Mechanics Bank®

Positive Pay

Centrix User Guide

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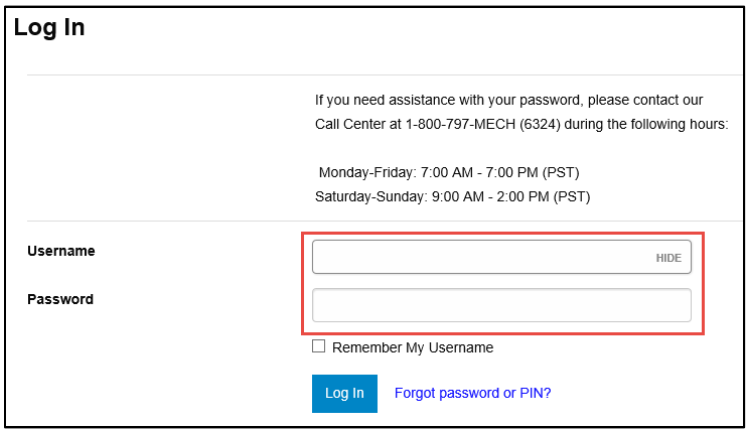
Launching Positive Pay

- Access our website **www.mechanicsbank.com** to log in to Business Online Banking
- Click the **Log in** button on the right side of the window
- In the window that displays, scroll down and select **Business Online Banking**
- On the **Log In** page enter your **Username** and **Password**

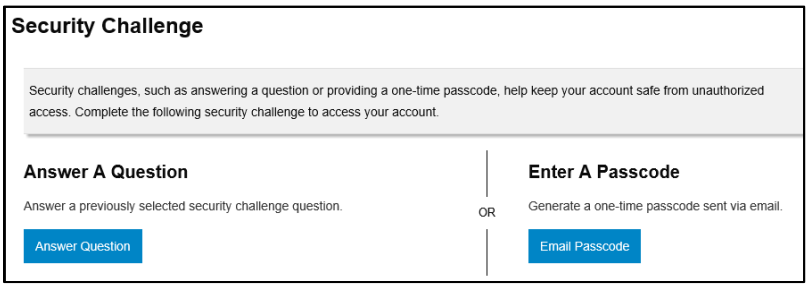
  ☞ **Note:** *Security token users ONLY*- your password should be a combination of the number generated from your security token plus your 4-digit PIN number.

- Click **Log In**

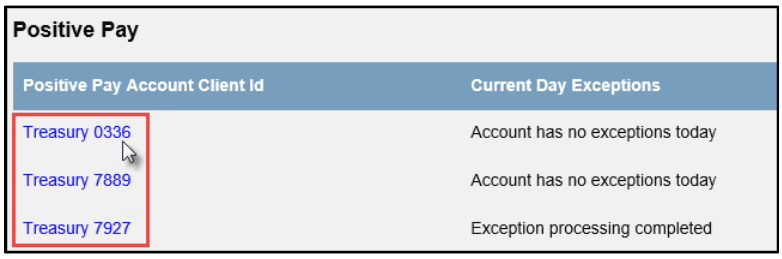
  ☞ **Note:** Security token users will see a **Site Verification** box and will need to validate the verification code in order to proceed.



- You may be prompted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received via email



- Once logged in, from the **Home** screen, locate the **Positive Pay** section and click on an account

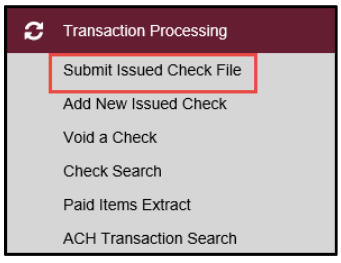


- The Positive Pay system will open in a new window; you can use the menu on the left to navigate through the system

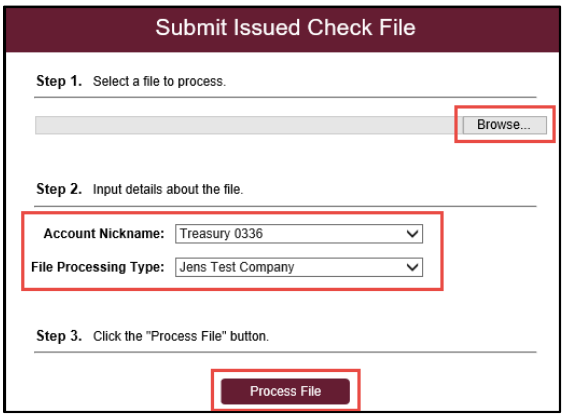
Importing an Issued Check File

You can use the Submit Issued Check File option to upload issued check files to the Bank.

- From the Transaction Processing menu, select **Submit Issued Check File**

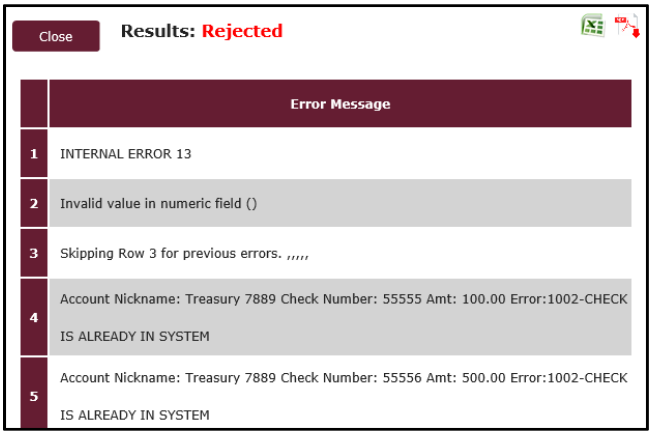


- Click **Browse** and select the file you want to import
- Select the applicable account from the **Account Nickname** drop down menu and import template from the **File Processing Type** drop down menu and then click **Process File**



- Once the upload is complete and successful, the following message will display with a **Status** of **Processed** and reflect the number of items imported and the total dollar amount of the file
- You may also receive a **Status** of **Processed with Exceptions**; this mean that the file was processed but some items were not loaded (i.e. duplicate checks); you can click on the status to view the details

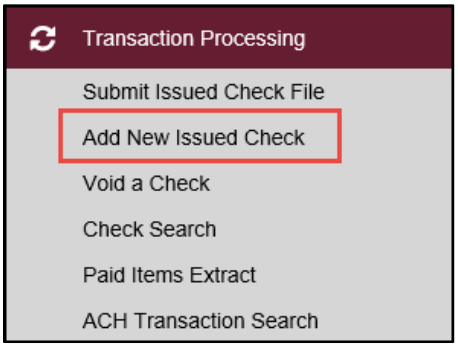
- If the system detects any errors during the file import, the following message will display with a **Status** of **Rejected**; you can click on 'Rejected' to view the error details



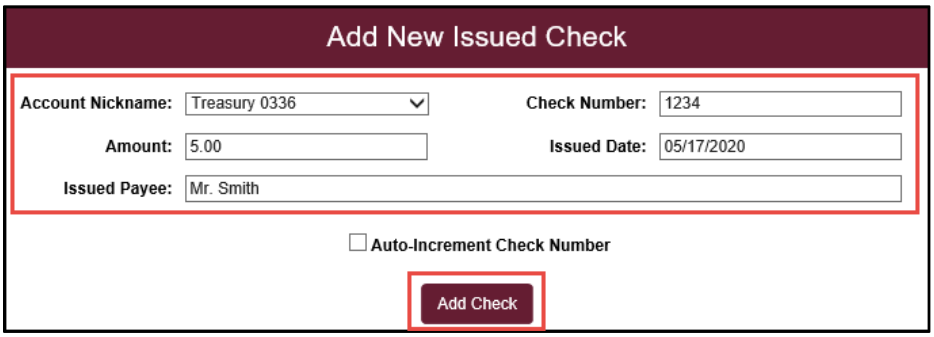
Issuing a Single Item

You can use the Add New Issued Check option if a check was manually written or wasn't included in an issued check file that was submitted to the Bank.

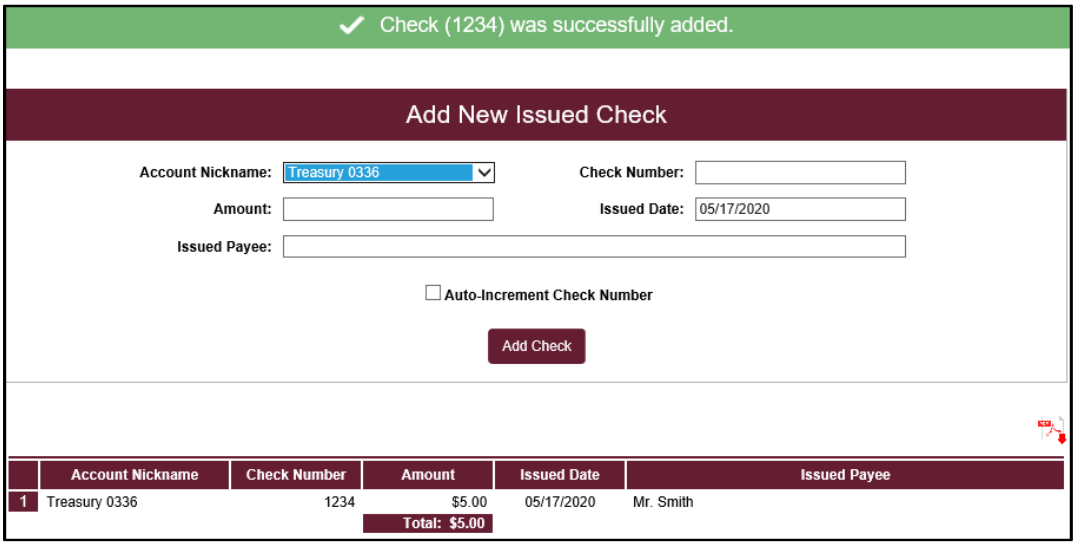
- From the Transaction Processing menu, select **Add New Issued Check**



- Select the applicable account from the **Account Nickname** drop down menu, enter the **Check #**, **Amount**, **Issued Date**, and **Issued Payee** (optional); click **Add Check** when finished



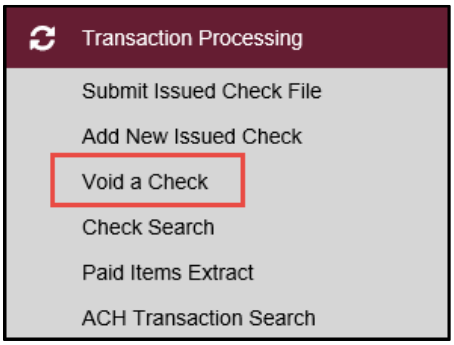
- You should receive a message that the Check was successfully added



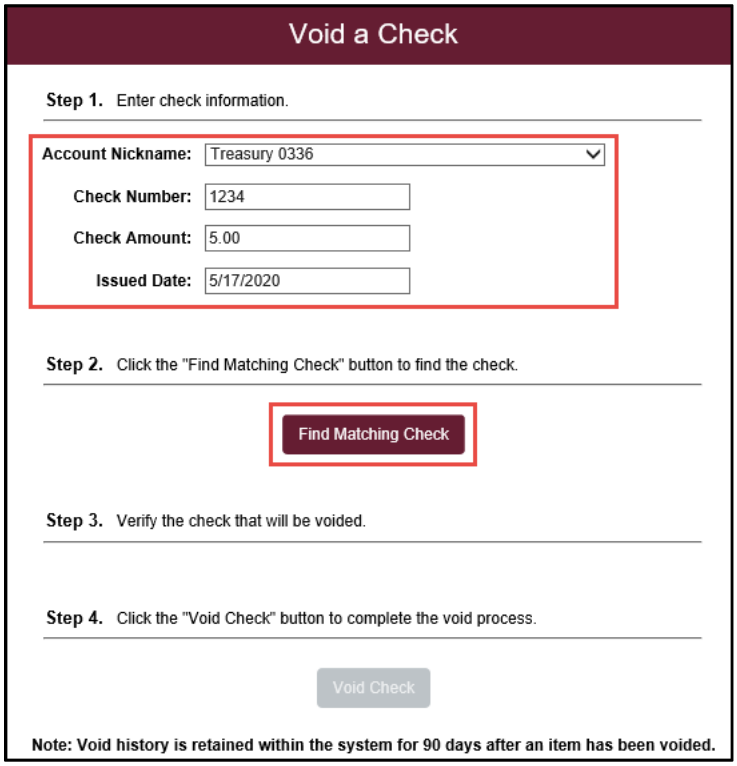
Voiding an Item

You can use the Void a Check option to void an issued check.

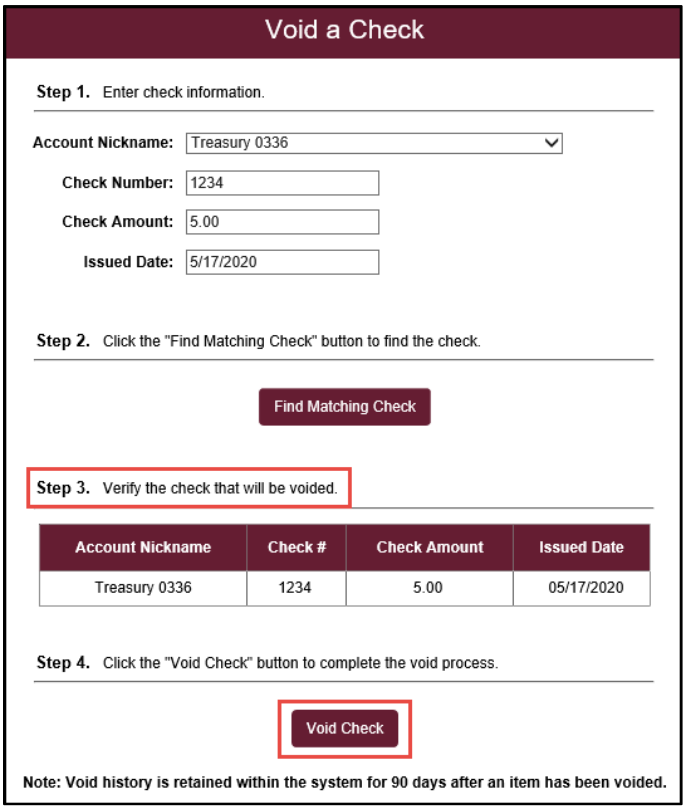
- From the Transaction Processing menu, select **Void a Check**
  - **Note**: You can also Void a check when uploading your issued check file if the Item Indicator 'V' for void, has been mapped in your file import template and included in your issued check file



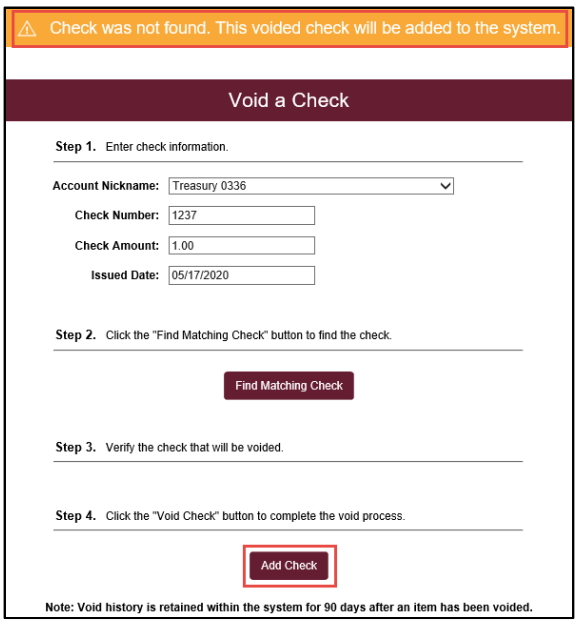
- Select the applicable account from the **Account Nickname** drop down menu, enter the **Check #**, **Check Amount**, **Issued Date**; click **Find Matching Check**

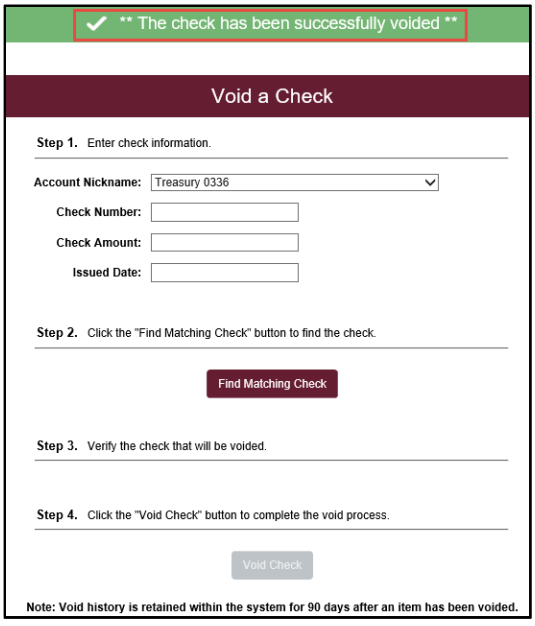


- The system will search for a matching issued check; verify the check that will be voided and then click **Void Check**



- If the system did not find a matching issued check, a message will display '**Check was not found**' click **Add Check** to Void the item; a success message will display
  - **Note:** If you need to place a **Stop Payment** on a previously issued check, you MUST place the stop payment through Business Online Banking or contact the Bank.

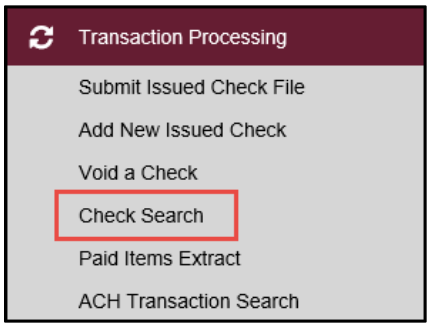




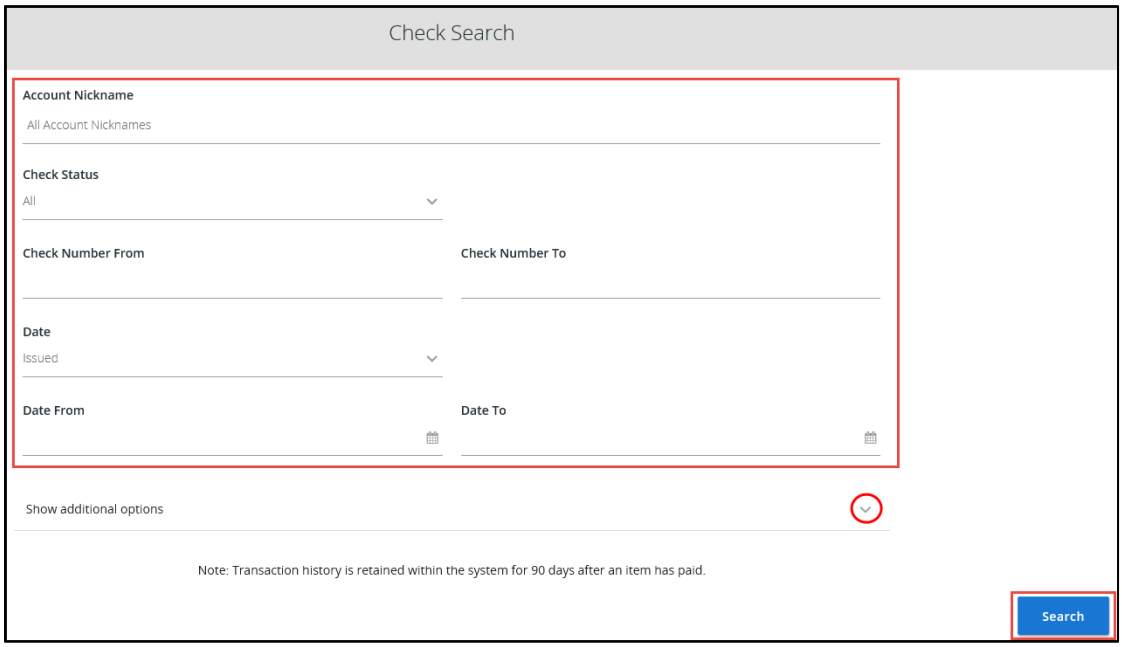
Check Search

You can use the Check Search option to search for specific items using selection criteria.

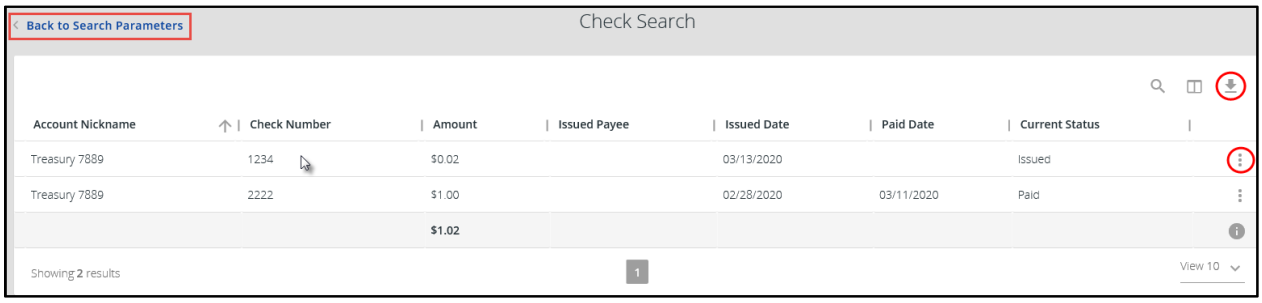
- From the Transaction Processing menu, select **Check Search**



- A **Check Search** screen will display; enter the search criteria and then click **Search**



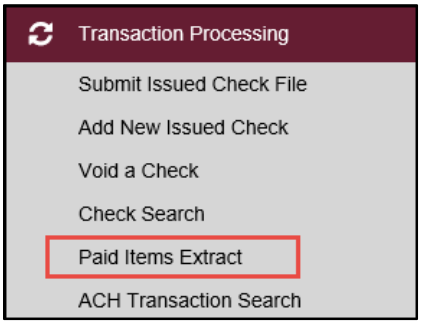
- Based on the search criteria entered, a list of the matching items will appear in a list; you can click on the item to view or edit the record
  - **Note:** You can also **Edit record** or **Delete record**, by clicking on the options icon ⋮ next to the item (Paid items cannot be edited/deleted). If you want to export the item details you can click on the download icon ⬇ to export to a PDF or excel file.
- Click **Back to Search Parameters** to return to the previous screen



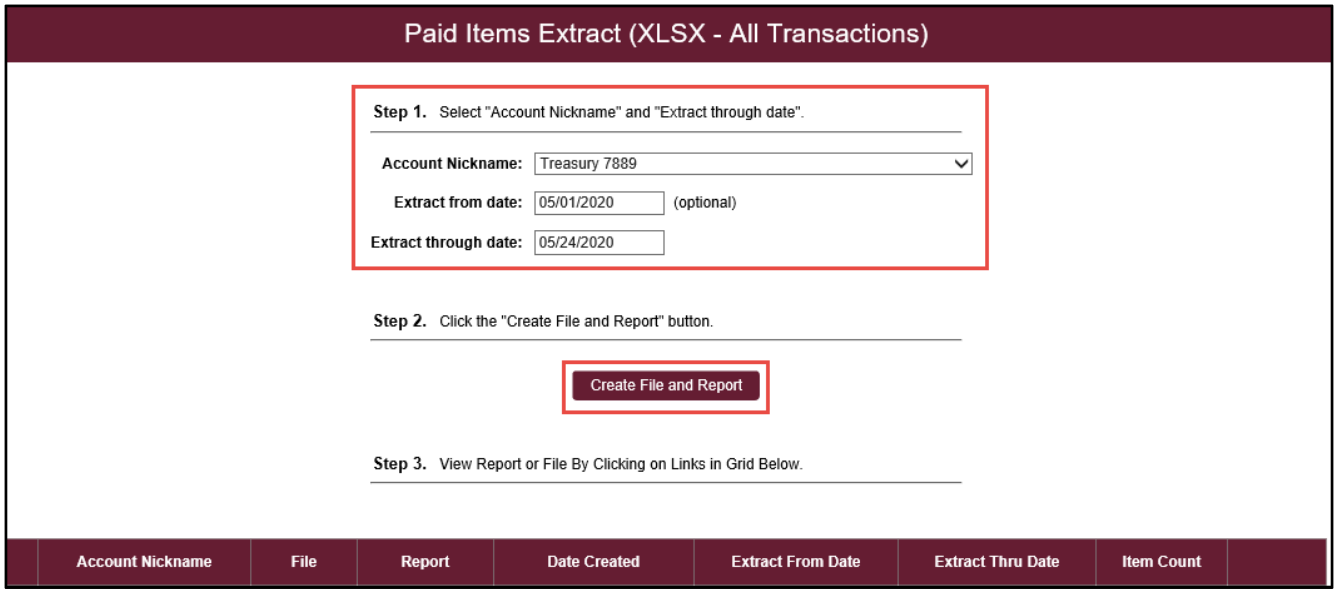
Paid Items Extract

You can use the Paid Items Extract option to download a file (.xlsx) of your paid items. Other file formats are available upon request.

- From the Transaction Processing menu, select **Paid Items Extract**



- A **Paid Items Extract** screen will display; select your account from the **Account Nickname** drop down menu and enter the date range; then click **Create File and Report**



- The results will display; select **View Report** to view the report in your browser or select **View File** to either open or save the file

- **Note**: An item can only be extracted once. You can click **Remove** to delete a previously run extract and then rerun if needed.

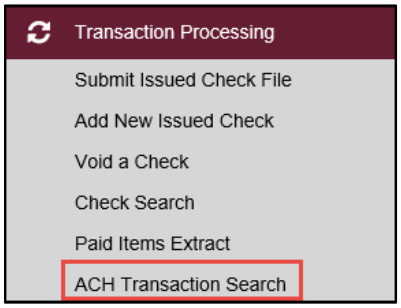
Step 3. View Report or File By Clicking on Links in Grid Below.

	Account Nickname	File	Report	Date Created	Extract From Date	Extract Thru Date	Item Count	
1	Treasury 7889	View File	View Report	05/24/20 02:01 PM		05/24/2020	3	Remove
2	Treasury 7889	View File	View Report	05/20/20 04:33 PM		05/20/2020	2	Remove
3	Treasury 7889	View File	View Report	05/19/20 01:54 PM		05/19/2020	54	Remove
4	Treasury 7889	View File	View Report	05/05/20 07:51 AM	04/10/2020	05/05/2020	34	Remove

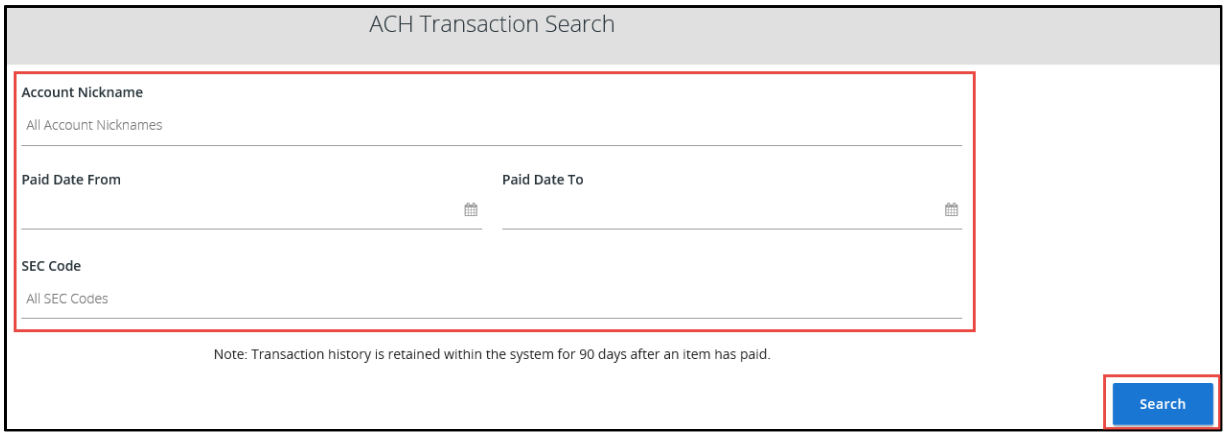
ACH Transaction Search

You can use the ACH Transaction Search option to search for specific ACH transactions using selection criteria.

- From the Transaction Processing menu, select **ACH Transaction Search**



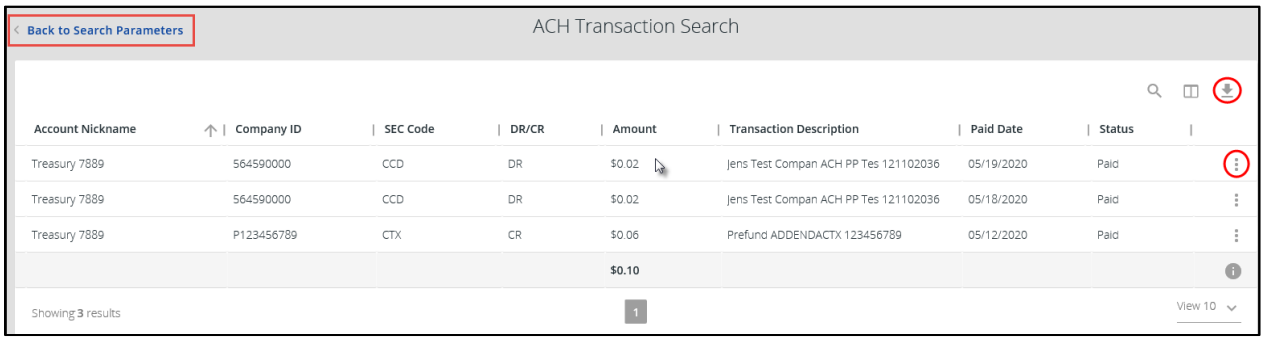
- A **ACH Transaction Search** screen will display; enter the search criteria and then click **Search**



- Based on the search criteria entered, a list of the matching items will appear in a list; you can click on the item to view the details

- **Note:** You can also view item details, by clicking on the options icon ⋮ next to the item (ACH items cannot be edited). If you want to export the item details you can click on the download icon ⬇ to export to a PDF or excel file.

- Click **Back to Search Parameters** to return to the previous screen

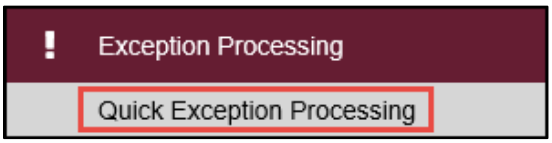


Reviewing & Approving Exceptions

⚠ ***Checks MUST be reviewed and approved by 12:00 p.m. PT daily. If no decision is made by that time the default decision will be applied. Please contact the Bank for assistance if your exception items were not decisioned and the deadline has passed.***

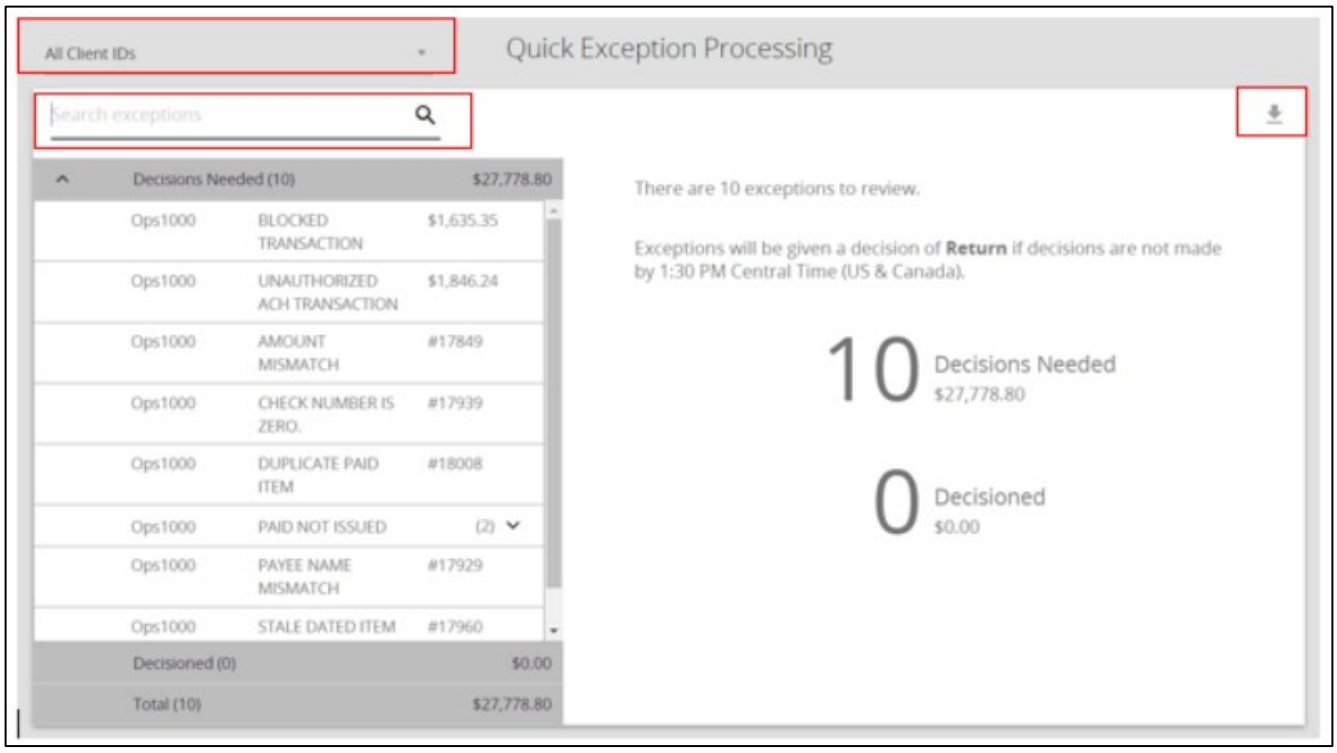
Exception Items

- From the Exception Processing menu, select **Quick Exception Processing**



- Check and ACH items that are pending review will be listed; you can view exceptions for All accounts or select a specific account from the **All Client IDs** drop down menu

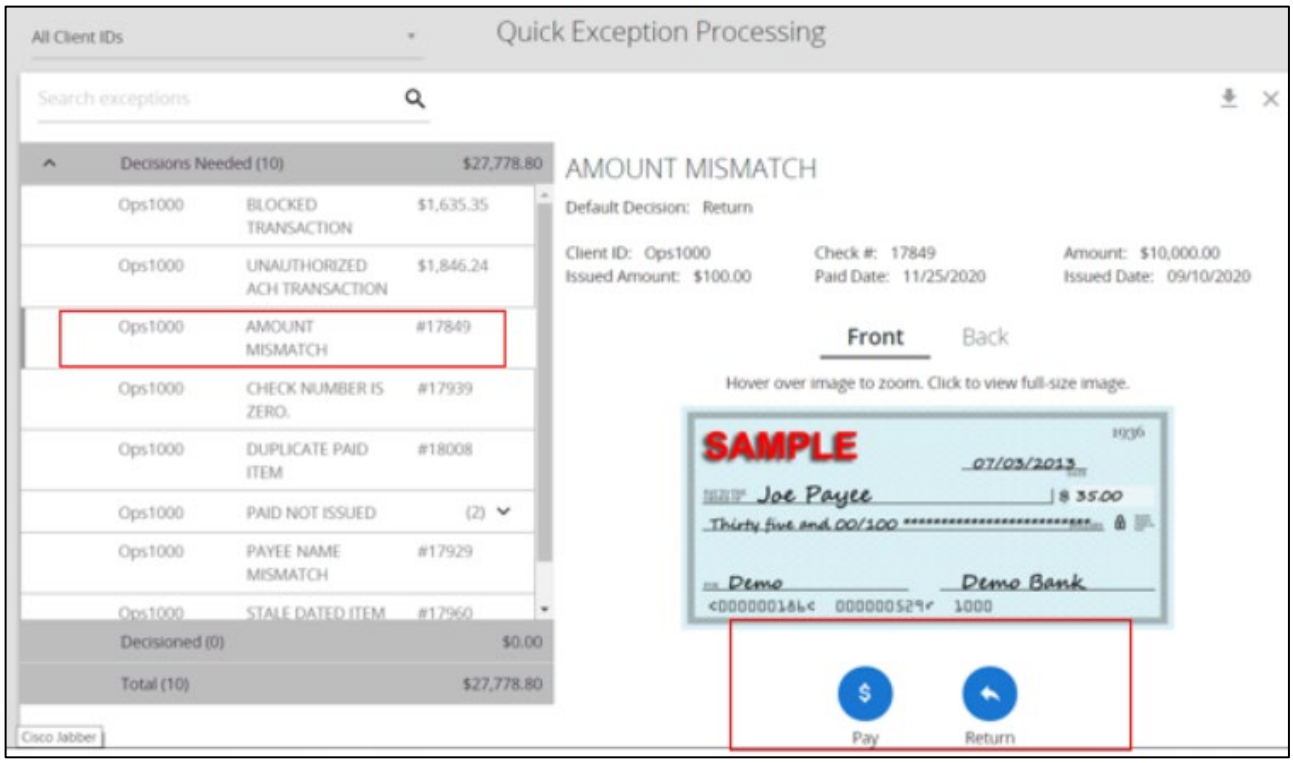
- In the upper right hand corner, you can also export and download all exceptions (ACH and Check) in a PDF or excel format.



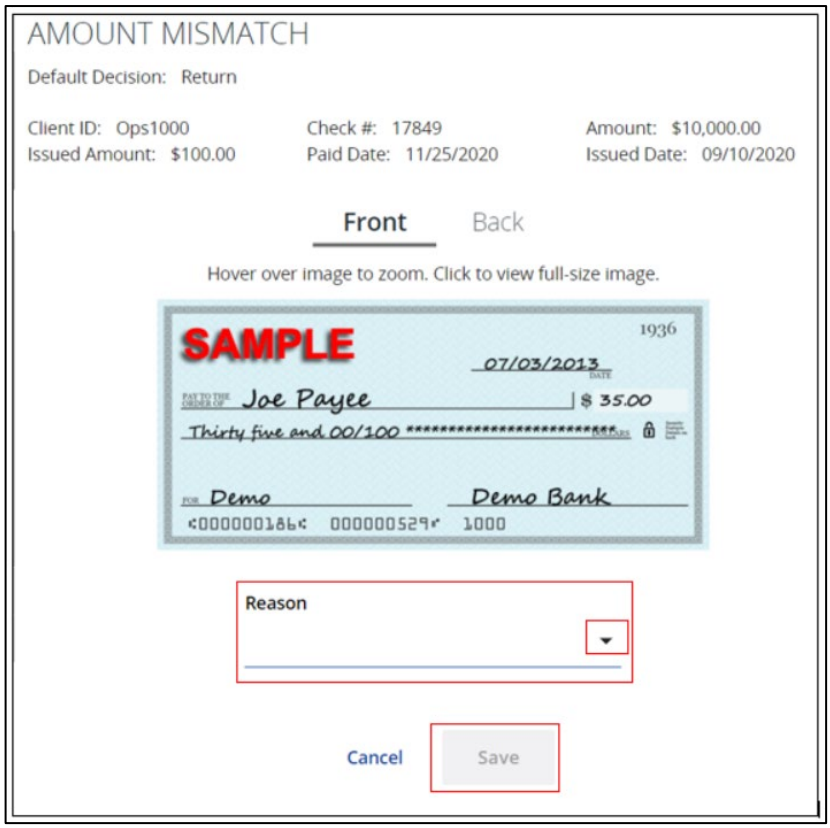
- To start the decision process for the exceptions, click on each item to see the image or more information for each item that has been pushed out as an exception.

- Check exceptions will show the following:
  - Account default decision if no action is taken
  - Check number
  - Amount
  - Issued Amount
  - Posting Date
  - Issued Date

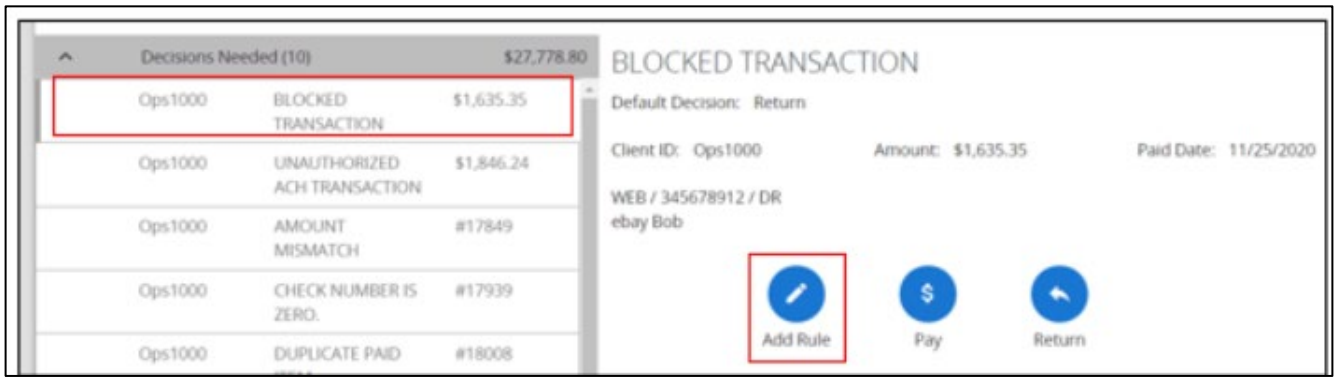
- While reviewing the check images, you can select **Front** or **Back** to the see the image. To get a closer look, hover of the image to zoom in.



- When ready to make the decision, select **Pay** or **Return** per item.
- If you select **Return**, the **Reason** must be selected
- **Save**

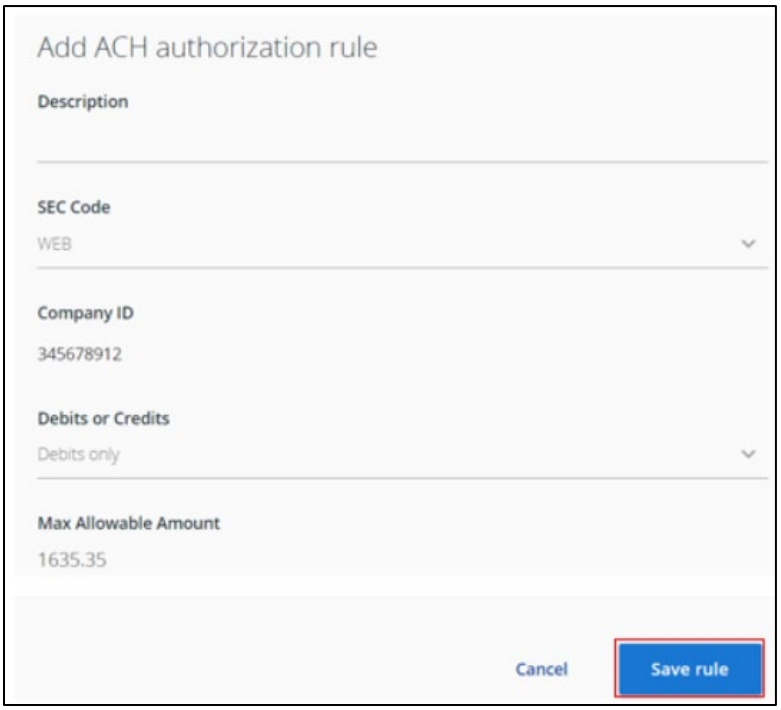


- For ACH items you can click **Add ACH Rule** to set a rule for future presentments



- The **Add ACH Authorization Rule** box will display; enter/select the ACH transaction criteria you want to allow for this Company ID and then click **Add Rule**

  ☞ **Note**: The **Company ID** is the ID of the originating company.



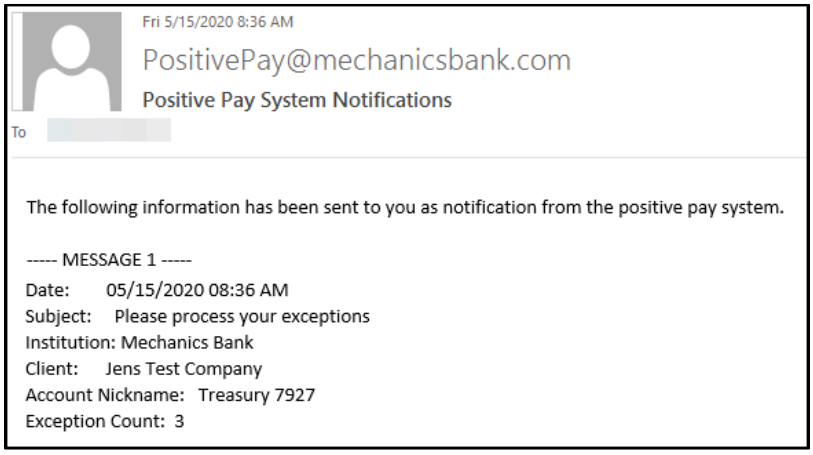
- You will receive a message that the ACH authorization rule was added (for additional details on ACH authorization rules, see the **ACH Authorization Rules** section)

- You **MUST** decision each item by selecting **Pay** or **Return** next to it; after decisioning all items, click **Save Decisions**

Email Notifications

When items clear the account that have not been issued in the Positive Pay system, an email will be sent reflecting the number of exceptions that are pending review.

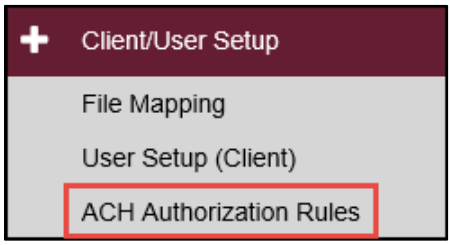
Email Example:



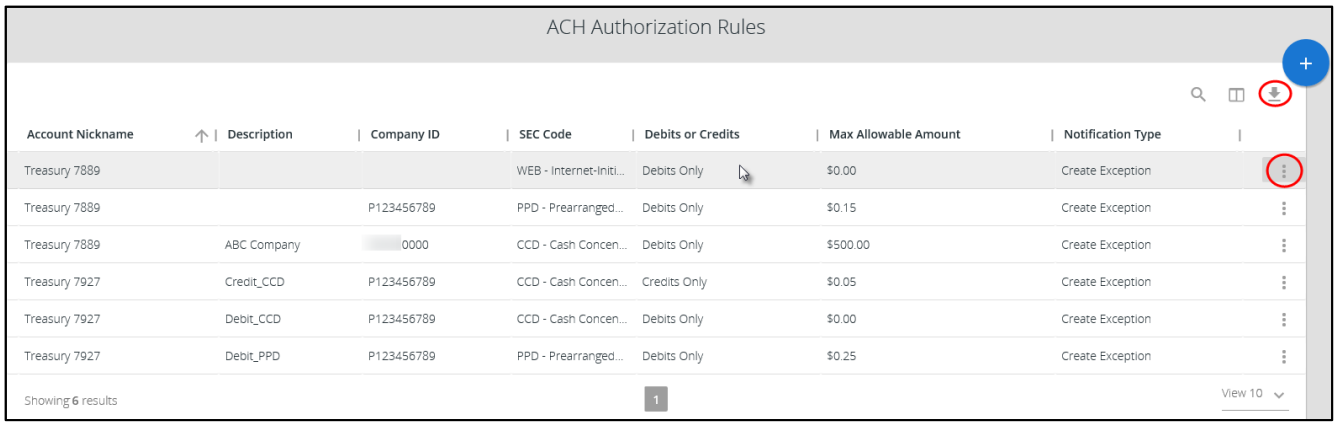
ACH Authorization Rules

The ACH Authorization Rules page displays a listing of all pre-authorized rules and allows you to manage those rules.

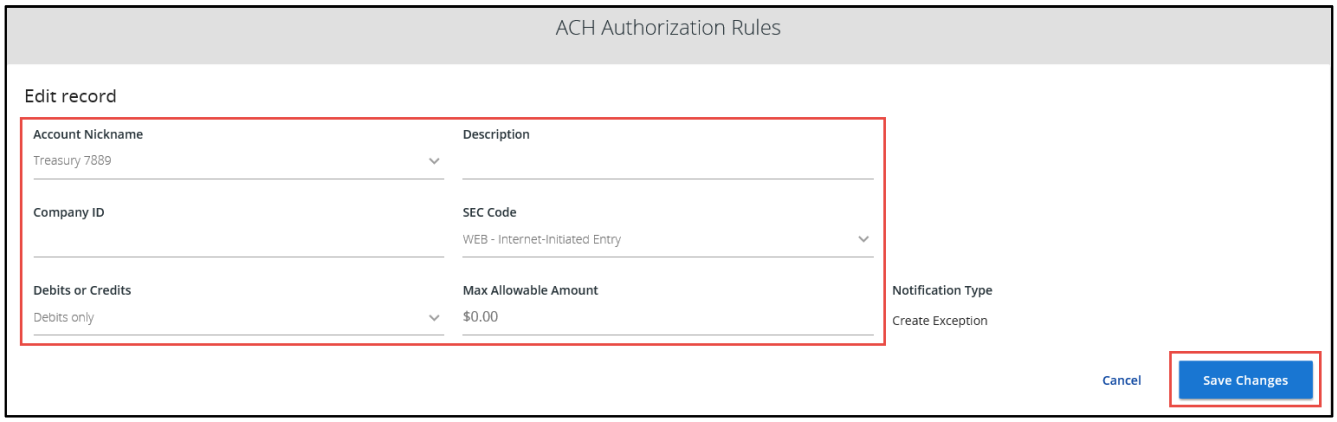
- From the Client/User Setup menu, select **ACH Authorization Rules**



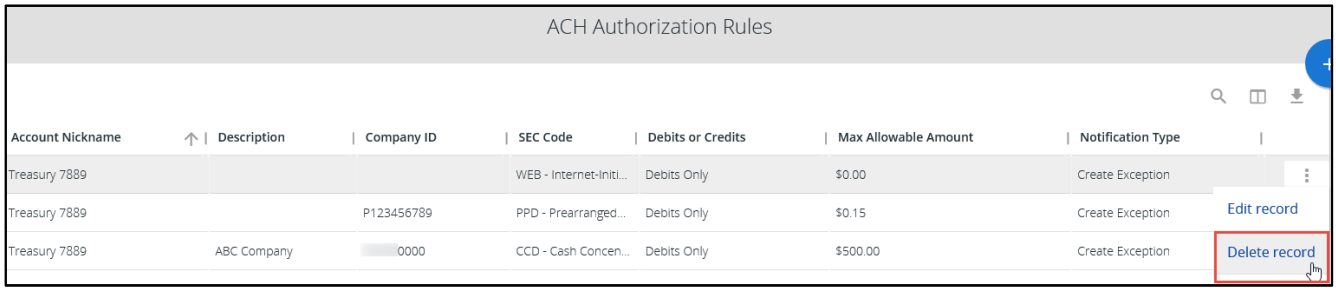
- A **ACH Authorization Rules** screen will display a list of established ACH rules; you can click on the item to view the details or edit the record
  - **Note:** You can also **Edit record** or **Delete record**, by clicking on the options icon ⋮ next to the item. If you want to export the item details you can click on the download icon ⬇ to export to a PDF or excel file.

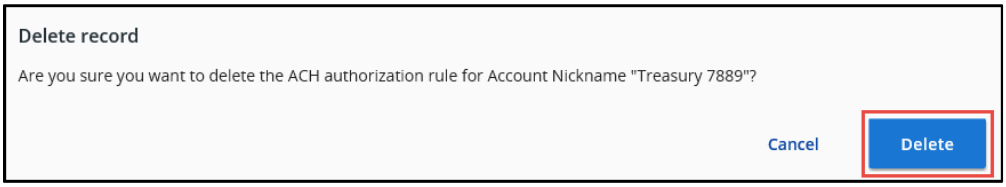


- If editing a rule, enter/select the new criteria and then click **Save Changes**

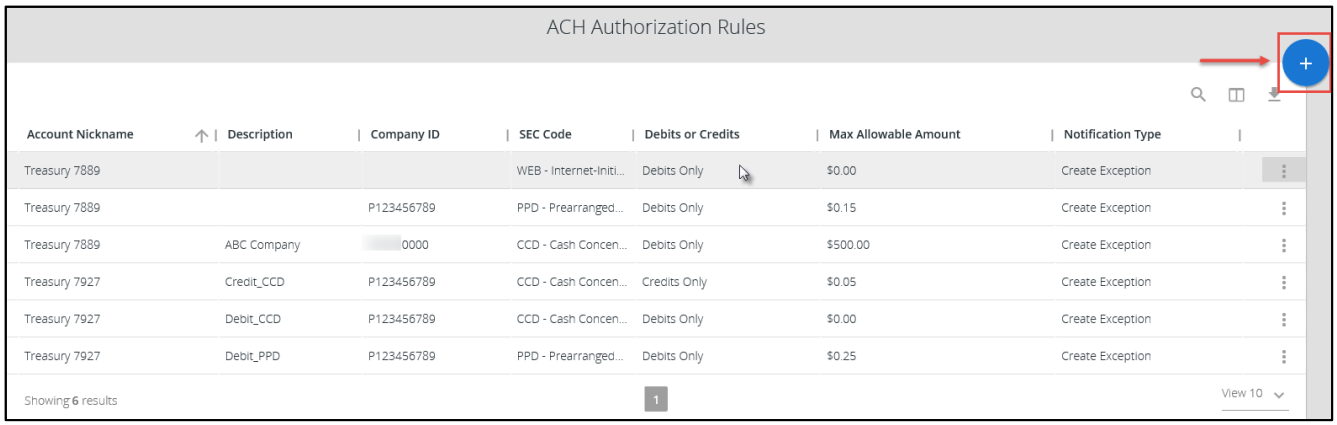


- If deleting a rule, select **Delete Record** and a Delete record message will appear; click **Delete**

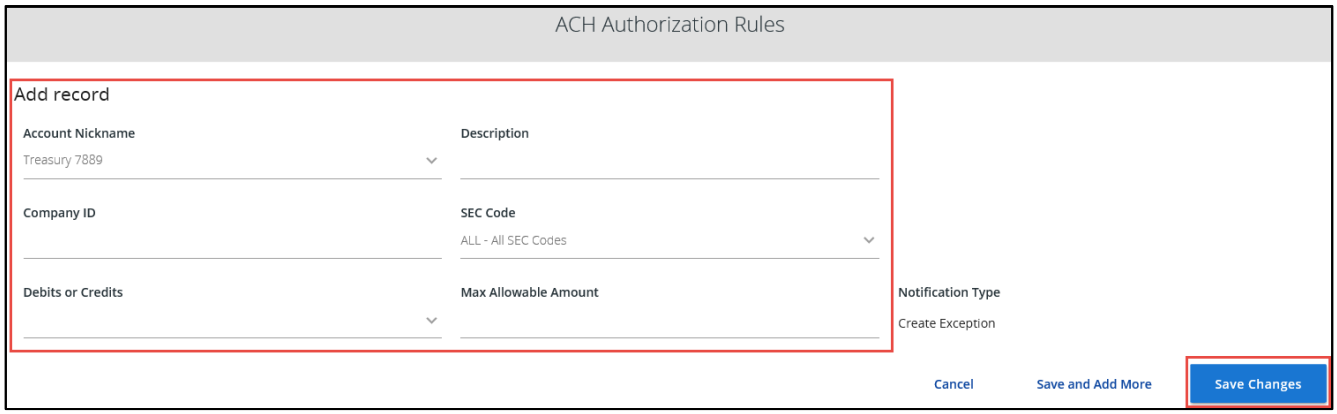




- If adding a new rule, select the add icon ⊕ to set up the new rule

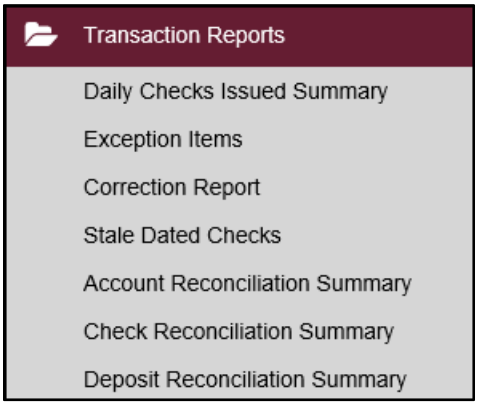


- Enter/select the ACH transaction criteria you want to allow and then click and then click **Save Changes**
  - **Note**: The **Company ID** is the ID of the originating company. If the company ID field is left blank, the rule will apply to all company IDs.



Reports & Account Reconciliation

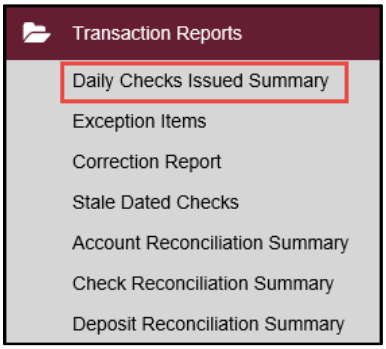
Depending on the type of Positive Pay service you have, your report options may vary.



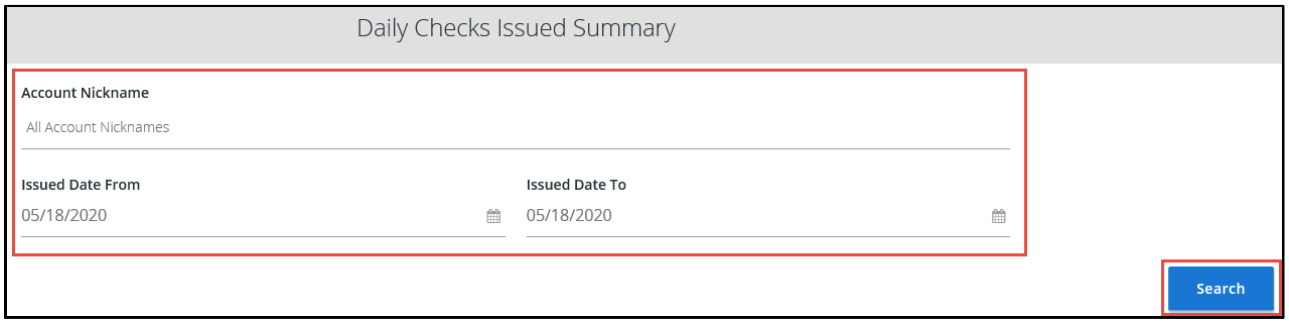
Transaction Reports

Daily Checks Issued Summary: This report is an easy way to see how many checks were issued on any given day and their totals. This includes both manually loaded checks and checks uploaded through an issued check file.

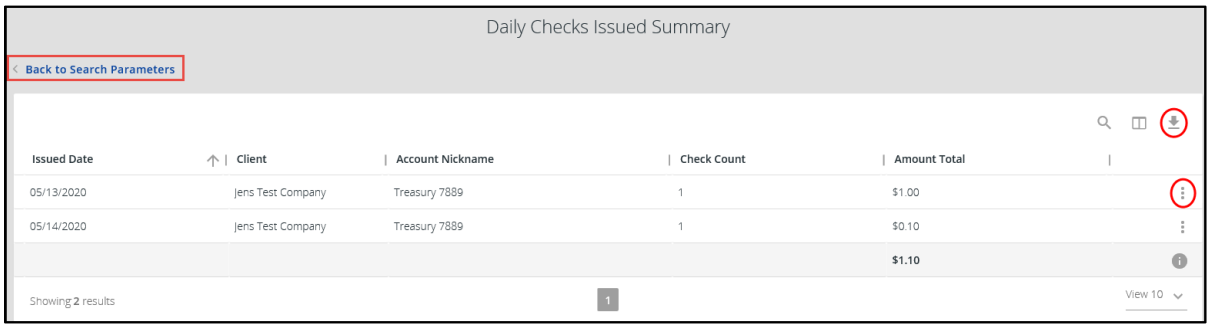
- From the Transaction Reports menu, select **Daily Check Issued Summary**



- Enter your search criteria and then click **Search**.



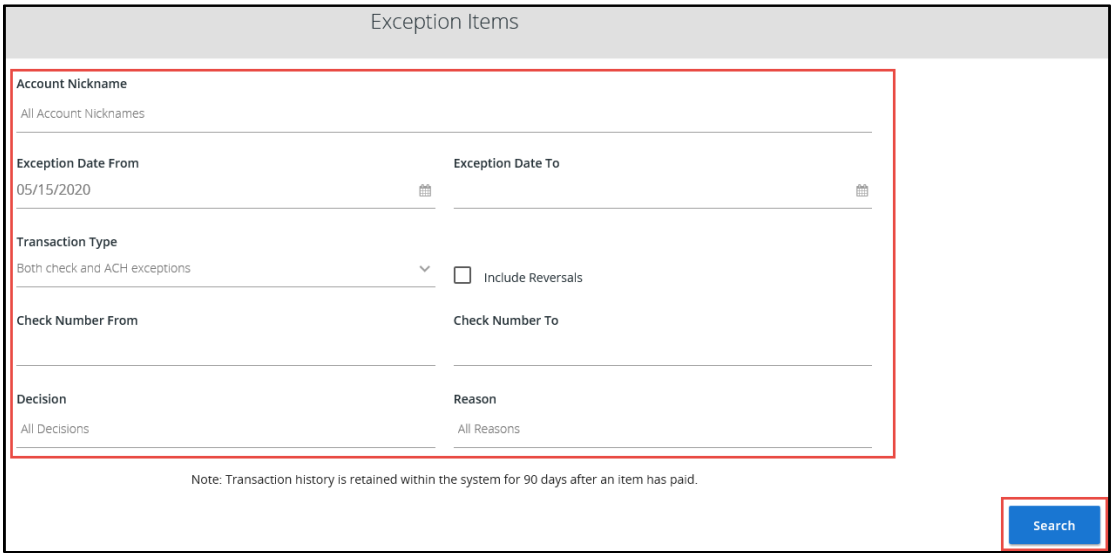
- Based on the search criteria entered, a list of the matching items will appear in a list; you can click on the item to view the details
  - **Note:** You can also view item details, by clicking on the options icon ⋮ next to the item. If you want to export the item details you can click on the download icon ⬇ to export to a PDF or excel file.
- Click **Back to Search Parameters** to return to the previous screen



Exception Items: This report allows you to generate a report of items that were flagged as exception items. Optionally select items that meet specific criteria. Criteria can include: Exception Date, Exception Type (ACH, Check or Both), pay/return decision or return reason.

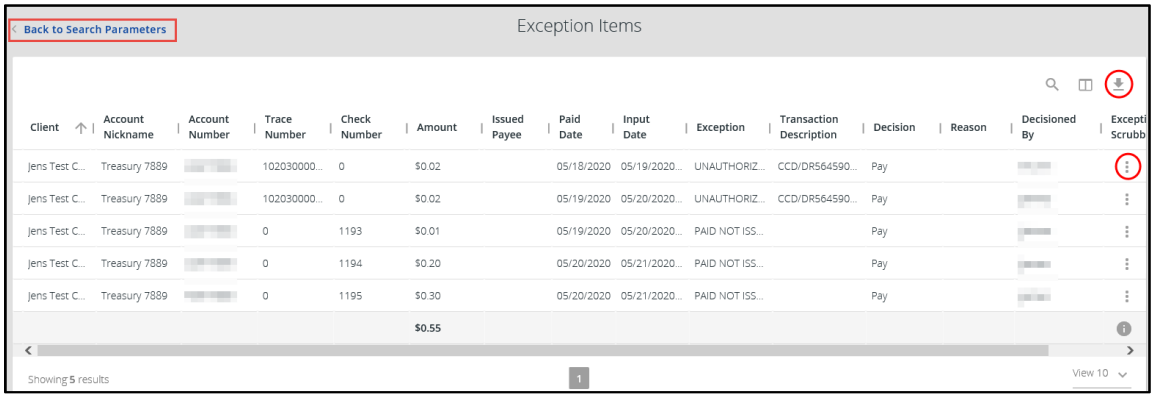
- From the Transaction Reports menu, select **Exception Items**

- Enter your search criteria and then click **Search**. You can view the details on the screen or you can export the information into a PDF or excel file.



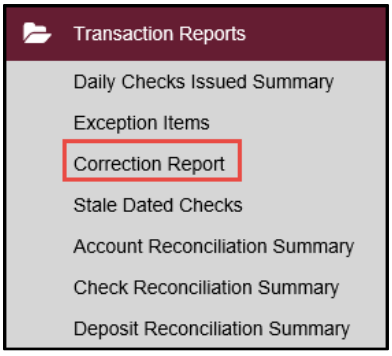
- Based on the search criteria entered, a list of the matching items will appear in a list; you can click on the item to view the details

- **Note:** You can also view item details, by clicking on the options icon ⋮ next to the item. If you want to export the item details you can click on the download icon ⬇ to export to a PDF or excel file.

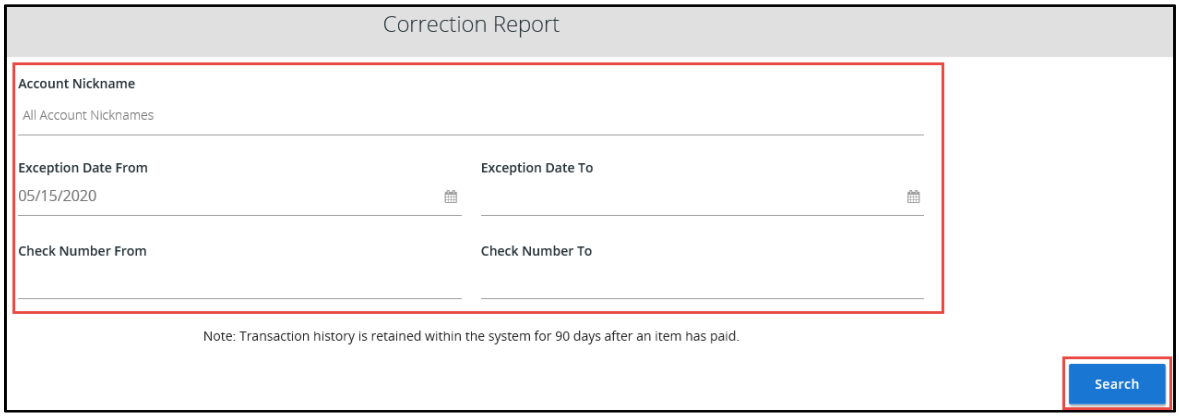


Correction Report: This report lists the items that have been corrected by the Bank. These are items that have posted incorrectly (usually due to encoding errors: check number blank, zero or incorrect and amount mismatches).

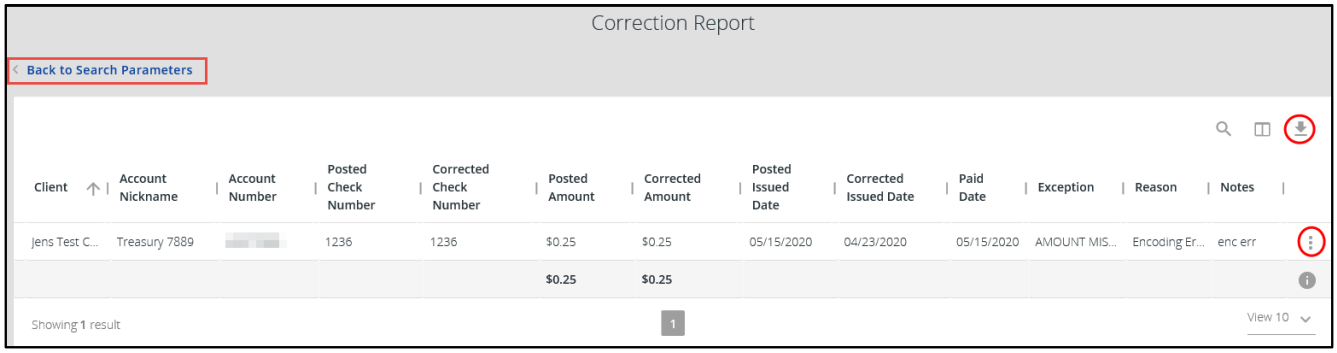
- From the Transaction Reports menu, select **Correction Report**



- Enter your search criteria and then click **Search**. You can view the details on the screen or you can export the information into a PDF or excel file.

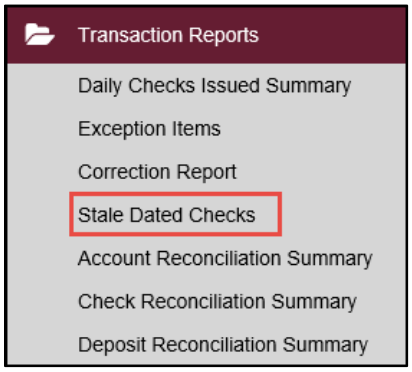


- Based on the search criteria entered, a list of the matching items will appear in a list; you can click on the item to view the details
  - **Note:** You can also view item details, by clicking on the options icon ⋮ next to the item. If you want to export the item details you can click on the download icon ⬇ to export to a PDF or excel file.

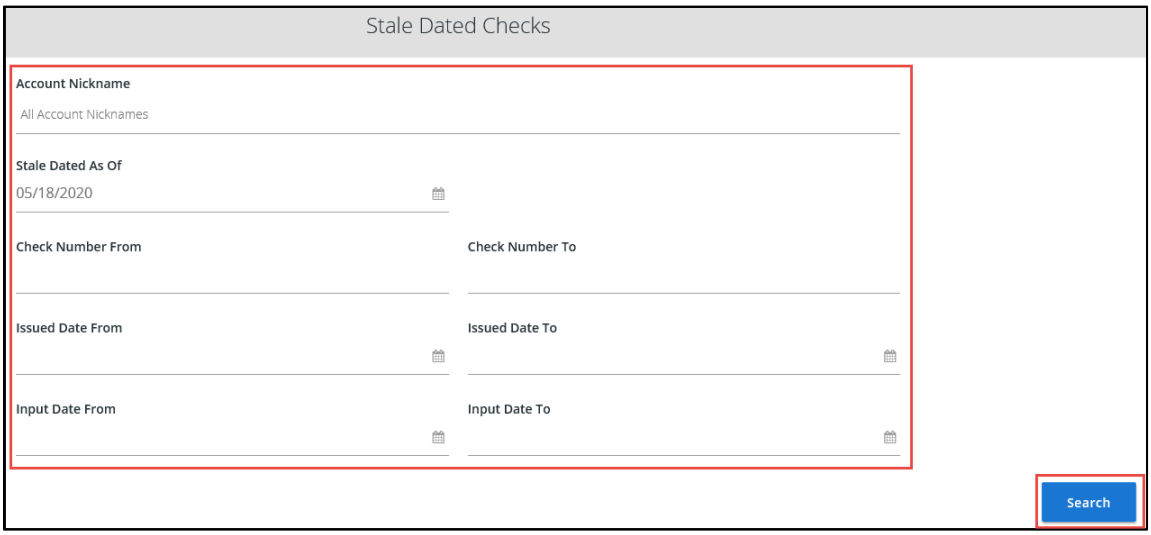


Stale Dated Checks: This report allows you to create a report of stale dated checks using selection criteria. A check is considered stale dated 180 days from the issued date. Select items by Issued Date, Input Date, As of Date or Issued Payee.

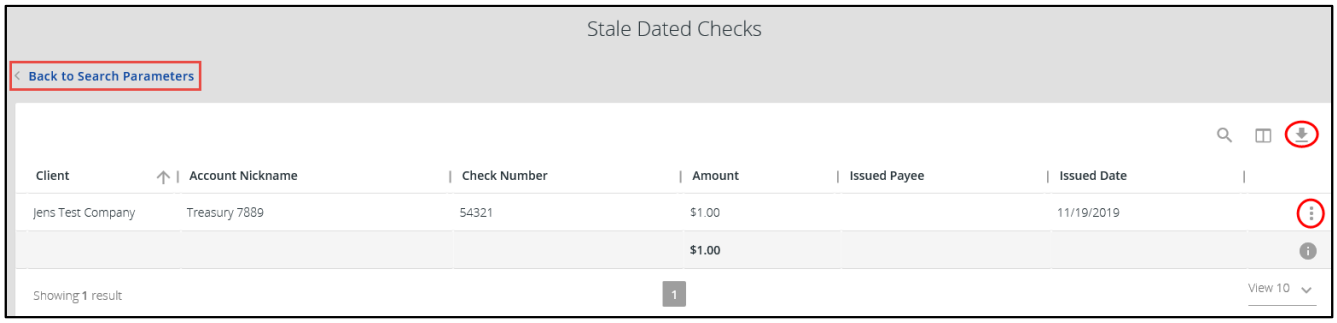
- From the Transaction Reports menu, select **Stale Dated Checks**



- Enter your search criteria and then click **Search**. You can view the details on the screen or you can export the information into a PDF or excel file.



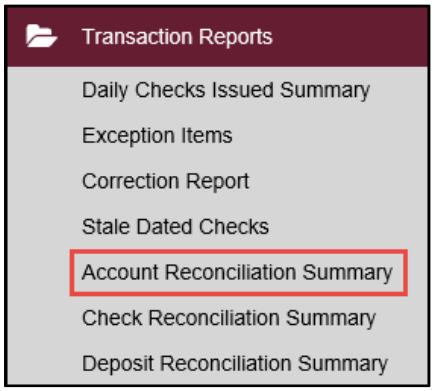
- Based on the search criteria entered, a list of the matching items will appear in a list; you can click on the item to view the details
  - **Note:** You can also view item details, by clicking on the options icon ⋮ next to the item. If you want to export the item details you can click on the download icon ⬇ to export to a PDF or excel file.



Account Reconciliation Summary

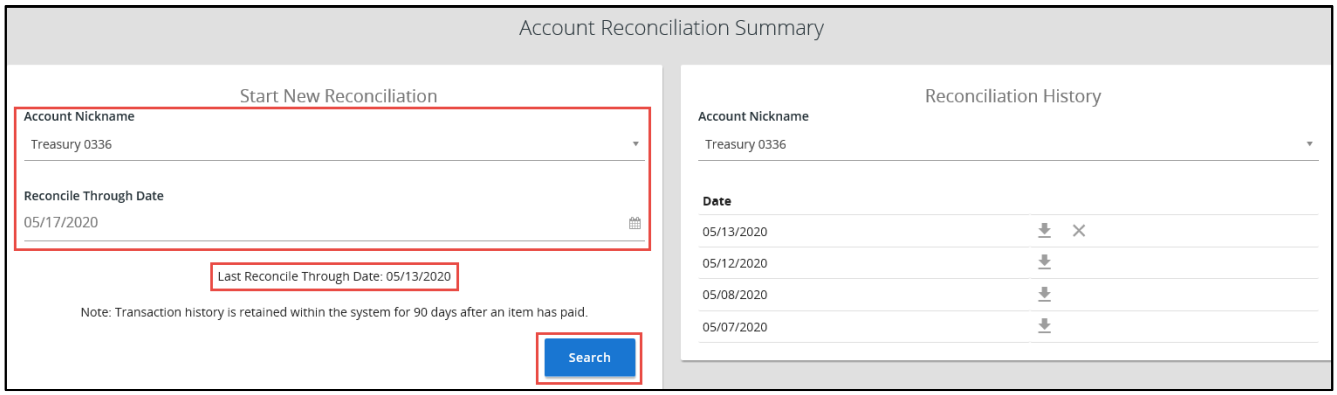
This option is used to assist in reconciling your checking accounts.

- From the Transaction Reports menu, select **Account Reconciliation Summary**



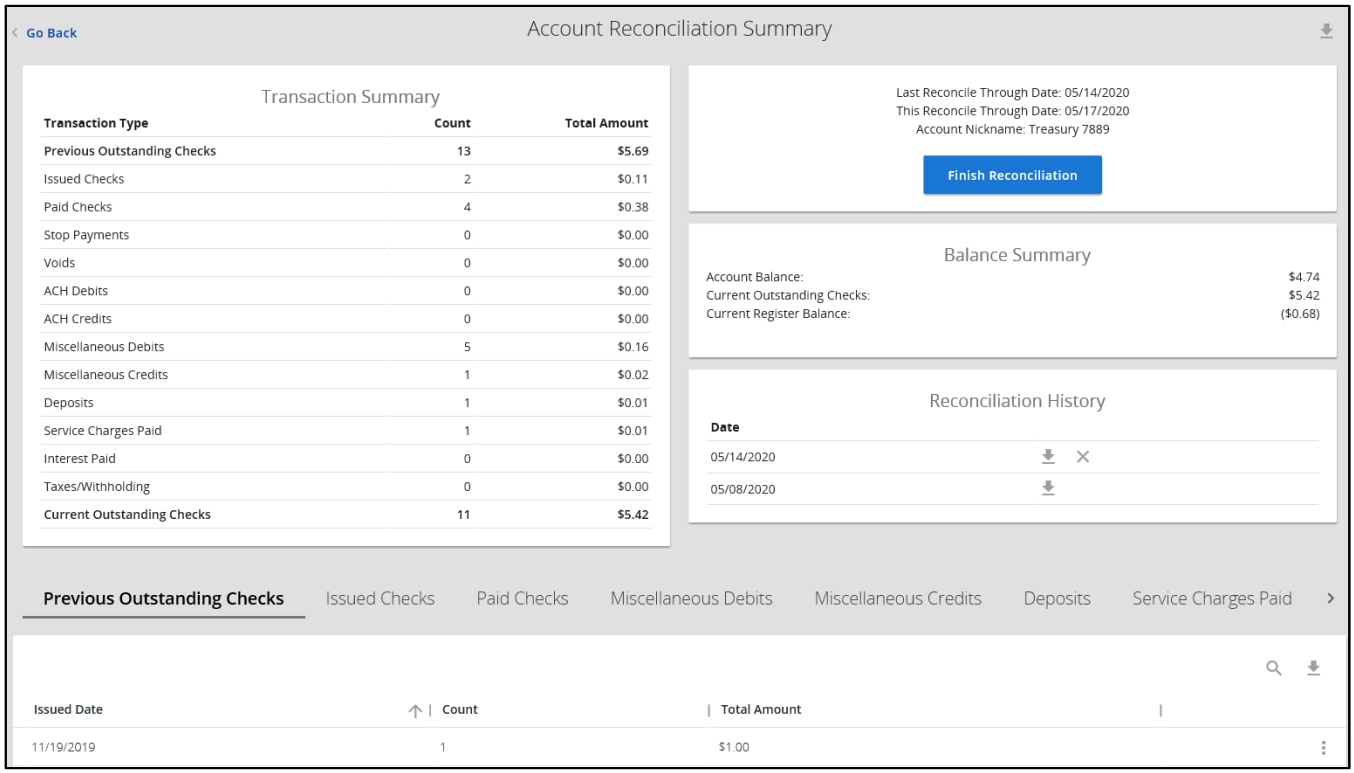
- Select the account you want to reconcile from the **Account Nickname** drop down menu and the date you want to reconcile through from the **Reconcile Through Date** option; when finished click **Search**

  ☞ **Note:** If the account has previously been reconciled, the date will display next to the **Last Reconcile Through Date**.

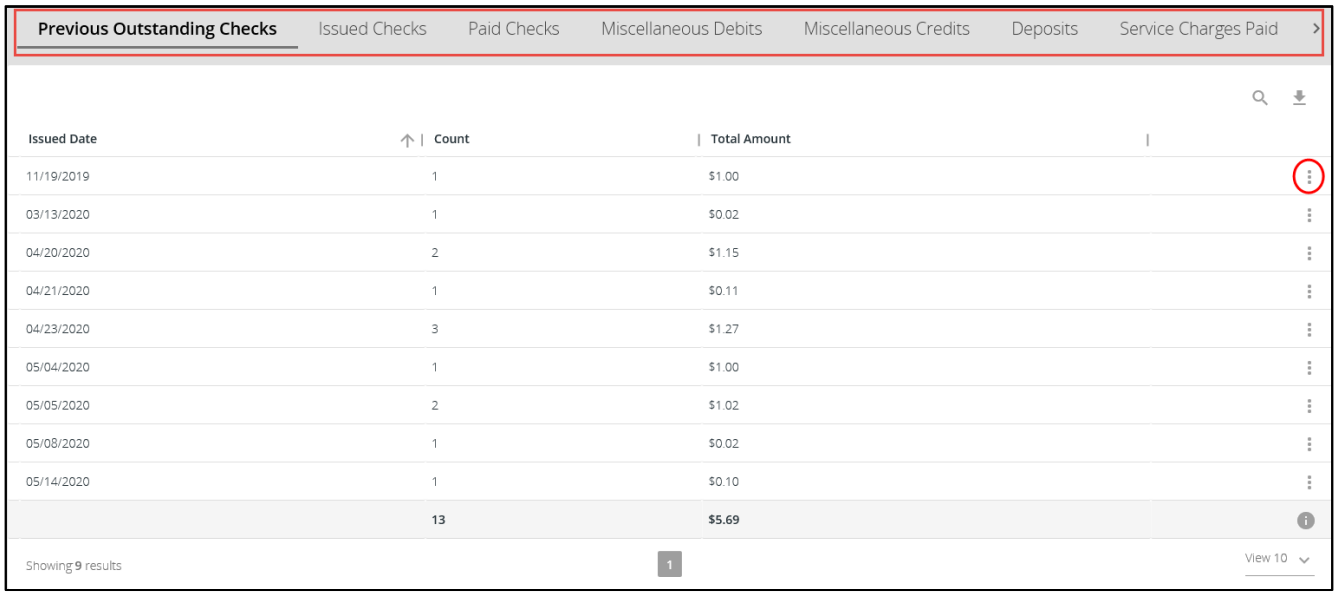


- The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest and taxes/withholding. The report also provides the Account Balance and a total of outstanding checks and the check register balance as of the reconciliation date.

  ☞ **Note:** The **Reconciliation History** section displays the reconciliation reports that have been run. You can download the reports to a PDF or excel file by clicking the download icon ⬇ next to the report.

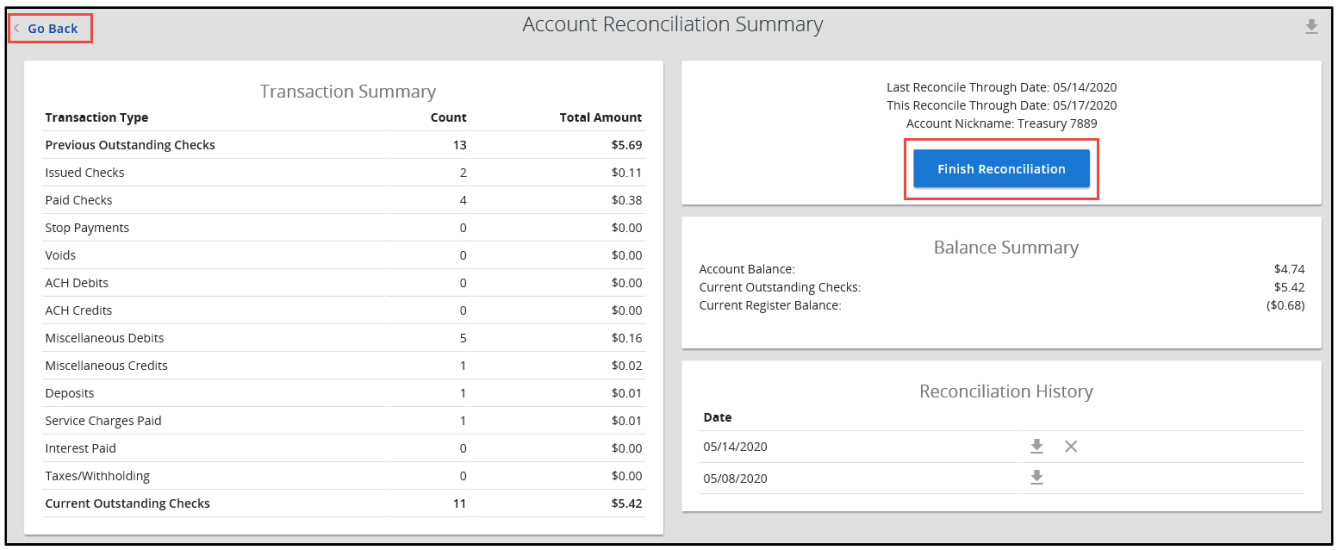


- To view a detailed list of the items for any of the totals listed on the report, click the appropriate tab
- You can then click the options icon ⋮ to view the record details



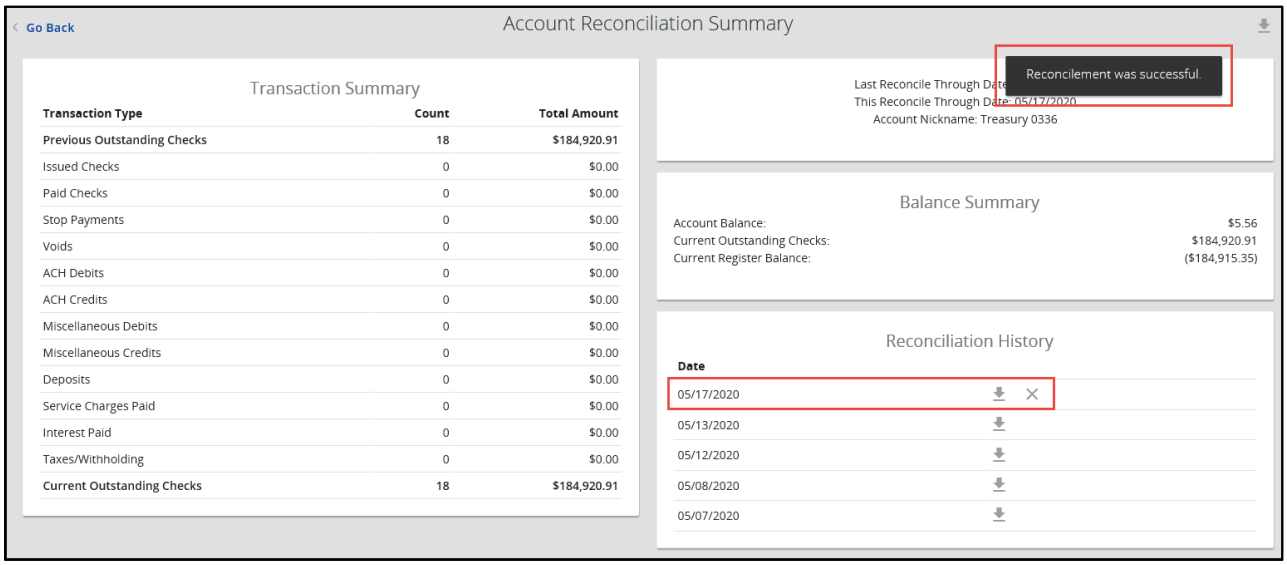
- When you have completed your reconciliation, click **Finish Reconciliation**

☞ **Note**: if you are not ready to complete the reconciliation, you can click **Go Back** to return to the previous page



- You will receive a message **Reconcilement was successful**; the reconcilement report will appear in the **Reconciliation History**
- You can click the download icon ⬇ next to the report to export to PDF or excel file

☞ **Note**: To undo/clear the most recent reconcilement, click the clear icon ✕ and then click **Clear reconcilement**.



PDF and Excel Report Examples:

Jens Test Company
Account Nickname: Treasury 7889

Run Date: 05/15/2020
Reconcilement Period: 05/08/2020 to 05/14/2020

Account Reconciliation Summary

	Transaction Type	Count	Total Amount
1	Previous Outstanding Checks	13	$30.36
2	Issued Checks	6	$2.51
3	Paid Checks	5	$2.41
4	Stop Payments	1	$0.10
5	Voids	0	$0.00
6	ACH Debits	0	$0.00
7	ACH Credits	1	$0.06
8	Miscellaneous Debits	2	$0.20
9	Miscellaneous Credits	8	$3.32
10	Deposits	0	$0.00
11	Service Charges Paid	0	$0.00
12	Interest Paid	0	$0.00
13	Taxes/Withholding	0	$0.00
14	Current Outstanding Checks	13	$30.36

Balance Summary

Account Balance: $5.29
Current Outstanding Checks: $30.36
Current Register Balance: ($25.07)

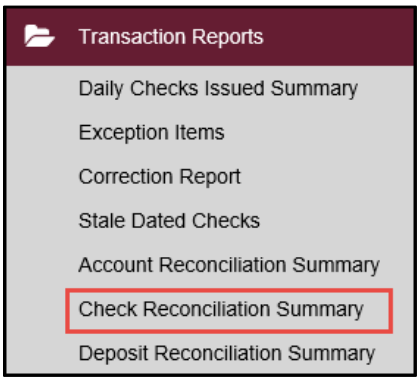
Issued Date	Paid Date	Check Number	Issued Payee	Amount
05/11/2020	05/11/2020	1177		$0.11
05/11/2020		1176		$0.10
05/11/2020	05/11/2020	1178		$0.10
05/11/2020	05/11/2020	1179		$0.20
05/13/2020	05/13/2020	1250		$1.00
05/14/2020		1191		$1.00
				$2.51

Issued Checks | Paid Checks | Stop Payments | ACH Credits | Miscellaneous Debits | Miscellaneous Credits | Current Outstanding Checks

Check Reconciliation Summary

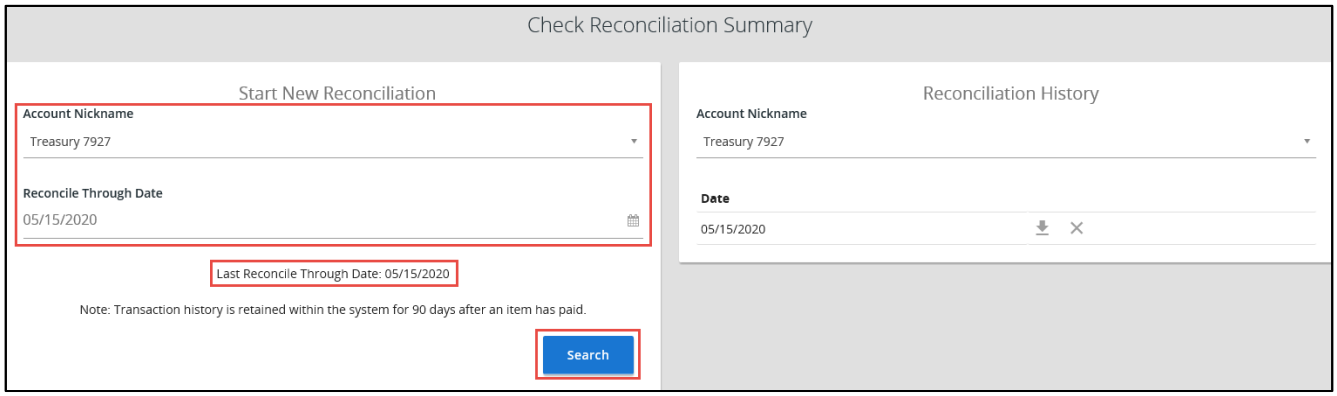
This option is used to assist in reconciling your checking accounts.

- From the Transaction Reports menu, select **Check Reconciliation Summary**



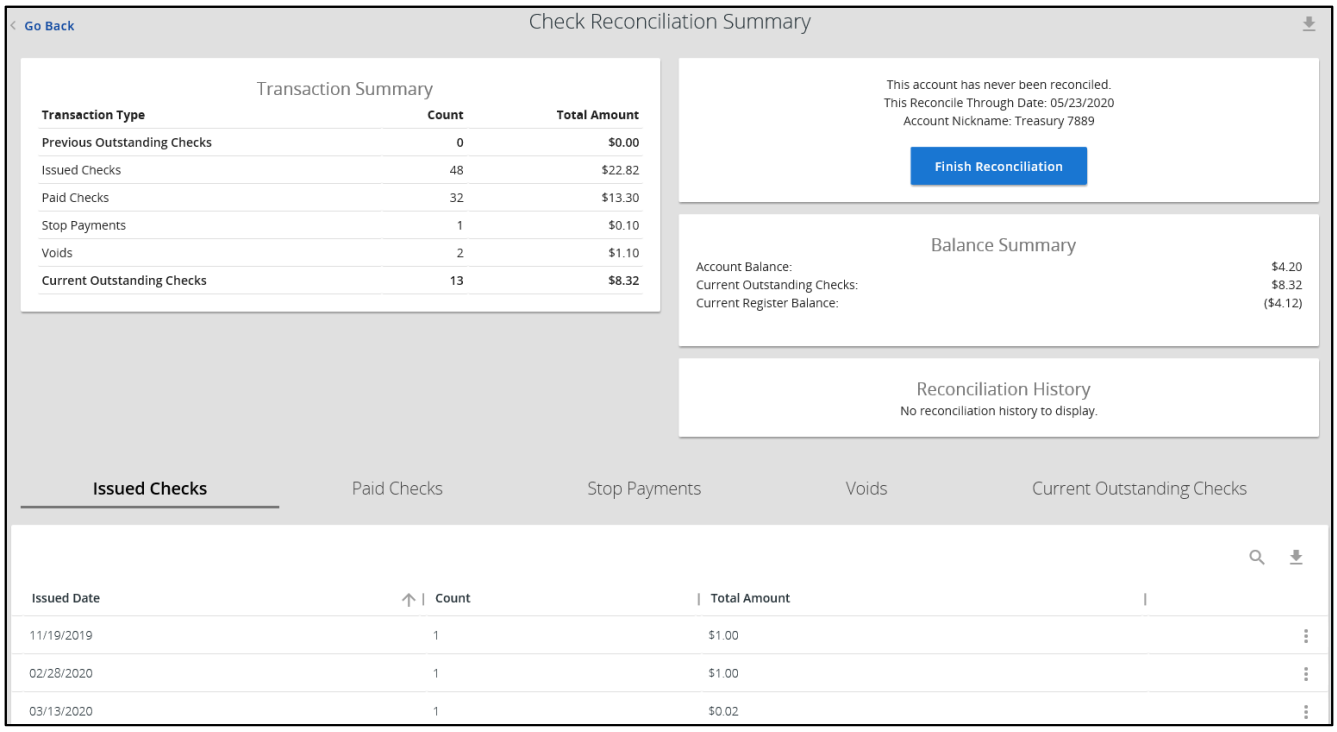
- Select the account you want to reconcile from the **Account Nickname** drop down menu and the date you want to reconcile through from the **Reconcile Through Date** option; when finished click **Search**

  ☞ **Note:** If the account has previously been reconciled, the date will display next to the **Last Reconcile Through Date**.

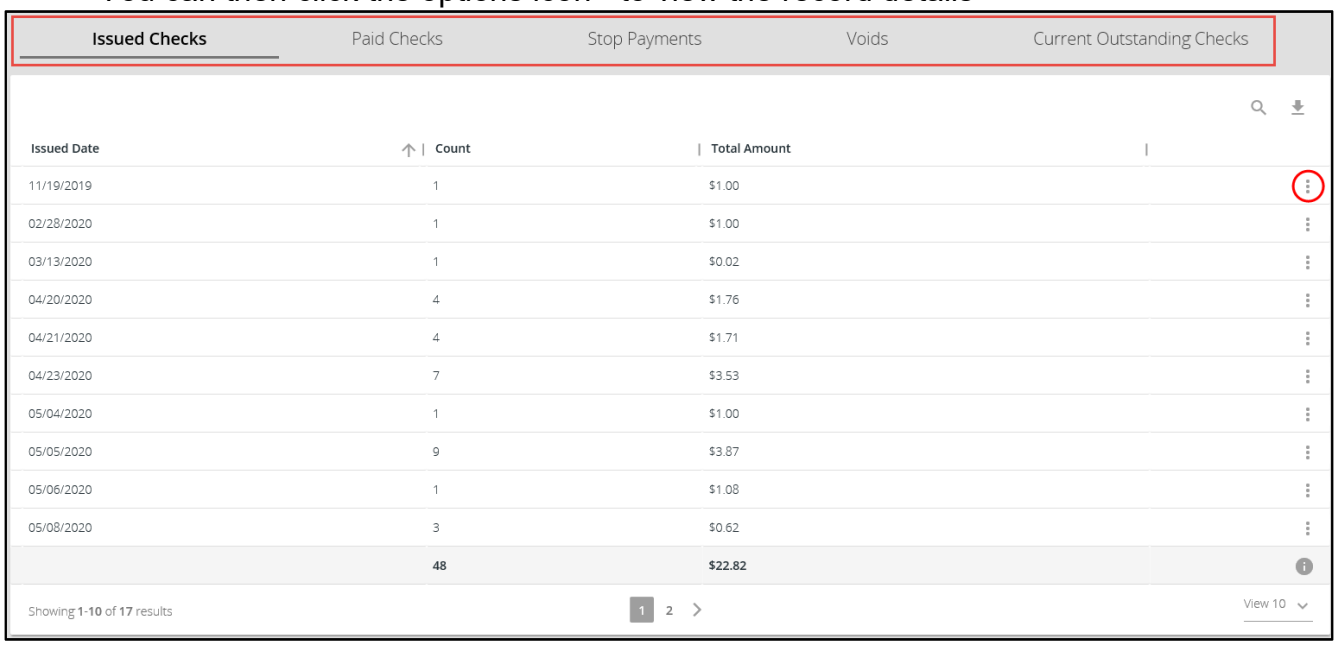


- The report displays an activity summary with newly issued checks, paid checks, stopped checks, or voided checks. The report also provides the Account Balance and a total of outstanding checks and the check register balance as of the reconciliation date.

  ☞ **Note:** The **Reconciliation History** section displays the reconciliation reports that have been run. You can download the reports to a PDF or excel file by clicking the download icon ⬇ next to the report.

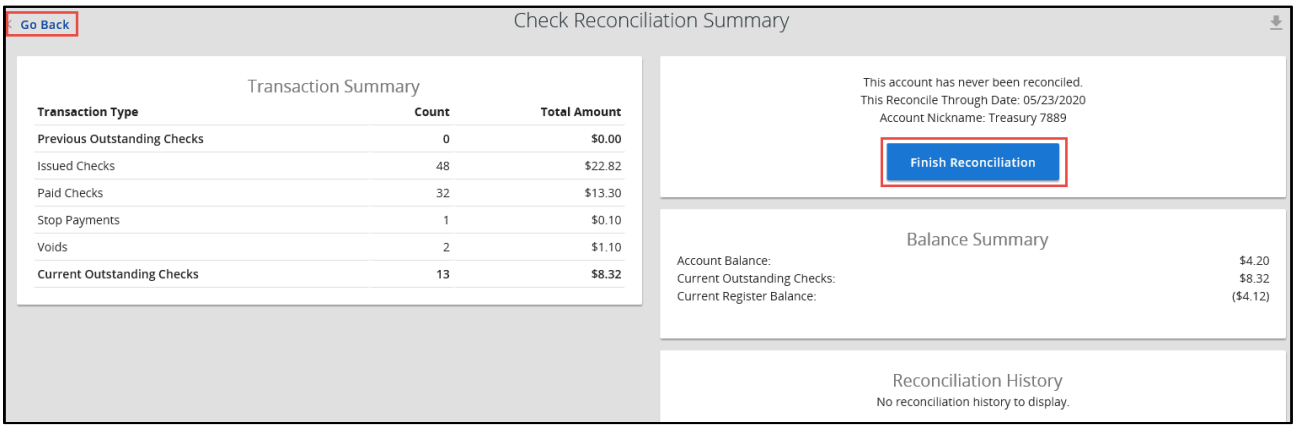


- To view a detailed list of the items for any of the totals listed on the report, click the appropriate tab
- You can then click the options icon ⋮ to view the record details



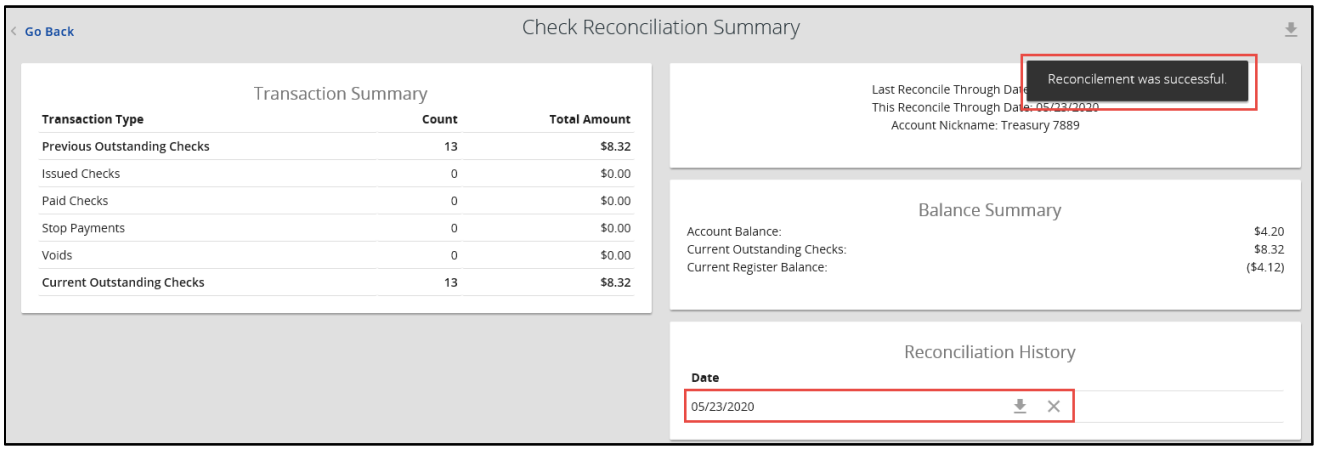
- When you have completed your reconciliation, click **Finish Reconciliation**

  ☞ **Note**: If you are not ready to complete the reconciliation, you can click **Go Back** to return to the previous page

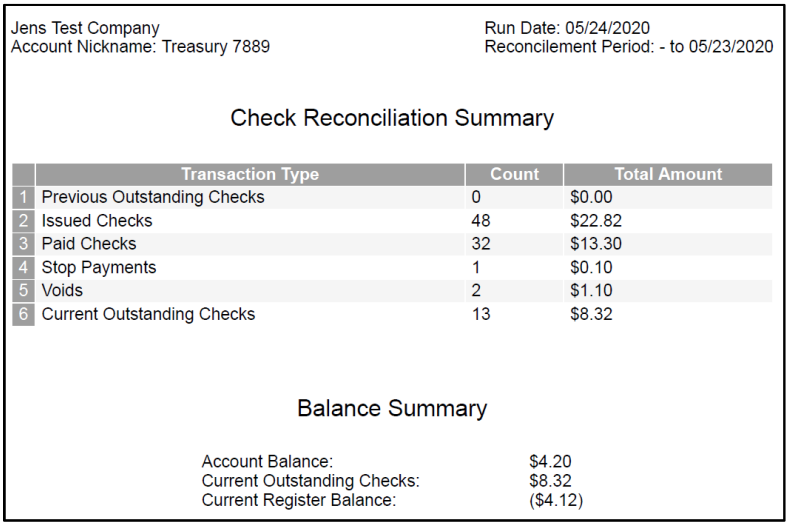


- You will receive a message **Reconcilement was successful**; the reconcilement report will appear in the **Reconciliation History**
- You can click the download icon ⬇ next to the report to export to PDF or excel file

  ☞ **Note**: To undo/clear the most recent reconcilement, click the clear icon ✕ and then click **Clear reconcilement**.



PDF and Excel Report Examples:



Jens Test Company
Account Nickname: Treasury 7889

Run Date: 05/24/2020
Reconcilement Period: - to 05/23/2020

Check Reconciliation Summary

	Transaction Type	Count	Total Amount
1	Previous Outstanding Checks	0	$0.00
2	Issued Checks	48	$22.82
3	Paid Checks	32	$13.30
4	Stop Payments	1	$0.10
5	Voids	2	$1.10
6	Current Outstanding Checks	13	$8.32

Balance Summary

Account Balance:	$4.20
Current Outstanding Checks:	$8.32
Current Register Balance:	($4.12)

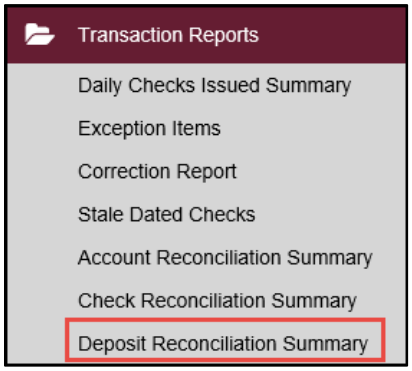
Issued Date	Paid Date	Check Number	Issued Payee	Amount
03/13/2020		1234		$ 0.02
02/28/2020	03/11/2020	2222		$ 1.00
04/20/2020		1222		$ 1.00
04/20/2020	04/20/2020	1223		$ 0.50

Issued Checks | Paid Checks | Stop Payments | Voids | Current Outstanding Checks

Deposit Reconciliation Summary

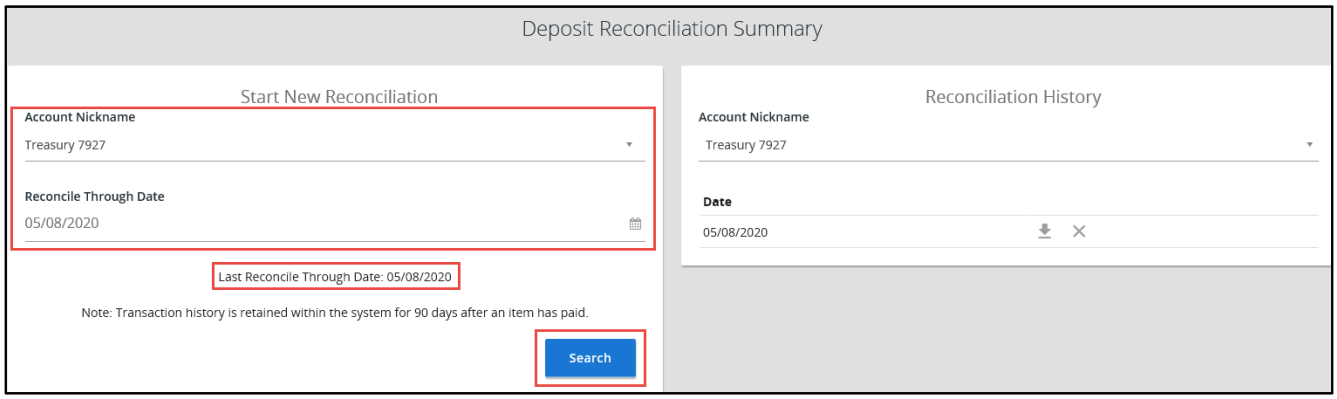
This option is used to assist in reconciling deposits made to an account. This report allows you to reconcile a full list of all deposits on an account or to reconcile deposits for each location separately.

- From the Transaction Reports menu, select **Deposit Reconciliation Summary**



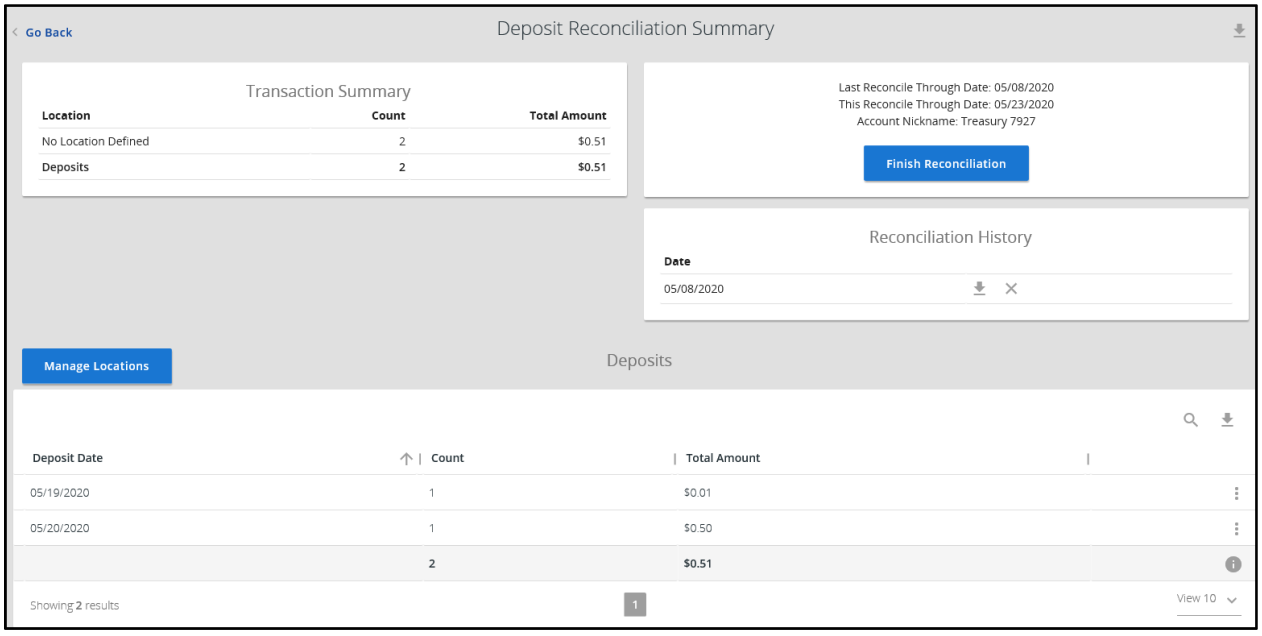
- Select the account you want to reconcile from the **Account Nickname** drop down menu and the date you want to reconcile through from the **Reconcile Through Date** option; when finished click **Search**

  ☞ **Note:** If the account has previously been reconciled, the date will display next to the **Last Reconcile Through Date**.

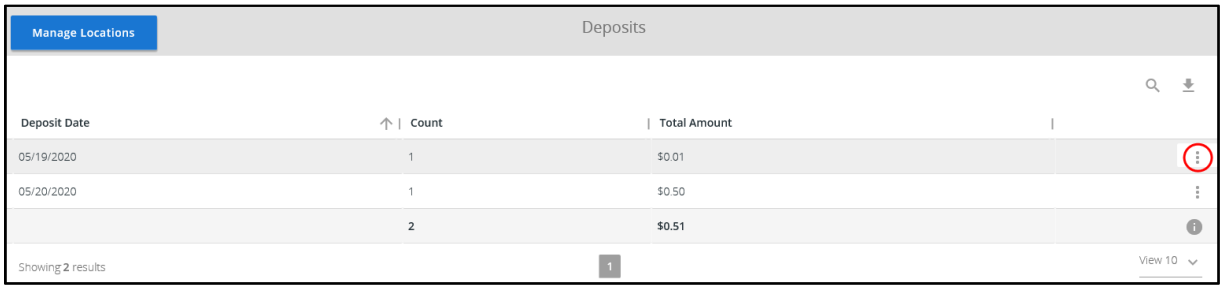


- The report displays a summary of deposits by location. If no location is defined, they will be categorized as 'No Location Defined'.

☞ **Note:** The **Reconciliation History** section displays the reconciliation reports that have been run. You can download the reports to a PDF or excel file by clicking the download icon ⬇ next to the report.

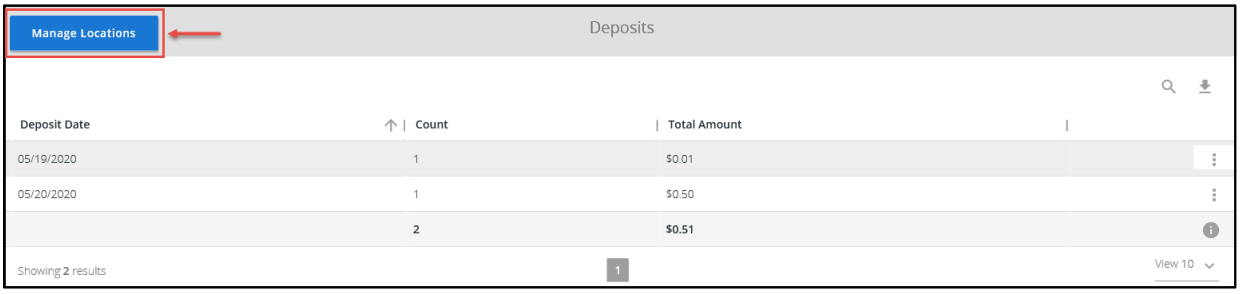


- To view a detailed list of the items listed on the report, you can click the options icon ⋮ to view the record details

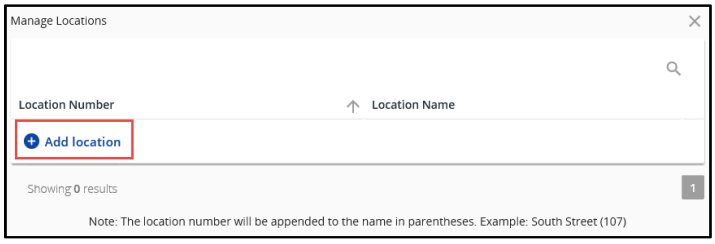


- To view or manage deposit locations, click on **Manage Locations**

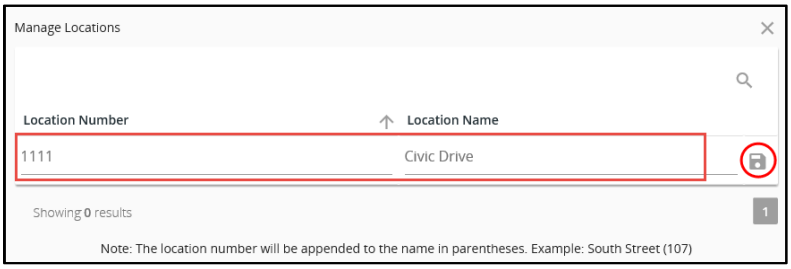
☞ **Note**: The location list values are populated based upon the serial number value from you deposit slips.



- To add a new location click **Add location**

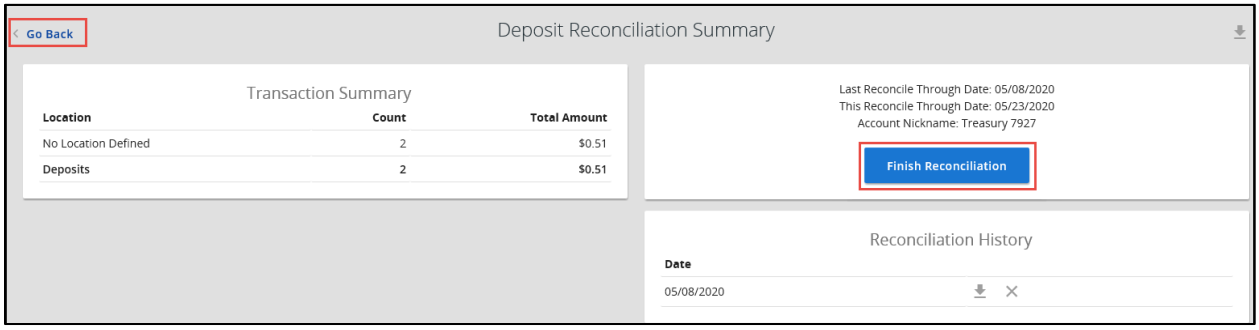


- Enter a Location Number and Location Name and then click the save icon



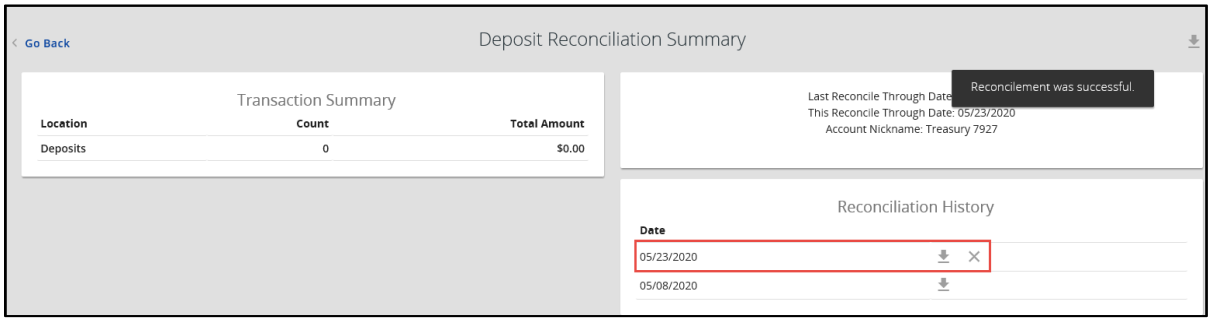
- When you have completed your reconciliation, click **Finish Reconciliation**

☞ **Note**: If you are not ready to complete the reconciliation, you can click **Go Back** to return to the previous page



- You will receive a message **Reconcilement was successful**; the reconcilement report will appear in the **Reconciliation History**
- You can click the download icon next to the report to export to PDF or excel file

☞ **Note**: To undo/clear the most recent reconcilement, click the clear icon and then click **Clear reconcilement**.



PDF and Excel Report Examples:

Jens Test Company
Account Nickname: Treasury 7927

Run Date: 05/24/2020
Reconcilement Period: 05/08/2020 to 05/23/2020

Deposit Reconciliation Summary

	Location	Count	Total Amount
1	No Location Defined	2	$0.51
		2	$0.51

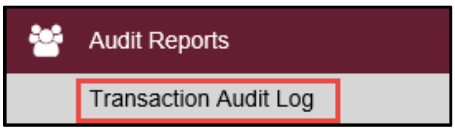
	A	B	C	D
	Deposit Date	Location	Amount	Transaction Description
1	05/19/2020	No Location Defined	$ 0.01	
2	05/20/2020	No Location Defined	$ 0.50	

Deposits

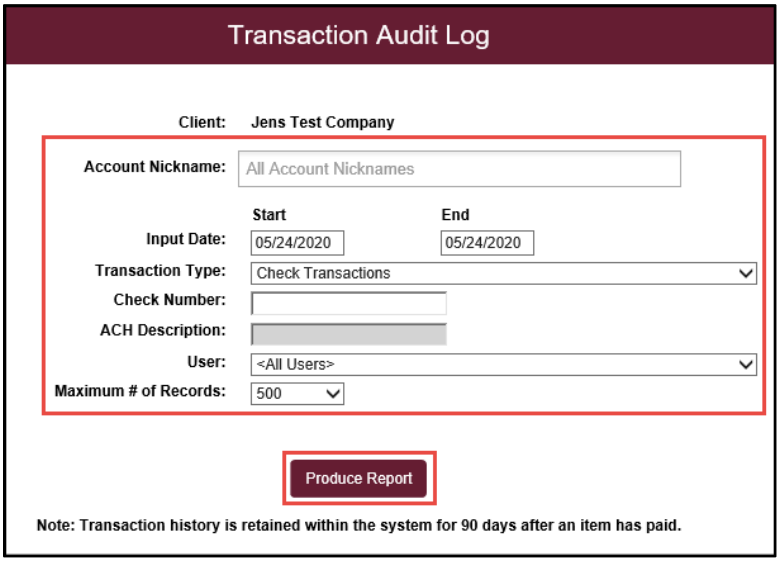
Audit Reports

The Transaction Audit Log report displays all maintenance changes made to all ACH and Check transactions.

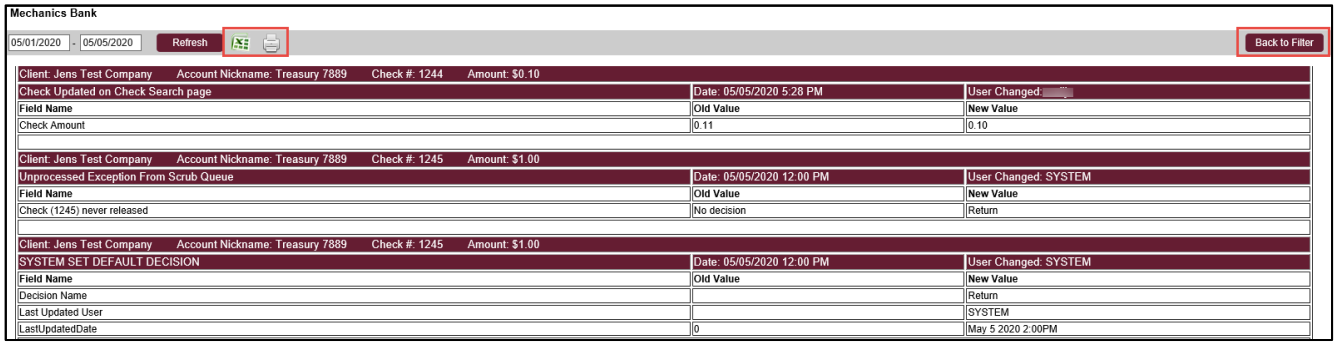
- From the Audit Reports menu, select **Transaction Audit Log**



- Enter your search criteria and then click **Produce Report**



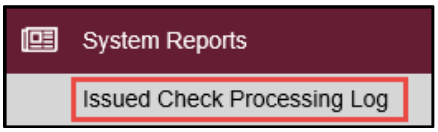
- The audit details will display based on the search criteria entered; click the print icon to print or the report icon to export the information to an excel file
- Click **Back to Filter** to return to the previous screen



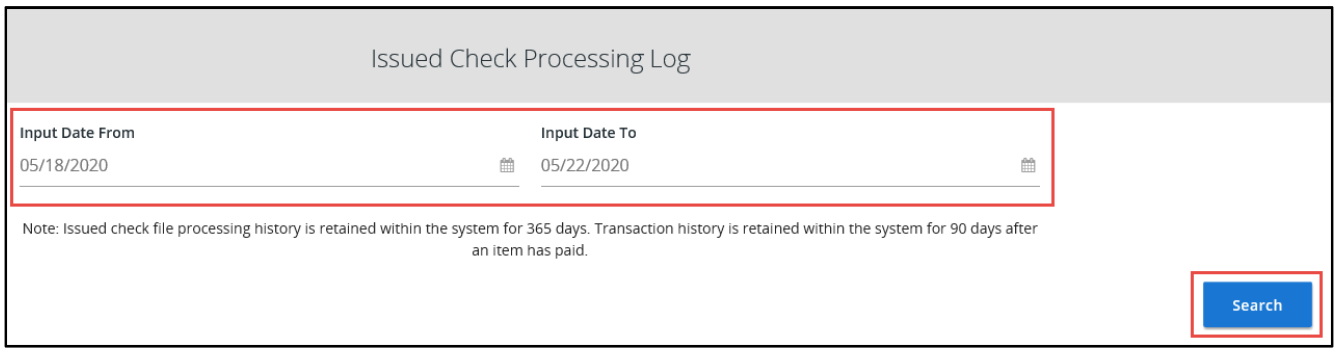
System Reports

The issued Check File Processing log displays a list of all issued check files that have been submitted to the Bank through the Positive Pay system.

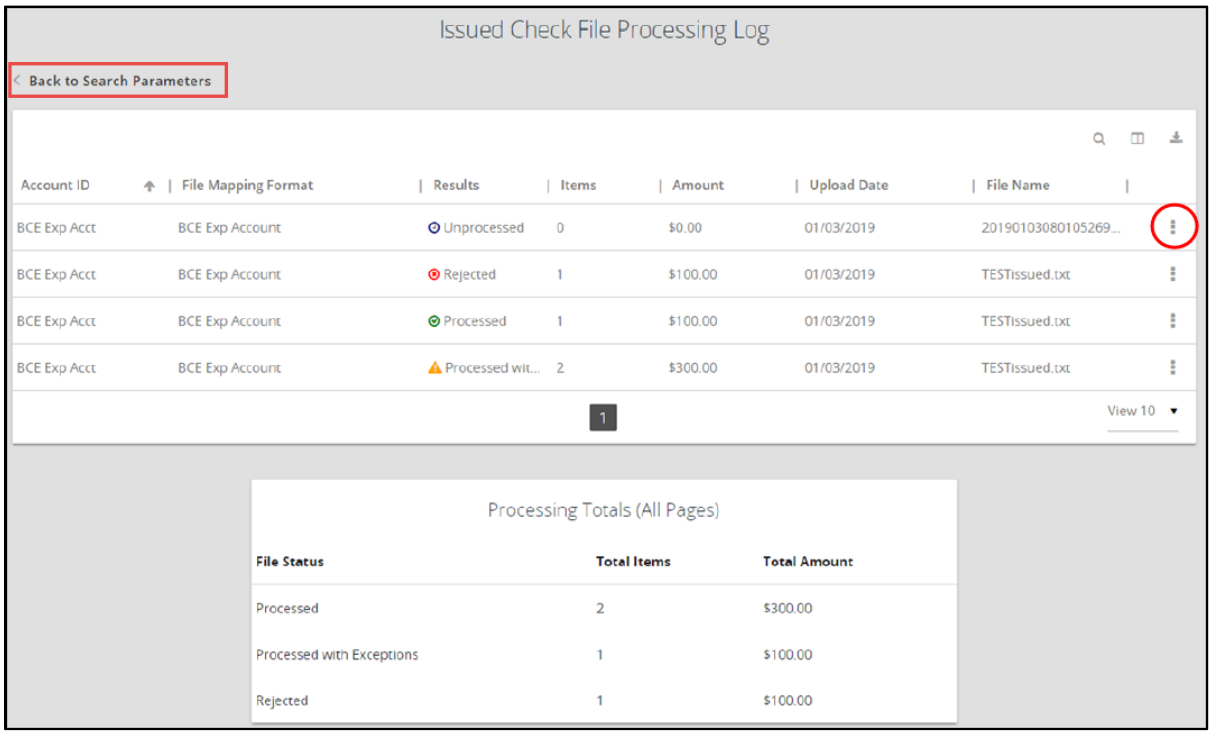
- From the System Reports menu, select **Issued Check Processing Log**



- Enter a date range and then click **Search**



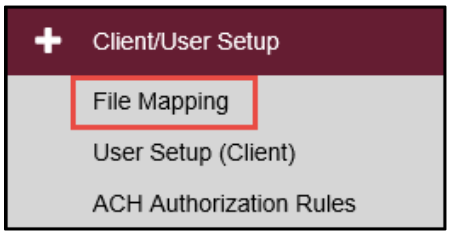
- Based on the dates entered, a list of the matching items will appear in a list; you can click on the item to view the details
  - **Note:** You can also download the file, by clicking on the options icon next to the item and selecting **Download file**.
- Click **Back to Search Parameters** to return to the previous screen



File Mapping

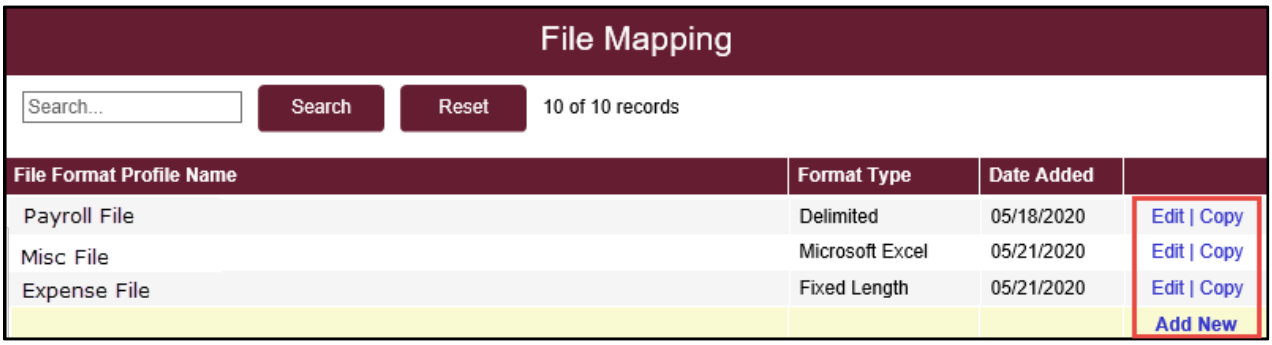
The File Mapping function allows you to define the file formats for issued check files. This is done by selecting a file, then mapping the data elements within the file.

- From the Client/User Setup menu, select **File Mapping**



You can perform the following actions on this page:

- Select **Add New** to create a new file mapping format from scratch
- Select **Copy** to create a new file mapping from an existing mapping. You can choose to make an exact copy or create a copy with changes.
- Select **Edit** to modify an existing mapping

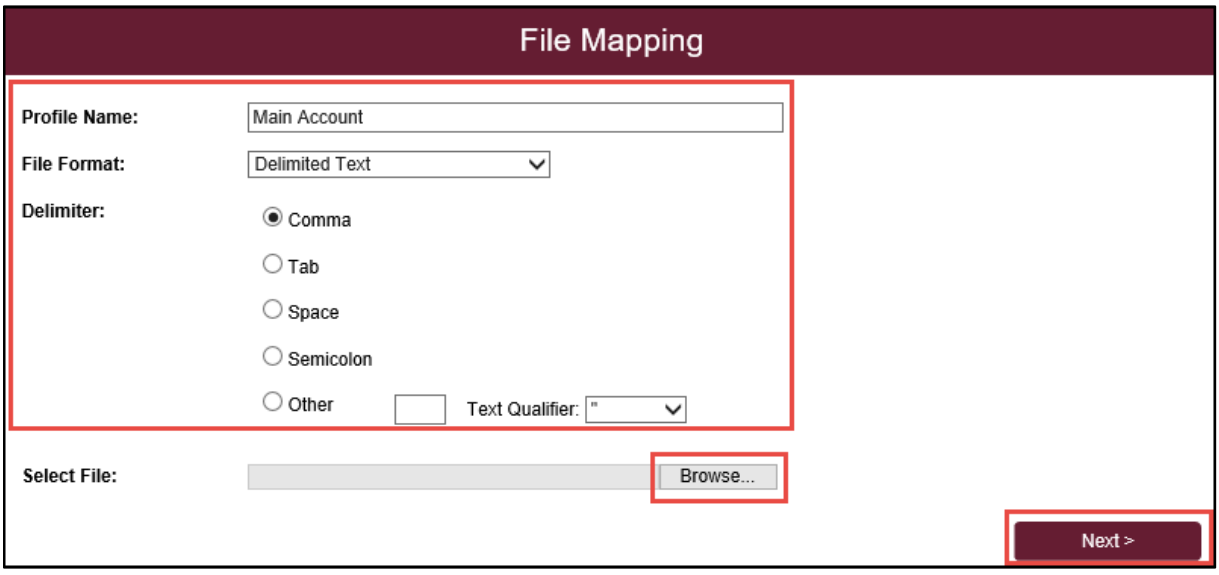


Profile Name: The name of the import template being defined.
File Format: Specifies the issued file format.
The following file formats are available:

- Delimited Text
- Fixed Length File
- Excel

Delimiter: The type of delimiter used in the delimited file when the File Format is set to Delimited.
Text Qualifier (optional): Specifies the special character that is used to encase each data element.
Select File: Click **Browse** to select the file to map.

Once fields are completed, click **Next** to continue.



Delimited and Excel Formats:

The top portion of the page shows the first few lines of your file to help with configuration.

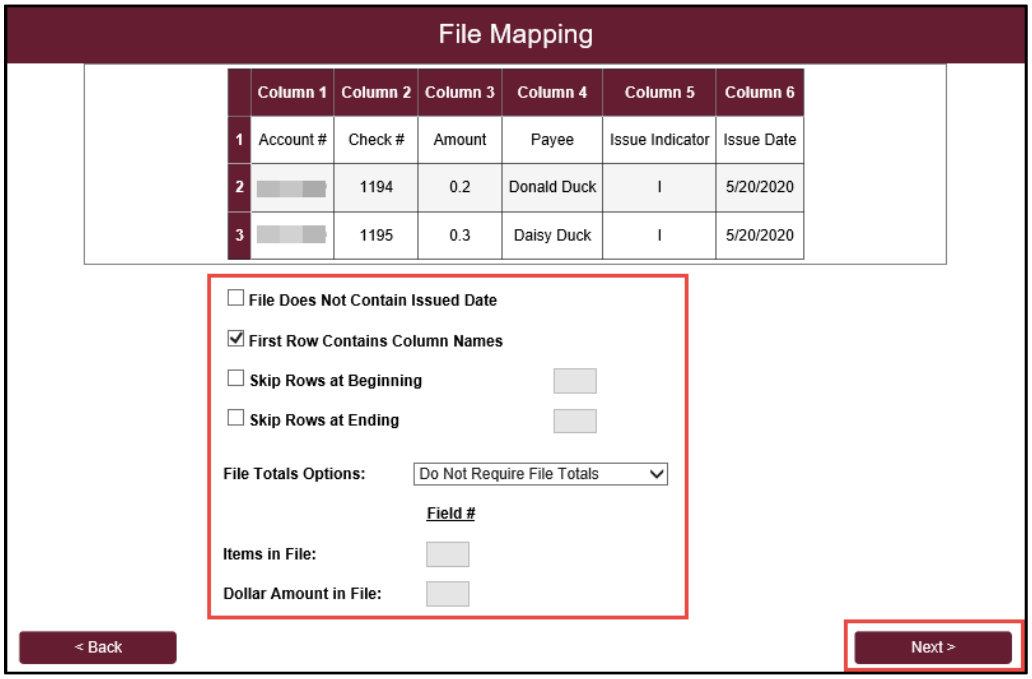
File Does Not Contain Issued Date: Enable this option if the issued check file does not contain an issued date within the file. When enabled, you will be required to enter an issued date when the file is uploaded.

First Row Contains Column Names: Enable this option if the first row of the file is used for column names. When checked, the first row data is displayed above.
Skip Rows at Beginning: Specifies the number of rows at the beginning of the file that will be ignored. This feature is applicable for files that contain header information.
Skip Rows at Ending: Specifies the number of rows at the end of the file that will be ignored. This feature is applicable for files that contain trailer information.
File Totals Options: There are three file totals options in the system:

- **Require File Total**: You will be asked for the number of items and file totals when you upload the issued check file.
- **Obtain Totals from File**: The number of items and total amount are listed in the file.
- **Do Not Require File Totals**: File totals are not required.

Items in File: The field that the number of items in the file may be located. This is only required if the **Obtain Totals from File** option is selected.
Dollar Amount in File: The field that the file totals may be located. This is only required if the **Obtain Totals from File** option is selected.

Once fields are completed, click **Next** to continue.



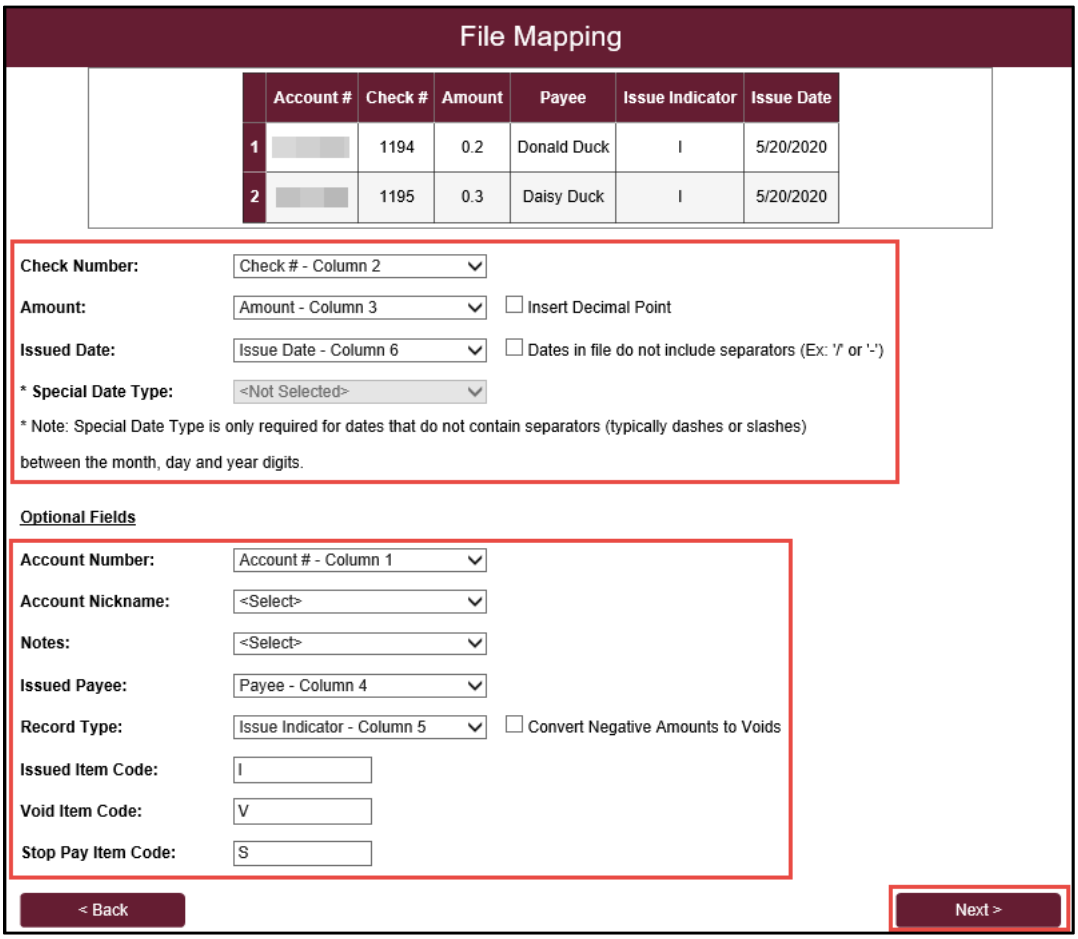
Check Number: Select the source field for the check number in the file. This is a required field.
Amount: The field in the file that contains the issued check amount. This is a required field.
Insert Decimal Point: Enable this option only for a check amount (in the issued check file) that does not contain a decimal (for example, $124.50 is in the file as 12450).
Issued Date: The field is in the file that contains the issued date.
Special Date Type: Only required for dates that do not contain separators between the month, day, and year digits. (For example, 08202010 would need the MMDDYYYY special date type.) If the issued date does not contain separators, check the **Date in the file do not include separators** box and select the appropriate date format from the **Special Date Type** dropdown.

Account Number: The field in the file that contains the account number. Mapping the account number will allow you to upload one issued check file containing checks for multiple accounts.
Account Nickname: The field in the file that contains the Client/Account ID.
Notes: The field in the file that contains the notes for the issued item.
Payee: The field in the issued check file that contains the payee information. This field is required if the account is verifying payee information (payee positive pay service).
Record Type: The field in the issued check file that contains the record type/item type indicator. The three types that may be mapped in the file are:

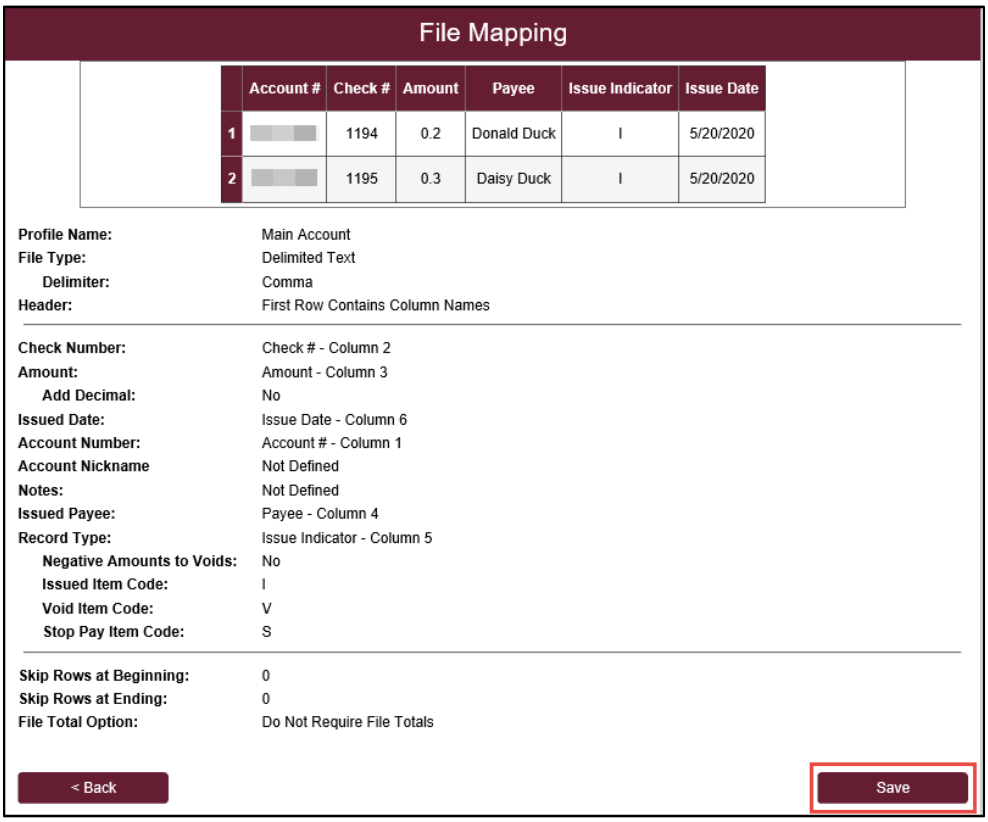
- Issued Item Code
- Void Item Code
- Stop Pay Item Code

Convert Negative Amounts to Voids: Enable this option to convert negative dollar amounts to voided items. When this box is checked, the other record type fields will not be enabled.

Once fields are completed, click **Next** to continue.



A summary page will display. Verify the settings and then click **Save**.



Fixed Length Formats:

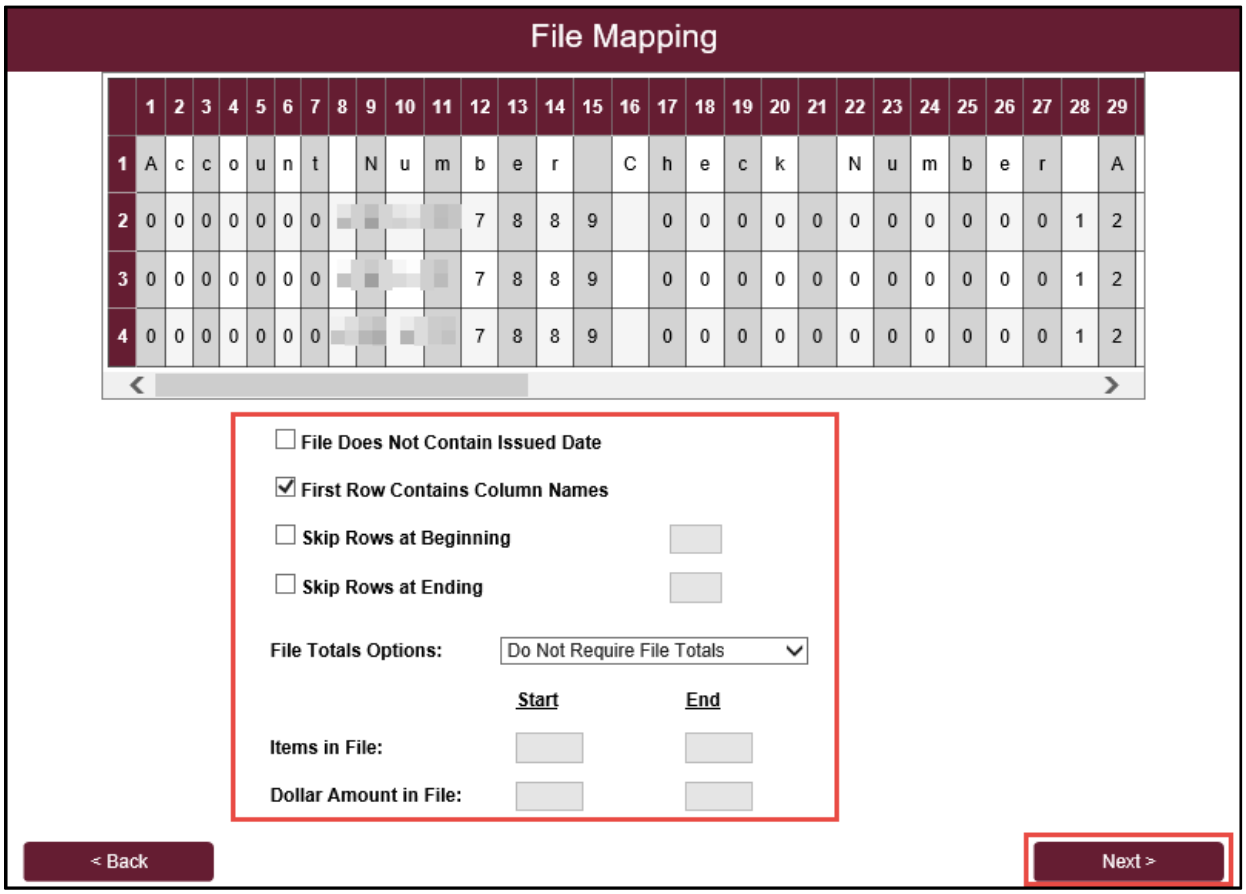
The top portion of the page shows the first few lines of your file to help with configuration.

File Does Not Contain Issued Date: Enable this option if the issued check file does not contain an issued date within the file. When enabled, you will be required to enter an issued date when the file is uploaded.
First Row Contains Column Names: Enable this option if the first row of the file is used for column names. When checked, the first row data is displayed above.
Skip Rows at Beginning: Specifies the number of rows at the beginning of the file that will be ignored. This feature is applicable for files that contain header information.
Skip Rows at Ending: Specifies the number of rows at the end of the file that will be ignored. This feature is applicable for files that contain trailer information.
File Totals Options: There are three file totals options in the system:

- **Require File Total**: You will be asked for the number of items and file totals when you upload the issued check file.
- **Obtain Totals from File**: The number of items and total amount are listed in the file.
- **Do Not Require File Totals**: File totals are not required.

Items in File: The starting and ending position of the number of items in the file. This is only required if the **Obtain Totals from File** option is selected.
Dollar Amount in File: The starting and ending position of the file totals in the file. This is only required if the **Obtain Totals from File** option is selected.

Once fields are completed, click **Next** to continue.



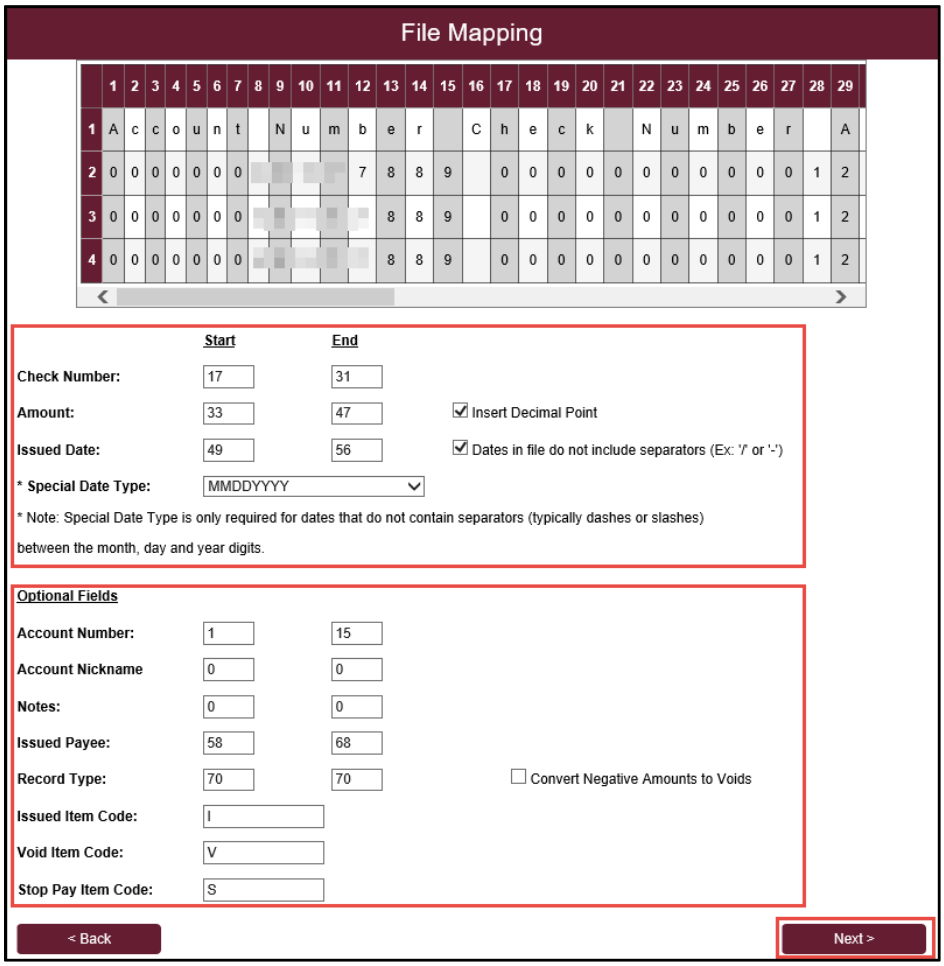
Check Number: The starting and ending position in the issued check file that contains the check number. This is a required field.
Amount: The starting and ending position in the issued check file that contains the issued check amount. This is a required field.
Insert Decimal Point: Enable this option only for a check amount (in the issued check file) that does not contain a decimal (for example, $124.50 is in the file as 12450).
Issued Date: The starting and ending position in the issued check file that contains the issued date.
Special Date Type: Only required for dates that do not contain separators between the month, day, and year digits. (For example, 08202010 would need the MMDDYYYY special date type.) If the issued date does not contain separators, check the **Date in the file do not include separators** box and select the appropriate date format from the **Special Date Type** dropdown.
Account Number: The starting and ending position in the file that contains the account number. Mapping the account number will allow you to upload one issued check file containing checks for multiple accounts.
Account Nickname: The starting and ending position in the file that contains the Client/Account ID.
Notes: The starting and ending position in the file that contains the notes for the issued item.
Payee: The starting and ending position in the issued check file that contains the payee information. This field is required if the account is verifying payee information (payee positive pay service).

Record Type: The starting and ending position in the issued check file that contains the record type/item type indicator. The three types that may be mapped in the file are:

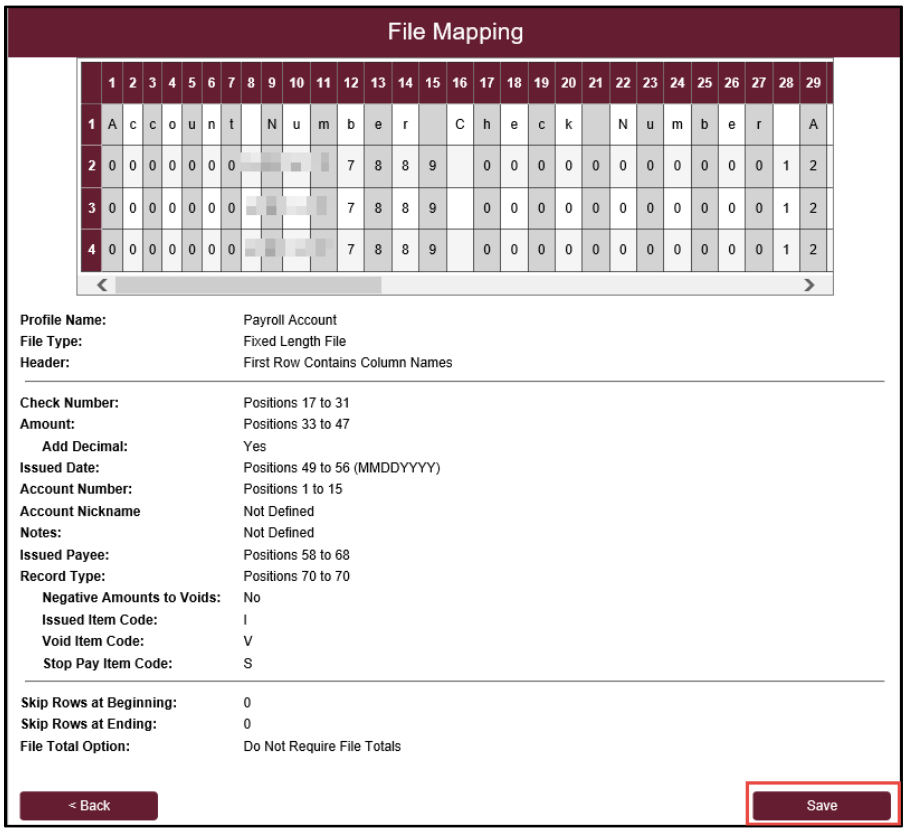
- Issued Item Code
- Void Item Code
- Stop Pay Item Code

Convert Negative Amounts to Voids: Enable this option to convert negative dollar amounts to voided items. When this box is checked, the other record type fields will not be enabled.

Once fields are completed, click **Next** to continue.



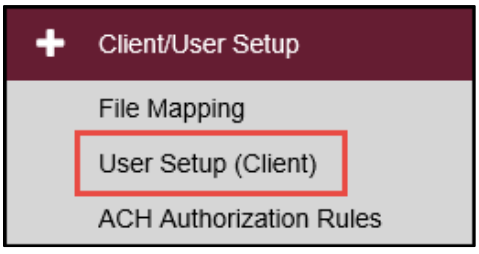
A summary page will display. Verify the settings and then click **Save**.



User Setup

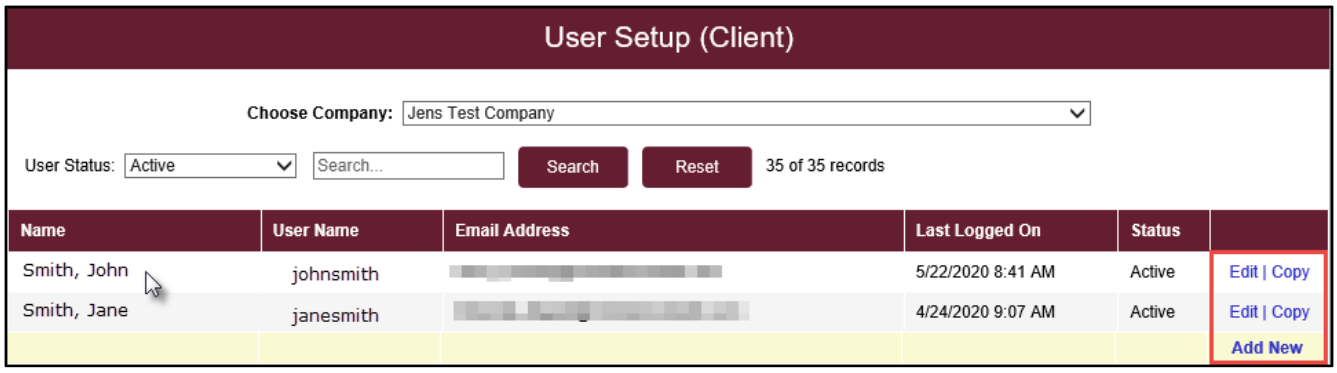
The User Setup option is used to manage Positive Pay users. In order for a user to access Positive Pay, the user must be set up in Positive Pay and in Business Online Banking. The Positive Pay username and user password must be added to the users Business Online Banking user profile. See the **Business Online Banking User Administration Guide** for additional details/instructions, on how to set up a user in Business Online Banking.

- From the Client/User Setup menu, select **User Setup (Client)**



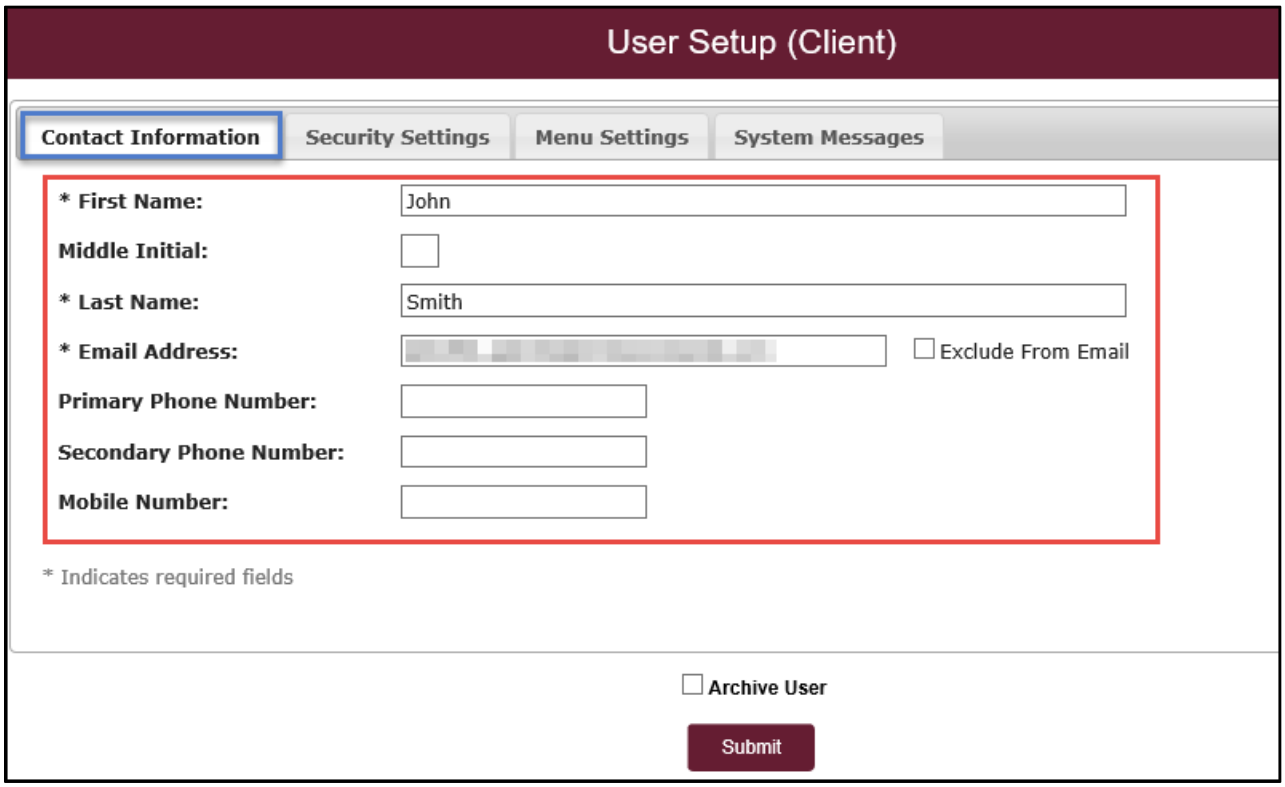
A list of users will appear. You can perform the following actions on this page:

- Select a user Name to view an existing users setup
- Select **Add New** to create a new user from scratch
- Select **Copy** to create a new user from an existing user
- Select **Edit** to modify an existing user



Contact Information Tab:

First Name/ Last Name: The name of the user. These are required fields.
Email Address: The email address used to send system-generated email messages to this user. This is a required field.
Exclude from email: This checkbox determines if the user should receive email messages from the system. If checked, the user does not receive any email messages. If unchecked, the user receives email messages based upon the email selections checked on the system messages tab.
Primary Phone Number: The primary phone number for the user.
Secondary Phone Number: The secondary phone number for the user.
Mobile Phone Number: The mobile phone number for the user.
Archive User: Determines if the user is still active in the system. If checked, the user is no longer active and is not allowed to access the system.



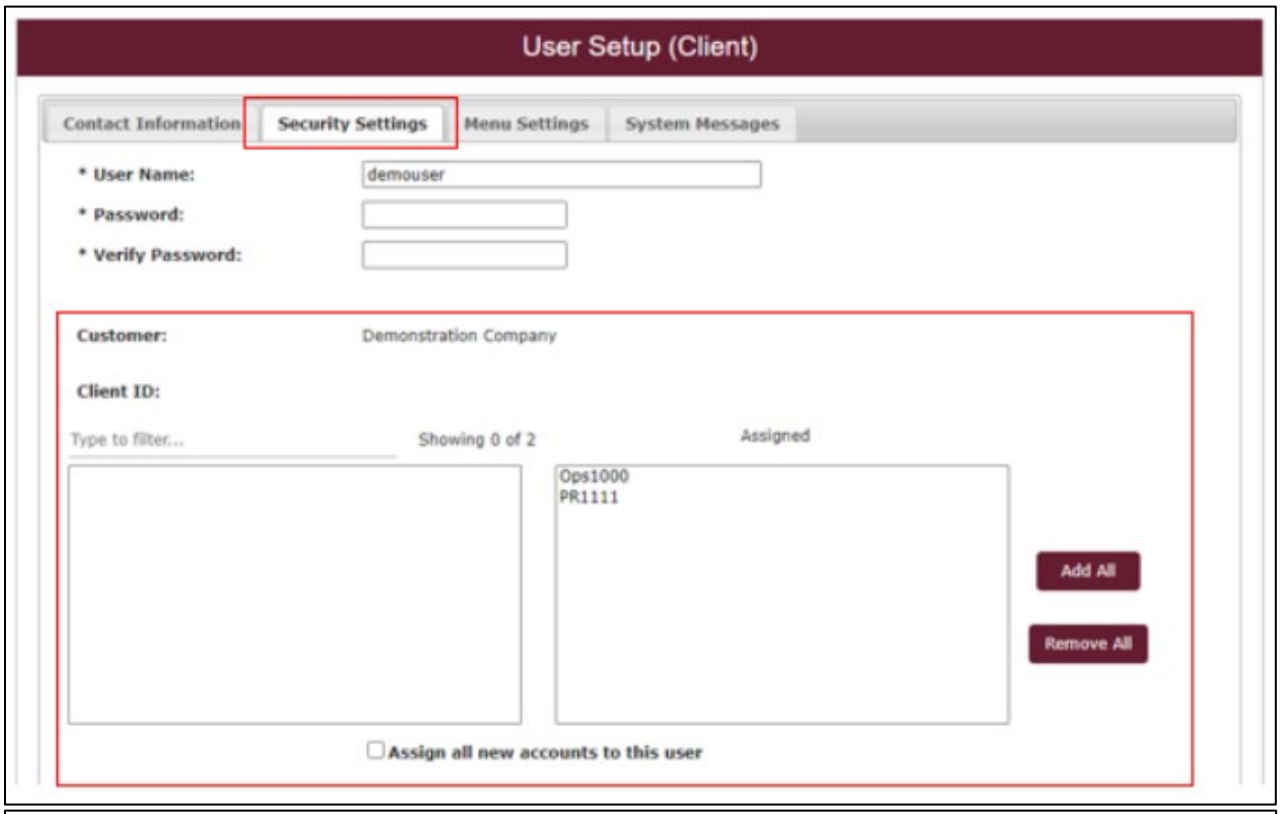
Security Settings Tab:

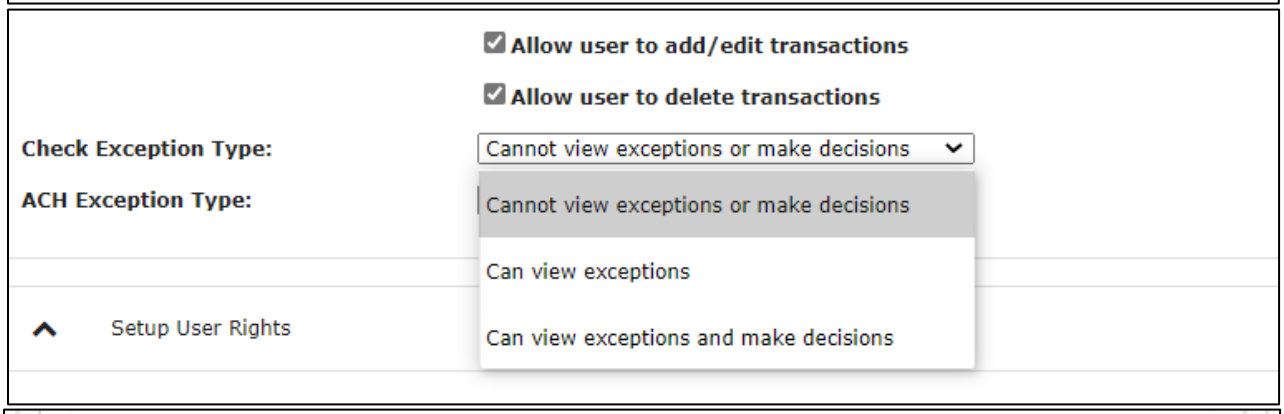
User Name: the user name for the user. This must be added to the users profile in Business Online, in order for the user to access Positive Pay.
Password / Verify Password: The password for the user. The password and verify password must match. This must be added to the users profile in Business Online, in order for the user to access Positive Pay.
Account Nickname: The Account Nickname is the number or description that identifies a specific account. All accounts that are assigned to the client will be displayed in the **Available** column. To enable the user to access an account, move the account to the **Assigned** column by either clicking on the **Account Nickname** or selecting **Add All**.
Assign all new accounts to this user: If selected, this user is automatically granted access to any new accounts added to the system.

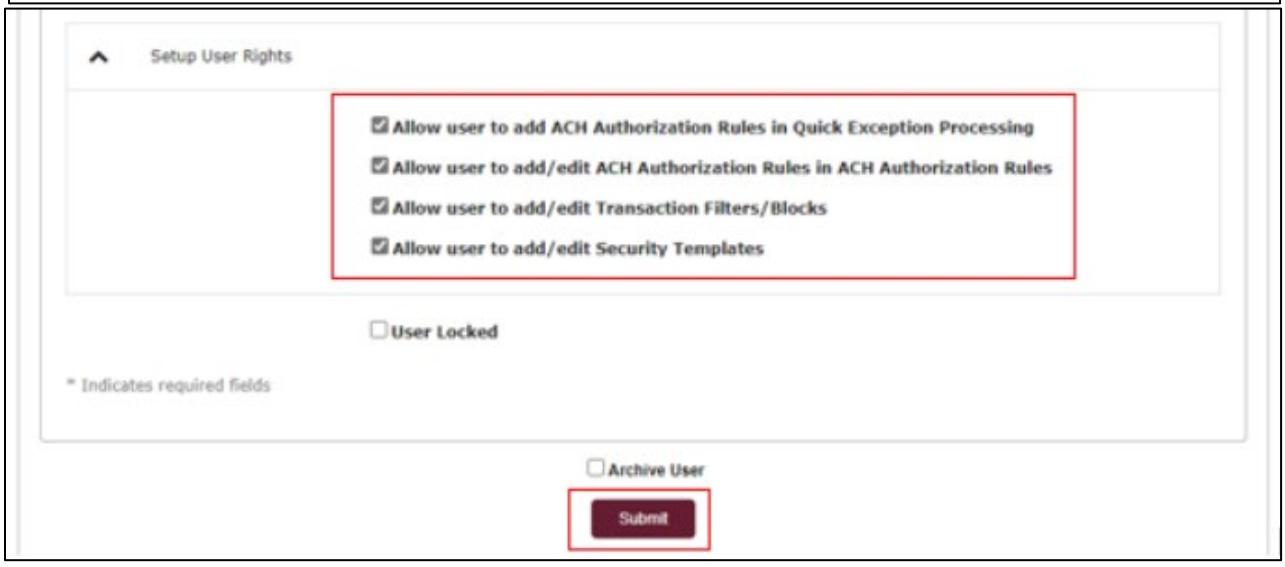
***Transaction Data User Rights section*:**
Allow user to add/edit transactions: If selected, the user can add and edit transactions (i.e. make pay and return decisions, void items).
Allow user to delete transactions: If selected, the user can delete transactions from the system. **Allow user to download issued check files**: If selected, the user can download issued check files from the Issued Check Processing Log page.
Client Exception Types: This determines which types of exceptions the user can process on the Exception Processing page. The choices are:

- Check Exception Type:
  - Can view exceptions and make decisions
  - Can view exceptions
  - Cannot view exceptions or make decisions
- ACH Exception Type:
  - Can view exceptions and make decisions
  - Can view exceptions
  - Cannot view exceptions or make decisions

***Setup User Rights section*:**
Allow user to add ACH Authorization Rules in Quick Exception Processing: If selected, the user can add an ACH authorization rule in the quick exception processing page when there is an ACH exception.
Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules: If selected, the user can set up, edit, and delete ACH authorization rules on the ACH Authorization Rules page.
Allow user to add/edit Transaction Filters/Blocks: If selected, the user can set up, edit, and delete ACH filter/block rules on the Transaction Filters/Blocks page (*may not be applicable*).
Allow user to add/edit Security Templates: If selected, allows the user to create or modify users access for the profile.

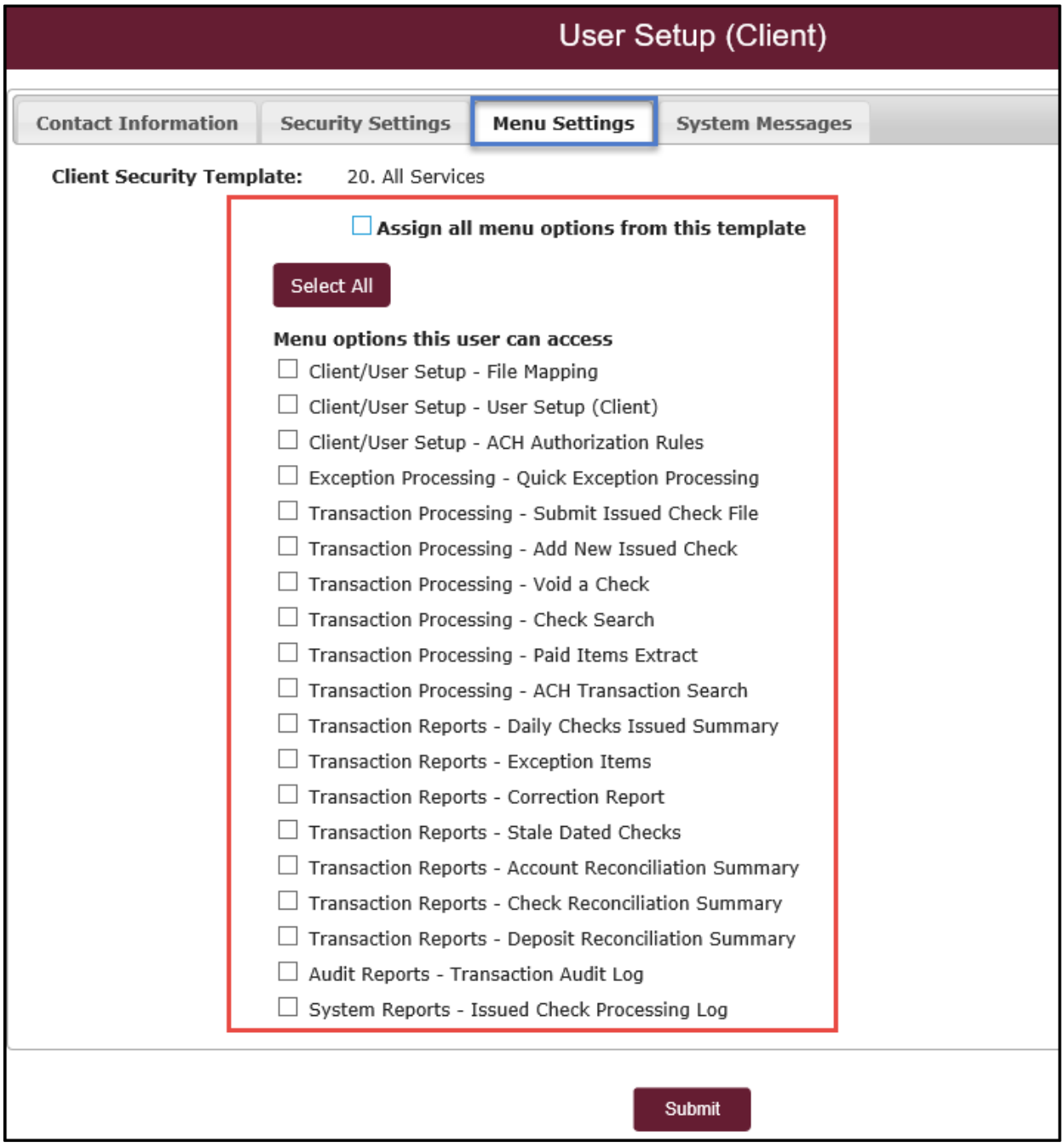

User Setup (Client)
Contact Information
Security Settings
Menu Settings
System Messages
* User Name:
demouser
* Password:
* Verify Password:
Customer:
Demonstration Company
Client ID:
Type to filter...
Showing 0 of 2
Assigned
Ops1000
PR1111
Add All
Remove All
Assign all new accounts to this user


Allow user to add/edit transactions
Allow user to delete transactions
Check Exception Type:
Cannot view exceptions or make decisions
ACH Exception Type:
Cannot view exceptions or make decisions
Can view exceptions
Can view exceptions and make decisions
Setup User Rights


Setup User Rights
Allow user to add ACH Authorization Rules in Quick Exception Processing
Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules
Allow user to add/edit Transaction Filters/Blocks
Allow user to add/edit Security Templates
User Locked
* Indicates required fields
Archive User
Submit

Menu Settings tab:

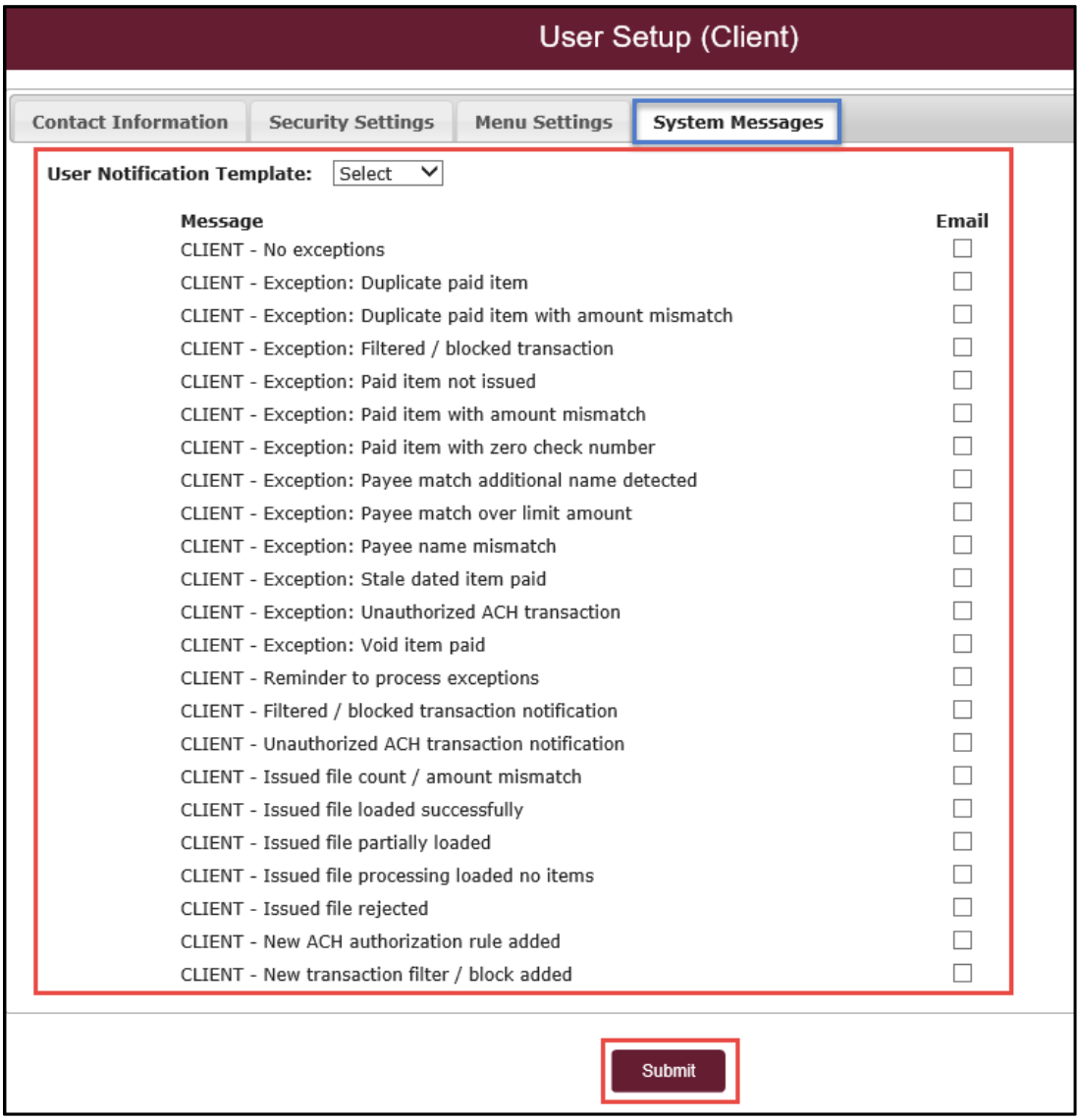
Assign all menu options from this template: This checkbox determines if the selected user has access to all left-hand menu system actions that make up the security template access assigned to the client. When cleared, this user will not be automatically assigned new left-hand menu system actions added to the client's security template access automatically.
Menu options this user can access: Functions that are available to the client are displayed in the bottom portion of the User Setup page. To enable a specific function for a user, select the box next to the menu description. If a box is cleared, the menu item will not be available to the user.



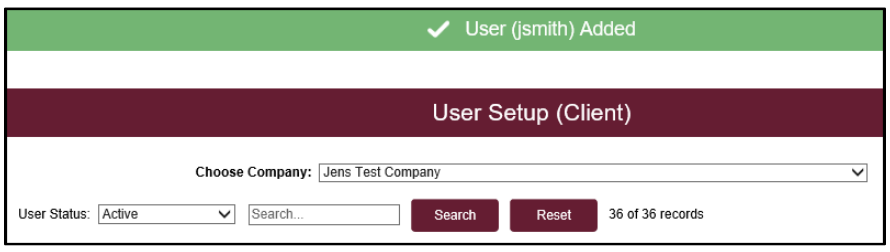
System Messages tab:

Select the email notification types that this user is to receive. Use the **User Notification Template** list to select all email or none.

When finished, click **Submit**.

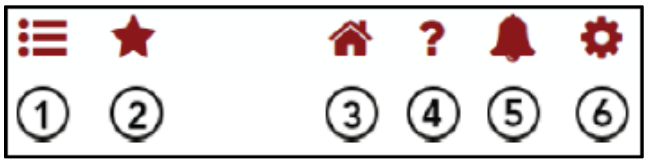


You should receive a message the user was added/updated.

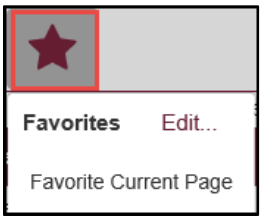


Header Menu Icons

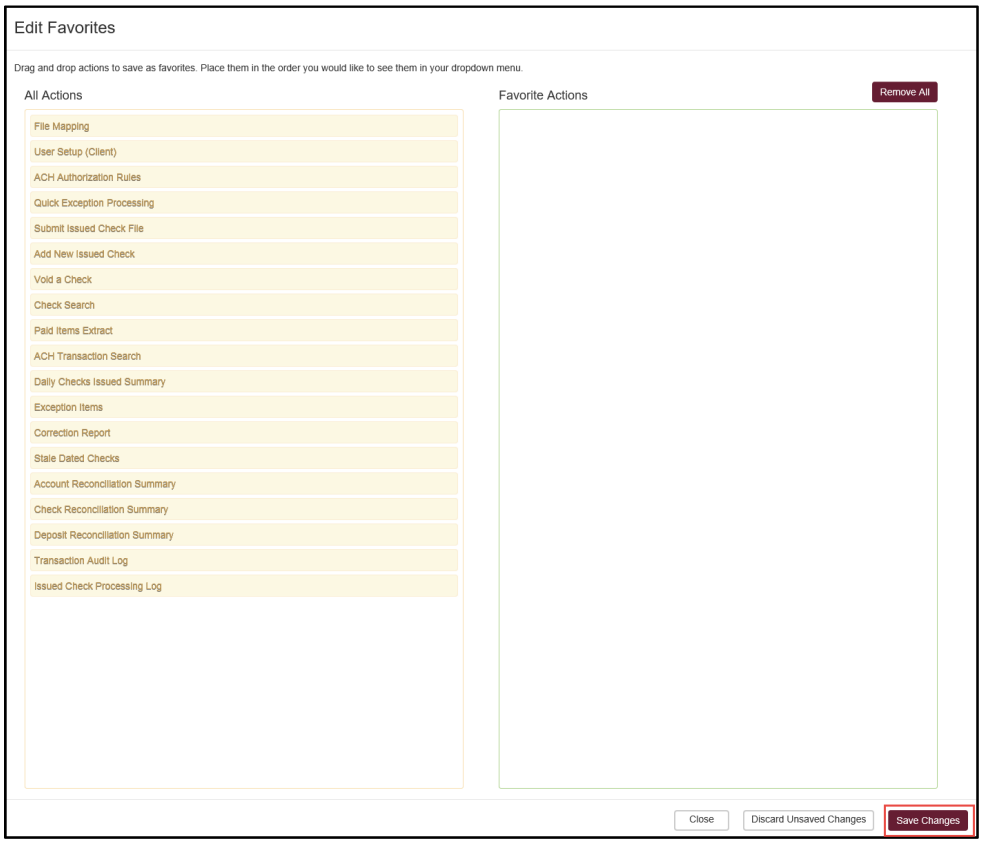
The header icons at the top of the page give option to enhance or change system functionality. The following image shows each icon. The numbers following describe the functionality of the icons.



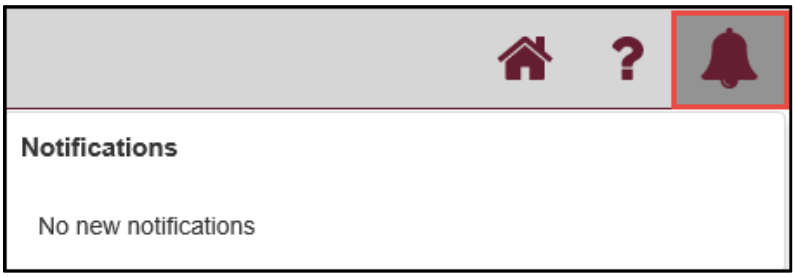
1. **Toggle Menu**: Collapses or expands the System Menu on the left side of the page.
2. **Favorites**: Allows a list of Favorite actions to be created and save for future use.

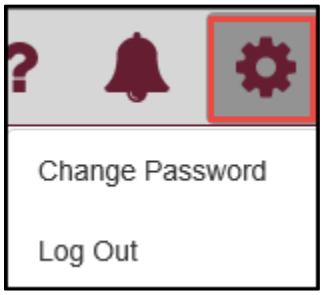


Select **Edit** to open a dialog box to select the favorite actions. When finished click Save Changes.



3. **Home**: Returns to the home page.
4. **Help**: Opens a help document for the current page.
5. **Notifications**: Displays message for the user.



6. **Account**: Allows you to change your password or log out of the system.

☞ **Note**: if you change your password in the Positive Pay system, it must also be updated in your Business Online Banking user profile.