First Horizon TreasuryConnect^{SM}

Check Positive Pay

TABLE OF CONTENTS

CHECK POSITIVE PAY

Check Positive Pay allows clients to combat check fraud by matching actual checks presented to the Bank against the client's check issue file. Exceptions (suspect items) to this daily matching process are presented to the client to decide if the check should be paid or returned. Check Issues/Voids can be uploaded in the system via the File Import functionality or they can be manually created in the Payment Fraud Control Widget.

MAKING DECISIONS ON SUSPECT ITEMS

Decisions on suspect items must be made by the cutoff time. If a decision is not made by this time, the default decision specified by the client during the implementation of their service will be made.

To make decisions on suspect items from the Today's Decisions List:

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu.
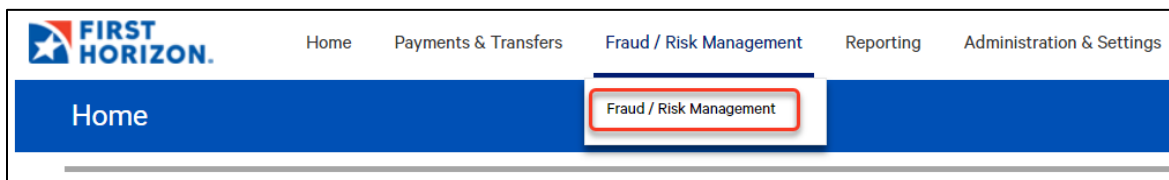
2. The Payment Fraud Control widget appears.

3. The widget displays a line for each entitled account and displays the following information:
   o **Actions**- view to take action on the item
   o **Status** - the status of decisions for the account
   o **Account Number** - the account number
   o **Account Name** - the name of the account
   o **Items** - the total number of suspect items for the account
   o **Pay** - the total number of paid decisions made for the account
   o **Return** - the total number of return decisions made for the account
   o **Cutoff Time** - The time that decisions must be submitted

4. Select **View** on an **Account** for which you want to view suspect items.

   Or select the **Positive Pay Items** hyperlink to view all Check Positive Pay exceptions.

5. The details open.

6. At the bottom of the list, perform one of the following actions:
   o Click **Pay** to pay the selected item.
   o Click **Pay and Issue** to pay the item and submit check issue details to the bank.
   o Click **Return and the appropriate Return Reason** to return the item without payment.
   o Click **Approve** to approve the item. This function approves the selected decision.
     ▪ If the selected item has Pay and Issue as the status, the Pay and Issue status will remain for the item following approval and extraction.
     ▪ Users will be able to filter the Decision column for Pay and Issue status on the positive pay Decision History screen.

7. Click **Unapprove** to cancel the approval of an item.

   or

8. Click **View Items** to see any check images associated with the item.

9. After clicking one of the actions, the decisions are submitted.

NOTE

Check the **Status** column to ensure the check is in a Released status.

Payment Fraud Control Decisioning

Account Number : 3990000000

Account Name : Test Facility

Type : Electronic

Filter [Select fields ▾]   [All Decisions ▾] 🚫 Filters

All	Actions	Serial Nu...	Paid Date	Paid Am...	Payee N...	Issue Date	Issue A...	Bank Re...	Decision	Return R...	Status	Account...	⚙
☐	View	1	05/19/20...	64,442.25	Patty Sm...	12/09/20...	0.00	P3	Pay and I...		Released	6935824...	BON
☐	View	2	05/19/20...	35,221.45	John Doe	12/09/20...	0.00	P4	Pay and I...		Released	6935824...	BON
☐	View	3	05/19/20...	36,660.33	Kelly Con...	12/09/20...	0.00	P3	Pay		Released	6935824...	BON
☐	View	4	05/19/20...	28,509.05	Michael...	12/09/20...	0.00	P3	Pay		Released	6935824...	BON

Display [50 ▾] per page < Page [1 ▾] of 1 >

[Pay] [Return] [Approve] [Unapprove] [Cancel]

FILE UPLOAD

There are two main steps to uploading a Check Issues/Voids file. First you must have the correct File Upload Map. Once you have the map you can use it every time you upload a Check/Voids file. In order to create a map, follow the steps in this section to create your custom map. Only Users with the correct permissions are able to create an Import Map.
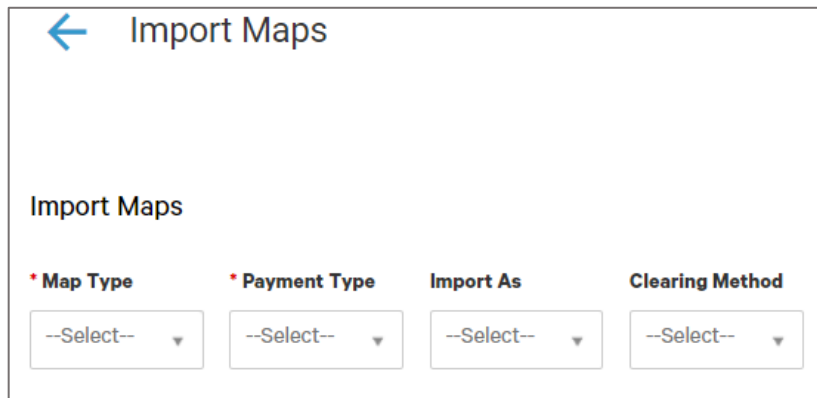
CREATE FILE IMPORT MAPS

1. Select **Import** from the **Administration & Settings** menu.
2. The system displays the Import workspace. Scroll to the bottom of the screen to view the **Import Map widget**.
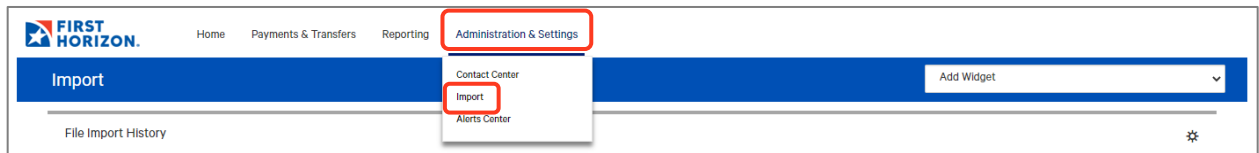
3. Click **Add Import Map**.

4. The Import Maps page appears.

5. Select the **Map Type** from the drop-down list. The map type represents the file format of the files that you will import.
    - Select **Delimited** if imported files will use a delimiter, such as a comma, semicolon, or other indicator to separate the records. See Delimited Map Type.
    - Select **Fixed** if the imported files will be fixed width text files. See Fixed Map Type.
6. Using the drop down arrow in the Payment Type field select **Import Check Issue/Void**. Available options are dependent on the Users permissions.

Set up Delimited Map Type - Import Check Issue/Void

1. Select **Delimited** as the Map Type.
2. Select **Import Check Issue/Void** as the Payment Type.
3. Under the **File Properties heading**, in the **Format Name** field, enter a name for the import map.
4. In the **Description** field, enter a description for the import map.
5. In the **Start Import at Row** field, enter the number of the row that you want to commence the import. For example, if your import file contains 3 rows of header data, and the records start at row 4, enter 4 in the field.
6. In the **String Delimiter** field, select the delimiter used to indicate a **string** in the file.
   - **Double Quote**: This is the default selection. The corresponding ASCII code for a double quote is 34 and is automatically populated.
   - **Blank**: Choose if a blank in the string is your delimiter.
7. In the **Field Delimiter** field, select the delimiter used to indicate the **end of a field** in the file.
   - **Comma**: This is the default selection. The corresponding ASCII code for a comma is 44 and is automatically populated.
   - **Semicolon, Space, Tab, Other, Asterisk, Vertical Bar, and Colon** are also available choices. Each corresponding ASCII code will automatically populate based on your choise.

   Note

   If you select **Other** as the delimiter, you must enter the corresponding ASCII code for the delimiter (for example, a semicolon [;] = 59).

File Properties

* Format Name

Test12345

Description

Delimited Test

* Start Import At Row

4

* String Delimiter

Double Quote ✕ ▼   34

* Field Delimiter ⓘ

Comma ✕ ▼   44

8. Under the **Data Format Details heading**, in the **Date Format** field, select the date format used in the file. The default selection is **MMDDYY**.

9. In the **Date Separator** field, if needed, choose how dates are separated.

10. (Optional) The **Implied Number of Positions** field is an optional field that can be used to designate the implied number of decimals in a numeric value in the file. For example, you would choose 3 if the number 1000000 should be interpreted as 1,000.000. If a decimal separator is defined below, you can leave this field blank.

11. In the **Decimal Separator** field, enter the character used to indicate a decimal in the file. For example, a period (".").

12. The values shown in the **Issue** and **Void** fields are the abbreviations used to represent these values in the file. These fields are case sensitive. If needed, you can change the default values.
    - **I** = Issue
    - **V** = Void

13. **Search Pattern 1 through 5** may be left blank.

Data Format Details

*Date Format	Date Separator	Implied Number of Positions
MMDDYY ✗ ▼	Period ✗ ▼	--Select-- ▼

Decimal Separator	Issue	Void
.	I	V

Search Pattern 1:	Search Pattern 2:	Search Pattern 3:

14. The **File Map table** at the bottom of the screen is used to indicate how the fields in your file map correspond to fields in the applicable screen in the application.

    An explanation of the fields in the table is included below.

    - **Active –** A check mark in this field indicates that a field in the file should either be imported or matched against existing data in the application.
    - **Field Name –** The name of the field in the application.
    - **Field Number –** For delimited map types, indicates which field in the file maps corresponds to a field on the application screen. For example, if the 3rd field in your file maps to account type, enter **3** in the field number field for account type.
    - **Match –** Will default to No.
    - **Default Value –** Used to indicate the default if a value is not supplied in the file.

15. Once you have finished entering the values for the import map, click **Save**.

File Map

☑ All Active

Active	Field Name	Field Number	Match	Default Value
☑	ABA	2	No	
☑	Account Number	3	No	
☑	Bank Code	1	No	
☑	Check Amount	5	No	
☑	Check Number	4	No	
☑	Issue / Void Date	7	No	
☑	Issue / Void Indicator	8	No	
☐	Memo	9	No	
☑	Payee Name	6	No	

Save   Reset   Cancel

Set up Fixed Map Type - Import Check Issue/Void

1. Select **Fixed** as the Map Type.
2. Select **Import Check Issue/Void** as the Payment Type.
3. Under the **File Properties heading**, in the **Format Name** field, enter a name for the import map.
4. In the **Description** field, enter a description for the import map.
5. In the **Start Import at Row** field, enter the number of the row that you want to commence the import. For example, if your import file contains 3 rows of header data, and the records start at row 4, enter 4 in the field.
6. (Optional) In the **Record Width** field, enter if applicable.

File Properties

* **Format Name**

Test12345

Description

Fixed Test

* **Start Import At Row**

4

Record Width

---

7. Under the **Data Format Details heading**, in the **Date Format** field, select the date format used in the file. The default selection is **MMDDYY**.

8. In the **Date Separator** field, if needed, choose how dates are separated.

9. (Optional) The **Implied Number of Positions** field is an optional field that can be used to designate the implied number of decimals in a numeric value in the file. For example, you would choose 3 if the number 1000000 should be interpreted as 1,000.000. If a decimal separator is defined below, you can leave this field blank.

10. In the **Decimal Separator** field, enter the character used to indicate a decimal in the file. For example, a period (".").

11. The values shown in the **Issue** and **Void** fields are the abbreviations used to represent these values in the file. These fields are case sensitive. If needed, you can change the default values.

    - **I** = Issue
    - **V** = Void

12. **Search Pattern 1 through 5** may be left blank.

13. The **File Map table** at the bottom of the screen is used to indicate how the fields in your file map correspond to fields in the applicable screen in the application.

An explanation of the fields in the table is included below.

- **Active** – A check mark in this field indicates that a field in the file should either be imported or matched against existing data in the application.
- **Field Name** – The name of the field in the application.
- **Start Position** – For fixed map types, indicates the starting point of the field (in characters, measured from the start of the file).
- **End Position** – For fixed map types, indicates the ending point of the field (in characters, measured from the start of the file).
- **Match** – Will default to No.
- **Default Value** – Used to indicate the default if a value is not supplied in the file.

14. Once you have finished entering the values for the import map, click **Save**.

File Map

☑ All Active

Active	Field Name	Start Position	End Position	Match	Default Value
☑	ABA	4	12	No	
☑	Account Number	13	22	No	
☑	Bank Code	1	3	No	
☑	Check Amount	51	70	No	
☑	Check Number	71	80	No	
☑	Issue / Void Date	81	90	No	
☑	Issue / Void Indicator	91	100	No	
☑	Memo	100	200	No	
☑	Payee Name	23	50	No	

◀ ▬▬▬▬▬▬▬▬▬▬▬▬ ▶

Save   Reset   Cancel

UPLOAD CHECK FILE

After the client completes their check run and then exports the file, it is uploaded in the Check Issue Management widget.

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu.
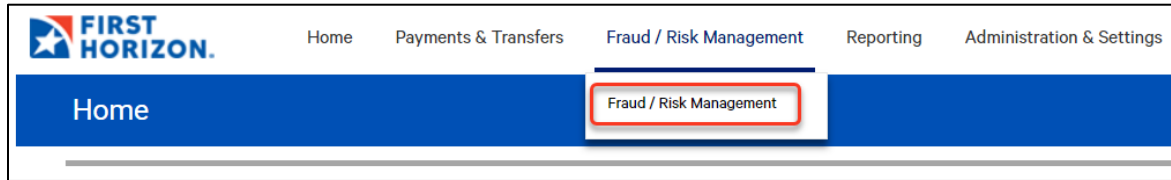
2. Scroll down to the **Check Issue Management widget**.
3. Select **Import Check Issue/Void File**.

4. The system displays the File Import screen.
5. Select the **file format** to be used.
6. Browse to and select the file that you want to import.
7. Click **File Import**.

8. A message appears telling you that the file has been queued for import.

9. The **Imported Files** tab of the Check Issue Management widget appears; here you can see the status of the file.

10. If the file was imported successfully, it must be approved. If the file is not approved the check issues will be loaded and may result in exceptions on the account.
    - To view the individual items in the import file before approval, in the Actions column, select **View.**
    - To approve the file import, click the **checkbox** on the applicable line and then click **Approve**.
    - The file is transmitted to the Bank after approval.

NOTE

- Mark the **Load the file in test mode** box if you want to test load and validate the files before officially loading them. This will let you verify that the data is populated correctly in the system. Test mode segments test files from active, production files.

- Totals shown in various application lists (payments, templates, etc.) will exclude items loaded from test files.

- Reports will exclude data loaded from test files.

- The status of files imported in test mode will be appended with "test xxx". For example, "test entered", "test approved", etc.

- Records created as "test" are only eligible for the view and delete action.

- Test file imports will not be auto approved regardless of the user's permissions.

- Alerts, fraud requests, MFA checks, limit checks, and balance checks will not be triggered for test file imports.

- Payments, templates, beneficiaries, and check issues/voids created through the test files will be periodically deleted on an interval determined by the Bank. All supporting data is deleted as well.

- Approving or deleting an imported check issues/voids file approves or deletes all records in the file.

FILE IMPORT HISTORY

The File Import History widget displays a list of imported files, one file to a row. Each file is identified by file name, date of import, import type, and job ID. Users are entitled to File Import History if they have one or more entitlements to import features, such as importing payments.

To view file import history:

1. Select **Import** from the **Administration & Settings menu**.

   The system displays the Import workspace with the File Import History widget at the top of the screen. The widget lists all imported files.
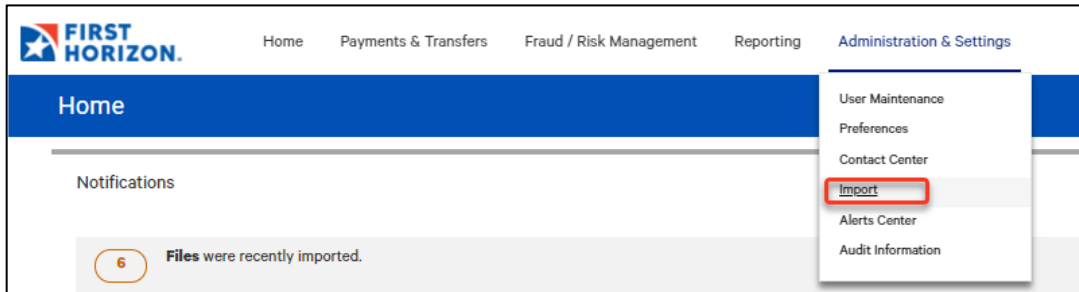
   The list displays the following information for each file:

   - Import Date
   - File Name
   - Status
   - Import Type
   - Processed
   - Created
   - Rejected
   - Errors
   - Job ID

   In addition to these default columns of information, you can click the gear icon (☼) and add **Import Map Name** to this display.

2. Scroll to the right to see a listing of the number of items successfully **Created** from the imported file, as well as the number of the number of **Rejected** items and **Errors** associated with the import.
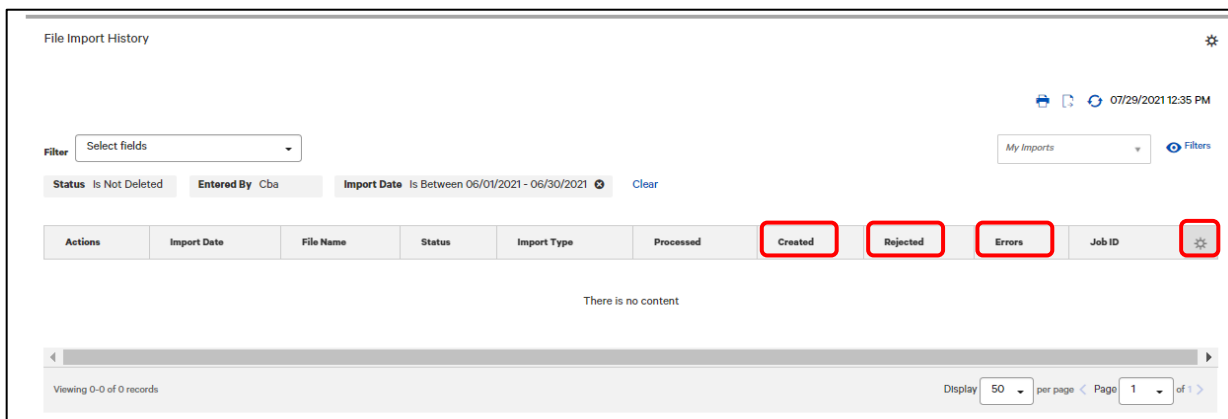
VIEWING IMPORT FILE DETAILS

To see details of a file import, from the **Actions** drop-down list select **View**. A table with the check file details is displayed. It lists pertinent details about the import, including explanatory comments on any errors that occurred during import. The detail screen will display both failed records and successful imports.

1. Click the **right arrow (>)** to see details of either of these types.
   - Failed Records with Reasons for Failure
   - Successful Imports
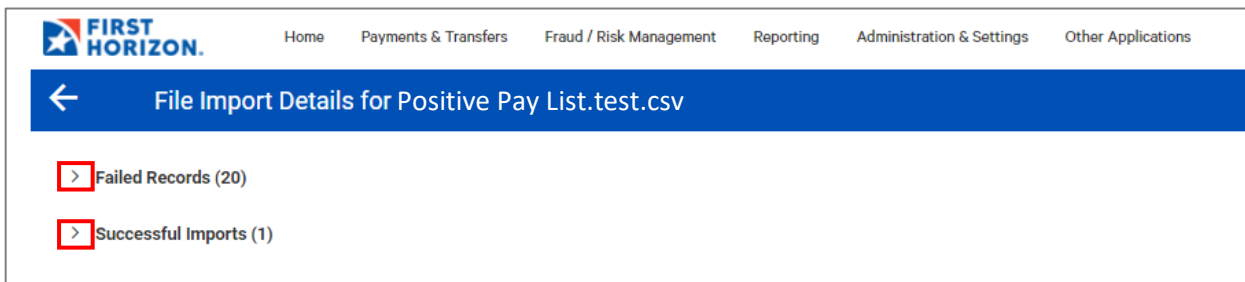
2. Once expanded, the Failed Records Widget will display the following information for each of the failed records:
   - Record Number
   - Job ID
   - Import Types
   - Status
   - Reason

3. Once expanded, the Successful Imports Widget will display the following information for the successfully imported records:
   - File Name
   - Import Date
   - Import Map Name
   - # Items
   - Total Amount
   - # Issues
   - Total Issue Amount
   - # Voids
   - Total Void Amount
   - # Stops*
   - Total Stop Amount*
   - # Cancels*
   - Total Cancel Amount*
   - List of Individual Checks that were loaded

   *These columns will appear only if the company has been configured to allow the inclusion of place stop and cancel stop records in imported check issue/void files.

4. Click **View** in the **Actions** column to view additional information regarding individual checks.

CORRECTING REJECTED IMPORT FILES

Files that have a status of Rejected on the File Import History Widget may not be repaired on line. These files will need to be repaired off-line and then reloaded into the system in the same way you loaded the original file. For more information on importing Check Issue/Void files see the Upload Check File section of this guide.

The system includes an error reason on the Import Files Details Widget that is intended to help you identify the error. It also identifies the record in the file where the error occurred. For more information on viewing the details of an imported file see the Viewing Import File Details section of this guide.

File import errors can happen for various reasons. The most common reasons that a file is rejected are:

- User does not have the necessary permissions for:
  - Type of file imported
  - Uploading to this particular account

- Company does not have the necessary permission for:
  - Type of file imported
  - Uploading to this particular account

- The placement of the information in the file does not match the File Map that is being used.

- There is a missing field of information in the file when compared to the File Map being used.

- The length of the field in the file does not match what is defined in the File Map being used.

CREATE MANUAL CHECK ISSUES AND VOIDS

The **Check Issues/Voids** tab of the Check Issue Management widget lists the following information for each item:

- **Type** - whether issue or void
- **Status**
- **From Account**
- **Serial Number**
- **Amount** - Amount of the check
- **Date** - Date of the issue or void
- Payee Name
- **Memo**
- **Job ID**
- **Entered By**
- **Entry Method** - Whether entered manually or imported
- **Account Name** - Name of the account the check was issued on

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu.
2. Navigate to the **Check Issue Management widget** near the bottom of the screen.
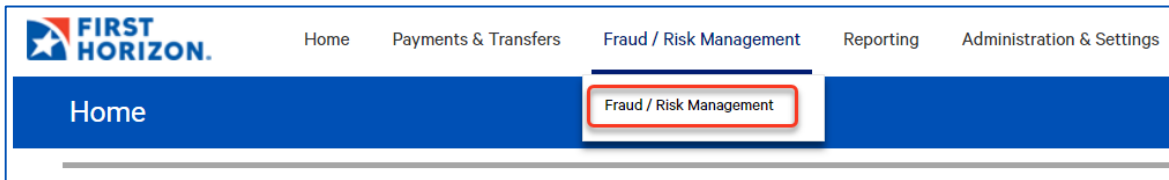
3. Click **Add Check Issue/Void**.

4. The **Check Issue/Voids widget** appears.

All Optional fields are shown by default. Click the Show Option Fields button once to **Hide** to hide the optional fields.

ENTER CHECK ISSUES

The **Show** button displays optional fields. Click **Hide** to hide the optional fields.

1. In the **Enter Issued Checks** section, use the drop-down to select the **From** account.
2. Enter the **Serial Number** of the check you would like to issue.
3. Use the calendar icon to select an issue/void **Date**.
4. Enter an **Amount**.
5. (Optional) Enter the **Payee Name**.
6. (Optional) enter a **Memo**.
7. To enter additional check issues,
   - Enter the number you would like to add
   - Click **Add**.
   - Proceed as instructed in Steps 1 through 6
8. Click **Submit**.

The issue or issues appear on the Check Issue Management widget.

ENTER CHECK VOIDS

The **Show** button displays optional fields. Click **Hide** to hide the optional fields.

1. In the **Enter Check Voids** section, use the drop-down to select the **From** account.
2. Enter the **Serial Number** of the check you would like to void.
3. Use the calendar icon to select an issue/void **Date**.
4. To enter additional voids,
   - Enter the number you would like to add
   - Click **Add**
   - Proceed as instructed in Steps 1 through 3
5. Click **Submit**.

The void or voids appear on the Check Issue Management widget.


NOTE

These manual check issues and voids must also be approved in the Check Issue Management widget before they are included in the issue file sent to the Bank.

APPROVE MANUAL ISSUES AND VOIDS

Some companies require manually entered Issues and Voids be reviewed and approved by another User. If your company has requested they be approved, follow the instructions below.

1. Select **Fraud/Risk Management** from the **Fraud/Risk Management** menu.

2. Navigate to the **Check Issue Management widget** near the bottom of the screen.
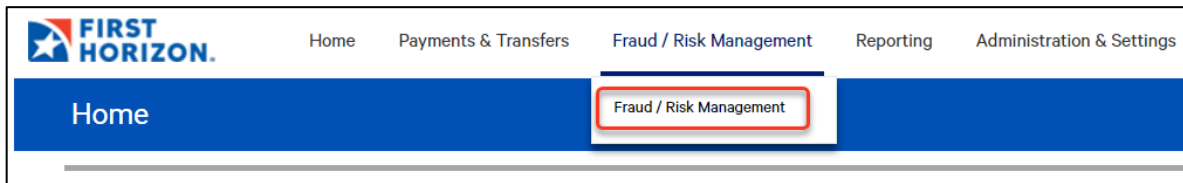
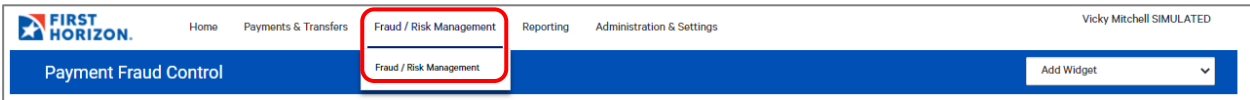3. Click the **checkbox** to the left of the items you wish to Approve.

4. Click **Approve**.

PRINTING CHECK ISSUES/VOIDS

Check Issues and Voids are printed from the Check Issue Management Widget. The system allows you to choose to print a selection of individual items or to print the entire list.

1. From the main menu, click **Fraud/Risk Management**.
2. Click **Fraud/Risk Management** from the drop down menu.

3. Scroll down to the **Check Issue Management Widget**.
4. If necessary, choose the view that best fits your needs.
5. To print individual checks or voids, first **select the items you want to print** by clicking the box to the left of each individual item. Skip this step to print the entire list.
6. Click the **Print** icon.

7. In the window that appears, click the **Selected Items** or the **All Items** radio button.
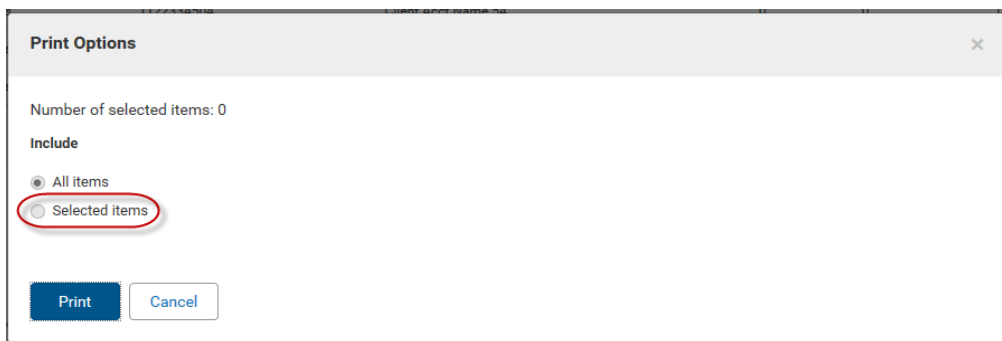
8. Click **Print**.

CHECK ISSUE/VOID IMPORT FILE FORMAT

The following tables show the standard bank-defined file layouts, but note that you can also create custom check issues/voids import maps.

Fixed-width Format

Field Name	Start	Stop	Length	Type	Comment
Bank Code	1	8	8		
ABA	9	17	9	Num	
Account Number	18	51	34	Char	
Issue/ Void Indicator	52	52	1	Char	"V" for void /"I" for issue
Check Amount	53	63	11	Num	Zero filled, right justified, implied decimal point
Issue/Void Date	64	71	8	Date	MMDDYYYY
Check Number	72	81	10	Num	Zero filled, right justified
Issue Payee Name	82	161	80	Char	

Comma-delimited Format

Field Name	Length	Type	Comment
Bank Code	8		
ABA	9	Num	
Account Number	34	Char	
Issue/Void Indicator	1	Char	"V" for void /"I" for issue
Check Amount	11	Num	Zero filled, right justified, implied decimal point
Issue/Void Date	8	Date	MMDDYYYY
Check Number	10	Num	Zero filled, right justified
Issue Payee Name	80	Char	