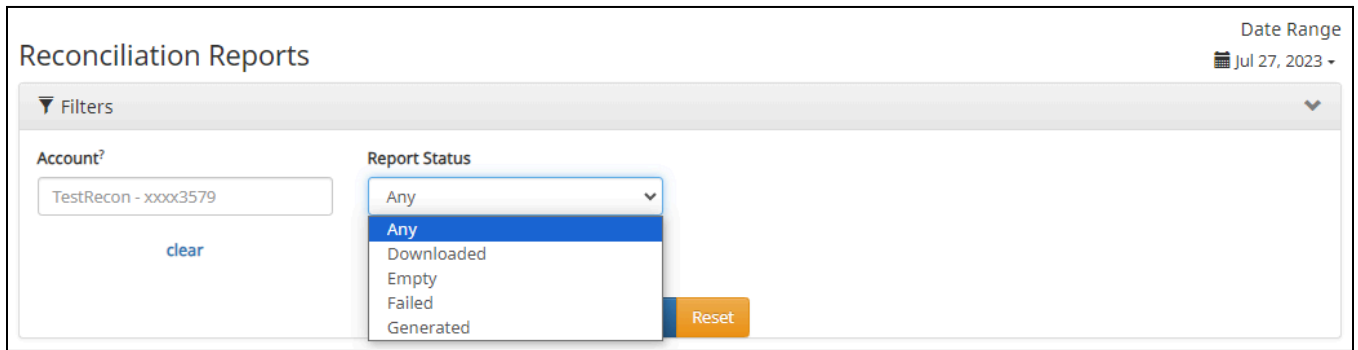
Report Status

Generated	This means that the report was created successfully and that it contains data based on the chosen report template.	
Downloaded	Downloaded means that the report has been downloaded by a user.	
Failed	Failed means that the report did not generate properly.	
Empty	Empty means that the report ran, but there was no data to pull into the report for the given time period.	

f. Once search criteria are selected, click Apply to narrow your search results.

g. Reconciliation Report items are displayed in pages of 25 items. If the report contains more than 25 items, the results are displayed on multiple pages. Use the navigation buttons at the top of the report results to view all results.
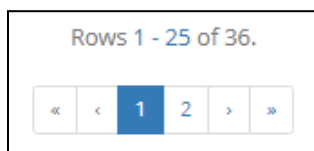
Report Name	Report Status	Request Type	Download Report
> ACME_xxxx4321_test-recon_5605_2020-07-21.csv	GENERATED	SYSTEM	Download
> ACME_xxxx4321_test-recon_5514_2020-07-20.csv	GENERATED	SYSTEM	Download
> ACME_xxxx4321_test-recon_5436_2020-07-17.csv	GENERATED	SYSTEM	Download

Report Name   The name of the report file.

Report Status   *Refer to paragraph d. within this section for Report Status definitions*.

Request Type   The Request Type indicates whether the report was automatically generated by the system as part of the schedule setup for the report to run on.

Download Report Button   Click to download a copy of the Report in the designated format.

h. Click the arrow (>) button next to the Report name to view more detail on each Reconciliation Report. The information shown in this drop-down is an audit history of all the activity that has occurred on the Reconciliation Report.

Reconciliation Reports

Date Range
📅 July 1, 2020 - July 31, 2020 ▾

▼ Filters   ›

Rows 1 - 5 of 5.

Report Name	Report Status	Request Type	Download Report
⌄ ACME_xxxx4321_test-recon_5605_2020-07-21.csv	DOWNLOADED	SYSTEM	Download
Generated Date: Tue, 21 Jul 2020 09:13:50		Requested Date: Tue, 21 Jul 2020 09:13:50	
Downloaded Date: Tue, 21 Jul 2020 15:52:03		Requested By: FPHQ_APP	

Generated Date   Date the report was generated.

Downloaded Date   Date the report was downloaded.

Requested Date   Date and Time report was requested.

Requested By   User or system who requested the report.

2. <u>Viewing Reconciliation Periods</u>:

a. Within the Check Positive Pay (PRO-CHEX) Module, click View > Reconciliation Periods.
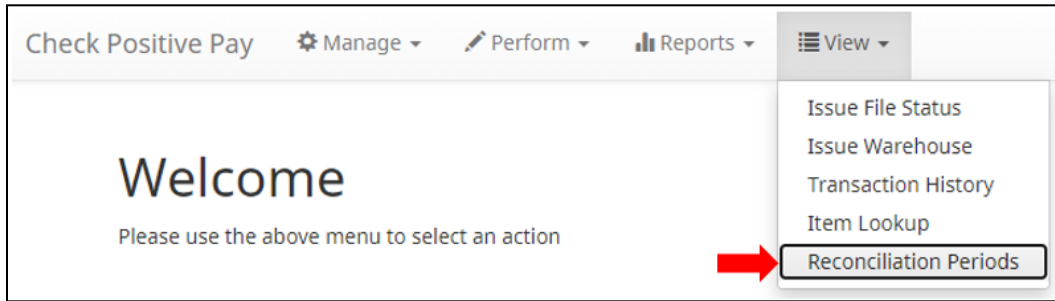
b. The Reconciliation Report Account Page displays a list of the accounts that have been provisioned with Account Reconciliation. The user can search by account number or name if a long list of accounts is displayed. Click the Select button on the appropriate account to proceed.
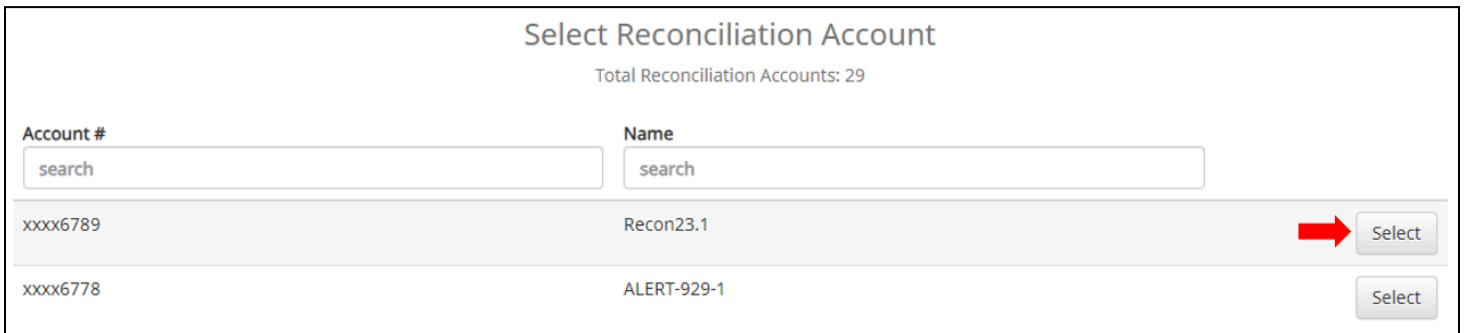
c. From the Reconciliation Report page for the specific account, the user can select to view any closed or active reconciliation period displayed in the list. Click Change Account to return to the list of Accounts or click the Select button to choose a reconciliation period.
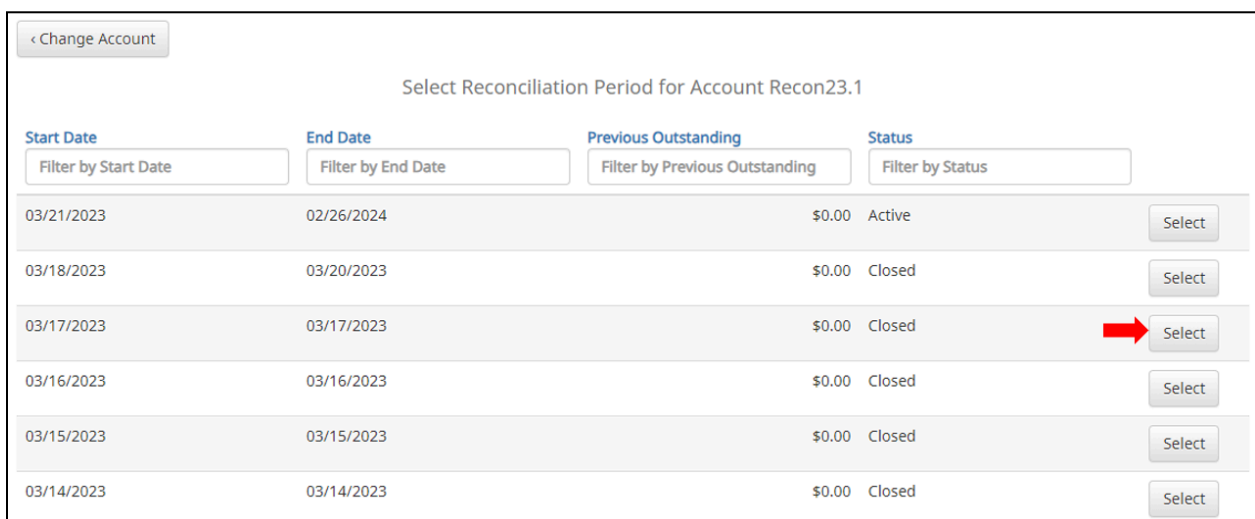
d. The Reconciliation statement for the chosen period displays. An example of the screen view is provided below. Depending on the type of reconciliation the account is set for, the user may see tabs at the top of the screen to view Check reconciliation, Deposit reconciliation and/or Statement reconciliation.

For more information about the Active Reconciliation function, please refer to the Active Reconciliation Client User Guide.

< Change Period

Reconciliation for WKP Main

Check | Deposit

Check Summary

Start Date 09/25/2020	**End Date** 09/25/2020	New Issues	+ $89,709.36
		Paid No Issues	+ $681.25
	Outstanding Start Balance $118,777.50	Paid Stop/Void	+ $0.00
		Paid Checks	- $681.25
		Stop Payments	- $0.00
	Outstanding Activity Total + $89,709.36	Voided	- $0.00
		Cancelled	- $0.00
		Purged Outstanding	- $0.00
	Outstanding End Balance $208,486.86	Previous Paid No Issues Received	- $0.00
		Amount Mismatch Adjustment	+ $0.00
		Period Activity Total	+ **$89,709.36**

Rows 1 - 25 of 87.

« ‹ 1 2 3 4 › »

Serial Number	Issued Date	Issue Amount	Status	Status Date	Paid Amount
5032	09/25/2020	$600.00	OUTSTANDING		
5033	09/25/2020	$260.00	OUTSTANDING		
5034	09/25/2020	$0.00	VOIDED	09/25/2020	
5035	09/25/2020	$933.00	OUTSTANDING		
5036	09/25/2020	$24.00	OUTSTANDING		
5037	09/25/2020	$6,130.00	OUTSTANDING		
5038	09/25/2020	$53.36	OUTSTANDING		

For client users to have the best user experience possible, we have outlined some best practices to help make the onboarding process more efficient.

A. Payee Name Comparison: "Scoring"

Check Positive Pay (PRO-CHEX) payee name scoring can handle a variety of check styles, fonts, and even hand-written names on a payee line. However, scoring does not indicate with 100% certainty whether the payee name on a check matches the payee name provided with the issue item.

The technology scores on the likelihood of a match and fails or passes an item based on the scoring threshold set. The system supports a range of 0-1000. The lower the threshold is set, the more likely fraudulent items will pass. The higher the threshold is set, the less likely they are to pass, but the flipside is items where there is an exact match could trigger unnecessary exceptions.

Check Positive Pay (PRO-CHEX) default threshold is set at 800. This is a system default each financial institution can have raised or lowered based on their risk tolerance. In addition to establishing a global scoring threshold, FIs can customize the default on an account-by-account basis.

Each institution should consider incorporating language into their client agreements to explain that payee comparison is a scoring methodology that can be impacted by a variety of factors and therefore, as their financial institution, you make no representations or warranties that the technology is going to score items correctly each time.

While Check Positive Pay (PRO-CHEX) does allow FI users to pre-scrub exceptions and override false exceptions after visually inspecting the check, FIs can help their clients reduce the number of false exceptions by recommending they use the best possible check design and formats as outlined in the best practices below.

B. Ideal Check Formatting

Customers will find the most success following these suggestions in their check designs and format.

- Paper weight should be 24" MICRBond (to ensure better image quality when physically captured with reader).

- Use check stock with no backgrounds or lighter colored backgrounds and no logos or marks in the payee field. Any background patterns, images or watermarks on the check stock that are within the area of the data to be recognized can interfere with recognition results. *[Please refer to Figures 1.1 and 1.2 at the end of this subsection for good and bad examples]*

- Check stock should be consistent for each account.

- Minimum 200 dpi resolution is required; 200 to 300 dpi is the recommended range.

- Printing with an ink jet or laser printer produces best results.

- **Handwritten Items**: Payee positive pay's effectiveness may be reduced with handwritten checks due to observed variations in handwritten numbers and letters.

- Check printing should be consistent with the payee information in the same location per account.

- Checks should be fixed width (fixed spacing) 10-point font or higher for the Payee Block and Amount. Font size 12 or 14 will produce best results. *[Please refer to Figures 1.3 and 1.4 at the end of this subsection for good and bad examples]*

- Sans Serif fonts are preferred (no bold). For example, Courier New, Courier, Lucida Console, Terminal, Letter Gothic are all acceptable fonts. Courier New is preferable. *[Please refer to Figures 1.3 and 1.4 at the end of this subsection for good and bad examples]*

- "PAY TO THE ORDER OF" should not be italicized or underlined and must be printed horizontally at the same level to the left of the payee name. Payee Name should be printed to the right of "PAY TO THE ORDER OF" starting from the position of the keyboard "PAY" or lower. *[Please refer to Figures 1.5 and 1.6 at the end of this subsection for good and bad examples]*

- Payee name should be a maximum of 100 characters, left aligned and single line spacing should be used. *[Please refer to Figures 1.7 and 1.8 at the end of this subsection for good and bad examples]*

- Up to four payee names are permitted. *[For more information about multiple payee handling, please refer to Subsection D, Multiple Payee Handling, within this section]*

- The payee name and amount should be surrounded by an area of white space with a minimum of 2 empty lines. This minimizes the interference of any irrelevant printed information on the item and allows for some shifting/offset of the data's location during the scanning process. *[Please refer to Figures 1.7 and 1.8 at the end of this subsection for good and bad examples]*

- Payee name should not be italicized, bolded or underlined and words should be separated by one (1) single blank space. *[Please refer to Figures 1.7 and 1.8 at the end of this subsection for good and bad examples]*

- Payee Name should be printed only once on the check, within the Payee Block. Do not split the Payee Block into two non-adjacent parts (the Name and the Address). *[Please refer to Figures 1.7 and 1.8 at the end of this subsection for good and bad examples]*

- Uppercase characters produce the best results. *[Please refer to Figures 1.7 and 1.8 at the end of this subsection for good and bad examples]*

Figure 1.1

Good Example: A lightly-colored check stock with no logos in the payee field.
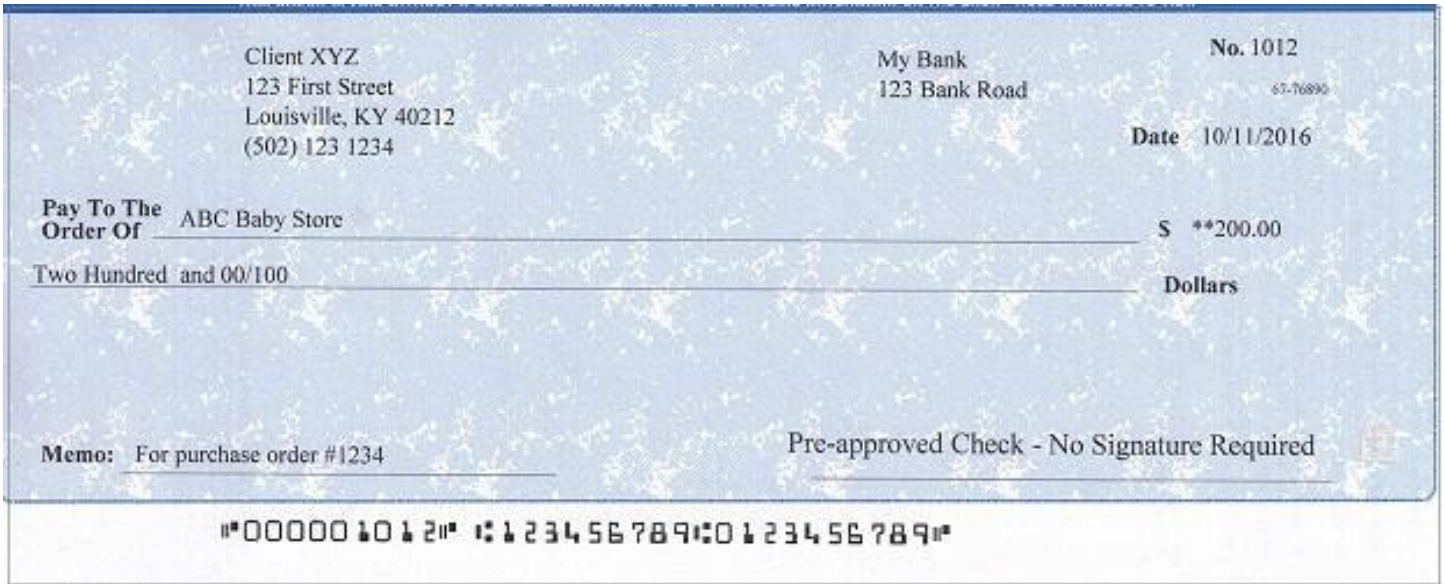
Figure 1.2

Bad Example: A check with a background that is too dark and may cause issues when scanning.
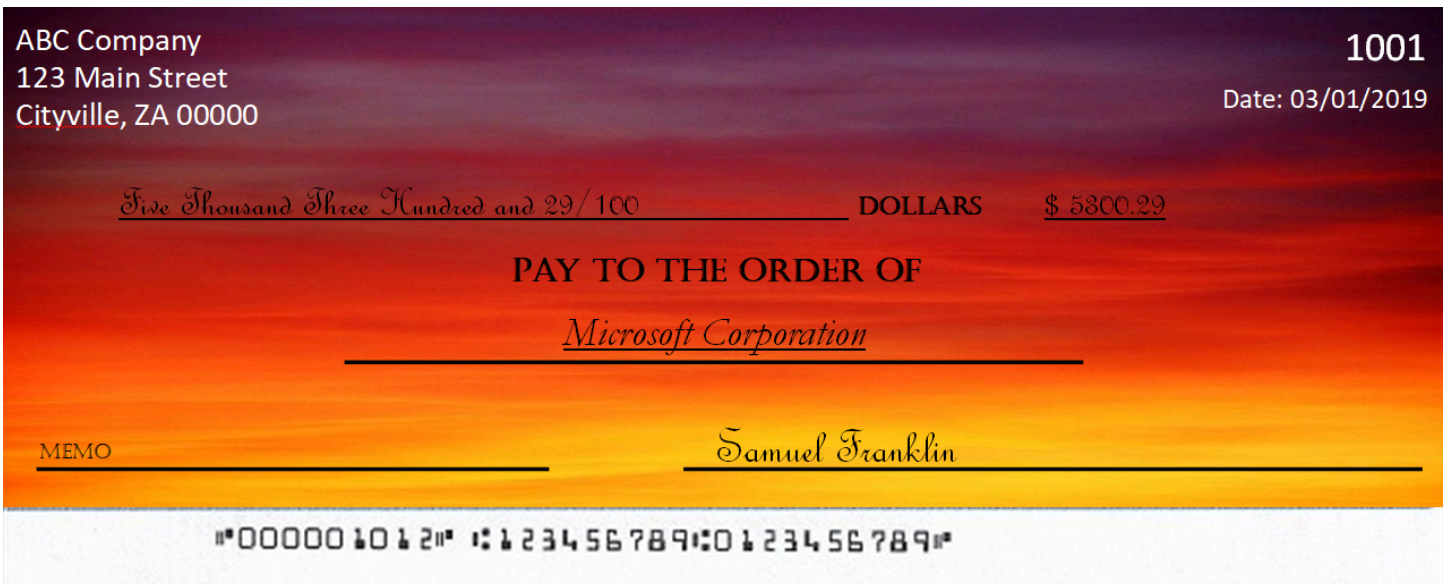
Figure 1.3

Good Example: Payee Block and Amount use fixed width spacing, 12-14 font size sans serif fonts.
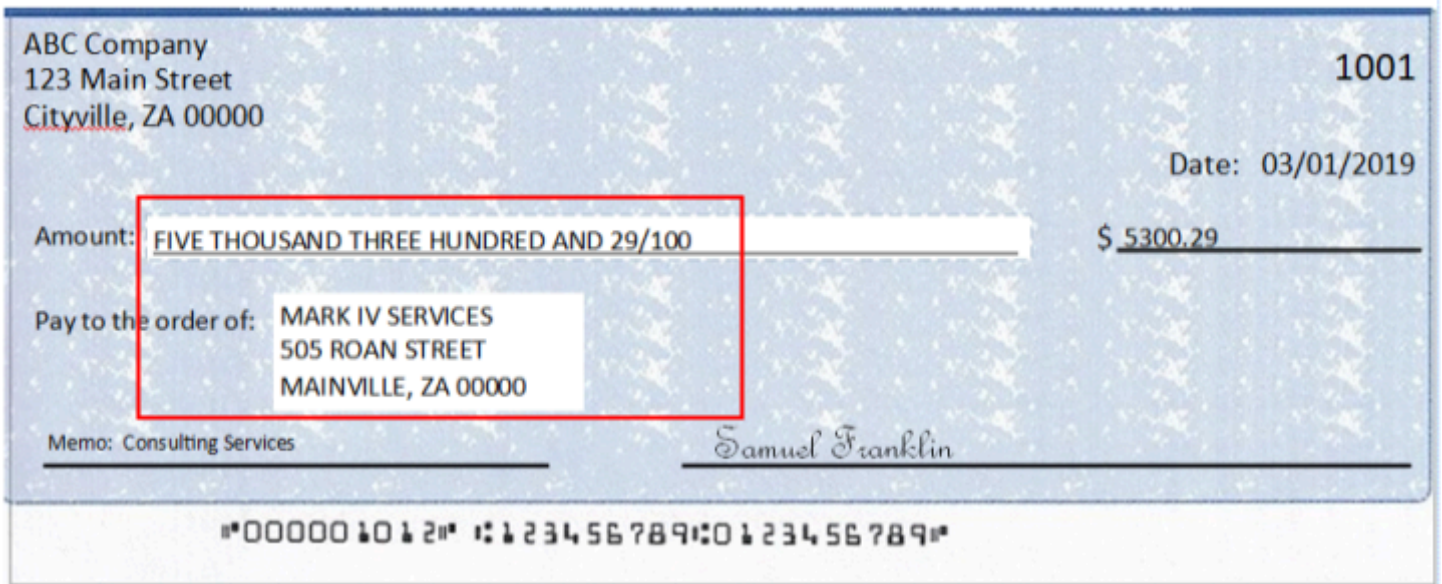
Figure 1.4

Bad Example: Serif font, non-fixed-width spacing, and a 12-14 bolded font font size is used.
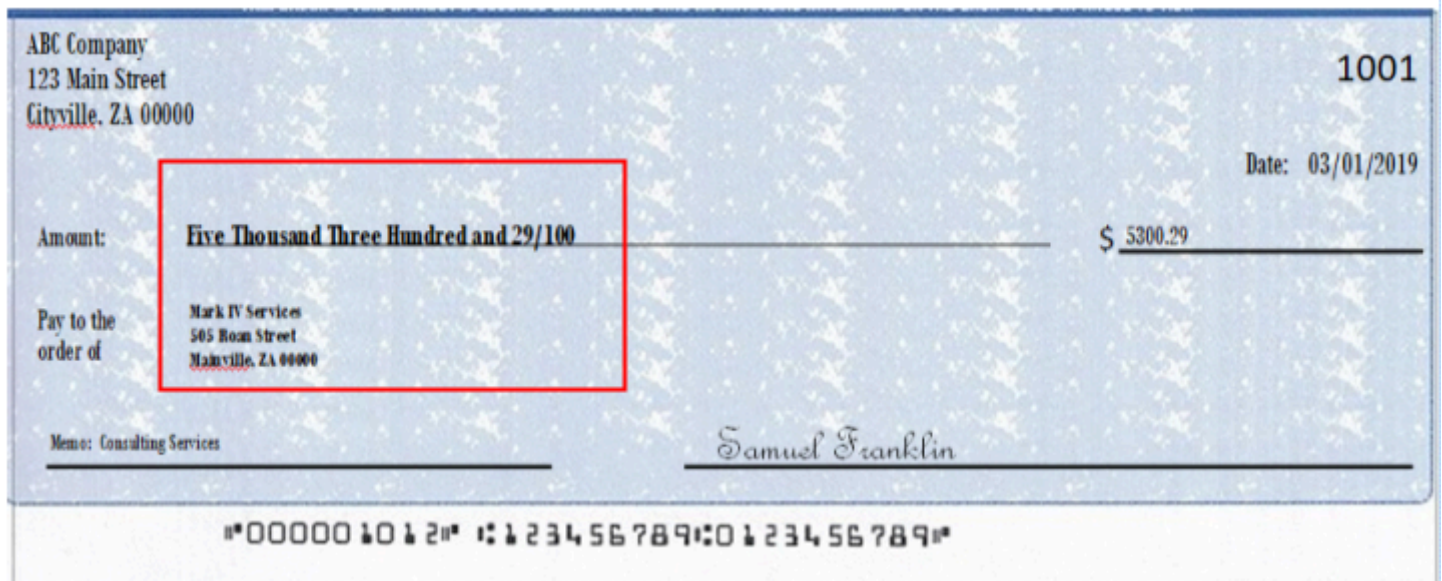
Figure 1.5

Good Example: "Pay to the Order Of" is horizontally printed at the same level as the payee name. The font is not italicized or underlined.
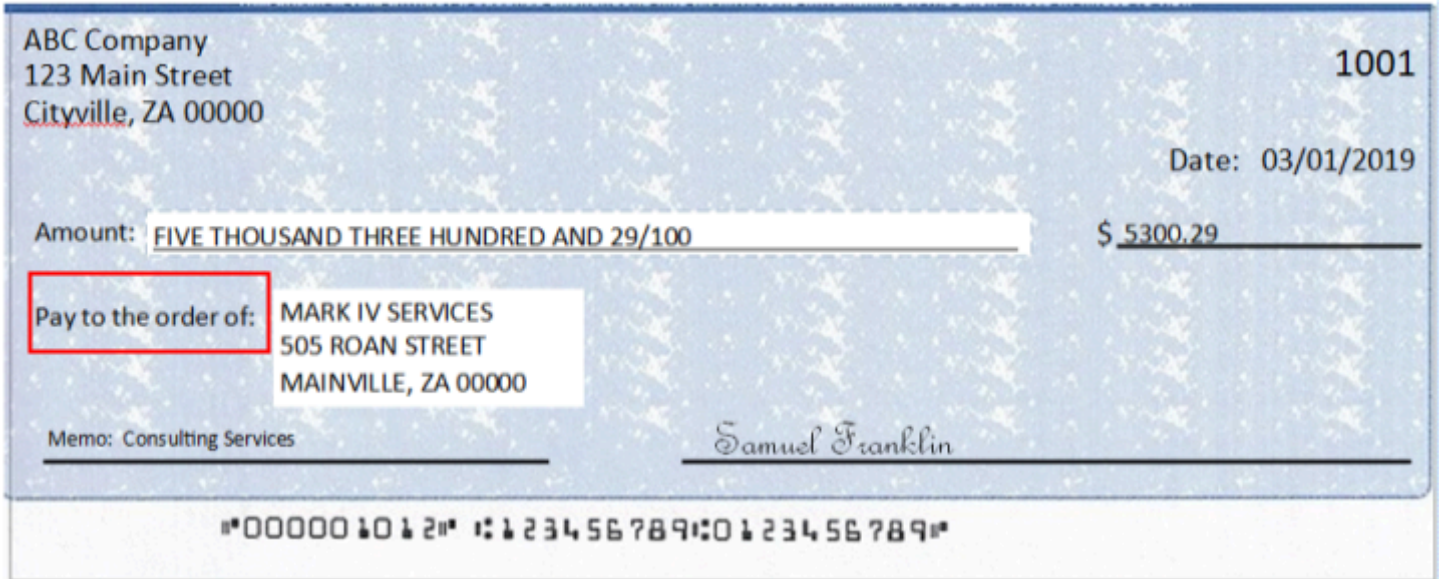
Figure 1.6

Bad Example: "To The Order Of" appears instead of "Pay To The Order Of" and is not horizontally printed next to the Payee Block. The font is italicized.
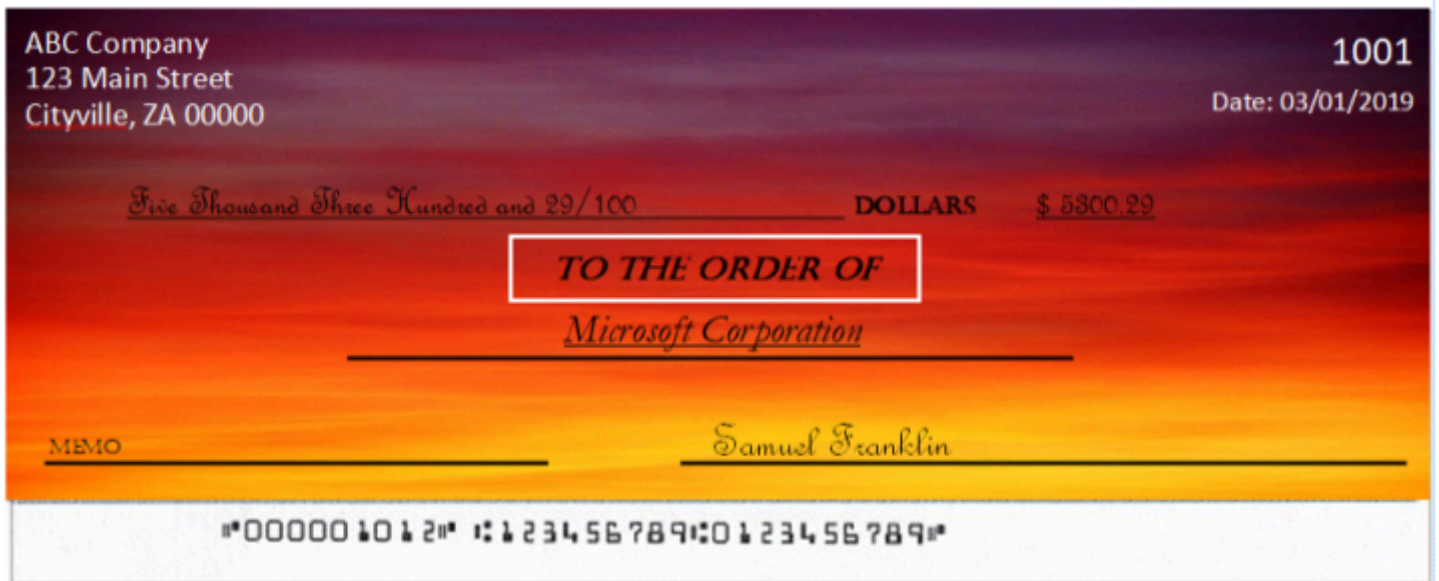
Figure 1.7

Good Example: Payee name and amount are surrounded by an area of white space. Payee name is left aligned and single spaced. Payee name is printed in uppercase letters, and the payee name is not italicized, bolded or underlined. The payee name is not split into non-adjacent parts and is printed only once on the check.
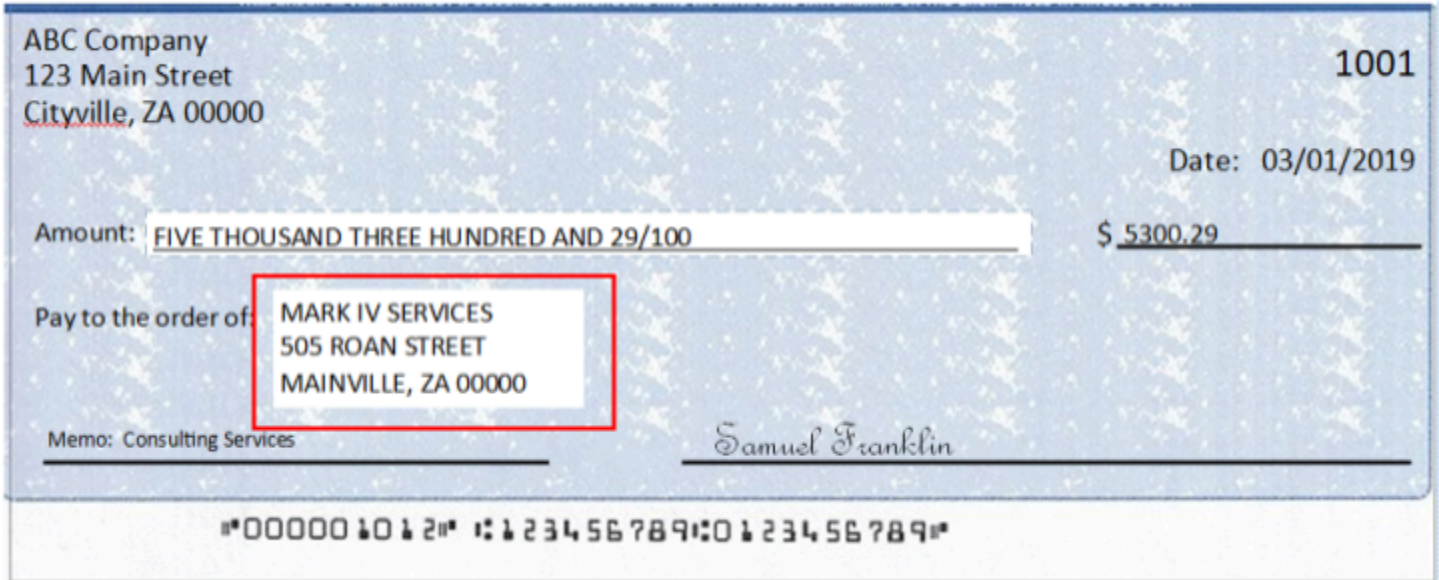
Figure 1.8

Bad Example: Payee name is not surrounded by white space. The font is bolded and upper and lowercase letters are used in the payee block. Payee name is in a separate area than the payee address and is not left aligned.
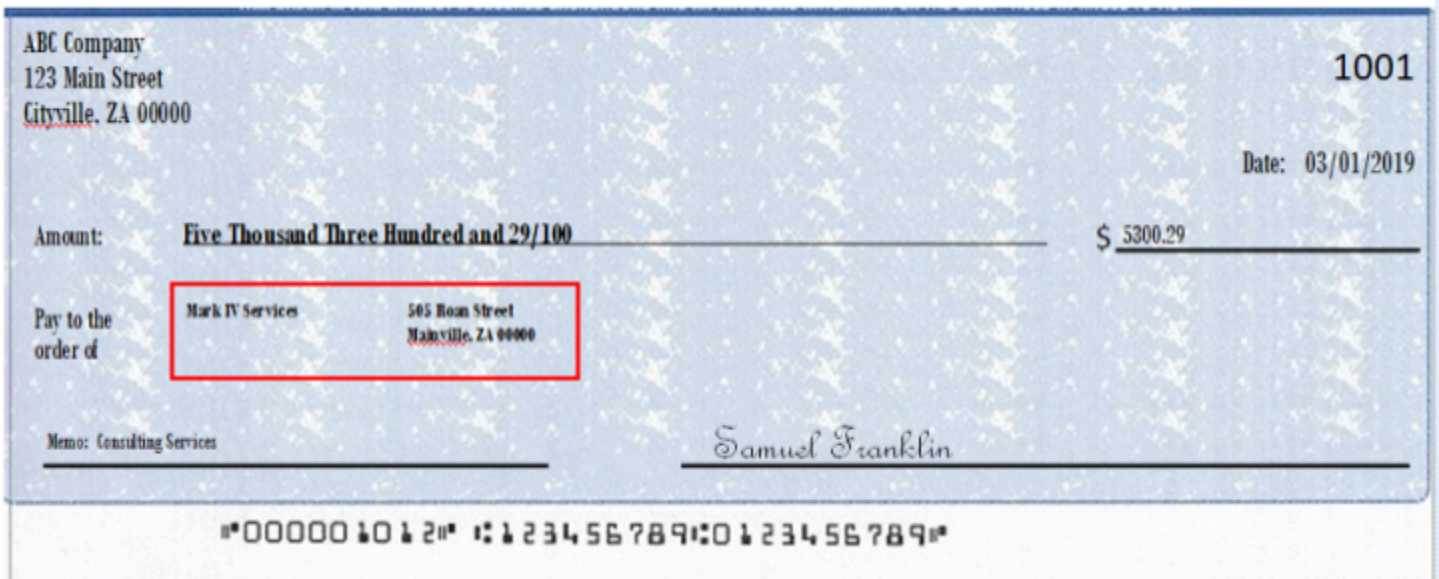
C. Other Common Check Formatting Problems

Following are examples of check formats causing processing errors and issues with payee scoring.

<u>Bad Scans & Poor Image Quality</u>

Poor image quality can interfere with scans.

It appears the check paper was inserted into the printer improperly, causing the payee name information to print in a blurred/slanted condition. This caused issues with scanning. [Payor name, Payee name, and bank name are partially removed for confidentiality]
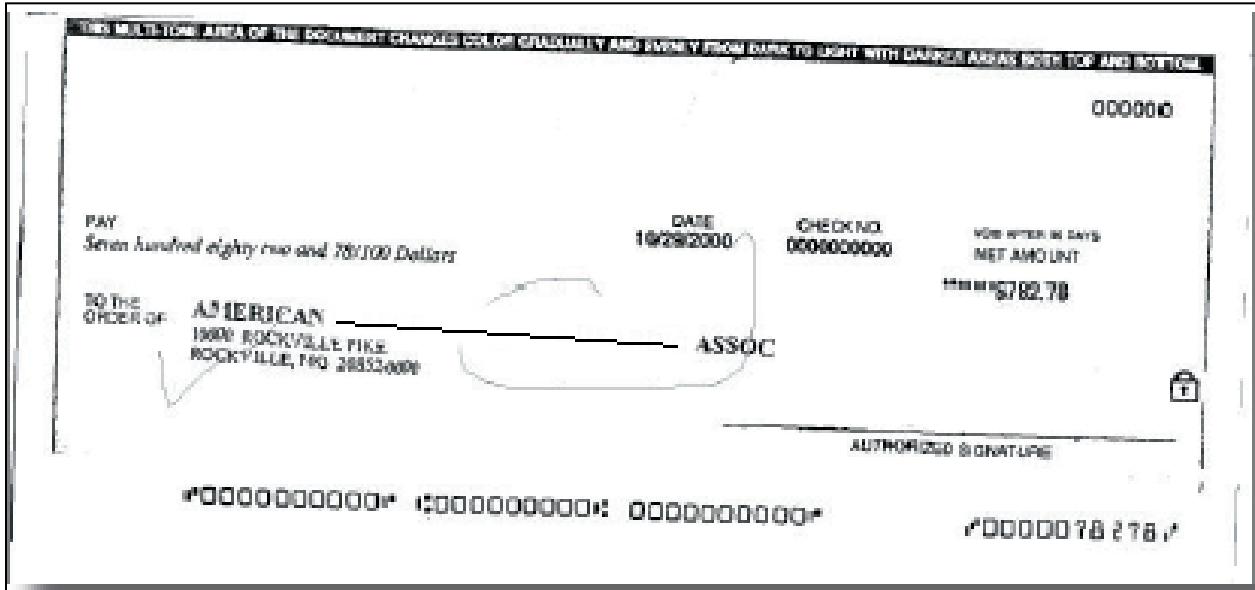
Poor Image Quality. Payee area only states "To the Order of" and is not horizontally printed. The boxes around date and amount might cause issues with scanning.
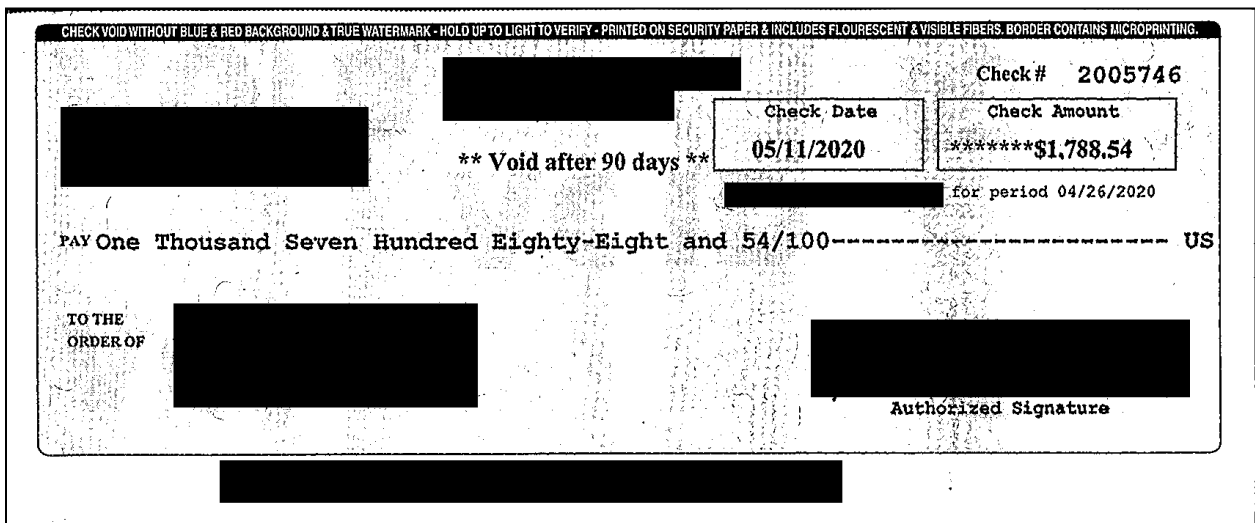
Poor image quality. Check fields are in non-serif fonts. Boxes around check fields may cause issues with interpreting fields on the check. Pay To The Order Of is not horizontally printed.

1-1335/200

PAYROLL ACCOUNT

06758	Co. ID	3931.0000	10573	Social Security Number	06/03/20	$920.34
Check No.		Department	ID Number		Pay Date	Net Pay

Pay This Amount

*************NINE HUNDRED TWENTY DOLLARS & 34 CENTS*************

Acme Commercial Bank

PAY
To The
Order
Of

MARK LEWIS
987 Ridge Road
Franklin, ZA 00000

D. Custom Payee Boxing

In certain circumstances, an FI may need to designate payee analysis focus on a specific portion of a client's check stock. To assist with this, we have introduced a tool allowing Alkami (formerly ACH Alert) personnel to draw a custom box for those accounts. ***For more information about the Custom Payee Boxing functionality, please contact your Financial Institution.***

When the custom box is saved, future payee analysis will focus only on that portion of the client's check stock, and the payee scoring will be targeted to that area.

This functionality cannot be utilized on an account using multi-line payee handling or custom DPI settings.

E. Multiple Payee Handling

Check Positive Pay (PRO-CHEX) can support customers with multiple payee names on issued items. PRO-CHEX can score multiple names on a check against information provided in the issuance file. Multiple payees can be listed on a single line or on two separate lines on the check. Examples of correct formatting are shown below.

NOTE:

Multi-Line Payee Handling cannot be utilized on accounts that have a custom payee box enabled.

ABC Company
123 Main Street
Cityville, ZA 00000

1001

Date: 03/01/2019

Amount: FIVE THOUSAND THREE HUNDRED AND 29/100 $ 5300.29
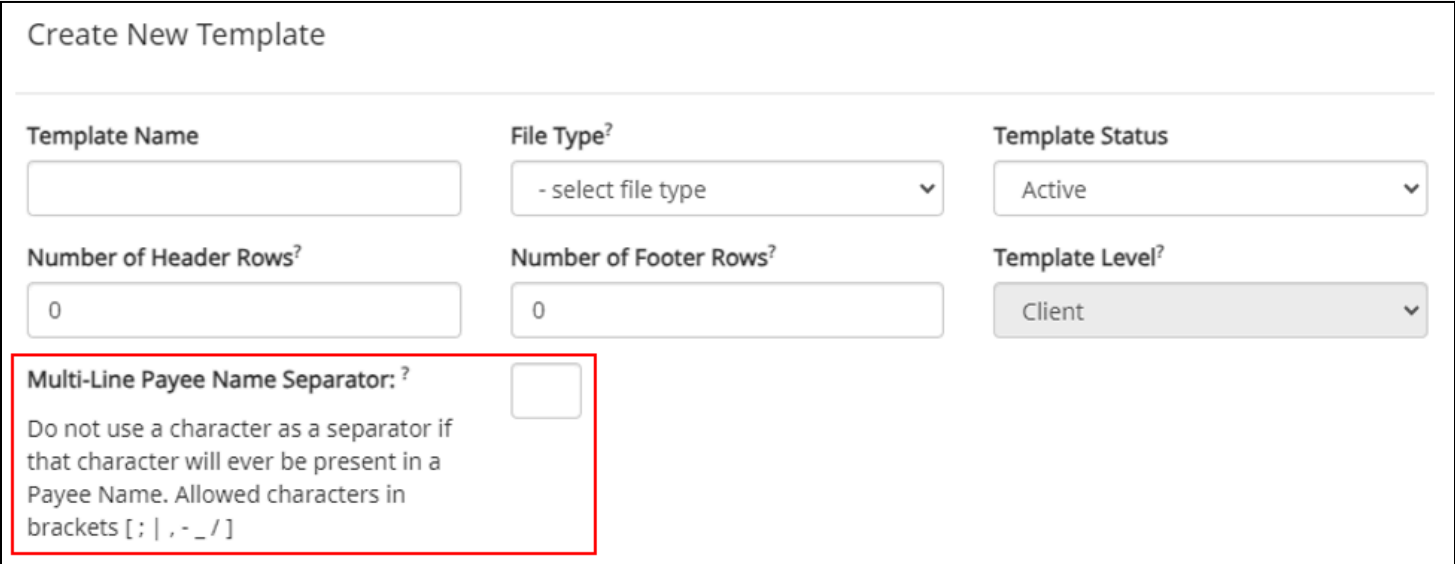
Pay to the order of:
MARK IV SERVICES
ABC COMPANY
505 ROAN STREET
MAINVILLE, ZA 00000

Memo: Consulting Services

Samuel Franklin

⑆000001012⑆ ⑆123456789⑆0123456789⑈

1. This section is designed to explain how to handle multiple payee names appearing on two separate lines of the check.

   a. <u>Multiple Payee Handling setup in Issue Templates</u>.

      i. The **Multi-Line Payee Name Separator** field is included in the Issue Template creation screen allowing for recognition and recording of multiple payees on a check.

Create New Template

Template Name

[   ]

File Type⁷

[- select file type   ⌄]

Template Status

[Active   ⌄]

Number of Header Rows⁷

[0   ]

Number of Footer Rows⁷

[0   ]

Template Level⁷

[Client   ⌄]

Multi-Line Payee Name Separator: ?

Do not use a character as a separator if that character will ever be present in a Payee Name. Allowed characters in brackets [; | , - _ /]

[   ]

---

      ii. This feature allows the FI or Client user to enter a character into the field to separate Multiple Payee Names on separate lines of an issued item. Currently, the system restricts the allowed characters to the following: **; | , - _ /** . Using a separator character appearing elsewhere in the payee name can cause issues. Examples of scenarios where problems might arise are listed below.

      Within a Comma Separated file (.csv), different data fields are separated by a comma. A comma cannot be used in the data field itself, or the .csv will read the comma as a separator before the next field. Therefore, listing two payees for an item in this way: "Elain Archeron,Nesta Archeron" will cause issues reading the .csv file. In this scenario, the user should select a multi-line payee name separator character that will not cause an issue, such as a semicolon. "Elain Archeron;Nesta Archeron" in the Payee Name field of the .csv file will process correctly.

      If the user selects a separator character that would ever appear in a payee name field, such as a dash (-), the system would then separate the data before and after the character as

separate payees. For instance, if the user has selected a dash (-) as the Multi-Line Payee Name Separator, and a common payee used is "In-and-Out Burger", the system will flag this as having multiple payees (In, and, Out, Burger). In this case, the user should select a multi-line payee name separator that will not cause such issues, such as a pipe (|) or a semicolon for cases of multiple payee names.

   b. <u>Multiple Payee Handling in Manual Issue Entry</u>.

      i. When the Client user performs Manual Issue Entry, the Payee Name field supports up to four Payees. When in the Manual Issue Entry screen, the names should be listed as shown below. An Enter (carriage return) must be used to input the second, third, or fourth payee on separate lines in the field for it to be distinguished as different payees. Example of Manual Issue Entry and corresponding issue item below:

ii. If the multiple payees are listed on a single line of the check, putting the names on separate lines is not applicable. Example of Manual Issue Entry and corresponding issue item below:

Manual Issue Entry

Account[?]

| FFFriends - xxxx1111 | clear |

Auto populate next check number: ☑

Row	Serial Number	Amount	Payee Name[?]	Status		Issuance Date
1	1710	26000	Nate Archeron and Nesta Archeron	ISSUED	▾	🗓 06/30/2020

ABC Company
123 Main Street
Cityville, ZA 00000

1710

Date: 06/30/2020

Amount: TWENTY-SIX THOUSAND AND 00/100 $ 26000.00

Pay to the order of: Nate Archeron and Nesta Archeron

Memo: Consulting Services   *Samuel Franklin*

⑈00000 1012⑈ ⑆123456789⑆0 123456789⑈

iii. **The Payee Name field currently supports 100 characters in total. This character limit includes the carriage returns separating multiple payees. The 100-character limit is for the entire field and not per payee**.

Manual Issue Entry is covered in depth in the Check Positive Pay (PRO-CHEX) Client User Guide. Please refer to this document for more general information about Manual Issue Entry.

c. Multiple Payee Handling when Loading Issue Files.

i. When the Client user loads issue files to the system, the loaded file is processed with an Issue Template set up within Check Positive Pay (PRO-CHEX). The Issue Template allows for selection of a Multi-Line Payee Separator, a character chosen to separate the names of multiple payees in the issue file.

Alkami

ii. If multiple payees are listed on a single line of a check, no action needs to be taken.

iii. If multiple payees are listed on two or more separate lines on a check, the multiple payee separator character (which should match the one designated in the template), must be used between each name. Example of an issue file and corresponding issue item below:

	A	B	C	D	E	F
1	Num	Date	Name	Account	Original Amount	Status
2						
3						
4	113116	11/09/2021	Cisco Webex, LLC	1357913579	$65.55	ISSUED
5	113117	11/09/2021	Jonathan Copeland | Michael Copeland	1357913579	$600.00	ISSUED
6	113118	11/09/2021	Office Pride	1357913579	$260.00	ISSUED
7	113119	11/09/2021	Richard Canova	1357913579	$30.00	ISSUED
8	113120	11/09/2021	Waller Lansden Dortch & Davis, LLP	1357913579	$933.00	ISSUED
9	113121	11/09/2021	Advanced Medical	1357913579	$24.00	ISSUED
10	113122	11/09/2021	Citizens Union Bank	1357913579	$6,130.00	ISSUED
11	113123	11/09/2021	Covey Seminars	1357913579	$53.36	ISSUED
12	113124	11/09/2021	Cuyahoga County Clerk	1357913579	$193.93	ISSUED
13	113125	11/09/2021	Michael Farrell	1357913579	$2,800.00	ISSUED
14	113126	11/09/2021	Nesta Archeron | Elain Archeron	1357913579	$150.00	ISSUED
15	113127	11/09/2021	Jake Chambers	1357913579	$150.00	ISSUED
16	113128	11/09/2021	ABC Carpentry	1357913579	$750.00	ISSUED
17	113129	11/09/2021	FedEx	1357913579	$180.00	ISSUED
18	113130	11/09/2021	UPS	1357913579	$90.00	ISSUED

ABC Company
123 Main Street
Cityville, ZA 00000

113117

Date: 11/09/2021

Amount: SIX HUNDRED AND 00/100 $ 600.00

Pay to the order of: Jonathan Copeland
Michael Copeland

Memo: Consulting Services   Samuel Franklin

⑈00000 ⑆012⑈ ⑈123456789⑈012345678⑈

Loading Issue Files is covered in depth in the Check Positive Pay (PRO-CHEX) Client User Guide. Please refer to this document for more general information about Loading Issue Files.

d. <u>Things to Remember: Multiple Payee Name Separators</u>.

To recap the information covered above, remember:

i. The Multi-Line Payee Name Separator character designated in the Issue Template must match what is used in the Issue Files loaded to the system. The system will recognize that character and when encountered in an Issue File, the system will record the data appearing after that character as a separate payee.

ii. The allowable characters are: **; | , - _ / .**

iii. Some characters may cause problems when used as a separator. Do not use a character as a separator if that character will ever be present in a Payee Name, or is a character used in a specific file type (i.e., Comma Separated files).

iv. Payee Name Separators are only necessary when payee names are listed on two or more separate lines of a check.

F. Visually Inspect Non-Exceptions using Payee Review Feature

Payee analysis is not a perfect technology. The Review Payee functionality in the Client portal has been introduced to allow users to visually inspect presented items to ensure fraudulent transactions that may not have triggered any exceptions are identified. ***For more information on the Payee Review feature, please refer to the Section VI, Managing Check Presentment.***

XI. PREFERENCES

A. Preferences

1. From within the Dashboard or Check Positive Pay (PRO-CHEX) Module, click User's Name > Preferences.
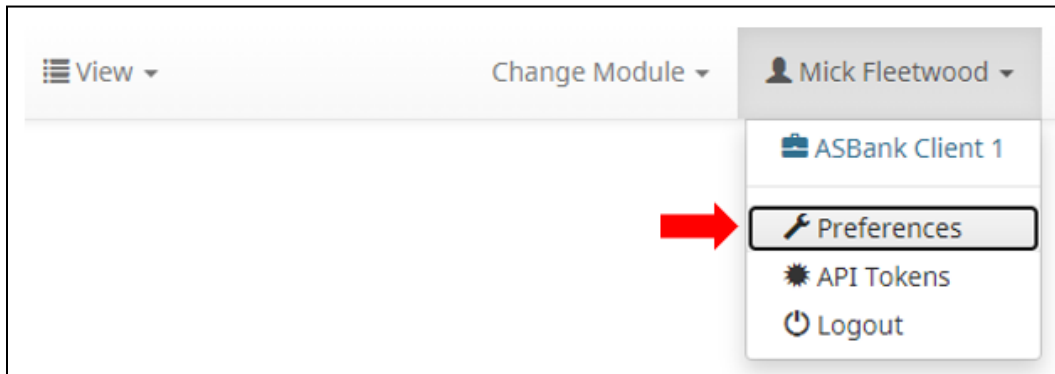
2. The Preferences page appears.

3. Default Module gives the User the ability to choose the default landing page.
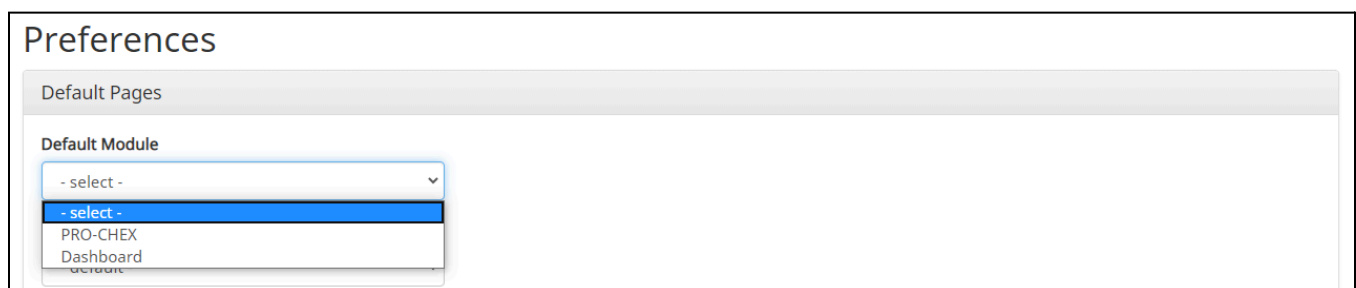
4. **Default Check Positive Pay (PRO-CHEX) Page** allows the user to select the default landing page within PRO-CHEX.

5. **Default Dashboard Page** allows the user to select the default landing page within the Client Dashboard.

6. Once any preferences have been selected, click Save to update the settings.
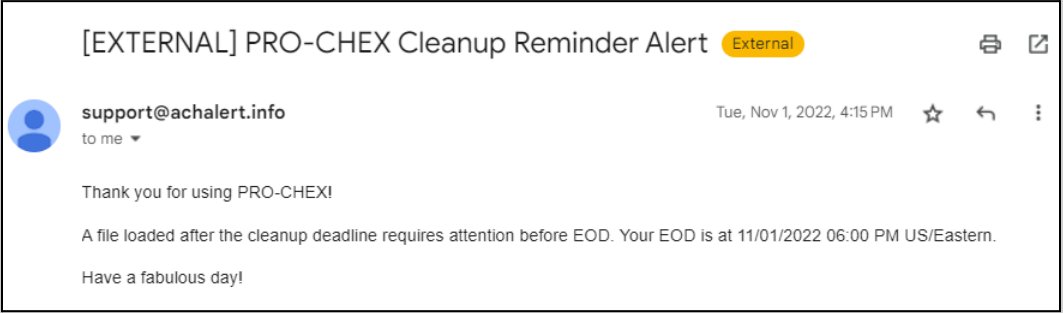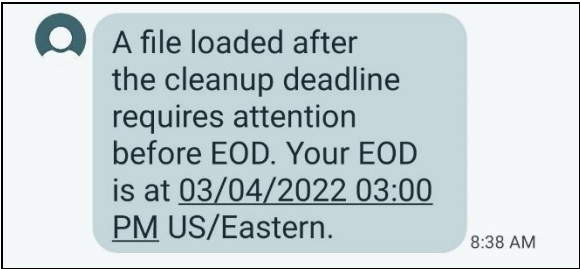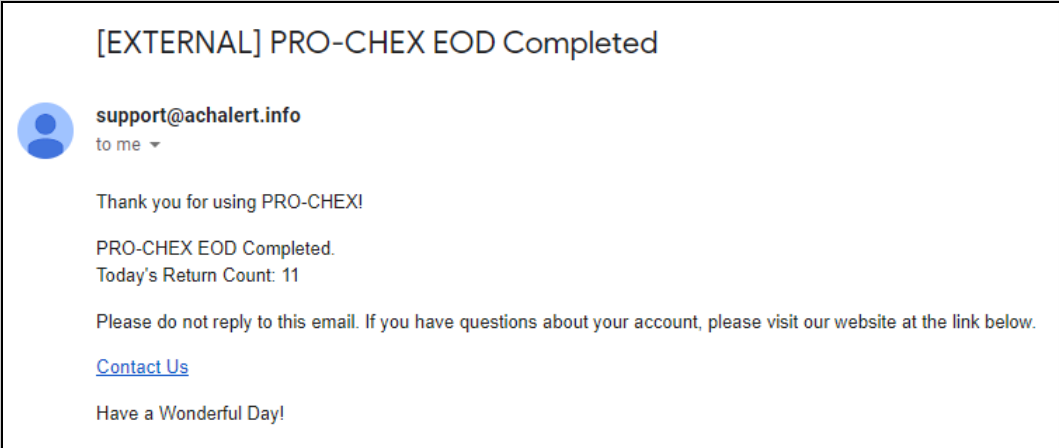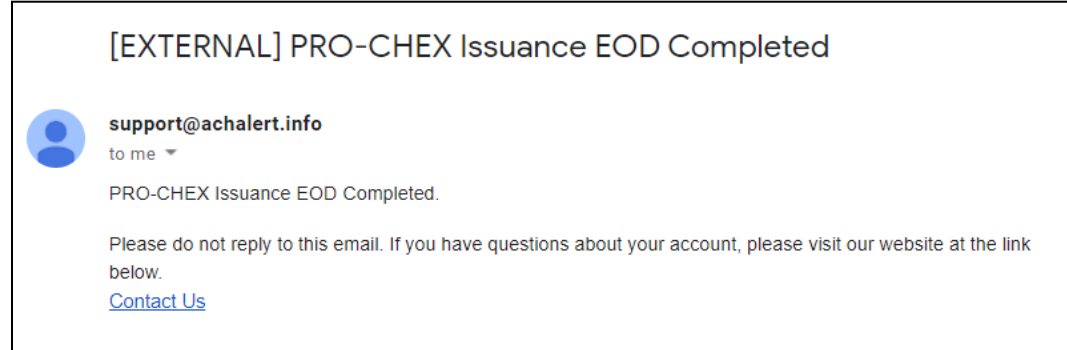
APPENDIX A – CHECK POSITIVE PAY (PRO-CHEX) MESSAGE ALERTS
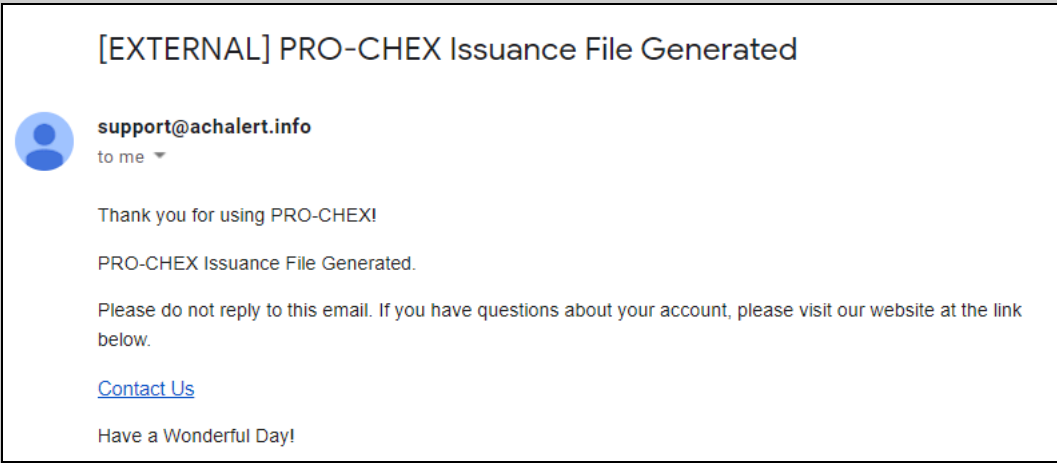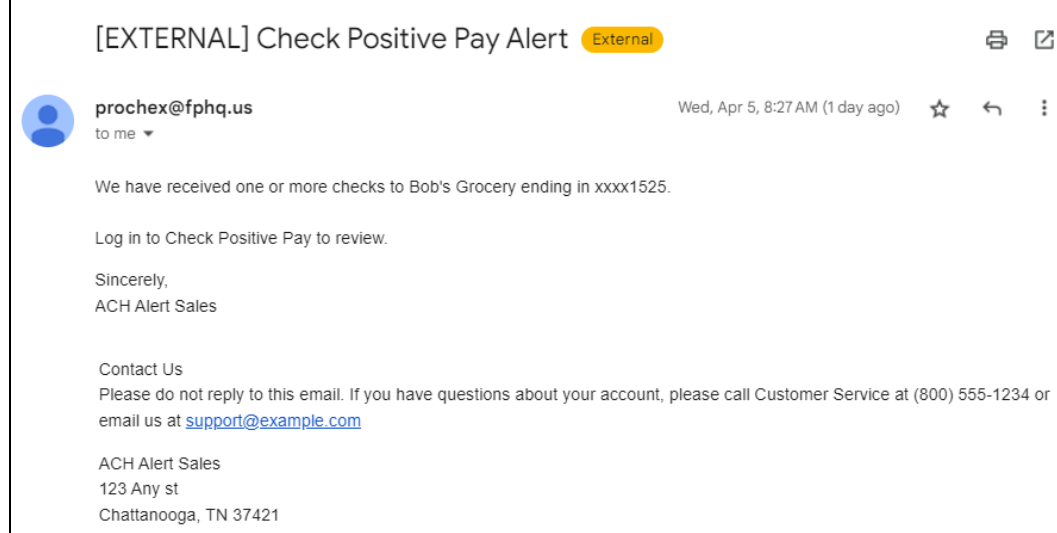
This Appendix illustrates the different types of alerts users may receive while using Check Positive Pay (PRO-CHEX).
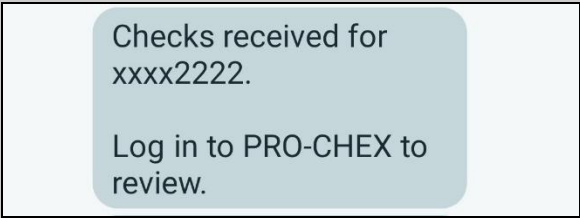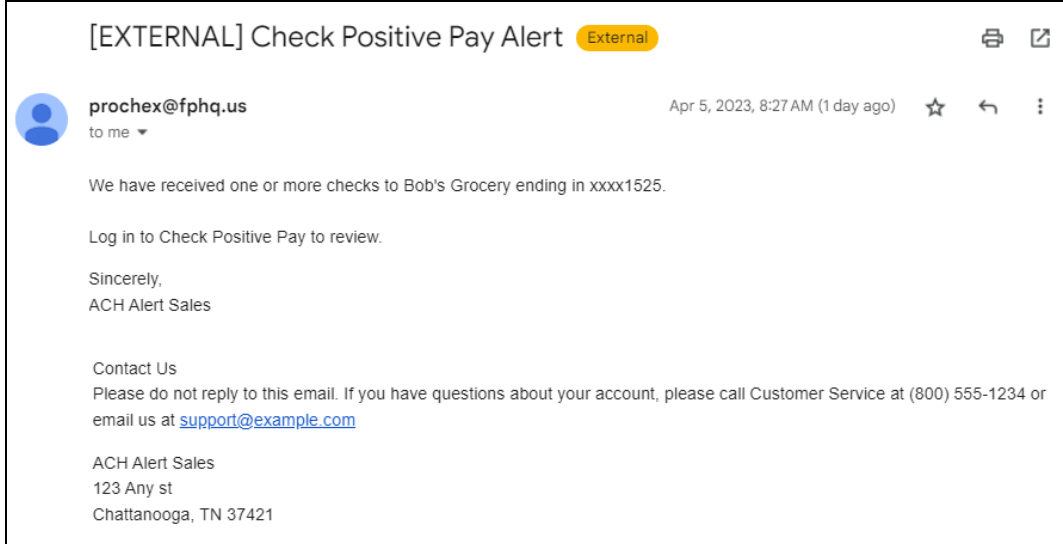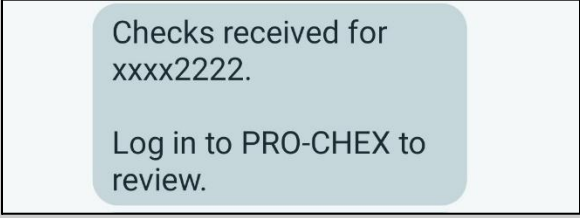
Please note the following:

- If a cell phone number is entered in the Cell Phone Number field in the user's setup (FI or Client user), the user may receive SMS/Text Alerts if the user is set up for Check Positive Pay (PRO-CHEX) and/or ACH Credit Origination Protection (C.O.P.S.).
- Service Level Alerts are not included in this list, since they apply only to Check Positive Pay (PRO-CHEX), ACH Positive Pay (PRO-TECH, PRO-TECH CR), and EDI Translation (EDI TransAlert). If a user is set to receive Service Level Alerts, the user will receive a service level alert for **all** the client's accounts, which may include accounts a user is not assigned to work with.
- Alkami (formerly ACH Alert) uses a 10-digit long code (10DLC) number for generating SMS/Text Alerts. The long code number, which will appear in any SMS/Text Alerts received, is 12029808159. This phone number may appear formatted as a ten-digit phone number (1-202-980-8159).
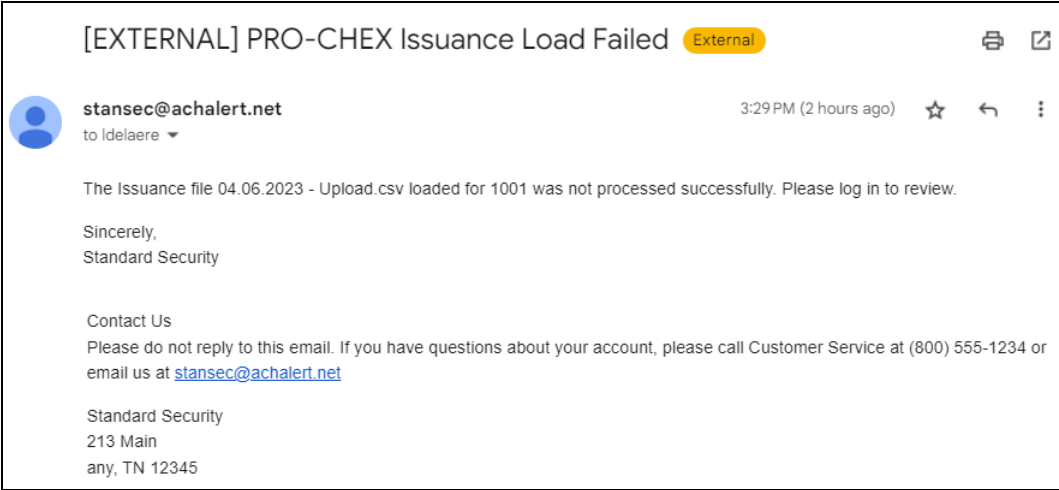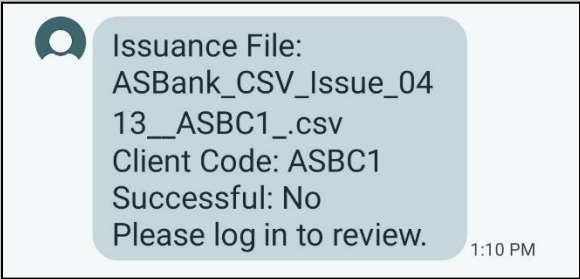
Alert Type	Example Image	Description	Recipient
PRO-CHEX Cleanup Reminder Alert (Email)	[EXTERNAL] PRO-CHEX Cleanup Reminder Alert `External` support@achalert.info — Tue, Nov 1, 2022, 4:15 PM to me Thank you for using PRO-CHEX! A file loaded after the cleanup deadline requires attention before EOD. Your EOD is at 11/01/2022 06:00 PM US/Eastern. Have a fabulous day!	An alert per account sent to users when a file is loaded after the cleanup deadline, which requires attention before EOD.	FI & Client
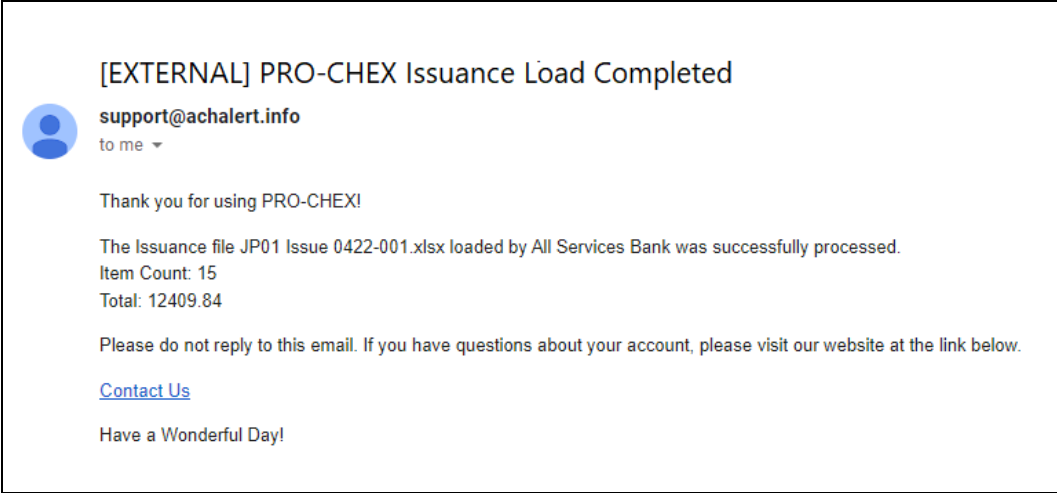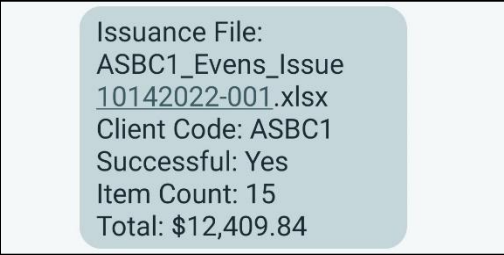
Alert Type	Example Image	Description	Recipient
PRO-CHEX Cleanup Reminder Alert (SMS/Text)	A file loaded after the cleanup deadline requires attention before EOD. Your EOD is at 03/04/2022 03:00 PM US/Eastern. 8:38 AM	An alert per account sent to users when a file is loaded after the cleanup deadline, which requires attention before EOD.	FI & Client
PRO-CHEX EOD Completed (Email)	[EXTERNAL] PRO-CHEX EOD Completed support@achalert.info to me Thank you for using PRO-CHEX! PRO-CHEX EOD Completed. Today's Return Count: 11 Please do not reply to this email. If you have questions about your account, please visit our website at the link below. Contact Us Have a Wonderful Day!	An alert notifying EOD has been completed and listing the day's return count.	FI & Client
PRO-CHEX Issuance EOD Completed (Email)	[EXTERNAL] PRO-CHEX Issuance EOD Completed support@achalert.info to me PRO-CHEX Issuance EOD Completed. Please do not reply to this email. If you have questions about your account, please visit our website at the link below. Contact Us	If the FI has enabled the Release Issue Files flag in the admin portal, issue files will be held until the issuance file deadline hour. This alert is sent notifying that Issuance EOD has been reached.	FI & Client
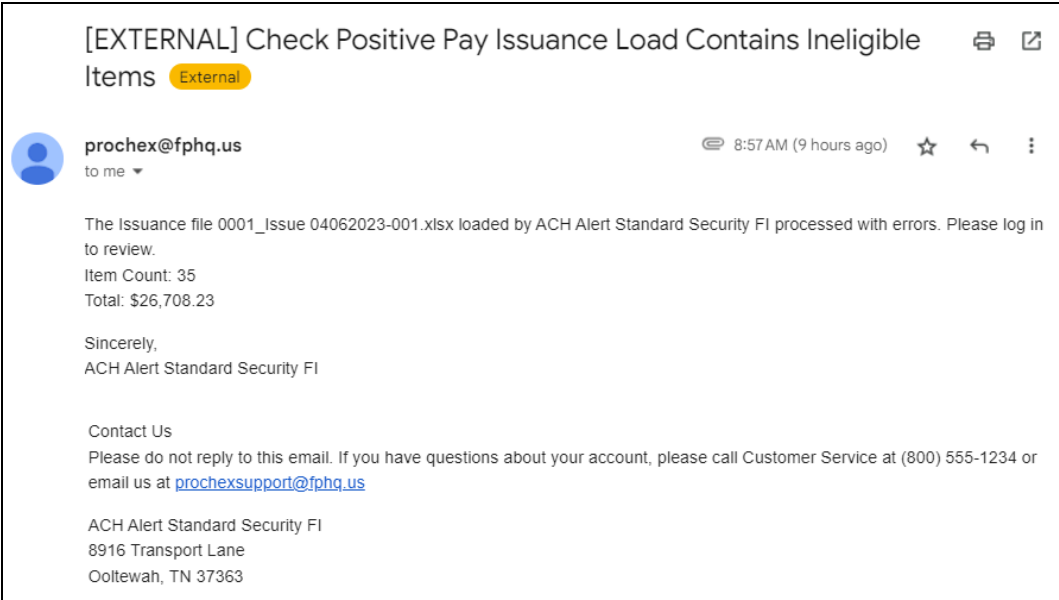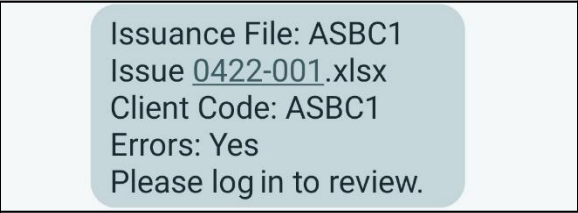
Alert Type	Example Image	Description	Recipient
PRO-CHEX Issuance File Generated (Email)	[EXTERNAL] PRO-CHEX Issuance File Generated support@achalert.info to me Thank you for using PRO-CHEX! PRO-CHEX Issuance File Generated. Please do not reply to this email. If you have questions about your account, please visit our website at the link below. Contact Us Have a Wonderful Day!	If FI is sending issue files to Alkami (formerly ACH Alert) on behalf of Clients, this alert is sent to users with the system alerts flag enabled when an issue file is generated.	FI & Client
PRO-CHEX Account Level Notification for All Checks (Email)	[EXTERNAL] Check Positive Pay Alert External prochex@fphq.us Wed, Apr 5, 8:27 AM (1 day ago) to me We have received one or more checks to Bob's Grocery ending in xxxx1525. Log in to Check Positive Pay to review. Sincerely, ACH Alert Sales Contact Us Please do not reply to this email. If you have questions about your account, please call Customer Service at (800) 555-1234 or email us at support@example.com ACH Alert Sales 123 Any st Chattanooga, TN 37421	An alert per account sent to users for exceptions and any matched items.	Client
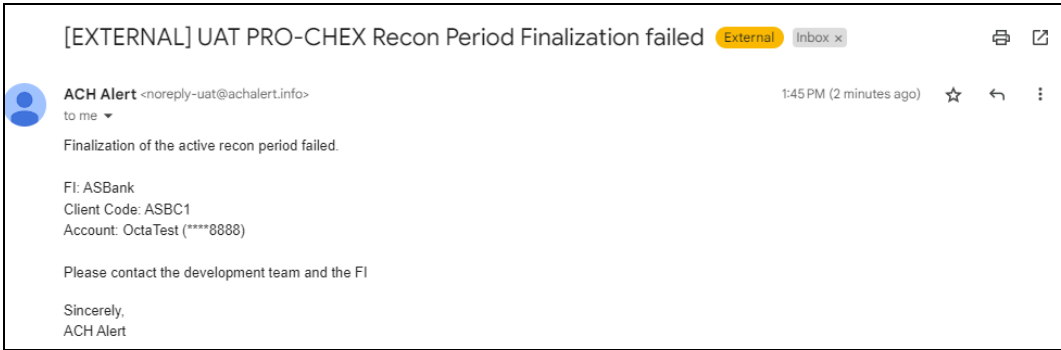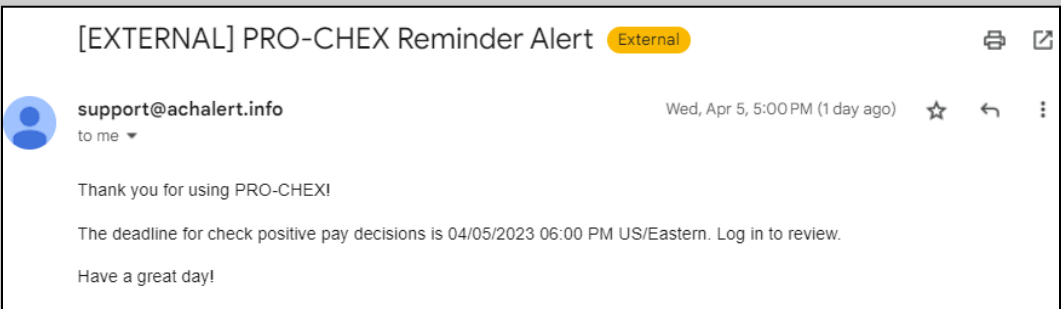
Alert Type	Example Image	Description	Recipient
PRO-CHEX Account Level Notification for All Checks (SMS/Text)	Checks received for xxxx2222. Log in to PRO-CHEX to review.	An alert per account sent to users for exceptions and any matched items.	Client
PRO-CHEX Account Level Notification for Exceptions (Email)	[EXTERNAL] Check Positive Pay Alert · External prochex@fphq.us — Apr 5, 2023, 8:27 AM (1 day ago) — to me We have received one or more checks to Bob's Grocery ending in xxxx1525. Log in to Check Positive Pay to review. Sincerely, ACH Alert Sales Contact Us Please do not reply to this email. If you have questions about your account, please call Customer Service at (800) 555-1234 or email us at support@example.com ACH Alert Sales 123 Any st Chattanooga, TN 37421	An alert per account when one or more exceptions exist requiring a decision.	Client
PRO-CHEX Account Level Notification for Exceptions (SMS/Text)	Checks received for xxxx2222. Log in to PRO-CHEX to review.	An alert per account when one or more exceptions exist requiring a decision.	Client

Alert Type	Example Image	Description	Recipient
PRO-CHEX Transaction Level Notification for All Checks (Email)	[EXTERNAL] PRO-CHEX Alert External support@achalert.info — Wed, Apr 5, 4:46 PM (1 day ago) to me ▾ Thank you for using PRO-CHEX! We have received a check with serial #418511 to Quattro Formaggi ending in xxxx4444 for $.75. Log in to PRO-CHEX to review. Have a great day!	An alert per transaction that a check may require a decision	Client
PRO-CHEX Transaction Level Notification for All Checks (SMS/Text)	Check received for xxxx1111 for $15.00 from The One Restaurant & Bar. Log in to Check Positive Pay to review.	An alert per transaction that a check may require a decision.	Client
PRO-CHEX Transaction Level Notification for Exceptions (Email)	[EXTERNAL] PRO-CHEX Alert External support@achalert.info — Wed, Apr 5, 4:46 PM (1 day ago) to me ▾ Thank you for using PRO-CHEX! We have received a check with serial #418511 to Quattro Formaggi ending in xxxx4444 for $.75. Log in to PRO-CHEX to review. Have a great day!	An alert per transaction when an exception exists that requires a decision.	Client

Alert Type	Example Image	Description	Recipient
PRO-CHEX Transaction Level Notification for Exceptions (SMS/Text)	Check received for xxxx1111 for $15.00 from The One Restaurant & Bar. Log in to Check Positive Pay to review.	An alert per transaction when an exception exists that requires a decision.	Client
PRO-CHEX Issuance Load Failure Client Alert (Email)	[EXTERNAL] PRO-CHEX Issuance Load Failed (External) stansec@achalert.net 3:29 PM (2 hours ago) to ldelaere. The Issuance file 04.06.2023 - Upload.csv loaded for 1001 was not processed successfully. Please log in to review. Sincerely, Standard Security. Contact Us. Please do not reply to this email. If you have questions about your account, please call Customer Service at (800) 555-1234 or email us at stansec@achalert.net. Standard Security 213 Main any, TN 12345	If the FI has enabled this feature for Clients, this alert will be sent to Clients with the issue load alerts privilege enabled when an issue file loaded through the Client portal has issues that prevent it from loading successfully.	Client
PRO-CHEX Issuance Load Failure Client Alert (SMS/Text)	Issuance File: ASBank_CSV_Issue_0413__ASBC1_.csv Client Code: ASBC1 Successful: No Please log in to review. 1:10 PM	If the FI has enabled this feature for Clients, this alert will be sent to Clients with the issue load alerts privilege enabled when an issue file loaded through the Client portal has issues that prevent it from loading successfully.	Client

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Alert Type	Example Image	Description	Recipient
PRO-CHEX Issuance Load Success Client Alert (Email)	[EXTERNAL] PRO-CHEX Issuance Load Completed support@achalert.info to me Thank you for using PRO-CHEX! The Issuance file JP01 Issue 0422-001.xlsx loaded by All Services Bank was successfully processed. Item Count: 15 Total: 12409.84 Please do not reply to this email. If you have questions about your account, please visit our website at the link below. Contact Us Have a Wonderful Day!	If the FI has enabled this feature for Clients, this alert will be sent to Clients with the issue load alerts privilege enabled when an issue file loaded through the Client portal loads successfully.	Client
PRO-CHEX Issuance Load Success Client Alert (SMS/Text)	Issuance File: ASBC1_Evens_Issue 10142022-001.xlsx Client Code: ASBC1 Successful: Yes Item Count: 15 Total: $12,409.84	If the FI has enabled this feature for Clients, this alert will be sent to Clients with the issue load alerts privilege enabled when an issue file loaded through the Client portal loads successfully.	Client

Alert Type	Example Image	Description	Recipient
PRO-CHEX Issuance Load with Ineligible Items – Client Alert (Email)		If the FI has enabled this feature for Clients, this alert will be sent to Clients with the issue load alerts privilege enabled when an issue file loads with errors requiring review.	Client
PRO-CHEX Issuance Load with Ineligible Items – Client Alert (SMS/Text)		If the FI has enabled this feature for Clients, this alert will be sent to Clients with the issue load alerts privilege enabled when an issue file loads with errors requiring review.	Client

Alert Type	Example Image	Description	Recipient
PRO-CHEX Reconciliation Period Finalization Failed	[EXTERNAL] UAT PRO-CHEX Recon Period Finalization failed External Inbox × 1:45 PM (2 minutes ago) — ACH Alert <noreply-uat@achalert.info> to me — Finalization of the active recon period failed. FI: ASBank Client Code: ASBC1 Account: OctaTest (****8888) Please contact the development team and the FI Sincerely, ACH Alert	If Active Reconciliation has been enabled for Clients, this alert will be sent to Client Admin users when finalization of a reconciliation period fails.	Client
PRO-CHEX EOD Reminder Alert (Email)	[EXTERNAL] PRO-CHEX Reminder Alert External support@achalert.info to me — Wed, Apr 5, 5:00 PM (1 day ago) — Thank you for using PRO-CHEX! The deadline for check positive pay decisions is 04/05/2023 06:00 PM US/Eastern. Log in to review. Have a great day!	This alert will be sent to Client users with the Change Transaction Status user privilege if exceptions exist and a user with Change Transaction Status has not logged into the system at the FI's designated time. This alert option will only be available if enabled by the financial institution. *If alert method for PRO-CHEX is set to "None" for a Client user, they will not receive the EOD reminder alert.*	Client

Alert Type	Example Image	Description	Recipient
PRO-CHEX EOD Reminder Alert (SMS/Text)	The deadline for check positive pay decisions is 04/25/2022 5:30 PM US/Eastern. Log in to review. 8:30 AM	This alert will be sent to Client users with the Change Transaction Status user privilege if exceptions exist and a user with Change Transaction Status has not logged into the system at the FI's designated time. This alert option will only be available if enabled by the financial institution. *If alert method for PRO-CHEX is set to "None" for a Client user, they will not receive the EOD reminder alert.*	Client
PRO-CHEX Dual Decision Approval Reminder Alert (Email)	[EXTERNAL] PRO-CHEX Approval Reminder Alert support@achalert.info to me ▾ Thank you for using PRO-CHEX! The deadline to approve check transactions is 03/28/2022 06:00 PM US/Eastern. Log in to review and/or approve. Please do not reply to this email. If you have questions about your account, please visit our website at the link below. Contact Us Have a Wonderful Day!	An alert sent to inform user that transactions involving dual decision approval are waiting to be approved or rejected.	Client

Alert Type	Example Image	Description	Recipient
PRO-CHEX Dual Decision Approval Reminder Alert (SMS/Text)	The deadline to approve check transactions is 03/28/2022 06:00 PM US/Eastern. Log in to review and/or approve.	An alert sent to inform user that transactions involving dual decision approval are waiting to be approved or rejected.	Client
PRO-CHEX Issuance Dual Approval Reminder Alert (Email)	**[EXTERNAL] PRO-CHEX Issue File Pending Approval** support@achalert.info to me Thank you for using PRO-CHEX! An issue file is pending approval. Log in to review. Please do not reply to this email. If you have questions about your account, please visit our website at the link below. Contact Us Have a Wonderful Day!	An alert sent to inform user that an issuance file involving dual approval is waiting to be approved or rejected.	Client
PRO-CHEX Issuance Dual Approval Reminder Alert (SMS/Text)	An issue file is pending approval. Log in to review.	An alert sent to inform user that an issuance file involving dual approval is waiting to be approved or rejected.	Client

Alert Type	Example Image	Description	Recipient
PRO-CHEX Service Level Alert (Email)		A service level alert sent to users to notify that transactions are available to decision.	Client
PRO-CHEX Service Level Alert (SMS/Text)		A service level alert sent to users to notify that transactions are available to decision.	Client

APPENDIX B – DOCUMENT REVISION INDEX

A comprehensive list of all revisions made to this document since last publication.

Previous Version: 2.1.9 rev 1 (published 03/04/2024 – Release # a2024.1)
Current Version: 2.2.0 (published 04/30/2024 – Release # a2024.2)

Section	Pages	Description
Entire Document		Miscellaneous screenshots updated to reflect minor changes in user interface.
	p. 2	Added NOTE box informing that the FPHQ Platform screens are best viewed and supported for desktops and laptops using approved browsers.
Section IV – Managing Issue Items	p. 51	D. Issue Templates – Updated Issuance Date definition to add more clarity about issuance date formatting.
	p. 96	L. Other Options After Item Presentment – Updated paragraph 3 to note that if a client user does not have the Pay & Adjust user privilege, the Pay & Adjust button should not display in the Transaction History interface for that user.
Section V – Exception Identification	p. 98	Added "Treated as Exception" to table of Exception Reasons.
Section VI – Managing Check Presentment	p. 101	A. Transaction History – Updated Serial Number definition to note that while check-related MICR, amount, and payee data are retained for at least 365 days, Check Positive Pay stores check images for up to 60 calendar days.
	p. 102	A. Transaction History – Added "Treated as Exception" to table of Exception Reasons.
	p. 119	B. Optional Actions – Added NOTE box indicating if a client user does not have the Pay & Adjust user privilege, the Pay & Adjust button should not display in the Transaction History interface for that user.
APPENDIX B - QUICKBOOKS ISSUE FILE EXPORT		Removed from Client Guide; will be updated and released as a separate, supplementary guide.

APPENDIX C – CLIENT USER TRAINING VIDEOS

Client users can access the information contained in the Check Positive Pay (PRO-CHEX) Client User Guide, presented in training video form, by navigating to the following link.

FPHQ Client Training Videos Main Page (Clicking on the PRO-CHEX button at the top of the screen will filter only PRO-CHEX videos):

APPENDIX D – GENERAL SCHEDULED REPORT FORMATS

The system offers standard scheduled reports for the FI to configure at the account level.

A. BAI 2 Report Format

File Format	Delimited flat file
Record Delimiter	Comma ","
File Name	[Client Code]_[Masked Account Number]_BAI_[File ID]_YYYY-MM-DD.txt
Example	ASBC1_xxxx4680_BAI_72785_2023-12-13.txt

Field Code	Field Name	Description	Purpose
01	File Header	01,Routing Number,Client Code,YYMMDD,File ID,80,,2/	The file header marks the beginning of a file. It identifies the sender and receiver of the transmission, and it describes the structure of the file.
02	Group Header	02,ClientCode,Routing Number,1,YYMMDD,HHMM,Currency Code,2/	The group header identifies a group of accounts that are from the same originator and includes the same as-of-date and as-of-time.

03	Account Identifier and Account Status Summary	03,Customer Account Number,,,,,/	This record identifies the account number and reports activity summary and account status information. Summary information may be accompanied by an item count and funds availability distribution.
16	Transaction Detail	16,Type Code,Amount,Funds Type,Serial Number,Client Code,/	This record is used for transmission of detail transaction information. Transaction detail may include two reference numbers and a free-form alphanumeric text.
88	Continuation Record		A Continuation record is used when data exceed the maximum physical record length, or whenever it is desirable to continue data into an additional record. It may follow any record type, including another "continuation" (88) record.
49	Account Trailer	49,Account Control Total,Number of Records/	The Account Trailer record provides account control totals.
98	Group Trailer	98,Group Control Total,Number of Accounts,Number of Record,/	This record provides group control totals.
99	File Trailer	99,File Control Total,Number of Groups,Number of Records/	This record provides file control totals.

For more information on the BAI2 format, please visit [Microsoft Word - Cash Management 2005.doc (bai.org)](bai.org).

B. Global Template

File Format	Delimited flat file
Record Delimiter	Comma ","
File Name	[Client Code]_[Masked Account Number]_BAI_[File ID]_YYYY-MM-DD.txt
Example	ASBC1_xxxx4680_BAI_72785_2023-12-13.txt

Field Number	Field Name	Description
1	Client Name	Client Name configured during client profile setup
2	Client Code	Client Code configured upon client profile setup
3	Acct Name	Name of the account the report is generated for
4	Acct Number	Account Number the report is generated for
5	Original Serial Number	Serial number on the paid item
6	Serial Number	Serial number on the item
7	Issuance Serial Number	Serial number loaded to the system with the issuance data
8	Original Transaction Amount	Amount of the incoming paid item
9	Amount	Amount on the item
10	Issuance Amount	Amount as found in the loaded issuance data
11	Transaction Date	The date the transaction came in
12	Payment Date	Amount the incoming item paid for, if applicable
13	Payee Match Score	Payee match score as calculated by the system, if applicable
14	Payee Match Status Name	Was payee comparison run for the item, if applicable
15	Exception Flag	Y = Yes N = No

16	Exception Source	Who identified the exception - Full, FI or Hybrid Matching
17	Returned Date	Date the item was returned
18	Return Reason Description	Descriptions match the return reason descriptions configured for the FI during implementation
19	Pay Reason Description	N/A
20	Issuance Payee Name	Payee name as loaded the system with the issuance item(s)

C. Global Issuance Template

File Format	Delimited flat file
Record Delimiter	Comma ","
File Name	[Client Code]_[Masked Account Number]_test-issuance_[File ID]_YYYY-MM-DD.csv
Example	ASBC1_xxxx4680_test-issuance_74819_2024-01-16.csv

Field Number	Field Name	Description
1	Issuance ID	Internal ID given to the issuance record
2	Client Code	Client Code configured upon client profile setup
3	Client Name	Client Name configured during client profile setup
4	Acct Number	Account Number the report is generated for
5	Original Serial Number	Serial number on the paid item
6	Issuance Serial	Serial number loaded to the system with the issuance data

	Number	
7	Issuance Payee Name	Payee name as found in the loaded issuance data, if applicable
8	Issuance Amount	Amount as found in the loaded issuance data
9	Issuance Status	Status of the issue item - ISSUED, VOIDED, STOPPED (if applicable)
10	Load Date	Date the issuance item(s) was loaded to the system
11	Issuance Date	The date on the issuance item
12	Match Status	The match status of the issuance item when the report was generated - OUTSTANDING, PAID, RETURNED
13	Transaction ID	Transaction ID of the incoming paid item, if applicable
14	Transaction Amount	Amount of the incoming paid item, if applicable
15	Payment Date	Amount the incoming item paid for, if applicable