

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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Sign in with your username and password. • Periodically answer challenge questions for identity confirmation.

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)

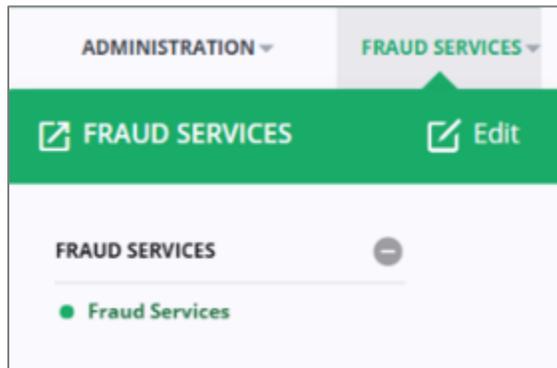
Fraud Services

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 on the Associated Connect Portal, select Fraud Services from the right side of the menu and then Fraud Services again.

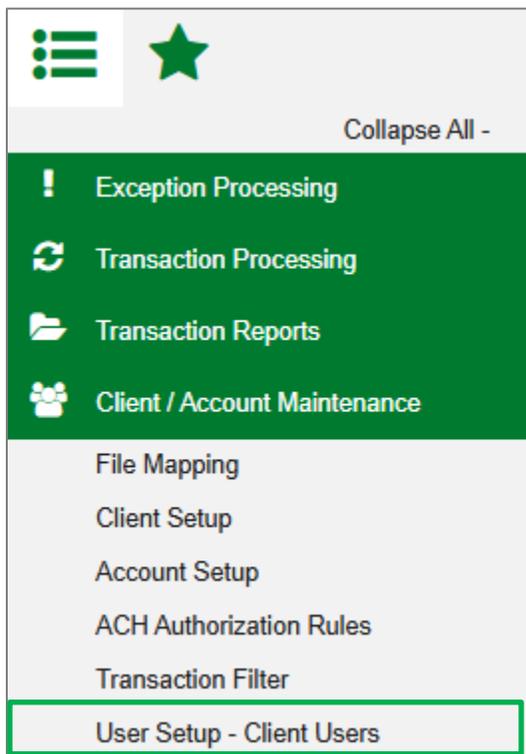


Administration and Alerts

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 Administration Guide (real name?) for detailed instructions.



Select Add New.

Name	Username	Email Address	Last Logged On	Status
				Add New

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:

Text Messages Start Time:

Text Messages End Time:

* Indicates required fields

** Mobile number is required for text message alerts

Select the **Security Setting** Tab. Enter the individual's existing Associated Connect username. A password is required when creating the user, but it won't be used for login or any other purposes. Access is managed through the normal Associated Connect login 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.

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 will 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> No Access: Cannot view or decision ACH exceptions.

	<ul style="list-style-type: none"> • View Only Access: Can only view but cannot decision ACH exceptions. • Full Access: Can view and decision ACH exceptions.
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Select **Setup User Rights**. Based on the user, you will need to select the appropriate configuration for that individual user. 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 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.

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

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

Contact Information | Security Settings | Menu Settings | System Messages

*** 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

Submit

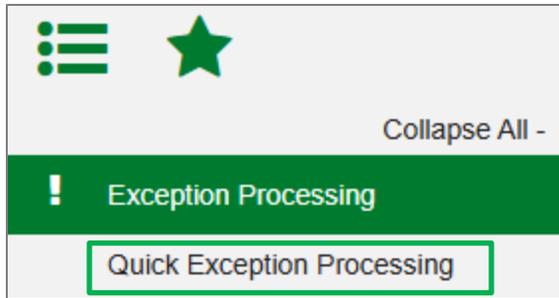
ACH Positive Pay

To manage ACH Positive Pay and make decisions on suspect items, select **Account Details & Services, then Fraud Service from the menu, then Fraud Services again.** 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

Note: *If you are 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 will see which items need to be decided for that day. ACH Positive Pay exception items must be decided by 5 p.m. CT or 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.

Test Client
Quick Exception Processing

All Account Nicknames

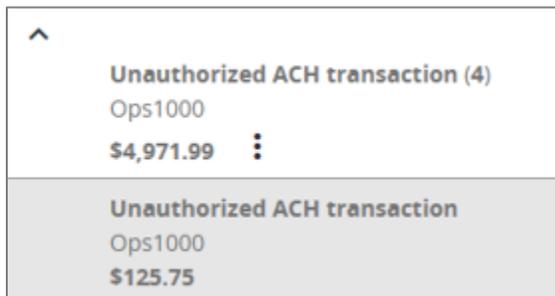
🔍
⬇

Decisions Needed (18)	\$68,175.79	There are 18 exceptions to review. Default decisions will be applied if decisions are not made by 3:00 PM Central Time (US & Canada) for checks and 5:00 PM Central Time (US & Canada) for ACH.
Decided (0)	\$0.00	
Total (18)	\$68,175.79	

18 Decisions Needed
\$68,175.79

0 Decided
\$0.00

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



Select the transaction to see the payment details. Here, you can decision the item (pay/return) or add a rule. Select to pay the transaction or return the transaction, based on your review. Note that 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 will choose to return this item. Select the reason that most accurately represents the return. 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 

Now the exception will appear in the Decided 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 Decided 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 decided 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 who you are 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 Exception Decisions: Dual approver, can approve self ▼

Allow user to delete transactions

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.

Decisions Needed (11)	\$8,832.55	
Decisions - For Review Only (2)	\$4.56	
\$ Check number is zero TEST AYESHAS832	\$0.00	#0
\$ Paid not issued TEST AYESHAS832	\$4.56	#4564566
Decided (0)	\$0.00	
Total (13)	\$8,837.11	

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.

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 decided and approved again before the cutoff.

Authorization Rules

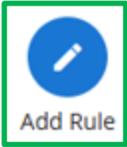
If you want to add a rule to allow for a transaction to automatically pay in the future, select the Decisioned group on the Quick Exception Processing screen, select the item, then **Add Rule** or add the authorization rule before you decision the transaction.

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 is highly recommended you rename the rule, add any additional SEC Codes and adjust the Max Allowable Amount before saving the rule. Once you have reviewed the information and made any necessary edits, scroll down and select **Save Rule**.*

Add ACH authorization rule

Rule Name
Test 123

SEC Code
CCD

Company ID
121231234

Debits or Credits
Debits only

Max Allowable Amount
125.75

To add an ACH Authorization rule proactively or when there is not 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 would 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 items. We recommend that you leave the field blank.

Add record

Client	Rule Name
Client search <input type="text"/>	<input type="text"/>
Company ID	SEC Code
<input type="text"/>	ALL - All SEC Codes <input type="text"/>
Debits or Credits	Max Allowable Amount
<input type="text"/>	<input type="text"/>
Transaction Description	
<input type="text"/>	

[Cancel](#) [Save and Add More](#) [Save Changes](#)

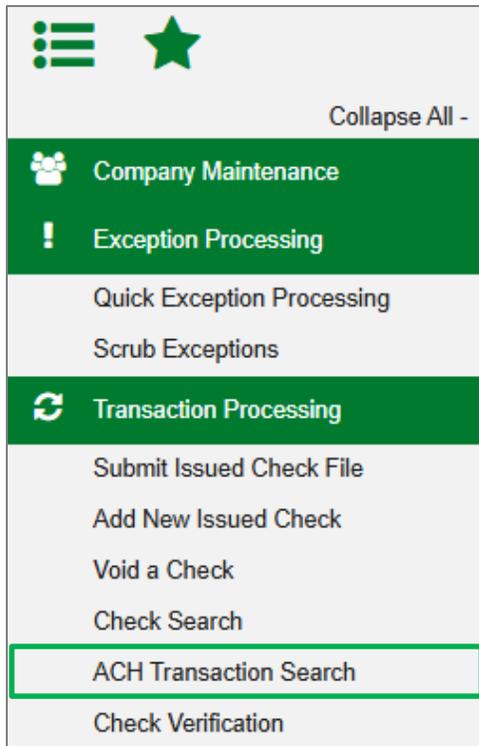
To edit, delete or view an existing rule, select the ellipses on the right-hand side.

Notification Type	
	
Create Exception	
Create Exce	
Create Exce	
Create Exce	

- Edit record
- Delete record
- View audit history
- View record

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, date or date range, debit/credit or SEC Code); however, you will receive more precise results by entering information in as many fields as possible. Select **Search** once you have entered your preferred search parameter(s).

A screenshot of the ACH Transaction Search form. The form contains several input fields and dropdown menus. The fields are: 'Account Name' (with 'All Account Names' below it), 'Date' (with 'Paid' and a dropdown arrow), 'Date From' (with '06/25/2025' and a calendar icon), 'Date To' (with a calendar icon), 'Debits or Credits' (with 'Debits only' and a dropdown arrow), and 'SEC Code' (with 'All SEC Codes' below it). There is also a 'Show additional options' dropdown at the bottom. A note at the bottom of the form reads: 'Note: Transaction history is retained within the system for 90 days after an item has paid.' A blue 'Search' button is located at the bottom right of the form.

If the transaction can be located, it will 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 is an option to edit the record and then decision. Do not decision exception items in this location. Instead, use Quick Exception Processing or your decision will not 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	05/15/2025		Void	
			\$5.00						

Showing 1 result

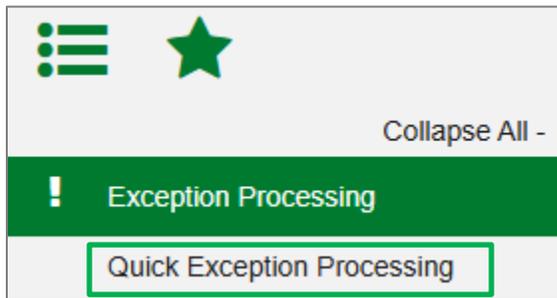
Check Positive Pay and Reverse Positive Pay

To manage Check Positive Pay, and make decisions on suspect items, select Account Details and Services, then Fraud Services from the menu, then Fraud Services again. 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.

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 will see which items need to be decisioned for that day. Check Positive Pay exception items must be decisioned by 3 p.m. CT or 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.

Test Client
Quick Exception Processing

All Account Nicknames

🔍

Decisions Needed (18)	\$68,175.79
Decided (0)	\$0.00
Total (18)	\$68,175.79

There are 18 exceptions to review.

Default decisions will be applied if decisions are not made by 3:00 PM Central Time (US & Canada) for checks and 5:00 PM Central Time (US & Canada) for ACH.

18

Decisions Needed
\$68,175.79

0

Decided
\$0.00

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

^
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. If you do not decision by 3 p.m. CT, the default decision, shown in the top right will automatically apply.

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

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 the transaction or return the transaction, based on your review. Note that if you do not decision the item by 3 p.m. CT, the transaction will automatically be decided by your default decision. For the purposes of this guide, we will choose to return this item. Select the reason 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.
Dup 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 form with a 'Reason' dropdown menu. The dropdown is open, showing 'Duplicate' as the selected option. Below the dropdown are two buttons: 'Cancel' and 'Save'. The 'Save' button is highlighted with a 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 decided 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 who you are 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.

The screenshot shows the 'Transaction Data User Rights' configuration page. It includes the following settings:

- Allow user to add/edit transactions
- Dual Approver of Exception Decisions:** Dual approver, can approve self
- Allow user to delete transactions
- 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.

Decisions Needed (11)	\$8,832.55
Decisions - For Review Only (2)	\$4.56
 Check number is zero TEST AYESHAS832 #0	\$0.00
 Paid not issued TEST AYESHAS832 #4564566	\$4.56
Decided (0)	\$0.00
Total (13)	\$8,837.11

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.

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 decided and approved again before the cutoff.

Now the exception will appear in the Decided section. In this case, 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
Decided (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 Decided Group, 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**

Enter the inaccurate check number in the search. Then, select your correction reason from the drop-down menu and enter the corrected check number in the Correction Notes field. Select **Save** when complete.

Search for a check Reason

_____ Encoding Error - Check Number Correction ▾

Correction Notes

12346

Cancel **Save**

If you need to correct the dollar amount, select to Pay the item. Select **Encoding Error – Dollar Amount** as the reason, and 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.

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, and if creating for a Delimited Text file 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 minimally 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 do not need to be deleted; they will be automatically ignored by the system. For the purposes of this guide, we will map a Comma Delimited File. Select **Next** when complete.

File Mapping

Name:

File Format:

Delimiter:

Comma

Tab

Space

Semicolon

Other Text Qualifier:

Select File: Demo Test File.csv

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 is 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:

Amount: Insert Decimal Point

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

* Special Date Type:

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

Optional Fields

Account Number:

Account Name:

Notes:

Issued Payee:

Issued Payee Address:

Record Type: Convert Negative Amounts to Voids

Issued Item Code:

Void Item Code:

Stop Pay Item Code:

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.

☰
★

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

Select the account the check is drawn on in the **Account Name** dropdown, and then enter the **Check Number**, **Amount**, **Issued Date**, if applicable and the **Payee** into the appropriate fields. You can add notes about the transaction if preferred, which 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 Auto-Increment Check Number and the check number will advance by one automatically.

Add New Issued Check

Account Name: AB Client Checking 1234 Check Number: 1234

Amount: 5.00 Issued Date: 06/15/2025

Issued Payee: XYZ Company

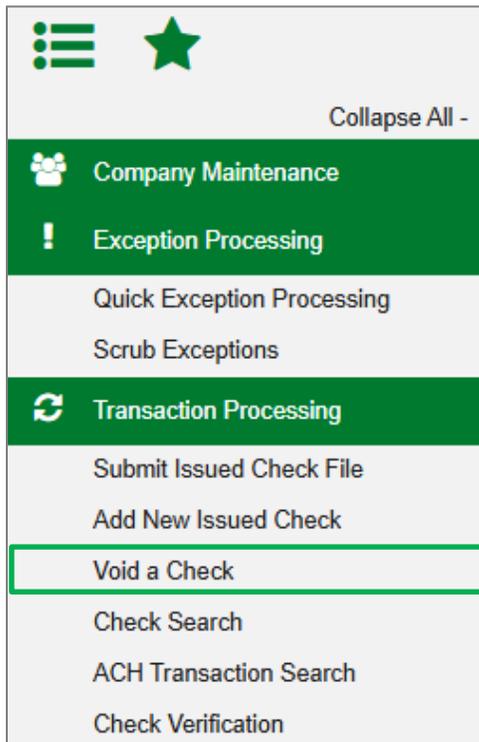
Notes: Test account
500 characters left.

Auto-Increment Check Number

Add Check

Void a Check

To void a check, select **Transaction Processing > Void a Check**.



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 field is required; however, you will receive more precise results by entering information in multiple fields.

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

Once the check is located, select **Void Check**. You will 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**.

Only one search criteria field of your choice is required (account, **Check Status**, **Check Number or range**, **date or range**) However, you will receive more precise results by entering information in as many fields as possible. Select **Search** once you have entered your preferred search parameter(s).

Client
AB Client Company

Account Name
AB Client Checking 1234

Check Status
All ▼

Check Number Front **Check Number To**
1234 1235

Date
Issued ▼

Date From **Date To**
06/16/2025 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 will 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	Stale Dated As Of	
AB Client	AB Client Co.	1234	\$5.00	\$5.00	XYZ Company	06/16/2025		Void		
			\$5.00							

Showing 1 result View 10

To edit or delete the check from the system, click on the search results, where 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**.

Account Name
AB Client Checking 1234

Payee
XYZ Company

Check Number
 1234

Amount
 \$5.00

Issued Date
 06/16/2025

Paid Date

Trace Number
 No Trace Number to display

Void Date
 06/16/2025

Decision
 No Decision to display

Reason
 No Reason to display

Notes

Cancel **Save Changes**

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

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

System Reporting

To run reporting, select System Reports and then the report you would 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 are 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.

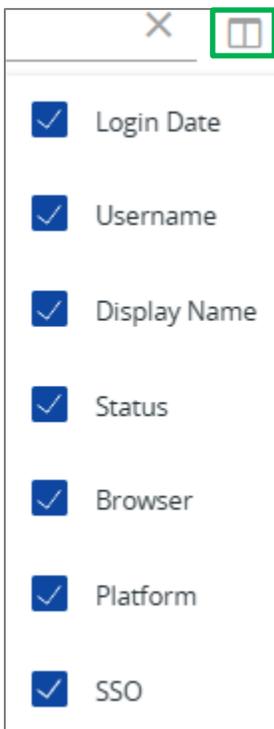
All reports have the same options for search, customization downloading and exporting.



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 drop-down 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 <ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> Sam Johnson and Bill Andrews and Joe Smith Robert Jones or Sally Jones If you are enrolling in Payee Matching Service, the Payee name is required for issues and voids.

Sample File

```
6217 6098 0000000111111111100000676140000042500091216JOHN DOE
6217 6098 0000000111111111100000676150000057500091216JANE DOE JUNE DOE
```