



Business online banking.

# **Guide to Positive Pay - Check Positive Pay.**

## Table of contents.

Check Positive Pay overview .....	2-3
Check Positive Pay Dashboard box .....	3-4
· Using the Dashboard .....	3-4
· Creating users .....	4
User accounts and privileges .....	4-6
· User privilege dependencies .....	5
· User privileges .....	5-6
Managing issue items .....	6-21
· Status values .....	7
· Manual Entry .....	7-9
· Issue templates .....	10-12
· Loading Issue Files .....	12-14
· Issue File status .....	14-17
· Issue Warehouse .....	17-19
· Item Lookup .....	20
· Other options prior to item presentment .....	20-21
Managing check presentment .....	21-24
· Transaction History .....	21-24
· Optional actions .....	24
Reports .....	24-25
· Issue Item Status Report .....	24-25
Payee Positive Pay Tips and Best Practices .....	25-27
· Multiple Payee Handling .....	25-27
Preferences .....	27
Appendix A – Message alerts .....	27-28
Appendix B – QuickBooks Issue File Export .....	28-33
· Exporting from QuickBooks Account Register .....	28-30
· Exporting from QuickBooks Reports .....	30-32
· Loading the QuickBooks Issue File .....	32-33
Questions? .....	33

## Check Positive Pay overview.

Check Positive Pay is a Positive Pay module designed to empower users with the ability to prevent financial loss due to check fraud. This guide is intended to provide information to users in choosing and using the level of protection best suited for their needs.

The Check Positive Pay service is highly configurable. Some features will only be available if the user has been granted the appropriate user privilege required to access the feature by STCU or the Business Admin.

The table below lists the Check Positive Pay types available for each enrolled account, a description of expected behavior and protection level ranking. Check Positive Pay relies on users to make daily decisions, when required, for the check activity that occurs on their account. When accounts are enrolled, a default setting can be established for the system to return or pay a transaction if the user fails to do so by the established end-of-day cut-off time. The last column in the table defines the default settings available for each type of Positive Pay service.

Positive Pay Type	Service Description	Protection Level	Default Settings Options
Standard Positive Pay	This service requires you to provide a list of checks that have been issued or voided on an account (Issue Items). The issue items for each account must include, at a minimum, a check serial number, amount, and status (issued, voided, stopped). STCU compares each check presented for payment (Item) against the list of issue items. If an exception is identified, you (or designated users) are alerted to make a pay or return decision.	Medium	Return
Payee Positive Pay	This is an add-on feature to Standard Positive Pay. If this feature is utilized, you are required to provide the payee's name for each issue item. STCU will compare the name in the issue item against the name that displays on the "Pay to the Order of" line of the check presented for payment. A scoring method will be used to determine the likelihood of a match, and if the score falls below the established threshold, the item will be flagged as an exception. It is important to note that payee name scoring is subject to a lot of variables. Scoring can fail items that should pass if you fail to perform best practices.	High	Return
Support Multiple Payee Names	Positive Pay can accept multiple payee names in an issue item file and to validate multiple payee names on checks presented for payment. Multiple payee names can be placed on a single line or multiple lines.	High	Return
Reverse Positive Pay	This service does not require you to provide a list of issued items. You will need to log in every day to view checks presented for payment and to select the checks you may want to return, because the concept of an exception does not exist since there is no list of issue items to compare items against. However, you may request STCU establish a maximum check amount per account (Exception Limit). If this option is enabled, an alert will be sent to you (or to designated users) ONLY when a check is presented that exceeds the maximum amount established.	Low	Pay

1. Check Positive Pay offers notifications to alert designated users to action when required. Check Positive Pay is designed to ensure notifications are relevant, but each Business Admin can advise STCU of notification levels that best suit their business needs.

2. The table below outlines a list of events that trigger an alert notification to a user, a description of the triggering event and if the alert type is standard or optional.

Alert Type	Description	Standard or Optional
Exception Alert	Occurs when a check is presented for payment that does not match the issue information provided, or if an exception limit is set on an account enrolled in Reverse Positive Pay.	Standard
Issuance File Load Alert	Occurs when an issue file is loaded. The alert contains status information to indicate if the issue item loaded properly or failed due to errors.	Optional

3. When an account is enrolled for Check Positive Pay, one of three levels of notification can be established for exception alerts. The notification level options, and description are provided in the table below.

Notification Level	Description
Transaction Alert	One alert for each exception identified.
Account Alert	One alert per account when one or more exceptions are identified.
Service Alert	One alert per user when one or more exceptions are identified on one or more accounts.

## Check Positive Pay Dashboard box.

### Using the Dashboard.

1. The Dashboard is the default landing page within Positive Pay. If Check Positive Pay is enabled, the Check Positive Pay box will display. Summary information on current check transactions will be displayed for accounts the user has been granted access to. Active links are embedded within the Check Positive Pay box to permit users to navigate from the Positive Pay Dashboard into the Check Positive Pay module or directly to transactions in the status selected. Dashboard totals are updated in real time as transaction status values are changed by a user.

The content displayed in the Check Positive Pay summary box includes the following:

Service name	Clicking Check Positive Pay on the left in the title bar will direct the user to the main menu.
End of Day Cut-Off Time	Displayed in the second bar, the time of day indicates when transactions that require decisions will no longer be eligible for user decisions.
Exceptions	Clicking on the dollar amount hyperlink on the Exceptions line will direct the user to a filtered view of Transaction History that will display only exceptions that require a decision.
Set to Pay / Set to Return	Clicking on the dollar amount hyperlinks on the Set to Pay or Set to Return lines will expand the view to display a breakdown of the total for each category. "System" pay or return indicate transactions that will pay or return if no action is taken due to the default status. "User" pay or return indicate a user decision has occurred. "FI" (Financial Institution) pay or return indicate a decision has occurred on behalf of STCU.
Transaction History	The user can click on the dollar amount link for any category to be directed to a filtered view of the Transaction History. Refer to Transaction History section in this guide for more information on this function.

2. From the Dashboard, a user can navigate to the Check Positive Pay module by clicking Change Module, then Check Positive Pay.

## Creating Users.

A user with Business Admin user privilege can add additional users who will then be authorized to use Check Positive Pay.

1. From the Positive Pay Dashboard, click Manage Users.
2. The Users page displays, click the Create New User button.
3. Fill out all fields available, then click Create User button. The username specifically needs to match the username in business online banking, as this is not a stand alone service, and the user will only be able to access their Postive Pay profile through the business online banking SSO.
4. The User profile page displays. Scroll down to the System Roles section of the page to select what roles should be enabled for the user.
5. Within the Check Positive Pay settings box, the alert method can be chosen. Use the drop-down menu to select the alert method desired.
6. Choose from the list of available accounts enrolled in Check Positive Pay the user is entitled to work with and move them to the Selected Accounts box.  
 (>) and (<) move individual accounts between Available and Selected Accounts.  
 (>>) and (<<) move all accounts between Available and Selected Accounts.
7. Please refer to User accounts and privileges section below for more information.

## User accounts and privileges.

Additional information about creating and editing users can be found in the Positive Pay guide. Defined in this section are user privileges and alert notification methods supported for the Check Positive Pay module.

## User privilege dependencies

Some user privileges are standard, and some are dependent upon features that are enabled by STCU. If a privilege below does not appear in the Positive Pay module, the feature has not been enabled by STCU or the Business Admin.

Privilege	Feature Dependencies
Issue Item Status Report	STCU enables for Business Admin. Business Admin enables for business users.
Issue Templates	STCU enables for Business Admin. Business Admin enables for business users.
Issue Warehouse	Standard.
Transaction History	Standard.
Load Issue File	Standard.
Item Lookup	Standard.
Change Transaction Status	Standard.
View Issue File Status	Standard.
Issue Load Alerts	STCU enables for Business Admin. Business Admin enables for business users.
Manual Issue Entry	Standard.

## User privileges.

The Business Admin user privilege must be enabled for these items to display in Positive Pay.

1. Login to STCU business online banking and select Positive Pay in the left menu.
2. Select the Check Positive Pay module.
3. Choose from the list of available accounts enrolled in Check Positive Pay the user is entitled to work with and move them to the Selected Accounts box.

(x) and (y) move individual accounts between Available and Selected Accounts.

(xy) and (yx) move all accounts between Available and Selected Accounts.

4. Selecting Check Positive Pay User Privileges.

- a. By selecting “all” link, the user will be assigned all user privileges.

- b. By selecting “none” link, previously assigned user privileges will be removed.
  - c. Clicking in the box beside each user privilege type will add or remove the checkmark from the box.
  - d. Adding a checkmark will give the user that privilege, removing the checkmark will remove the privilege from the user. The definitions of the items shown are provided below.
5. Select Save User. Success message displays.

Item Lookup	Ability to look up all recorded data on individual issued items.
Change transaction status	Allows a user to change the status of a transaction from return to pay or pay to return. Requires Transaction History user privilege.
Issue Load Alerts	Will receive success or failure alerts when users load issue files. Issue Load Alerts must be enabled.
Manual Issue Entry	Allows the user to manually create an issue item.
Issue Item Status	Allows the user to view issued items by Status Report for a specific date or date range. Issue Item Status Report must be enabled.
View Issue File Status	Allows the user to view the status and detail of all issue files loaded or manually entered into the system.
Issue Warehouse	Allows the user to view Issue files loaded into the system.
Transaction History	Allows the user to view check transactions that have been presented for payment. If this privilege is enabled, the user will also have access to an item lookup sub-menu option.
Issue Templates	Allows a user to create a template that defines the format of the issue file they will load and the format and location for the data elements that will be provided in the file. If this privilege is enabled for a user, the user will also be able to manage additional issue fields. Issue File Mapping must be enabled.
Load Issue File	Allows the user to load issue files via Positive Pay.

## Managing issue items.

Certain types of Positive Pay services require users to maintain a list of issued items for STCU to compare presented items against so exceptions can be identified. While issue items can be added after a check has been presented for payment, it is highly recommended that users enter or load issue items prior to disbursing paper checks to payees, as failure to do so could result in denial of payment if the check is presented at the teller line for deposit or to be cashed.

If issue items are entered or loaded on accounts configured for Positive Pay types that don’t require a list, Check Positive Pay will ignore them. When an issued item is entered or loaded into Check Positive Pay, the status and disposition of the issued item is tracked. The table below describes the status and disposition labels associated with issue item management.

Labels	Description
Issued	A status defined by the user that indicates a check was issued.
Voided	A status defined by a user that a check was issued but later voided and not distributed.
Available for Matching	A status assigned by the Check Positive Pay system when an issue item is entered or loaded by a user.
Used in Matching	A status assigned by the Check Positive Pay system when a check is presented for payment with a serial number that matches a serial number for an issued item.
Outstanding	A status displayed in the Issue Warehouse that indicates a check has not yet been presented for the issued item and it is still available for matching.
Paid	A status displayed in the Issue Warehouse that indicates a check has been presented against an issue item and it was paid by the system, user or STCU.
Returned	A status displayed in the Issue Warehouse that indicates a check has been presented against an issue item and it was returned by the system, user or STCU.
Purged	A status assigned by the Check Positive Pay system when an issue item that has not been used in Matching (outstanding) has been removed from the system. The purge period is defined by STCU.
Updated	If an issue item is updated after it was loaded, history will be available in the issue item warehouse when the drop-down menu for an issue item is expanded.

## Status values.

Issued items can have a status of Issued or Voided.

Issued: The check has been issued and distributed for payment.

Voided: The check has been voided by the maker. A check is usually voided prior to disbursement. A voided check cannot be used to make a payment or withdraw money from the account.

Stop Payments are disabled in configuration settings. As stop payments are disabled, the user cannot:

- Load issue files with stopped status items.
- Overwrite via Manual Issue Entry to change an item from Stopped to Issued or Voided.
- Change a previously Stopped item to Issued or Voided via Issue Warehouse.

## Manual Entry.

The Manual Issue File user privilege must be enabled for this option to display in Positive Pay. Check Positive Pay will not accept issued items with a date more than two years old.

The table below describes a list of fields that may be displayed in the Manual Entry screen, the criteria for the field to display, and how the information entered will be used to identify exceptions when matching issue items to checks presented for payment.

Field	Criteria	Use
Serial #	The check number/serial # is always required.	To identify if the check was issued or presented more than once.
Amount	A dollar value is always required	Used to identify if the amount of a check has been altered
Payee name	The person(s) or entities the check was intended to pay. The field will support entry of multiple payee names (maximum of 4 allowed) by clicking Enter to input another name on the next line.  This feature is optional, and the field will only appear for accounts configured for Payee Positive Pay.	Used to identify if the name in the Pay to the order of line has been altered
Status	Each check should be accounted for, even checks that have been voided. The status value advises STCU if a check has been issued and distributed; issued, later voided and not distributed; or issued. The issued and void status values will always be available for selection	Used to determine if a check should be analyzed for matching (issued) or if a check was presented for payment that was previously voided
Issuance date	A date the check was issued and valid for payment is always required. The issuance date will always default to the current date, but the user can assign a back or future date	Used to determine if a check is presented earlier than intended or later than allowed.

1. From the Check Positive Pay module, click Perform, then Manual Issue Entry.
2. The Manual Issue File Entry page will display. The definitions of items shown on the page are provided below.

Account	Select appropriate Account Number from the drop-down menu.
Auto populate next check number	When checked, the next check number will auto-populate in the following row. This feature is designed to eliminate serial number entry when checks are issued in sequential order. When unchecked, the next check number will remain blank until it is filled in by the user.
Row	Each issue item will be numbered in the order they are entered. Once the cursor is placed in the current row, an additional row will appear for the next entry.
Serial number	Type the item serial number for this manual issuance file in the Serial Number field.
Amount	Type the dollar amount for this manual issuance file in the Amount field. Or use the up and down arrows in the Amount field to select a dollar amount.
Payee name	Type the payee name for this manual issuance file in the Payee Name field. The Payee Name field supports the entry of a single payee, or multiple payees. Please see below for more information about the Payee Name field and Multiple Payee Names.
Status	Issued: The check has been issued. Voided: The check has been voided by the maker.
Issue date	Click on the Issuance Date field and select a date from the calendar that this item was issued.

3. Payee Names: The Payee Name field supports up to four Payees.
  - a. Click within the Payee name field to enter Payee Name(s).
  - b. The view size on the Payee Name field can be enlarged by dragging bottom right corner of field box. The feature may not be available based upon the browser used.
  - c. Input the Payee Name in the field. If there are multiple payees, an Enter (carriage return) must be used to input a second, third or fourth payee on separate lines in the field for it to be distinguished as different payees.
  - d. If multiple payees are listed on a single line of the check, putting them on separate lines is not applicable.
  - e. The Payee Name field currently supports 500 characters in total. This count will include the carriage returns separating multiple payees. The 500-character limit is for the entire field, and not per payee. Note: Although 500 characters are allowed in this field, names might be truncated if using a fixed-width template and the number of characters allowed in that column are less than 500.
4. To edit any row, click in the fields to be edited and make changes.
5. When all manual issuance files have been entered, click Save button.
6. The Manual Issuance File Status detail page will display. The definitions of items shown on the page are provided below.

Account number	The account number on each issue item.
Serial number	The serial number of the issue item.
Amount	The amount of the issue item.
Payee name	Name of the payee from the issue item.
Status	<p>Available For Matching: The issued item is available for exception matching against an incoming check.</p> <p>Duplicate Issuance: This issued item is a duplicate and has already been issued.</p> <p>Used in Matching: This issued item has been used in the exception matching against an incoming check.</p>
Load date	Date and time the file was loaded.
Issue date	Date the item was issued.

7. Click the Back to Status button to view the Issuance File Status page. See Issue File Status section for more information.

## Issue templates.

The purpose of issue templates is to make it easy to load issue items into Check Positive Pay using files that can be generated out of most accounting systems. Check Positive Pay provides organizations a variety of flexible options for providing a list of checks that have been issued or voided.

Issue templates allow users to select from a list of file formats supported and identify where the required data elements are located within the file.

Once a template has been set up, the template can be selected when loading a file to tell Check Positive Pay how to utilize the data contained in the file. Multiple file templates can be set up, displayed, and used.

The Issue Template user privilege must be enabled for these items to display in Positive Pay.

1. From within the Check Positive Pay module, click Manage, then Issue Templates. A screen will display that lists any existing templates that are available for view or edit, and a button to Create New Template.

**Note:** Templates created by the user can be modified by the user and STCU.

2. To view or edit an existing template, click the pencil icon for the appropriate template.
3. To delete an existing template, click the checkbox next to the templates to be deleted and click Delete Selected. Templates that have the Delete option were built by the user and can be deleted/edited by the user.
4. To create a new template, click the Create New Template button.

The upper portion of the template screen will not change, regardless of the file type selected. The template name, file type and template status values are required. The header and footer fields are optional.

Many accounting systems can export Excel or fixed-width files. Sometimes those files have header (beginning) rows or footer (ending) rows that contain data that is not required by Check Positive Pay.

When setting up a template, the user can define the number of rows Check Positive Pay should ignore at the beginning and end of the file. If the values are entered incorrectly, an issue file may load with errors or no items.

About Multi-Line Payee Name Separator.

The Multi-Line Payee Name Separator field is optional. This feature allows STCU to enter a character that can be used to separate Multiple Payee Names that are on separate lines of an issued check.

The system restricts the allowed characters to the following: ; | , - \_ / . The user must be aware that using a separator character that might conflict with the file itself or appears elsewhere in

the payee name, can cause issues. Examples of scenarios where problems might arise are listed below.

Issue with using a separator character that might conflict with the file itself: Within a comma-separated file (.csv), different data fields are separated by a comma. Therefore, a comma cannot be used in the data field itself, or the .csv will read the comma as a separator before the next field. Therefore, listing two payees for an item in this way: “Elain Archeron,Nesta Archeron” will cause issues reading the .csv file. In this scenario, the user should select a multi-line payee name separator character that will not cause an issue, such as a semicolon. “Elain Archeron;Nesta Archeron” in the Payee Name field of the .csv file will process correctly.

Issue using a separator character that might appear elsewhere in the payee name: If the user selects a separator character that would ever appear in a payee name field, such as a dash (-), the system would then separate the data before and after the character as separate payees. For instance, if the user has selected a dash (-) as the Multi-Line Payee Name Separator, and a common payee used is “In-and-Out Burger,” the system will flag this as having multiple payees. In this case, the user should select a multi-line payee name separator that will not cause such issues, such as a pipe (|) or a semicolon for cases of multiple payee names.

The mapping section below will display based on the file type selected. Not all fields/options seen in these graphics may be available for all businesses, based on settings configured by STCU.

Excel and separated files will require users to define the column data elements that will be found. Fixed-width files will require the user to define the start and end position in which the data element is located.

The mapping section on the lower part of the screen displays the required fields. The Check Serial # and Amount fields are always required. The user must specify if the amount data in the file to be imported will or will not contain decimal points. For example, if the Amount value is set to “Fractional Dollars,” then 100, 100.0 and 100.00 are all processed the same. If the Amount value is set to “Whole numbers of cents,” the system will divide by 100 and save it as a dollar value. For example, a value of 100 would be saved as \$1.00 in the system.

The user may choose to import additional data by checking the Add box next to the desired data element.

If the Status box is not checked, Check Positive Pay will load all issue items with a status of Issued. If the user file represents Voided items as a negative number, the user can check the box Treat Negative Amount as Void and Check Positive Pay will status any item in the file with a negative value as Voided. Issuance with a \$0 amount will also be treated as void.

If the user checks the Status box, additional fields will display. If the user’s accounting system exports issue items with an Issued and Voided status, no additional action is required.

**Note:** If the Status box is checked for a template, and this information is not provided in the issue file loaded, the system will give each record an Issued status.

If the accounting system used exports issued items with a value of X and voided items with a value of Y, the user can identify the values so Check Positive Pay can translate the data appropriately when importing the data.

A description has been provided below to define system behavior if additional data elements are included.

Account number	If the Account box is selected, the user can import one file that contains issue items for multiple accounts. If the Account box is not selected, when a user loads a file through Positive Pay, Check Positive Pay will require the user to select the account the checks were issued on.
Issuance date	If the Issuance Date box is not checked, Check Positive Pay will default the issue date to date the file was loaded. If the Issuance Date box is checked, the file must contain an issuance date for each item. For Excel files, Check Positive Pay will translate the data format used in the file. For separated and fixed-width files, the user must define the date format being used.  A complete list of date formats can be found at: <a href="https://docs.oracle.com/javase/8/docs/api/java/time/format/DateTimeFormatter.html#patterns">https://docs.oracle.com/javase/8/docs/api/java/time/format/DateTimeFormatter.html#patterns</a>
Payee name	The Payee Name box will only appear if one or more accounts are configured for Payee Positive Pay. If the Payee Name box is checked, Check Positive Pay will require the payee name for accounts configured for Payee Positive Pay. If payee name is provided for accounts not enrolled in Payee Positive Pay, the payee name data will be ignored when the file is loaded. For Excel or delimited files, the complete and single payee name is expected in a single column. For fixed-width files, the complete and single payee name must be contained in the file between the starting and ending position. If Multiple Payee Names feature is enabled, the Issuance Payee name may display more than one payee.

### Loading Issue Files.

In order to use this feature, the Load Issuance File user privilege must be enabled.

- Check Positive Pay will not accept issued items with a date more than two years in the past.
- If Multiple Payee Names feature is enabled, Check Positive Pay will support more than one payee name in the Payee Name field of issuance files.
- Issue file loading will strip and ignore dollar signs on dollar amounts, and double and single quotations around data fields.
- Check Positive Pay allows users to load issue files into the system for use in matching. Check Positive Pay accepts these files in a variety of formats, used in conjunction with file templates.

1. From the Positive Pay Dashboard:

- a. Select the Check Positive Pay module, click Perform, then Issue File Load.
- b. The Load Check Issuance File page displays.
- c. Select the Template drop-down menu and choose one of the available templates. If only one template is available for a user, the drop-down menu will select that template by default.

- d. If the template selected was created without the Account field enabled, then a drop down menu will display so that an Account can be selected. Select from the list of accounts. If only one account is available for a user, the drop-down menu will select that account by default.
- e. The file upload interface will display. Click the Browse button to select the appropriate file.
- f. Once the file is selected, it will be displayed in the upload interface.

Remove	The file will be removed from the page.
Browse	Click browse to add more issuance files to upload.
Upload	The file will be uploaded.

- g. The Status Bar will display the current status of the file.
- h. If errors were encountered during the initial processing of the issuance file, the Parse Errors display will appear, allowing the user to view the error detail within the file. The most common reason this error would appear is because the file contains improper formatting. At this point, the user will have the option to:
  - i. Correct those errors.
  - ii. Delete individual errors. This feature only displays if there are errors in the file and is only available until errors have been corrected and the file is saved.
  - iii. Delete all errors. This feature only displays if there are errors in the file and is only available until errors have been corrected and the file is saved. This will retain the totals and counts for audit history.
  - iv. Discard the file. This feature shows up when there is an error in the file. This option is not available after corrections have been made and saved. This will remove the file and its contents from the system.
- i. Click on any of the fields highlighted in red to make updates or changes.
- j. Once all errors have been corrected, the red highlights are no longer visible, and the file can be reprocessed by clicking the Save and Submit button.
- k. The file will be returned to processing.
- l. If the file processes successfully, the user will be able to view the details on all the items in the file.

If there are no errors in the file during the initial load, then the file will automatically display as approved and complete.

## 2. Multiple payees:

Check Positive Pay has the ability to support business users with multiple payee names on issued items. The system can score multiple names on a check against information provided in the issuance file.

- a. When the user loads issue files into the system, the loaded file is processed with the Issue Template set up within Check Positive Pay. The Issue Template allows for selection of a Multi-Line Payee Separator, a character chosen to separate the names of multiple payees in the issue file.
- b. If multiple payees are listed on a single line of a check, no action needs to be taken.
- c. If multiple payees are listed on two or more separate lines on a check, the multiple payee separator character (which should match the one designated in the template), must be used between each name.

When the issue file is loaded, the system would then separate the data before and after the character as separate payees.

Please refer to Issue Templates section for more information about Multi-Line Payee Name Separators and how best to utilize this feature.

### Issue File Status.

The purpose of the issue File Status feature is to provide users the ability to view and/or manage issue files loaded or manually entered by the user. The disposition or status of the file is available. Authorized users can also manage these files as outlined in the next section.

1. View Issue File Status. (The View Issuance File Status user privilege must be enabled for these items to display in Positive Pay.)
  - a. Within the Check Positive Pay module, click View, then Issue File Status.
  - b. The Issuance Files Status page displays.
  - c. To filter the date range of files shown, click on the Date Range drop-down menu.
  - d. To narrow the search results, click Filters and a window containing additional search criteria will display. The definitions of the search criteria fields shown are provided below.

Issuance Load ID		The ID number associated with the specific file.
Status	Client_approved	The file was approved by the user.
	Client_discarded	A user decided to discard the issue file before it was fully processed into the database.
	Edit_pending	A file in this status was loaded with errors. Before the file can be processed into the database and be displayed in the Issue Warehouse or be used in matching, the errors will need to be removed from the file.

Status	Failed	The file failed to load.
	FI_Approved	The file was approved by STCU.
	Ineligible Items	The file contains ineligible items, and the load did not complete successfully. Ineligible items will need to be removed and the file reloaded.
	Loading	The file is loading.
	Processing	The file is processing.
	Queued	The file is in line awaiting a status change.
	Suspended	The file has been suspended.
	System_Approved	The system is set to default approve the file.
	System_Discarded	Discarded files are files that a user loaded to Check Positive Pay and had errors that need to be cleaned up. If the errors are not cleaned up by deadline displayed under the progress bar, which is three days, the file will be automatically discarded by the system and no record of it will be kept.
	Test_Approved	In test mode a user is able to load issue files to make sure that the issue template that was created and the file loaded to the system correctly. This function informs the user if the file will process in the regular user interface, but items are not available for matching in test mode.
Min Amount	The minimum dollar amount of the entire file.	
Max Amount	The maximum dollar amount of the entire file.	

- e. Once search criteria are selected, click Apply to narrow your search results.
- f. Search results are displayed in pages of 25 items. If the search contains more than 25 issue files, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

Issuance loan ID	The ID number assigned by Check Positive Pay when a file is loaded.
File name	The file name assigned by the user at load time. If the transactions were manually entered the file name will appear with a prefix of MANUAL followed by a system generated number sequence for ease of differentiation.
Status	See below for a list of possible status codes.
Load date/time	The date and time this file was loaded.
Transaction count	The number of transactions contained within the file.
Transaction total	The total dollar amount of the transaction.
View	Displays View button if a file has no errors or is ineligible to be edited. See below for more information.
Manage	Displays Manage button if the file contains errors that can be edited. See below for more information.

2. Click the arrow (>) next to the Client Code to view more useful detail on each issuance file.

File ID	The ID number assigned by Check Positive Pay once an Issuance file is processed and committed to the database. If an Issuance Load ID is present but a File ID is not, the file was received but did not load properly or has not been processed all the way to the database.
Status message	Displays error messages or indicates if an issue file has been deleted.

3. Click View button to view the individual issue files. The [File Name] page displays.

File status bar	Displays progress of issue file. This feature automatically refreshes and keeps the user informed on the status of the file as it goes from Queued to Approved or Failed.
Account number	The Account Number of each item within the file.
Serial number	The Serial Number of each item within the file.
Amount	The dollar amount of each item within the file.
Payee name	If applicable, the name of the payee of each item within the file.
Status	<p>Available for Matching: Items marked as Available for Matching are issue items that have loaded to the system but have not been matched to a presented item.</p> <p>Used in Matching: Items marked as Used in Matching are issue items that a presented item has been matched to.</p> <p>New Issuance Item: This status will only display in a file that was not loaded to the database for processing.</p> <p>Ineligible for Modification: Items ineligible for modification are items that have been matched to presented items and are either in a current status of paid or returned and can therefore no longer be modified.</p> <p>Duplicate Issuance: Duplicate issuance items are issue items that duplicate previously loaded issue items exactly.</p>
Load date	The date and time loaded of each item within the file.
Issue date	The date of the issued item.

4. Manage Issue File Status. (The Load Issuance File, View Issuance File Status, and Manual Issue Entry user privilege must be enabled for these items to display in Positive Pay.)
  - a. Click Manage button to edit errors within an issue file. The [File Name] page displays.
    - i. Correct Items.
      1. Fields highlighted in red have an error and are blocking the issue file from loading all the way to the system.
      2. When a highlighted field is clicked the user can either select the correct data from a drop-down menu or enter it in directly in the field.
      3. Once all errors have been corrected, the user can click Save and Submit at the bottom, so the file is reprocessed.
    - ii. Delete Items.
      1. Individual items can be deleted from the errors screen if the option is available.
      2. The user would click the trashcan in the Delete column to delete any individual items.
      3. Once items have been deleted, the user can click Save and Submit at the bottom, so the file is reprocessed. The user can also click Delete All Errors at the top of the delete column.
      4. This will allow the rest of the file to process into the system.
    - iii. Discard a File. There are two ways to delete an entire issue file. In both instances, the system will act as if the file never existed and any issue information from the file will not appear in any reporting or view.
      1. The user can click the Discard button at the bottom of the screen.
      2. Another option is to allow the system to discard the file automatically after three business days.

## **Issue Warehouse.**

Check Positive Pay provides STCU and users with the ability to see the status of all issued items. Authorized users can modify items in the Issue Warehouse. Users can use the Issue Warehouse to search for issued items for a user or specific account using one of the many filtering options available. The View Issuance Status user privilege must be enabled for these items to display.

1. Within the Check Positive Pay module, click View, then Issue Warehouse.
2. The Issue Warehouse page displays.
3. To filter the date range of items shown, click on the Date Range drop-down menu.
4. To narrow the search results, click Filters and a window containing additional search criteria will display. The definitions of the search criteria fields shown are provided below.

Account	Type an account name or the last 4 digits of the account number.	
Serial number	Type the item serial number for a specific issued item.	
Date range filter type	Issue Date: If selected, issue items will be filtered by the issue date rather than the load date. Load Date: If selected, issue items will be filtered by the load date rather than the issue date.	
Min amount	The minimum dollar amount.	
Max amount	The maximum dollar amount.	
Serial number range	<ul style="list-style-type: none"> <li>• Min Serial Num</li> <li>• Max Serial Num</li> </ul>	<ul style="list-style-type: none"> <li>• Type the minimum serial number in the range.</li> <li>• Type the maximum serial number in the range.</li> </ul>
Issue type	<ul style="list-style-type: none"> <li>• Issued</li> <li>• Voided</li> </ul>	<ul style="list-style-type: none"> <li>• The check has been issued for payment.</li> <li>• The check has been voided by maker.</li> </ul>
Match status	<ul style="list-style-type: none"> <li>• Paid</li> <li>• Returned</li> <li>• Outstanding</li> </ul>	<ul style="list-style-type: none"> <li>• There was a presented item for the issued item, and it has been paid.</li> <li>• There was a presented item for the issued item, and it has been returned.</li> <li>• There has been no presented item for the issued item, it remains outstanding for 12 months.</li> </ul>

**Note:**

- Issuance data is available for one year as the default setting.
  - If Additional Issue Fields are being used, a section to filter by that data will display.
- Once search criteria are selected, click Apply to narrow your search results.
  - Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

Item ID	The ID number associated with the specific file once an issuance file is processed and committed to the database.	
Account Number	Displays the Account Number for the item.	
Serial Number	Displays the issued item serial number.	
Payee Name	Displays the name of the payee for the item.	
Issue Type	<ul style="list-style-type: none"> <li>• Issued</li> <li>• Voided</li> </ul>	<ul style="list-style-type: none"> <li>• The check has been issued for payment.</li> <li>• The check has been voided by maker.</li> </ul>
Match Status	<ul style="list-style-type: none"> <li>• Paid</li> <li>• Returned</li> <li>• Outstanding</li> </ul>	<ul style="list-style-type: none"> <li>• There was a presented item for the issued item, and it has been paid.</li> <li>• There was a presented item for the issued item, and it has been returned.</li> <li>• There has been no presented item for the issued item, it remains outstanding.</li> </ul>

Amount	Displays the dollar amount for the issued item.
Load Date/Time	Date and time the item was loaded.
Issuance Date	The date of the issued item.
Update	Click the pencil icon to update item's Amount, Status or Issuance Date.

7. Click the arrow (>) next to the Client Code to view more useful detail on each issued item. The information shown in this drop-down menu is an audit history of all the activity that has occurred on the issue item. The definitions of the items are provided below.

Status	<ul style="list-style-type: none"> <li>• Issued</li> <li>• Voided</li> </ul>	<ul style="list-style-type: none"> <li>• The check has been issued for payment.</li> <li>• The check has been voided by maker.</li> </ul>
Payee	Displays the name of the payee for the item.	
Amount	Displays the dollar amount for the issued item.	
Issue Date	The date of the issued item.	
Updated By	The user who updated the issue item.	
Updated Date/Time	The date and time this issued item was updated.	

## 8. Modifying Issue Items.

a. Issue items can be modified by users with a Load Issue File or Manual Issue Entry privilege. Issue items can only be modified if the match status = Outstanding. Click the edit pencil button under the Update column to update the issued item.

9. The Update Issue Item pop-up window displays. The definitions of the items shown in this window are provided below.

Serial Number	Check serial number. This can't be updated on an existing issued item.
Amount	Amount of the issued item. The amount can be updated.
Payee Name	The name of the Payee associated with the specific issued item. The payee name can be updated.
Status	<ul style="list-style-type: none"> <li>• Issued: The check has been issued.</li> <li>• Voided: The check has been voided by the maker.</li> </ul>
Issuance Date	The date of the issued item. The issuance date can be updated.

10. Click Save button.

11. A copy of the Issue Warehouse can be downloaded by clicking the Download As CSV button at the bottom of the Issue Warehouse page.

## Item Lookup.

Check Positive Pay provides users with the ability to look up all recorded data on individual issued items with the Item Lookup feature.

1. Within the Check Positive Pay module, click View, then Item Lookup.
2. The Item Lookup page displays. All fields are mandatory. The definitions of the items shown on this page are provided below.

Account	Select the Account drop-down menu to display a list of the user's accounts.
Serial number	Enter the serial number of the item.

3. Once search criteria are selected, click Apply to complete the item lookup.
4. Search results for the item will be displayed. Within this screen, the lifecycle of the issued item will be displayed.

## Other options prior to item presentment.

If a user needs to make changes to an item prior to item presentment, there are three options for doing so within Check Positive Pay. Examples of changes that would fall under this category would be when items originally issued are updated to Voided status, or to overwrite existing item information such as changes in amount and/or payee.

1. Modifying Issue Items. Issue items can be modified in the Issue Warehouse. Please refer to previous Issue Warehouse section for more information.
2. Manual Re-Entry. To change individual items previously submitted, a user can overwrite the previous item as follows:
  - a. Within the Check Positive Pay module, click Perform, then Manual Issue Entry.
  - b. The Manual Issuance File Entry page displays.
  - c. Create a Manual Entry for the item to be changed. The serial number must match the previously submitted item. Fill out all fields, updating the fields that need to be overwritten with the correct information.
  - d. When all pertinent manual issuance files have been re-entered, click Save button.
  - e. The Manual Issuance File detail page displays. For definitions of the fields shown on this screen, please see below.
3. File Reloads. To change multiple items that were previously submitted, a user can use the Issue File Load function to reload and overwrite previous items in an issue file. Once you have prepared your issue file with all items that need to be overwritten, including the corrected information in the appropriate fields, upload the Issue file. Refer to Loading Issue Files section for more information.

Prior to item presentment, these changed/overwritten items can be seen in the Issue Warehouse. Refer to Issue Warehouse section for more information on how to access it. Once within the Issue Warehouse screen, click the arrow (>) next to the Client Code to view more useful detail on each

issued item. The information shown in this drop-down menu is an audit history of all the activity that has occurred on the issue item. The updates/changes from the most recent entries will overwrite the previously loaded issue item.

## Managing check presentation.

The primary objective of Check Positive Pay is to give users the opportunity to make pay and/or return decisions on checks presented for payment on accounts enrolled for the service. The decision function is performed in the Transaction History screen.

### Transaction History.

Check Positive Pay provides a function for users to search and view the status of checks presented on enrolled accounts, and to make decisions on presented items. Users can use Transaction History to search for presented check items for a specific account using one of the many filtering options available.

**Note:**

- Transactions are stored for one (1) year.
- The Transaction History user privilege must be enabled to access this screen.
- If the user has been granted the Change Status user privilege and the transaction is available to decision, the Pay and Return buttons will be available for use.
- Transactions that will be paid will have green shading as a background.
- Transactions that will be returned will have yellow shading as a background.
- Transaction status cannot be changed after the EOD cut-off time.
- The default filter setting is Exceptions Only. Additional transactions may be available to view and decision (such as Reverse Positive Pay items); however, this will not be displayed unless the Exception filters option is set to Show All Transactions.

1. View Transaction History

- a. Within the Check Positive Pay module, click View, then Transaction History. The Transaction History page will display all current day transactions for all accounts to which the user has access. The definitions of the items shown on this page are provided below.

Transaction ID	Unique ID assigned by the Check Positive Pay system when transactions are loaded.
Account Number	Account number the check was presented against.
Serial Number	The check number presented for payment.
Credit	This column will display if deposit information has been entered into the system.
Debit	This column displays checks.

Current Status	<p><b>Pay</b>  Pay-System: The system is set to default pay this check.  Pay-FI: The check was paid by STCU.  Pay-User: The check was paid by the business user.</p> <p><b>Return</b>  Return-System: The system is set to default return this check.  Return-FI: The check was returned by STCU.  Return-User: The check was returned by the business user.</p>
Date	Date the check was presented for payment or loaded to Check Positive Pay.
Change Status	If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a Pay or Return button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.
Exception	If the transaction is an exception, an exception identifier will appear in this column.

b. To filter the date range of items shown, click on the Date Range drop-down menu.

c. To narrow the search results, click Filters and a window containing additional search criteria will display. The definitions of the items shown are provided below.

Account Number	Type an account name or the last 4 digits of the account number into the field to view transactions for one specific account or select an account from the drop-down menu.
Min Amount	Type the minimum check amount into the field.
Max Amount	Type the maximum check amount into the field.
Serial Number	Type the check serial number for a single transaction. A serial number range can also be defined by entering the minimum and maximum serial number.
Exceptions	<p>The user may select from the drop-down menu to filter by one of the following:</p> <ul style="list-style-type: none"> <li>• Exceptions Only</li> <li>• No Exceptions</li> </ul> <p>The default will be set to Show All Transactions; however, the user can click the Default checkbox to select a different option to be the default for future filtering.</p>
Items	Defaults to "Any Items." Select the drop-down menu to choose an item.
Transaction Status	See above "Current Status" for status list definitions.

d. Once search criteria are selected, click Apply to narrow your search results.

e. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

f. Click the arrow (>) next to the Client Code to view more useful detail on each issued item. The information shown in this drop-down menu is an audit history of all the activity that has occurred on the issue item.

Positive Payee Type	This indicates the type of Positive Pay that the account is set for: Standard, Reverse and Payee are the different types that could display here.
Issuance Payee Name	Name of payee submitted with the transaction presented for payment.
Issuance Serial Number	Serial number on the issued item uploaded by the user.
Issuance Amount	Amount on the issued item uploaded by the user.
Issuance Date	Date the issued item uploaded by the user.
Original Serial Number	Serial number submitted with the transaction presented for payment.
Original Amount	Amount submitted with the transaction presented for payment. This number may be different than what is displayed in the top line.
Return Date	Date the item was returned.
Payment Date	Date listed within the transaction file.
Return Reason	Reason for return.
Payee Match Score	Payee scoring is addressed in the account configuration screen. The score displayed here is the score that was assigned by the payee analysis engine when the payee name on the check was compared to the payee name provided on the issue item.

## 2. Change Transaction Status.

- a. If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, a “Pay” or “Return” button will appear for use. If the transaction is not eligible for a decision, the button will display as ineligible.

## 3. Change Status – Pay.

- a. If the Current Status on an issued item is set to “Return,” the user can opt to change the status to “Pay” if the user determines the check should be paid.
- b. Click the Pay button under the Change Status column.
- c. The Change Status button will then change to “Return,” and the Current Status column will update to Pay-User.

## 4. Change Status – Return.

- a. If the Current Status on an issued item is set to “Pay,” the user can opt to change the status to “Return” if the user determines the check should not be paid.
- b. Click the Return button under the Change Status column.
- c. Check Return Reason pop-up window displays. Select the appropriate reason for the Check Return.
- d. Click Save button.
- e. The change status button will then change to Pay, and the Current Status column will update to Return-User.

5. A copy of the Transaction History can be downloaded by clicking the Download As CSV button at the bottom of the Transaction History screen.

### Optional actions.

1. Confirm Paying Exceptions.
  - a. When the first exception is triggered on a presented item, additional validations are not performed. If the system detects on a user’s “Pay” decision on a check that additional validations were not performed (such as payee name analysis which is the last validation to occur), an image of the check will be presented to allow the user to visually inspect the check. The user must click the Confirm button to finalize the “Pay” decision.
  - b. If the user decides to “Pay” an item that is set to “Return,” they will be presented with a pop-up window to confirm that this is the action they wish to take. The window will display an image of the check and other details for the user to review before confirming that they want to pay the item.
    - i. Click Pay to pay a check.
      1. A pop-up window with check information will display for the user’s review.
      2. Once the user has reviewed the information presented, they can decide to Confirm so that the check will be paid or to Cancel so that the check will be returned.

## Reports

Reports are available for one (1) year.

### Issue Item Status Report.

The Issue Item Status Report user privilege must be enabled.

1. Within the Check Positive Pay module, click Reports, then Issue Item Status.
2. The Issue Item Status Report page displays. The page will default to Outstanding items but can be changed to “Paid” items or “Returned” items. The definitions of the items shown on this page are provided below.

Issuance Status	Outstanding: Any items that have not been matched and decisioned yet.
	Paid: Any items that have been matched and paid.
	Returned: Any items that have been matched and returned.
	Stops/Voids: Any items that have a stopped/voided status.
Start Date	The start date is only applicable when filtering by “Paid” or “Returned” Issuance Status.
End Date	The end date will default to the current date.
Summary Information Only	Will show summary, rather than detailed, information on the displayed data.
Account	To further narrow down the results the report can be filtered by a specific account.

3. Once search criteria are selected, click Apply to narrow your search results.
4. Search results are displayed in pages of 25 items. If the search contains more than 25 transactions, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.
5. The Issue Item Status report will populate below the search window.

Account Number	Displays the masked account number.
Serial Number	Displays the serial number for the item.
Payee Name	Displays the payee name, if applicable.
Amount	Displays the amount of the issuance item.
Issuance Date	Displays the date of the issuance item.
Payment Date	Displays the payment date of the item.
Return Date	Displays the return date of the item.

6. If the Summary Information Only checkbox was selected, the Issue Item Status report will populate with summary information.

Account Number	Displays the masked account number.
Account Name	Displays the name of the account.
Check Status	Displays the status of the issued items.
Total Items	Displays the total amount of items with a particular check status for a specific account.
Total Dollar Amount	Displays the total dollar amount of all items in the row.
Grand Total	Displays the grand total dollar amount of all items displayed in the rows above.

7. The entire Issue Item Status Report can be downloaded as a CSV file. Click on the Download as CSV button at the bottom left of the Issue Item Status Report screen.

## Payee Positive Pay tips and best practices.

### Multiple payee handling.

Check Positive Pay has the ability to support business users with multiple payee names on issued items. Check Positive Pay can score multiple names on a check against information provided in the Issuance file. Multiple payees can be listed on a single line, or on two separate lines on the check.

1. This section is designed to explain how to handle multiple payee names that will appear on two separate lines of the check.

a. Multiple Payee Handling setup in Issue Templates.

- i. The Multi-Line Payee Name Separator field is included in the Issue Template creation screen that allows for recognition and recording of multiple payees on a check.
- ii. This feature allows STCU or business user to enter a character into the field that can be used to separate Multiple Payee Names that are on separate lines of an issued item. Currently, the system restricts the allowed characters to the following: ; | , - \_ / . the user must be aware that using a separator character that appears elsewhere in the payee name or might conflict with the file itself can cause issues.

Within a Comma Separated file (.csv), different data fields are separated by a comma. Therefore, a comma cannot be used in the data field itself, or the .csv will read the comma as a separator before the next field. Therefore, listing two payees for an item in this way: “Elain Archeron,Nesta Archeron” will cause issues reading the .csv file. In this scenario, the user should select a multi-line payee name separator character that will not cause an issue, such as a semicolon. “Elain Archeron;Nesta Archeron” in the Payee Name field of the .csv file will process correctly.

If the user selects a separator character that would ever appear in a payee name field, such as a dash (-), the system would then separate the data before and after the character as separate payees. For instance, if the user has selected a dash (-) as the Multi-Line Payee Name Separator, and a common payee used is “In-and-Out Burger”, the system will flag this as having multiple payees. In this case, the user should select a multi-line payee name separator that will not cause such issues, such as a pipe (|) or a semicolon for cases of multiple payee names.

b. Multiple Payee Handling in Manual Issue Entry.

- i. When a user performs Manual Issue Entry, the Payee Name field supports up to four Payees. When in the Manual Issue Entry screen, the names should be listed as shown below. An Enter (carriage return) must be used to input the second, third or fourth payee on separate lines in the field for it to be distinguished as different payees.

If the multiple payees are listed on a single line of the check, putting the names on separate lines is not applicable.

**Note:** Payee Name field currently supports 500 characters in total. This character limit includes the carriage returns separating multiple payees. The 500- character limit is for the entire field, and not per payee. Please refer to the Manual Issue Entry section for more detailed information.

c. Multiple Payee Handling when Loading Issue Files.

- i. When a user loads issue files to the system, the loaded file is processed with an Issue Template set up within Check Positive Pay. The Issue Template allows for selection of a Multi-Line Payee Separator, a character chosen to separate the

- names of multiple payees in the issue file.
  - ii. If multiple payees are listed on a single line of a check, no action needs to be taken.
  - iii. If multiple payees are listed on two or more separate lines on a check, the multiple payee separator character (which should match the one designated in the template), must be used between each name. Please refer to “Loading Issue Files” section for more detailed information.
- d. Things to Remember: Multiple Payee Name Separators. To recap the information covered above, remember:
- i. The Multi-Line Payee Name Separator character designated in the Issue Template must match what is used in the issue files loaded to the system. The system will recognize that character and when encountered in an issue File, will record the data appearing after that character as a separate payee.
  - ii. The allowable characters are: ; | , - \_ / .
  - iii. Some characters may cause problems when used as a separator. Do not use a character as a separator if that character will ever be present in a Payee Name, or is a character used in a specific file type (i.e., Comma Separated files).
  - iv. Payee Name Separators are only necessary when payee names are listed on two or more separate lines of a check.

## Preferences.

1. From within the Positive Pay Dashboard or Check Positive Pay module, click your name in the top right corner of the screen, then select Preferences.
2. The Preferences page will display.
3. Default Module gives the user the ability to choose the default landing page.
4. Default Check Positive Pay page allows the user to select the default landing page within Check Positive Pay.
5. Default Dashboard page allows the user to select the default landing page within the Dashboard.
6. Once any preferences have been selected, click Save to update the settings.

## Appendix A – Message alerts.

Service module	Alert type	Description	Recipient
Check Positive Pay	CP Send Issuance Load Alert Failure	This alert will be sent to users with the Issue Load Alerts privilege enabled when an issue file loaded through Positive Pay has issues that prevent it from loading successfully.	STCU & User
	CP Send Issuance Load Alert Success	This alert will be sent to users with the Issue Load Alerts privilege enabled when an issue file loaded through the Positive Pay loads successfully.	STCU & User

	CP Acct All	An alert per account sent to users for exceptions and any matched items.	User
	CP Acct Exceptions	An alert per account when one or more exceptions exist that require a decision.	User
	CP EOD Reminder	This alert will be sent to users with the Change Transaction Status user privilege if exceptions exist and a user with Change Transaction Status has not logged into the system at STCU's designated time. This alert option will only be available if enabled by STCU.	User
	CP TRX All	An alert per check transaction.	User
	CP TRX Exception	An alert set per transaction deemed an exception by the system.	User

## Appendix B – QuickBooks Issue File export.

This guide is meant to aid users in exporting check file data from QuickBooks. There are two methods of exporting the check file data from QuickBooks. Both options are outlined below. These examples are from the QuickBooks desktop version. The first option is using a Quick Report from the checking account. The second method is using the Check Detail Report, which requires more actions for the user to take.

### Exporting from QuickBooks Account Register.

1. From QuickBooks, use Ctrl+A to open the account listing from any screen.
2. Click once to select the appropriate account to pull the Check file.
3. Once the Check Report has been populated, use Ctrl+Q to create a Quick Report from the selected account.
  - a. Select the Date drop-down menu to choose a specific date or date range for the transactions to display in the report. Based on the range that is selected, check items that can be displayed can be for a specific date, a specific quarter, month or even a date range that the user selects.
  - b. Click Customize Report button. The Modify Report screen displays. By using the Customize Report feature, the user will be able to manage the amount of information contained in the report prior to exporting the report to Excel. The user can select and/or remove items that is not needed in the report.
  - c. Click the Filters tab. In the listing of Filters, select Transaction Type. This will allow the user to remove the transaction types that are needed for the check file.
  - d. From the Transaction Type drop-down menu, select Multiple Transaction Types. This will allow the user to select multiple check types within QuickBooks.
  - e. Click OK to confirm the transaction types.
  - f. From the Modify Report screen, select OK to proceed. The requested changes to the report will display.
  - g. From the QuickBooks toolbar, click the Excel drop-down menu and select Create New Worksheet.

- h. The Send Report to Excel pop-up window displays. Select Create New Worksheet, then In New Worksheet and click the Export button to continue.
  - i. Excel will open and the Excel file will populate. Within the Excel file, remove all rows that are blank under the column header "Num." By removing these items from the check file, items that do not have a serial number assigned to them will not be uploaded into the Check Positive Pay system.
  - j. Remove the Balance column. This information is not needed for the Check File upload to Check Positive Pay.
  - k. Select File, then Save As and save the workbook.
    - i. Choose the file name.
    - ii. Choose the format. The file format for this file must be Comma Separated, Excel 97-2003 Workbook or Excel Workbook.
  - l. Click Save and close the workbook.
4. Sign into STCU business online banking and select Positive Pay in the left menu.
  5. Select the Check Positive Pay module.
  6. From the Check Positive Pay module, select Manage, then Issue Templates to create an issue template. This will allow the user to map the exported information from QuickBooks so that the file is read correctly when uploaded to Check Positive Pay. The user will also be able to save this template for use in future Issuance file uploads.
  7. The Issuance File Templates page displays. This page lists the saved Issue File Templates available for the user to use and allows the user to create a new template for use.
  8. Select Create New Template.
  9. The Create New Template screen displays.
  10. Creating the Issuance Template to the Exported Information from QuickBooks:
    - a. Template Name. Create a name for the template using information that will allow the user to easily identify this template in the future.
    - b. File Type. Select the appropriate file type based on the file type used to save the Excel document.
    - c. Template Status. The Template Status drop-down menu defaults to Active status. Leave the status is Active.
    - d. Number of Header Rows. Refer to the Excel file that was created. A Header Row will be any row above the check information that does not contain actual check information for presentment in the Check Positive Pay module.
    - e. Number of Footer Rows. Refer to the Excel file that was created. A Footer Row will be any row below the check information that does not contain actual check information for presentment in the Check Positive Pay module.
    - f. Template Level. The default value of user will be presented and will not allow a different selection to be made.
    - g. Multi-Line Payee Name Separator. This feature is not currently available for items exported out of QuickBooks.
    - h. File Mapping

i. Serial Number

i. Enter the column number that the check number/serial number is presented in the Excel document.

ii. Amount. Enter the column number that the amount is presented in the Excel document. Select fractional dollars if the dollars and cents are separated by a decimal. If the dollars and cents are not separated by a decimal, select whole numbers of cents.

iii. Status. Remove the checkmark from this box. The export from QuickBooks does not contain this information. The user can add this information manually if they choose to. If the column is added, the box will need to remain checked and the column number will need to be entered for the Check Positive Pay system to accurately read it.

**Note:** If the Status box is unchecked, the user should be aware that any issuance loaded with negative amounts or a \$0 amount will be treated as Void.

iv. Account Number. The exported information from QuickBooks does not include an account number. Leave the box unchecked and the File Column field blank.

v. Issuance Date. The Issuance Date is located in the Date column in the Excel document. The user must check the box and enter the column number for the system to read the issuance date correctly.

vi. Payee Name. If a user is set up to use Positive Pay, the user will need to select the box and enter the column number for the column labeled Name in the Excel report.

vii. Additional Issue Fields. Additional issue fields are available for users to record any additional information into an issuance file to be used for historical or reconciliation purposes.

viii. Click the Save button. A success message displays, and the user will be returned to the Issuance Templates page. The new issue template will display in the list of templates.

### Exporting from QuickBooks Reports.

1. From QuickBooks, select Reports on the Tool Bar.

2. Select Banking from the drop-down menu and click Check Detail from the Banking sub-menu.

3. The Check Detail Report will display.

a. Select the Date drop-down menu to choose a specific date or date range for the check items to display in the report. Based on the range that is selected, check items that can be displayed can be for a specific date, a specific quarter, month or even a date range that the user selects.

b. Click Customize Report button. The Modify Report screen displays.

c. Select the Filters tab.

d. In the listing of Filters, select Account from the drop-down menu.

- i. Select All Bank Accounts to pull all checks issued from all bank accounts for which the user has QuickBooks access.
    - ii. Select a single Bank Account to pull checks issued from a single bank account.
    - iii. Under Include Split Detail?, click the button next to “No.”
    - iv. Under Current Filter Choices, select Detail Level, and then click the Remove Selected Filter button.
    - v. Select Transaction Type from the Filter menu. Select Multiple Transaction Types from the Transaction Types sub-menu.
    - vi. From the Select Transaction Type drop-down menu, select the check transactions to appear in the Check File.
    - vii. Click OK to confirm the transaction types.
  - e. From the Modify Report screen, select OK to proceed. The requested changes to the report will display. From the QuickBooks toolbar, click the Excel drop-down menu and select Create New Worksheet.
  - f. The Send Report to Excel pop-up window displays. Select Create New Worksheet, then In New Worksheet and click the Export button to continue.
  - g. Excel will open and the Excel file will populate. Within the Excel file, remove all rows that are blank under the column headers “Type” and/or “Num.”
  - h. Remove all blank columns.
  - i. Select File, then Save As and save the workbook.
    - i. Choose the File Name.
    - ii. Choose the Format. The file format for this file must be Comma Separated, Excel 97-2003 Workbook or Excel Workbook.
  - j. After saving, close the Excel workbook.
4. Sign into STCU business online banking, select Positive Pay in the left menu and then the Check Positive Pay module.
  5. From the Check Positive Pay module, select Manage, then Issue Templates to create an issue template. This will allow the user to map the exported information from QuickBooks so that the file is read correctly when uploaded to Check Positive Pay. The user will also be able to save this template for use in future Issuance File uploads.
  6. The Issuance File Templates page displays. This page lists the saved Issue File Templates available for the user to use and allows the user to create a new template for use.
  7. Select Create New Template. The Create New Template screen displays.
  8. Creating the Issuance Template to the Exported Information from QuickBooks:
    - a. Template Name. Create a name for the template using information that will allow the user to easily identify this template in the future.
    - b. File Type. Select the appropriate file type based on the Excel file type used.
    - c. Template Status. The Template Status drop-down menu defaults to Active status. Leave the status as Active.
    - d. Number of Header Rows. Refer to the Excel file that was created. A Header Row will

be any row above the check information that does not contain actual check information for presentment in the Check Positive Pay module. The number of header rows should be 2 in the template.

- e. Number of Footer Rows. Please refer to the Excel file that was created. A Footer Row will be any row below the check information that does not contain actual check information for presentment in the Check Positive Pay module.
- f. Template Level. The default value of a user will be presented and will not allow a different selection to be made.
- g. Multi-Line Payee Name Separator. This feature is not currently available for items exported out of QuickBooks.
- h. File Mapping.
- i. Serial Number. Enter the column number that the check number/serial number is presented in the Excel document.
  - ii. Amount. Enter the column number that the amount is presented in the Excel document. Select fractional dollars if the dollars and cents are separated by a decimal. If the dollars and cents are not separated by a decimal, select whole numbers of cents
  - iii. Status. Remove the checkmark from this box. The export from QuickBooks does not contain this information. The user can add this information manually if they choose to. If the column is added, the box will need to remain checked, and the column number will need to be entered for the Check Positive Pay system to accurately read it.

If the Status box is unchecked, the user should be aware that any issuance loaded with negative amounts, or a \$0 amount will be treated as Void.
  - iv. Account Number. The exported information from QuickBooks does not include an account number. Leave the box unchecked and the File Column field blank.
  - v. Issuance Date. The Issuance Date is located in the Date column in the Excel document. The user must check the box and enter the column number for the system to read the issuance date correctly.
  - vi. Payee Name. If a user is set up to use Positive Pay, they will need to select the box and enter the column number for the column labeled Name in the Excel report.
- i. Click the Save button. A success message will display, and the user will be returned to the Issuance Templates page. The new issue template will display in the list of templates.

### **Loading the QuickBooks Issue File.**

1. From the Check Positive Pay module, select Perform, then Issue File Load.
2. The Load Check Issuance File page displays.
3. Select the Template drop-down menu to select from a list of existing templates. Select the appropriate template.
4. The template selected was created without the Account field enabled. A drop-down

menu will display so that the appropriate account can be selected. Select from the list of accounts.

5. The file upload interface will display. Click the Browse button to select the appropriate file or drag and drop the file into the box indicated on the interface screen.
6. Once the file is selected, it will be displayed in the upload interface.
7. Click the Upload button to proceed. Once the file has loaded successfully, the Issuance File Status page will display and will be eligible for editing in the Issue Warehouse.

## Questions?

If you have questions or experience a problem, email [businesspartners@stcu.org](mailto:businesspartners@stcu.org) or send us a secure message in STCU business online banking, describing the actions you were trying to take when something went wrong.

You also are welcome to contact STCU's Contact Center by phone or instant message:

**(509) 344-2200 Washington**  
**(208) 619-4001 Idaho**  
**(877) 304-7185 toll free**

### **LiveChat instant messaging.**

Available 7:30 a.m. to 5:30 p.m. Monday through Thursday, and 7:30 a.m. to 6 p.m. Fridays. Start chatting from the "Contact" page of [stcu.org](http://stcu.org).

### **Secure message.**

Available from STCU business online banking or the Business Banking mobile app.

### **Visit any STCU branch location.**

See the "Locations" page on [stcu.org](http://stcu.org).