
Check & ACH Positive Pay

USER GUIDE

FRAUD SOLUTIONS – Positive Pay

Enterprise Bank & Trust offers two fraud solutions, **Check Positive Pay** and **ACH Positive Pay**. **Check Positive Pay** consists of three varieties: Conventional, Payee and Reverse.

Clients that currently utilize **Check Positive Pay** and enroll in **EAP** (Enterprise Automated Payables) may require a change to the current positive pay file format. EAP requires a specific file format in order to integrate with Check Positive Pay, which will override the existing format. Contact a member of your Treasury Management team with any questions.

Conventional check positive pay compares key data points such as check number and dollar amount against a data base that each client populates with an issue check file. **Payee positive pay** goes one step further and compares the payee name to further reduce false positive exceptions and create an additional layer of fraud protection. For clients that do not issue many checks, they may choose to use **Reverse positive pay**. This service does not require an issue file to be uploaded by the end user. All checks that are presented are treated as an exception and requires a manual review and decision by the end user.

ACH Positive Pay allows clients to establish business rules at the account level to monitor ACH activity. Every ACH transaction presented for payment is scrutinized against these rules to determine whether it warrants further review by the end user. The business rules that support ACH positive pay encompass the following:

- **ACH Authorization** rules define pre-approved ACH activity for an account and can include originating company, standard entry class, transaction type (debit/credit), and maximum dollar amount.
- **Transaction Filter/Block** is a list of general guidelines for monitoring ACH transactions to identify unusual activity. Monitoring rules can include the originating company, standard entry class, amount, and debit/credit designation. End users are notified any time a posted ACH item matches or exceeds these guidelines.

A daily exception report is generated which requires action. An alert will be emailed to you or if enrolled, sent via text message to notify you of any exception items needing your review. When you log in to make a pay or return decision, you will be able to see all exception details including images for clients enrolled in check positive pay. You will then select Pay or Return and your process is complete. For clients that utilize Reverse Positive Pay, all checks presented for payment will appear on the daily exception report and will require a pay or return decision action to be taken.

User Login & Administration

Upon logging into **Online Banking**, users will access positive pay by selecting '**Fraud Solutions**' from the Treasury menu option.

Welcome to



Fraud Solutions & ACH Reporting

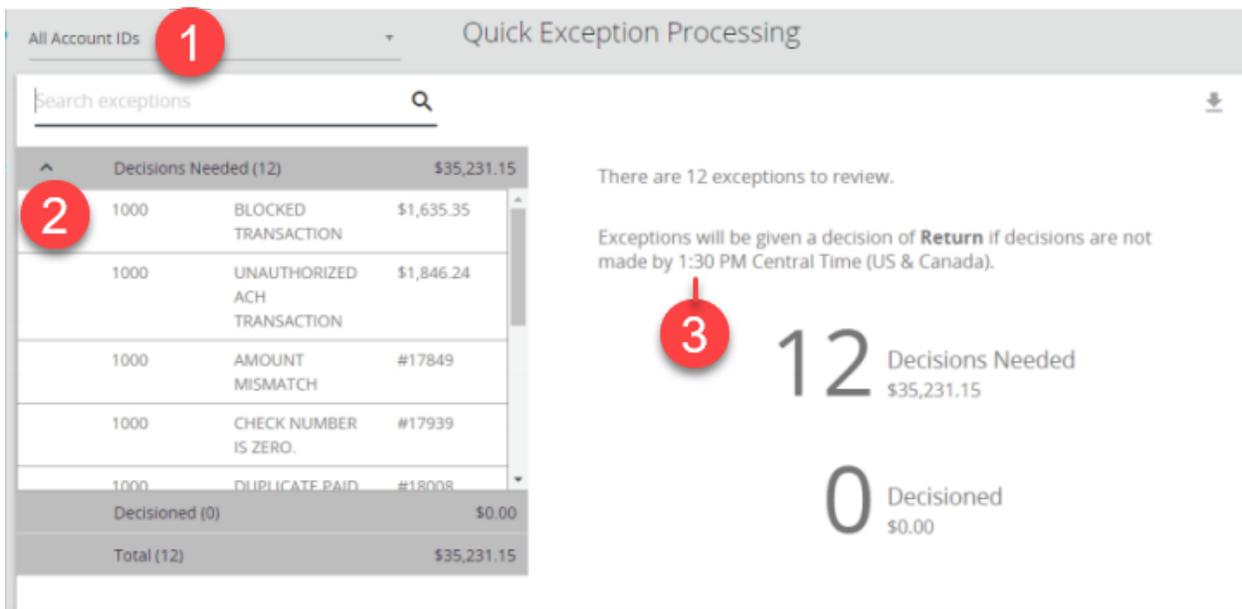
Header Icons

The header options at the top of the screen give options to enhance or change the system functionality.

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

Exception Processing – Quick Exception Processing

The Quick Exception Processing screen is an efficient method of managing exception item activity. Pay and return decisions can be made on all items via a single screen.

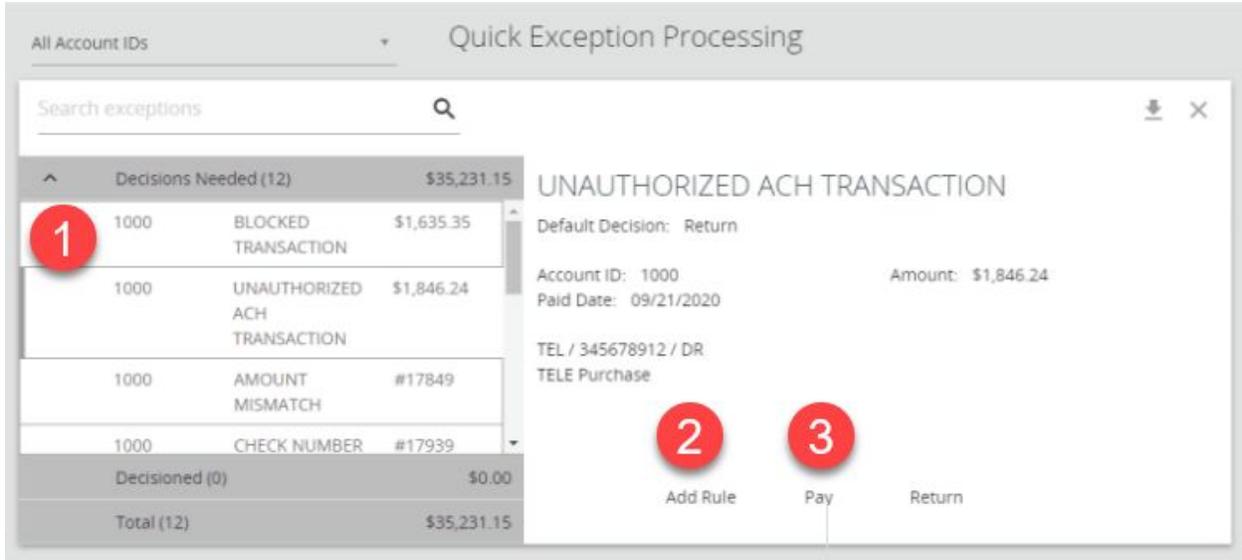


The screenshot shows the 'Quick Exception Processing' interface. At the top left, there is a dropdown menu labeled 'All Account IDs' with a red circle '1' next to it. Below this is a search bar labeled 'Search exceptions'. The main content area is divided into two sections. On the left is a table with columns for 'Decisions Needed (12)' and '\$35,231.15'. The table lists several exceptions, with a red circle '2' next to the first row. On the right is a summary section with the text 'There are 12 exceptions to review.' and 'Exceptions will be given a decision of **Return** if decisions are not made by 1:30 PM Central Time (US & Canada)'. Below this is a large '12' with 'Decisions Needed' and '\$35,231.15' next to it, and a red circle '3' next to the '12'. At the bottom right, there is a '0' with 'Decided' and '\$0.00' next to it.

Name	Description
1. Account ID	Change this to display exceptions for a specific account.
2. Decisions Needed	Blocked Transaction – the item meets the filter requirements specified on the Transaction Filters/Blocks page. Unauthorized Transaction – The item is an ACH transaction that was flagged as an exception by the ACH authorization rules defined for the account on the ACH Authorization Rules page.

3. Default Exception Cutoff Time:

Enterprise Bank & Trust defines a daily cutoff time. At that time, an automated Pay/Return decision is made on all “unresolved items” and corporate users are automatically put in “Read Only” mode to prevent any changes to the automated decision. After Cutoff, corporate users must contact Enterprise Bank & Trust to alter the automated decision.



Name	Description
1. Select Transaction	<p>Select an individual transaction to display the following transaction details.</p> <p>Default Decision – the default decision for the exception type</p> <p>Account ID – the nickname or description that identifies this account. This Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.</p> <p>Paid Date – the paid date for this check or ACH transaction</p> <p>Amount – the amount of the item presented for payment.</p>
2. ACH Rule	<p>Company and User access may vary. Add a new ACH authorization rule for the transaction type. For more information, see ACH AUTHORIZATION RULES SETUP.</p>
3. Pay/Return	<p>Select Pay or Return on the transaction. Specify the reason for the pay or return decision from the Reason list. To modify a pay or return decision on a processed transaction, expand the Decisoned section and select the transaction from the list.</p>
Exception Type	<p>The reason that the item is on the exception list. The possible exception types are as follows:</p> <p><u>DUPLICATE PAID ITEM</u>: The item was previously paid.</p> <p><u>PAID NOT ISSUED</u>: The item was never loaded into the system as an issued check.</p> <p><u>STALE DATED ITEM PAID</u>: The item is a stale dated check. A check is considered stale dated if the item was issued prior to the stale dated cutoff date, which is calculated based on parameters defined by Enterprise Bank & Trust.</p> <p><u>PREVIOUSLY PAID ITEM POSTED</u>: The item was previously paid.</p>

VOIDED ITEM: The item was previously voided.

ACH TRANSACTION: The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account. **Note:** For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit (DR/CR) are displayed in the exception description.

DUAL APPROVAL FOR EXCEPTIONS

If exception processing requires dual approval, the initial decisioning process is the same as standard processing. When the user approves the exception, instead of moving to the Decided section, decisions are moved to a Decisions - For Review Only section for the user that made the initial approval. After the first approver makes a decision, the following steps occur:

1. The system generates and sends an email to all users with approval access.
2. A user with approval access approves or denies the exception.
3. The system generates and sends an email to the user who approved the exception and to all users with approval access notifying them of the action taken.

Exceptions that are approved by the first approver and require secondary approval are in a pending review state and appear in the Decisions - Pending Approval section for all secondary approvers to make an approve or deny decision.

The screenshot displays the 'Quick Exception Processing' interface. At the top, it shows 'All Account IDs' and a search bar labeled 'Search exceptions'. Below the search bar is a table with columns for account ID, exception description, and amount. The table is divided into two sections: 'Decisions - Pending Approval (8)' and 'Decided (4)'. The 'Decisions - Pending Approval' section lists 8 exceptions with their respective amounts. The 'Decided' section lists 4 exceptions with their respective amounts. To the right of the table, there is a summary section that states 'There are 8 exceptions to review.' and 'Exceptions will be given a decision of **Return** if decisions are not made by 1:30 PM Central Time (US & Canada).' Below this, there are two large numbers: '8 Decisions Needed \$18,962.66' and '4 Decided \$16,268.49'. At the bottom of the table, there is a 'Total (12)' row with an amount of '\$35,231.15'.

Account ID	Exception Description	Amount
Decisions - Pending Approval (8) \$18,962.66		
1000	DUPLICATE PAID ITEM #18008	
1000	PAID NOT ISSUED (2)	
1000	PAYEE NAME MISMATCH #17929	
1000	STALE DATED ITEM #17960	
1000	VOIDED ITEM #17788	
1111	DUPLICATE PAID ITEM #19018	
Decided (4) \$16,268.49		
Total (12) \$35,231.15		

If the decided exception that is pending review is not approved or denied by the cutoff time, the exception will have the default account-level decision and reason applied. In this case, an email is sent to all users with approval access and the user who initially decided the item informing them that the cutoff time has been reached and the default account-level decision and reason have been applied.

If an exception is denied by the secondary approver, the exception is returned to the **Decisions Needed** section for additional review and updating. To deny an exception that is pending approval

1. Select the transaction from the **Decisions - Pending Approval** section.

2. Select **Deny** ().

3. Enter the reason for the denial in the **Deny Notes** section. You cannot save the decision unless you add notes to the transaction.

4. Select **Save**. The exception returns to the **Decisions Needed** section and the system sends an email to the original approver that includes the denial notes and the name of the secondary approver.

ACH AUTHORIZATION RULES SETUP

ACH Positive Pay (formerly ACH Debit Filter) users will have the ability to add or modify ACH Authorization Rules for an account from the **Quick Exception** Screen. An ACH authorization rule can include the originating company, standard entry class, transaction type (debits and/or credits), and maximum authorized dollar amount. If an unauthorized ACH item posts to an account, the rules determine whether the item requires a pay/return decision or if the client should simply be alerted via email that unauthorized activity has occurred. For clients that are using ACH Positive Pay and have exceptions that display, you can choose to add a new ACH rule or modify an existing ACH rule from the exception screen. Enter optional and required information.

Please note that if you wish to add a new rule or modify an existing rule, you will need to contact an Enterprise Bank & Trust associate. The system does not currently support end users to create or modify debit only authorization rules.

ACH Authorization Rules Setup for Client: Big City Electric							
Notification Type for Unauthorized ACH Transactions: <input type="text" value="Create Exception"/> Edit							
	Account ID	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount	
1	BCE Payroll	All Credits		ALL - All Standard Entry Class Codes	Credits Only		Edit
2	BCE Payroll	ADP	1212121212	CTX - Corporate Trade Exchange	Debits Only	10000.00	Edit
3	BCE Payroll	Taxes	1313131313	ALL - All Standard Entry Class Codes	Debits Only	5000.00	Edit
	<input type="text" value="BCE Dep Recon"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="ALL - All Standard Entry Class Codes"/>	<input type="text" value="<Select>"/>	<input type="text"/>	Add

Transaction Process

ISSUED CHECK FILE SUBMISSION

The **Submit Issued Check File** screen is used to upload issued check files to Enterprise Bank & Trust.

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.

Submit Issued Check File

Step 1. Select a file to process.

No file chosen

Step 2. Input details about the file.

Account ID:

File Processing Type:

Step 3. Click the "Process File" button.

Select a file to process:
Enter a file path and name, or browse to the location of the issued check file

The File Processing Type represents the file format that has been defined for the clients' issued check file. The list is limited to the file format(s) assigned to the client by the financial institution.

Click Process File to upload the file to Enterprise Bank & Trust.

Name	Description
Client/Account ID	The Client/Account ID associated with the issued checks contained within the file. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system. The label used for this field (typically "Client ID" or "Account ID") throughout the system is defined by the financial institution. <i>Note:</i> If an issued check file contains items for multiple accounts, select any of the Client ID's represented within the file.
File Processing Type	Indicates the format of the issued check file.
Items in File	The number of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual number of items in the file, the file will be rejected. <i>Note:</i> If the field is disabled, the number of items in the file is not required or is included in the file. This is defined during the file mapping process.
Dollar Amount in File	The total dollar amount of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual amount in the file, the file will be rejected. <i>Note:</i> If the field is disabled, the dollar amount in the file is not required or is included in the file. This is defined during the file mapping process.
Issued Date	If the issued check file does not have an issued date within the file, then the issued date must be entered when the file is uploaded. <i>Note:</i> This is defined during the file mapping process.

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: <ul style="list-style-type: none"> • 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.

ADD NEW ISSUED CHECK & VOID A CHECK

The **Add New Issued Check** screen is used if a check was manually written or was otherwise not included in the electronic issued check file that was submitted to Enterprise Bank & Trust. Any checks entered on this screen in one setting will be displayed below.

Add New Issued Check

Account ID: Check Number:

Amount: Issued Date:

Issued Payee:

Notes:
512 characters left.

Auto-Increment Check Number

	Account ID	Check Number	Amount	Issued Date	Issued Payee	Notes
1	Expense Account	157894	\$100.00	08/16/2017	Roger Miles	Issued Check
2	Expense Account	157895	\$200.00	08/16/2017	Jane Williams	Issued Check to Jane Williams
Total:			\$300.00			

The **Void Check** screen is used 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.

Void a Check

Step 1. Enter check information.

Account ID:

Check Number:

Check Amount:

Issued Date:

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

Step 3. Verify the check that will be voided.

Account ID	Check #	Check Amount	Issued Date
BCE Payroll	10006	590.01	03/08/2016

Step 4. Click the "Void Check" button to complete the void process.

Note: Voids are retained within the system for 90 days after an item has been voided.

Status	Description
Client/Account ID	The Client/Account ID is the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on screens within the system and in emails generated by the system. <i>Note:</i> The label used for this field (typically 'Client ID' or 'Account ID' throughout the system is defined by Enterprise Bank & Trust.
Check Number	The check number of this item
Issued Date	The issued date for this check
Issued Payee	The issued payee name for this check. <i>Note:</i> Issued Payee is only displayed if 'Display Issued Payee Name' is selected in the client setup screen.
Notes	Notes for this issued check. <i>Note:</i> Notes is only displayed if 'Display Notes' is selected in the client setup screen.
Auto-Increment Check Number	Checking this box will increment the check number by one after each check submission.

CHECK SEARCH

The **Check Search** screen is used to search for specific transactions using dynamic selection criteria. The system does not currently support **Stop Payments**. If a user selects **Stop Payment** from the **Check Status** drop down menu, the system will **NOT** generate results. Please contact an Enterprise Bank & Trust associate for questions related to Stop Payments.

The screenshot shows the 'Check Search' interface. At the top, there are search criteria fields: 'Account ID' (set to 'All Account IDs'), 'Check Status' (set to 'All'), 'Check Number From' and 'Check Number To', 'Date' (set to 'Issued'), 'Date From' and 'Date To', and a 'Show additional options' dropdown. A note at the bottom states: 'Note: Transaction history is retained within the system for 90 days after an item has paid.' A 'Search' button is located at the bottom right.

Below the search criteria is a table of results:

Client	Account ID	Check Number	Amount	Issued Date	Paid Date	Status
Big Lake Action H...	Ops Account	1234	\$100.00	04/12/2019		Void
Big Lake Action H...	Ops Account	1235	\$200.00	04/12/2019		Stop Payment
Big Lake Action H...	Payroll	5656	\$300.00	04/12/2019		Issued
Big Lake Action H...	Payroll	6767	\$400.00	04/12/2019		Issued

The table shows 4 results. A 'View 10' dropdown is at the bottom right of the table.

Status	Description
Client/Account ID	Optionally select a specific account. If no accounts are selected the system will search through all available accounts assigned to the user.
Check Status	The status of the check you would like to run reporting for. The system does not currently support stop payments, therefore if Stop Payment is selected, the system will not generate results.
Date	The type of date you would like to run the Check Search report for.
Check Number From/To	The beginning and ending check number used to search for a range of checks.
Date From /To	The beginning and ending date used in the date range.
Decision	To search for exceptions based upon the pay/return decision.
Reason	To search for exceptions based upon the reason that was selected.
(Results) Status:	<p>The status of the transaction.</p> <p>Issued: Displayed on items that are flagged as issued by the system.</p> <p>Exception: Displayed on items that are flagged as exceptions by the system.</p> <p>Returned: Displayed on items that are flagged as returned exceptions by the system.</p> <p>Paid: Displayed on items that have been previously paid.</p> <p>Stop Payment: Displayed for checks that have been stopped with a stop payment.</p> <p>Reversal: Displayed on items that have been paid and reversed.</p> <p>Void: Displayed on items that have been voided.</p>
(Results) Issue Date:	On 'Paid Not Issued' exceptions, the paid date is defaulted into the issue date field

ACH TRANSACTION SEARCH

The **ACH Transaction** search screen is used to search for specific transactions using dynamic selection criteria.

The screenshot shows the ACH Transaction Search interface. At the top, there are input fields for 'Account ID' (set to 'All Account IDs'), 'Paid Date From' (set to '01/28/2019'), 'Paid Date To' (set to '01/28/2019'), and 'SEC Code' (set to 'All SEC Codes'). A 'Search' button is located on the right. Below the search criteria is a table with the following data:

Client	Account ID	Company ID	SEC Code	DR/CR	Amount	Transaction Description	Paid Date	Status
Big City Electric	BCE Exp Acct	7878787878	CCD	DR	\$1.75		01/28/2019	Paid
Big City Electric	BCE Exp Acct	9876543210	WEB	DR	\$1.75		01/28/2019	Paid
Big City Electric	BCE Exp Acct	7878787878	CCD	DR	\$1.75		03/26/2019	Paid
Big City Electric	BCE Exp Acct	9876543210	WEB	DR	\$1.75		03/26/2019	Exception

Heading	Description
Client ID/Account ID	Optionally select a specific account. If no accounts are selected, the system will search through all available accounts assigned to the corporate user.
Paid Date From/To	The beginning and end date used in the date range.
Standard Entry Class (SEC) Code	To search for a transaction based upon the ACH Standard Entry Class (SEC) code.
Status	Icons representing the status of the transaction. By clicking on the 'Show Key' link in the top-right portion of the screen, a legend displaying the description of each status icon is displayed.
ACH Company ID	The originating ACH Company's identification number.
Dr / CR	Indicates if the transaction is a debit or credit

Transaction Reports

DAILY ISSUED CHECKS SUMMARY

The **Daily Issued Checks Summary** report is an easy way to see how many checks were issued on any given day and their totals. The dynamic selection criteria allow the user to fine tune the report to their specific needs. This includes both manually loaded checks and checks uploaded through an issued check file.

The screenshot shows the Daily Checks Issued Summary interface. It features input fields for 'Account ID' (set to 'All Account IDs') and 'Issued Date From' (set to '04/15/2019'). The 'Issued Date To' field is currently empty. A 'Search' button is located at the bottom right.

Daily Checks Issued Summary

< Back to Search Parameters

Issued Date	Client	Account ID	Check Count	Amount Total	
07/25/2018	Big City Electric	Sunrise	900	\$101,763.75	⋮
07/26/2018	Big City Electric	Sunrise	1685	\$183,393.63	⋮
07/27/2018	Big City Electric	Sunrise	2742	\$355,305.83	⋮

VOIDED 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 be generate results.**

Field Name	Description
Status - Void	Items that have a status of void
Void Date	The date the check was voided: <i>Note: If an (A) is listed after the void date, the item was automatically voided.</i>

EXCEPTION ITEMS

The **Exception Items** report filter screen allows the user 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.

Note: An 'M' will follow the Input Date if the check was not loaded via an issued file upload, which means it was entered into the system in some other manner.

Exception Items

Account ID
All Account IDs

Exception Date From 03/26/2019

Exception Date To

Transaction Type
Both check and ACH exceptions Include Reversals

Check Number From

Check Number To

Decision
All Decisions

Reason
All Reasons

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

[Search](#)

STALE DATED CHECKS

The **Stale Dated Checks** report filter screen allows the user to create a report of stale dated checks using dynamic selection criteria.

Stale Dated Checks

Account ID
All Account IDs

Stale Dated As Of
04/15/2019

Check Number From

Check Number To

Issued Date From

Issued Date To

Input Date From

Input Date To

A check is considered stale dated based upon the "Stale Dated Check Days" which is currently calculated based on parameters defined by Enterprise Bank & Trust.

CHECK RECONCILIATION SUMMARY

Reconciliation reports are available for those that enroll. Contact a Business Banking or Treasury Management associate for details. Additional fees may apply.

The **Check Reconciliation Summary** report is used to assist in balancing online account balances with a customer statement.

The report displays an activity summary of newly issued checks, paid checks, and voided checks. The report also provides a total of outstanding checks as of the reconciliation date.

The first time an account is reconciled, all activity in the system up through the **Reconcile Through Date** is included.

Click on the **'Show'** link to display a detailed list of items for any of the totals listed on the report.

Check Reconciliation Summary

Account ID: BCE Dep Recon
 Reconcile Through Date: 03/08/2016 (Last Reconcile Through Date: 03/08/2016)

Check Reconciliation Statement

Last Reconcile Through Date: 01/01/2018
 This Reconcile Through Date: 06/19/2018
 Account ID: BCE Exp Acct

Transaction	Count	Amount
Outstanding checks as of 01/01/2018	Show (4)	(+) \$1,757.00
Issued Checks	Show (15)	(+) \$4,177.12
Paid Checks	Show (13)	(-) \$4,019.56
Stop Payments		(-) \$0.00
Voids	Show (1)	(-) \$100.00
Current Outstanding Checks	Show (5)	(+) \$1,814.56

Daily Balance Summary

Current Balance:
 Outstanding Check Amount:
 Check Register Balance:

Reconciliation History

Date: 01/01/2018 Clear

Finish Reconciliation

The Reconcile History on the right side of the screen provides links to previous reconciliation reports that have been performed on this account.

DEPOSIT RECONCILIATION SUMMARY

Reconciliation reports are available for those that enroll. Contact a Business Banking or Treasury Management associate for details. Additional fees may apply.

The **Deposit Reconciliation Summary** report is used by clients to verify deposits made to an account. This report allows the client to reconcile a full list of all deposits on an account or to reconcile deposits for each location separately.

A list of all locations will be displayed if location information is set up at the client level. The location list values are populated based upon the serial number value from the clients' deposit slips. To display a detailed list of the items for any of the totals listed on the report, click on the **'Show'** link.

Deposit Reconciliation Summary

Account ID: BCE Dep Recon
 Reconcile Through Date: 03/08/2016 (Last Reconcile Through Date: 09/17/2015)

Deposit Reconciliation Statement

This Reconcile Through Date: 06/19/2018
 Account ID: BCE Exp Acct

Location: <All Locations> Manage Locations

Location	Count	Amount
No Location Defined	(1)	\$500.00
O Street (123456)	(1)	\$250.00
N Street (857548)	(1)	\$12.00
West Ave (857859)	(1)	\$6,251.00
33rd St (9879778)	(1)	\$100.00
Total Deposits	Show (5)	(+) \$7,113.00

Reconciliation History

Date: N/A

If the corporate client is depositing by location, the **'Manage Locations'** option will be displayed. When selected, a list of the locations will be displayed with an option to define a description for the location.

Location #	Description
123456	O Street
857548	N Street
857859	West Ave
9879778	33rd St

Note: The location number will be appended to the description in parenthesis. Example: South Street (107)

Update Cancel

ACCOUNT RECONCILIATION SUMMARY

Reconciliation reports are available for those that enroll. Contact a Business Banking or Treasury Management associate for details. Additional fees may apply.

The **Account Reconciliation Summary** is used to assist in balancing with a customer statement.

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

To display a detailed list of the items for any of the totals listed on the report, click on the appropriate tab.

Note: Items that have already been reconciled via the Check Reconciliation or Deposit Reconciliation screens will not be included in the Account Reconciliation statement.

Account Reconciliation Summary

Start New Reconciliation

Client: Big City Electric

Account ID: BCE Exp Acct

Reconcile Through Date: 06/16/2019

Transaction Summary

Transaction Type	Count	Total Amount
Previous Outstanding Checks	0	\$0.00
Issued Checks	16	\$6,674.56
Paid Checks	14	\$6,374.56
Stop Payments	0	\$0.00
VOIDS	0	\$0.00
ACH Debits	12	\$2,218.50
ACH Credits	0	\$0.00
Miscellaneous Debits	0	\$0.00
Miscellaneous Credits	0	\$0.00
Deposits	9	\$20,289.00
Service Charges Paid	0	\$0.00
Interest Paid	0	\$0.00
Taxes/Withholding	0	\$0.00
Current Outstanding Checks	2	\$300.00

Balance Summary

Account Balance: \$222,969.83

Current Outstanding Checks: \$300.00

Current Register Balance: \$222,669.83

Reconciliation History

No reconciliation history to display.

Issued Checks | Paid Checks | ACH Debits | Deposits | Current Outstanding Checks

Issued Date	Count	Total Amount
05/28/2019	16	\$6,674.56

After clicking on the download icon in the **Reconciliation History**, an **Account Reconciliation Report** will be displayed with all items that were reconciled on the report.

Big City Electric		Run Date: 06/17/2019			
Account ID: BCE Exp Acct		Reconciliation Period: - to 06/16/2019			
Issued Checks (16)					
Issued Checks					
	Issued Date	Paid Date	Check Number	Issued Payee	Amount
1	05/28/2019		7524	John Doe	\$100.00
2	05/28/2019		54788	John Smith	\$200.00
3	05/28/2019	05/28/2019	0		\$35.00
4	05/28/2019	05/28/2019	0		\$500.00
5	05/28/2019	05/28/2019	1235		\$110.00
6	05/28/2019	05/28/2019	1236		\$120.00
7	05/28/2019	05/28/2019	1236		\$120.00
8	05/28/2019	05/28/2019	1237		\$130.00
9	05/28/2019	05/28/2019	105262		\$2,205.00

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.

ACH Authorization Report (3)										
	Client	Account ID	Description	Company ID	Standard Entry Class Code	Debits or Credits	Maximum Allowable Amount	Notification Type	Date Created	Date Updated
1	Big City Electric	BCE Exp 1234		4545454545	ALL - All Standard Entry Class Codes	Debits Only		Create Exception	06/12/2018	06/12/2018
2	Big City Electric	BCE Exp Acct	Utility Fee	123456789	PPD - Prearranged Payment or Deposit Entry	Both DR and CR	\$150.00	Create Exception	02/20/2018	
3	Big City Electric	BCE Exp Acct			ALL - All Standard Entry Class Codes	Credits Only		Create Exception	06/12/2018	

Transaction Filter / Block Report (2)											
	Client	Account ID	Company ID	Standard Entry Class Code	From Tran Code	Thru Tran Code	Debits or Credits	Minimum Filter Amount	Notification Type	Date Created	Date Updated
1	Big City Electric	BCE Exp 1234	2222222222	TEL - Telephone-Initiated Entry			Both DR and CR		Create Exception	06/20/2018	
2	Big City Electric	BCE Exp Acct	1111111111	WEB - Internet-Initiated Entry			Both DR and CR		Create Exception	06/20/2018	

Field Name	Description
Description	This is the description of ACH rule
Company ID	ACH Authorization: The originating company ID of the transaction from the ACH file. If the company ID field is left blank, the rule will apply to all company IDs. Transaction Filter/Block: The originating company ID of the transaction from the ACH file. If the field is left blank, the filter will not be used.
Company Entry Description	This field identifies a value set by the originators to provide a description of the purpose of the entry.
Standard Entry Class (SEC) Code	A list of ACH Standard Entry Class (SEC) codes. Either a specific SEC code can be selected or "ALL – All Standard Entry Class Codes" can be selected to include all SEC codes.
Maximum Allowable Amounts	The maximum allowed amount for this type of transaction. If the amount is left zero, the maximum amount field is not used during the authorization process.
Notification Type	The value <i>Create Exception</i> indicates that any unauthorized ACH transaction will become an exception that requires a pay or return decision by the client. The value <i>Email Notification Only</i> indicates that the client will receive an email notification of any unauthorized transaction.
Date Created/Updated	The date the rule/filter was created or last updated.

Minimum Filter Amount

On the Transaction Filter/Block report this is the minimum amount for this filter. Transactions must have an amount greater than or equal to this amount for this filter to apply. Any transaction that exceeds the minimum filter amount will activate the “notification type” defined for the rule. If the minimum filter amount is blank or zero, the transaction amount will not be used.

System Reports

ISSUED CHECK FILE PROCESSING LOG

The **Issued Check File Processing Log** displays a list of all issued check files that have been electronically submitted via the web interface.

If a submitted file had errors, the user can drill down to view the errors by clicking in the **'Results'** column.

The screenshot displays the 'Issued Check File Processing Log' interface. At the top, there are filters for 'Upload Date From' and 'Upload Date To'. Below this is a 'Result' section with a dropdown menu. The main part of the interface is a table with the following columns: Account ID, File Mapping Format, Results, Items, Amount, Upload Date, and File Name. The table contains four rows of data:

Account ID	File Mapping Format	Results	Items	Amount	Upload Date	File Name
BCE Exp Acct	BCE Exp Account	Unprocessed	0	\$0.00	01/03/2019	20190103080105269...
BCE Exp Acct	BCE Exp Account	Rejected	1	\$100.00	01/03/2019	TESTissued.txt
BCE Exp Acct	BCE Exp Account	Processed	1	\$100.00	01/03/2019	TESTissued.txt
BCE Exp Acct	BCE Exp Account	Processed wit...	2	\$300.00	01/03/2019	TESTissued.txt

Below the table is a 'Processing Totals (All Pages)' summary table:

File Status	Total Items	Total Amount
Processed	2	\$300.00
Processed with Exceptions	1	\$100.00
Rejected	1	\$100.00



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