



Check Positive Pay User Guide

1. WELCOME TO POSITIVE PAY.....	3
Service Overview.....	3
2. ACCESSING POSITIVE PAY.....	5
Using the Dashboard	6
3. MANAGING ISSUE ITEMS.....	8
Status Values.....	8
Manual Entry	9
Issue Templates	12
Loading Issue Files	18
Issue File Status	24
Issuance Dual Approval	32
Issue Warehouse	36
Item Lookup.....	44
Other Options Prior to Item Presentment.....	45
Other Options After Item Presentment.....	48
4. EXCEPTION IDENTIFICATION.....	48
5. DECISIONING EXCEPTIONS	49
Transaction History	49
Optional Actions	57
Review Payee	62
Add Notes	67
6. MATCH PAID ITEMS.....	68
Paid No Issue Match.....	68
7. DECISION DUAL APPROVAL.....	73
8. USER ACCOUNTS AND PRIVILEGES	77
User Privilege Dependencies.....	77
Creating Company Users.....	79
Company User Privileges	81
9. REPORTS.....	82
Issue Item Status Report.....	82
Scheduled Reports	87
Reconciliation Reports and Reconciliation Periods.....	89
10. PREFERENCES	95
Preferences	95
11. NOTIFICATION ALERTS.....	97

1. WELCOME TO POSITIVE PAY

Service Overview

Heartland Positive Pay Service is designed to empower account holders with the ability to prevent financial loss due to check fraud. This guide is intended to provide navigational information to the Fraud Protection and EDI Services Module within Heartland Bank’s Business Connect platform.

This guide will outline all Positive Pay functionality, but it is important to note that some features will only be available if the feature has been enabled by Heartland Bank and you, the company user, have been granted the appropriate user privilege required to access the feature.

The table below lists the Positive Pay types available for each account enrolled, a description of expected behavior and protection level ranking. Positive Pay relies on enrolled Companies to make daily decisions, when required, for the check activity that occurs on their account. When accounts are enrolled, a default setting is established for the system to return a transaction if the user fails to do so by the established end-of-day cut-off time. (10:30 am CST) The last column in the table defines the default settings available for each type of positive pay service.

Positive Pay Type	Service Description	Protection Level	Default Setting Options
Positive Pay	This service requires the Company to provide a list of checks that have been 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). Heartland Bank compares each check presented for payment (Item) against the list of issue items. If an exception is identified, designated Company users are alerted to make a pay or return decision.	Medium	Return
Payee Positive Pay	This is an add-on feature to Standard Positive Pay. If this feature is utilized, Companies are required to provide the payee name for each issue item. Heartland Bank will compare the name in the issue item against the name that appears on the “Pay to the Order of” line of the check presented for payment. A scoring method will be used to determine the likelihood of a match, and if the score falls below the established threshold, the item will be flagged as an exception. It is important to note that payee name scoring is subject to a lot of variables. Scoring can fail items that should pass if Companies fail to perform best practices. Refer to Section X. Payee Positive Pay Tips & Best Practices for more information.	High	Return
Support Multiple Payee Names	Positive Pay can accept multiple payee names in an issued 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.	High	Return
Reverse Positive Pay	This service does NOT require Companies to provide a list of issued items. Companies will need to login every day to view checks presented for payment and select the checks they want to return because the concept of an exception does not exist since there is no list of issue items to compare items against. However, Companies may request Heartland Bank establish a maximum check amount per account (Exception Limit). If this optional setting is enabled, an alert will be sent to designated Company users ONLY when a check is presented that exceeds the maximum amount established.	Low	Pay

1. Positive Pay offers alert notifications to call designated Company users to action when required. Positive Pay is designed to ensure notifications are relevant, but each Company can advise Heartland Bank of notification levels that best suit their needs. Email alerts are standard. Companies can receive text alerts if enabled for a user.
2. The table below outlines a list of events that trigger an alert to a Company user, a description of the triggering event and if the alert type is Standard or Optional.

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

3. When an account is enrolled with Positive Pay, notifications are established for exception alerts. The notification, description and a sample email are provided in the table below. SMS text options are also available.

Notification Level	Description
Service Alerts	One alert per Company when one or more exceptions are identified on one or more accounts.

4. Sample Alert Via Email:

Heartland Positive Pay Alert



Transactions for Heartland Positive Pay are available to decision.

Sincerely,
Heartland Bank and Trust Company

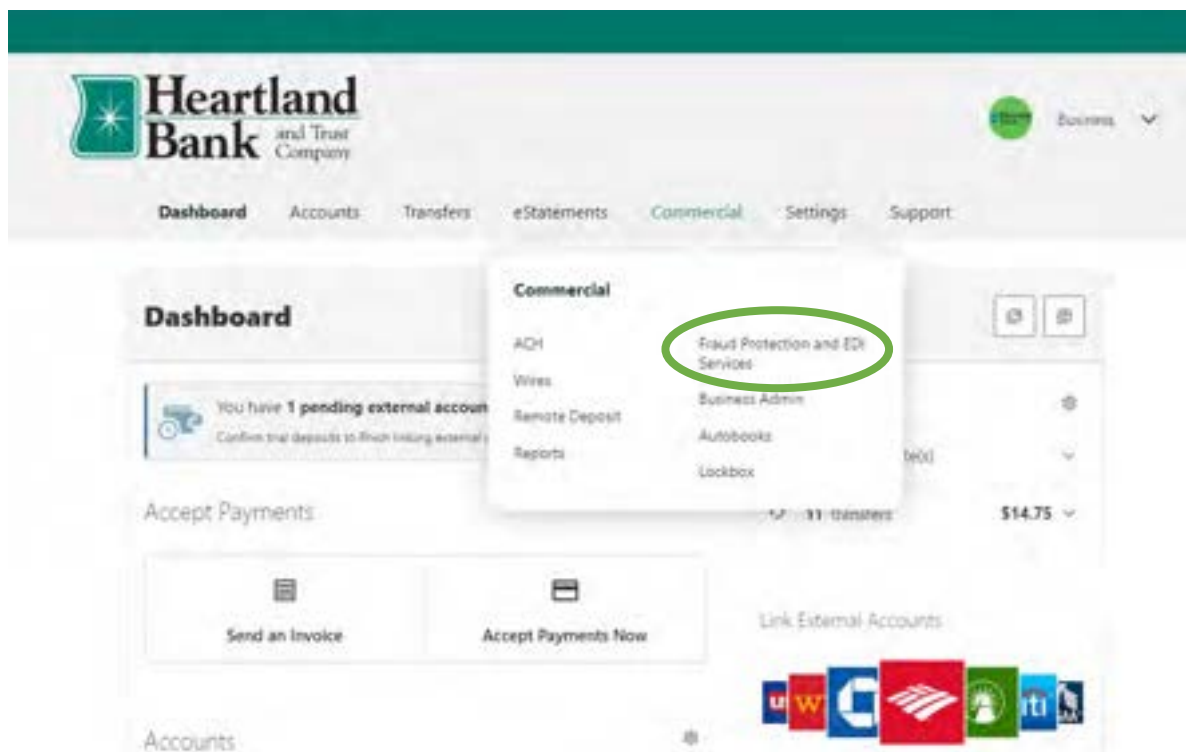
Contact Us

Please do not reply to this email. If you have questions about your account, please call Customer Service at (855) 244-1215 or email us at BusinessConnect@hbtbank.com

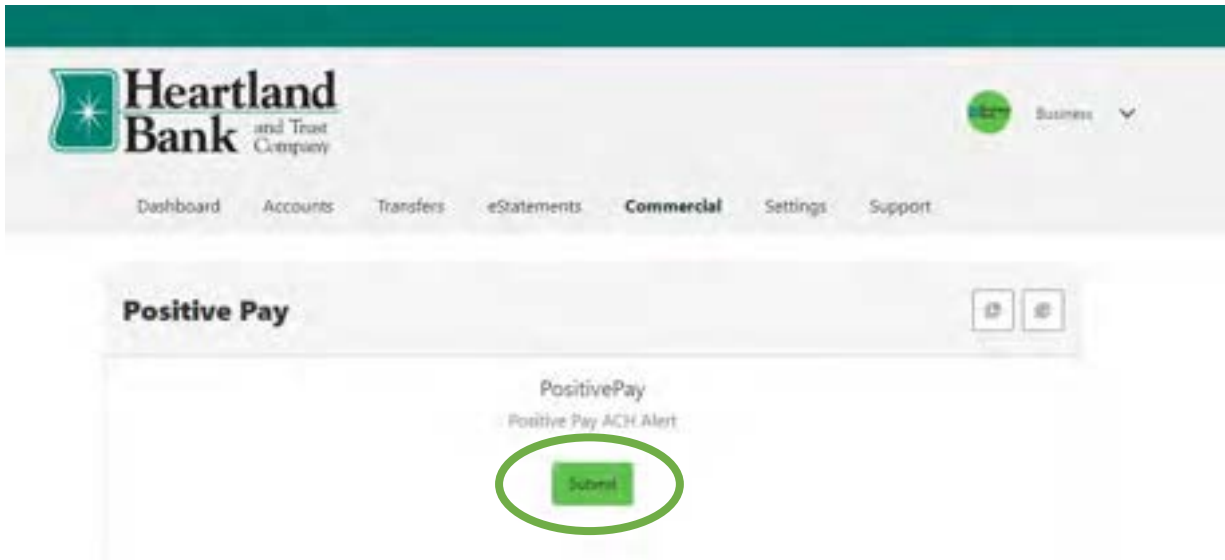
Heartland Bank and Trust Company
401 North Hershey Rd.
Bloomington, IL 61704

2. ACCESSING POSITIVE PAY

1. To access Check Positive Pay, select the **Commercial Tab** in Business Connect, then select the **Fraud Protection and EDI Services** option.



2. Select the green **Submit** button to enter Check Positive Pay Services.



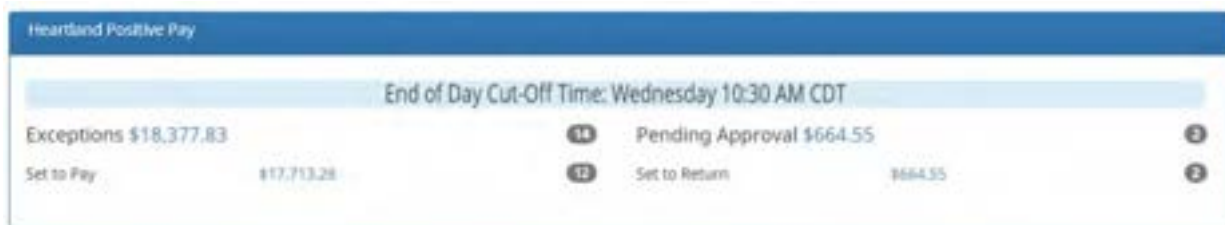
Using the Dashboard

1. The Dashboard is the default landing page within the Fraud Protection and EDI Services portal. If Positive Pay is enabled, the Heartland Positive Pay option will be displayed. Summary information on current check transactions and the decision status will be displayed for accounts the user has been granted access. Active links are embedded to permit users to navigate from the dashboard landing page into the Positive Pay 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.

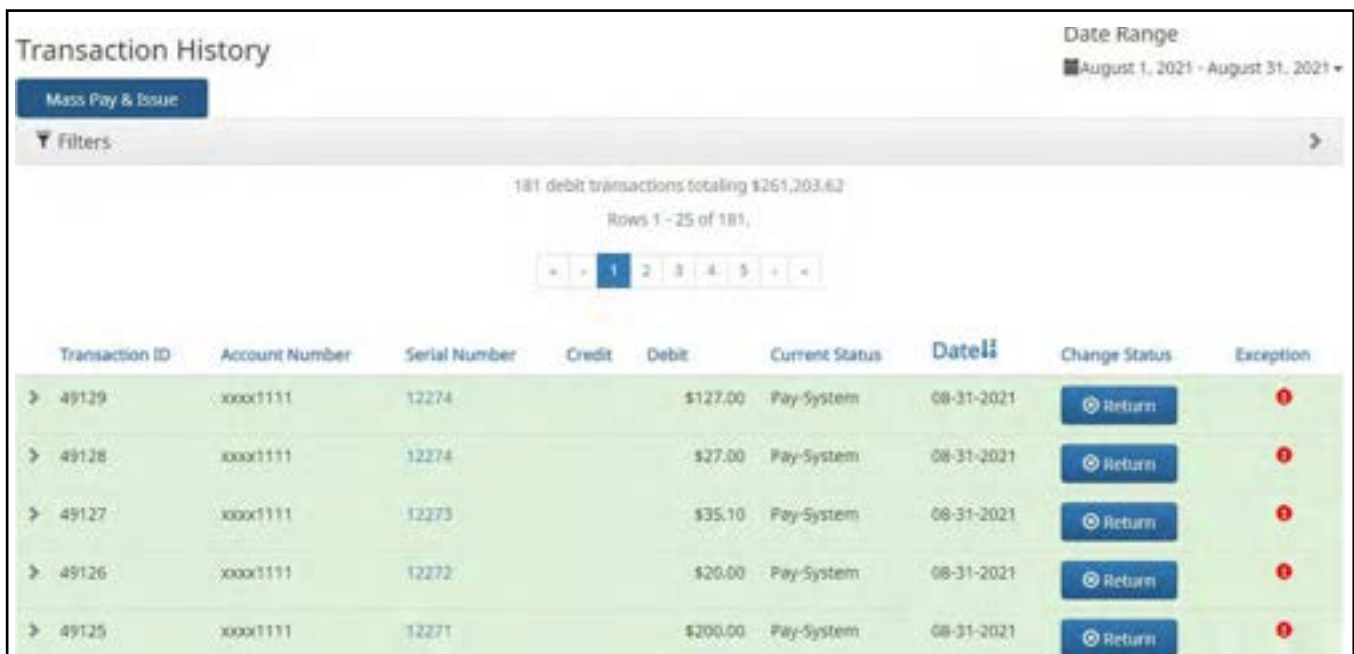
The content displayed in the Positive Pay summary box includes the following:

Heartland Positive Pay			
End of Day Cut-Off Time: Wednesday 10:30 AM CDT			
Exceptions \$18,377.83	14	Pending Approval \$664.55	3
Set to Pay \$17,713.28	12	Set to Return \$664.55	3

- Service Name** In the example above, selecting Heartland Positive Pay in the service module title bar will direct the user to the check positive pay module landing dashboard
- End of Day Cut-Off Time** Displayed in the second bar, the end of day cut-off time indicates when transactions requiring decisions will no longer be eligible for user decisions. Heartland Bank’s end of day cut-off time is 10:30 AM CST.
- Exceptions** Selecting the dollar amount hyperlink on the Exceptions line will direct the user to a filtered view of the transaction history displaying only the exceptions requiring a decision.
- Pending Approval** If Dual Decision Approval has been enabled, the Pending Approval hyperlink will appear in the Dashboard. Selecting 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 pending approval.



- 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.



- Transaction History** The user can select the dollar amount hyperlink for any category to be directed to a filtered view of the Transaction History. In the above example, the user has selected the dollar value of the Exceptions from the Dashboard. The user is then directed to a view of exception items requiring a decision.

- From the Dashboard, a user can navigate to the Positive Pay Module by clicking Change Module > Heartland Positive Pay.



3. MANAGING ISSUED ITEMS

Positive Pay services require Companies to maintain a list of issued items for Heartland Bank 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 Companies 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.

When an issued item is entered or loaded into Positive Pay, the status and disposition of the issued item is tracked. The list below describes the status and disposition labels associated with issue items.

Status Values

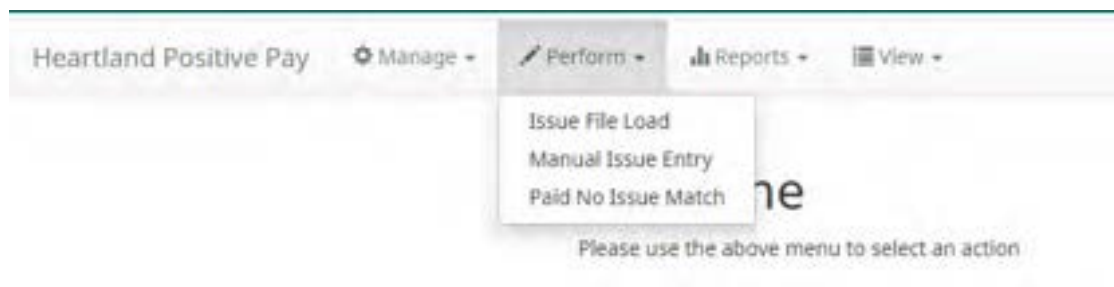
- Issued – A status defined by the Company that indicates a check was issued. The check has been issued and distributed for payment.
- Voided – A status defined by a Company that a check was issued but later voided and not distributed. The check has been voided by the maker. A check is usually voided prior to disbursement. A voided check cannot be used to make a payment or withdraw money from the account.
- Stopped – A status defined by a Company that indicates a check has been stopped. A check that has a stop payment placed on it. A stop payment is placed with Heartland Bank to cancel a check that has not yet been processed.
- Cancelled – A status defined by a Company that indicates an issued check is to be cancelled and removed from the outstanding issue items in the Issue Warehouse. A check that has been issued and a company user has opted to cancel the item. The outstanding issue item will be removed from the Issue Warehouse.
- Available for Matching – A status assigned by the Positive Pay system when an issue item is entered or loaded by a Company.

- Used in Matching – A status assigned by the Positive Pay system when a check is presented for payment with a serial number that matches a serial number for an issued item.
- Outstanding – A status displayed in the issue warehouse that indicates a check has not yet been presented for the issued item and it is still available for matching.
- Paid – A status displayed in the issue warehouse that indicates a check has been presented against an issue item and it was paid by the system or Company user.
- Returned – A status displayed in the issue warehouse that indicates a check has been presented against an issue item and it was returned by the system or Company user.
- Purged – A status assigned by the Positive Pay system when an issue item that has not been used in Matching (outstanding) has been removed from the system. The purge period is defined by Heartland Bank.
- Deleted – A status value displayed in Issue File Status that indicates a file that was loaded was deleted by a Company. A history of the file load and delete action are retained but the issue items are removed as if they were never introduced to the system.
- Updated – If an issue item is updated after it was loaded, history will be available in the issue item warehouse when the drop-down for an issue item is expanded.

Manual Entry

Companies 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.

1. From the Heartland Positive Pay module, click Perform > Manual Issue Entry.



2. The Manual Issue Entry screen appears.

Manual Issue Entry

Account: - not selected -

Auto populate next check number:

Row	Check Number	Amount	Payee Name	Status	Issuance Date
				ISSUED	10/12/2022

Click any row to select that row for editing

Save

Account Select the 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.

Status Issued The check has been issued.

Voided The check has been voided by the maker.

Issuance Date Click on the Issuance Date field and select a date from the calendar that this item was issued. It is important to note that 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. Payee Names: 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 ²	Status	Issuance Date
1	10100	300.00		ISSUED	03/03/2021

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.

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 ²	Status	Issuance Date
1	10100	300.00	Helen Jones Michael Jackson Francine Doe Lisa Miller	ISSUED	03/03/2021

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

d. The Payee Name field currently supports 500 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.

Row	Serial Number	Amount	Payee Name ²	Status	Issuance Date
1	10100	300.00	Helen Jones & Lisa Miller	ISSUED	03/03/2021

It is important to note that 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.



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 the Save button.
6. The Manual Issuance File Status detail page appears.
7. Click the Back to Status button to view the Issuance File Status page.
8. Issuance Dual Approval:

< 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

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

Some companies may have the optional Issuance Dual Approval feature enabled. In this circumstance, manual entry files must be approved by a second user.

Issue Templates

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

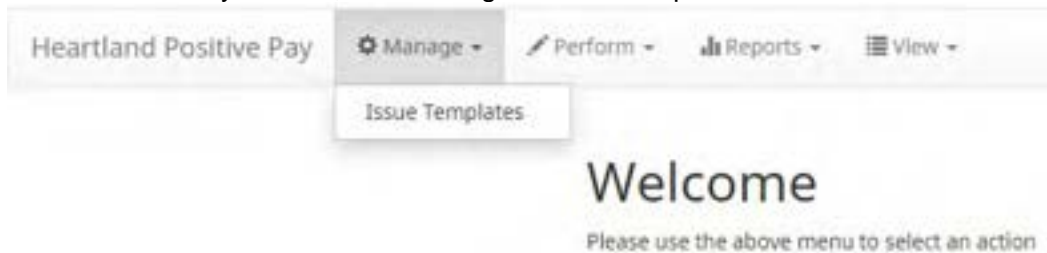
Issue templates allow users to select from a list of file formats supported and identify where the required data elements are located within the file.

Once a template has been set up, the template can be selected when loading a file to tell Positive Pay how to utilize the data contained in the file.

Multiple file templates can be set up, displayed and used. Companies are allowed to create their own templates.

NOTE: The Issue Template user privilege must be enabled.

1. From within the Positive Pay module, click Manage > Issue Templates.



2. A screen will appear listing any existing templates available to view or edit, and a button to Create New Template. Templates created by the Company can be modified by the Company.

The screenshot shows a table of existing templates. At the top right is a green 'Create New Template' button. The table has columns for 'Delete', 'Template', 'File Type', and 'Edit/View'. The 'Delete' column contains checkboxes. The 'Template' column has a 'Filter by Template' dropdown. The 'File Type' column has a 'Filter by File Type' dropdown. The 'Edit/View' column contains pencil icons for editing and eye icons for viewing. The table lists several templates, including '2011 Regression C', 'CSV', 'CSV1', 'DBF1 Fixed Width', 'Excel 1', 'Excel 97-2003 Workbook', 'Quickbooks Type 1', '2008 Regression', and '2008 Regression A'.

Delete	Template	File Type	Edit/View
	2011 Regression C	Comma Separated	
	CSV	Comma Separated	
	CSV1	Comma Separated	
	DBF1 Fixed Width	Fixed Width	
	Excel 1	Excel Workbook	
	Excel 97-2003 Workbook	Excel 97-2003 Workbook	
	Quickbooks Type 1	Excel Workbook	
<input type="checkbox"/>	2008 Regression	Comma Separated	
<input type="checkbox"/>	2008 Regression A	Excel Workbook	

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

The screenshot shows the 'Edit Template' form for '2105 Template C'. The title bar indicates 'Edit Template: 2105 Template C' and 'Last Updated: 12/13/2021'. The form contains three main fields: 'Template Name' with the value '2105 Template C', 'File Type?' with a dropdown menu set to 'Excel Workbook', and 'Template Status' with a dropdown menu set to 'Active'.

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 Company and can be deleted/edited by the Company user.
5. To create a new template, click the Create New Template button.

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.

Many accounting systems can export excel or fixed width files. Sometimes those files have header (beginning) rows or footer (ending) rows that contain data that is not required by Positive Pay.

When setting up a template, the Company can define the number of rows Positive Pay should ignore at the beginning and end of the file. It is important to note that if the values are entered incorrectly, an issue file may load with errors or no items.

The mapping section below will display based on the file type selected. Excel and separated value files will require Companies to define the column where data elements will be found.

Create New Template
✕

Template Name

Number of Header Rows²

Multi-Line Payee Name Separator:¹
Do not use a character as a separator if that character will ever be present in a Payee Name. Allowed characters in brackets [;) - _ /]

File Type²

Number of Footer rows²

Template Status

Template Level¹

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 ¹	File Column ²	Field Format
<input type="checkbox"/>	Serial Number	<input type="text"/>	
<input type="checkbox"/>	Amount ¹	<input type="text"/>	<input checked="" type="radio"/> Fractional Dollars (12.34) <input type="radio"/> Whole numbers of cents (1234)
<input checked="" type="checkbox"/>	Status ¹	<input type="text"/>	<input type="text" value="ISSUED"/> - for ISSUED <input type="text" value="STOPPED"/> - for STOPPED <input type="text" value="VOIDED"/> - for VOIDED
<input type="checkbox"/>	Account Number ¹	<input type="text"/>	
<input type="checkbox"/>	Issuance Date ¹	<input type="text"/>	
<input type="checkbox"/>	Payee Name ¹	<input type="text"/>	
<input type="checkbox"/>	Routing Number ¹	<input type="text"/>	

[Place the cursor over this label for more information](#)

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

Create New Template

Template Name:

File Type: Fixed Width

Template Status: Active

Number of Header Rows: 0

Number of Footer rows: 0

Template Level: 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
<input type="checkbox"/>	Serial Number	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/>	Amount	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> Fractional Dollars (12.34) <input type="radio"/> Whole numbers of cents (1234)
<input checked="" type="checkbox"/>	Status	<input type="text"/>	<input type="text"/>	<input type="text" value="ISSUED"/> - for ISSUED <input type="text" value="STOPPED"/> - for STOPPED <input type="text" value="VOIDED"/> - for VOIDED
<input type="checkbox"/>	Account Number	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/>	Issuance Date	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/>	Payee Name	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/>	Routing Number	<input type="text"/>	<input type="text"/>	

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 Company must specify if the amount data in the file to be imported 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 will divide by 100 and save it as a dollar value. For example, a value of 100 would be saved as \$1.00 in the system.

The Company may choose to import additional data by checking the Add box next to the desired data element.

If the Status box is not checked (as shown below), Positive Pay will load all issue items with a status of Issued. If the Company file represents Voided items as a negative number, the Company can check the box "Treat Negative Amount as Void" and Positive Pay 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:

Number of Header Rows:

Number of Footer rows:

Template Level:

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 [: | . - _ /]

File Mapping

Add	Input Field	File Column	Field Format
<input type="checkbox"/>	Serial Number	<input type="text"/>	
<input type="checkbox"/>	Amount	<input type="text"/>	<input checked="" type="radio"/> Fractional Dollars (12.34) <input type="radio"/> Whole numbers of cents (1234)
<input type="checkbox"/>	Status	<input type="text"/>	<input checked="" type="checkbox"/> Treat Negative Amount As Void <small>Issuance with \$0 amount will be treated as Void</small>

Create New Template

Template Name:

File Type:

Template Status:

Number of Header Rows:

Number of Footer rows:

Template Level:

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 [: | . - _ /]

File Mapping

Add	Input Field	Start Position	End Position	Field Format
<input type="checkbox"/>	Serial Number	<input type="text"/>	<input type="text"/>	
<input type="checkbox"/>	Amount	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> Fractional Dollars (12.34) <input type="radio"/> Whole numbers of cents (1234)
<input type="checkbox"/>	Status	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/> Treat Negative Amount As Void <small>Issuance with \$0 amount will be treated as Void</small>

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

<input checked="" type="checkbox"/> Status?	<input type="text"/>	ISSUED	- for ISSUED
		STOPPED	- for STOPPED
		VOIDED	- for VOIDED

It is important to note that 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.

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 Positive Pay can translate the data appropriately when importing the data.

<input checked="" type="checkbox"/> Status?	<input type="text"/>	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 Company user loads a file through the Company portal, Positive Pay will require the user to select the account the checks were issued on.

Issuance Date If the issuance date box is NOT checked, Positive Pay will default the issue date to 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, Positive Pay will translate the data format used in the file. For separated and fixed width files, the Company must define the date format being used as shown in the screenshot below. It is important to note that 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>

Payee Name The Payee Name box will only appear if one or more accounts are configured for payee positive pay. If the payee name box is checked, Positive Pay will require 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.

It is important to note that 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.

Issuance Date²

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

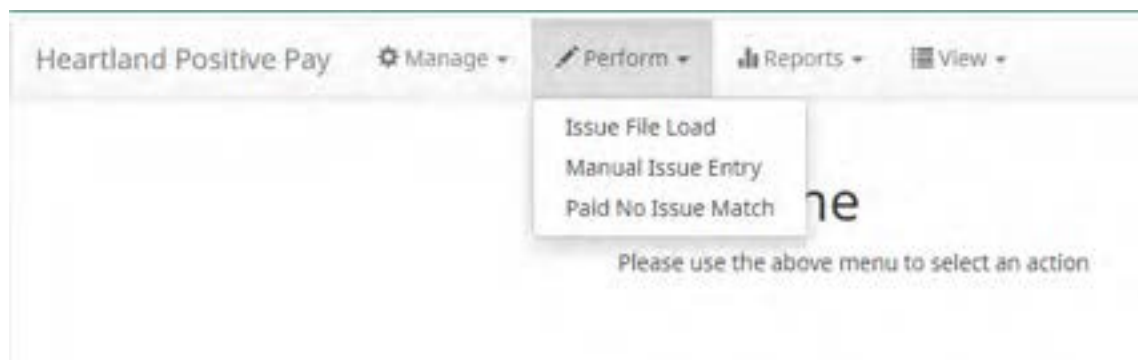
Loading Issue Files

NOTE:

- The Load Issuance File user privilege must be enabled.
- If Multiple Payee Names feature is enabled, Positive Pay will support more than one payee name in the Payee Name field of issuance files. **Please see Step #2 below for more information.**
- If Payee Name is a required field in the issuance template used, it is important to note that issuance files in which the payee name field contains values consisting only of white space (ex, all spaces) will be considered the same 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.

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

6. From the Portal:
 - a. Heartland Positive Pay module, click Perform > Issue File Load.



- b. The Load Check Issuance File page appears.

The screenshot shows the 'Issue File Load' page. At the top, there is a section titled 'Template to Use With Issue File'. Below this title is a dropdown menu with the text '- select template -' and a downward arrow. To the right of the dropdown is a button labeled 'Create New Template'. Below the dropdown menu, there is a text label: 'Select template that matches issue file format'.

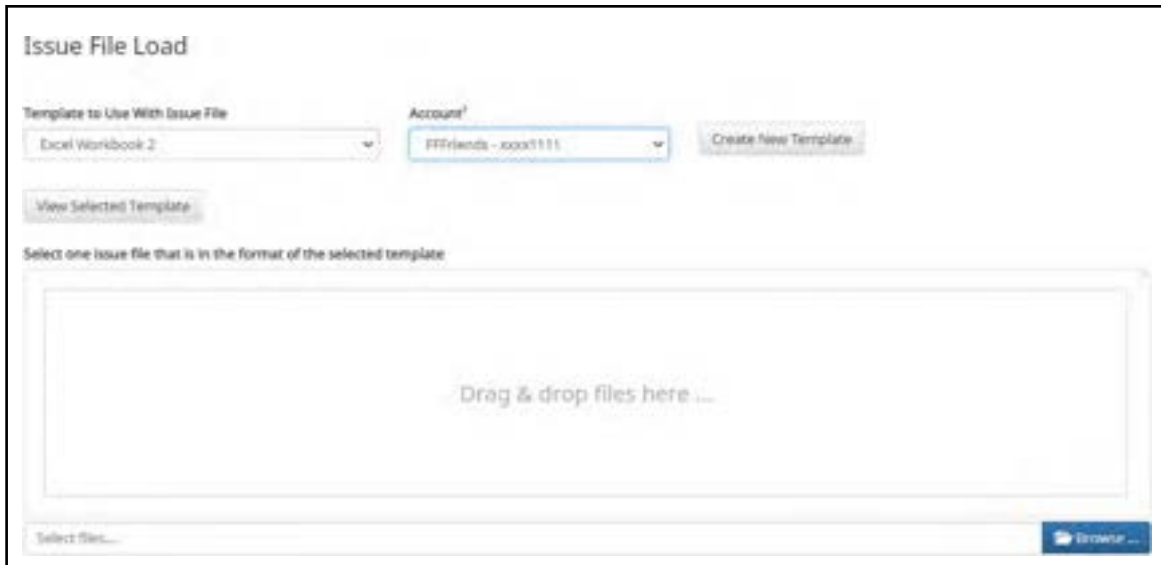
- c. Select the Template drop-down box to select from a list of existing templates. Select one of the available templates listed. If only one template is available, the drop-down box will select that template by default.

The screenshot shows the 'Issue File Load' page with the 'Template to Use With Issue File' dropdown menu open. The dropdown menu displays a list of templates: '- select template -', '- select template -', '1234', 'CSV', 'DBF Fixed Width', 'Excel 97-2003 Workbook', 'Excel Workbook' (highlighted in blue), 'Excel Workbook 2', 'TestTemplate4', and 'tester'. To the right of the dropdown menu is a button labeled 'Create New Template'.

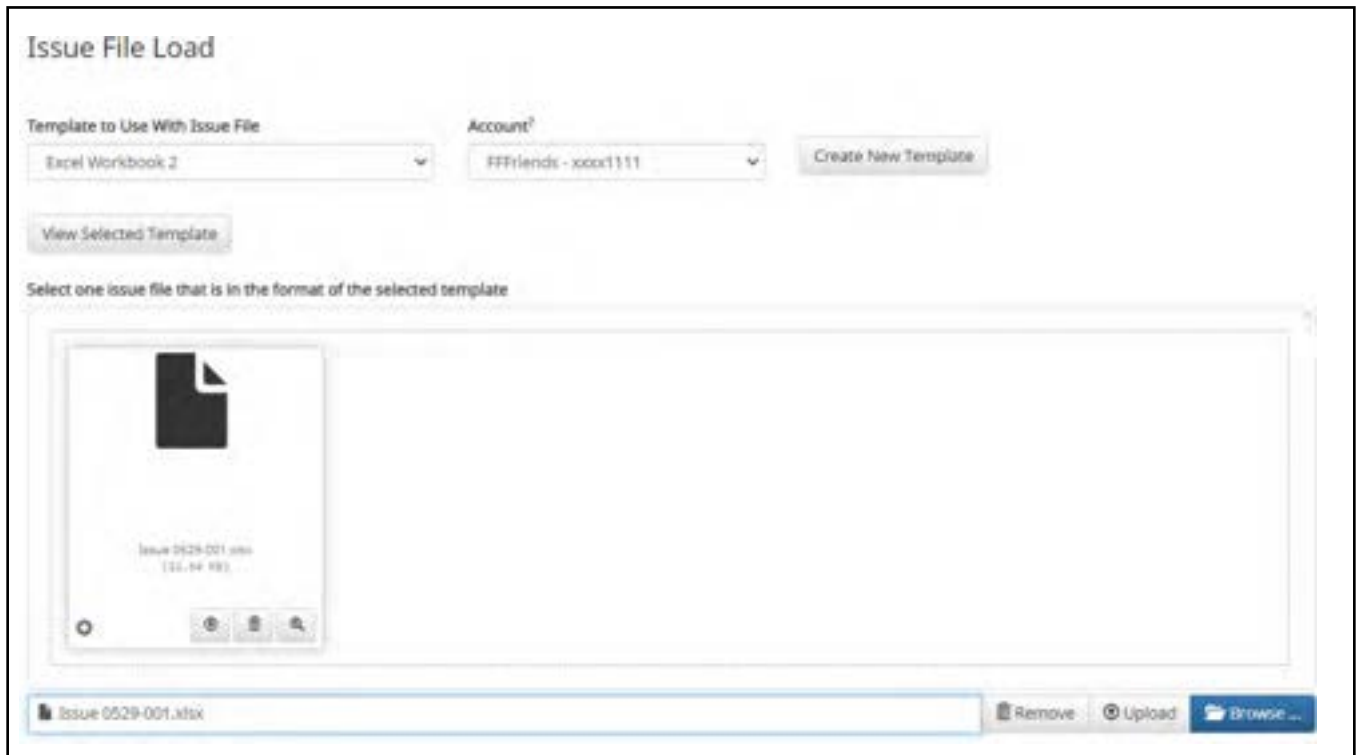
- d. If the template selected was created without the Account field enabled, then a drop-down box will display so an Account can be selected. Select from the list of accounts. If only one account is available, the drop-down box will select that account by default.

The screenshot shows the 'Issue File Load' page. The 'Template to Use With Issue File' dropdown menu is now set to 'Excel Workbook 2'. Below this dropdown is a button labeled 'View Selected Template'. To the right of the template dropdown is a new dropdown menu titled 'Account?'. This dropdown menu is open and shows a list of accounts: '- not selected -', '- not selected -' (highlighted in blue), 'FFF Escrow - xxxx4444', 'FFF Expense - xxxx3333', 'FFF Payroll - xxxx2222', and 'FFFriends - xxxx1111'. To the right of the 'Account?' dropdown is a button labeled 'Create New Template'. Below the 'Account?' dropdown, there is a text label: 'Select account and template that matches issue file format'.

- e. The file upload interface will appear. Click the Browse button to select the appropriate file.



Once the file is selected, it will be displayed in the upload interface.

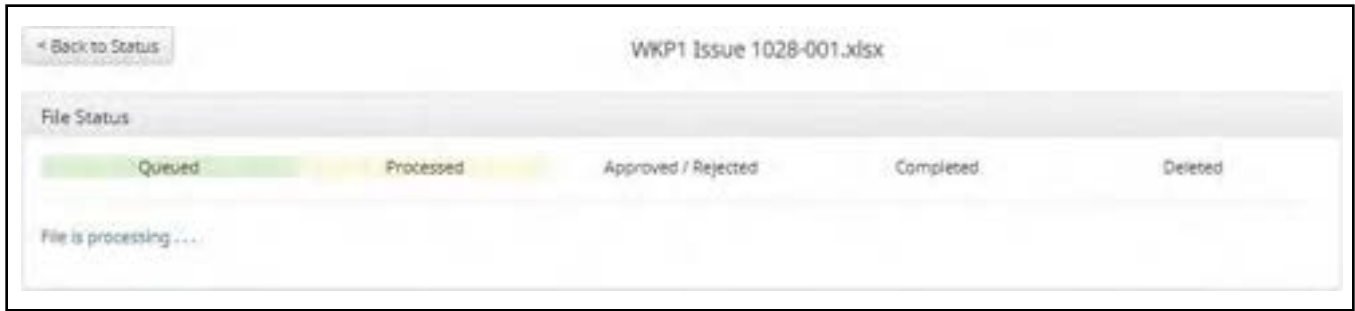


Remove The file will be removed from the page.

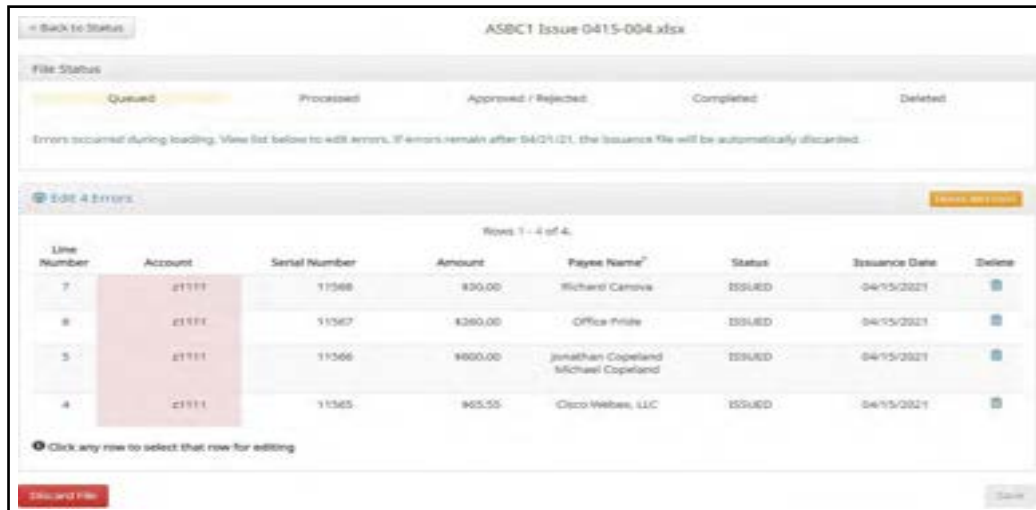
Browse Use Browse to locate the file you want to load.

Upload The file will be uploaded.

- f. The Status Bar will display the current status of the file.



- g. If errors were encountered during the initial processing of the issuance file, the Parse Errors display will appear, 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 shows up 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.



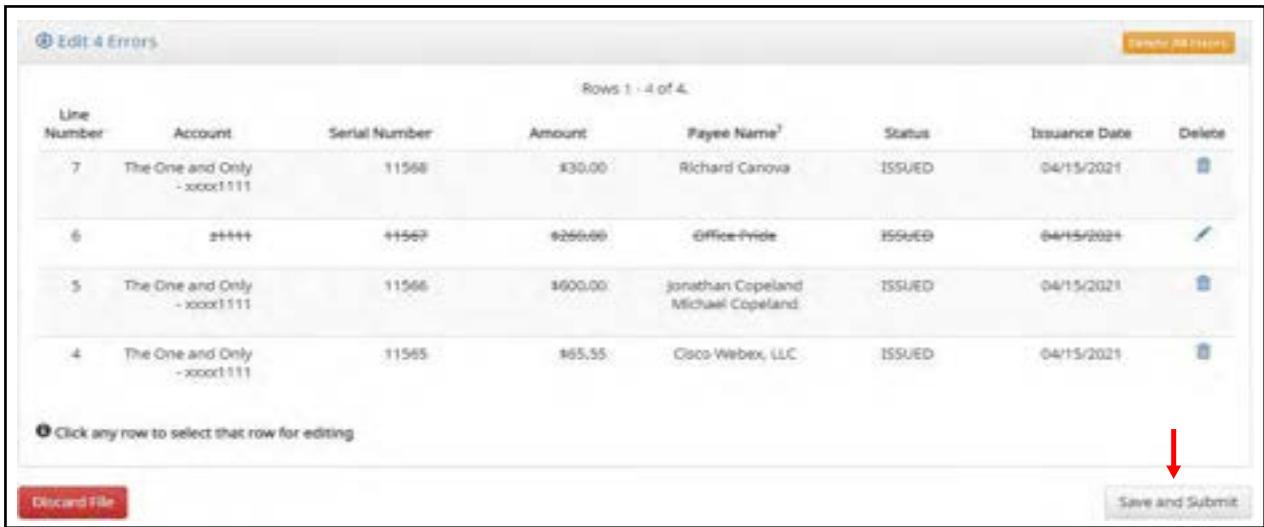
In this case, the account numbers in the issuance file were entered incorrectly and they need to be corrected before the file can be fully processed and loaded.

- h. Click on any of the fields highlighted in red to make updates or changes.

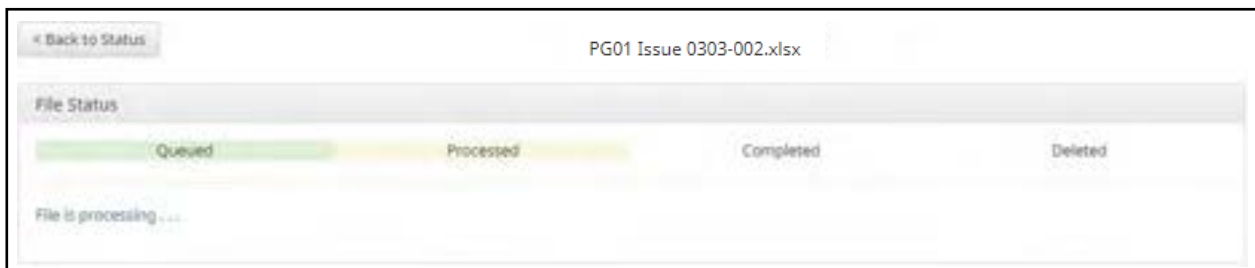


In this example, the user is presented with an account number drop-down so they can choose the correct account number for the issuance item.

- i. Once all errors have been 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.



- j. The file will be returned to processing.



- k. If the file processes successfully, the user will be able to view the details on all the items in the file.

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	\$68.55	Cisco Weber, 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 Carvix	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2669	\$933.00	Walker Landon Dorch & 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	\$93.38	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 Ferrell	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	FeEx	NEW_ISSUANCE_ITEM	03/03/2021

Delete

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

If an issuance file needs to be deleted for any reason, the user can 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
Filters								February 28, 2020
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

7. Issuance Dual Approval:

Some companies may have the optional Issuance Dual Approval feature enabled. In this circumstance, loaded issue files must be approved by a second company user.

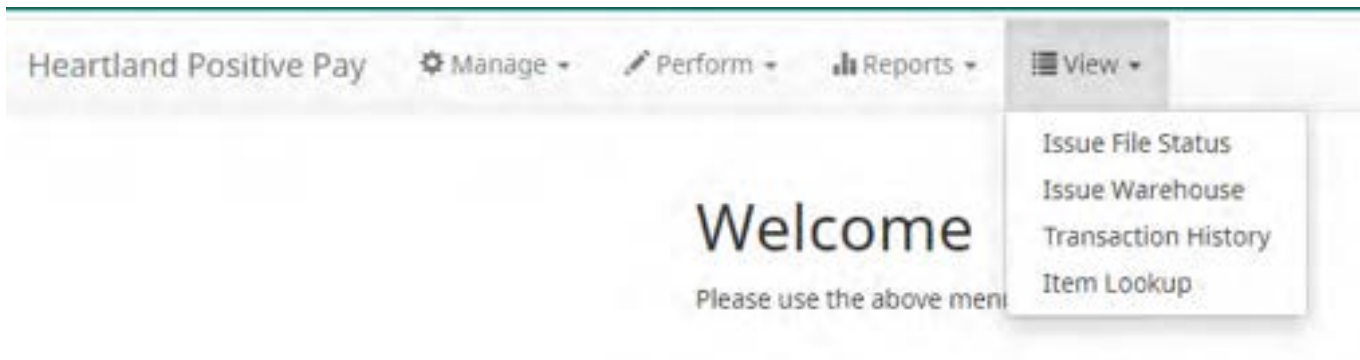
Issue File Status

The purpose of the Issue File Status feature is to provide Company users the ability to view and/or manage issue files loaded or manually entered by the Company. The disposition or status of the file is available. Positive Pay also offers an option for Company users to receive issue load alerts which will inform if an issue file is loaded successfully or loaded with errors. **(Please refer to Appendix A – Positive Pay Message Alerts to see examples of these alerts.)** Authorized company users can also manage these files as outlined in the next section.

8. View Issue File Status

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

- a. Within the Positive Pay module, click View > Issue File Status.



b. The Issuance Files Status page appears.

Issuance Files Status

Date Range: July 15, 2020 - July 21, 2020

Filters

10 files totaling \$121,719.10
Rows 1 - 10 of 10.

Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transaction Total	View/Manage
5873	Acme2 Issue 0721-001.xlsx	SYSTEM_APPROVED	07/21/2020 08:55:38 EDT	15	\$12,171.81	Manage
5872	Acme1 Issue 0721-001.xlsx	SYSTEM_APPROVED	07/21/2020 08:54:57 EDT	15	\$12,171.81	Manage
5850	Acme2 Issue 0720-001.xlsx	SYSTEM_APPROVED	07/20/2020 09:23:31 EDT	15	\$12,171.81	Manage
5849	Acme1 Issue 0720-001.xlsx	SYSTEM_APPROVED	07/20/2020 09:23:11 EDT	15	\$12,171.81	Manage
5833	Acme2 Issue 0717-001.xlsx	SYSTEM_APPROVED	07/17/2020 09:39:38 EDT	15	\$12,171.81	Manage
5832	Acme1 Issue 0717-001.xlsx	SYSTEM_APPROVED	07/17/2020 09:38:54 EDT	15	\$12,171.81	Manage

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

Issuance Files Status

Date Range: July 15, 2020 - July 21, 2020

Filters

10 files totaling \$121,719.10
Rows 1 - 10 of 10.

Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transaction Total	View/Manage
5873	Acme2 Issue 0721-001.xlsx	SYSTEM_APPROVED	07/21/2020 08:55:38 EDT	15	\$12,171.81	Manage
5872	Acme1 Issue 0721-001.xlsx	SYSTEM_APPROVED	07/21/2020 08:54:57 EDT	15	\$12,171.81	Manage
5850	Acme2 Issue 0720-001.xlsx	SYSTEM_APPROVED	07/20/2020 09:23:31 EDT	15	\$12,171.81	Manage

Date Range dropdown menu options:

- Tomorrow
- Today
- Yesterday
- Last 7 Days
- This Month
- Last Month
- Custom Range
- Apply
- Cancel

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

Issuance Files Status

Date Range: May 1, 2020 - May 31, 2020

Filters

Issuance Load ID:

Status:

Min Amount:

Max Amount:

Apply Reset

Issuance Load ID	The ID number associated with the specific file.	
Status	Client Approved	The file was approved by the Company.
	Client Discarded	Client discarded means a Company 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 company, client rejected means a company user rejected the issue file during the dual approval process.
	Deleted	A deleted file has been processed into the system but was removed by a company 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.
	Failed	The file failed to load.
	Ineligible Items	The file contains ineligible items, and the load did not complete successfully. Ineligible items will need to be removed and the file reloaded.
	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 the section on 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 that a user loaded to Positive Pay and had errors that need to be cleaned up. If the errors are not cleaned up by deadline displayed under the progress bar, which is three days, the file will be automatically discarded by the system and no record of it will be kept.
Min Amount	The minimum dollar amount of the entire file.	
Max Amount	The maximum dollar amount of the entire file.	

- 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 will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.



9. Click the arrow (>) next to the Issuance Load ID 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						

Issuance Load ID	The ID number assigned by Positive Pay when a file is loaded. This value only comes into play if there is an issuance file loading problem that is not resolved.
File Name	The file name assigned by the Company 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 list of possible Status codes
Load Date/Time	The date and time this file was loaded.
Transaction Count	The number of transactions contained within the file.
Transaction Total	The total dollar amount of the transaction.
View	Displays View button if a file has no errors or is ineligible to be edited. It is important to note that 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.
File ID	The ID number assigned by Positive Pay 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 Heartland Bank about a problem with a file.
Template Name	Issue Template used to load the issue file.

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

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx1111	13788	\$63.35	Cisco Webex, LLC	USED_IN_MATCHING	03/02/2021
xxxx1111	13789	\$400.00	Jonathan Copeland Michael Copeland	USED_IN_MATCHING	03/02/2021
xxxx1111	13790	\$260.00	Office Profe	USED_IN_MATCHING	03/02/2021
xxxx1111	13791	\$75.00	Richard Carlove	USED_IN_MATCHING	03/02/2021
xxxx1111	13792	\$933.00	Waller Lansden Dortch & Davis, LLP	USED_IN_MATCHING	03/02/2021
xxxx1111	13793	\$24.00	Advanced Medical	USED_IN_MATCHING	03/02/2021
xxxx1111	13794	\$6,130.00	Citizens Union Bank	USED_IN_MATCHING	03/02/2021

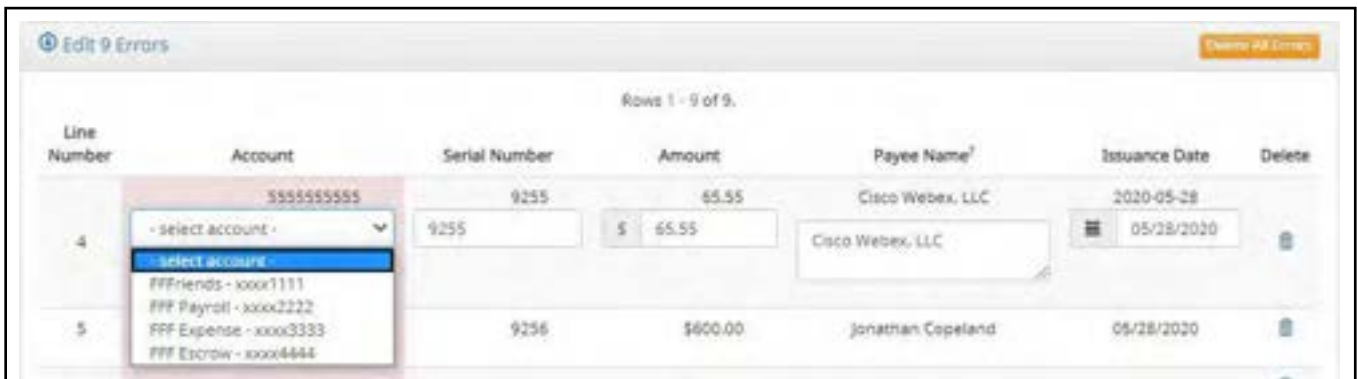
File Status Bar	Displays progress of issue file. This feature automatically refreshes and keeps the user informed on the status of the file as it goes from Queued to Approved or Failed.	
Load Date	The date and time loaded of each item within the file.	
Account Number	The Account Number of each item within 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 that was not loaded to the database for processing.
	Ineligible for Modification	Items ineligible for modification are items that have been 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.	

11. 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 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) The user would click the trashcan in the Delete column to delete any individual items.
 - 3) Once items have been deleted, the user can 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 05/03/20, 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 ¹	Issuance Date	Delete
4	555555555	9255	\$65.55	Cisco Webex, LLC	05/28/2020	
5	555555555	9256	\$600.00	Jonathan Copeland	05/28/2020	
6	555555555	9257	\$260.00	Office Pride	05/28/2020	

iii. Discard a File

1) An entire issue file can also be discarded.

a) The user can 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 05/03/20, 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 ²	Issuance Date	Delete
4	555555555	9255	\$65.55	Cisco Webex, LLC	05/28/2020	
5	555555555	9256	\$600.00	Jonathan Copeland	05/28/2020	
6	555555555	9257	\$260.00	Office Pride	05/28/2020	
7	555555555	9258	0	Richard Canova	05/28/2020	
8	555555555	9259	\$933.00	Walter Lansden Dortch & Davis, LLP	05/28/2020	
9	555555555	9260	0	Richard Canova	05/28/2020	
10	555555555	9261	\$33.36	Richard Canova	05/28/2020	
11	555555555	9262	\$24.00	Advanced Medical, Inc.	05/28/2020	
12	555555555	9263	\$6,130.00	Citizens Union Bank (v)	05/28/2020	

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 15:07:28 EST

Rows 1 - 15 of 15

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3783	2663	\$65.55	Dico Weber, LLC	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2664	\$600.00	Jonathan Copeland Michael Copeland	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2667	\$290.00	Office Pride	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2668	\$75.00	Richard Carosa	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2669	\$935.00	Walter Lonsden Dorch & Davis, LLP	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2670	\$24.00	Advanced Medical	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2671	\$5,130.00	Citizens Union Bank	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2672	\$55.36	Covey Seminars	AVAILABLE_FOR_MATCHING	03/03/2021
xxxx3783	2673	\$193.89	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 Eain 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	\$26.87	FedEx	AVAILABLE_FOR_MATCHING	03/03/2021

Delete

Issuance Dual Approval

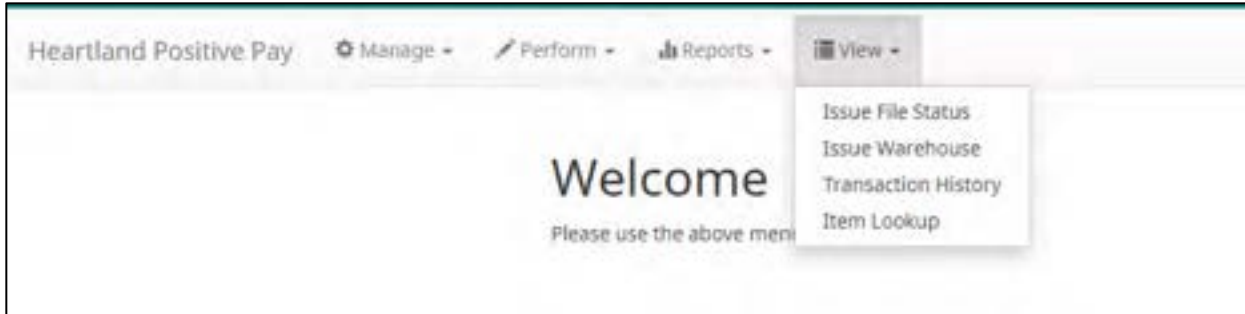
Positive Pay offers the ability to support dual approval for issuance file loads. If configured for a company, any manual issue entry files or issue files loaded by the company will be held in “suspended” status until approved or rejected by a secondary user.

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

12. If a company User has manually entered issue items or loaded an issue file requiring dual approval, another user must approve the issue file or manual entry file. Once the file is loaded and pending

approval, a message will be sent via email or SMS within 30 seconds to users with the Approve Issue File user privilege to alert them of files pending approval.

13. Within the Positive Pay module, click View > Issue File Status.



14. The Issuance Files Status page appears. Files requiring dual approval will show a status of "Suspended". Click the Manage button to review the file.

The screenshot displays the 'Issuance Files Status' page. At the top right, the 'Date Range' is set to 'March 3, 2021'. Below the filters, it indicates '2 files totaling \$24,493.62' and 'Rows 1 - 2 of 2'. A table lists the file details:

Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transaction Total	View/Manage
8838	PG01 Issue 0303-002.xlsx	SUSPENDED	03/03/2021 15:07:37 EST	15	\$12,746.81	Manage

A red arrow points to the 'Manage' button in the 'View/Manage' column.

15. 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 be highlighting "Approved/Rejected," and will note if the file is pending approval. Approve and Reject buttons display in the File Status box.



16. A list of each issue item contained in the file will display below the File Status box. Their status will display as "New Issuance Item." The company user can review the entries to determine if the file should be approved or rejected. In addition, the user can delete the file prior to and after approval by clicking the Delete button at the bottom of the screen.

Approve 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	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	\$993.00	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 Blain 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

Delete

17. 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.

PG01 Issue 0303-002.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 will 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	\$65.95	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	Walter 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 will now display a status of "Client Approved."

Issuance Files Status

Date Range
March 3, 2021

Filters

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

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

18. 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 will no longer display in the issuance file status.



- b. Returning to the Issuance File Status page, the file will now display a status of “Client Rejected.”

Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transaction Total	View/Manage
7141	WKP1 Issue 1207-003.xlsx	CLIENT_REJECTED	12/07/2020 17:19:47 EST	15	\$12,171.81	View

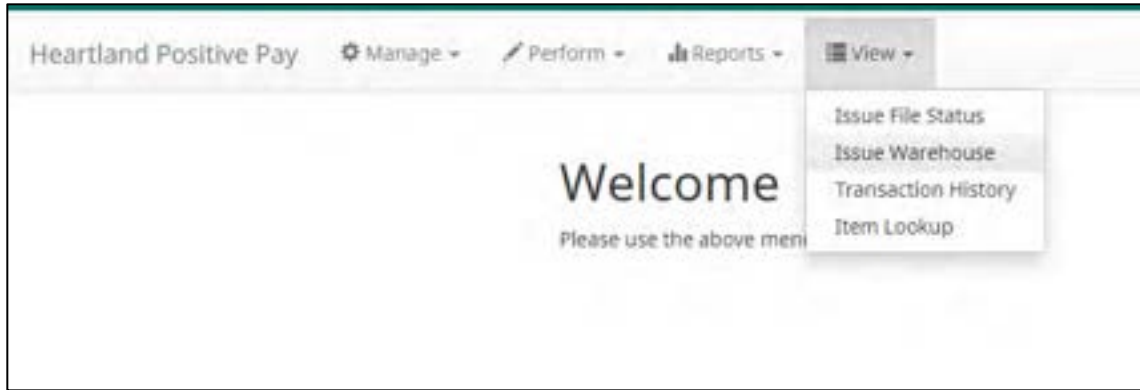
NOTE:

- If an issuance file is currently in “Suspended” status, the file is not released at EOD; but rather, will remain 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 will remain 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.

Issue Warehouse

Positive Pay provides Companies with the visibility to see the status of all issued items. Authorized users can modify items in the Issue Warehouse. Companies can use the Issue Warehouse to search for issued items or for a specific account using one of the many filtering options available.

19. Within the Positive Pay module, click View > Issue Warehouse.



20. The Issue Warehouse page appears.

The screenshot shows the 'Issue Warehouse' page. At the top right, there is a 'Date Range' dropdown menu set to 'March 3, 2021'. Below the header, there is a summary: '31 transactions totaling \$23,018.62' and 'Rows 1 - 25 of 31'. A pagination control shows '1' of 2 pages. The main content is a table with the following columns: Item ID, Account Number, Serial Number, Payee Name, Issue Type, Match Status, Amount, Load Date/Time, Issuance Date, and Update. The table contains five rows of data.

Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
2386366	xxxx3783	100945	Moe Green	ISSUED	OUTSTANDING	\$525.00	03/03/2021 16:09:37 EST	03/03/2021	[Update]
2386349	xxxx3783	2679	FedEx	ISSUED	OUTSTANDING	\$26.97	03/03/2021 15:07:38 EST	03/03/2021	[Update]
2386348	xxxx3783	2878	Office Pride	ISSUED	OUTSTANDING	\$35.00	03/03/2021 15:07:38 EST	03/03/2021	[Update]
2386347	xxxx3783	2677	ABC Carpentry	ISSUED	OUTSTANDING	\$750.00	03/03/2021 15:07:38 EST	03/03/2021	[Update]
2386346	xxxx3783	2676	Jake Chambers	ISSUED	OUTSTANDING	\$150.00	03/03/2021 15:07:38 EST	03/03/2021	[Update]

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

Issue Warehouse

Date Range

March 3, 2021

Filters

31 transactions totaling \$23,018.62

Rows 1 - 25 of 31.

1 2

Tomorrow

Today

Yesterday

Last 7 Days

This Month

Last Month

Custom Range

Apply

Cancel

Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time
2386366	xxxx3783	100945	Moe Green	ISSUED	OUTSTANDING	\$525.00	03/03/2021 16:09: EST

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

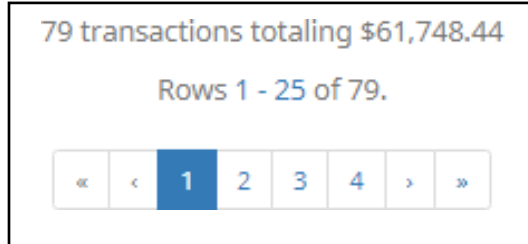
Account	Type an account name or the last 4 digits of the account number.	
Serial Number	Type the item serial number for a specific issued item.	
Date Range Filter Type	<p>Issue Date: If selected, issue items will be filtered by the issue date rather than the load date.</p> <p>Load Date: If selected, issue items will be filtered by the load date rather than the issue date.</p>	
Min Amount	The minimum dollar amount.	
Max Amount	The maximum dollar amount.	
Serial Number Range	Min Serial Num	Type the minimum serial number in the range
	Max Serial Num	Type the maximum serial number in the range.
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 for 180 days as a default unless specified otherwise by your financial institution.

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.

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

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



Item ID	Account Number	Serial Number
---------	----------------	---------------

Item ID

The ID number associated with the specific file once an issuance file is processed and committed to the database.

Account Number

Displays the Account Number for the item.

Serial Number

Displays the issued item serial number.

Payee Name	Issue Type	Match Status
------------	------------	--------------

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	Load Date/Time	Issuance Date	Update
--------	----------------	---------------	--------

Amount	Displays the dollar amount for the issued item.		
Load Date/Time	Date and time the item was loaded.		
Issuance Date	The date of the issued item.		
Update	Click the pencil icon to update item's Amount, Status, or Issuance Date.		

25. Click the arrow (>) next to the Item ID to view more useful 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													
<table border="1"> <thead> <tr> <th>Status</th> <th>Payee</th> <th>Amount</th> <th>Issue Date</th> <th>Updated By</th> <th>Updated Date/Time</th> </tr> </thead> <tbody> <tr> <td>ISSUED</td> <td>Richard Canova</td> <td>\$30.00</td> <td>04/22/2022</td> <td>sidelaere1</td> <td>04/22/2022 12:13 PM EDT</td> </tr> </tbody> </table>										Status	Payee	Amount	Issue Date	Updated By	Updated Date/Time	ISSUED	Richard Canova	\$30.00	04/22/2022	sidelaere1	04/22/2022 12:13 PM EDT
Status	Payee	Amount	Issue Date	Updated By	Updated Date/Time																
ISSUED	Richard Canova	\$30.00	04/22/2022	sidelaere1	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.

26. 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	

27. 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.
	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.	

28. Issue Item Cancel: An outstanding issue item can be updated to Cancelled status. It is important to note that only outstanding issue items will have the option to be changed to Cancelled. Once the issue item is updated to cancelled, it will disappear from all views except Item Lookup, Active Reconciliation (if enabled), and Audit Report for historical purposes.

29. Click Save.

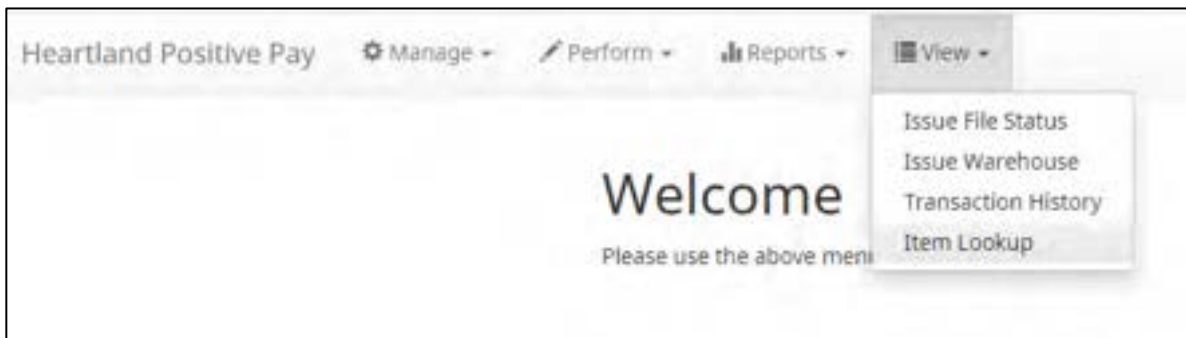


30. A copy of the Issue Warehouse can be downloaded by clicking the “Download As CSV” button at the bottom of the Issue Warehouse screen.

Item Lookup

Positive Pay provides companies with the ability to look up all recorded data on individual issued items with the Item Lookup feature.

1. Within the Heartland Positive Pay 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 Company's Accounts.

Serial Number Enter the serial number of the item.

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

- Search results for the item will be displayed. Within this screen, the lifecycle of the issued item will be displayed.

Item Lookup

Account? Serial Number

The One and Only - xxxx1111 (ASBank Client 1 - ASBC1) 11548

Apply
Reset

Account Number: xxxx1111 Serial Number: 11548 View Check Image

Transaction Date: 04-15-2021	Original Serial Number: 11548	Exception Reason: Amount Mismatch
Payment Date: 04-15-2021	Original Amount: \$27.00	Payee Match Score: Error analyzing payee name
Transaction ID: 45566	Issuance Payee Name: FedEx	Disposition Created: 04/15/2021 15:00:00 EDT
Debit Amount: \$27.00	Issuance Serial Number: 11548	
Current Status: Pay-System	Issuance Amount: \$180.00	
	Issuance Status: ISSUED	

Transaction Date: 04-15-2021	Original Serial Number: 11548	Exception Reason: Duplicate Presentment
Payment Date: 04-15-2021	Original Amount: \$127.00	Payee Match Score: Error analyzing payee name
Transaction ID: 45567	Issuance Payee Name: FedEx	Disposition Created: 04/15/2021 15:00:00 EDT
Debit Amount: \$127.00	Issuance Serial Number: 11548	
Current Status: Pay-System	Issuance Amount: \$180.00	
	Issuance Status: ISSUED	

Issuance Date: 04/15/2021	Update By: mfleetwood1	Payee Name: FedEx
Updated Date/Time: 04/15/2021 13:34:17 EDT	Transaction ID: 45566	Match Status: PAID
Load Date/Time: 04/15/2021 13:34:17 EDT	Issue Type: ISSUED	Amount: \$180.00

Other Options Prior to Item Presentment

If a Company needs to make changes to an item **prior to item presentment**, there are three options for doing so within Positive Pay. 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.

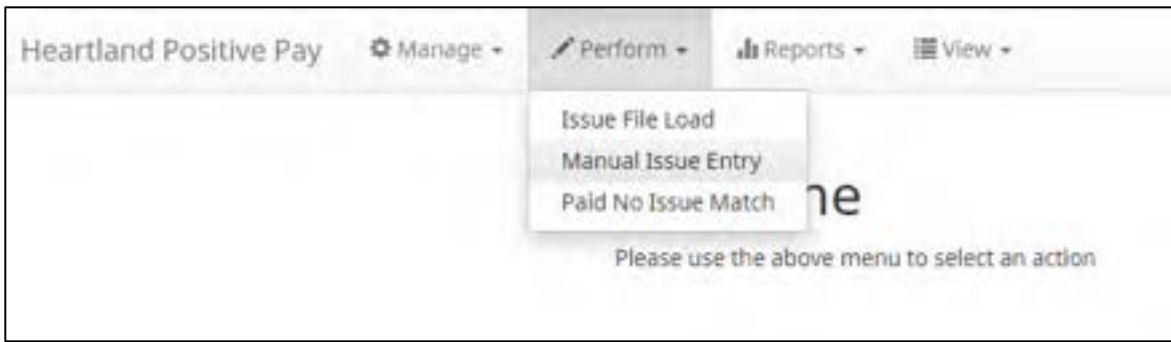
1. Modifying Issue Items

Issue items can be modified in the Issue Warehouse.

2. Manual Re-Entry

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

- a. Within the Heartland Positive Pay Module, click Perform > Manual Issue Entry.



b. The Manual Issuance File Entry page appears.

Manual Issue Entry

Account? Auto populate next check number:

- not selected -

Row	Serial Number	Amount	Payee Name?	Status	Issuance Date
	<input type="text"/>	<input type="text"/>	<input type="text"/>	ISSUED	05/29/2020

i Click any row to select that row for editing

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 that need to be overwritten with the correct information.

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

e. The Manual Issuance File detail page appears.

[< Back to Status](#) MANUAL_1614805777127

File Status

Queued
 Processed
 Approved
 Completed
 Deleted

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

i View item: 1 Item totaling \$525.00 Load Date: 03/03/2021 16:09:37 EST

Rows 1 - 1 of 1.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3783	100945	\$525.00	Moe Green	AVAILABLE_FOR_MATCHING	03/03/2021

3. File Reloads

To change multiple items that were previously submitted, a company 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 that need to be overwritten, including the corrected information in the appropriate fields, upload the Issue File.

4. Prior to item presentment, these changed/overwritten items can be seen in the Issue Warehouse. Once within the Issue Warehouse screen, click the arrow (>) next to the Item ID to view more useful 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.

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

The screenshot shows the 'Issue Warehouse' interface. At the top right, there is a 'Date Range' filter set to 'July 21, 2020'. Below this is a 'Filters' section. The main area displays '30 transactions totaling \$24,443.62' and 'Rows 1 - 25 of 30'. A pagination control shows '1' selected. The main table has columns: Item ID, Account Number, Serial Number, Payee Name, Issue Type, Match Status, Amount, Load Date/Time, Issuance Date, and Update. Three items are expanded to show their audit history.

Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update																		
2278881	xxxx3210	3494	FedEx	VOIDED	OUTSTANDING	\$26.97	07/21/2020 08:55:38 EDT	07/21/2020	[Update]																		
<table border="1"> <thead> <tr> <th>Status</th> <th>Payee</th> <th>Amount</th> <th>Issue Date</th> <th>Updated By</th> <th>Updated Date/Time</th> </tr> </thead> <tbody> <tr> <td>VOIDED</td> <td>FedEx</td> <td>\$26.97</td> <td>07/21/2020</td> <td>SallyAcme1</td> <td>07/21/2020 13:08:19 EDT</td> </tr> <tr> <td>ISSUED</td> <td>FedEx</td> <td>\$26.97</td> <td>07/21/2020</td> <td>SallyAcme1</td> <td>07/21/2020 08:55:38 EDT</td> </tr> </tbody> </table>										Status	Payee	Amount	Issue Date	Updated By	Updated Date/Time	VOIDED	FedEx	\$26.97	07/21/2020	SallyAcme1	07/21/2020 13:08:19 EDT	ISSUED	FedEx	\$26.97	07/21/2020	SallyAcme1	07/21/2020 08:55:38 EDT
Status	Payee	Amount	Issue Date	Updated By	Updated Date/Time																						
VOIDED	FedEx	\$26.97	07/21/2020	SallyAcme1	07/21/2020 13:08:19 EDT																						
ISSUED	FedEx	\$26.97	07/21/2020	SallyAcme1	07/21/2020 08:55:38 EDT																						
2278880	xxxx3210	3493	Office Pride	ISSUED	OUTSTANDING	\$35.00	07/21/2020 08:55:38 EDT	07/21/2020	[Update]																		
2278879	xxxx3210	3492	ABC Carpentry	ISSUED	OUTSTANDING	\$850.00	07/21/2020 08:55:38 EDT	07/21/2020	[Update]																		
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ISSUED	ABC Carpentry	\$750.00	07/21/2020	SallyAcme1	07/21/2020 08:55:38 EDT																						
2278878	xxxx3210	3491	Jake Chambers	STOPPED	OUTSTANDING	\$150.00	07/21/2020 08:55:38 EDT	07/21/2020	[Update]																		
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Status	Payee	Amount	Issue Date	Updated By	Updated Date/Time																						
STOPPED	Jake Chambers	\$150.00	07/21/2020	SallyAcme1	07/21/2020 13:08:44 EDT																						
ISSUED	Jake Chambers	\$150.00	07/21/2020	SallyAcme1	07/21/2020 08:55:38 EDT																						

Other Options After Item Presentment

1. Pay & Issue

Single Pay & Issue is an Enterprise feature which allows a company to allow 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 having to click Pay & Issue for each individual issue item if the Company failed to send an entire file and it resulted in a lot of no issue exceptions. In addition, it provides a mass pay decision, instead of addressing them one at a time.

4. EXCEPTION IDENTIFICATION

Heartland Positive Pay 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 Company user for decision, it must be noted that further analysis will not be performed. Company 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 Positive Pay.

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

5. DECISIONING EXCEPTIONS

The primary objective of Positive Pay 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.

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 the EOD cut-off time.**

Positive Pay provides a function for Companies to search and view the status of checks presented on enrolled accounts, and to make decisions on presented items. Users can use Transaction History to search for presented check items for a specific account using one of the many filtering options available. It is important to note that the default filter setting is Exceptions Only. Additional transactions may be available to view and decision (such as reverse positive pay items); however, this will not be displayed unless the Exception filters option is set to Show All Transactions.

1. View Transaction History

Within the Heartland Positive Pay module, click View > Transaction History. The Transaction History page will display all current day transactions for all accounts to which the user has access.

The screenshot shows a 'Transaction History' page with a date range of April 29, 2022. It features buttons for 'Mass Pay & Issue' and 'Payee Review (16)'. A summary indicates '28 debit transactions totaling \$24,837.88' and 'Rows 1 - 25 of 28'. The table below lists three transactions:

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
54369	xxxx3579	113755		\$180.00	Pay-System	04/29/2022	Return	
54368	xxxx3579	113754		\$750.00	Pay-System	04/29/2022	Return	
54367	xxxx3579	113753		\$150.00	Pay-System	04/29/2022	Return	

Transaction ID Unique ID assigned by the Positive Pay 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 will display the front and back images of the check. If an eye icon appears in the serial number column, this denotes an item that was processed with no serial number. Clicking on the eye icon will display the check image, if available.

Credit This column will display if deposit information has been entered into the system.

Debit This column displays checks.

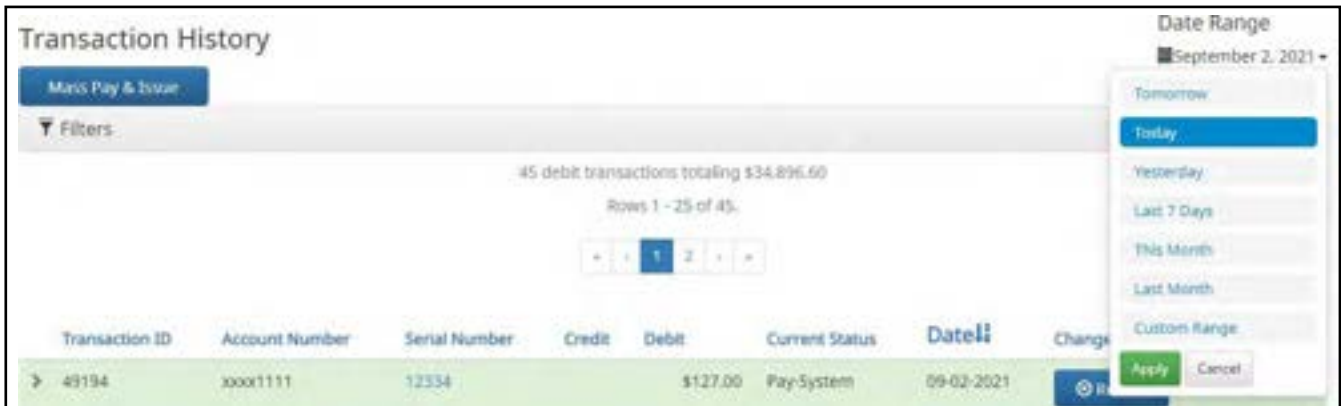
Current Status	Pay	Pay-System	The system is set to default pay this check.
		Pay-User	The check was paid by the Company User.
		Return-System	The system is set to default return this check.
	Return	Return-User	The check was returned by the Company User.

Date Date the check was presented for payment or loaded to Positive Pay.

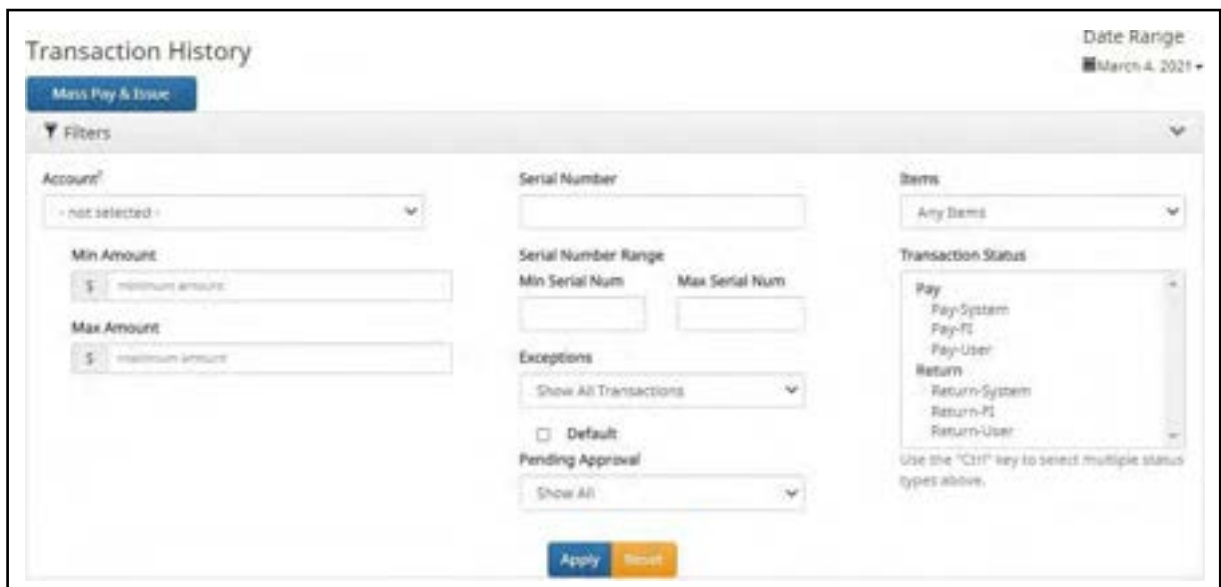
Change Status If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.

Exception If the transaction is an exception, an exception identifier will appear in this column.

- 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.
- Min Amount** Type the minimum check amount into the field.
- Max Amount** Type the maximum check amount into the field.
- Serial Number** Type the check serial number for a single transaction. A serial number range can also be defined by entering the minimum and maximum serial number.

Exceptions

The user may select from the drop-down to filter by one of the following:

- Exceptions Only
- No Exceptions

The default will be set to “Show All Transactions”; however, the user can click the “Default” checkbox to select a different option to be the default for future filtering.

Pending 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”.

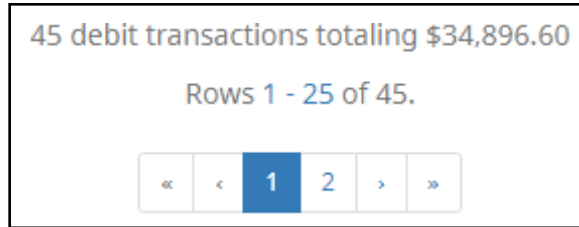
Items

Defaults to Any Items. Select the drop-down to select one of the following:

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-User	A user changed the transaction status from a Return to a Pay status.
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-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 will be 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.



- f. Click the arrow (>) next to the Client Code to view more useful 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.

Transaction History Date Range
June 23, 2022 -

[Main Pay & Issue](#)
[Payee Review \(7\)](#)

Filters >

14 debit transactions totaling \$14,450.84
Rows 1 - 14 of 14.

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
56253	xxxx1010	4114		\$180.00	Return-User	06/23/2022	Pay	
Positive Pay Type: payee		Return Date: 06/23/2022 6:00 PM EDT		Return Reason: Payee Mismatch		Adjust Add Notes		
Issuance Payee Name: FedEx		Loaded Exception Reason: Issuance Payee Mismatch		Payee Match Score: 5				
Issuance Serial Number: 4114		Payee Analysis: Fail						
Issuance Amount: \$180.00								
Issuance Date: 06/23/2022								
Original Serial Number: 4114								
Original Amount: \$180.00								
56252	xxxx1010	4113		\$750.00	Pay-System	06/23/2022	Reversal	
Positive Pay Type: payee		Payment Date: 06/23/2022		Payee Match Score: 1000		Adjust Add Notes		
Issuance Payee Name: ABC Carpentry		Payee Analysis: Pass						
Issuance Serial Number: 4113								
Issuance Amount: \$750.00								
Issuance Date: 06/23/2022								
Original Serial Number: 4113								
Original Amount: \$750.00								

Positive Payee 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 company.
Issuance Amount	Amount on the issued item uploaded by the company.
Issuance Date	Date the issued item uploaded by the company.
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 what is displayed in the top line.
Return Date	Date the item was returned.
Payment Date	Date listed within the transaction file.

Return Reason

Reason for return. Company users can click on the Return Reason hyperlink to open a pop-up window to select a different return reason as needed.



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.

Payee Match Score

Payee scoring is addressed in the account configuration screen. The score displayed here is the score that was assigned by the payee analysis engine when the payee name on the check was compared to the payee name provided on the issue item.

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.

Add Notes

This feature allows FI and Company users to make notes regarding a transaction in Pay or Return status. Click on the Add Notes button to enter in pertinent information regarding a transaction.

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 will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.

3. Change Status – Pay

- a. If the Current Status on an issued item is set to Return, the Company can opt to change the status to Pay if the Company determines the check should be paid.
- b. Click the Pay button under the Change Status column.

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
> 14454	xxxx1111	8580		\$6,130.00	Return-User	03-18-2020	Pay	

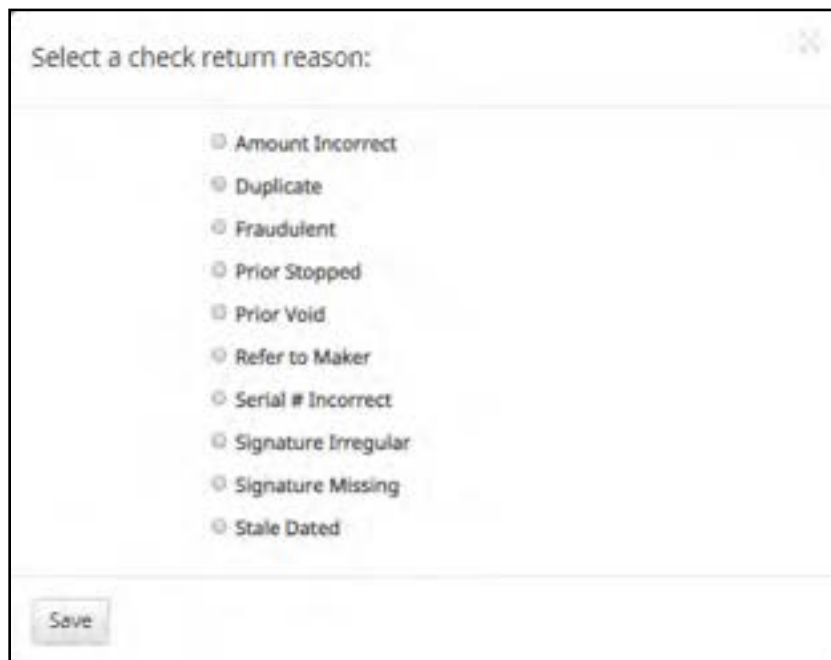
The Change Status button will then change to Return, and the Current Status column will update to "Pay-User."

4. Change Status – Return

- a. If the Current Status on an issued item is set to Pay, the Company can opt to change the status to Return if the Company determines the check should not be paid.
- b. Click the Return button under the Change Status column.



- 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.
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 has been 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.

- d. Click Save.



- e. The Change Status button will then change to Pay, and the Current Status column will update to Return-User.”
5. A copy of the Transaction History can be downloaded by clicking the “Download As CSV” button at the bottom of the Transaction History screen.

Optional Actions

1. Confirm Paying Exceptions
 - 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 will be 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, they will be presented with a pop-up window to confirm that this is the action they wish to take. The window will display 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

⑆32217244⑆ ⑆3579⑆3579⑆⑆374? ⑆0000002400⑆

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 will display 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

- c. 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 will be presented with a link allowing them to tell the system to create a matching issue item.

- d. If Pay & Issue is enabled, the expanded view on the item will display an Add Issue button. Click the button to proceed.

The screenshot shows a transaction item with the following details: 20537, xxxx1111, 9718, \$36.10, Pay-System, 07-21-2020. Below this, it lists: Positive Pay Type: Payee, Payment Date: 07-20-2020, Original Serial Number: 9718, Exception Reason: No Issue Item, and Original Amount: \$36.10. A blue 'Return' button is in the top right, and a grey 'Add Issue' button is in the bottom right.

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

The 'Add Issue Item' pop-up form contains the following fields: Serial Number (9718), Amount (36.1), Payee Name (Office Pride), Status (ISSUED), and Issuance Date (07/21/2020). A 'Save' button is located at the bottom left of the form.

- 1) Click Save.



NOTE:

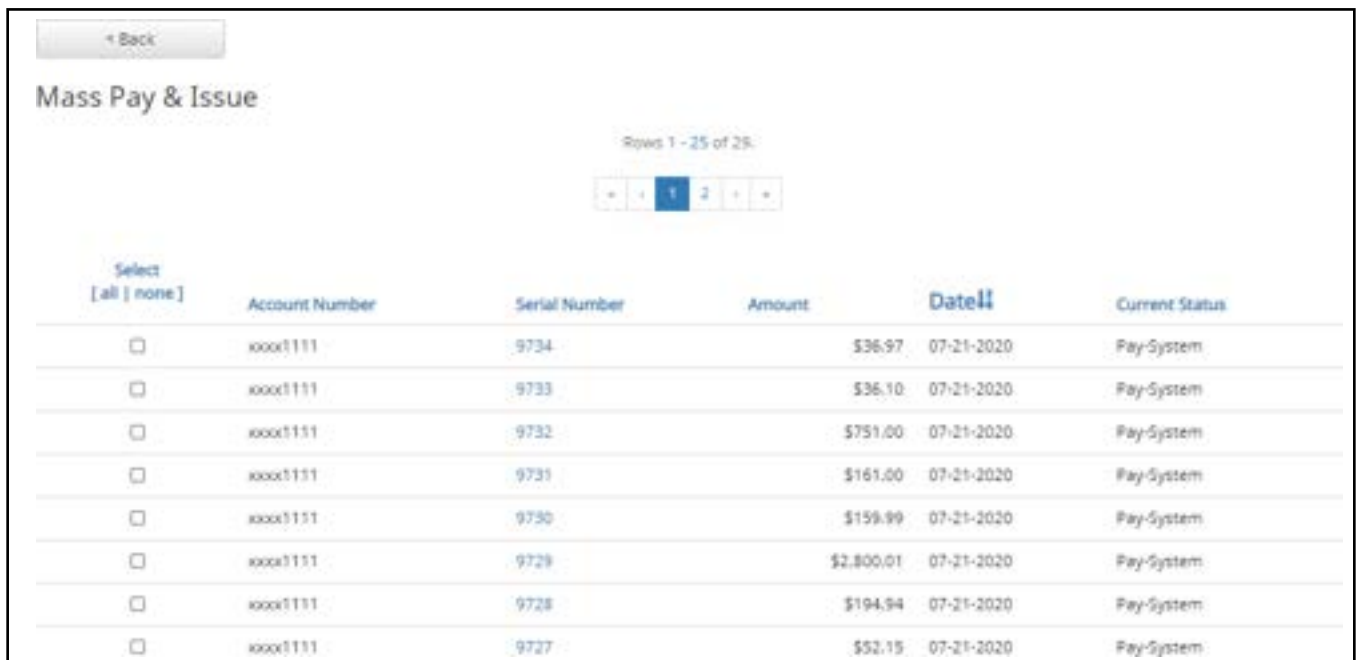
- Items with duplicate presentment exceptions will not present the option to Add Issue from within Transaction History, as another item has been presented and paid with that serial number.
- It is important to note the system will not allow the “Add Issue” function for a check with no serial number.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

3. Mass Pay & Issue

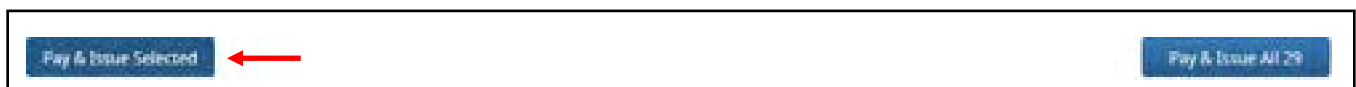
- e. This Enterprise feature must be enabled by the financial institution and the user must have the manual issue entry, load issue file and change transaction status user privileges. Companies on standard or payee positive pay should ALWAYS enter or load issue items prior to distributing checks to avoid denial of payment at the teller line. However, should a company fail to enter or load issue items and a large number of 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 pay all items at once instead of individually.
- f. If Mass Pay & Issue is enabled, a button will display at the top of the Transaction History screen: "Mass Pay and Issue."



- g. The Mass Pay & Issue page appears. A list of issue items will list on the page, with checkboxes for each issue item.



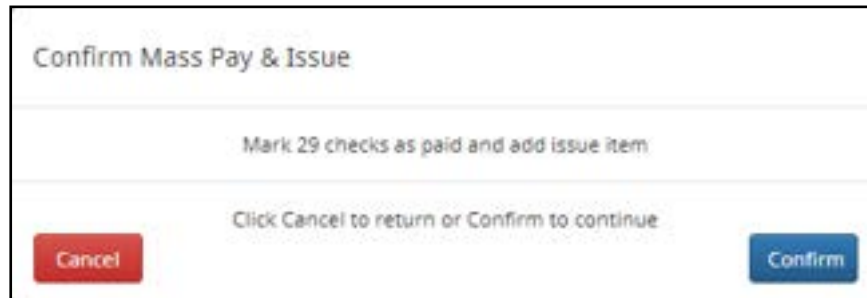
- h. Individual issue items can be clicked for Pay and Issue. Once all issue items are selected, click "Pay and Issue Selected" button at the bottom left of the screen.



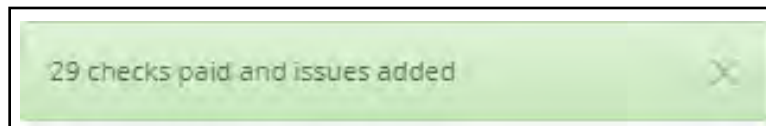
- i. To approve all issue items to Pay and Issue, click “Pay & Issue All [number]” button. It is important to note that the Mass Pay & Issue page displays 25 issue items per page. The “Pay & Issue All [number]” button will Pay & Issue all the available issue items on all pages. The button will display the total number of issue items available.



- j. A “Confirm Mass Pay & Issue” pop-up window appears. Click Cancel to return to the Mass Pay & Issue screen or Confirm to continue.



Success message appears.



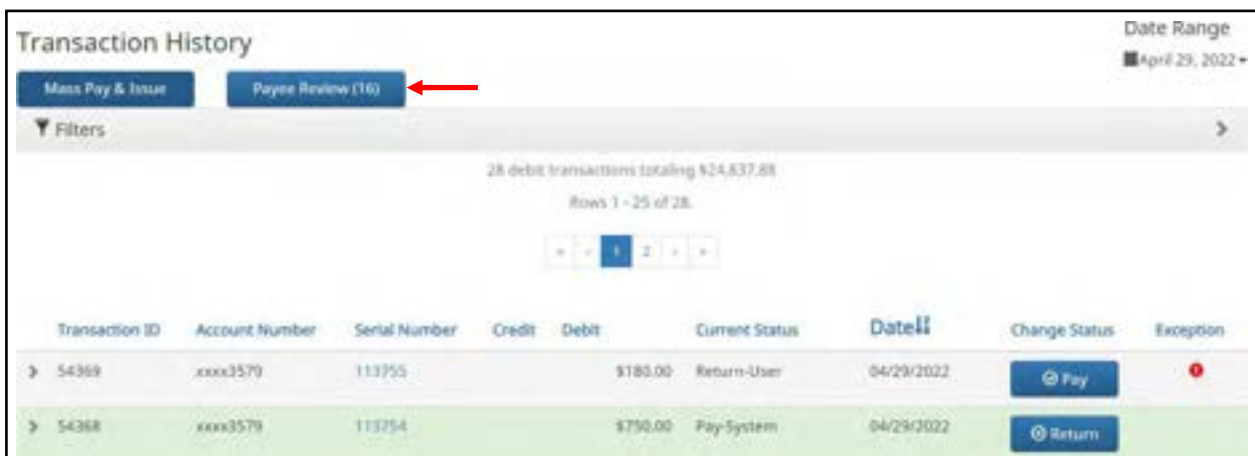
NOTE:

- **The Mass Pay & Issue button is also available within the Consolidated Transaction History screen.**
- **It is important to note the system will not allow the “Add Issue” function for a check with no serial number.**
- **“Add Issue” will not be available for transactions in Reverse Positive Pay**

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 that fraudulent transactions that may not have triggered any exceptions are identified.

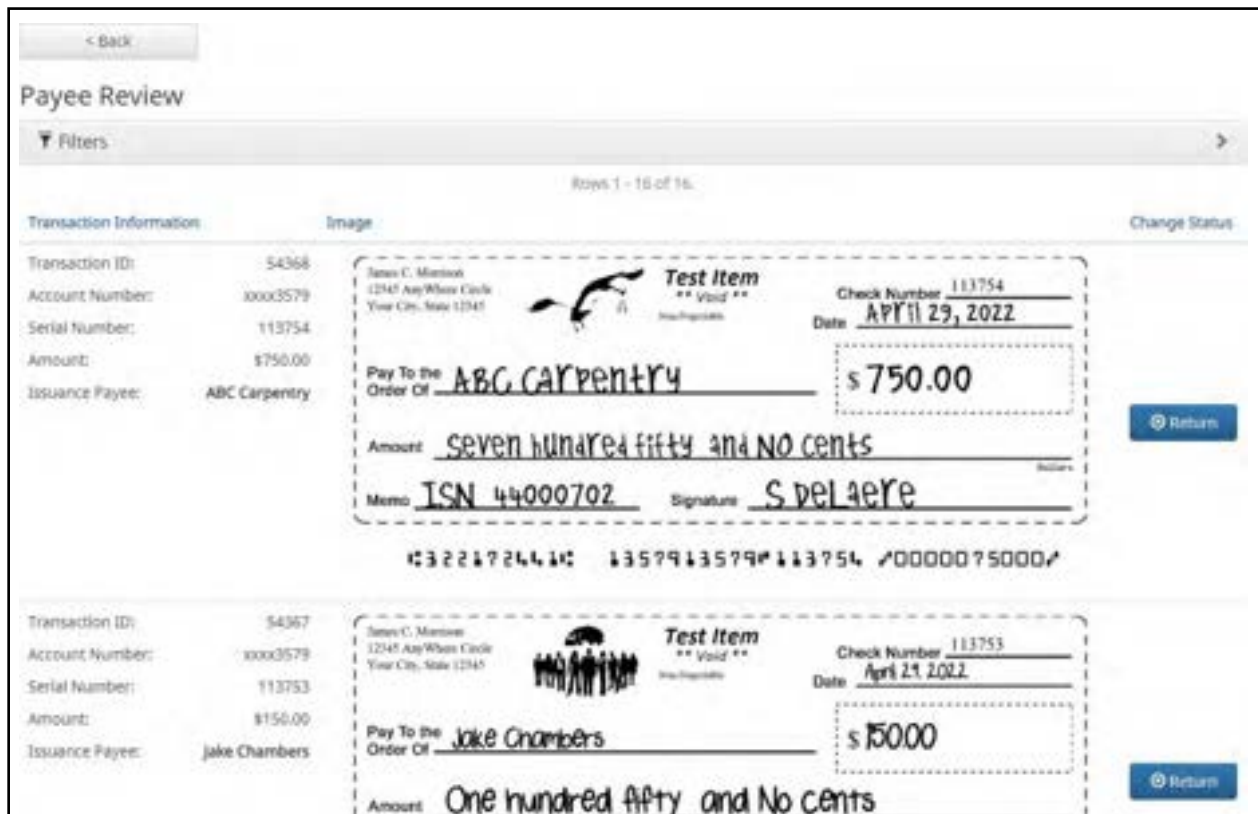
1. If Payee Positive Pay is configured, the Review Payee feature may be available in Transaction History. Review Payee allows users to easily view non-exception items for transactions on accounts enrolled in Payee Positive Pay.
2. From within Transaction History, the Payee Review button will appear at the top of the screen with the total number of non-exception items available for review in parenthesis. Click the Review Payee button to proceed.



The screenshot displays the 'Transaction History' interface. At the top right, there is a 'Date Range' dropdown set to 'April 29, 2022'. Below this, there are two buttons: 'Mass Pay & Issue' and 'Payee Review (16)'. A red arrow points to the 'Payee Review (16)' button. Below the buttons is a 'Filters' section with a dropdown arrow. The main content area shows a summary: '28 debit transactions totaling \$24,837.88' and 'Rows 1 - 25 of 28'. Below this is a pagination control with '1' and '2' buttons. At the bottom, there is a table with columns: Transaction ID, Account Number, Serial Number, Credit, Debit, Current Status, Datell, Change Status, and Exception. The table contains two rows:

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Datell	Change Status	Exception
54369	xxxx3579	113755		\$185.00	Return-User	04/29/2022	Pay	Exception
54368	xxxx3579	113754		\$750.00	Pay-System	04/29/2022	Return	

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



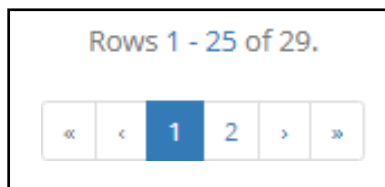
- Transaction ID** Unique ID assigned by the Positive Pay system when transactions are loaded.
- Account Number** Account number the check was presented against.
- Serial Number** The check number presented for payment.
- Amount** The amount of the check.
- Issuance Payee** Name of payee submitted with 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.
- Min Amount** Type the minimum check amount into the field.
- Max Amount** Type the maximum check amount into the field.
- Serial Number** Type the check serial number for a single transaction. A serial number range can also be defined by entering the minimum and 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 will be 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.

Transaction Information	Image	Change Status
Transaction ID: 50316		<input type="button" value="Return"/>
Account Number: xxx03579		
Serial Number: 112474		
Amount: \$600.00		
8 Once Payee: Jonathan Copeland Michael Copeland		

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

Select a check return reason:

- Amount Incorrect
- Duplicate Presentment
- Fraudulent
- Prior Stopped
- Prior Void
- Refer to Maker
- Serial # Incorrect
- Signature Irregular
- Signature Missing
- Stale Dated

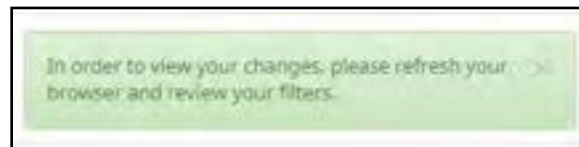
- Once the return reason is saved, the user will be returned to the Review Payee screen, and the Return button will be displayed as an Undo button. If the user determines that the Return should be undone, clicking the Undo button will change the status back to Pay, and the screen will revert the button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



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



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



- 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.



Add Notes

1. The Add Notes feature allows company users to make notes regarding a transaction. Click the Add Notes button to enter in the pertinent information regarding the transaction.

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Datell	Change Status	Exception
56252	xxxx1010	4113		\$750.00	Pay-System	06/23/2022	Return	
Positive Pay Type: payee			Payment Date: 06/23/2022			Adjust Add Notes		
Issuance Payee Name: ABC Carpentry			Payee Analysis: Pass					
Issuance Serial Number: 4113								
Issuance Amount: \$750.00								
Issuance Date: 06/23/2022								
Original Serial Number: 4113								
Original Amount: \$750.00								

2. The Add Notes pop-up window will appear. The user can enter up to 4000 characters in the Add Notes window. Multiple notes can be added within the 4000-character limit. Click the Cancel button to cancel without placing Notes on the transaction. Click the Confirm button to save the Notes to the transaction.

Transaction Notes

1. Sample Note Text 1
2. Sample Note Text 2

[Cancel](#) [Confirm](#)

3. The transaction will now show the entered Notes.

Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Datell	Change Status	Exception
56252	xxxx1010	4113		\$750.00	Pay-System	06/23/2022	Return	
Positive Pay Type: payee			Payment Date: 06/23/2022			Adjust Add Notes		
Issuance Payee Name: ABC Carpentry			Payee Analysis: Pass			Notes: 1. Sample Note Text 1 2. Sample Note Text 2		
Issuance Serial Number: 4113								
Issuance Amount: \$750.00								
Issuance Date: 06/23/2022								
Original Serial Number: 4113								
Original Amount: \$750.00								

6. MATCH PAID ITEMS

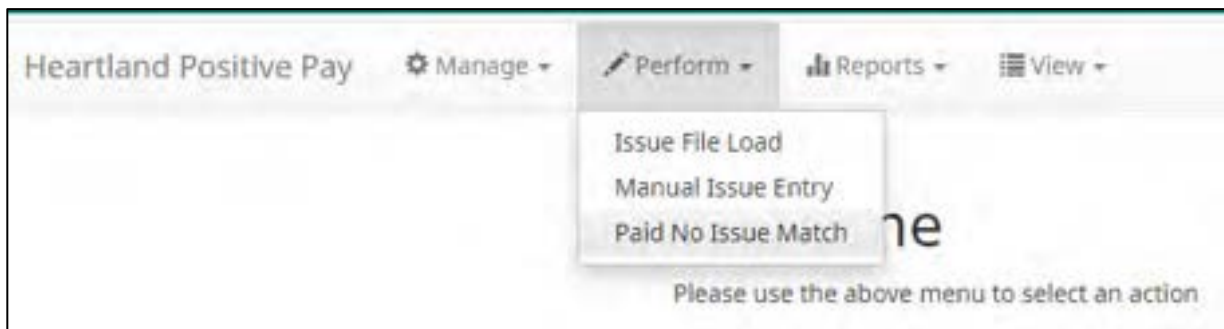
Positive Pay supports the ability for Company Users to match issue items loaded to the system after cleanup has been performed to paid no issue exception items.

NOTE:

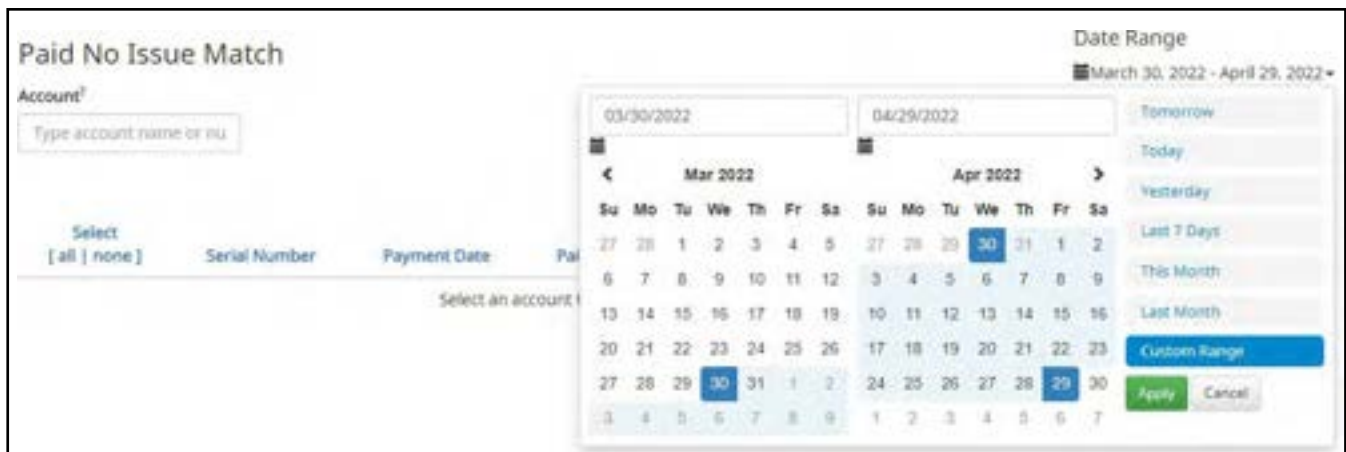
- The Paid No Issue Matching user privilege must be enabled.
- If Reconciliation is enabled and both the issuance and payment date precede the period start date, matching will not be allowed.

Paid No Issue Match

1. From the Heartland Positive Pay module, click Perform > Paid No Issue Match.



2. The Paid No Issue Match screen will display 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.



- In the 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.

- Once the Account filters has been entered, the screen will display all outstanding issue items that can be matched to paid no issue items that have previously cleared. The first line in each row will present 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	Serial Number	Payment Date	Paid Amount	Issue Amount	Issue Date	Issue Type	Payee Name
<input type="checkbox"/>	113696	04/21/2022	\$ 750.00	\$ 750.00	04/22/2022	ISSUED	ABC Carpentry
<input type="checkbox"/>	113695	04/21/2022	\$ 150.00	\$ 150.00	04/22/2022	ISSUED	jake Chambers
<input type="radio"/>		04/21/2022	\$ 150.00				
<input type="checkbox"/>	113694	04/21/2022	\$ 150.00	\$ 150.00	04/22/2022	ISSUED	Nesta Archeron Elaine Archeron
<input type="radio"/>		04/21/2022	\$ 150.00				
<input type="checkbox"/>	113693	04/21/2022	\$ 2800.00	\$ 2800.00	04/22/2022	ISSUED	Michael Farrell
<input type="radio"/>		04/21/2022	\$ 2800.00				
<input type="checkbox"/>	113692	04/21/2022	\$ 293.03	\$ 193.93	04/22/2022	ISSUED	Cuyahoga County Clerk
<input type="radio"/>		04/21/2022	\$ 293.03				

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 that the user wants to tie to the issue item must also be selected.

The company can also select all transactions by clicking “all” in the Select column. The company 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.

Select	Serial Number	Payment Date	Paid Amount	Issue Amount	Issue Date	Issue Type	Payee Name
<input type="checkbox"/>	113697	04/21/2022	\$ 180.00	\$ 180.00	04/22/2022	ISSUED	FedEx
		04/21/2022	\$ 180.00				

6. A pop-up window with images of the front and back of the check will display. If there is more than one paid items, examine both check images to confirm if either of them is a match. Click the Close button to close the check image view.



- Once a match has been determined to be 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.

Select	Serial Number	Payment Date	Paid Amount	Issue Amount	Issue Date	Issue Type	Payee Name
<input checked="" type="checkbox"/>	113697	04/21/2022	\$ 180.00	\$ 180.00	04/22/2022	ISSUED	FedEx
<input type="checkbox"/>		04/21/2022	\$ 180.00				

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

<input checked="" type="checkbox"/>	113686	04/21/2022	\$ 270.00	\$ 260.00	04/22/2022	ISSUED	Office Pride
<input type="checkbox"/>	113685	04/21/2022	\$ 600.00	\$ 600.00	04/22/2022	ISSUED	Jonathan Copeland Michael Copeland
<input type="checkbox"/>		04/21/2022	\$ 600.00				

- The Confirm Matching screen will display. 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

- Once Confirm is clicked, a success message will appear.

2 transactions submitted to be matched to issuance ✕

11. The paid transaction will now show 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			Payment Date: 04/21/2022			Disposition Created: 04/21/2022 6:00 PM EDT		
Issuance Payee Name: Office Pride			Loaded Exception Reason: Issuance Not Found					
Issuance Serial Number: 113686								
Issuance Amount: \$260.00								
Issuance Date: 04/22/2022								
Original Serial Number: 113686								
Original Amount: \$270.00								

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

Item Lookup

Account²

 clear

Serial Number

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: sdielaere1

Transaction Id: 54164

Issue Type: ISSUED

Payee Name: Office Pride

Match Status: PAID

Amount: \$260.00

7. DECISION DUAL APPROVAL

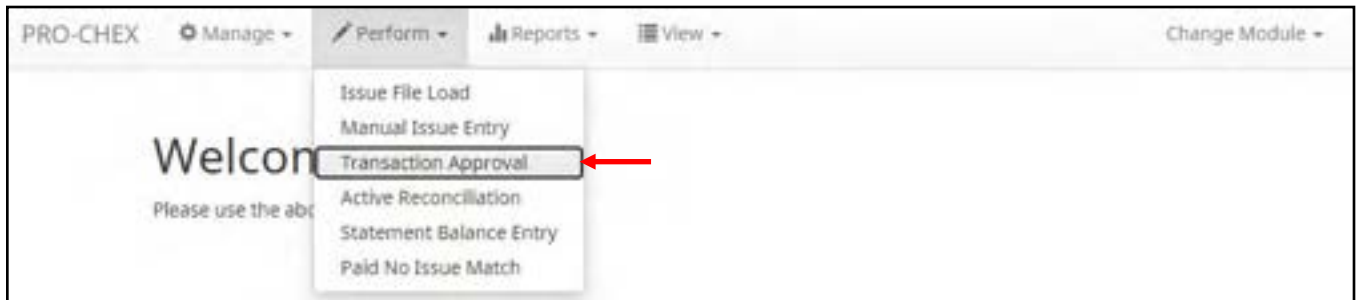
Positive Pay offers the ability to support dual approval for company decisioning. If enabled for a company, any transactions in a return status that are decided by the company will be held in “suspended” status until approved or rejected by a secondary user.

NOTE:

- **Company Decision Dual Approval permission must be enabled.**
- **The Decision Dual Approval user privilege must be enabled.**

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

1. Within the Heartland Positive Pay module, click Perform > Transaction Approval.



2. The Check Transaction Approval screen will display.

Check Transaction Approval

Rows 1 - 2 of 2.

Select [all none]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status	Exception
> <input type="checkbox"/>	xxxx3579	1327		\$20.00		03-04-2021	Return-User	Pay	
> <input type="checkbox"/>	xxxx3579			\$200.00		03-04-2021	Return-User	Pay	

- Select [all | none]** The company user can opt to select individual transactions by clicking the checkbox at the left of the row. The company can also select all transactions by clicking “all” in the Select column. The company 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 company user can click the hyperlink in the serial number to view an image of the check. An eye icon denotes an item that has no serial number.
- Requested Serial Number** The updated serial number, if changed by the company user performing the decisioning.
- Current Amount** Original amount of the transaction.
- Requested Amount** The updated amount, if changed by the company 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 will appear in this column.

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

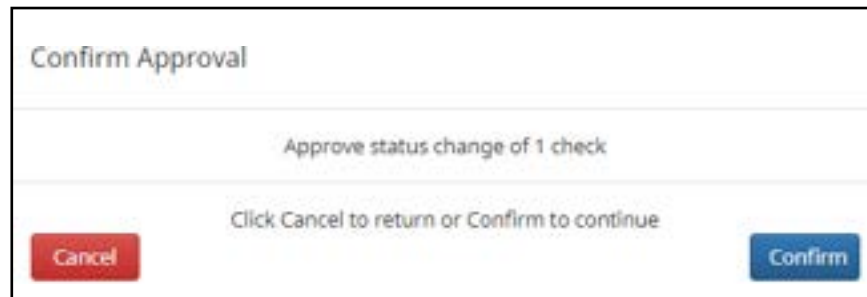
Select [all none]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status	Exception
▼ □	xxxx3579	1327		\$20.00		03-04-2021	Return-User	Pay	!
Transaction ID: 31223 Requested By: CBBots3 Loaded Exception Reason: No Issue Item									

Transaction ID Unique ID assigned by the Positive Pay system when transactions are loaded

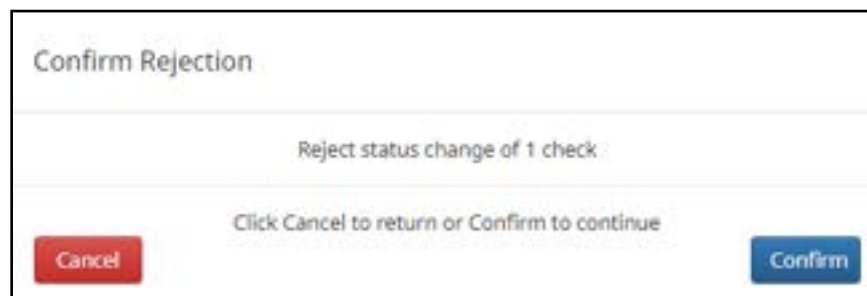
Requested By The company user who has requested the change of transaction status.

Loaded Exception Reason The exception identified when the transaction was loaded.

4. After examining the transactions pending approval, the company 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 will appear. 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.



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.



7. Updating Transactions in Pending-Pay Status:

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 will appear 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
▼ □	xxxx1111	11605		\$54.00		04-19-2021	Return-User	Pay	!
Transaction ID: 45615 Requested By: mfleetwood1 Loaded Exception Reason: No Issue Item									

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

▼ 45615	xxxx1111	11605	\$54.00	Pending-Pay	04-19-2021	Return	!
Positive Pay Type: payee		Return Date: 04/19/2021 15:00:00 EDT		Add Issue			
Original Serial Number: 11605		Return Reason: Amount Incorrect		Teller ID: Covey Seminars			
Original Amount: \$54.00		Loaded Exception Reason: No Issue Item					

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

Add Issue Item: ✕

Serial Number	Amount	Payee Name?	Status	Issuance Date
<input type="text" value="11605"/>	<input type="text" value="54"/>	<input type="text" value="Henry Fordham"/>	<input type="text" value="ISSUED"/>	<input type="text" value="04/16/2021"/>

* Account Configured for Recon: To select a date other than today, 'X' out and add issuance after the Pay request is approved

iii. The changes will be reflected in the Transaction Approval screen, as shown below.

Select [All] None]	Account Number	Current Serial Number	Requested Serial Number	Current Amount	Requested Amount	Date	Current Status	Requested Status	Exception
▼	<input type="checkbox"/>	xxxx1111	11605	\$54.00		04-19-2021	Return-User	Pay	
Transaction ID: 45615 Requested By: mfleetwood1 Loaded Exception Reason: No Issue Item				<div style="border: 2px solid red; padding: 5px;"> Issuance Requested Requested Issuance Amount: \$54.00 Requested Issuance Date: 04-16-2021 Requested Issuance Status: ISSUED </div>					

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

NOTE:

- It is important to note that if a transaction decision is currently awaiting approval from a secondary company 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 company user decisions the item to be paid, if that decision is not approved by EOD, the item will revert to the default return status.

8. USER ACCOUNTS AND PRIVILEGES

Defined in this Section are user privileges and alerting methods supported for the Positive Pay module.

User Privilege Dependencies

Some user privileges are standard, and some are dependent upon features that are enabled by Heartland Bank. If you see a privilege below and it does not appear, the feature has not been enabled.

<i>Privilege</i>	User	Feature Dependencies
Approve Issue File	Client	FI Enabled
Decision Dual Approval	Client	FI Enabled
Issue Item Status Report	Client	FI Enabled
Cancel Issue Item	Client	FI Enabled

Issue Templates	Client	FI Enabled
Client Additional Issue Fields	Client	FI Enabled
Issue Warehouse	Client	Standard
Transaction History	Client	Standard
Scheduled Reports	Client	FI Enabled
Load Issue File	Client	Standard
Item Lookup	Client	Standard
Paid No Issue Matching	Client	Standard
Change Transaction Status	Client	Standard
Privilege	User	Feature Dependencies
Pay and Issue	Client	FI Enabled
Edit Issue Item	Client	Standard
Manage Issue File Status	Client	Standard
View Issue File Status	Client	Standard
Issue Load Alerts	Client	FI Enabled
Manual Issue Entry	Client	Standard
Adjusted Items Report	Client	FI Enabled
Reconcile Accounts	Client	FI Enabled
View Reconciliation Reports	Client	FI Enabled
DDA Balance Entry	Client	FI Enabled

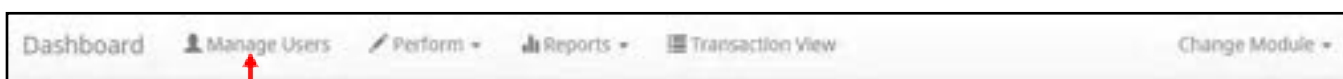
Creating Company Users

NOTE:

- The Company Admin user privilege must be enabled.
- This feature will only display for Company users who have been designated with Company Admin status.

A Company Admin user can add additional Company users who will then be authorized to use Positive Pay.

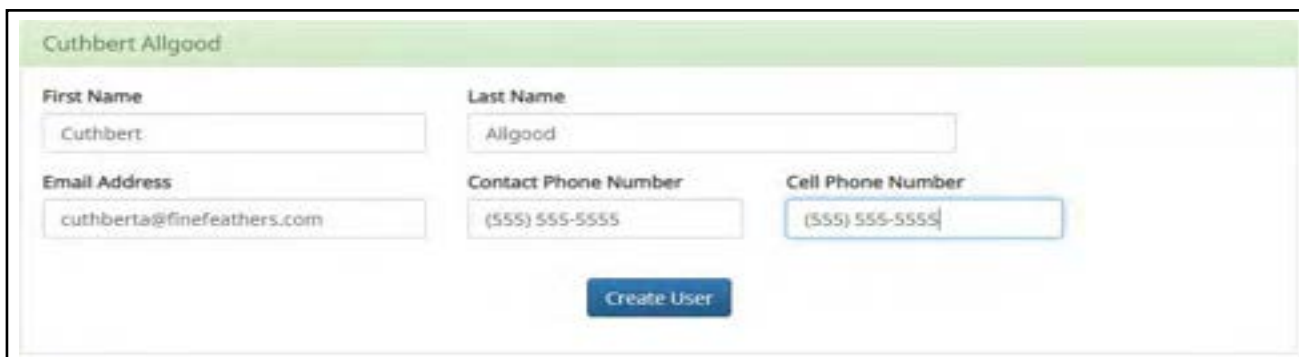
- From Client Dashboard > Click Manage Users.



The Company Users page appears. Click the “Create New User” button.



- The New User page appears. Fill out all fields available, then click “Create User” button.

A screenshot of a user creation form. The form is titled 'Cuthbert Allgood' and has a light green header. It contains several input fields: 'First Name' (Cuthbert), 'Last Name' (Allgood), 'Email Address' (cuthberta@finefeathers.com), 'Contact Phone Number' ((555) 555-5555), and 'Cell Phone Number' ((555) 555-5555). A blue 'Create User' button is located at the bottom center of the form.

- The New User interface will display these fields. Please note that the SSO ID field is the Username which is used to login to Digital Banking.

Judy Dench

Active Admin (Manage other non-admin users)

SSO ID

First Name Last Name

Email Address Contact Phone Number Cell Phone Number

- The User profile page appears. Scroll down to the “System Roles” section of the page to select the roles applicable for the user.
- Within the Positive Pay settings box, the alert method can be chosen. Use the drop-down to select the alert method desired.
 - Email – User will receive Heartland Positive Pay Alerts via Email only
 - Email, SMS/TEXT – User will receive Heartland Positive Pay Alerts via Email and SMS/Text
 - SMS/Text – User will receive Heartland Positive Pay Alerts via SMS/Text only
- Choose from the list of available accounts enrolled in Positive Pay 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.

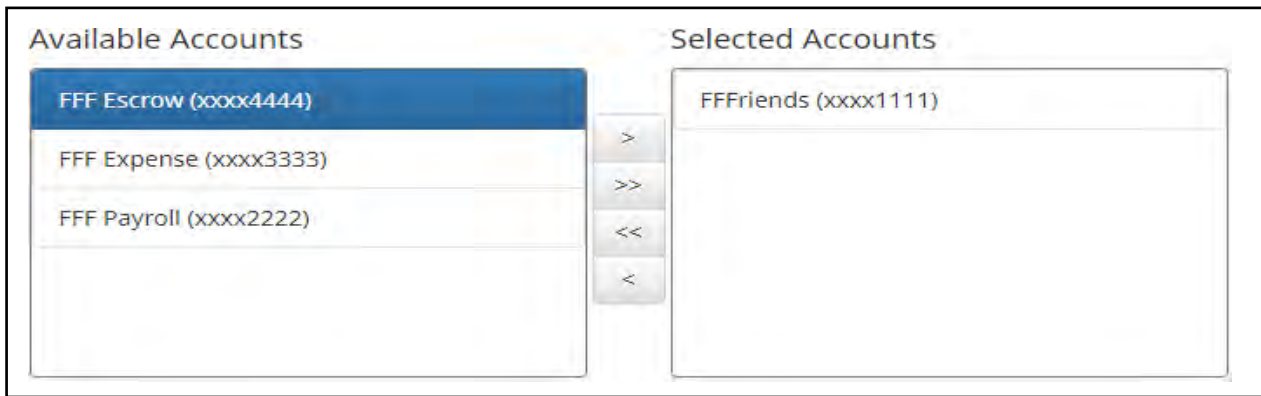
Available Accounts		Selected Accounts
FFF Escrow (xxxx4444)	> >> << <	FFFriends (xxxx1111)
FFF Expense (xxxx3333)		
FFF Payroll (xxxx2222)		

Company User Privileges

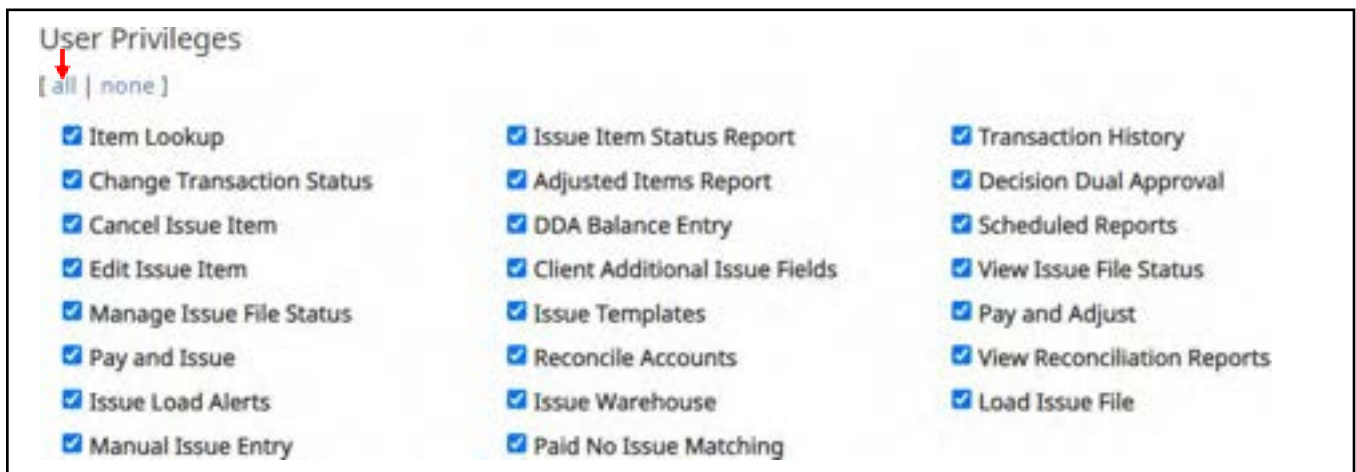
NOTE: The Company Admin user privilege must be enabled.

1. On the Company User page, scroll to Positive Pay service station.
2. Choose from the list of available accounts enrolled in Positive Pay 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 Positive Pay User Privileges
 - a. Selecting all | none
 - i. By selecting all, the user will be assigned all user privileges.
 - ii. By selecting none, previously assigned user privileges will be removed.
 - iii. Clicking in the box beside each user privilege will add or remove the checkmark from the box. Adding a checkmark will give the user that privilege, removing the checkmark will remove the privilege from the user.



4. Select Save User.

- a. Success message appears.

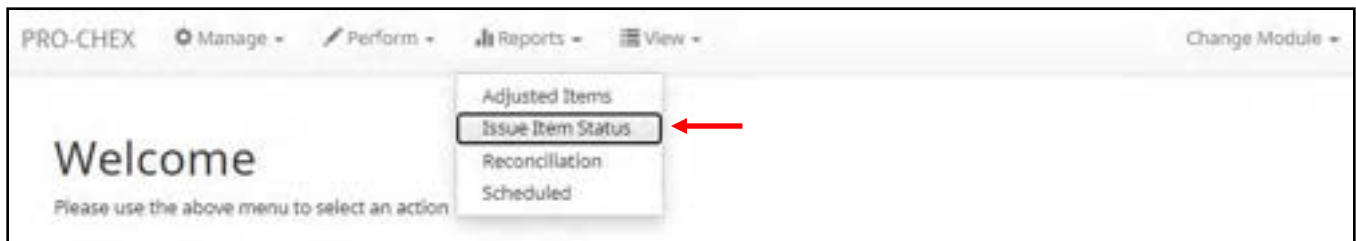


9. REPORTS

Issue Item Status Report

**NOTE: The Issue Item Status Report user privilege must be enabled.
Reports are available for one (1) year.**

1. Within the Heartland Positive Pay Module, click Reports > Issue Item Status.



- The Issue Item Status Report page appears. The page will default to Outstanding items but can be changed to Paid items or Returned items.

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.

- Once search criteria are selected, click Apply to narrow your search results.
- Search results are displayed in pages of 25 items. If the search contains more than 25 transactions, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

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 (y)	\$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	Walter Lansden Dorsch & 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's 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.

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’s 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’s 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’s 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 will populate 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.

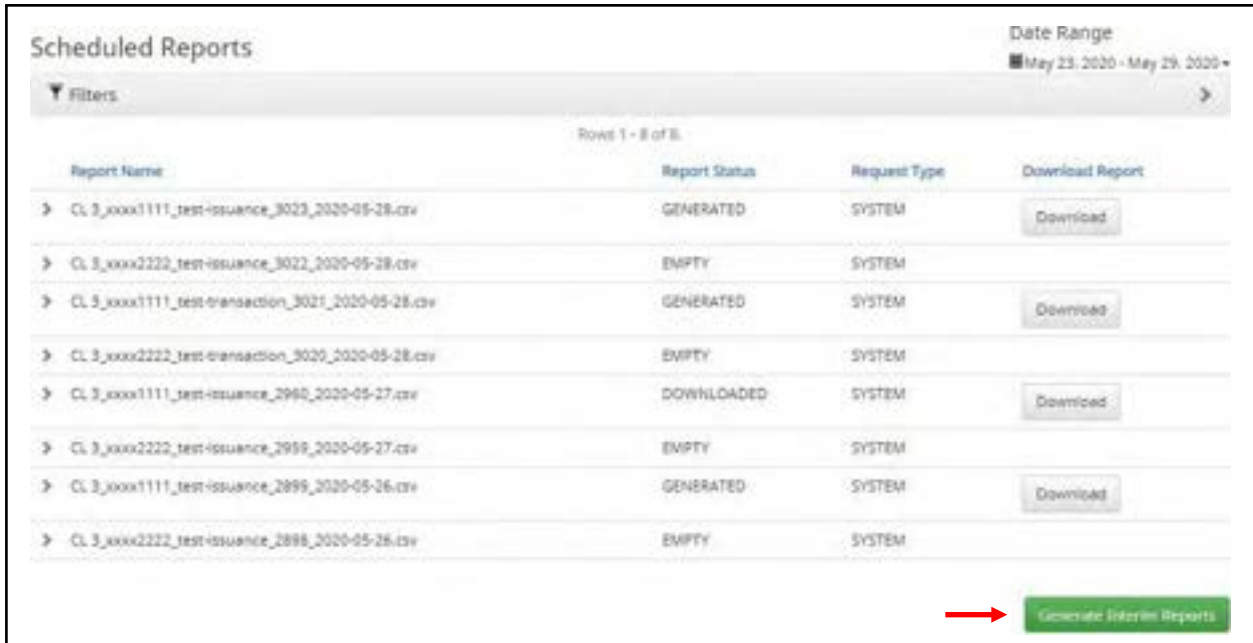
7. The entire Issue Item Status Report can be downloaded as a CSV file (Comma Separated Value). Click on the Download as CSV button at the bottom left of the Issue Item Status Report screen.

Scheduled Reports

The Scheduled Reports is an Enterprise level feature in Positive Pay 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 deliver to the Company and/or they can be obtained through the portal.

Based on the report templates configured for each account, a company 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.



The screenshot shows the 'Scheduled Reports' interface. At the top right, there is a 'Date Range' selector set to 'May 23, 2020 - May 29, 2020'. Below this is a 'Filters' section. The main area contains a table with the following columns: 'Report Name', 'Report Status', 'Request Type', and 'Download Report'. The table lists eight reports with various statuses like 'GENERATED', 'EMPTY', and 'DOWNLOADED'. At the bottom right of the table area, there is a green button labeled 'Generate Interim Reports' with a red arrow pointing to it.

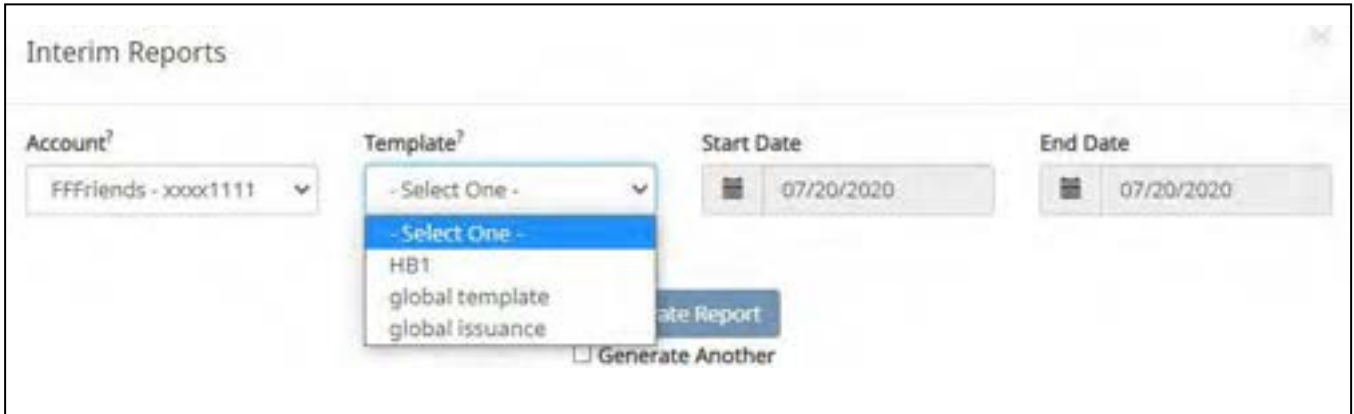
Report Name	Report Status	Request Type	Download Report
CL_3_xxxx1111_test-issuance_3023_2020-05-28.csv	GENERATED	SYSTEM	Download
CL_3_xxxx2222_test-issuance_3022_2020-05-28.csv	EMPTY	SYSTEM	
CL_3_xxxx1111_test-transaction_3021_2020-05-28.csv	GENERATED	SYSTEM	Download
CL_3_xxxx2222_test-transaction_3020_2020-05-28.csv	EMPTY	SYSTEM	
CL_3_xxxx1111_test-issuance_2980_2020-05-27.csv	DOWNLOADED	SYSTEM	Download
CL_3_xxxx2222_test-issuance_2959_2020-05-27.csv	EMPTY	SYSTEM	
CL_3_xxxx1111_test-issuance_2899_2020-05-26.csv	GENERATED	SYSTEM	Download
CL_3_xxxx2222_test-issuance_2888_2020-05-26.csv	EMPTY	SYSTEM	

2. The Interim Reports window will appear.
3. Select the appropriate account from the Account drop-down menu.



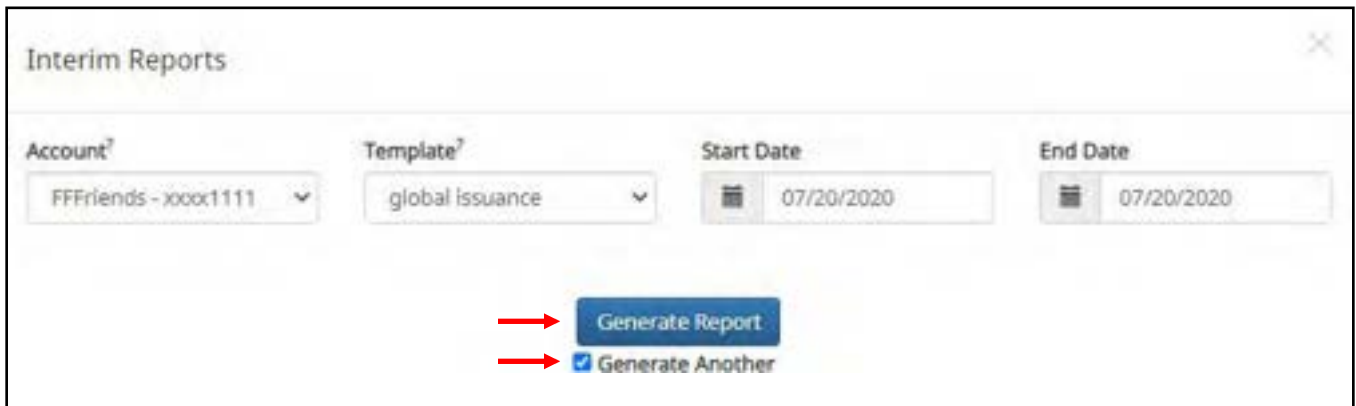
The screenshot shows the 'Interim Reports' window. It features four main input fields: 'Account?', 'Template?', 'Start Date', and 'End Date'. The 'Account?' dropdown menu is open, showing options: '- not selected -', 'FFF Payroll - xxxx2222', and 'FFFriends - xxxx1111'. Below the input fields are two buttons: 'Generate Report' and 'Generate Another'.

4. Select the desired template from the Template drop-down menu.



The screenshot shows the 'Interim Reports' window. The 'Account' field is set to 'FFFriends - xxxx1111'. The 'Template' dropdown menu is open, showing options: '- Select One -', 'HB1', 'global template', and 'global issuance'. The 'Start Date' and 'End Date' fields are both set to '07/20/2020'. A 'Generate Report' button is visible, and a 'Generate Another' checkbox is present but unchecked.

5. Select desired start and end dates for interim reports. Once all fields have been selected, click Generate Report button. If the user is generating multiple reports, the user can click the Generate Another checkbox before clicking the Generate Reports button.



The screenshot shows the 'Interim Reports' window with the 'Template' dropdown menu now set to 'global issuance'. The 'Start Date' and 'End Date' fields remain '07/20/2020'. Two red arrows point to the 'Generate Report' button and the 'Generate Another' checkbox, which is now checked.

6. If the user is generating more reports, a success message will appear at the bottom of the Interim Reports pop-up window, and the window will stay open to add information for another Interim Report. Once the information for the last Interim Reports has been entered, unselect the Generate Another checkbox and click Generate Reports to continue.

Interim Reports

Account: FFFriends - xxxx1111

Template: global issuance

Start Date: 07/20/2020

End Date: 07/20/2020

Generate Report

Generate Another

Report Queued for generation successfully

- The Interim Reports pop-up screen will automatically close, and the Scheduled Reports screen will display. The Interim Reports requested by the user appear on the Scheduled Reports list.

Scheduled Reports

Date Range: July 1, 2020 - July 31, 2020

Filters

Rows 1 - 25 of 40

Report Name	Report Status	Request Type	Download Report
CL03_xxxx1111_test-transaction_5614_2020-07-21.csv	PROCESSING	USER_REQUEST	
CL03_xxxx1111_test-issuance_5613_2020-07-21.csv	EMPTY	USER_REQUEST	

NOTE:

- **Scheduled reports will be 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.**

Reconciliation Reports and Reconciliation Periods

NOTE:

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

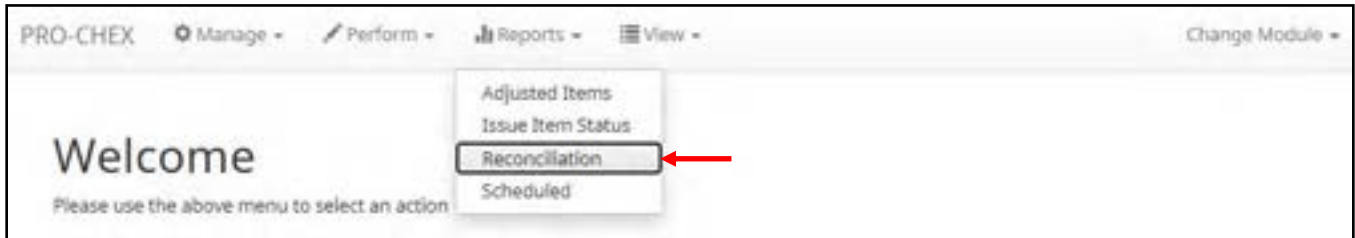
Positive Pay has added the Active Reconciliation function designed for a user to compare the actions taken in Positive Pay against a company's internal accounting system and bank account/statement.

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 Positive Pay is the system of record for housing issued items, performing exception identification, and accepting pay/return decisions from the company, Positive Pay records should align with the company's internal accounting records and the account activity shown in online banking or bank statements.

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

1. Reconciliation Reports

- a. Within the Heartland Positive Pay Module, click Reports > Reconciliation.



- b. The Reconciliation Reports page displays.



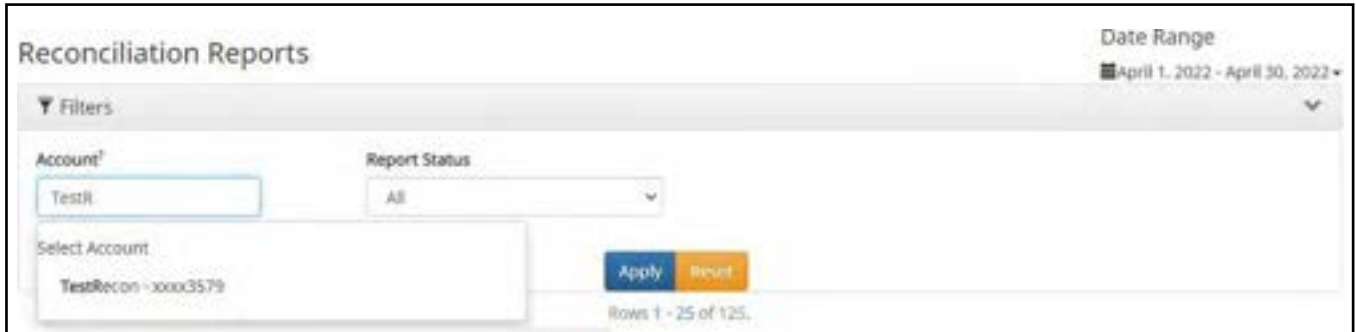
The screenshot shows the 'Reconciliation Reports' page. It features a 'Date Range' filter set to 'July 1, 2020 - July 31, 2020'. Below the filter is a table with 5 rows and 4 columns: 'Report Name', 'Report Status', 'Request Type', and 'Download Report'. All reports are in 'GENERATED' status and 'SYSTEM' request type.

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
ACME_xxxx3210_test-recon_5336_2020-07-16.csv	GENERATED	SYSTEM	Download
ACME_xxxx4321_test-recon_5335_2020-07-16.csv	GENERATED	SYSTEM	Download

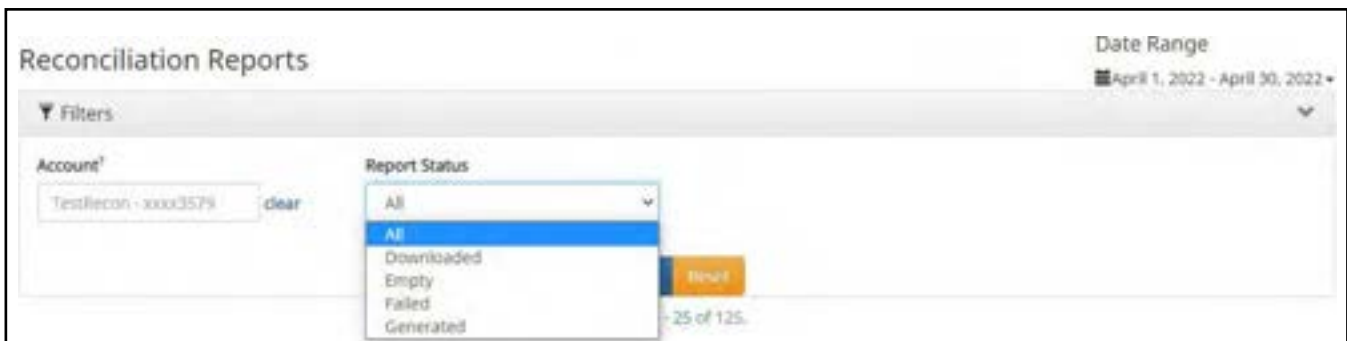
- c. To filter the date range of the reports shown, click on the Date Range drop-down.



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



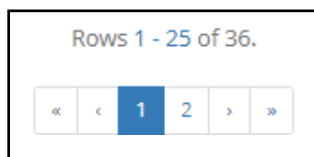
- e. The results can be further filtered by selecting a Report Status from the Report Status drop-down menu.



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 will be 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.
- 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.

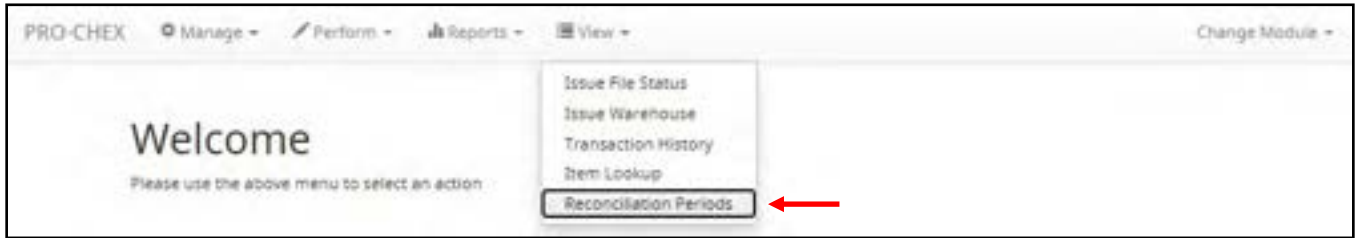
h. Click the arrow (>) button next to the Report name to view more useful detail on each Reconciliation Report. The information shown in this drop-down is an audit history of all the activity that has occurred on the Reconciliation Report.

Reconciliation Reports			Date Range
Filters			July 1, 2020 - July 31, 2020
Rows 1 - 3 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. Viewing Reconciliation Periods:

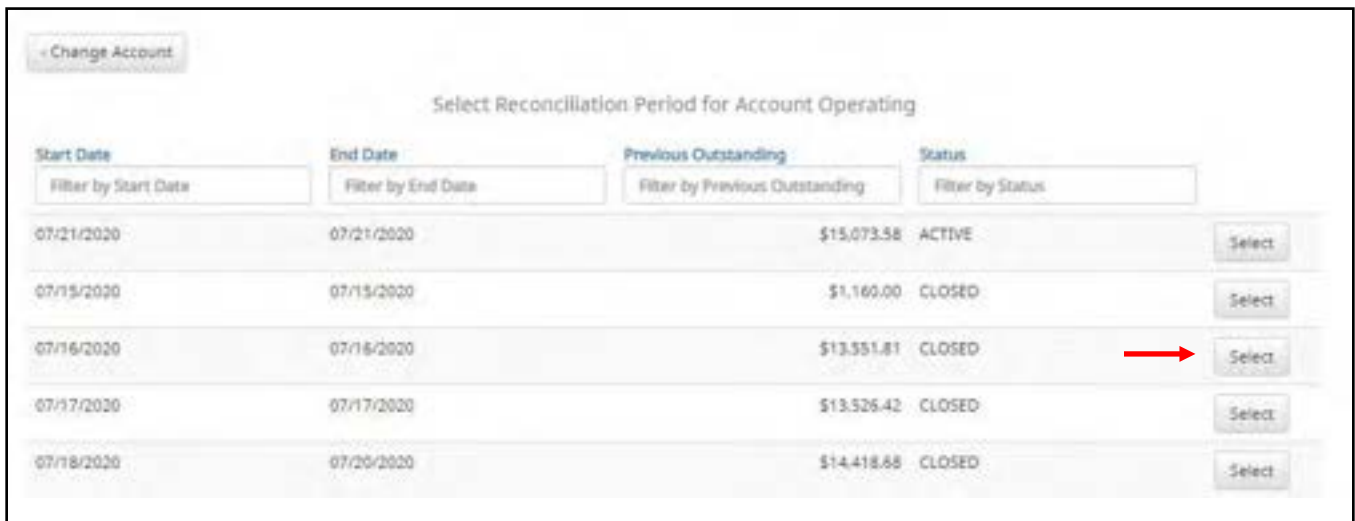
i. Within the Heartland Positive Pay Module, click View > Reconciliation Periods.



- j. 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.



- k. From the Reconciliation Report page for the specific account, the user can select to view any closed or active reconciliation period that is displayed in the list. Click Change Account to return to the list of Accounts or click the Select button to choose a reconciliation period.



- I. The Reconciliation statement for the chosen period will display. 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.

< Change Period

Reconciliation for WKP Main

Check
Deposit

Check Summary ▼

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

Rows 1 - 25 of 87.

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1
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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		

94

10. PREFERENCES

Preferences

1. From within the Dashboard or Heartland Positive Pay 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 Heartland Positive Pay Page allows the user to select the default landing page within Heartland Positive Pay.

The screenshot shows a 'Preferences' window with a 'Default Pages' section. Under 'Default Module', 'PRO-CHEX' is selected. The 'Default PRO-CHEX Page' dropdown is open, showing a list of options: '- default -', 'Manage / Additional Issue Fields', 'Manage / Issue Templates', 'Perform / Issue File Load', 'Perform / Manual Issue Entry', 'Reports / Issue Item Status', 'Reports / Scheduled', 'View / Issue File Status', 'View / Issue Warehouse', 'View / Item Lookup', and 'View / Transaction History'. A blue 'Save' button is visible at the bottom right of the form.

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

The screenshot shows a 'Preferences' window with a 'Default Pages' section. Under 'Default Module', 'PRO-CHEX' is selected. The 'Default PRO-CHEX Page' dropdown is set to '- default -'. The 'Default Dashboard Page' dropdown is open, showing a list of options: '- default -', 'Manage Users', 'Reports / Audit Report', 'Reports / Notification Delivery Report', and 'Transaction View'. A blue 'Save' button is visible at the bottom right of the form.

6. Once any preferences have been selected, click Save to update the settings.

The screenshot shows the 'Preferences' window with a light blue banner at the bottom that reads 'Preferences Saved'.

11. NOTIFICATION ALERTS

If a cell phone number is entered in the Cell Phone Number field in the user's setup, the user may receive SMS/Text Alerts if the user is set up for Heartland Positive Pay.

Please be aware that if a user is set to receive Service Level Alerts, the user will receive a service level alert for **all** the company accounts, which may include accounts a user is not assigned to work with.

A 10-digit long code number is used for generating SMS/Text Alerts. The code number which will appear in any SMS/Text Alerts received will be 12029808159. This number may appear formatted as a regular ten-digit phone number (1-202-980-8159).

Available Alerts

- End of Day (EOD) Completed - An alert notifying that EOD has been completed and listing the day's return count.
- Issuance EOD Completed – If Heartland Bank has enabled the Release Issue Files flag in the portal, issue files will be held until the issuance file deadline hour. This alert is sent notifying that issuance EOD has been reached.
- Issuance File Generated – This alert is sent to users when an issue file is generated.
- Issuance Load Failure Alert – This alert is sent to notify that an issue file loaded through the portal has issues that prevent it from loading successfully. (May be sent via Email or Text)
- Issuance Load Success Alert – This alert is sent to notify that the issue file loaded successfully. (May be sent via Email or Text)
- Issuance Load with Ineligible Items Alert – This alert is sent to notify that an issue file was loaded with ineligible items that prevented the file from loading successfully. (May be sent via Email or Text)
- EOD Reminder – This alert is sent to notify that the End of Day is approaching and prompting the user to log in to decision any exceptions. (May be sent via Email or Text)
- Dual Decision Approval Reminder – Alert sent to inform user that transactions involving dual decision approval are waiting to be approved or rejected. (May be sent via Email or Text)
- Issuance Dual Approval Reminder Alert – Alert sent to inform user that an issuance file involving dual approval is waiting to be approved or rejected. (May be sent via Email or Text)
- Service Level Alert – A Service level alert is sent to users to notify that transactions are available to decision. (May be sent via Email or Text)