

Associated Connect[®]

Reference Guide: ACH and Check Positive Pay



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Associated Connect Access

Associated Connect provides secure, single sign-on access to your business and commercial banking services through AssociatedBank.com/Business or AssociatedBank.com/Commercial.

Available Services

Once signed in, users can access a wide range of online banking functions:

Banking	Account Balances, ACH Origination Check Inquiry, Image Search, Positive Pay, Stop Payments, Transfers and Wire Transfers
Account Summary	View balances and transaction details
Cash Management	Bill Pay*, Cash Ordering, Checkview, FX Manager, Lockbox, Remote Deposit and Trade Services
Transmission and Reporting	Document Center, Export Tools and File Transfer

*Some services within the bill payment service have service charges. Please refer to the Business Fee Schedule or the applicable Checking Product Disclosure for details. (1276)

Sign-In and Security

Access to Associated Connect requires identity verification through one of two methods:

High-Risk Services	• Sign in with your username and password. • Verify identity using multi-factor authentication (MFA) with a unique access code from a mobile or physical token.
Low-Risk Services	• Sign in with your username and password. • Verify identity using a unique access code sent by text message (SMS) to your registered mobile number.

For help with tokens, see the Multi-Factor Authentication and Password Management Guide or contact Customer Care at 800-728-3501.

Associated Bank does not charge a fee to download our digital applications; however, transactional fees may apply. Carrier message and data rates may apply; check your carrier's plan for details. Visit AssociatedBank.com/disclosures for Terms and Conditions for your service. (1406)

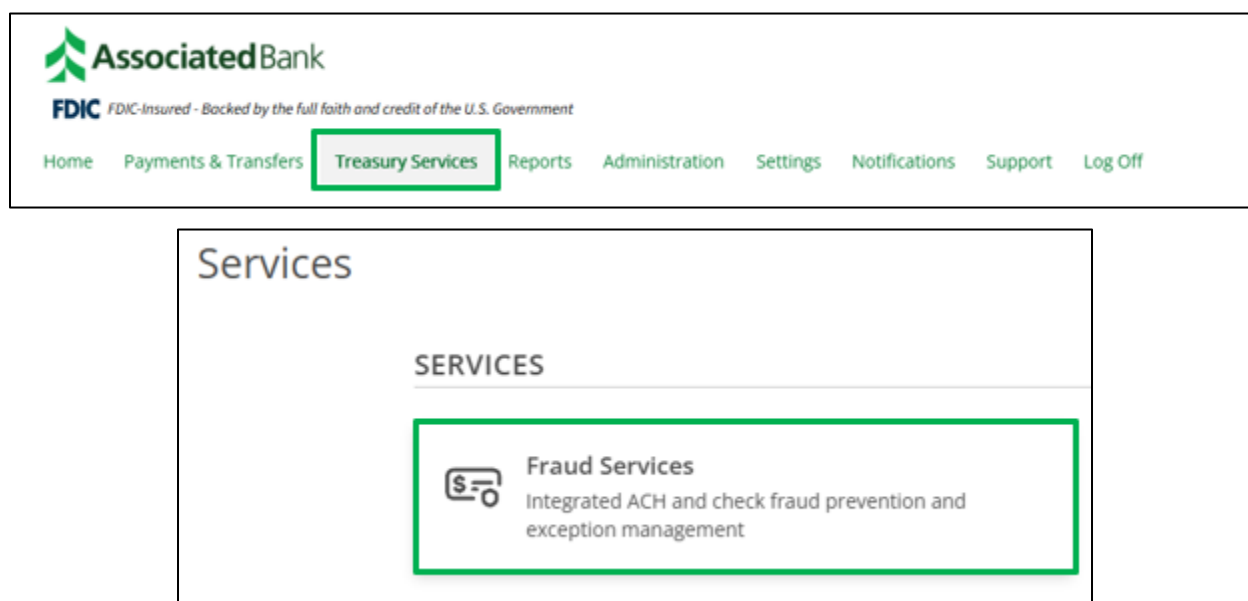
Fraud Services

The Fraud Services module includes the following products:

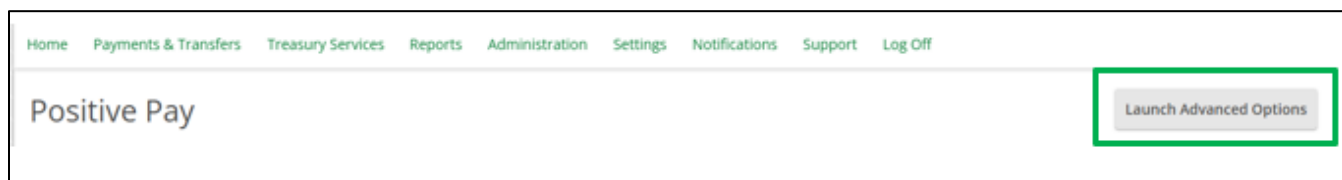
- ACH Positive Pay
- Check Positive Pay
- Reverse Positive Pay
- Account Reconciliation

Fraud Services Menu

After selecting **Account Details & Services** in the Associated Connect portal, select the **Treasury Services** tab, then select **Fraud Services**.



Once in the Fraud Services screen, select the **Launch Advanced Options** button in the top, right-hand corner of the screen.

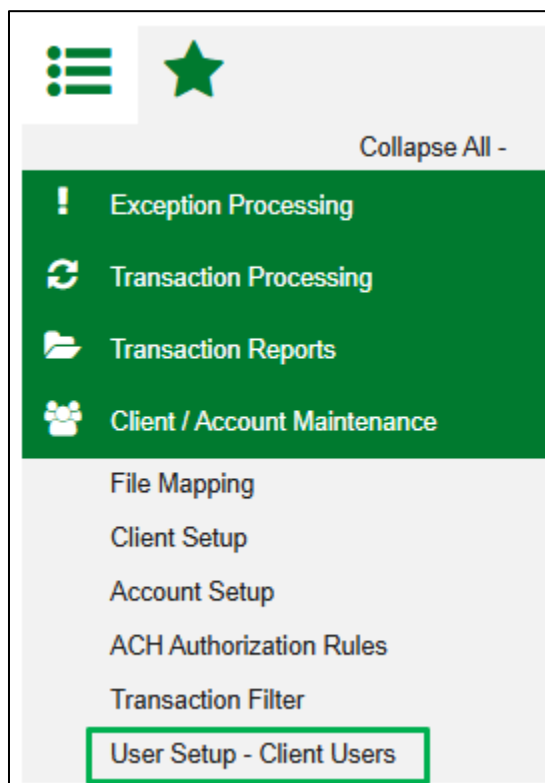


Administration and Alerts

New User Entitlements

Each user of the Fraud Services module will need to be set up by a Company Administrator prior to use. To do so, select **Client/Account Maintenance > User Setup – Client Users** on the navigation menu.

Note: New users must first be created on the Associated Connect portal and entitled to appropriate access. See the Administration Guide for detailed instructions.



Select **Add New**.

Name	Username	Email Address	Last Logged On	Status

Add New

Next, on the **Contact Information** tab, complete the required fields indicated with an asterisk (*).

Note: To receive text alerts, you must enter a mobile number on this screen. The email address needs to match the user's email in Company Admin on the Associated Connect Portal.

User Setup - Client Users

Contact Information
Security Settings
Menu Settings
System Messages

*** First Name:**

Middle Initial:

*** Last Name:**

*** Email Address:** ☐ Exclude From Email

Primary Phone Number:

Secondary Phone Number:

**** Mobile Number:** ☐ Do Not Send Text Messages

Limit Text Start & Stop Times: Yes

Text Messages Start Time: 7:00 AM

Text Messages End Time: 6:00 PM

* Indicates required fields

** Mobile number is required for text message alerts

Submit

Next, select the **Security Settings** tab. Enter the user's existing Associated Connect Username. A password is required when creating the user, but it won't be used for sign-in or any other purposes. Access is managed through the normal Associated Connect sign-in process.

User Setup - Client Users

Contact Information
Security Settings
Menu Settings
System Messages

*** Username:**

*** Password:**

*** Verify Password:**

All available accounts will appear. Select the applicable accounts to assign them to the user. If the user should have access to all accounts, select **Add All** on the right-hand side. You can also automatically assign all future new accounts to be added to the user by selecting the check box at the bottom.

Note: If you need to search for a specific account, you can search by all or part of the account nickname, including the last four digits of the account number.

Account Nickname:

Teller Testing

Available (2 of 19)

Assigned

Teller Testing 1

Teller Testing 2

Add All

Remove All

☒ Assign all new accounts to this user

Select **Transaction Data User Rights**. Based on the user, you'll need to select the appropriate configuration for that individual user.

Transaction Data User Rights

☒ Allow user to add/edit transactions
 ☒ Allow user to delete transactions
 ☒ Allow user to download issued check files

Check Exception Type:

Cannot view exceptions or make decisions

ACH Exception Type:

Cannot view exceptions or make decisions

The chart below explains each entitlement in greater detail.

Transaction Data User Rights	Explanation of Entitlement
Allow user to add/edit transactions	Can submit issued checks/issued check files and voids.
Allow user to delete transactions	Can delete outstanding issued or voided checks.
Allow user to download issued check files	Can download and view an issued check file after it is uploaded.
Check Exception Type	• No Access: Cannot view or decision check exceptions. • View Only Access: Can only view but cannot decision check exceptions. • Full Access: Can view and decision check exceptions.
ACH Exception Type	• No Access: Cannot view or decision ACH exceptions. • View Only Access: Can only view but cannot decision ACH exceptions. • Full Access: Can view and decision ACH exceptions.

Select the **Setup User Rights** dropdown. Based on the user, you'll need to select the appropriate configuration for that individual user. Then, select **Submit**.

The chart below explains each entitlement in greater detail.

Setup User Rights	Explanation of Entitlement
Allow user to add ACH Authorization Rules in Quick Exception Processing	From Exception: Add to the ACH Authorization Rules (approved list) when an exception occurs to prevent future exceptions.
Allow user to add/edit ACH Authorization Rules in ACH Authorization Rules	Manual Entry: Proactively add to the ACH Authorization Rules (approved list) before an exception occurs.

On the **Menu Settings** tab, a default **User Security Template** will be available. This template will provide the user access to all available menu options. If a user needs customized menu access, there is an option to **Create new template**.

Note: As a reminder, this step only gives menu options. Functional access is given on the Security Settings tab.

User Setup - Client Users

User Security Template: * Create new template *

Template Name:

Select the **System Messages** tab to entitle alerts for the user. Both email and text message alerts are available for check and ACH Positive Pay. When complete, select **Submit**.

*** Mobile number must be defined (Contact Information tab) in order for text message alerts to work ***

User Notification Template: Select

Message	Email	Text
CLIENT - No exceptions	☒	☒
CLIENT - Exception notification	☒	☒
CLIENT - Reminder to process exceptions	☒	☒
CLIENT - Filtered / blocked transaction notification	☒	☒
CLIENT - Unauthorized ACH transaction notification	☒	☒
CLIENT - Issued file processing status	☒	☒
CLIENT - New ACH authorization rule added	☒	☒
CLIENT - New transaction filter / block added	☒	☒

☐ Archive User

The chart below explains each alert in greater detail.

Alert Name	Definition	Pros	Cons
No exceptions	No exceptions for Check and/or ACH Positive Pay that day	Provides daily reassurance; no need to log in to confirm	Causes system to generate an alert every day; may increase billing; may be difficult to manage if have many accounts
Exception Notification	Check and/or ACH Positive Pay exceptions need to be reviewed/decisioned	Timely reminder when action is required; helps prevent fraud	Increases billing; may not be needed if already logging in every day
Reminder to process exceptions	One hour before cutoff, outstanding exception items have not yet been decisioned	Supports timely decisioning and helps prevent missing action; no added billing	May provide limited value if: decisions consistently made within 1 hour of cutoff; strong backup process exists when users who normally decision items are unavailable; default decisioning is relied upon (especially for Reverse Positive Pay)
Filtered/ blocked transaction notification	Not a functioning alert, disregard.	Will not trigger alerts whether turned on or off.	Will not trigger alerts whether turned on or off.
Unauthorized ACH transaction notification	Not a functioning alert, disregard.	Will not trigger alerts whether turned on or off.	Will not trigger alerts whether turned on or off.
Issued file processing status	Submit Issued Check File is processed successfully or has errors	Real-time notification if a file or items within a file fail; useful if users who are not the actual submitter need visibility. You will be able to see if your file is received and processed.	May increase billing, especially with daily file submissions; same information available for free on System Reports>Issued Check Processing Log.
New ACH Authorization Rule added	Rule was added to ACH Authorization rule. ACH items matching this rule will not be an exception and will be paid.	Helps detect and prevent internal fraud; encourages others to review rule changes or additions	May increase billing; could be overwhelming if many rules are added frequently
New transaction filter/block added	Not a functioning alert, disregard.	Will not trigger alerts whether turned on or off.	Will not trigger alerts whether turned on or off.

Note: Text alerts are optional and require a mobile number to be entered upon setup.

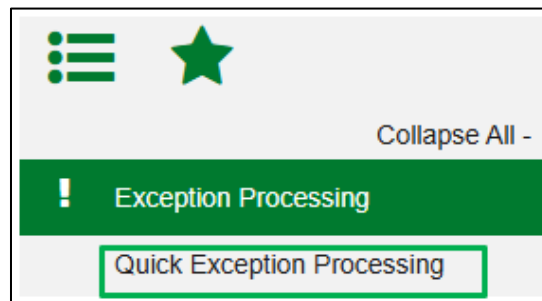
ACH Positive Pay

To manage ACH Positive Pay and make decisions on suspect items, select **Account Details & Services**, then the **Treasury Services** tab, and then select **Fraud Services**. Once you're on the **Fraud Services** screen, select the **Launch Advanced Options** button in the top, right-hand corner of the screen. A new window will open directing you to the **Fraud Services** module.

Exception Processing

To decision your ACH Positive Pay items, select **Exception Processing > Quick Exception Processing** from the navigation menu on the left-hand corner.

Note: *If you're entitled to Check Positive Pay, those exception items will also appear here. Refer to the Check Positive Pay section of this guide for more details.*



You'll see which items need to be decided for that day. ACH Positive Pay exception items must be decided by 5 p.m. CT. If not decided, your organization's default decision will apply. Reminder alerts can be set up to alert you if an item is not decided by 4 p.m. CT.

Select the **Decisions Needed** dropdown to view the exception items that need to be decided that day.

Test Client	+	Quick
All Account Nicknames	+	
Search exceptions	🔍	
▼ Decisions Needed (18)	\$68,175.79	⋮
Decided (0)	\$0.00	
Total (18)	\$68,175.79	

^	
Unauthorized ACH transaction (4)	
Ops1000	
\$4,971.99	⋮
Unauthorized ACH transaction	
Ops1000	
\$125.75	

Select the transaction to see the payment details. Here, you can decision the item (pay/return) or add a rule. Select **Pay** to pay the transaction, or select **Return** to return the transaction, based on your review.

Note: If you do not decision the item by 5 p.m. CT, the transaction will automatically be decided by your default decision, shown at the top of the transaction.

Unauthorized ACH transaction

Default Decision: Return

Cutoff Time: 5:00 PM Central Time (US & Canada)

Account Name: Ops1000

Amount: \$125.75

Paid Date: 07/16/2025

CCD / 121231234 / DR

Utilities Payment

Add Rule

Pay

Return

For the purposes of this guide, we'll choose to return this item. Select the reason that most accurately represents the return from the dropdown. Once complete, select **Save** and the item will be returned.

Note: If you choose to pay an item, no reason is required. Once you select pay, the item will automatically be submitted for payment.

Reason

Unauthorized

Cancel

Save

Now the exception will appear next to the transaction shown in the **Decisioned** section. In this case, you can see the item is being returned due to the **arrow**  indicating a return status. Items that are going to be paid are indicated with a **dollar sign** .

^	Unauthorized ACH transaction (2) Ops1000 \$625.75
↩	Unauthorized ACH transaction Ops1000 \$125.75
\$	Unauthorized ACH transaction Ops1000 \$500.00

You can choose to change your **Pay** or **Return** decision until 5 p.m. CT daily by selecting the **Decisoned** group on the **Quick Exception Processing** screen, selecting the item and then revising the **Pay** or **Return** decision.

Dual Control

If your organization has dual control enabled for Positive Pay decisions, the transaction will need to be approved before 5 p.m. CT. Once the item is decisioned by the first user, any user who is an approver will receive a system generated email asking for approval. To enable or disable dual control for a user, select **Company Maintenance** > **User Setup – Client Users**. Select **Edit** for the user you'd like to edit.

Under the **Transaction Data User Rights** dropdown, you can enable dual control for both Check and ACH Positive Pay based on your organization's needs. Select **Submit** when complete.

Transaction Data User Rights	
	☒ Allow user to add/edit transactions
Dual Approver of Issued Items:	Dual approver, cannot approve self ▼
	☒ Allow user to delete transactions
	☒ Allow user to download issued check files
Check Exception Type:	Can view exceptions and make decisions ▼
ACH Exception Type:	Can view exceptions and make decisions ▼

To approve your ACH Positive Pay items, select **Exception Processing > Quick Exception Processing** from the navigation menu on the left.

There are two types of approval / reviews:

- **Decision – Pending Approval:** These require an approval before the cutoff time or the default decision will apply.
- **Decision – For Review Only:** These can be reviewed and changed by the approver, but don't require approval and will process at the cutoff time as is.

Decisions Needed (11)	\$8,832.55
Decisions - For Review Only (2)	\$4.56
Check number is zero TEST AYESHA5832	\$0.00 #0
Paid not issued TEST AYESHA5832	\$4.56 #4564566
Decided (0)	\$0.00
Total (13)	\$8,837.11

Once the item is approved, it'll process. If the item is denied by the approver, the exception item will return to the **Decisions Needed** section and will need to be decided and approved again before the cutoff.

Authorization Rules

If you want to add a rule to allow for a transaction to automatically pay in the future, select the **Decided** group on the **Quick Exception Processing** screen, select the item, then **Add Rule**. You can also add the authorization rule before you decision the transaction.

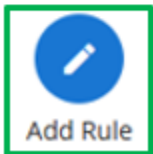
Unauthorized ACH transaction

Default Decision: Return
Cutoff Time: 5:00 PM Central Time (US & Canada)

Account Name: Ops1000
Amount: \$125.75

Paid Date: 07/16/2025

CCD / 121231234 / DR
Utilities Payment


Add Rule


Pay


Return

Note: The **Rule Name** and **Max Allowable Amount** will automatically populate with the information from this transaction. It's highly recommended you rename the rule, add any additional SEC Codes and adjust the **Max Allowable Amount** before saving the rule. Once you've reviewed the information and made any necessary edits, scroll down and select **Save Rule**.

Add ACH authorization rule

Rule Name

SEC Code

Company ID

Debits or Credits

Max Allowable Amount

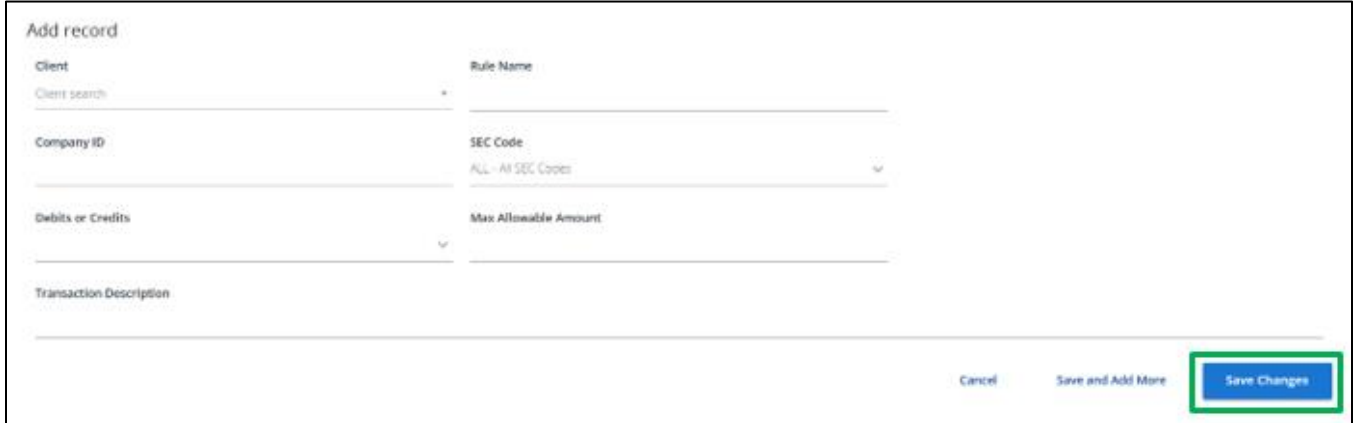
To add an ACH Authorization rule proactively or when there isn't an exception item to create a rule from, select **Company Maintenance > ACH Authorization Rules** from the navigation menu.


Company Maintenance

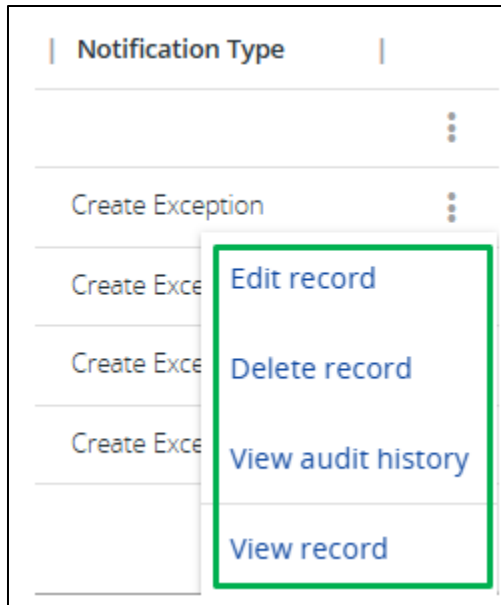
Payee Match Parameter Setup
Security Templates
File Mapping
Client Setup
Account Setup
ACH Authorization Rules
User Setup - Client Users

Your existing rules will be shown. To add a new rule, select the blue plus sign . Add the information for the rule you'd like to create and select **Save Changes**.

Note: The **Transaction Description** field either needs to be blank or needs to be an exact match, or it could cause exception issues. We recommend that you leave the field blank.

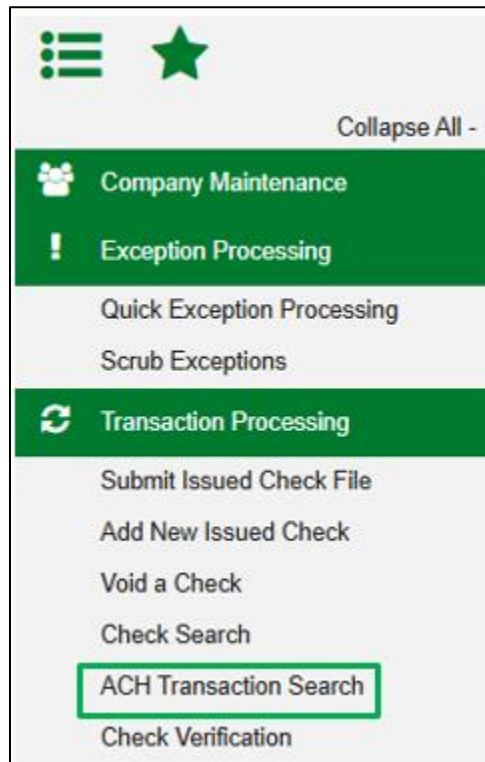


To edit, delete or view an existing rule, select the ellipses on the right-hand side.



Reporting

To determine if a historical ACH transaction was paid or returned, select **Transaction Processing > ACH Transaction Search**.



Only one search criteria field of your choice is required (Account Name, Date or Date From, Date To, Debits or Credits or SEC Code). However, you'll receive more precise results by entering information in as many fields as possible. Select **Search** once you've entered your preferred search parameter(s).

Account Name

All Account Names

Date

Paid

Date From

06/25/2025

Date To

Debits or Credits

Debits only

SEC Code

All SEC Codes

Show additional options

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

Search

If the transaction is located, it'll be displayed on the next screen, along with the paid or returned status. You can also apply a search, add or remove search fields or export your check search in the right-hand corner.

Note: *If choosing the ellipses, there's an option to **Edit Record** and then decision. Do not decision exception items in this location. Instead, use **Quick Exception Processing** or your decision won't be processed.*

Client	Account Name	Check Number	Amount	Original Issued Amount	Issued Payee	Issued Date	Paid Date	Current Status	State Dated As Of
AB Client	AB Client Co.	1234	\$5.00	\$5.00	XYZ Company	06/15/2025		Void	

Showing 1 result

Page 13

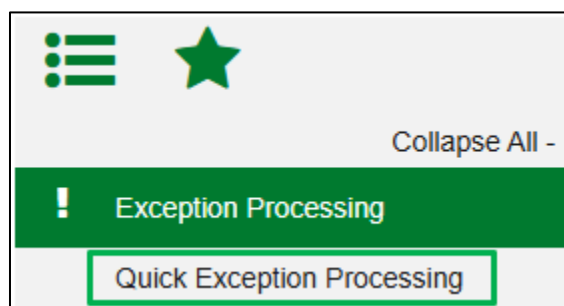
Check Positive Pay and Reverse Positive Pay

To manage Check Positive Pay and make decisions on suspect items, select **Account Details & Services**, then the **Treasury Services** tab, and then select **Fraud Services**. Once you're on the **Fraud Services** screen, select the **Launch Advanced Options** button in the top, right-hand corner of the screen. A new window will open directing you to the **Fraud Services** module.

Exception Processing

To decision your Check Positive Pay items, select **Exception Processing > Quick Exception Processing** from the navigation menu on the left-hand side of your screen.

Note: *If you have ACH Positive Pay, those exceptions will also appear here. Refer to the ACH Positive Pay section of this guide for more details.*



You'll see which items need to be decisioned for that day. Check Positive Pay exception items must be decisioned by 3 p.m. CT. If not decisioned, your organization's default decision will apply. Reminder alerts can be set up to alert you if an item is not decisioned by 2 p.m. CT.

Select the **Decisions Needed** dropdown to view the exception items that need to be decided that day.

Test Client	▼	Quick
All Account Nicknames	▼	
Search exceptions 		
▼	Decisions Needed (18)	\$68,175.79 
	Decisions Needed (0)	\$0.00
	Total (18)	\$68,175.79

^	Decisions Needed (13) \$33,470.31	
^	Paid not issued (2)	
	Ops1000	
	\$3,298.34	
	Paid not issued	
	Ops1000	
	\$1,500.00	
	#18006	
	Paid not issued	
	Ops1000	
	\$1,798.34	
	#18007	

Select the transaction to see the payment details. When reviewing your exceptions you can choose to **Pay**, **Return** or **Correct** the item based on your review.

Note: If you do not decision by 3 p.m. CT, the default decision, shown in the top left-hand corner will apply.

Paid not issued

Default Decision: Return

Cutoff Time: 3:00 PM Central Time (US & Canada)

Account Name: Ops1000

Amount: \$1,500.00

Issued Date: 06/25/2025

Check #: 18006

Paid Date: 07/21/2025

Front

Back

Hover over image to zoom. Click to view full-size image.

\$

Pay

↩

Return

✎

Correct

Note: If you choose to pay an item, no reason is required, once you select pay, the item will automatically be submitted for payment.

Select to **Pay** or **Return** the transaction, based on your review.

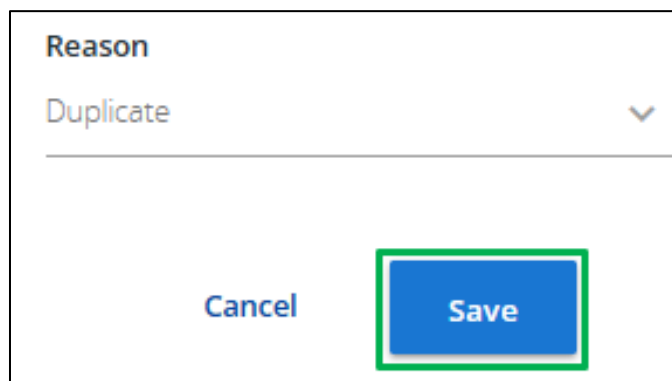
For the purposes of this guide, we will choose to return this item. Select the **Reason** from the dropdown that most accurately represents the return.

Exception reasons include:

Exception Reason	Description
Duplicate Paid Amount	Two or more checks paid with the same serial number.
Amount Mismatch	The paid check amount and the issued amount are not the same.
Stale Dated Item	The check was paid on a date later than when it was issued.
Void Item	A paid check matched a voided check.
Paid Not Issued	A paid check has no matching issue.
Payee Name Mismatch	The payee name on the paid check and the issued payee name are not the same.
Check Number Is Zero	A paid check has a zero serial number.
Payee match over amount limit	The payee name on the paid check and the issued payee name are the same, but the amount on the issued check exceeds the approved check amount.
Duplicate paid item/amt mismatch	Two or more checks paid with the same serial number and additionally the paid check amount and the issued amount are not the same.

Once complete, select **Save** and the item will be returned.

Note: If you choose to pay an item, no reason is required. Once you select pay, the item will automatically be submitted for payment.



The screenshot shows a web form with a label 'Reason' above a dropdown menu. The dropdown menu is open, showing the word 'Duplicate' as the selected option. Below the dropdown, there are two buttons: 'Cancel' and 'Save'. The 'Save' button is a blue rectangle with white text, and it is highlighted with a thick green border.

Dual Control

If your organization has dual control enabled for Positive Pay decisions, the transaction will need to be approved before 5 p.m. CT. Once the item is decisioned by the first user, any user who is an approver will receive a system generated email asking for approval. To enable or disable dual control for a user, select **Company Maintenance > User Setup – Client Users**. Select **Edit** for the user you’re looking to edit.

Under **Transaction Data User Rights**, you can enable dual control for both Check and ACH Positive Pay based on your organization's needs. Select **Submit** when complete.

Transaction Data User Rights

☒ Allow user to add/edit transactions

Dual Approver of Issued Items:

Dual approver, cannot approve self

☒ Allow user to delete transactions

☒ Allow user to download issued check files

Check Exception Type:

Can view exceptions and make decisions

ACH Exception Type:

Can view exceptions and make decisions

To approve your ACH Positive Pay items, select **Exception Processing > Quick Exception Processing** from the navigation menu on the left.

There are two types of approval / reviews:

- **Decision – Pending Approval:** These require an approval before the cutoff time or the default decision will apply.
- **Decision – For Review Only:** These can be reviewed and changed by the approver, but do not require an approval and will process at the cutoff time as is.

Decisions Needed (11)	\$8,832.55
Decisions - For Review Only (2)	\$4.56
\$ Check number is zero TEST AYESHA5832	\$0.00 #0
\$ Paid not issued TEST AYESHA5832	\$4.56 #4564566
Decisions (0)	\$0.00
Total (13)	\$8,837.11

Once the item is approved, it will process. If the item is denied by the approver, the exception item is returned to **Decision** section and will need to be decisioned and approved again before the cutoff.

Now the exception will appear in the **Decisoned** section. In this case, you can see the item is being returned due to the arrow  indicating a **Return** status. Items that are going to be **Paid** are indicated with a dollar sign .

▼	Decisions Needed (12)	\$31,970.31	⋮
▲	Decisoned (1)	\$1,500.00	
	Paid not issued Ops1000 \$1,500.00 #18006		

Check Corrections (Encoding Errors)

If you need to correct the check number, select the item from the **Decisions Needed** or **Decisoned** groups from the dropdown, as applicable, select **Correct** and make the necessary adjustment.

Paid not issued

Default Decision: Return

Cutoff Time: 3:00 PM Central Time (US & Canada)

Account Name: Ops1000

Check #: 18006

Amount: \$1,500.00

Paid Date: 07/21/2025

Issued Date: 06/25/2025

Front

Back

Hover over image to zoom. Click to view full-size image.





Pay



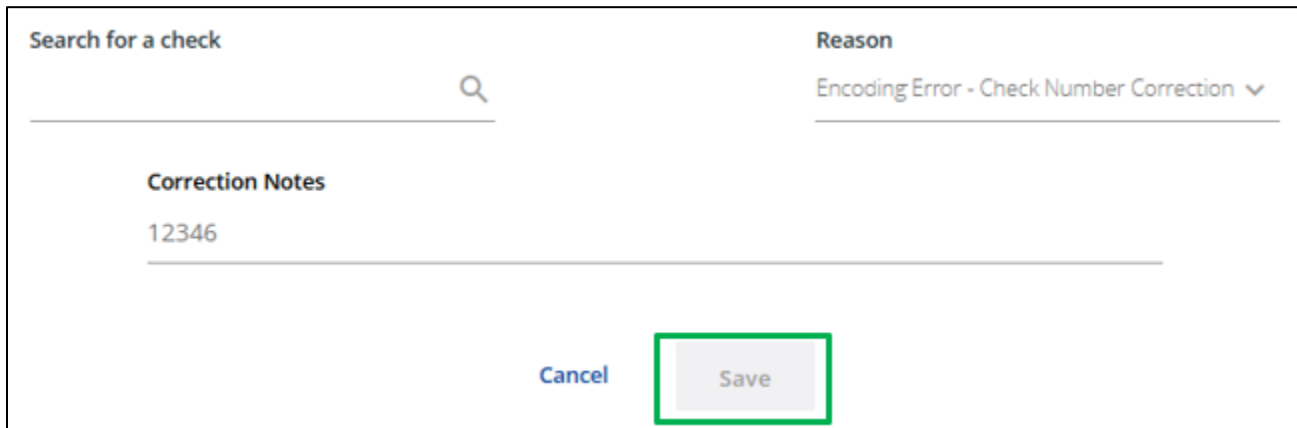
Return



Correct

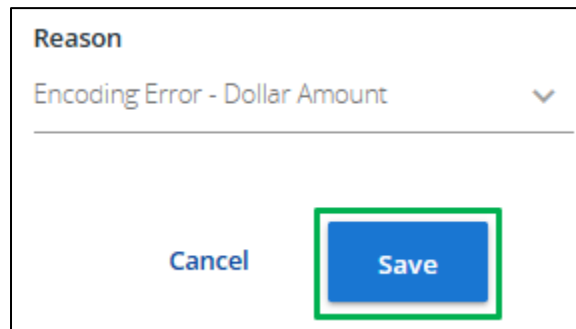

Associated Bank

Enter the correct check number in the search. Then, select your correction **Reason** from the dropdown and enter the inaccurate check number followed by the correct check number in the **Correction Notes** field. Select **Save** when complete.



The screenshot shows a web interface for correcting a check. It features a search bar labeled "Search for a check" with a magnifying glass icon. To the right is a dropdown menu labeled "Reason" with the selected option "Encoding Error - Check Number Correction". Below these is a text field labeled "Correction Notes" containing the text "12346". At the bottom are two buttons: "Cancel" and "Save". The "Save" button is highlighted with a green rectangular border.

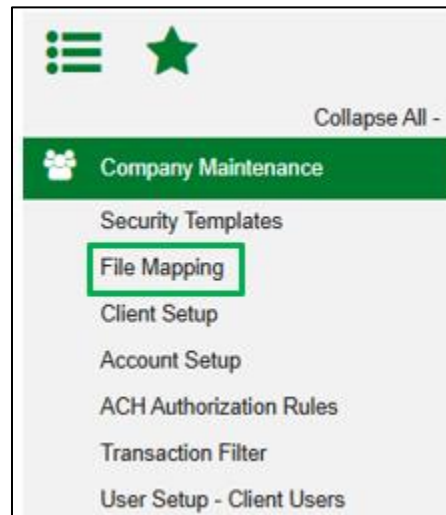
If you need to correct the dollar amount, select to **Pay** the item. Select **Encoding Error – Dollar Amount** as the **Reason**, then select **Save**. Associated Bank will review the check image and make the necessary amount correction. Users do not need to provide an accurate amount on this screen.



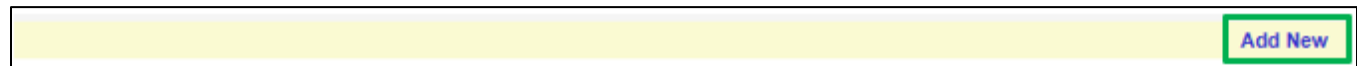
This screenshot is a cropped view of the interface, focusing on the "Reason" dropdown menu which shows "Encoding Error - Dollar Amount". Below it are the "Cancel" and "Save" buttons. The "Save" button is highlighted with a green rectangular border.

Creating an Issued Check File Mapping Format

To create your Check Positive Pay issue file map, select **Company Maintenance > File Mapping** from the navigation menu.



To add a new file mapping format select **Add New**.



Create a name for your mapping profile. Avoid using % or ^ characters. Select the appropriate file format. If creating a Delimited Text file, select the appropriate delimiter to indicate how text is separated in a cell.

Note: *If your file contains commas in any record fields, such as payee names or amounts, it is recommended to use XLSX and the Excel File Mapping. Do not use comma delimited file types or mapping.*

Select a sample file to upload. The file must contain check number, amount issued and if using Payee Positive Pay, the payee name. Optional fields include date, account number, record type (Issued, Void, Stop) and if using Payee Positive Pay, the payee name and address. Additional fields beyond the required and optional don't need to be deleted; they'll be automatically ignored by the system.

For the purposes of this guide, we'll map a Comma Delimited File. Select **Next** when complete.

 A screenshot of a web form titled 'File Mapping' in a green header. The form contains the following fields:

- Name:** A text input field containing 'Demo Test'.
- File Format:** A dropdown menu with 'Delimited Text' selected.
- Delimiter:** A group of radio buttons with 'Comma' selected. Other options are 'Tab', 'Space', 'Semicolon', and 'Other'. Next to 'Other' is a 'Text Qualifier' dropdown menu with 'Double Quote' selected.
- Select File:** A 'Choose File' button followed by the text 'Demo Test File.csv'.

 At the bottom right of the form, there is a green button with the text 'Next >' which is highlighted with a green rectangular box.

Your initial file map will appear on the top part of the screen and be separated into columns. The top 100 rows of the file will be shown in the preview.

File Mapping					
		Column 1	Column 2	Column 3	Column 4
1	Check Number	Amount	Date		
2	1234	10.54	8/11/2025		

From here, make additional selections based on your specific file and its contents. The maximum number of rows that can be skipped at the beginning and end of the file is 3. Select **Next**.

Note: For **File Totals Options**, it's recommended to avoid choosing *Obtain Totals from File*.

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

File Totals Options:

Field #

Items in File:
Dollar Amount in File:

< Back

Next >

The file fields will then need to be assigned to the corresponding column. Select **Next**.

Note: *If a column isn't mapped, the data within the file will be ignored.*

File Mapping				
	Check Number	Amount	Date	Column 4
	1	1234	10.54	8/11/2025

Check Number: Check Number - Column 1 ▼

Amount: Amount - Column 2 ▼ ☐ Insert Decimal Point

Issued Date: Date - Column 3 ▼ ☐ Dates in file do not include separators (Ex: '/' or '-')

* Special Date Type: <Not Selected> ▼

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

Optional Fields

Account Number: <Select> ▼

Account Name: <Select> ▼

Notes: <Select> ▼

Issued Payee: <Select> ▼

Map another issued payee field

Issued Payee Address: <Select> ▼

Record Type: <Select> ▼ ☐ Convert Negative Amounts to Voids

Issued Item Code:

Void Item Code:

Stop Pay Item Code:

< Back
Next >

An overview will be provided for final submission. Select **Save** to submit.

File Mapping				
	Check Number	Amount	Date	Column 4
1	1234	10.54	8/11/2025	

Name: Demo Test
File Type: Delimited Text
Delimiter: Comma
Header: First Row Contains Column Names

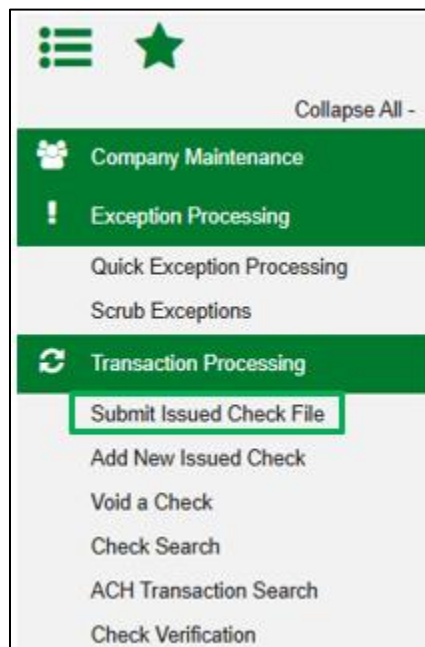
Check Number: Check Number - Column 1
Amount: Amount - Column 2
Add Decimal: No
Issued Date: Date - Column 3
Account Number: Not Defined
Account Name: Not Defined
Notes: Not Defined
Issued Payee: Not Defined
Issued Payee Address: Not Defined
Record Type: Not Defined
Negative Amounts to Voids: No
Issued Item Code: Not Defined
Void Item Code: Not Defined
Stop Pay Item Code: Not Defined

Skip Rows at Beginning: 0
Skip Rows at Ending: 0
File Total Option: Require File Totals

[< Back](#)
[Save](#)

Submitting an Issued Check File

To submit your Check Positive Pay issue file, select **Transaction Processing > Submit Issued Check File** from the navigation menu.

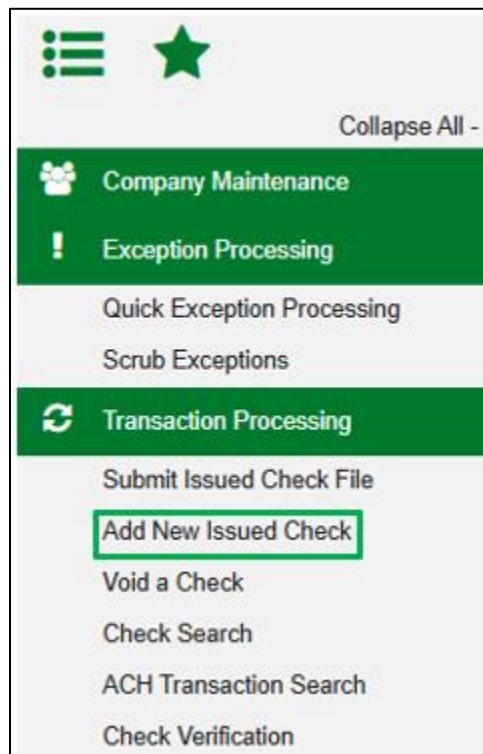


Select the file location from your computer, the **Account Nickname** and the appropriate **File Mapping Format**, then select **Process File**.

Note: *If you don't have an account number in your File Mapping, the **Account Nickname** selected will be the assigned account for the issued checks. If you do have an account number in your File Mapping, regardless of what is chosen for **Account Nickname**, that will be the assigned account for the issued checks.*

Add Single Issued Check

To add a single issued check, select **Transaction Processing > Add New Issued Check** from the navigation menu.

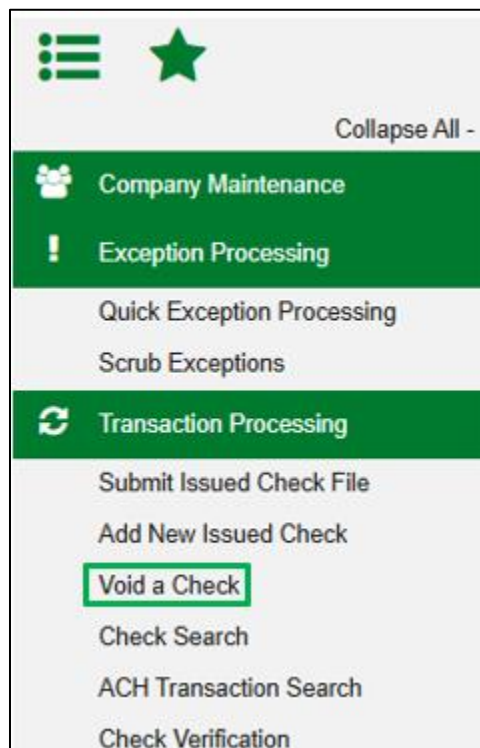


Select the account the check is drawn on in the **Account Name** dropdown, then enter the **Check Number**, **Amount**, **Issued Date** (if applicable) and the **Issued Payee** into the appropriate fields. You can add notes about the transaction if you'd like, these will appear on reporting elements. Once complete, select **Add Check** and the check will be added to the system for matching.

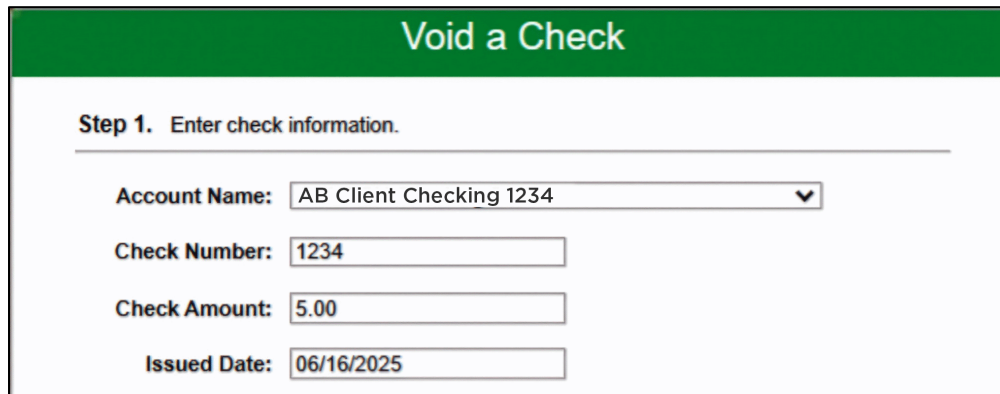
***Note:** If you have multiple checks in a row select the **Auto-Increment Check Number** check box and the check number will advance by one automatically.*

Void a Check

To void a check, select **Transaction Processing > Void a Check** from the navigation menu.



Select the account that the check is drawn on in the **Account Name** dropdown, and then enter the **Check Number, Amount or Issued Date**. Only one search criteria is required; however, you'll receive more precise results by entering information in multiple fields.



Void a Check

Step 1. Enter check information.

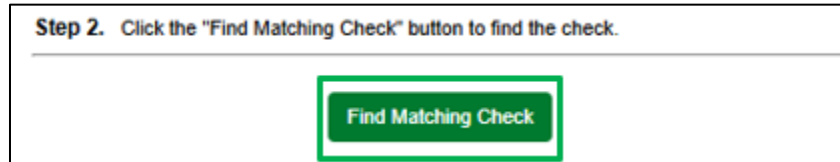
Account Name: AB Client Checking 1234 ▼

Check Number: 1234

Check Amount: 5.00

Issued Date: 06/16/2025

Select **Find Matching Check** to locate the check.



Step 2. Click the "Find Matching Check" button to find the check.

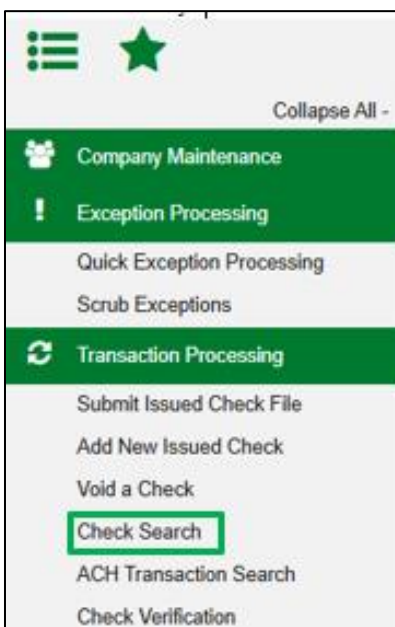
Find Matching Check

Once the check is located, select **Void Check**. You'll receive a notification that the item has been successfully voided.

***Note:** Void history is retained within the system for 90 days.*

Check Search

To search for a check, select **Transaction Processing > Check Search** from the navigation menu.



☰ ★ Collapse All -

- Company Maintenance
- Exception Processing
 - Quick Exception Processing
 - Scrub Exceptions
- Transaction Processing
 - Submit Issued Check File
 - Add New Issued Check
 - Void a Check
 - Check Search**
 - ACH Transaction Search
 - Check Verification

Only one search criteria is required (**Account Name, Check Status, Check Number, Date or Date Range**). However, you'll receive more precise results by entering information in as many fields as possible. Select **Search** once you've entered your preferred search parameter(s).

Client

AB Client Company

Account Name

AB Client Checking 1234

Check Status

All

Check Number From

1234

Check Number To

1235

Date

Issued

Date From

06/16/2025

Date To

06/16/2025

Show additional options

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

Search

If the check can be located, it'll be displayed on the screen, along with the paid or returned status and other details.

Client	Account Name	Check Number	Amount	Original Issued Amount	Issued Payee	Issued Date	Paid Date	Current Status	State Dated As Of
AB Client	AB Client Co.	1234	\$5.00	\$5.00	XYZ Company	06/16/2025		Void	
Showing 1 result									

To edit or delete the check from the system, select the search results. Here you can view additional information.

Note: If you make edits to the **Check Number**, **Amount**, **Issued Date**, **Paid Date** or **Void Date** on this screen, select **Save Changes**.

You can also apply a search, add or remove search fields or export your check search using the icons in the right-hand corner.

System Reporting

To run reporting, select **System Reports**, then select the report you'd like to run. The following reports are available:

Report Name	Description
File Mapping Formats	Shows your file mapping formats, format type and other applicable information.
Issued Check Processing Log	Shows all issued checks by date.
User Listing	Shows all users, their security templates, actions and messages.
Email / Text Log	Shows all emails and or text messages sent out to users.
Management Dashboard	Shows a dashboard of a wide range of statistics for the products and services you're entitled to.
Data Import Processing Log	A log for any data that you have imported.
Login Report	Shows each user, last login, Browser, Platform etc.

All reports have the same options for search, customization downloading and exporting.

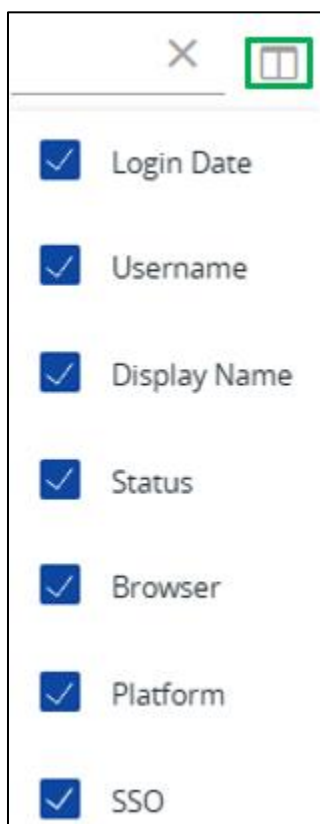


To search, or apply a filter, select the magnifying glass  in the right-hand corner and then the appropriate item to filter on from the dropdown menu.



To add or remove columns, select the split screen  icon. All available options will be displayed to add or remove items from your report.

Note: Options will vary by report.



To download or export your report select the download button . Reports can be exported to excel, PDF or CSV format.



Appendix

Payee Issue File Layout Specifications

Record Format: Fixed Field Length
 Record Size: 216-character records
 File Name: 6098 Hxxxxxxxx.txt (x=account number minus the last digit)

Detail Record

Field	Length	Position	Format	Description / Values
Record Type	1	1	Numeric	Must be “ 6 ”
Status Code	1	2	Numeric	2 – Add Issue 4 – Void Issue
Account Number Length	2	3-4	Numeric	17
Filler Spaces	4	5-8	Alpha	Spaces
Bank Number	4	9-12	Numeric	6098
Filler Spaces	10	13-22	Alpha	Spaces
Account Number	17	23-39	Numeric	Right justified, zero filled, no dashes
Serial Number (Check Number)	10	40-49	Numeric	Right justified, zero filled
Issue Amount	10	50-59	Numeric	No decimals, last two positions are cents.
Issue Date	6	60-65	Numeric	YYMMDD
Payee Name	150	66-216	Alphanumeric	Payee Name - The names should be identical (space for space) to the names written on the check and in the same order. - The name should include “and” and “or” if written on the check. - Ex: Sam Johnson and Bill Andrews and Joe Smith - Ex: Robert Jones or Sally Jones - If you’re enrolling in Payee Matching Service, the Payee name is required for issues and voids.

Sample File

```
6217 6098 000000011111111100000676140000042500091216JOHN DOE
6217 6098 000000011111111110000676150000057500091216JANE DOE JUNE DOE
```

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