

Harborstone

ONLINE BANKING GUIDE

**Positive
Pay**



Harborstone[®]
Credit Union



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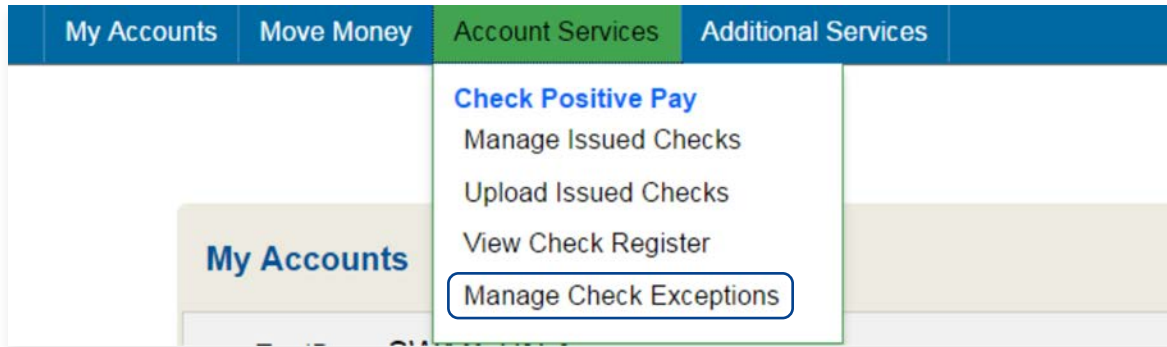




Check Exceptions

Check Exception displays checks (exceptions) found on the host that do not match checks entered or uploaded into the check register by the business. Business users can view check images (if available) and instruct the financial institution to pay or return check exceptions. Users with “Manage Check Exception” permissions for accounts with exceptions will be notified via email when exceptions are found.

Check exceptions can be found under **Account Services > Manage Check Exceptions**.



Exceptions are Based Upon:

- **Amount Mismatch:** Cleared check amount does not match check issue amount.
- **Check Entry Not Found:** Check issue data is missing based upon check number matching.
- **Duplicate:** Check number is a duplicate of one that has already processed.
- **Stale Date (if enabled):** Check presented for payment after the period designated by the financial institution; default is 180 days.
- **Void Check:** Checks issued in error and marked as void

- Business users must choose to Pay or Return check exceptions prior to the decision cutoff time set by the financial institution.
- Any check exception not decisioned will have the default value applied.
- The default value (Pay or Return) is also set by the FI per business.



Steps to Decision Check Exceptions:

1. Select the account the check exception is drawn on.
 - Default is All Accounts.
 - Entitlements determine the accounts that display in dropdown, including accounts across multiple TINs.
2. If desired, you may also search for check exceptions by check number, payee, amount or exception type.
 - Additional options are available for check exceptions including: amount mismatch, check entry not found, duplicate check, payee mismatch, stale date, and void date.
3. Select one, multiple, or all check to pay or return.
 - If multiple checks or all checks are selected, the decision selected (pay or return) will apply to all checks selected.

Check Register

Check Exception 1

Exception History

Check exception decisions must be submitted prior to 14:00 PST deadline. Any check exceptions without a decision after the deadline will have your default decision applied.

1 All Accounts ▼

Export

Pay Return

2 Check # ▼ e.g. 7654

Search

4 of 4 records. Export report for full results.

<input type="checkbox"/>	Check #/ Void/ Account	Payee	Date	Amount	
Amount mismatch 3					
<input type="checkbox"/>	Check 123471 Simulator Checking ****0001	Issued Paul Wild Posted Paul Wild	Issued Sep 06, 2016 Posted Sep 27, 2016	Issued \$5,402.00 Posted \$54,020.00	<div>Pay</div> <div>Return</div>
<input type="checkbox"/>	Check 123457 Simulator Checking ****0001	Issued John Smith Posted John Smith	Issued Sep 06, 2016 Posted Sep 27, 2016	Issued \$402.00 Posted \$420.00	<div>Pay</div> <div>Return</div>

- Business users must choose to Pay or Return check exceptions prior to the decision cutoff time set by the financial institution.
- Any check exception not decided will have the default value applied.
- The default value (Pay or Return) is also set by the FI per business.



5. Choose to pay or return selected checks.

- To decision an individual check, select the Pay or Return button on the left of the screen.
- To decision multiple or all checks, select the Pay or Return button at top of the screen.
(Buttons will be grayed out if individual checks are selected.)

6. If the decision is 'Pay', add a note, if needed. Then click confirm. If the decision is 'Return', select a return reason from the dropdown and add a note if needed. Then click confirm.

7. Download check exceptions to a .csv file if needed.

Check Register **Check Exception** **Exception History**

Check exception decisions must be submitted prior to 14:00 PST deadline. Any check exceptions without a decision after the deadline will have your default decision applied.

All Accounts Export 7

5 Pay Return Check # e.g. 7654 Search

4 of 4 records. Export report for full results.

<input type="checkbox"/>	Check #/ Void/ Account	Payee	Date	Amount	
Amount mismatch					
<input type="checkbox"/>	Check 123471 Simulator Checking ****0001	Issued Paul Wild Posted Paul Wild	Issued Sep 06, 2016 Posted Sep 27, 2016	Issued \$5,402.00 Posted \$54,020.00	Pay 5 Return
<input type="checkbox"/>	Check 123457 Simulator Checking ****0001	Issued John Smith Posted John Smith	Issued Sep 06, 2016 Posted Sep 27, 2016	Issued \$402.00 Posted \$420.00	Pay Return

Pay Check Confirmation

Please Confirm 6 ×

Pay Check

Check # 123467
From All Accounts
To Lyn Graves
Amount \$3882.00

► Add a note (Optional)
Enter a comment

Confirm Cancel

Return Check Confirmation

Please Confirm 6 ×

Return Check

Check # 123472
From Simulator Checking ****0001
To Arthur Day
Amount \$4809.00

Please select a reason for return
UCF - Uncollected Funds Hold

► Add a note (Optional)

Confirm Cancel

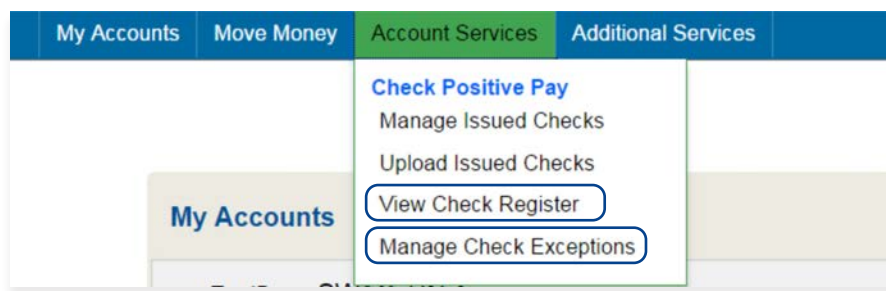


Exception History

Exception History displays all checks decided (pay or return) by the business. Only business users with Manage Check Exception permissions will have access to Exception History.

Exception History Basics

1. History can be displayed for the last 30, 60, 90, 180 days or custom dates.
2. History can be filtered by exception status; can also search by check number, date, payee name, exception type, or decision type.
3. History appears in a read-only format
4. History can be downloaded to a .csv format
5. History displays on the account level based on entitlements, including accounts across multiple TINs



Check Register	Check Exception	Exception History			
<div> <div>All Accounts 5</div> <div> <div>Apr 17, 2018 - May 17, 2018 1</div> <div> <div>Check # 2</div> <div>e.g. 7654</div> </div> </div> <div> <div>Export 4</div> </div> </div>					
Check #/ Void/ Account	Payee	Date	Amount	Reason	Decision / Comment
Check entry not found					
Check 0 undefined ****0001 3	Issued Posted Debit Check	Issued Posted 07 Dec 2016	issued Posted \$159.26	Paid with exception	
Check 0 undefined ****0001					

To View Exception History: Account Services > Manage Check Exceptions*

*Business users who do not have "Manage Check Exception" permissions can view exception decisions in the check register. However, these users will not be able to see notes added during the decision process.



When searching by Exception type and Decision type, additional search options display.

Exception Type:

Check Register

Check Exception 4

Exception History

All Accounts ▼

Export

Nov 24, 2017 - May 23, 2018 ▼

Exception type ▼

Select Exception Type ▼

Search

18 of 18 records displayed for last 180 days. Export report for full results.

Check #/ Void/ Account	Payee	Date	Amount
Check entry not found			
Check 29 ▼ Simulator Checking ****0001	Issued Posted Check 21	Issued Posted Feb 09, 2018	Issued Posted \$5
Check 28 ▼ Simulator Checking ****0001	Issued Posted Check 20	Issued Posted Feb 09, 2018	Issued Posted \$5
Check 27 ▼ Simulator Checking ****0001	Issued Posted Check 19	Issued Posted Feb 09, 2018	Issued Posted \$500.00

Amount mismatch

Check entry not found

Duplicate check

Payee mismatch

Stale date

Void check

[X Clear filters](#)

omment

urned

urned

urned

Decision Type:

Check Register

Check Exception 4

Exception History

All Accounts ▼

Export

Nov 24, 2017 - May 23, 2018 ▼

Decision type ▼

Select Decision Type ▼

Search

18 of 18 records displayed for last 180 days. Export report for full results.

Check #/ Void/ Account	Payee	Date	Amount
Check entry not found			
Check 29 ▼ Simulator Checking ****0001	Issued Posted Check 21	Issued Posted Feb 09, 2018	Issued Posted \$5
Check 28 ▼ Simulator Checking ****0001	Issued Posted Check 20	Issued Posted Feb 09, 2018	Issued Posted \$500.00
Check 27 ▼ Simulator Checking ****0001	Issued Posted Check 19	Issued Posted Feb 09, 2018	Issued Posted \$500.00

Default paid

Default returned

Paid with exception

Returned

[X Clear filters](#)

omment

urned

Default returned

Default returned

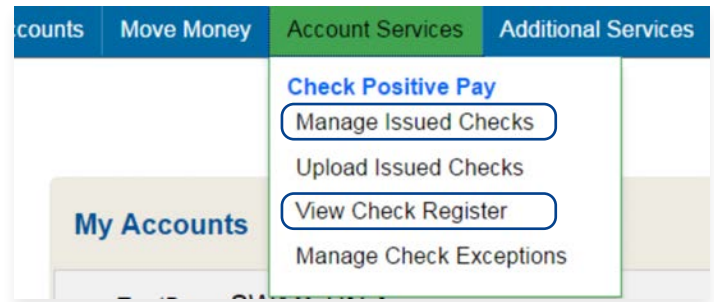


Check Register

Check Registers allows business users to add and/or upload checks issued by the business. Issued checks are then matched against the list of checks that have been presented to the FI for payment.

Check Register Basics

- Visible to business users with View Check Register and Manage Check Register permissions
- Options to Add, Upload, Edit, and Delete are removed for business users with View Check Register permissions
- Register displays information on the account level based on entitlements, including accounts across multiple TINs



Check Register Layout

- Options to add issued checks or upload issued checks file (check issue file upload limited to no more than 5,000 checks per upload).
- Search for issued checks previously added or uploaded.
- Issued checks listed by date.
- Option dropdown to edit or delete issued checks previously added or uploaded.
- Export check register information.

Check Register		Check Exception		Exception History	
<div> <div>Simulator Checking *****0001</div> <div> <div>1 Add Issued Check</div> <div>Upload Issued Checks</div> <div>Manage file definition ?</div> </div> </div>				<div> <div>5 Export</div> <div>2 Search</div> </div>	
Check #	Payee	Check Amount	Void	Status	Action
19 Feb 2018					
12345	Check12345	\$5.00		Check cleared	4 options
09 Feb 2018					
29	Check 21	\$500.00		Default returned	Edit
28	Check 20	\$500.00		Default returned	Delete
27	Check 19	\$500.00		Default returned	
07 Feb 2018					
14	check14	\$600.00		Default returned	



Search for Issued Checks

1. Select the account the check is drawn on.
 - Entitlements determine the accounts that display in dropdown, including accounts across multiple TINs.
2. Select **Search** to expand search function.
 - Button will change to Hide Search after expanded.
 - Selecting the Hide Search button will remove the search boxes and return the date range back to the default (-/+ 180 days).
3. Select date range. Once date range is selected, additional criteria may be entered such as check number, payee, amount, or status.
4. Select **Search**.
5. If desired, select Export to save data to a .csv format.

Check Register

Check Exception

Exception History

1 Simulator Checking *****0001

5 Export

Add Issued Check

Upload Issued Checks

Manage file definition ?

2 Hide Search

3 Sep 2, 2017 - Aug 28, 2018

Check #

Search by Check #

4 Search

Check #	Payee	Check Amount	Void	Status	Action
19 Feb 2018					
12345	Check12345	\$5.00		Check cleared	options ▾
09 Feb 2018					

Tips:

- A default date range of +/- 180 days will be displayed in the date rate selection field. Additional options of all days, last 30 days, last 60 days, last 90 days, last 180 days, and custom dates selection options also appear in the dropdown.
- The All Days date range can only be used when searching for a specific check number.
- Custom date range selections are limited to one year.
- Payee search requires that at least the first 3 characters of the payee be entered; wildcard searches are not supported.



Add Issued Checks

1. Select the account the check is drawn on.
 - Entitlements determine the accounts that display in dropdown, including accounts across multiple TINs.
2. Select **Add Issued Check**.
3. Enter check information including, issued on date, check number, payee name, amount.

Check Register

Check Exception

Exception History

1 Simulator Checking *****0001

Export

2 Add Issued Check

Upload Issued Checks

Manage file definition ?

Search

Check #	Payee	Check Amount	Void	Status	Action
<div>3 Issued On</div> <div>03/12/2018</div> <div> <div>Check #</div> <div>1000</div> </div> <div> <div>Payee</div> <div>Beth Adams</div> </div> <div> <div>Amount</div> <div>127.50</div> </div> <div> <input type="checkbox"/> Void <div>Add</div> <div>Cancel</div> </div>					
19 Feb 2018					
12345	Check12345	\$5.00		Check cleared	options
09 Feb 2018					
29	Check 21	\$500.00		Default returned	
28	Check 20	\$500.00		Default returned	



Manage Import File Definitions

Step 1: File Details

1. Enter File Definition Name. Definition Name must be unique from other file definitions.
2. Select File type (Delimited Only). Select what separates the data (comma, tab, or pipe).
3. Select Date Format.
4. If the file has a header in the first row, check Skip the file header row.
5. Enter number of fields in the file (at least 4). Required fields for Check Positive Pay:
 - Check Number
 - Payee Name
 - Issue Date
 - Amount
7. Select the amount format
 - Fixed or Tab and Pipe Delimited (\$1,234.12, \$1234.12, 1,234.12, 1234.12)
 - For Comma Delimited: (\$1234.12, 1234.12)

File details

Map fields

Test & Confirm

Define file details

File definition name **1**

Enter a name

File type **2**

Delimited

☐ Skip the file header row **5**

Field delimiter **3**

Comma(,)

How many fields are there in the file? **6**

Enter number of Fields(at least 4 and Maximum 10)

Date format **4**

mmddyy

Amount format **7**

\$1234.12

Cancel

Next



Manage Import File Definitions

Step 2: Map Fields

- Tell the system where the data is located within the file that will be imported.
- All the fields required for Check Positive Pay must be included in the file import.

File details

Map fields

Test & Confirm

Map field from your upload file

Select a field from your upload file to map to the output file.

Map these fields	To fields from your file in...
Check Number	Field 1
Payee	Field 2
Issued Date	Field 3
Amount	Field 4
Void(Optional)	Field 5

Back

Next



Manage Import File Definitions

Step 3: Test & Confirm

Best practice is to do a test import with an actual file to validate the mapping is correct. The system validates each field to make sure only valid characters are imported.

File details

Map fields

Test & Confirm

Test & Confirm (Optional)

You may upload a file to test the mapping

Upload a test file No file selected.

Tips:

- Approval is not required when creating an import file map.
- Once created, import maps are saved for future use.
- Import maps can be edited later if file layouts change.



Steps to Upload Issued Checks

1. Select **Upload Issued Check**.
2. Select Upload file definition from dropdown. (System Defined Format or existing file definition)
3. Click **Browse** to locate and select the desired file. **Click Upload**.

File Format When Using System Defined File Definition

- Must be in a .csv format
- Must include the five fields required when manually adding issued checks.
 - Check number
 - Amount
 - Payee name
 - Void – Yes or No
 - Issue Date – YYYY-MM-DD*

**Date format is critical for successful upload. The sample file will “break” if opened in Excel. To build/manipulate files for upload, text edit tools such as Text Wrangler or TextEdit are recommended.*

The screenshot shows the 'Check Register' interface. At the top, there are tabs for 'Check Register', 'Check Exception', and 'Exception History'. Below the tabs, there is a dropdown menu for 'Simulator Checking *****0001' and an 'Export' button. The main area contains a table of checks with columns for 'Check #', 'Payee', and 'Amount'. A dialog box titled 'Upload Issued Checks' is open, showing a dropdown menu for 'Upload file definition' with 'System Defined Format' selected. The dialog box also has an 'Upload' button and a 'Cancel' button. The background table shows several rows of check data, including check numbers, payee names, and amounts.

Tips:

- Business users can download a sample file to help ensure that their file contains the correct fields and fields are in the correct format.
- Business users can also use Upload Issued Checks to update issued check data for checks already added to the register but have not yet been processed.



Troubleshooting Upload Issued Checks

Business users will receive an error message when attempting to upload check information via a file containing errors (i.e. invalid amount format, invalid date format, etc.). Business Users will also be presented with a file containing the details for each error. This information can be used to repair the original file and attempt the upload again.

Check Register Check Exception Exception History

▲ Check upload failed, Please refer the PP-sample-upload_error_312201812133.txt file for more information

Simulator Checking *****0001 Export

Add Issued Check Upload Issued Checks Manage file definition ⓘ Search

Check #	Payee	Check Amount	Void	Status	Action
19 Feb 2018					
12345	Check12345	\$5.00		Check cleared	options +
09 Feb 2018					
29	Check 21	\$500.00		Default returned	
28	Check 20	\$500.00		Default returned	
27	Check 19	\$500.00		Default returned	
07 Feb 2018					

FDIC LENDER

PP-sample-upload_...txt ^

	A	B	C	D	E	F	G	H
1	10/-/2017	745	Jen Fish	123	NO	##INVALID_ISSUED_DATE_FORMAT##		
2	10/24/17 **6		Mark Dog	1245	NO	##INVALID_CHECK_NUMBER##		
3	10/22/17	741	Jim Bird	800	N			
4	10/23/17	744	Dave Snake	\$1,245.00	NO	##INVALID_AMOUNT_FORMAT##		
5	10/21/17	740	Tabitha Swar	999	YES	##INVALID_AMOUNT_FORMAT##		
6	10/21/17	739	Gary Lion	8900	NO			
7	10/21/17	738	Liz Crow	6320.9	Y			
8	10/22/17	742	Tim Fox	654c.00	NO	##INVALID_AMOUNT_FORMAT##		
9	10/23/17	743	Nancy Lemur	862.88	NO			