

Treasury  
Management  
Solutions



# POSITIVE PAY & ACH FILTER

User Guide

February 2022

<b>Positive Pay .....</b>	<b>2</b>
<b>Online Functionality.....</b>	<b>2</b>
Selecting Cash User Access .....	2
Exception Items.....	3
Download .....	5
Edit Upload Format.....	6
Uploading an Positive Pay File .....	10
Void Issued Items .....	13
<b>ACH Filter .....</b>	<b>15</b>
Establishing ACH Filters .....	15
Alerts .....	15
Working ACH Exceptions .....	15
ACH Filters .....	16

# Positive Pay

Positive Pay is a fraud prevention tool that allows you to monitor items posting to accounts and determine to pay or return any item that does not match records of issued items.

The commercial customer uploads a file to the bank that lists all check items they have issued. The file must include the check number and check amount. As items are presented for payment, the system compares each item to the customers list. Any nonmatching item then becomes an exception for the customer to decide whether to pay or return.

## Online Functionality

### Selecting Cash User Access

For a user to access Positive Pay, the appropriate entitlements must be enabled. These entitlements allow you to determine what the users can do. Can they only upload an items file? Do they need to work exceptions?

1. To enable these options, go to the *Users* screen within the *Cash Management* tab.
2. Select **Default Settings** for the cash user.
3. Select the check boxes for the following ARP entitlements.
  - **Download ARP File** - View the text file created by the financial institution. These files include outstanding checks, checks cleared last month, or checks cleared yesterday.
  - **Upload ARP** - Upload file containing a list of check items that have been dispersed. The file must include the check number and amount. You are also able to enter check information manually.
  - **Work ARP Items** - View exception items and decide to pay or return them. Exception items are checks presented for payment that do not match previously uploaded items.

Cash User Setting ?

User: jen

<input checked="" type="checkbox"/> Transaction Inquiry	<input checked="" type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input checked="" type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input checked="" type="checkbox"/> Current Day Balance	<input checked="" type="checkbox"/> Define Rep Wires	<input checked="" type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input checked="" type="checkbox"/> Edit Rep Wires	<input checked="" type="checkbox"/> Upload ARP
<input checked="" type="checkbox"/> Stop Inquiry	<input checked="" type="checkbox"/> Transmit Wires	<input checked="" type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Stop Additions	<input checked="" type="checkbox"/> Bill Payment	<input checked="" type="checkbox"/> Transfers
	<input checked="" type="checkbox"/> View Rates	<input type="checkbox"/> Order Checks
	<input type="checkbox"/> ES	
<input checked="" type="checkbox"/> Work ACH Exceptions		

Select Accounts ?

## Exception Items

An exception item occurs if an item is presented for payment but does not match the list of approved checks previously uploaded by your company.

Review each exception and determine if item must be paid or returned.

Examples of exception reasons include:

- *Invalid Amount*
- *Item Not Issued*
- *Voided Item*
- *Stale Date*
- *Zero Serial Number*
- *Duplicate*

## Working Exception Items

1. Choose one of the following options.

- To pay items, select the check box under the *Pay* column.
- To return items, clear the check box under the *Pay* column.

View/Work Positive Pay Items ?

View items for: ADVAN CK 0003 ▼

Check Number:	Amount:	Payee:	Pay:	Protected:
<a href="#">4005</a>	\$23.98			<a href="#">Details</a>
<a href="#">4000</a>	\$25.00			<a href="#">Details</a>
<a href="#">8000</a>	\$2,500.00			<a href="#">Details</a>

Submit

### TIP

If a padlock appears under the *Protected* column, the item cannot be worked. An item may be protected if it is outside of the allowed time frame for working exception items, or the account is set up for full reconciliation only. To help determine if the item must be paid or returned, select **Details** to get additional information including the **Exception Reason**.

Details of 4005

Account Name: ADVAN CK 0003

Check Number: 4005

Amount: \$23.98

Payee:

Source Of Entry: Manual

Exception Reason: Item previously paid

Updated By:

When Updated: 12:00:00 AM

Updated From Workstation:

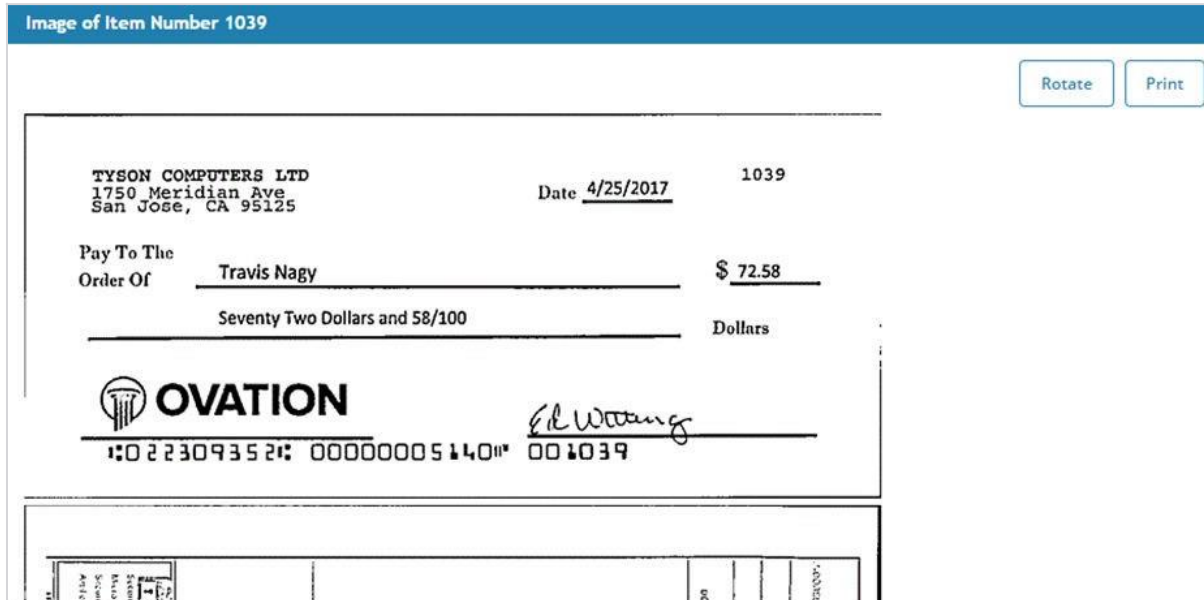
Protected(Y/N):

DDA Batch Number:

DDA Sequence Number:

Print Close

If an image is available, the check number is a link to view the front and back of the item.



2. Select **Submit**.

## Download

The financial institution is able to create informational files that you can view in Online Banking. This is the account reconciliation part of Positive Pay. A file may contain information such as cleared items or outstanding items.

Once the financial institution generates a file, you can view the report and save it to your computer. To view the report, select the account, select **Download**, and then follow the instructions to view or save information.

Download Positive Pay Files ?		
View download for: Positive Pay ▼		
File Name:	Description:	
PDCK431102	Paid Checks	<a href="#">Download</a>

File Edit Format View Help					
#45654 DAILY CLEARED ITEMS					
0000045654	02022	00000365	00000365		020516
0000045654	02023	00000245	00000245		020516
0000045654	02024	00000542	00011542		020516
0000045654	02025	00001544	00001544		020516
0000045654	02026	00000265	00000265		020516
0000045654	02027	00000500	00000500		020516
0000045654	02028	00000103	00000103		020516
0000045654	03000	00000000	00150000		020516
0008	0000164564	CLEARED ITEMS			
Ln 21, Col 1					

## Edit Upload Format

For Positive Pay to be effective, any items issued must be uploaded and sent to the bank.

There are two types of files that can be uploaded into NetTeller: Delimited (CSV) and fixed position. If uploading either of these types, an upload format must be established indicating where information is contained within the file.

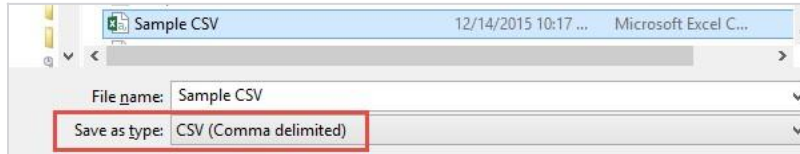
### Delimited (CSV) Files - recommended

A Delimited or CSV file is created within Excel®. The information is located within specific columns. In this example, the item number is found in the first column, while the item amount is found in the second column.

	A	B	C	D	E	F	G
1	74340	25000	MARY	8/9/2015			
2	74341	30100	JONES	8/9/2015			
3	74342	87400	AL'S	8/9/2015			
4	74343	67400	PARK	8/9/2015			
5	74344	10000	ABC	8/9/2015			
6	74345	2398	AC	8/9/2015			
7	74346	87690	XYZ	8/9/2015			
8							
9							
10							
11							
12							
13							

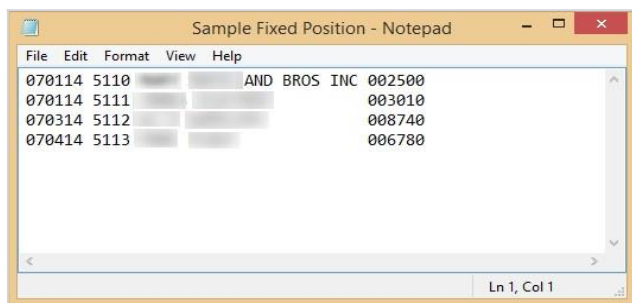
Sample CSV

**CAUTION:** When saving a CSV file, change the file extension (type) to .csv, not .xls. A .xls file will not upload successfully.



## Fixed Position Files

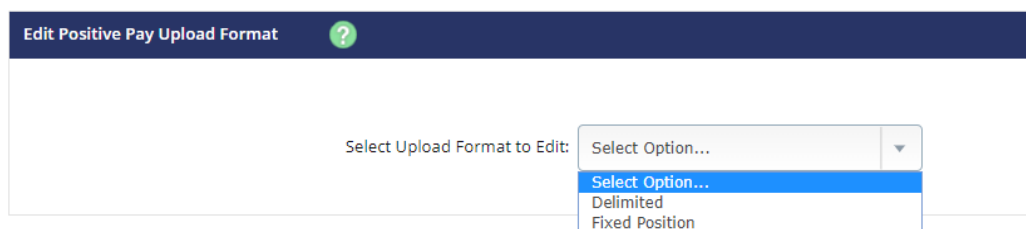
A fixed position file is created within Notepad. The information is located within a specific position of the line. In this example, the issue date begins in position 1 and ends in position 6, while the item number begins in position 8 and ends in 11.



## Editing Upload Format

1. From the **Select Upload Format to Edit** option, select one of the following file types:

- *Delimited (CSV) File -recommended*
- *Fixed Position*



2. Edit the fields, as necessary.

For date fields, select the format your date is in. If using the void option, you must also indicate the variable for a void.



## Delimited / CSV File

Add New Delimited File Upload Format:

Format Name	Test File Delimited		
Account Number	Select Option...		
Account Type	Select Option...	Chk	Sav
		Christmas Club	GL
Debit / Credit	Select Option...	Debit Indicator	Credit Indicator
Item Number	1		
Item Amount	3		
Issue Date	4	Date Format	mmddyy
Void Date	6	Date Format	mmddyy
Payee	2		
Payee Address 1	Select Option...		
Payee Address 2	Select Option...		
Payee Address 3	Select Option...		
Payee Address 4	Select Option...		
Void Indicator	5	Yes Indicator	V
Stop Indicator	Select Option...	Yes Indicator	
Amount Format	Default (No Format Validation)		
Field Delimiter	Comma (,)		
Text Qualifier	None		

Cancel

Reset

Save

### Amount Format - Definitions:

- Select *Default* for no format validation.
- Select *Decimal Included* to ensure that items are in X.XX format.
- Select *Decimal Not Included* to determine whether accounts should be considered as *Whole Dollar* or *Implied Decimal*.

For a fixed position file, enter the beginning and ending position of the information.

### **Fixed Position File**

Add New Fixed Position File Upload Format:

Format Name	Test File Fixed Position	
	Begin	End
Account Number	0	0
Account Type	0	0
	Chk	
	Sav	
	Christmas Club	
	GL	
Debit / Credit	0	0
	Debit Indicator	
	Credit Indicator	
Item Number	8	11
Item Amount	37	41
Issue Date	1	6
	Date Format	yymmdd
Void Date	0	0
	Date Format	
Payee	13	35
Payee Address 1	0	0
Payee Address 2	0	0
Payee Address 3	0	0
Payee Address 4	0	0
Void Indicator	0	0
	Yes Indicator	
Stop Indicator	0	0
	Yes Indicator	
Amount Format	Default (No Format Validation)	

Cancel Reset Save

### 3. Select **Save**.

The upload format is not worked again unless the file layout changes.

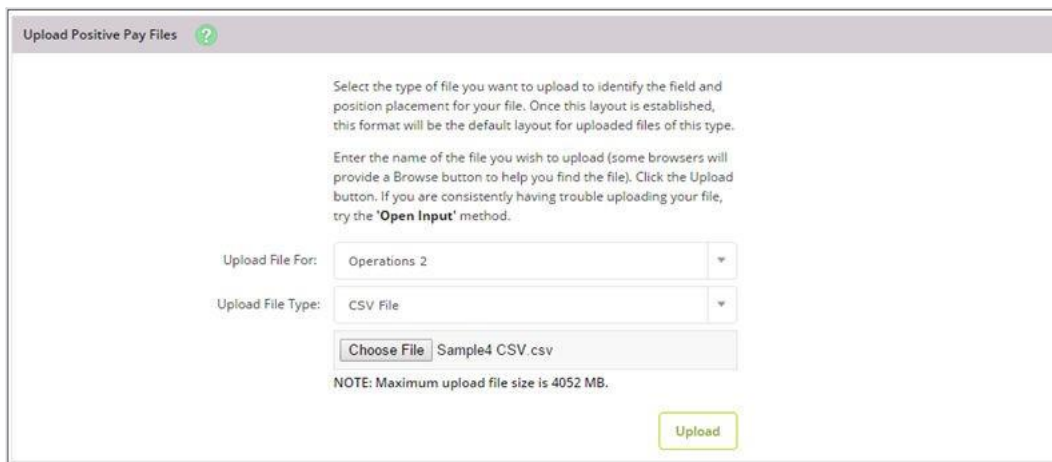
## Uploading an Positive Pay File

To determine exception items, you need a list of checks that you have issued. This list can either be uploaded into Online Banking or entered manually. While your file can contain as much information as you want, item number and item amount are required.

If you have manually created a Delimited (CSV) or Fixed Position file, or you have software that creates the file, use the standard upload option.

1. In **Upload File For**, select the account.
2. In **Upload File Type**, choose one of the following file types:

- *Delimited File.* (recommended)



Upload Positive Pay Files ?

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For: Operations 2

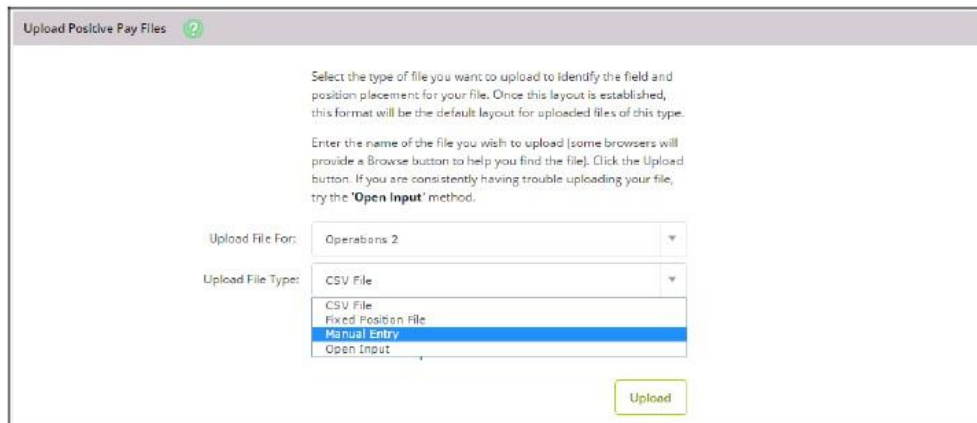
Upload File Type: CSV File

Choose File Sample4 CSV.csv

NOTE: Maximum upload file size is 4052 MB.

Upload

- *Fixed Position File.*
- *Manual Entry* - Use this method if you already uploaded your file for the day but have extra issued items, or if you cannot create a CSV file or a Fixed Position file. With the manual entry option, you can enter the item's information directly into NetTeller.
- *Open Input* - Use this method if you have trouble with uploading a Delimited (CSV) file or a Fixed Position file.



Upload Positive Pay Files ?

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For: Operations 2

Upload File Type: CSV File

CSV File  
Fixed Position File  
Manual Entry  
Open Input

Upload

Upload Positive Pay Files

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the "Open Input" method.

Upload File For:

Operations 2

Upload File Type:

CSV File

Fixed Position File

Manual Entry

Open Input

Upload

3. Choose a situation and follow the corresponding steps.

Situation	Steps
Uploading Files Using Delimited (CSV) or Fixed Position	1. Browse for the file.
Uploading Files Using Manual Entry	1. Enter the item information. Multiple pages of up to 11 items can be entered.
Uploading Files Using Open Input	1. Open the CSV or fixed position file you are trying to upload in a text editor, such as Notepad. 2. Copy the contents of the file and paste it into the NetTeller text box.

## Enter Item Information When Uploading Files Using Manual Entry

Check Number	Date Issued	Check Amount	Type	Payee
1 6258	03/01/2015	100.00	Debit	John Doe
2 6259	03/01/2015	100.00	Debit	Jane Doe
3			Debit	
4			Debit	
5			Debit	
6			Debit	
7			Debit	
8			Debit	
9			Debit	
10			Debit	
11			Debit	

## Copying Contents of the File When Uploading Files Using Open Input

Open the file you wish to upload in a text editor (such as Notepad in Windows). Select the entire contents of the file. Copy the file using the appropriate method for your computer (Ctrl-C in Windows). Paste the contents of the file in the entry field below (Ctrl-V in Windows). Click the **Upload** button.

Upload File For: Operations 2

Upload File Type: CSV File

```

190140,25000,,5/9/2014
190141,30100,,5/9/2014
190142,87400,,5/9/2014
190143,60000,,5/9/2014
190144,10000,,5/9/2014
190145,2398,,5/9/2014
190146,87690,,5/9/2014
190147,25000,,5/9/2014
190148,14300,,5/9/2014
190149,9000,,5/9/2014
  
```

### 4. Select **Upload**.

Once the file uploads, the *File Upload Status* screen appears.

#### **TIP**

Select **View Details** to review the items.

File Upload Status ?						View 5   10   20   50   100   All
File Name	Format	Type	Related Account	Upload Date ▾	Status	
Sample4 CSV.csv	Comma	ARP	Operations 2	3/1/2016 12:41:38 PM	<a href="#">View Details</a>	
						<a href="#">Refresh List</a>

Verify that the item information is correct, and then select **Approve**. If items in the file need to be corrected, select cancel, make your edits and then reload the file. Once items are approved and loaded into the system, you must contact the Bank to have incorrect items deleted. Once deleted, you will be able to load the check information again.

#### NOTE

A file must be approved prior to uploading another file.

Upload Results ?						View 10   20   50   100   All
Status:	Check Number: ▾	Date Issued:	Payee:		Amount:	
Successful	00000005000	03/19/2016	Mary		\$250.00	
Successful	00000005001	03/19/2016	Joe		\$301.00	
Successful	00000005002	03/19/2016	Al		\$875.00	
Successful	00000005003	03/19/2016	Sue		\$678.00	
Successful	00000005004	03/19/2016	Mary		\$100.00	
Successful	00000005005	03/19/2016	Joe		\$23.98	
Successful	00000005006	03/19/2016	Al		\$876.90	
Successful	00000005007	03/19/2016	Sue		\$250.00	
Successful	00000005008	03/19/2016	Joe		\$153.00	
Successful	00000005009	03/19/2016	Al		\$90.00	
						Total: 10 check(s) \$3,597.88
						<a href="#">Approve</a> <a href="#">Cancel</a>

## Void Issued Items

There may be times when an item must be voided. Items can be voided through NetTeller even if they have already been uploaded.

If voiding an item with a file, a **Void Date** and **Void Indicator** must be included in both the file and file format.

**NOTE:** Voiding an item will not remove the item from the system. You must contact the Bank to have incorrect items deleted. Once deleted, you will be able to load the check information again.

Issue Date: 4 Date Format: mmddyyyy

Void Date: 6 Date Format: mmddyyyy

Payee: 3

Payee Address 1: Select

Payee Address 2: Select

Payee Address 3: Select

Payee Address 4: Select

Void Indicator: 5 Yes Indicator: V

Stop Indicator: Select Yes Indicator:

Save Reset Cancel

If voiding an item manually, select *Void* from the **Type** column.

Upload Positive Pay Files ?

Upload File For: Operations 2

	Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1	5287	03/01/2016	100.00	Void	John Doe
2				Debit	
3				Debit	

# ACH Filter

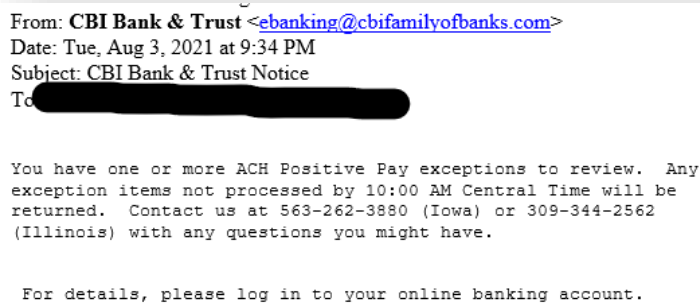
Like Positive Pay, ACH Filter is designed to protect your account from fraudulent activity.

## Establishing ACH Filters

You will start by working with your Treasury Management Officer or Specialist to determine which companies are allowed to deposit or withdraw from your account(s), and up to what amount these approved companies may transact up to, before you will be asked to review and approve an electronic transaction. After this list is in place on our system, any transactions that do not fall within those parameters or are from unapproved companies will be treated as ACH Exceptions. Someone from your company will need to login to Online Banking to review and process these exception items by 10:00 AM Central each business day.

## Alerts

If there is a pending ACH exception, you will be notified by email. The alert email will come from [ebanking@cbifamilyofbanks.com](mailto:ebanking@cbifamilyofbanks.com).



From: CBI Bank & Trust <[ebanking@cbifamilyofbanks.com](mailto:ebanking@cbifamilyofbanks.com)>  
Date: Tue, Aug 3, 2021 at 9:34 PM  
Subject: CBI Bank & Trust Notice  
To: [REDACTED]

You have one or more ACH Positive Pay exceptions to review. Any exception items not processed by 10:00 AM Central Time will be returned. Contact us at 563-262-3880 (Iowa) or 309-344-2562 (Illinois) with any questions you might have.

For details, please log in to your online banking account.

## Working ACH Exceptions

ACH exceptions are electronic transactions that attempt to clear but do not meet the ACH filter criteria established by the bank. These items must be reviewed and marked to pay or return.

ACH Exception Items ?									
View items for: <input type="text" value="View All"/>					<input type="button" value="Pay All"/>		<input type="button" value="Return All"/>		
Account:	Issuing Company:	Type:	SEC:	Amount:	Description:	Exception Reason:	Pay:	Return:	Protected:
CK 1102	Chihuahua Rescue	Debit	PPD	\$500.00	SAMPLE Chihuahua Rescue	Debits not allowed	<input type="radio"/>	<input type="radio"/>	
CK 1102	Chihuahua Rescue	Debit	PPD	\$1.00	SAMPLE Chihuahua Rescue	Debits not allowed	<input type="radio"/>	<input type="radio"/>	
<input type="button" value="Submit"/>									



View items for all accounts at once or select a specific account.

ACH Exception Items ?

View items for: View All ▼

Account: Issu SEC:

CK 1102 Chihuahua Rescue Debit PPD

CK 1102 Chihuahua Rescue Debit PPD

To help determine whether an exception should be paid or returned, additional information is available. For example, the exception reason displays, letting you know why it kicked out. You also are able to see the current ACH filters that are applied to your account by selecting the **ACH Filters** tab.

Select the **Pay** or **Return** radio button. **Pay All** and **Return All** options are available. Selecting **Pay All** or **Return All** only affects the items currently showing on the page.

ACH Exception Items ?

View items for: View All ▼

Pay All Return All

Account:	Issuing Company:	Type:	SEC:	Amount:	Description:	Exception Reason:	Pay:	Return:	Protected:
CK 1102	Chihuahua Rescue	Debit	PPD	\$500.00	SAMPLE Chihuahua Rescue	Debits not allowed	<input type="radio"/>	<input type="radio"/>	
CK 1102	Chihuahua Rescue	Debit	PPD	\$1.00	SAMPLE Chihuahua Rescue	Debits not allowed	<input type="radio"/>	<input type="radio"/>	

Submit

## ACH Filters

Established ACH filters can be viewed here. This information is beneficial in figuring out why an ACH item kicked out as an exception.

This is a view only screen. Only the bank can make modifications.

ACH Filters ?

View filters for: View All ▼

Account	Allow All Debits	Allow All Credits	Exception Criteria								
			Company Name	Company ID	SEC:	Amount From	Amount To	ABA Number	DR CR	Allow/Disallow	Expires
CK 1102	No	Yes	ABC Company	198765432	PPD				Credit	Disallow	
CK 258	No	No									