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Positive pay is a transaction management system that offers both check positive pay and ACH positive pay. It provides business clients a powerful fraud prevention tools tailored to their transaction management needs. The positive pay system allows users to issue checks and create ACH rules, allowing the platform to verify transactions during the clearing process. If items do not match the preloaded information, the user can review and decision any exceptions.

The positive pay application includes the following features:

- Issued check management (Including file mapping)
- ACH positive pay rules management
- Check file maintenance
- Access to daily exceptions (check and/or ACH)

### Exception Processing

Exceptions are transactions that have posted to your business account but do not match a previously issued item or ACH authorization rule. If you import issued checks and have scrubbing enabled, you will be notified by 8 a.m. CT if you have exceptions to decision. If you are not importing issued items, or don't have scrubbing enabled, you will be notified after the nightly update (typically by 5 a.m. CT) if you have exceptions to decision. Exceptions must be completed by the cut-off time the same business day. Any items not decisioned prior to cut-off will be processed according to the account's default decision. To find the exception decision cut-off time, please refer to the treasury management cut-off and retention document located in the Treasury Management Resources Center (accessible via **Resources > TM Resource Center from the business online banking home screen**) or contact our Treasury Management Solutions Center for assistance.

### Quick Exception Processing

You will receive an email if you have exceptions to be decisioned.

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**Note:** Notifications can be controlled in the user setup within the Advanced Options of the positive pay system. See User Setup for more details.

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Exceptions may be ACH or check items, depending on which services are enabled for your company. From the home screen of business online banking, go to **Fraud Management > Positive Pay**.

### Check Exceptions

Check exceptions are items that do not match previously issued checks. You will have the opportunity to review each exception and determine if the item should remain paid or be returned. **It is very important to complete any exception decisions prior to the decision cut-off time. Any items not decisioned will be processed based on the account default decision.** When issuing checks, exceptions should be rare. If you receive excessive exceptions you feel should not need to be decisioned, please contact our Treasury Management Solutions Center team for assistance.

Exceptions can be detected for a variety of reasons. Here is a list of the most common reasons:

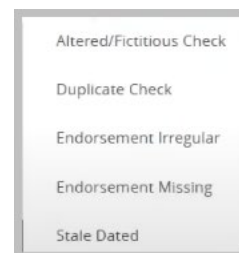
- **Paid not issued** – Item was paid on the account, and this item was not issued.
- **Payee mismatch** (if enabled) – The payee's name on the issued item does not match the payee's name on the paid check.
- **Amount mismatch** – The amount of the paid item does not match the amount for the issued check number.
- **Stale dated** – The item paid on the account more than six months after the issued date.
  - If you note a shorter timeframe for expiration of issued checked, the stale dated timeframe can be lowered to match. For example, rebate checks typically expire in 60 or 90 days.

- **Voided** – The paid item was previously voided in the positive pay system.
- **Duplicate** – The paid item was previously paid.

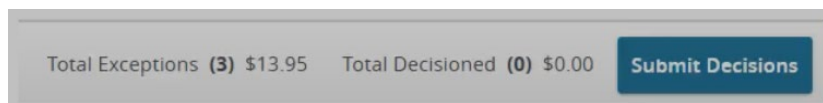
You can view all account exceptions at the same time or select **All Accounts** and select a specific account to review. Status of Decision Needed will display items that need to be reviewed. Select the item to review from the list on the left. On the right you will see the item. Click the **image** to enlarge the view.

Determine if this is a valid check:

- If so, select **Pay** below the check image.
  - Reason (optional). If the item should be paid, but the amount was encoded incorrectly at the bank of first deposit, you may select a reason which will instruct our deposit operations team to correct your item for your transaction history and statement. To match an incorrect check number to the issued item, select **Launch Advanced Options** in the upper right of the screen. Select **Quick Exception Processing** and find the item to be corrected. Select **Correct**, search for the issued check number, select the reason (Incorrect Check Number), enter notes regarding the change, then select **Save**.
- If not, select **Return**, then select the reason for return. Options include: altered/fictitious check, duplicate check, irregular endorsement, endorsement missing, or stale dated.



Select **Submit Decisions** when finished. This can be done as you are making individual decisions or after all decisions are completed. The Total Decisioned amount will update each time you select **Submit Decisions**.



## ACH Exceptions

ACH exceptions are items that do not match a previously created ACH authorization rule and are noted as unauthorized ACH in the exceptions list. You will have the opportunity to review each exception and determine if the item should remain paid or be returned. **It is very important to complete any exception decisions prior to the decision cut-off. Any items not decisioned will be processed based on the account default decision.**

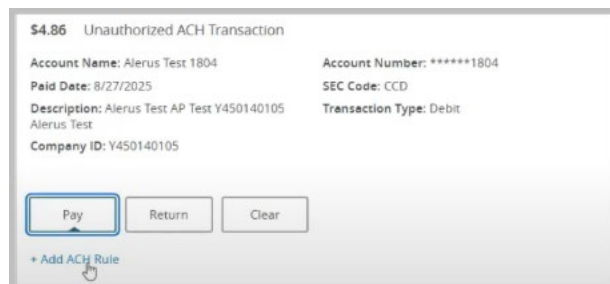
You can view all account exceptions at the same time or select **All Accounts** and select a specific account to review. Status of Decision Needed will display items that need to be reviewed. Select the item to review from the list on the left. On the right you will see the item.

Determine if the ACH is valid.

If the transaction should remain paid, select **Pay**.

When selecting Pay for the ACH transaction, you can **Add ACH Rule** if desired, so future transactions

from this ACH originator will post to your account without requiring review.



When **Add ACH Rule** is selected, additional options will be displayed.

- **Company ID** – This is the identifier for the ACH originator. The system will validate the saved settings when this ACH originator (using this ACH company ID) processes transactions on your account in the future.

**Note:** If the ACH originator processes the same transaction to more than one of your business accounts. A rule would need to be created for each account as desired.

- **Description** – This is a nickname for the ACH originator to help you identify the rule in the future. (Within the Launch Advanced Options this will be the “ACH Rule.”) This field is not used for validation, so it does not need to match the ACH originator.
- **SEC code** – The type of ACH transaction used will be selected. This can remain checked, or you can select All SEC codes if desired.
- **Transaction type** – This will default to the type of transaction paid in this instance.
- **Max amount** – This will default to the amount of this transaction. This can be updated as desired. The amount in this field will be the maximum amount per transaction allowed from this ACH originator.

If the item is not valid, select **Return**, then select the **Unauthorized ACH** reason.

Select **Submit Decisions** once complete. This can be done as you are making individual decisions or after all decisions are completed.

### Can I update exception decisions already made?

Decided exceptions can be updated any time prior to cut-off on the date the exceptions are presented. Once the cut-off has passed, the system will process the decisions as indicated. If decisions are not completed by cut-off, the system will use the account default decision.

To change a decided item, go to **Fraud Management > Positive Pay**. On the Exceptions tab, select an account and change the Status to **Decided**. This will display the decided items. Make the necessary changes, then select **Submit Decisions** to update the changes.

**Note:** If you are changing the decision on an ACH exception and you originally created an ACH rule, you may need to adjust or remove the rule if it no longer applies. See *ACH Authorization Rules* for instructions on how to edit or delete a rule.

## ACH Authorization Rules

To maintain ACH Authorization Rules, go to **Fraud Management > Positive Pay**, then select **Launch Advanced Option** on the upper right of the screen.

On the left menu, select **Transaction Processing**, then select **ACH Authorization Rules**. This will display a listing of all ACH rules previously created.

### Add an ACH Authorization Rule

To create a new rule from scratch, select the **blue plus circle** in the upper right of the screen. You will need to know the ACH originator's ACH company ID to build a debit rule for the originator. If this is the first time the originator will be processing a transaction on your account, you will need to obtain their ACH company ID.

Account Nickname	Rule Name	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Transaction Description	Notification Type
Alienus Test 1804	A Utility Co	1451111111	CCD - Cash Concentration or Disbursement	Debits Only	\$500.00		Create Exception
Alienus Test 1804	All Credits		ALL - All Standard Entry Class Codes	Credits Only	\$99,999,999.99		Create Exception

**Note:** It is often easier to allow the first transaction to post to your account and add the rule at the same time you are paying the exception.

- **Account nickname** – Select the account that will receive the ACH transaction.
- **Rule name** – Create a nickname to help you identify the rule in the future. The rule name is not used for validation, so it does not need to match the ACH originator.
- **Company ID** – ACH company ID as provided by the originator.
- **SEC code** – This will default to All-All SEC Codes. This will allow the ACH originator to process any type of ACH transactions on your account. If you want to restrict this option, select the allowed SEC code from the drop-down.
- **Debits or credits** – Specify if this originator can process debits only, credits only, or both on this account.
- **Max amount** – Enter the maximum amount this ACH originator is allowed to process (based on the debits or credits selection) per transaction. If left blank, any amount up to the system maximum can be processed by this originator.
- **Transaction description** — This is an optional field. When used, the system will compare the transaction description to the posting transaction. If the transaction description in the rule is contained in the posting transaction description, the item will be paid, otherwise an exception will be presented, (e.g., a rule with the transaction description, “credit card payment,” would apply when a transaction is posted with the description of, “American Express credit card payment,” but would not apply when a transaction is posted with the description of “credit card e-payment”).

Once all fields are entered, select **Save Changes** or **Save and Add More** as appropriate.

## Edit/Delete an ACH Authorization Rule

Edit or delete a rule by selecting the **ellipsis** (3 dots) on the right side of the ACH

Authorization Rule row. Select the appropriate option.

After editing an ACH authorization rule, select **Save Changes** to apply the updates.

Account Nickname	Rule Name	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Transaction Description	Notification Type
Alerus Test 1804	A Utility Co	1451111111	CCD - Cash Concentration or Disbursement	Debits Only	\$500.00		Create Exception
Alerus Test 1812	All Credits	ALL - All Standard Entry Class Codes		Credits Only	\$99,999,999.99		Create Exception

If deleting an ACH authorization rule, you will be prompted to confirm the action. Click **Delete** to remove the rule.

## Check Positive Pay Overview

Check positive pay is a fraud prevention tool that verifies checks being presented for payment on your business account.

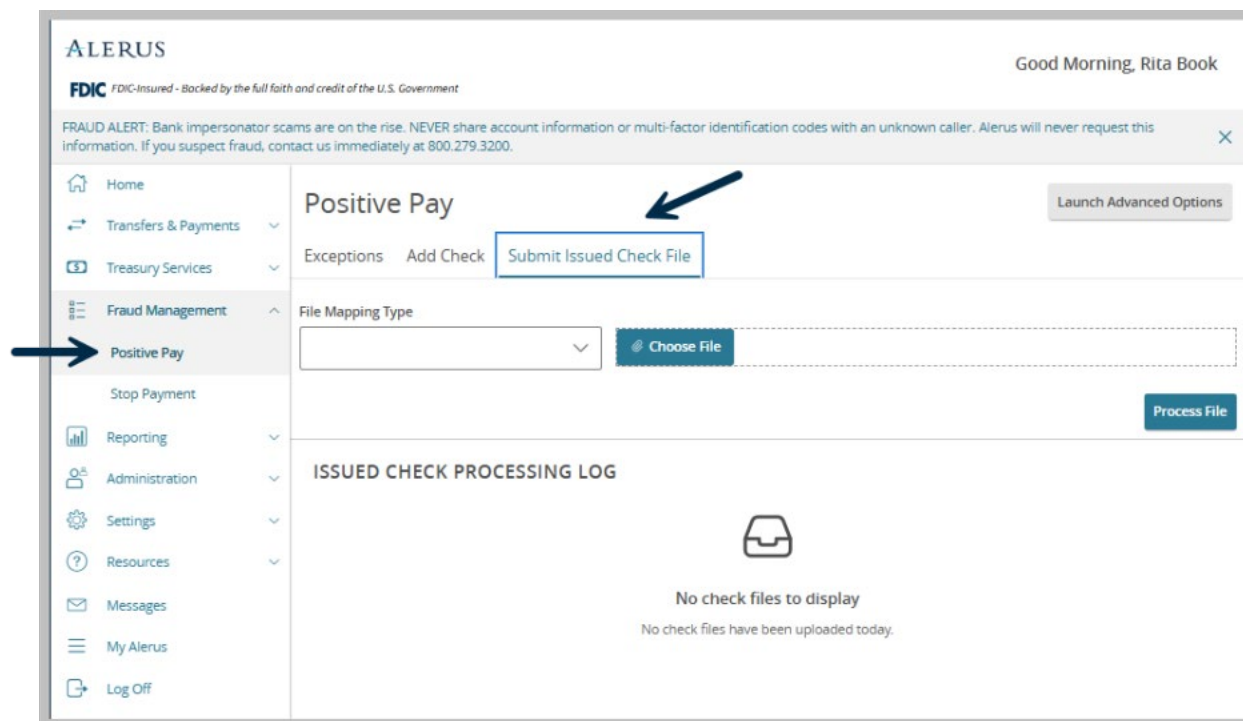
Traditional or payee check positive pay clients upload issued check files when printing checks. When items are posted to the account, the system will match the information from the issued check information. If the check does not match the issued information, the user will have the opportunity to review and decision the item(s) to determine if they should remain paid or be returned.

Reverse check positive pay clients do not upload issued check files. All paid checks are flagged as exceptions for review. Users are asked to review each item and decide whether it should be paid or returned.

## Uploading an Issued Check File

Go to **Fraud Management > Positive Pay**, then select the **Submit Issued Check File** tab.

Select the **File Mapping Type** and **Choose File** to upload a file from your desktop. Select **Process file** to upload the file.



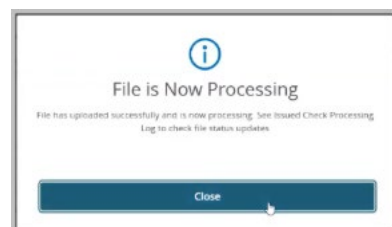
### File Mapping Type

The system is prepopulated with two standard file formats. Please see the Positive Pay Issued File Check guide for details.

Whenever possible, import a raw data file from your system. The platform can accommodate .xlsx, .csv and .txt file formats. If your raw file does not match one of our standard formats, please see Mapping an Issued Check File or contact the Treasury Management Solutions Center for assistance.

The system will validate the information compared to the selected file mapping type and report the uploading outcome. To view additional details, check the file status in the Status column.

- **Processed** – The file was successfully uploaded.
- **Processed with exceptions** – Some of the issued items were uploaded, but others had errors and could not be issued.
- **Rejected** – The file included errors and could not be uploaded.



ISSUED CHECK PROCESSING LOG					
Search Processed Log					
Account(s)	Status	File Name	Items	Amount	Actions
	Rejected	Standard_WITH_PAYEE.csv	8	\$4,894.55	
Alerus Test 1804	Processed with exceptions	Standard_WITH_PAYEE.csv	8	\$4,894.55	
Alerus Test 1804	Processed	Standard_WITH_PAYEE.csv	2	\$982.90	

View Error Details  
Expand Row



View details of errors within imported check files by selecting the **ellipsis** (3 dots) to the right of the row. This will display the error details.

Expand the row to view a summary of the issued items.

Error Details				
Issued Check File				
File Name	Input Date	Status	Items	Amount
Standard_WITH_PAYEE.csv	8/28/2025	Processed with exceptions	9	\$3,911.63
Error Details				
A matching issued check already exists in the system				
Account Nickname: Alerus Test 1804 Check Number: 9438 Amt: \$36.90 Error: 1002-Check is already in system				
Account Nickname: Alerus Test 1804 Check Number: 9439 Amt: 251.60 Error: 1002-Check is already in system				
Account Nickname: Alerus Test 1804 Check Number: 9440 Amt: 1687.25 Error: 1002-Check is already in system				
Account Nickname: Alerus Test 1804 Check Number: 9441 Amt: 422.18 Error: 1002-Check is already in system				
Account Nickname: Alerus Test 1804 Check Number: 9442 Amt: 619.56 Error: 1002-Check is already in system				
Account Nickname: Alerus Test 1804 Check Number: 9443 Amt: 94.76 Error: 1002-Check is already in system				

Alerus Test 1804	Processed	Standard_WITH_PAYEE.csv	2	\$982.90	
Account: Alerus Test 1804		Items: 2			
File Mapping Format: 1 - Standard WITH PAYEE		Amount: \$982.90			
Status: Processed		Input Date: 8/28/2025			

## Manually Entering Issued Checks

Go to **Fraud Management > Positive Pay**, then select **Add Check**.

Enter the check information, then select **Add Check**.

**Note:** If you are set up with *Payee Match*, it is important that the payee name is entered exactly as it is printed on the check.

**Note:** Select **Auto Increment** to automatically enter the next check number when entering a series of checks.

**Positive Pay**

Exceptions **Add Check** Submit Issued Check File

Amount: \$ 0.00 Payee (optional): Account:

Issue Date: 09/01/2025 Check Number: ☐ Auto Increment

**Add Check**

**CHECKS ADDED**

No checks to display  
No checks have been uploaded this session.



## Advanced Options

**Launch Advanced Options** allows you to complete exceptions, add checks, and submit issued checks files. In addition, you can void a check; add, review, and update ACH authorization rules; and complete a variety of transaction searches and reports.

Go to **Fraud Management** > **Positive Pay**, then select **Launch Advanced Options** in the upper right corner. This will open the positive pay system.

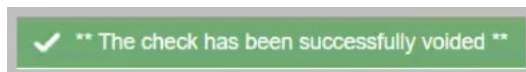
## Manually Void a Check

From Advanced Options on the left side menu, select **Transaction Processing**, then select **Void a Check**.

Select **Account Nickname**, enter information to assist in retrieving the issued item, then click **Find Matching Check**. Verify the details on the matching check. If the check needs to be voided, select **Void Check**.

Account Nickname	Check #	Check Amount	Issued Date
Alerus Test 1804	9726	2.50	8/28/2025

When complete, a green confirmation bar will appear at the top of the screen indicating the check has been successfully voided.



## Check Search

From Advanced Options, on the left side menu, select **Transaction Processing**, then select **Check Search**. Select the search criteria then select **Search** in the lower right side of the screen.

**Note:** If a check is converted to ACH, it will appear in the ACH transaction search instead of this page. Checks are converted to ACH if the transaction has a check number and is one of the following SEC codes: BOC, ARC, POP, or RCK.

- **Account nickname** — Optionally select a specific account. If no accounts are selected, the system will search all available accounts assigned to the user.
- **Check status** — The status of the check you would like to run reporting for.
- **Check number from/Check number to** — Search transactions based on the check number. If you are searching for a specific check number, enter the number in both fields.
- **Date** — The type of date you would like to run the check search report for.
- **Date from/Date to** — Search transactions based on the date or date range the item was excepted. If you are searching for a specific date, enter the date in both fields. Select **Show additional options** for additional search criteria as desired.
- **Amount from/Amount to** — Search for transactions based on the check amount. If you are searching for a specific amount, enter the amount in both fields.
- **Decision** — Limits the search to a specific pay/return decision.
- **Reason** — Limits the search to the reason selected.
- **Issued payee** — Limits the search to specific payee names. You can enter all or part of the payee name.

The system will display search results based on the criteria you provide.

### Results page

On this page, you can perform the following actions:

- Drag a column header to reorder columns.
- Search and filter columns by selecting the search icon. Search all results or within a specific column.
- Add or remove columns from the report by selecting the columns icon.
- Export search results to Microsoft Excel, PDF, or CSV by selecting the export icon.
- Take action on an individual search result by selecting the options icon. Actions include:
  - View record—opens the item's history for detailed information.
  - Edit record—opens the item for editing. Issued items that have not yet been paid can be edited.

Account Nickname	Check Number	Amount	Issued Payee	Issued Date	Paid Date	Current Status	Stale Dated As Of
Alerus Test 1804	1001	\$500.00	ABC	08/01/2025		Issued	01/29/2026
Alerus Test 1804	1002	\$850.00	Joe	08/01/2025		Issued	01/29/2026

Select the **ellipsis** (3 dots) on the right side of the row to access additional options for that item. This includes viewing the check image if it has already been paid, editing or deleting the item if it has not been paid, or viewing the issued record details.

View check images  
Edit record  
Delete record  
View record

### Mapping an Issued Check File

The system supports most file formats, including .xlsx, .csv, and .txt. The system is prepopulated with two standard formats: standard with payee and standard no payee. While you can map your file to one of these, the system also allows mapping to match your accounting software's output. If you need assistance mapping your issued check file, please contact our Treasury Management Solutions Center.

Users can also map the file in the Advanced Options. Go to **Fraud Management > Positive Pay**, then select **Launch Advanced Options**.



From the positive pay system, select **Client Setup**, then **File Mapping** on the left side menu.

The minimum information required to issue checks is:

- Check number
- Amount
- Issued date
- Issued payee (optional)

The system can accommodate this information in any column order; it can also ignore extra columns of information.

File Mapping			
Search...	Search	Reset	4 of 4 records
File Format Profile Name	Format Type	Date Added	
1 - Standard WITH PAYEE	Delimited	05/13/2025	Copy
2 - Standard NO PAYEE	Delimited	05/13/2025	Copy
	Delimited	08/19/2025	Edit   Copy
	Delimited	08/26/2025	Edit   Copy
			Add New

**Note:** You will need a file sample to complete mapping. To add a new file mapping, select **Add New** at the lower right of the screen.

- **Profile name** – The name of the file format. It is recommended to include the company name.
- **File format** – Select the file format from the drop-down list.
  - Delimited text - .csv formatted file
  - Fixed width format - .txt formatted file
  - Microsoft Excel - .xlsx formatted file
- **Delimiter** – This indicates what separates the fields of information within a .csv file. For fixed width format and Microsoft Excel formats, these options will be greyed out.
- **Select file** – Click **Choose File** to select a file sample from your computer.

**File Mapping**

Profile Name:

File Format: Delimited Text

Delimiter: ☒ Comma  
☐ Tab  
☐ Space  
☐ Semicolon  
☐ Other  Text Qualifier: Double Quote

Select File: Choose File No file chosen

Next >

- **File does not contain issued date** – When selected, the system uses the upload date as the issued date and ignores any issued date in the file.
- **First row contains column names** – When selected, the system ignores the top row that includes column names. If selected, you do not need to include this in the skip rows from beginning as well.
- **Skip rows at the beginning** – When selected, the system will ignore the number of rows at the beginning of the file as indicated in the field to the right of this option.
- **Skip rows at the ending** - When selected, the system will ignore the number of rows at the end of the file as indicated in the field to the right of this option.
- **File totals options:**
  - **Require file totals** – This will require the total number of items and the total dollar amount to be entered when submitting a file.
  - **Obtain totals from file** – The system checks assigned fields to validate the items and/or dollar amount in the file. If selected, enter the field number where this information is located.
  - **Do not require file totals** – This allows the file to be uploaded without validating the number of items and totals.

Once selections are completed, click **Next** to continue mapping.

**File Mapping**

	Column 1	Column 2	Column 3	Column 4	Column 5
1	8/1/2025	1009	ABC Company	600	1804
2	8/1/2025	1010	Joe Schmoe	850	1804
3	8/2/2025	1011	Chris P Bacon	1190.01	1804
4	8/2/2025	1012	Ben Thare	48.6	1804
5	8/5/2025	1013	Anita Vacation	3507.73	1812
6	8/5/2025	1014	Jay Walker	1380.96	1812

☐ File Does Not Contain Issued Date  
☐ First Row Contains Column Names  
☐ Skip Rows at Beginning   
☐ Skip Rows at Ending

File Totals Options: Require File Totals

Field #

Items in File:

Dollar Amount in File:

< Back Next >

For each value in the file, select the corresponding column. (This example is a .csv file.)

- **Check number** – The column number that includes issued check numbers.
- **Amount** – The column number that includes issued check amounts.
  - **Insert decimal point** – When selected, the system will enter a decimal point if it is not included in the data file, (e.g., a check is written for \$603.19 and the data in the file shows the amount as 60319).
- **Issued date** – The column number that includes the issued dates. If indicated on the previous screen that the file does not contain an issued date, the system will automatically assign the upload date as the issued date.
  - **Dates in file do not include separators** – When selected, this makes the special date type drop-down available. Choose your preferred format to display dates in the data file, (e.g., MMDDYY, MMDDYYYY, YYMMDD, DDMMYYYY, etc.).
- **Account number (optional)** – The column number that includes the issued check account numbers. When selected, this allows you to upload one file with all checks included for one or multiple accounts. By indicating the account number, the system automatically assigns the issued items to the appropriate accounts.
- **Issued payee (optional)** – The column number that includes the payee name. When selected, the system verifies the issued payee name to the payee name on the check when it posts to your business account. It is important the payee name matches identically to the payee name on the printed check.
- **Record type (optional)** – The column that includes an indicator, noting if the issued item is being issued or voided. When selected, this allows you to upload a file including both issued and voided items. The system will automatically update any previously issued items that are not voided in the uploaded file.
- **Issued item code** – The indicator for an issued item, (e.g., “I” for issued). This can be any indicator as long as it is consistent with each file.
- **Void item code** – The indicator for a voided item, (e.g., “V” for void). This can be any indicator as long as it is consistent with each file.

When selections are completed, click **Next** to continue mapping.

### File Mapping

	Column 1	Column 2	Column 3	Column 4	Column 5
1	8/1/2025	1009	ABC Company	600	1804
2	8/1/2025	1010	Joe Schmoe	850	1804
3	8/2/2025	1011	Chris P Bacon	1190.01	1804
4	8/2/2025	1012	Ben Thare	48.6	1804
5	8/5/2025	1013	Anita Vacation	3507.73	1812
6	8/5/2025	1014	Jay Walker	1380.96	1812

Check Number:

Amount:  ☐ Insert Decimal Point

Issued Date:  ☐ Dates in file do not include separators (Ex: '8' or '-')

\* Special Date Type:

\* Note: Special Date Type is only required for dates that do not contain separators (typically dashes or slashes) between the month, day and year digits.

Optional Fields

Account Number:

Account Nickname:

Notes:

Issued Payee:

Issued Payee Address:

Record Type:  ☐ Convert Negative Amounts to Voids

Issued Item Code:

Void Item Code:

Stop Pay Item Code:

< Back
Next >

The system will recap the file mapping selections. Verify, then select **Save**. If there are errors, select **Back** to go to the appropriate page and make adjustments. Once saved, the file will be available for immediate use.

File Mapping

	Column 1	Column 2	Column 3	Column 4	Column 5
1	8/1/2025	1009	ABC Company	600	1804
2	8/1/2025	1010	Joe Schmoe	850	1804
3	8/2/2025	1011	Chris P Bacon	1190.01	1804
4	8/2/2025	1012	Ben Thare	48.6	1804
5	8/5/2025	1013	Anita Vacation	3507.73	1812
6	8/5/2025	1014	Jay Walker	1380.96	1812

Profile Name: Test Demo

File Type: Delimited Text

Delimiter: Comma

Header: No File Headers

---

Check Number: Column 2

Amount: Column 4

Add Decimal: No

Issued Date: Column 1

Account Number: Column 5

Account Nickname: Not Defined

Notes: Not Defined

Issued Payee: Column 3

Issued Payee Address: Not Defined

Record Type: Not Defined

Negative Amounts to Voids: No

Issued Item Code: Not Defined

Void Item Code: Not Defined

Stop Pay Item Code: Not Defined

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Skip Rows at Beginning: 0

Skip Rows at Ending: 0

File Total Option: Do Not Require File Totals

< Back
Save

### ACH Transaction Search

Use the ACH Transaction Search page to review posted ACH transactions. Only transactions with valid ACH standard entry class (SEC) codes or ACH transaction codes will be shown.



**Note:** If a check is converted to ACH, it will appear in this search instead of in Check Search. Checks are converted to ACH if the transaction has a check number and is one of the following SEC Codes: BOC, ARC, POP, or RCK.

### Selection Page



- **Account nickname** (Optional) — Select a specific account. If no accounts are selected the system searches for all available accounts assigned to the user.
- **Paid date from/Paid date to** — Search for transactions by the date or date range the item was posted. If you are searching for a specific date, enter the date in both fields.
- **SEC code** — Search for transactions by ACH SEC code.
- **Amount from/Amount to** — Search for transactions by the amount of the item posted. If you are searching for a specific amount, enter the amount in both fields.

ACH Transaction Search

Account Nickname  
All Account Nicknames

Paid Date From  Paid Date To 

SEC Code  
All SEC Codes

Amount From  Amount To 

Note: Transaction history is retained within the system for 90 days after an item has paid.




[Search](#)





### Results page



On this page, you can perform the following actions:

- Drag a column header to reorder columns.
- Search and filter columns by selecting the search icon. Search all results or within a specific column.
- Add or remove columns from the report by selecting the columns icon.
- Export search results to Microsoft Excel, PDF, or CSV by selecting the export icon.
- Take action on an individual search result by selecting the options icon. Actions include:
  - View audit history—opens the item's history for detailed information.
  - View record—opens the item for editing.

< [Back to Search Parameters](#) ACH Transaction Search

Client	Account ID	Company ID	SEC Code	DR/CR	Amount	Transaction Description	Paid Date	Status	
Demonstrat...	1000	345678912	WEB	DR	\$1,635.35	ebay Bob	07/15/2020	Exception	
Demonstrat...	1000	123456789	PPD	DR	\$1,741.31	Electric Company Pay...	07/11/2020	Paid	
Demonstrat...	1000	345678912	TEL	DR	\$1,846.24	TELE Purchase	07/15/2020	Exception	
Demonstrat...	1000	234567891	PPD	DR	\$2,288.08	Gas Payment	07/01/2020	Paid	
					<b>\$7,510.98</b>				

Showing 4 results  View 10 



## User Setup

Administrative users can add, edit, and archive users in the Advanced Options of the positive pay system.

To add a new user, select **Add New** at the lower right of the user list. On the Contact Information tab, enter the user First Name, Last Name, and Email Address. Phone numbers are not necessary on this system. If this user wants to receive text message notifications, enter their mobile number in that field. Mobile text times are set up by default but can be adjusted as desired.

On the Security Settings tab, enter the username (preferable to match business online banking system). Password and Verify Password can be left blank. Select accounts this user should have access to for positive pay.

Scroll down and click on the “carrot” to expand the Transaction Date User Rights and Setup User Rights menus. Make selections as appropriate.

- Allow user to add/edit transactions
- Allow user to delete transactions
- Allow user to download issued check files
- Check and ACH Exception Types
  - Cannot view exceptions and make decisions
  - Can view exceptions
  - Can view exceptions and make decisions
- Allow user to add ACH Authorization Rules in Quick Exception Processing (user able to build ACH rule from within business online banking system when decisioning exceptions)
- Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules
- Allow user to add/edit Transaction Filters/Blocks (not needed)
- Allow user to add/edit Security Templates (user able to administer other users’ functionality in the positive pay system)
- Allow user to add/edit ACH Reports (not needed)

On the Menu Settings tab, select the User Security Template for administrators if available. If the new user should not administer other users, you can select to create new template which will default all selected options available to the administrator user, then you could unselect Company Setup – User to remove the administrator ability. If you need help with these features, call our Treasury Management Solutions Center for assistance.

On the System Messages tab, select which notifications the user should receive.

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

- No exceptions - no exceptions to be decisioned that business day
- ACH reporting file sent as email attachment (not needed)
- ACH reporting system new file notification (not needed)
- Exception notification – user has check exceptions to review and decisions for that business day
- Reminder to process exceptions – user still has exceptions to review 90 minutes prior to cutoff
- Filtered/blocked transaction notification – (not needed)
- Unauthorized ACH transaction notification – user has ACH exceptions to review and decision for that business day
- Issued file processing status – notification sent on the status of the uploaded file when issued checks are uploaded
- New ACH authorization rule added – user would like to be notified when new ACH authorization has been created
- New transaction filter/block added (not needed)

When changes are complete, select **Submit** to retain the updates.

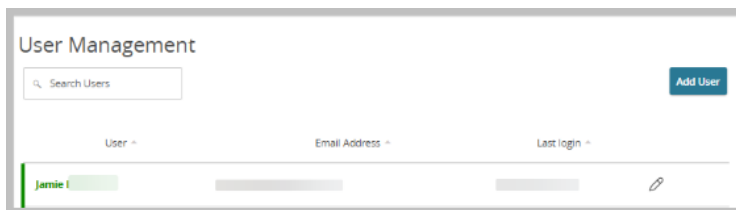
### Linking Positive Pay and Online Banking Systems for the User

Once the user has been added in the positive pay platform, there are two additional steps to link the systems together for the user.

Enable features for the user in business online banking by selecting **Administration > User Administration**. Look for the Roles column on the User Management page.

User	Email Address	Role	Status	Last login
Chris P Bacon		Sub User	Active	
Rita Book		Administrator	Active	4 hours ago

For companies that do not utilize user roles, select the pencil next to the user being connected to positive pay.

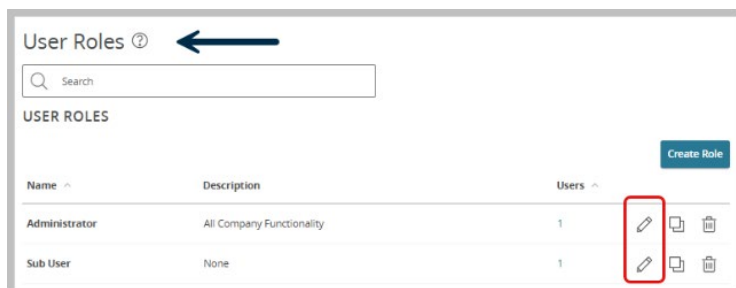


User Management

Search Users

Add User

User	Email Address	Last login
Jamie E		



User Roles

Search

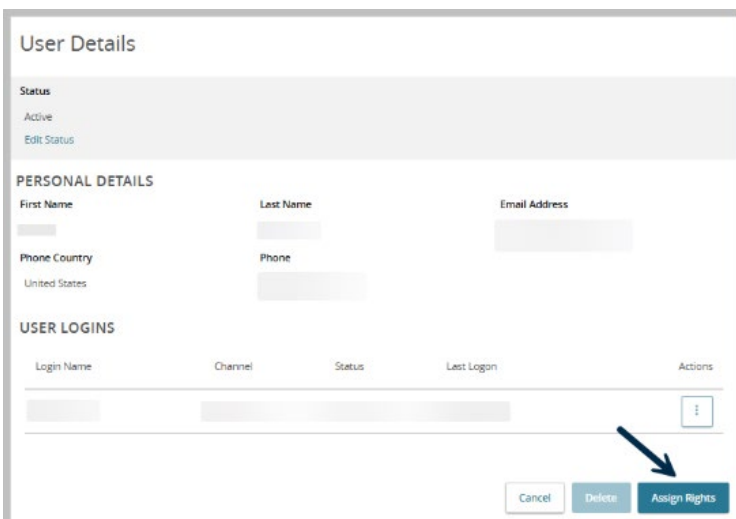
Create Role

Name	Description	Users
Administrator	All Company Functionality	1
Sub User	None	1

On the User Details screen, select **Assign Rights**.

On the right screen, click on the Features tab. Verify that positive pay and enable Centrix positive pay features are enabled. If not, click the icon and toggle the feature to “on,” then select **Save** to retain the changes.

Next, contact the Treasury Management Solutions Center for assistance completing the additional step.



User Details

Status: Active

Edit Status

PERSONAL DETAILS

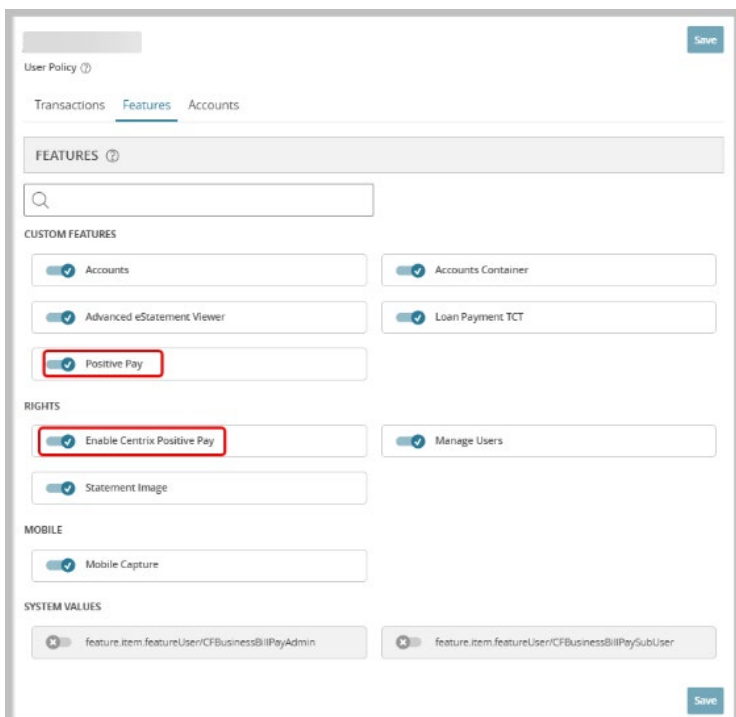
First Name: Last Name: Email Address:

Phone Country: United States Phone:

USER LOGINS

Login Name	Channel	Status	Last Login	Actions

Cancel Delete Assign Rights



User Policy

Transactions Features Accounts

FEATURES

CUSTOM FEATURES

Accounts Accounts Container

Advanced eStatement Viewer Loan Payment TCT

Positive Pay

RIGHTS

Enable Centrix Positive Pay Manage Users

Statement Image

MOBILE

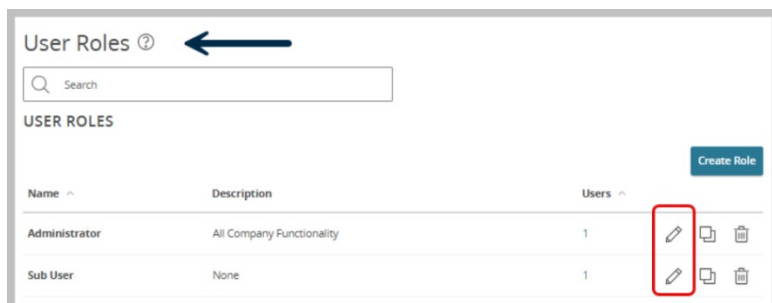
Mobile Capture

SYSTEM VALUES

feature.item.featureUser/CFBusinessBIPayAdmin feature.item.featureUser/CFBusinessBIPaySubUser

Save

For companies that utilize user roles, go to **Administration > User Roles**, then select the pencil next to the user role you want to update.



Click on the Features tab. Verify the positive pay and enable Centrix positive pay features are enabled. If not, click the icon and toggle the feature to “on,” then select **Save** to retain the changes.

Changes will impact any users attached to this User Role. There is one additional step to complete the connection. Contact the Treasury Management Solutions Center for assistance.

