Fraud Solutions

Check & ACH Positive Pay

User Quick Reference Guide

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General Information

This quick user guide will provide clients a quick snapshot on how to navigate the key functions within the new **Fraud Solutions**. The full **Fraud Solutions** services manual is available at the following location http://enterprisebank.com/check-positive-pay-ach-debit-filter. You may also contact your Treasury Management Officer for a copy of the full user guide.

Header Icons

Name	Description
☰	The toggle menu icon will collapse or expand the System Menu on the left side of the screen.
★	The Favorites icon will allow a list of Favorite actions to be created and saved for future use.
🏠	The Home icon is used to return to the home splash screen.
?	The Help icon is used to open a help document for the current action screen.
🔔	The Notification icon will show if there are messages for the current user.
⚙	The Account icon has the following options: Change Password and Logout

Accessing Fraud Solutions (Formerly Positive Pay & ACH Debit Filter)

Previously you may have selected **Positive Pa**y or **ACH Debit Filter** respectively from the online banking menu.
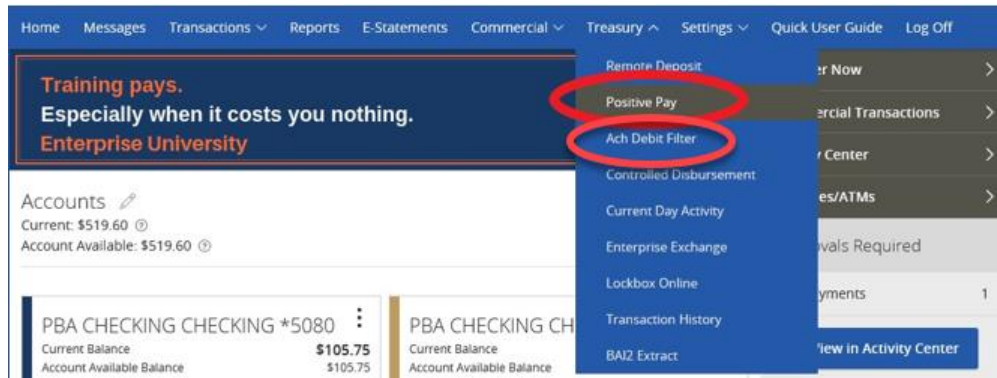
Today, you will have one menu selection **Fraud Solutions**. Please note all the menu options will vary by user level.

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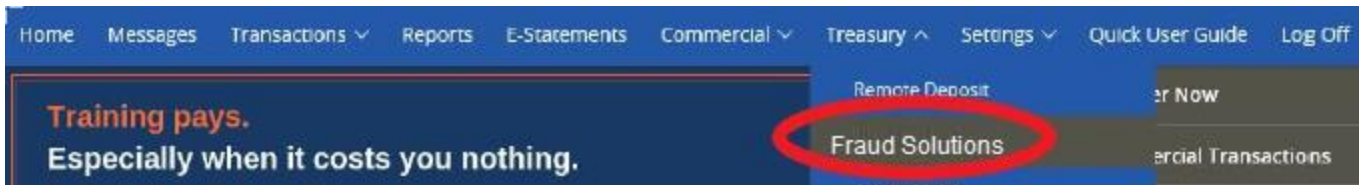
Exception Processing – Quick Exception Processing

Check Positive Pay

Within the old system, to answer **Check Positive Pay** exceptions the user would navigate to the **Account Items** tab after logging into **Positive Pay**. The user would select the report **"Suspects Need to be Reviewed"** and click on the magnifying glass icon.

ACH Debit Filter

Within the old system, to answer **ACH Debit Filter** exceptions, the user would click on ACH Debit Filter under the **Treasury** tab within online banking and click on the **ACH Exceptions** tab.

In the NEW system, the user will navigate to the **Quick Exception Processing** screen after selecting **Fraud Solutions** from the online banking menu for both **Check Positive Pay** and **ACH Debit Filter** exceptions. Exceptions will only appear for the services and accounts for which you are enrolled in.

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Exception Types and Conditions

Below is a mapping of previous and new exception reasons.

Fraud System	Old	New
Check	Item Not In Positive Pay File	Check Number is Zero
Check	Amount Mismatch	Amount Mismatch
Check	Payee Mismatch	Payee Name Mismatch
Check	Duplicate Check Number	Duplicate Paid Item
Check	Stale Dated Check	Stale Dated Item
Check	Void Check	Voided Item
ACH	Originator not in accounts allow list	Blocked Transaction
ACH	Originator not in accounts allow list	Unauthorized ACH Transaction

Issue Check File Options

The methods to provide Issue files to Enterprise Bank have not changed. The options include file upload within online banking, FTP file transfer or a manual data entry.

FTP Transfer: If you currently use a direct send or FTP connection, no action is needed to continue this process. If you would like to use a direct send or FTP connection, please contact a Business Banking or Treasury Management representative to complete the set up.

File Upload: Upon logging in to online banking, you will navigate to the **Fraud Solutions** tab located under **Treasury**.

A check issue file is not applicable for clients utilizing Reverse Positive Pay.
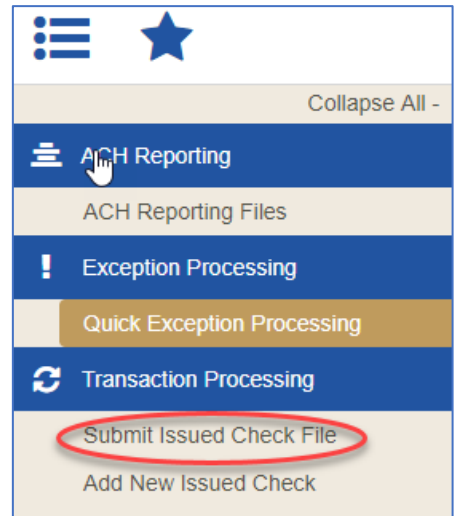
Uploading Issue File

Previously to upload an issue file the user would select the radio button for the account in which you wish to upload the listing of outstanding issued checks and click on the **Options** icon. The user would select the **Bulk Upload**, choose the applicable file format and select the file from the appropriate location.

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In the new system, the user will navigate to the **Submit Issued Check File** screen. Previously, if there was an error within the file, the entire file would present an error. The user would correct the error and reload the file. The new system will accept all records that are validated and only reject those with errors. The user can then correct only the errors and reload or manually enter the remaining records. To view additional details regarding the file, click on the status column. For example, to view the exceptions on a file that has a result of **Processed with Exceptions**, click on the *'Processed with Exceptions'* link.

Once a file is uploaded and processed, a window will be displayed indicating the processing status. If the file has not processed within 30 seconds a message is displayed informing the customer that an email will be sent indicating the file process status.

The file processing status can also be checked online using the Issued **Check File Processing Log** screen. The following is a list of the possible processing statuses:

Status	Description
Unprocessed	The file has been uploaded but has not yet been processed.
Processed	The file was processed successfully.
Processed with Exceptions	The file was processed successfully, but some checks within the file were not loaded.
Rejected	The file was rejected due to one of the following reasons: • A mismatch between the number of items/amounts entered on the screen and the number of items/amounts contained in the file. • The file format did not match the format selected.

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Manual Check Entry

Previously the user would select **Individual Item** under the option icon and enter the applicable data.
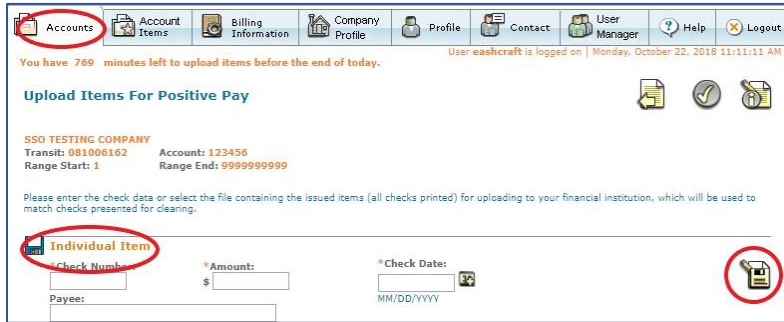
In the new system, the user will navigate to the **Add New Issued Check** screen to enter applicable data for an individual item(s).
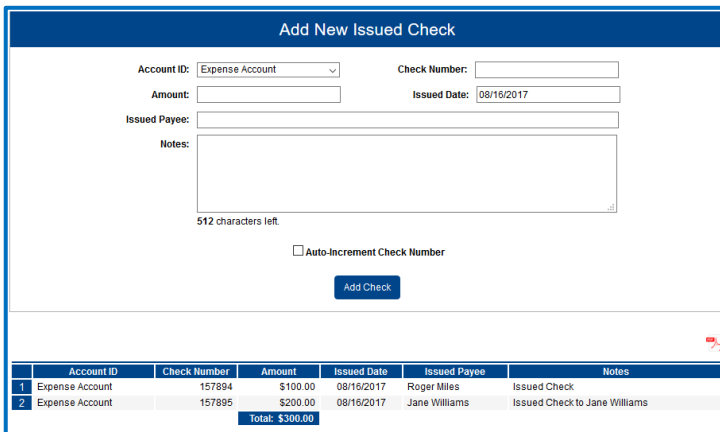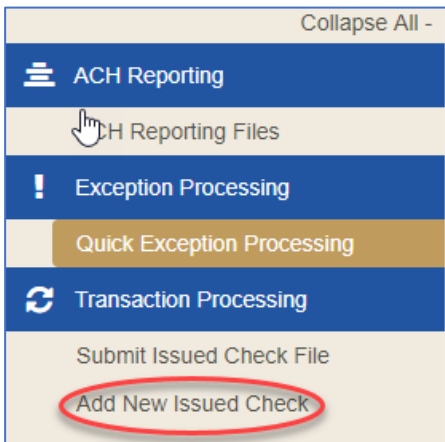
Manual Void Entry

In the previous system, if the user would add a manual void the same way they would add an individual issue item, however the user would enter '**Void Check**' in the payee name field.

In the new system, the user will navigate to the **Void Check** screen to manually void a check on the account. *Note:* All three fields (Check Number, Check Amount, and Issued Date) are required to void a check.

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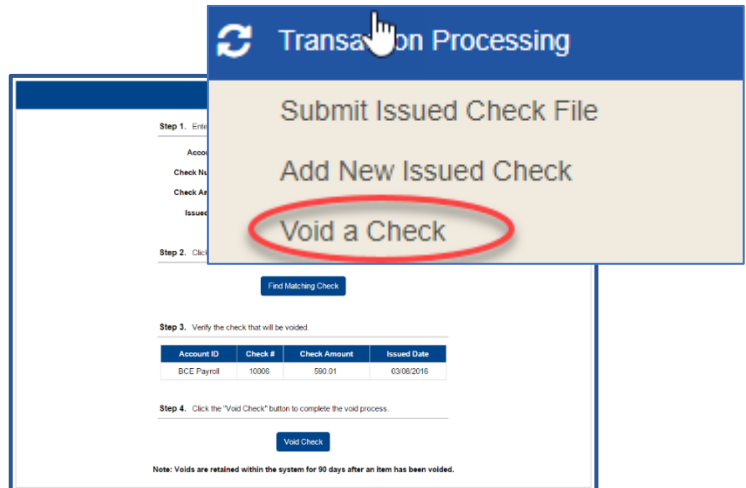
Issue File History

Previously, users could view **Issue File History** by clicking on the **Account** tab, and then options.
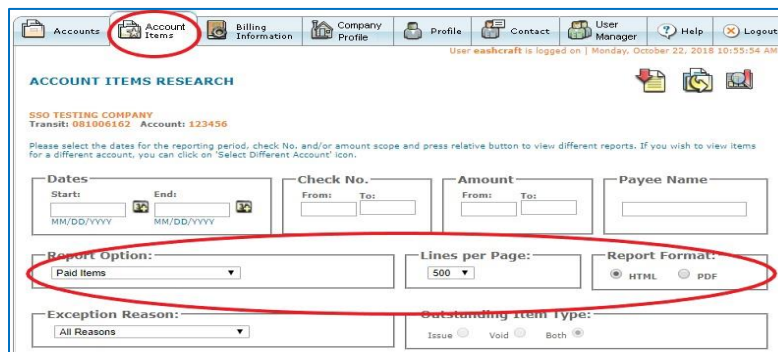

In the new system, users can view **Issue File History** in two ways:

Daily Issued Check Summary report or **Issued Check File Processing Log**.
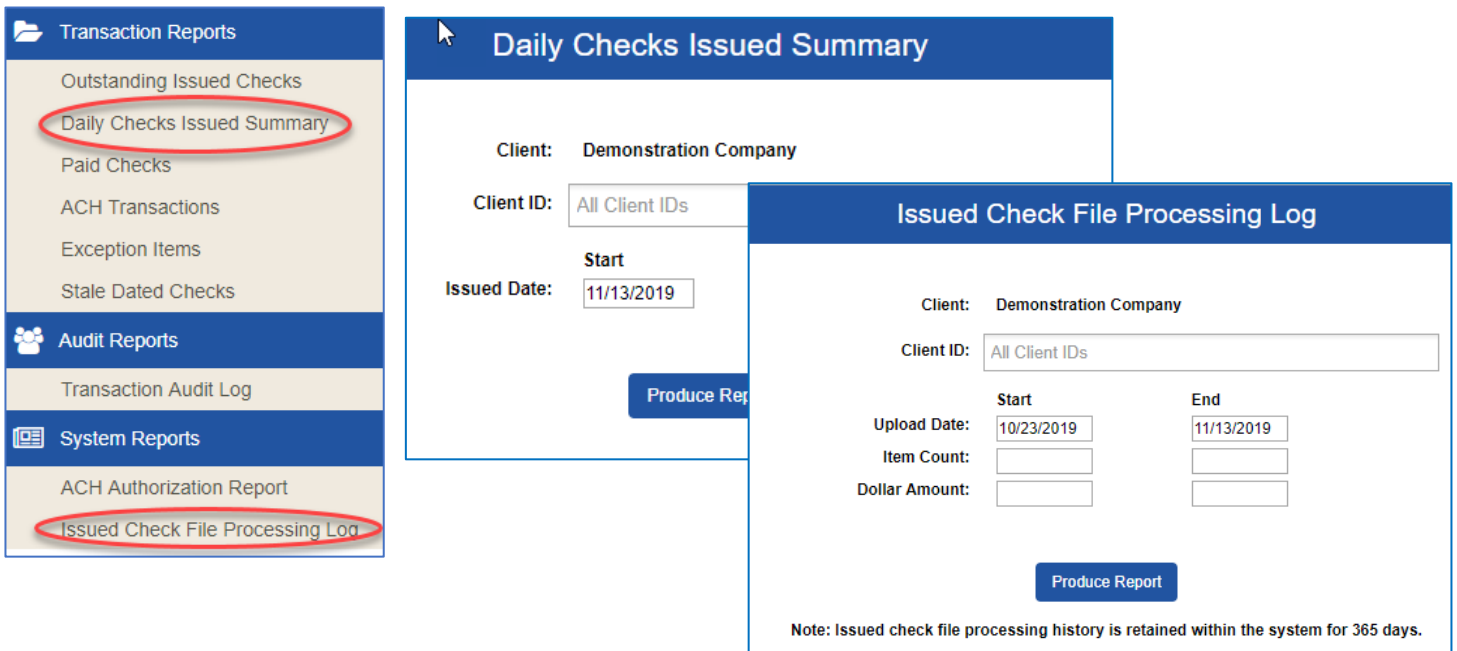

Item Research

Previously to research an item, users would navigate to the **Accounts** tab and enter applicable information to search for an item.

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In the new system, users will navigate to **the Check Search** screen to view various details of an item including status. Please note the system does not support Stop Payment functionality, therefore when searching on a **Check Status** of "**Stop Payment**" the system will not generate results. Please contact an Enterprise Bank & Trust associate for questions relating to **Stop Payments**.
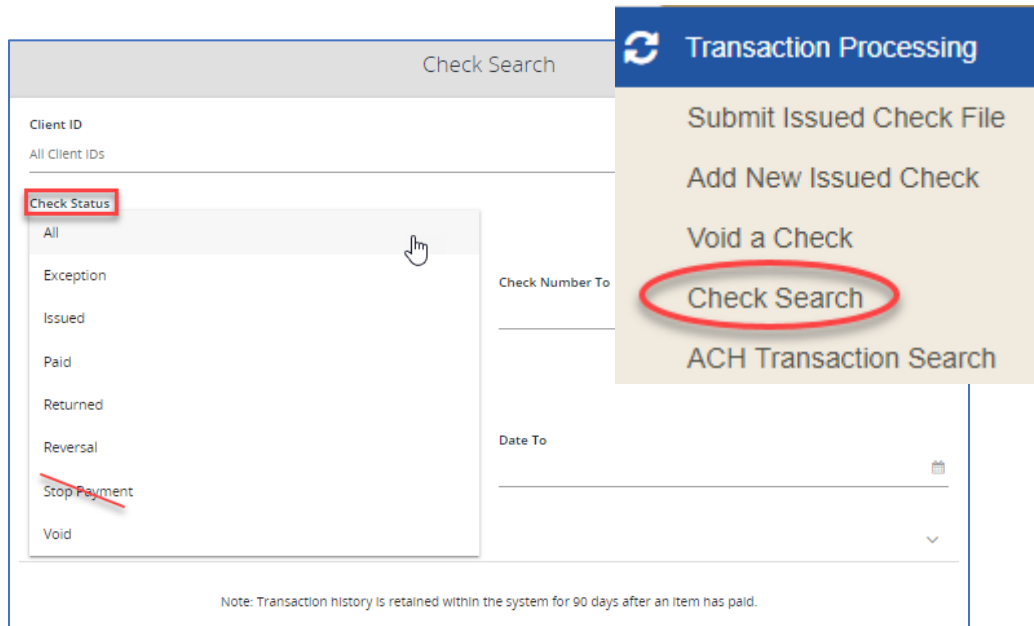
Check Positive Pay Reports

Previously, users had access to various reports under the **Account Items** tab. Reports previously available were **paid items**, **paid not issued (PNI)**, **returned items**, and **consolidated items**.

In the new system, users can access reports by navigating to the **Transaction Reports** menu item. Available reports include **Voided Checks, Exception Items**, and **Stale Dated Checks**.

The **Voided Checks** report filter screen allows the user to create a report of checks that have been voided. Select items by Issued Date, Void Date, or Issued Payee. The **Stop Pay Status** dropdown reflects Stop and Void status, however currently, the system does not support Stop Payments. **Void is the only applicable status that will generate results.**

ACH Authorization and Transaction Filter/ Block Report

The **ACH Authorization Report** displays a listing of all pre-authorized rules for clients that are enrolled in ACH Positive Pay (formerly known as ACH Debit Filter). The **Transaction Filter/Block Report** displays a listing of all filters/block rules. *Note:* These reports will only display rules for the accounts that the user has access to.

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