



JHA Small Business Cash Management™ Positive Pay Training Guide

CIF 20/20®

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Positive Pay

Positive Pay is a fraud prevention tool that allows you to monitor items posting to your accounts. If an issued item does not match the record, then you can choose to pay or to return the item.

A commercial customer uploads a file to the financial institution that lists all issued check items for that account. The file must include the check number and check amount. As items are presented for payment, the system compares each posted item to the customer's issued item list. If any posted item does not match the recorded items, then the commercial customer decides either to pay the item or to return the item.

Positive Pay Setup

Establishing DDA for Positive Pay

Before Positive Pay can be enabled for NetTeller, the customer's DDA account must be established within the **POSPAY** menu.

1. Go to **POSPAY** option **Enter/Update Positive Pay Customers**.
2. Enter the DDA account number.
3. Complete the fields on this screen.

Account number	1234
Account type	D
Last issue file upload	<input type="text"/>
Verification contact name	<input type="text" value="John Doe"/>
Contact telephone number	<input type="text" value="(913) 341-3434"/> Ext <input type="text" value="1234"/>
De-activate verification	<input type="radio"/> Yes <input checked="" type="radio"/> No
Re-activate date	<input type="text"/>
Validate Payee Name	<input type="radio"/> Yes <input checked="" type="radio"/> No
Confidence level % payee name match	<input type="text"/>
Days to retain cleared items	<input type="text" value="90"/>
Days to retain voided items	<input type="text" value="90"/>
Copy transactions to recon	<input type="radio"/> Yes <input checked="" type="radio"/> No
Allow next day work of items	<input type="text" value="N"/>
Default Source code for returns	<input type="text"/>

Allow Next Day Work on Items

If the financial institution is a memo-post bank, select **N**. For an **N** selection, images of the item are available. If the financial institution is not a memo-post bank, select **Y**. For a **Y** selection, images of the item are not available.

Copy Transactions to Recon

If account is set up in the **Recon** menu, **Y** copies the uploaded items into the recon files.

Days to Retain Cleared Items

Number of days cleared items remain in Positive Pay files.

Days to Retain Voided Items

Number of days voided items remain in Positive Pay files.

De-activate Verification

Select **No** to have the account available immediately for Positive Pay. Select **Yes** not to have the account available for Positive Pay until the reactivation date.

Default Source Code for Returns

Valid code used as a default for items marked for return.

Re-activate Date

Date in which the account is available for Positive Pay if the **De-activate Verification** field is set to **Yes**.

Validate Payee Name

Select **Yes** to create exception items based on payee information. Select **No** not to create exception items based on payee information. This option is not available for all banks. Contact CIF 20/20 Support for further information.

Verification Contact Name/Telephone Number

The company's contact information.



Do not complete the **Last Issue File Upload** field on this screen.

4. Select **Submit**.
5. Under *File Input Information*, select **None** for **File Input Method/Size**.

Account number	1234																												
Account type	D																												
<hr/>																													
	<table border="1"><thead><tr><th></th><th>Start Pos</th><th>Length</th><th>Format</th></tr></thead><tbody><tr><td>Check Number</td><td><input type="text"/></td><td><input type="text"/></td><td>C</td></tr><tr><td>Check Amount</td><td><input type="text"/></td><td><input type="text"/></td><td>C</td></tr><tr><td>Date Issued</td><td><input type="text"/></td><td><input type="text"/></td><td>C <input type="text"/></td></tr><tr><td>Payee</td><td><input type="text"/></td><td><input type="text"/></td><td>C</td></tr><tr><td>Void Status Code</td><td><input type="text"/></td><td><input type="text"/></td><td>C</td></tr><tr><td>Issued DB/CR Code</td><td><input type="text"/></td><td><input type="text"/></td><td>C</td></tr></tbody></table>		Start Pos	Length	Format	Check Number	<input type="text"/>	<input type="text"/>	C	Check Amount	<input type="text"/>	<input type="text"/>	C	Date Issued	<input type="text"/>	<input type="text"/>	C <input type="text"/>	Payee	<input type="text"/>	<input type="text"/>	C	Void Status Code	<input type="text"/>	<input type="text"/>	C	Issued DB/CR Code	<input type="text"/>	<input type="text"/>	C
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Check Number	<input type="text"/>	<input type="text"/>	C																										
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FILE INPUT INFORMATION																													
File input method/size																													
<input type="radio"/> Tape <input type="radio"/> Disk <input checked="" type="radio"/> None																													
<hr/>																													
Record Size	<input type="text" value="256"/>																												
Block Size	<input type="text"/> (if Tape)																												

6. Under *File Input Information*, enter **256** for **Record Size**.



This field is required, even though NetTeller does not use this field.

7. Select **Submit**.

Establishing NetTeller ID for Positive Pay

The account must be flagged for Positive Pay within the NetTeller ID set up. Follow these steps for all accounts with Positive Pay.

1. Go to **NETTELLER** option **Work with Accounts**.
2. Press **Enter** until you reach the *Work with Account* screen.
3. Select the account to be flagged for Positive Pay, and then select **Work with Account**.

NetTeller ID [redacted] CIF Number [redacted] 0

WORK WITH ACCOUNT

Access	Account Number	Type	Relationship	Remarks
Yes	5241	COMM CKG		
Yes	6352	COMM CKG		
Yes	1234	ADVAN CK	Selected	

- For **Upload Positive Pay File**, select **Yes**.

Demand Deposit statements Yes No

Transfer from account Yes No

Ledger Collected Available

Downloads Yes No

Upload Positive Pay file Yes No

Upload Recon file Yes No

Hard charge at statement time Yes No

Allow principal payments Yes No

Allow interest payments Yes No

Create Print File Yes No

- Press **Enter** on the remaining screens.

Run customer update in NetTeller Back Office.

Establishing Cash User for Positive Pay

For cash users, enable the Positive Pay entitlements. Positive Pay entitlements allow cash users to upload issued items files and work exception items.

- Locate the cash user in **NETTELLER** option **Work with Cash Users**, and then select **Change**.
- Select **Yes** for the following fields.

Upload Positive Pay

Upload file containing a list of issued items.

Work Positive Pay Exceptions

Determine whether to pay or return exception items.

ALLOW ACCESS TO (Yes / No)

Administration - Full administration

Transfers	<input checked="" type="radio"/> Yes <input type="radio"/> No	Current day balance	<input checked="" type="radio"/> Yes <input type="radio"/> No
Downloads	<input checked="" type="radio"/> Yes <input type="radio"/> No	Prior day balance	<input checked="" type="radio"/> Yes <input type="radio"/> No
Statement inquiry	<input checked="" type="radio"/> Yes <input type="radio"/> No	Input nonrep wires	<input checked="" type="radio"/> Yes <input type="radio"/> No
Stop inquiry	<input checked="" type="radio"/> Yes <input type="radio"/> No	Edit nonrep wires	<input checked="" type="radio"/> Yes <input type="radio"/> No
Stop additions	<input checked="" type="radio"/> Yes <input type="radio"/> No	Input rep wires	<input checked="" type="radio"/> Yes <input type="radio"/> No
Transaction inquiry	<input checked="" type="radio"/> Yes <input type="radio"/> No	Edit rep wires	<input checked="" type="radio"/> Yes <input type="radio"/> No
Transaction range inquiry	<input checked="" type="radio"/> Yes <input type="radio"/> No	Transmit wires	<input checked="" type="radio"/> Yes <input type="radio"/> No
Work with ACH	<input checked="" type="radio"/> Yes <input type="radio"/> No	Full wire control	<input checked="" type="radio"/> Yes <input type="radio"/> No
Display ACH	<input checked="" type="radio"/> Yes <input type="radio"/> No	Upload Positive Pay file	<input checked="" type="radio"/> Yes <input type="radio"/> No
Initiate ACH	<input checked="" type="radio"/> Yes <input type="radio"/> No	Work Positive Pay exceptions	<input checked="" type="radio"/> Yes <input type="radio"/> No
Upload ACH	<input checked="" type="radio"/> Yes <input type="radio"/> No	Upload Recon file	<input type="radio"/> Yes <input checked="" type="radio"/> No
FullACH control	<input checked="" type="radio"/> Yes <input type="radio"/> No	Bill Pay	<input checked="" type="radio"/> Yes <input type="radio"/> No
ES Enrollment	<input type="radio"/> Yes <input checked="" type="radio"/> No	PassPort card status	<input type="radio"/> Yes <input checked="" type="radio"/> No

3. Enter through the remaining screens.

Additional Core Options

Viewing Issued Items

Once a customer uploads an issued items file, those items are visible on the CIF 20/20 system. You can view issued items and the status of that item.

1. Go to the **POSPAY** option **Issued Item Inquiry**.
Serial number, amount, payee, and status appear on this screen. Status options include **Issued**, **Cleared**, and **Void**.

Account number / Type 1234 D

SERIAL NUMBER

Serial No	Check Amount	Payee	Status
4000	250.00		Issued
4001	301.00		Issued
4002	874.00		Issued
4003	678.00		Issued
4004	100.00		Issued
4005	23.98		Cleared
4006	876.90		Issued
4007	250.00		Issued
4008	143.00		Void
4009	90.00		Issued
5000	250.00		Issued
5001	301.00		Issued
5002	875.00		Issued
5003	678.00		Issued
5004	100.00		Issued
5005	23.98		Issued

2. Enter the customer's account number.



If looking for a specific item, the check number can also be entered.

Modifying Issued Items

After the customer uploads an item, voiding an item is the only modification that the customer can make to an uploaded item. Other modifications are made by the bank.

1. Go to the **POSPAY** option **Issued Item Maintenance**.
2. Enter the customer's account number.



If looking for a specific item, the check number can also be entered.

Account number / Type 1234 D

DISPLAY CHANGE DELETE SERIAL NUMBER

Serial	Check Amount	Payee	Status
5001	301.00		Issued
74341	301.00		Issued
74343	674.00		Issued
4003	678.00		Issued
5003	678.00		Issued
4002	874.00		Issued
74342	874.00		Issued
5002	875.00		Issued
4006	876.90		Issued
5006	876.90		Issued

Any part of the issued item can be edited: number, amount, issued day, payee, etc.

Account number 1234
Account Type D

ACCOUNT INFORMATION

Code Debit Credit Void

Check number

Check amount (2)

Check issue date

Check clear date

Status of item Issued Cleared Void

Payee

Date void captured

Working Exception Items

The bank can decide on current exception items. For example, if the customer does not have access to a computer or if the customer is having difficulty logging on, the bank can assist.

1. Go to **POSPAY** option **Exception Item Maintenance**.
2. Enter the customer's account number.
3. Select the item, and then select **Change**.

DISPLAY CHANGE DELETE

Serial No	Check Amount	Source of entry	Violation	Force
4005	23.98	Manual	Item previously paid	N
4000	25.00	Manual	Item not issued	N
8000	2,500.00	Manual	Item not issued	N

4. Select one of the following **Force Pay** options.

- Select **Y** to pay the item.
- Select **N** if the item is to appear unposted the following day.
- Select **R** to return the item.

POSITIVE PAY INFORMATION		
Account Number	1234	
Account type	D	
	Exception	Issued
Serial number	4005	4005
Check amount	23.98	23.98
Payee Name	<input type="text"/>	Joe Jones
Confidence % level	%	%
Source of entry	Manual	
Exception reason	Item previously paid	
Next day exception		
Force pay	<input type="text" value="N"/> (Y,N,R)	

Today's Exception Items Report

The financial institution can pull a report that shows all exception items for the current business day. To generate the report, go to **POSPAY** option **Print Today's Exception Items**.

All exception items for all Positive Pay customers are listed on this report. If a customer works their exception items and chooses to pay the items, then that information appears. You can see which user pays the item, and the time they submitted the decision.

Education Bank				Positive Pay Items				3/03/16	
				Presented with Violations					
Account Number	Short Name	Check Number	Check Amount	Source	Payee Name	Confidence % Acct	POD	Exceptio Reason	
1234 D	BANDA BES	4005	23.98	Manual				Item cle	
Original check no:		Issued amount:		23.98	Issued Payee Name:				
Force Paid by:		at 0:00:00 from:							
1234 D	BANDA BES	4000	25.00	Manual				Item not	
Original check no:		Issued amount:		250.00	Issued Payee Name:				
Force Paid by: admin		at 10:29:22 from: NetTeller							
1234 D	BANDA BES	8000	2,500.00	Manual				Item not	
Force Paid by:		at 0:00:00 from:							

Today's Returned Items Reports

The financial institution can pull a report that shows all returned exception items. To generate the report, go to **POSPAY** option **Print Today's Exception Return Items**.

The financial institution can see which customers return the item and the time of the return.

Items appear only on this report after the customer logs on to NetTeller and submits their exception items.

Education Bank			Positive Pay Return Items		
Account number	Bank Type	Short Name	Check number		Amount
	D	B BET	100		10.00
		Return by:	at 10:05:16	from: NetTeller	
	D	B BET	6205		142.35
		Return by:	at 10:05:16	from: NetTeller	
	D	B BET	1112		144.00
		Return by:	at 10:05:16	from: NetTeller	
	D	B BET	1113		178.00
		Return by:	at 10:05:16	from: NetTeller	
	D	B BET	1117		300.00
		Return by:	at 10:05:16	from: NetTeller	
	D	B BET	1114		352.00
		Return by:	at 10:05:16	from: NetTeller	
FD Fed Return Unposted			GL account no	Debits	
			01 1020	1,126.35	

Online Functionality

Cash User Access

For users to access Positive Pay, the appropriate entitlements must be enabled. These entitlements allow you to determine what the users can do.

To enable these options, go to **Cash Manager > User > Default Settings**. Select the Positive Pay entitlements that the user needs.

Upload Positive Pay

Allows users to upload a file containing a list of check items that have been dispersed.

Work Positive Pay Items

Allows users to determine whether to pay or return exception items.

Cash User Setting ?

User: admin

<input checked="" type="checkbox"/> Transaction Inquiry	<input checked="" type="checkbox"/> Define Non-Rep Wires	<input checked="" type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input checked="" type="checkbox"/> Edit Non-Rep Wires	<input checked="" type="checkbox"/> Work Positive Pay Items
<input checked="" type="checkbox"/> Current Day Balance	<input checked="" type="checkbox"/> Define Rep Wires	
<input checked="" type="checkbox"/> Prior Day Balance	<input checked="" type="checkbox"/> Edit Rep Wires	
<input checked="" type="checkbox"/> Stop Inquiry	<input checked="" type="checkbox"/> Transmit Wires	
<input checked="" type="checkbox"/> Stop Additions	<input checked="" type="checkbox"/> Full Wire Control	<input checked="" type="checkbox"/> Transfers
<input checked="" type="checkbox"/> Bill Payment	<input type="checkbox"/> View Rates	<input type="checkbox"/> Order Checks
	<input type="checkbox"/> ES	

Exception Items

If an item is presented for payment but does not match what was previously uploaded, the item becomes an exception. Review each exception, and determine if the item is to be paid or returned.

Examples of exception reasons include:

- *Invalid Amount*
- *Item Not Issued*
- *Voided Item*
- *Zero Serial Number*
- *Duplicate*

Managing Exception Items

1. Choose one of the following options:

- To pay the item, select the check box under the **Pay** column.
- To return the item, clear the check box under the **Pay** column.

Check Number:	Amount:	Payee:	Pay:	Protected:
4005	\$23.98		<input type="checkbox"/>	Details
4000	\$25.00		<input type="checkbox"/>	Details
8000	\$2,500.00		<input type="checkbox"/>	Details



To help determine if the item is to be paid or returned, click **Details** to get additional information, including the **Exception Reason**.

Details of 4005

Account Name: ADVAN CK 0003
Check Number: 4005
Amount: \$23.98
Payee:
Source Of Entry: Manual
Exception Reason: Item previously paid
Updated By:
When Updated: 12:00:00 AM
Updated From Workstation:
Protected(Y/N):
DDA Batch Number:
DDA Sequence Number:

Print Close

2. Select **Submit**.

Edit Upload Format

Any items issued must be uploaded and sent to the bank.

Two types of files can be uploaded into NetTeller: CSV and Fixed Position. If uploading either of these types, an upload format must be established indicating where, within the file, information is contained.



If **Edit Upload Format** is not available, contact the financial institution. The financial institution may need to open a Support case with Jack Henry & Associates. Only JHA can enable this option.

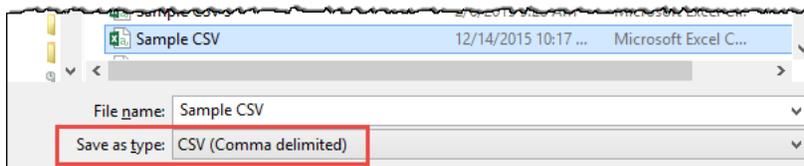
CSV Files

A CSV file is created within Excel®. The information is located within specific columns. In this example, the item number is found in the first column while the item amount is found in the second column.

	A	B	C	D	E	F	G
1	74340	25000	MARY	[blacked out]	8/9/2015		
2	74341	30100	JONES	[blacked out]	8/9/2015		
3	74342	87400	AL'S	[blacked out]	8/9/2015		
4	74343	67400	PARK	[blacked out]	8/9/2015		
5	74344	10000	ABC	[blacked out]	8/9/2015		
6	74345	2398	ACME	[blacked out]	8/9/2015		
7	74346	87690	XYZ	[blacked out]	8/9/2015		
8							
9							
10							
11							
12							
13							

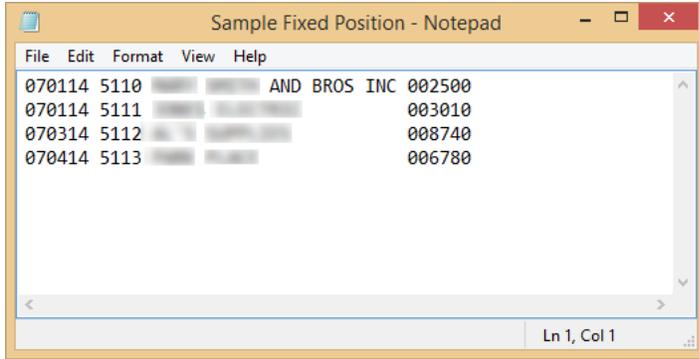


When saving a CSV file, change the file extension (type) to .csv, not .xls. An .xls file does not upload successfully.



Fixed Position Files

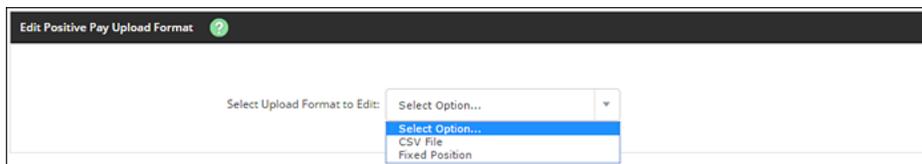
A fixed position file is created within Notepad. The information is located within a specific position of the line. In this example, the issue date begins in position 1 and ends in position 6, while the item number begins in position 8 and ends in 11.



Editing Upload Format

1. From the **Select Upload Format to Edit** option, select one of the following file types:

- **CSV File**
- **Fixed Position**



2. Edit the fields, as necessary.

For date fields, select the format your date is in. If using the void option, you must also indicate the variable for a void.

CSV File

Edit Positive Pay Upload Format ?

Edit CSV File Upload Format:

Account Number:

Account Type: Chk: Sav: Christmas Club: GL:

Debit / Credit: Debit Indicator: Credit Indicator:

Item Number:

Item Amount:

Issue Date: Date Format:

Void Date: Date Format:

Payee:

Payee Address 1:

Payee Address 2:

Payee Address 3:

Payee Address 4:

Void Indicator: Yes Indicator:

Stop Indicator: Yes Indicator:

Fixed Position File

Edit Positive Pay Upload Format ?

Edit Fixed Position File Upload Format:

	Begin	End				
Account Number:	<input type="text" value="0"/>	<input type="text" value="0"/>	Chk:	<input type="text"/>	Sav:	<input type="text"/>
Account Type:	<input type="text" value="0"/>	<input type="text" value="0"/>	Christmas Club:	<input type="text"/>	GL:	<input type="text"/>
Debit / Credit:	<input type="text" value="0"/>	<input type="text" value="0"/>	Debit Indicator:	<input type="text"/>	Credit Indicator:	<input type="text"/>
Item Number:	<input type="text" value="1"/>	<input type="text" value="4"/>				
Item Amount:	<input type="text" value="6"/>	<input type="text" value="16"/>				
Issue Date:	<input type="text" value="18"/>	<input type="text" value="23"/>	Date Format:	<input type="text" value="mmddyy"/>		
Void Date:	<input type="text" value="0"/>	<input type="text" value="0"/>	Date Format:	<input type="text"/>		
Payee:	<input type="text" value="24"/>	<input type="text" value="44"/>				
Payee Address 1:	<input type="text" value="0"/>	<input type="text" value="0"/>				
Payee Address 2:	<input type="text" value="0"/>	<input type="text" value="0"/>				
Payee Address 3:	<input type="text" value="0"/>	<input type="text" value="0"/>				
Payee Address 4:	<input type="text" value="0"/>	<input type="text" value="0"/>				
Void Indicator:	<input type="text" value="0"/>	<input type="text" value="0"/>	Yes Indicator:	<input type="text"/>		
Stop Indicator:	<input type="text" value="0"/>	<input type="text" value="0"/>	Yes Indicator:	<input type="text"/>		

3.  The upload format is not worked again, unless the file layout changes.

Select **Save**.

Uploading a Positive Pay File

To determine exception items, you need a list of checks that you have issued. This list can either be uploaded into NetTeller or entered manually. While your file can contain as much information as you want, item number and item amount are required.

If you have manually created a CSV or fixed position file, or you have software that creates the file, use the standard upload option.

1. For **Upload File For**, select the account.
2. For **Upload File Type**, choose one of the following file types:
 - **CSV File.**
 - **Fixed Position File.**
 - **Manual Entry** - Use this method if you already uploaded your file for the day but have extra issued items, or if you cannot create a CSV file or a fixed position file. With the manual entry option, you can enter the item's information directly into NetTeller.
 - **Open Input** - Use this method if you have trouble with uploading a CSV file or a fixed position file.

Upload Positive Pay Files
?

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the '**Open Input**' method.

Upload File For:

Upload File Type:

Open Input

Manual Entry

Fixed Position File

CSV File

3. Based on your situation, follow the corresponding steps.

Situation	Steps
Uploading Files Using CSV or Fixed Position	1. Browse for the file.
Uploading Files Using Manual Entry	1. Enter the item information. 2. Select Credit in the Type column. Multiple pages of up to 11 items can be entered.
Uploading Files Using Open Input	1. Open the CSV or fixed position file you are trying to upload in a text editor, such as Notepad.

Situation	Steps
	2. Copy the contents of the file, and paste it into the NetTeller text box.

4. Select **Upload**.
Once the file uploads, the *File Upload Status* screen appears.



Select **View Details** to review the items.

File Upload Status View 5 10 20 50 100 All					
File Name	Format	Type	Related Account	Upload Date ▾	Status
Sample4 CSV.csv	Comma	PosPay	ADVAN CK 0003	3/3/2016 10:10:15 AM	View Details

5. Verify that the item information is correct, and then select **Approve**.



A file must be approved prior to uploading another file.

Upload Results View 10 20 50 100 All				
Status:	Check Number: ▾	Date Issued:	Payee:	Amount:
Successful	00000005000	03/19/2016	Mary XXXXXXXXXX	\$250.00
Successful	00000005001	03/19/2016	Joe XXXXXXXXXX	\$301.00
Successful	00000005002	03/19/2016	Al XXXXXXXXXX	\$875.00
Successful	00000005003	03/19/2016	Sue XXXXXXXXXX	\$678.00
Successful	00000005004	03/19/2016	Mary XXXXXXXXXX	\$100.00
Successful	00000005005	03/19/2016	Joe XXXXXXXXXX	\$23.98
Successful	00000005006	03/19/2016	Al XXXXXXXXXX	\$876.90
Successful	00000005007	03/19/2016	Sue XXXXXXXXXX	\$250.00
Successful	00000005008	03/19/2016	Joe XXXXXXXXXX	\$153.00
Successful	00000005009	03/19/2016	Al XXXXXXXXXX	\$90.00

Total: 10 check(s) \$3,597.88

Void Issued Items

There may be times when an item must be voided. Items can be voided through NetTeller even if they have already been uploaded.

If voiding an item with a file, a **Void Date** and **Void Indicator** must be included in both the file and file format.

Issue Date:	4	Date Format:	mmddyyyy
Void Date:	6	Date Format:	mmddyyyy
Payee:	3		
Payee Address 1:	Select		
Payee Address 2:	Select		
Payee Address 3:	Select		
Payee Address 4:	Select		
Void Indicator:	7	Yes Indicator:	V
Stop Indicator:	Select	Yes Indicator:	

If voiding an item manually, select **Void** from the **Type** column.

Upload Positive Pay Files ?						
Upload File For: ADVAN CK 0003						
	Check Number:	Date Issued:	Check Amount:	Type:	Payee:	
1	5114	03/03/2016	100.00	Void	John Doe	
2				Debit		
3				Debit		