ACH ALERT
an Alkami Solution Team

MODULE: PRO-CHEX

Finastra Client User Guide

This document is intended to provide the reader with information related to PRO-CHEX Standard, Optional and upgrade features available through PRO-CHEX Enterprise. These features are differentiated in this document as follows:

- Standard features will appear in regular font, as shown here.
- *Optional features will appear in green, italic font, as shown here.*

If you see a feature within this documentation that is not currently enabled for your organization, contact us at [FI INSERT PHONE NUMBER] for assistance.

NOTICE:

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NOTE:

- **All screenshots used in this User Guide were obtained while using PRO-CHEX in the Chrome browser. If a Client user utilizes PRO-CHEX in a different browser, certain screens may display differently than what is seen in this guide because of the browser's particular configuration. However, even though screens may appear slightly different, the functionality will remain the same across all browsers.**

NOTE:

- **As of 08/20/2021, the FPHQ platform and all modules thereon are supported for the following modern browsers only:**

Chrome:	**Last 4 versions**
Firefox:	**Last 4 versions**
Firefox Extended Support Release:	**Latest**
Edge:	**Last 4 versions**

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I. WELCOME TO PRO-CHEX!

A. Service Overview

PRO-CHEX is a check positive pay service designed to empower account holders (our "Clients") with the ability to prevent financial loss due to check fraud. This guide is intended to provide information to Clients in choosing and using the level of protection best suited for their needs.

B. Introduction to PRO-CHEX

1. The PRO-CHEX service is highly configurable. This guide will outline all PRO-CHEX functionality, but it is important to note that some features will only be available if the feature has been enabled by the financial institution (FI) and/or the Client user has been granted the appropriate user privilege required to access the feature.

2. The table below lists the PRO-CHEX positive pay types available for each account enrolled in PRO-CHEX, a description of expected behavior and protection level ranking. PRO-CHEX relies on Clients 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 Setting Options
Standard Positive Pay	This service requires the Client 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). The financial institution compares each check presented for payment (Item) against the list of issue items. If an exception is identified, designated Client users are alerted to make a pay or return decision.	Medium	Pay or Return

Payee Positive Pay	This is an add-on feature to Standard Positive Pay. If this feature is utilized, Clients are required to provide the payee name for each issue item. The financial institution will compare the name in the issue item against the name that appears 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 Clients fail to perform best practices. ***Refer to Section VIII. Payee Positive Pay Tips & Best Practices for more information.***	High	Pay or Return
Support Multiple Payee Names	PRO-CHEX has the ability to accept multiple payee names in an issue item file and validate multiple payee names on checks presented for payment. Multiple payee names can be placed on a single line or multiple lines.	High	Pay or Return
Reverse Positive Pay	This service does NOT require Clients to provide a list of issued items. Clients will need to login every day to view checks presented for payment and select the checks they 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, Clients may request the financial institution establish a maximum check amount per account (Exception Limit). If this optional setting is enabled, an alert will be sent to designated Client users ONLY when a check is presented that exceeds the maximum amount established.	Low	Pay

3. PRO-CHEX offers alerting (notification) to call designated Client users to action when required. PRO-CHEX is designed to ensure notifications are relevant, but each Client can advise the financial institution of notification levels that best suit their needs. Email alerts are standard. Clients can receive texts alerts if the FI has chosen to enable the text alerts feature.

4. The table below outlines a list of events that trigger an alert to a Client, 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 if the issue item failed due to errors.	Optional

5. When an account is enrolled for PRO-CHEX, one of three levels of notification can be established for exception alerts. The notification level options, description and a sample are provided in the table below.

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

6. Sample Alerts – Account Level

Via Email:

Fraud Prevention HQ
PRO-CHEX

Subject: PRO-CHEX Check(s) Received
FROM: PRO-CHEX@demobankusa.com
TO: default_notification_contact@client.com

We have received one or more check transactions to Operating Account ending in xxxx7777.

Login to PRO-CHEX to review.

Sincerely,
Demo Bank USA

Contact Us
Please do not reply to this email. If you have questions about your account, please call Customer Service at (800) 555-1234 or email us at support@demobankusa.com

Demo Bank USA
1234 Any Street
Any Town, ST 12345

Via Text:

PRO-CHEX

We have received one or more checks on Operating Account ending in xxxx7777. Login to PRO-CHEX to review.

7. Sample Alerts – Transaction Level

Via Email:

Check ALERT

D delaerebt@achalert.info
To Liz DeLaere

Reply | Reply All | Forward | ...
2/21/2020

We have received a check with serial #8508 to FFFriends ending in xxxx1111 for $6,130.00.

Login to PRO-CHEX to review.

Sincerely,
Delaere B&T

Contact Us
Please do not reply to this email. If you have questions about your account, please call Customer Service at (800) 555-1234 or email us at delaere@achalert.com

Delaere B&T
1 Main St
Ooltewah, TN 37363

Via Text:

PRO-CHEX

We have received a check with serial #148487 on Operating Account ending in xxxx7777 for $100.75. Login to PRO-CHEX to review.

8. Sample Alerts – Service

Via Email:

Check ALERT

F FI@achalert.info
To Vivian Kortman

Reply | Reply All | Forward | ...

Tue 3/17/2020 1:51 PM

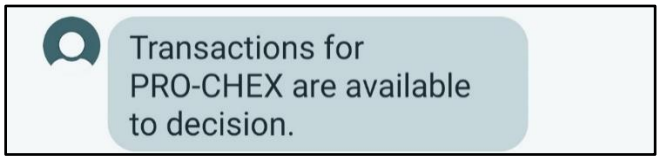
Transactions for PRO-CHEX are available to decision.

Sincerely,
FI State Bank

Contact Us
Please do not reply to this email. If you have questions about your account, please call Customer Service at (800) 555-1234 or email us at vkortman@achalert.com

FI State Bank
1 Safety Way
Kennesaw, GA 30144

Via Text:

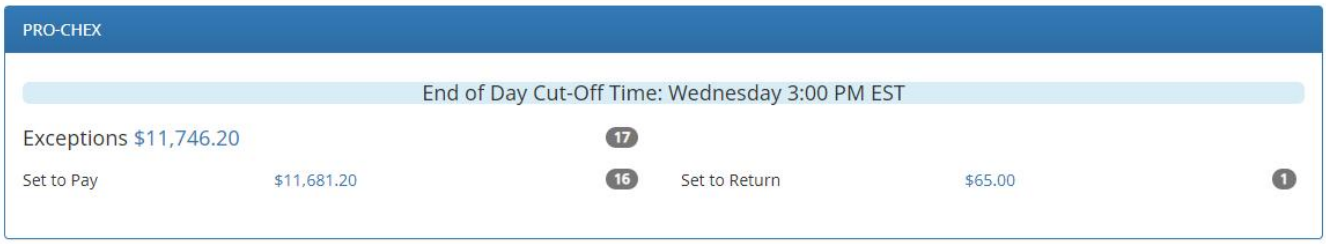


II. PRO-CHEX DASHBOARD BOX

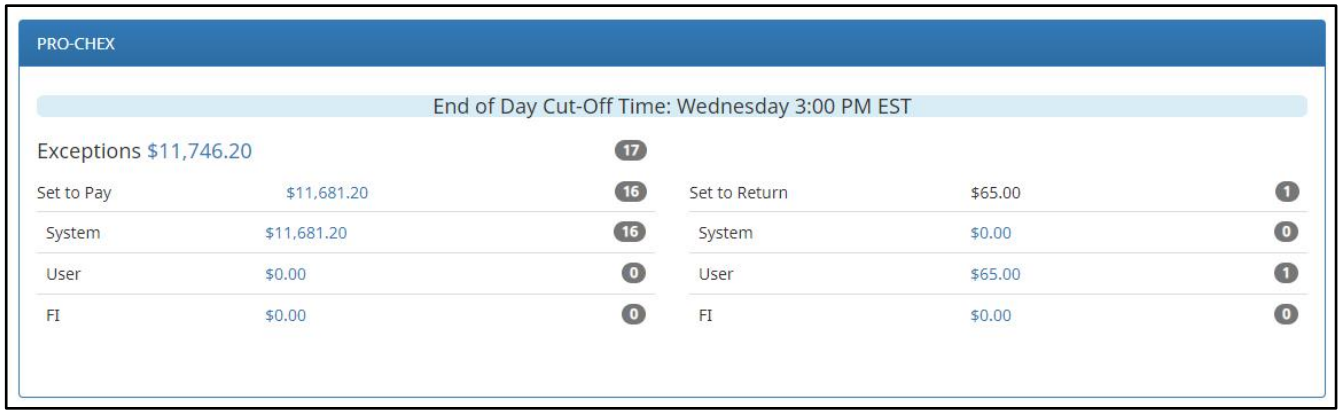
A. Using the Dashboard

1. The Dashboard is the default landing page within the Client portal. If PRO-CHEX is enabled, a PRO-CHEX box will be displayed. Summary information on current check transactions and status will be displayed for accounts the user has been granted access. Active links are embedded within the PRO-CHEX box to permit users to navigate from the dashboard landing page into the PRO-CHEX service 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 PRO-CHEX summary box includes the following:

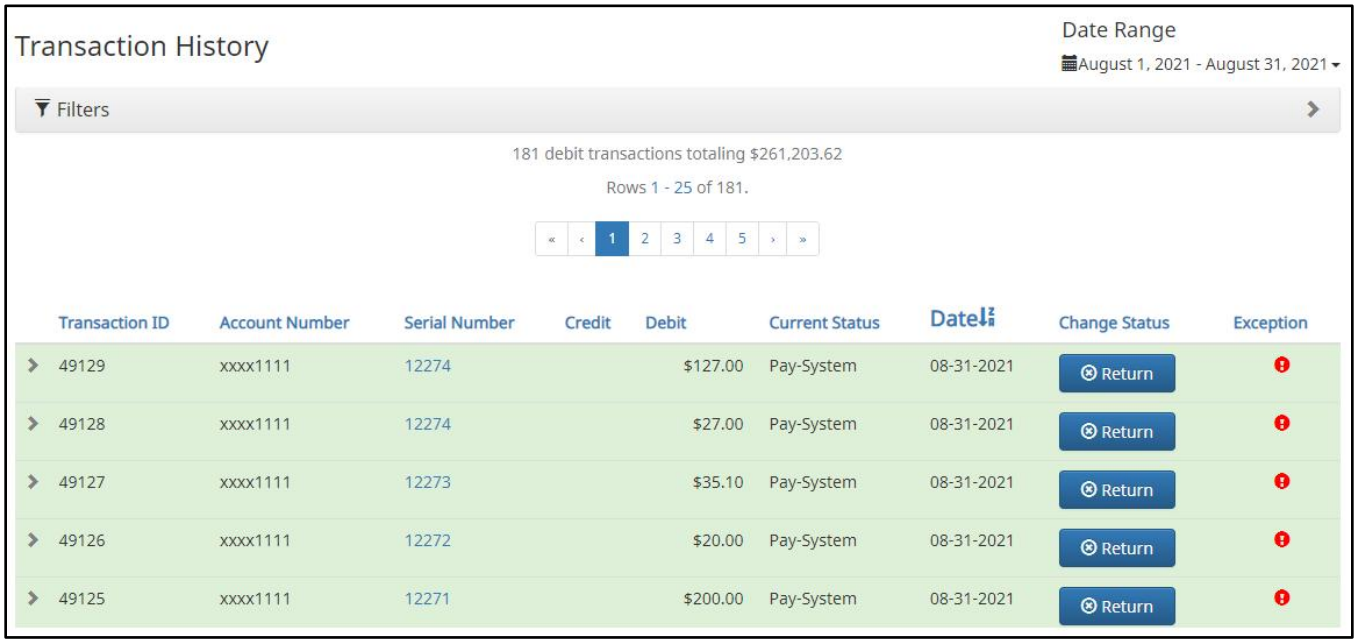


Service Name	In the example provided, clicking PRO-CHEX on the left in the title bar will direct the user to the main menu.
End of Day Cut-Off Time	Displayed in the second bar, the time of day indicates when transactions that require decisions will no longer be eligible for user decisions.
Exceptions	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 Client user decision has occurred. FI pay or return indicate an FI decision has occurred on behalf of the FI.

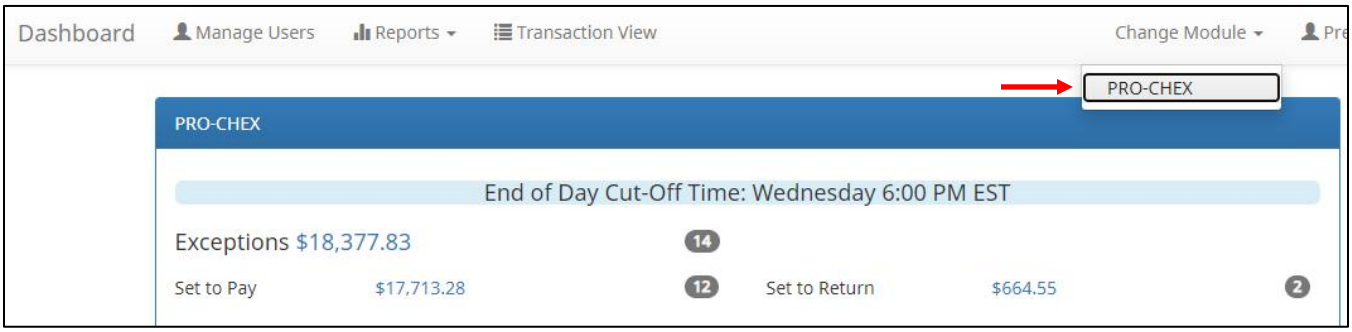


Transaction History

The user can click on the dollar amount link for any category to be directed to a filtered view of the Transaction History. In the above example, the user has clicked on the dollar value of Exceptions on the Dashboard and is directed to a view of exception transactions that require decision.

Please refer to Section VI, Subsection A, Transaction History, for more information on this function.

2. From the Client Dashboard, a user can navigate to the PRO-CHEX Module by clicking Change Module > PRO-CHEX.



B. Creating Client Users

NOTE:

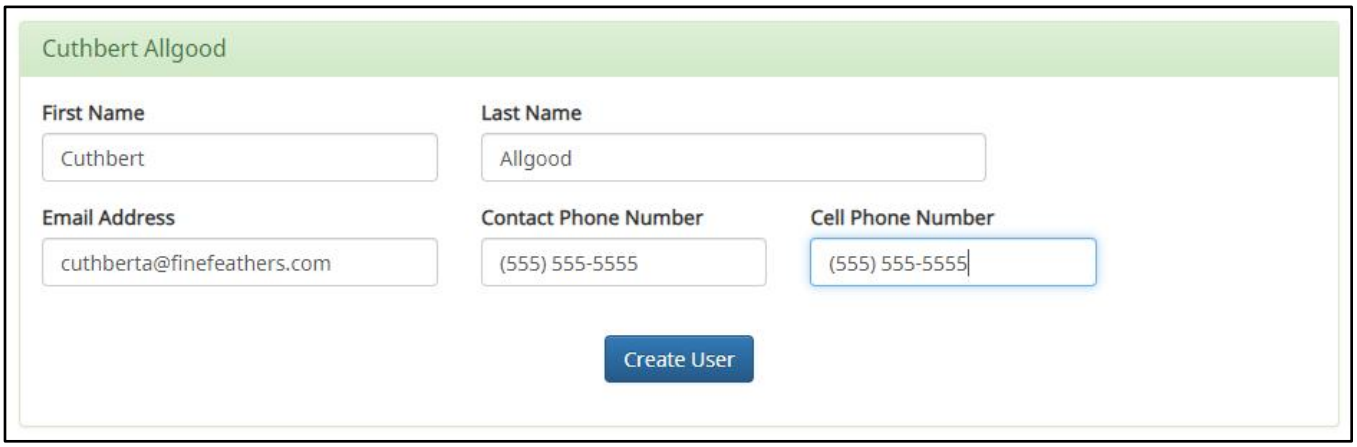
- **The Admin user privilege must be enabled.**
- **This feature is only available if 1) the FI is allowing Clients to manage their own users, and 2) it will only display for Client users who have been designated with Client Admin status.**

A Client User with Admin user privilege can add additional Client users who will then be authorized to use PRO-CHEX.

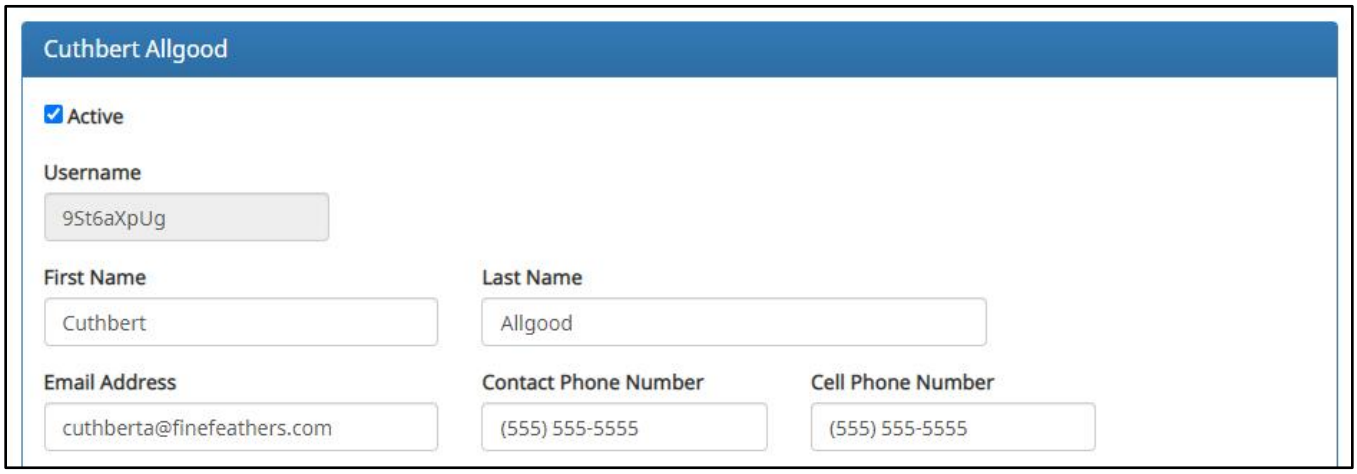
1. From Client Dashboard > Click Manage Users.

2. The Client Users page appears. Click the “Create New User” button.

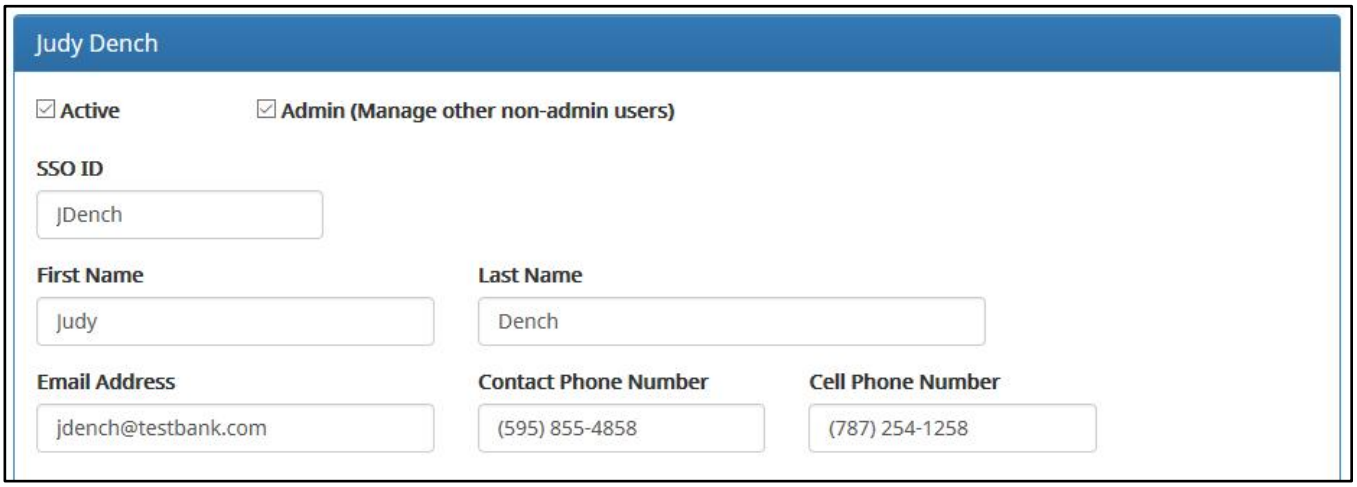
3. The New User page appears. Fill out all fields available, the click “Create User” button.



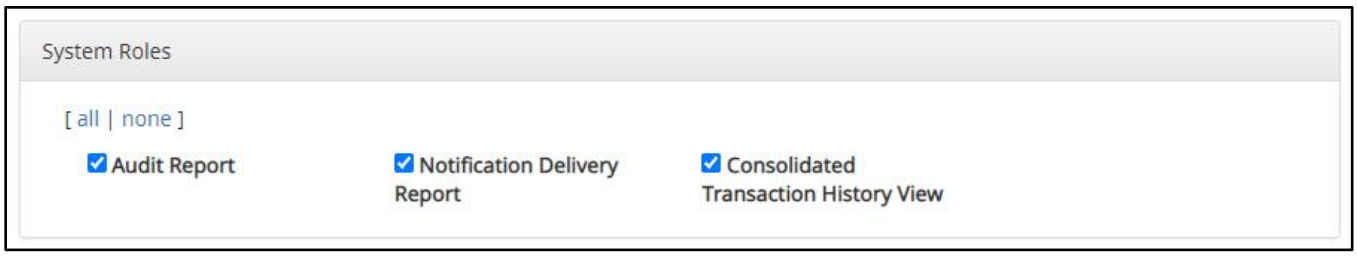
4. If the user is configured for standard security login, the New User interface will display these fields.



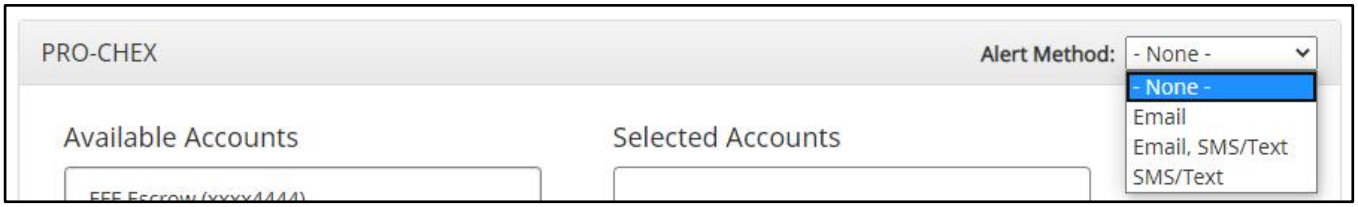
5. If the user is configured for single sign-on, the New User interface will display these fields. Please note that the SSO ID field can have different labels and formats based on the online banking provider being used. It is important to note that the maximum number of allowable characters in the SSO ID field is limited to 50.



6. The User profile page appears. Scroll down to the "System Roles" section of the page to select what roles should be enabled for the user. For more information on managing user entitlements, ***please refer to the Fraud Prevention HQ Client User Guide, Sections II and III.***



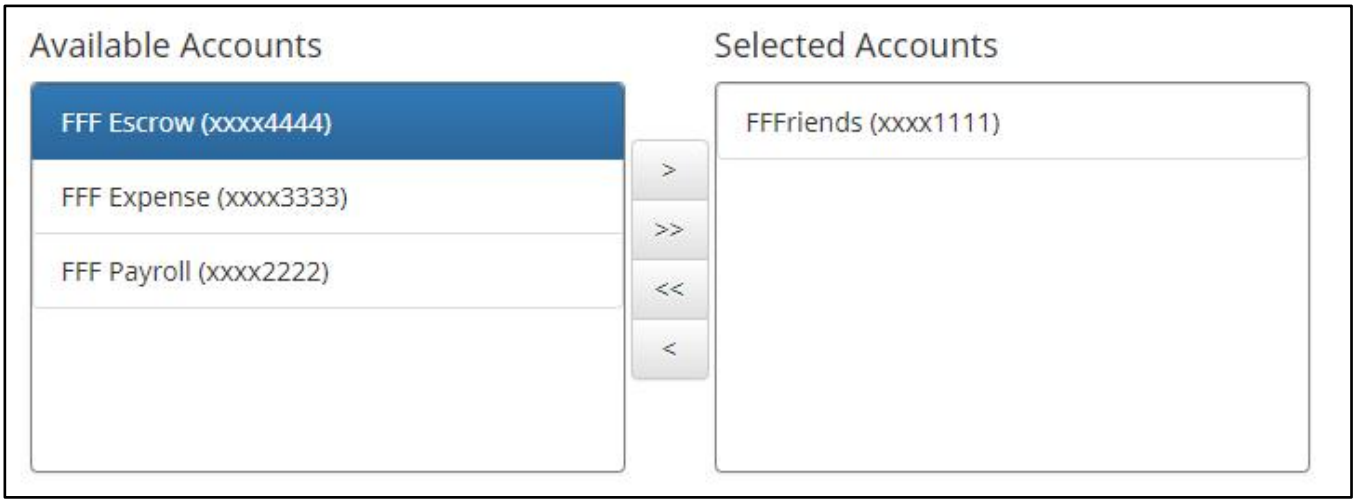
7. Within the PRO-CHEX settings box, the alert method can be chosen. Use the drop-down to select the alert method desired.



Email	Client User will receive PRO-CHEX Alerts via Email only
Email, SMS/Text	Client User will receive PRO-CHEX Alerts via Email and SMS/Text
SMS/Text	Client User will receive PRO-CHEX Alerts via SMS/Text only

8. Choose from the list of available accounts enrolled in PRO-CHEX 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.



9. For more information regarding Client User Privileges, ***please refer to Section III. User Accounts and Privileges.***

III. USER ACCOUNTS AND PRIVILEGES

Additional information about creating and editing Client users can be found in the Fraud Prevention HQ User Guide, Sections II and III.

Defined in this Section are Client user privileges and alerting methods supported for the PRO-CHEX module.

A. User Privilege Dependencies

Some user privileges are standard, and some are dependent upon features that are enabled by your financial institution. If you see a privilege below and it does not appear in the Client user interface, the feature has not been enabled.

Privilege	User	Feature Dependencies
Issue Item Status Report	Client	FI Enabled
Issue Templates	Client	FI Enabled
Issue Warehouse	Client	Standard
Transaction History	Client	Standard
Load Issue File	Client	Standard
Item Lookup	Client	Standard
Change Transaction Status	Client	Standard
View Issue File Status	Client	Standard
Issue Load Alerts	Client	FI Enabled
Manual Issue Entry	Client	Standard

B. Client User Privileges

NOTE:

- **The Admin user privilege must be enabled.**

1. On the Client User page, scroll to PRO-CHEX service station.

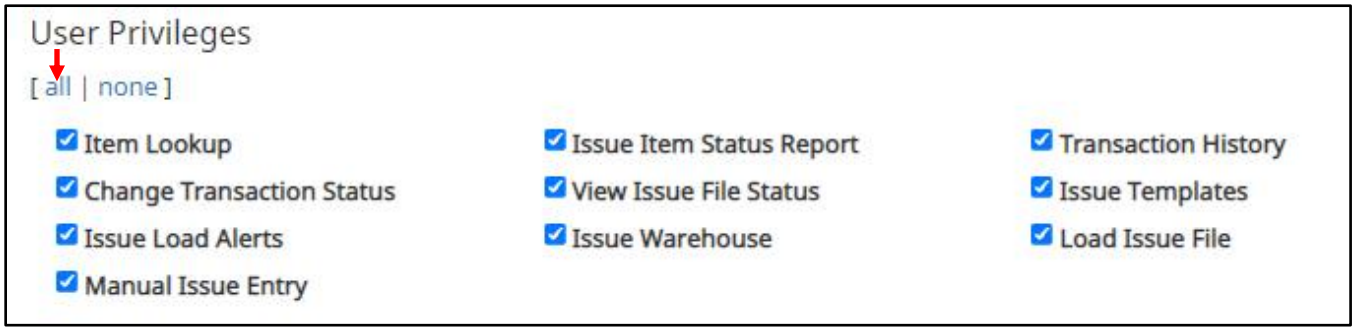
2. Choose from the list of available accounts enrolled in PRO-CHEX the user is entitled to work with and move them to the Selected Accounts box.

   > and < move individual accounts between Available and Selected Accounts.
   >> and << move all accounts between Available and Selected Accounts.

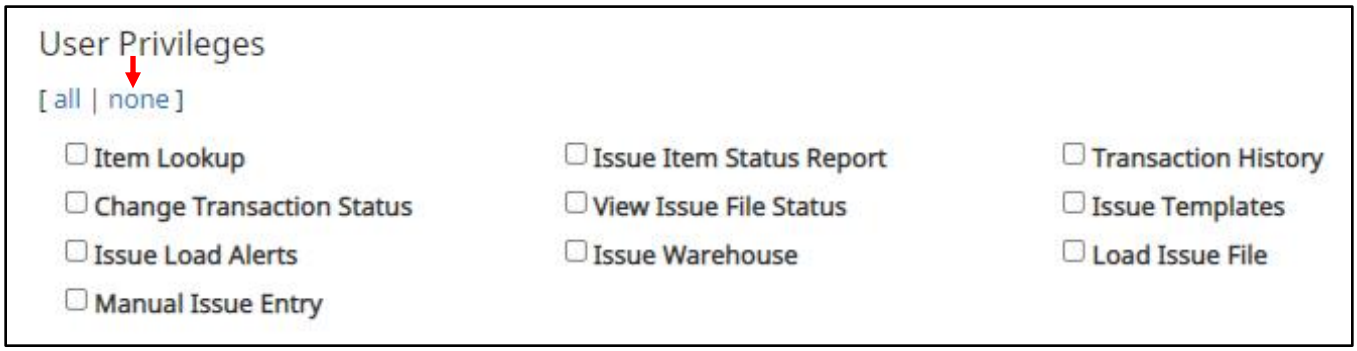
3. Selecting PRO-CHEX Client User Privileges

   a. Selecting all | none

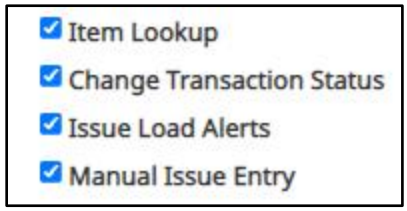
      i. By selecting all, the user will be assigned all user privileges.



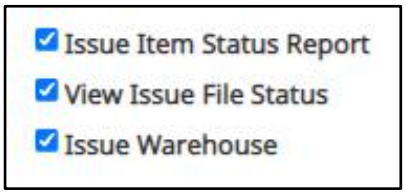
      ii. By selecting none, previously assigned user privileges will be removed.



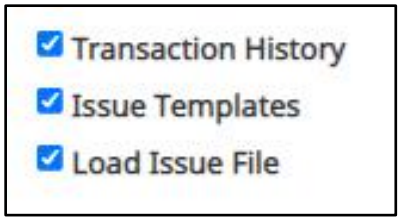
      iii. Clicking in the box beside each user privilege will add or remove the checkmark from the box. Adding a checkmark will give the user that privilege, removing the checkmark will remove the privilege from the user.



Item Lookup	Ability to look up all recorded data on individual issued items.
Change Transaction Status	Requires Transaction History user privilege. Allows a user to change the status of a transaction from return to pay or pay to return.
Issue Load Alerts	*Will receive success or failure alerts when Clients load issue files.* **NOTE: Issue Load Alerts must be enabled.**
Manual Issue Entry	*Allows the user to manually create an issue item.* **NOTE: Issue Load Alerts must be enabled.**



Issue Item Status Report	*Allows the user to view issued items by status for a specific date or date range.*
	NOTE: Issue Item Status Report must be enabled.
View Issue File Status	Allows the user to view the status of issue files loaded into the system.
Issue Warehouse	Allows the user to view issue items and history



Transaction History	Allows the user to view checks 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.*
	NOTE: Issue File Mapping must be enabled.
Load Issue File	Allows the user to load issue files via the Client Portal.

4. Select Save User.

   a. Success message appears.

IV. MANAGING ISSUE ITEMS

Certain types of positive pay services require Clients to maintain a list of issued items for the financial institution 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 Clients 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 do not require a list, PRO-CHEX will ignore them.

When an issued item is entered or loaded into PRO-CHEX, 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 Client that indicates a check was issued.
Voided	A status defined by a Client that a check was issued but later voided and not distributed.
Available for Matching	A status assigned by the PRO-CHEX system when an issue item is entered or loaded by a Client.
Used in Matching	A status assigned by the PRO-CHEX 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, Client user or FI.
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, Client user or FI.
Purged	A status assigned by the PRO-CHEX 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 the financial institution.
Updated	If an issue item is updated after it was loaded, history will be available in the issue item warehouse when the drop-down for an issue item is expanded.

A. Test Mode

Clients can request the FI enroll accounts with an inactive status and grant users' access to the system to test issue file load. Issue items loaded while in test mode are marked as test issue items and will not be displayed in the issue warehouse or used for matching against presented checks. Clients must notify the FI when testing has been completed and they wish the account to be active.

B. Status Values

Issued items can have a status of Issued or Voided.

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

2. 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.

3. Disable Stop Payments: By default, all Finastra FI's will have Disable Stop Payments in their configuration settings. The FI may choose to do this because they prefer to update those items in their core banking system.

   If stop payments are disabled, the client **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.

C. Manual Entry

NOTE:

- **The Manual Issue File user privilege must be enabled.**
- **PRO-CHEX will not accept issued items with a date more than two years in the past.**

If the FI enables this feature, Clients can manually enter a list of checks that have been issued. To manually enter an issue item, the user must be granted the manual issue entry user privilege.

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 to whom 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 the FI 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.

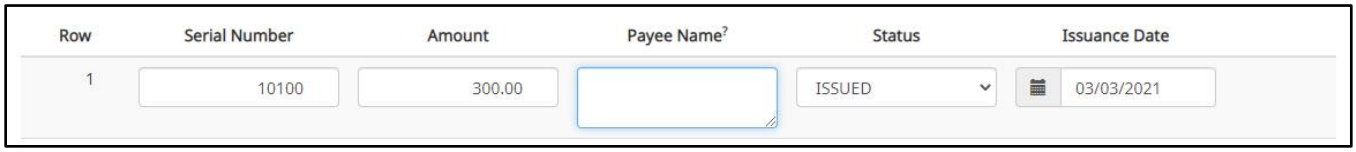
1. From the PRO-CHEX module, click Perform > Manual Issue Entry.

2. The Manual Issue File Entry screen appears.

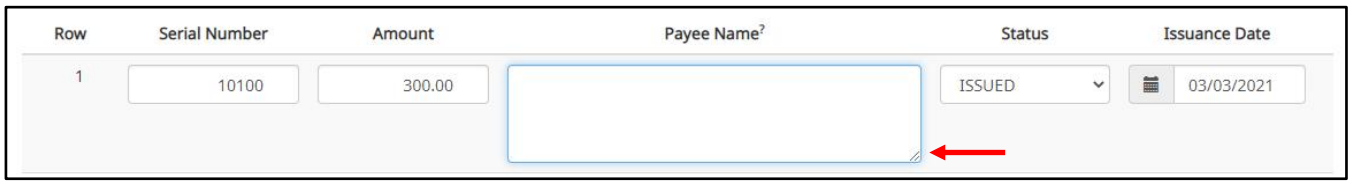
Account	Select appropriate Account Number from the drop-down menu.
Auto populate next check number	When checked, the next check number will auto-populate in the following row. This feature is designed to eliminate serial number entry when checks are issued in sequential order. When unchecked, the next 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 Step #3 below for in-depth 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. **It is important to note that if the FI has disabled stop payments, the Stopped status option will not appear in the drop-down menu.**
Issuance 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.

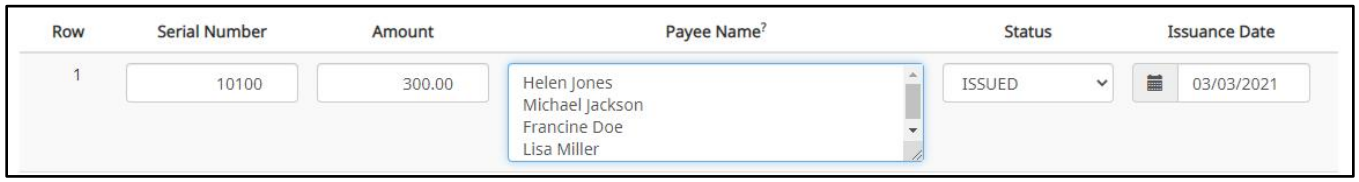
   a. Click within the Payee name field to enter Payee Name(s).



   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.



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

   d. 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.

   It is important to note that 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 appears.

< Back to Status

MANUAL_1617197309551

File Status

Queued	Processed	Approved	Completed	Deleted

File processing is complete. View list below to see items.

View items: 2 Items totaling $80,001.00

Load Date: 03/31/2021 09:28:29 EDT

Rows 1 - 2 of 2.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx1111	40000	$40,000.00	Formula 1	AVAILABLE_FOR_MATCHING	03/31/2021
xxxx1111	40001	$40,001.00	Lewis Hamilton	AVAILABLE_FOR_MATCHING	03/31/2021

Delete

Load Date	Date and time the file was loaded.	
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(s) from the issue item.	
Status	Available_For_Matching	The issued item is available for exception matching against an incoming check.
	Duplicate Issuance	This issued item is a duplicate and has already been issued.
	Used in Matching	This issued item has been used in the exception matching against an incoming check.
Issuance Date	Date the item was issued.	

7. Click the Back to Status button to view the Issuance File Status page. ***For more information, please refer to Subsection F, Issue File Status.***

D. Issue Templates

The purpose of issue templates is to make it easy to load issue items into PRO-CHEX using files that can be generated out of most accounting systems. PRO-CHEX 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.

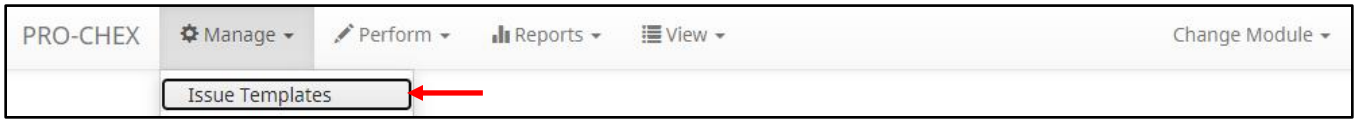
Once a template has been set up, the template can be selected when loading a file to tell PRO-CHEX how to utilize the data contained in the file.

Multiple file templates can be set up, displayed and used. FI's can create templates for Clients to use or the FI may choose to allow Clients to create their own templates.

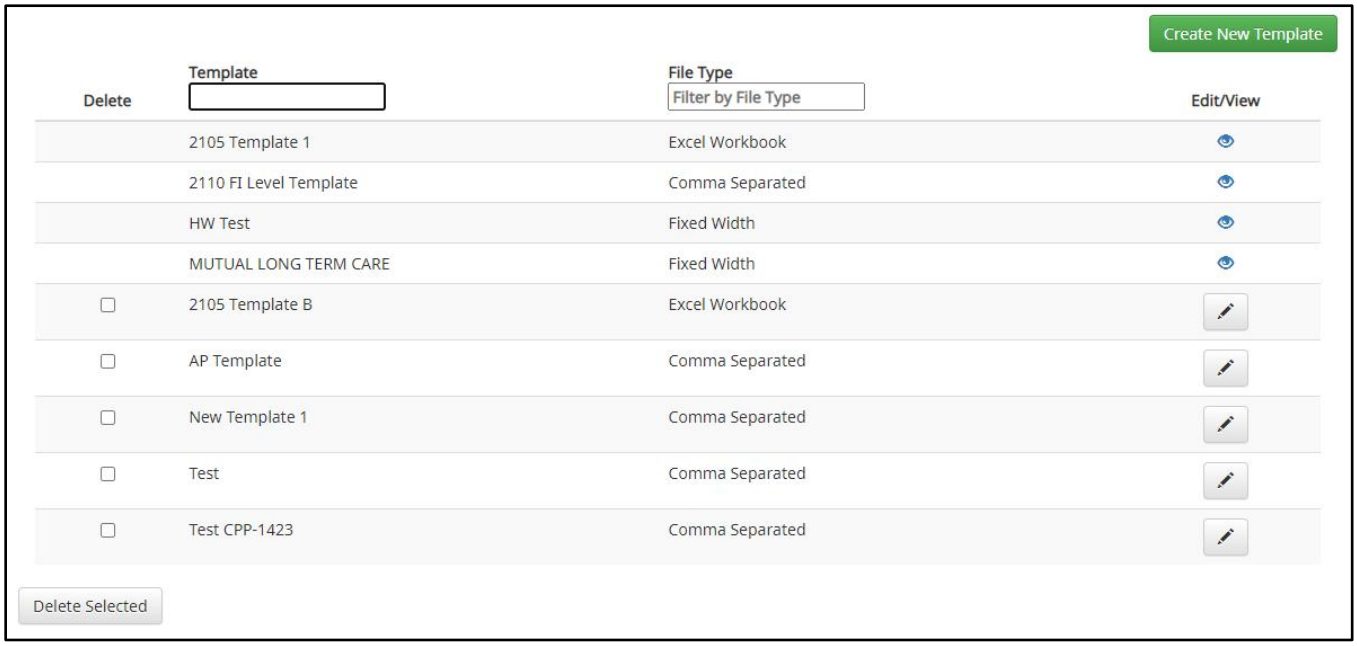
NOTE:

- **The Issue Template user privilege must be enabled.**

1. From within the PRO-CHEX module, click Manage > Issue Templates.



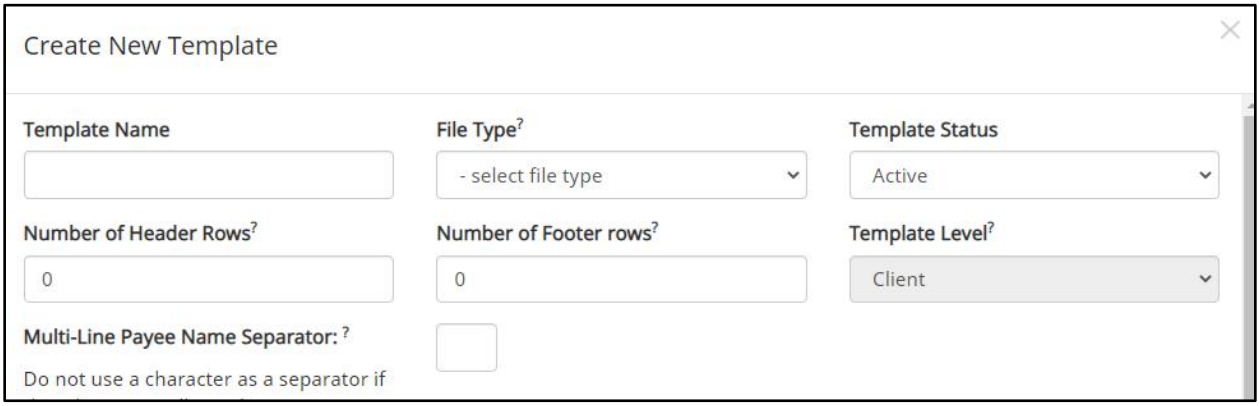
A screen will appear that lists any existing templates that are available for view or edit, and a button to Create New Template. NOTE: Templates created by the FI cannot be modified by a Client. Templates created by the Client can be modified by the Client and the FI. Templates created by the FI can be viewed by clicking the eye icon in the Edit/View column.



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 Client and can be deleted/edited by the Client user. Templates without the Delete option were built by the FI and cannot be deleted/edited by the Client 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 PRO-CHEX.

When setting up a template, the Client can define the number of rows PRO-CHEX should ignore at the beginning and end of the file. It is important to note that 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 the FI to enter a character that can be used to separate Multiple Payee Names that are on separate lines of an issued check.

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. Examples of scenarios where problems might arise are listed below.

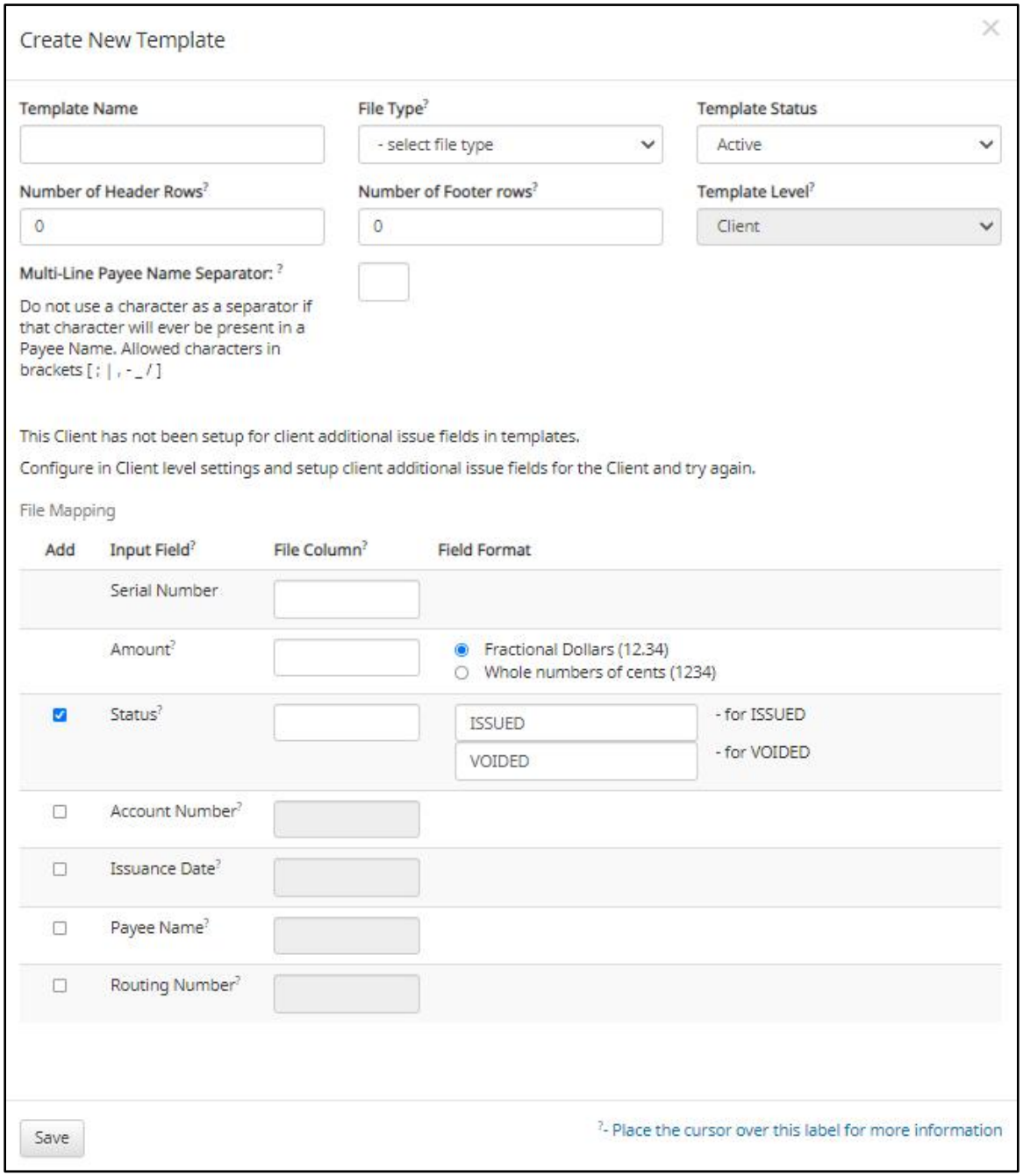
Within a Comma Separated file (.csv), different data fields are separated by a comma. Therefore, a comma cannot be used in the data field itself, or the .csv will read the comma as a separator before the next field. Therefore, listing two payees for an item in this way: “Elain Archeron,Nesta Archeron” 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.

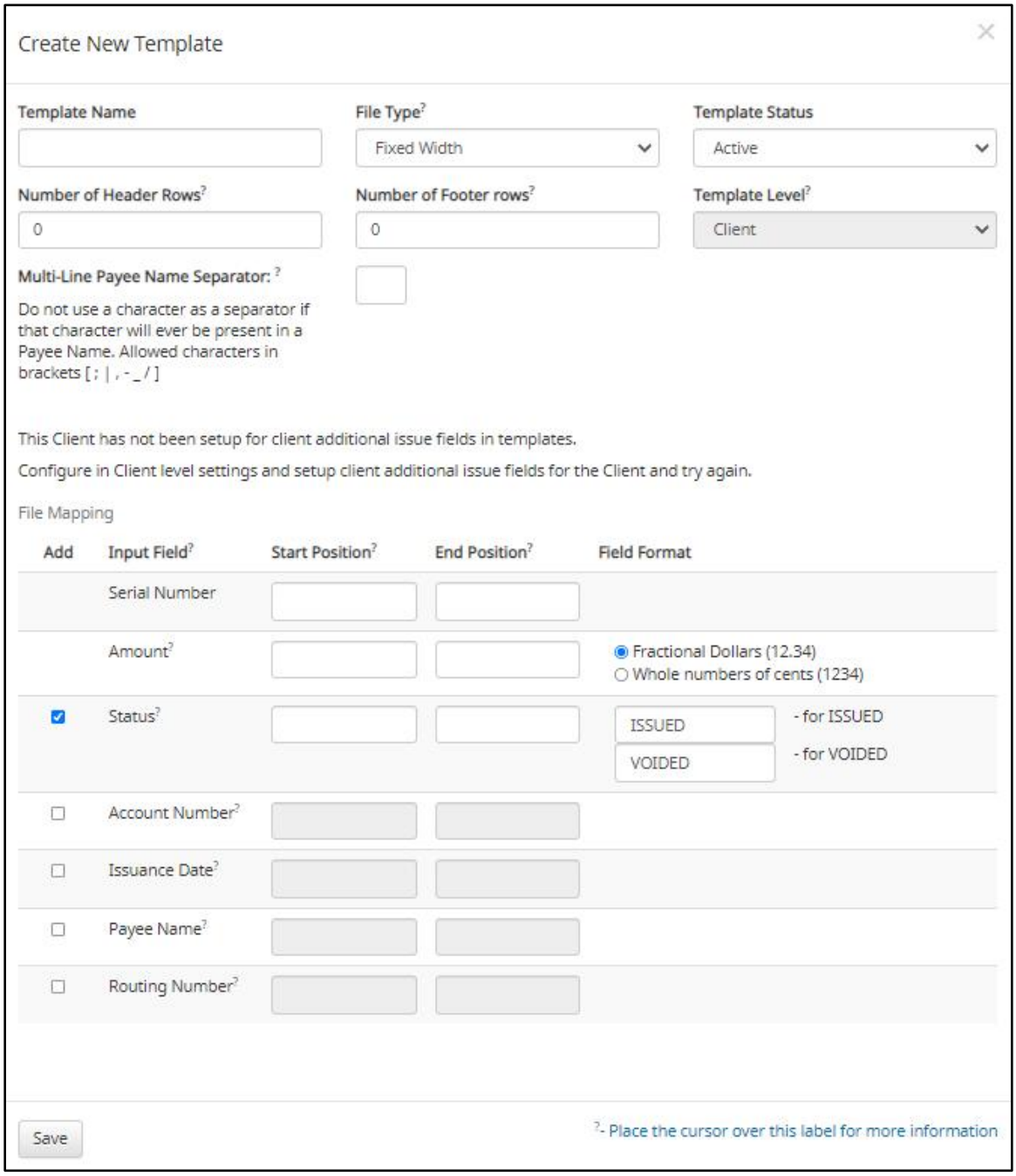
Please refer to Section VIII Payee Positive Pay Tips & Best Practices for more information about multiple payee name handling.

The mapping section below will display based on the file type selected. **It is important to note that not all fields/options seen in these graphics may be available for your organization based on settings configured by your financial institution.**

Excel and separated files will require Clients to define the column data elements that will be found.



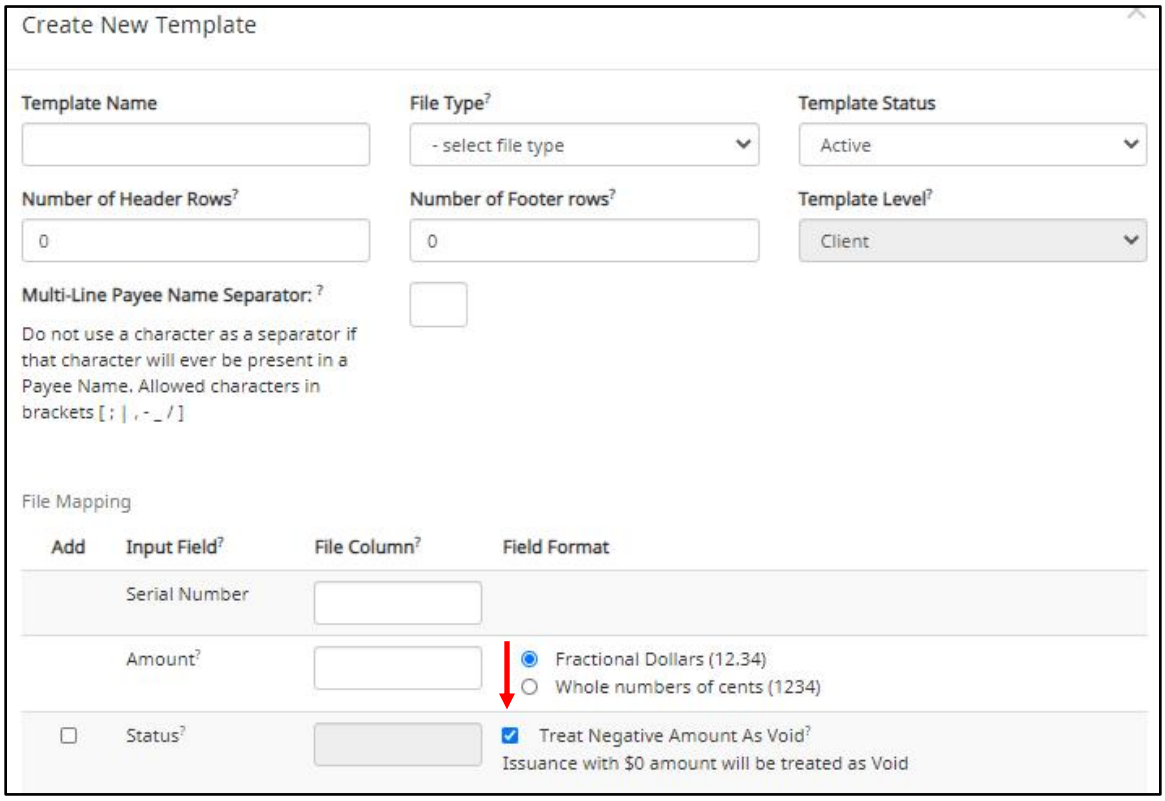
Fixed Width files will require the Client to define the start and end position in which the data element is located.

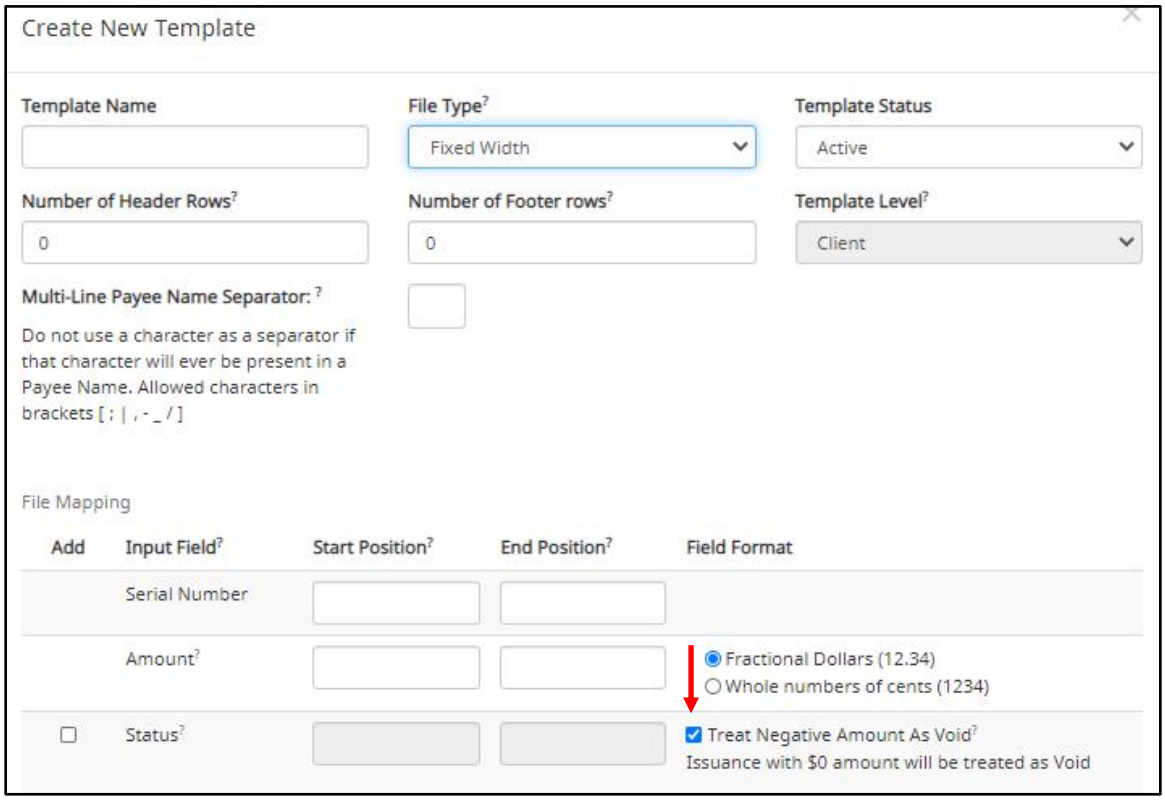


The mapping section on the lower part of the screen displays the required fields. The Check Serial # and Amount fields are always required. The Client must specify if the amount data in the file to be imported will or will not contain decimal points. For example, if the Amount value is set to Fractional 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 Client may choose to import additional data by checking the Add box next to the desired data element.

If the Status box is not checked (as shown below), PRO-CHEX will load all issue items with a status of Issued. If the Client file represents Voided items as a negative number, the Client can check the box Treat Negative Amount as Void and PRO-CHEX will status any item in the file with a negative value as Voided. Issuance with a $0 amount will also be treated as void.

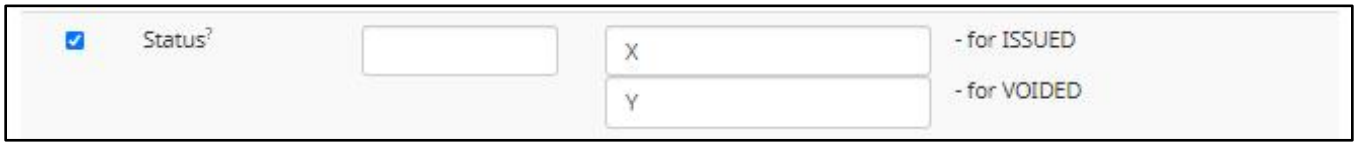




If the Client checks the Status box additional fields will display as shown below. If the Client's accounting system exports issue items with an Issued and Voided status, no additional action is required.

It is important to note that 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 as shown below so PRO-CHEX 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 #

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 Client user loads a file through the Client portal, PRO-CHEX will require the user to select the account the checks were issued on.

Issuance Date

If the issuance date box is NOT checked, PRO-CHEX 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, PRO-CHEX will translate the data format used in the file. For separated and fixed width files, the Client must define the date format being used as shown in the screenshot below. It is important to note that the formats displayed are examples only, a complete list of date formats can be found at:

https://docs.oracle.com/javase/8/docs/api/java/time/format/DateTimeFormatter.html#patterns

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, PRO-CHEX 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.

E. Loading Issue Files

NOTE:

- **The Load Issuance File user privilege must be enabled.**
- **PRO-CHEX will not accept issued items with a date more than two years in the past.**
- **If Multiple Payee Names feature is enabled, PRO-CHEX will support more than one payee name in the Payee Name field of issuance files. Please see Step #2 below for more information.**
- **Issue file loading will strip and ignore dollar signs on dollar amounts, and double and single quotations around data fields.**
- **For best results, users should not load issue files with mixed account numbers unless they have access to all the listed accounts. Loading issue files with account numbers for which the user has no access will cause errors.**
- **There is a 100-character limit on issuance file names.**

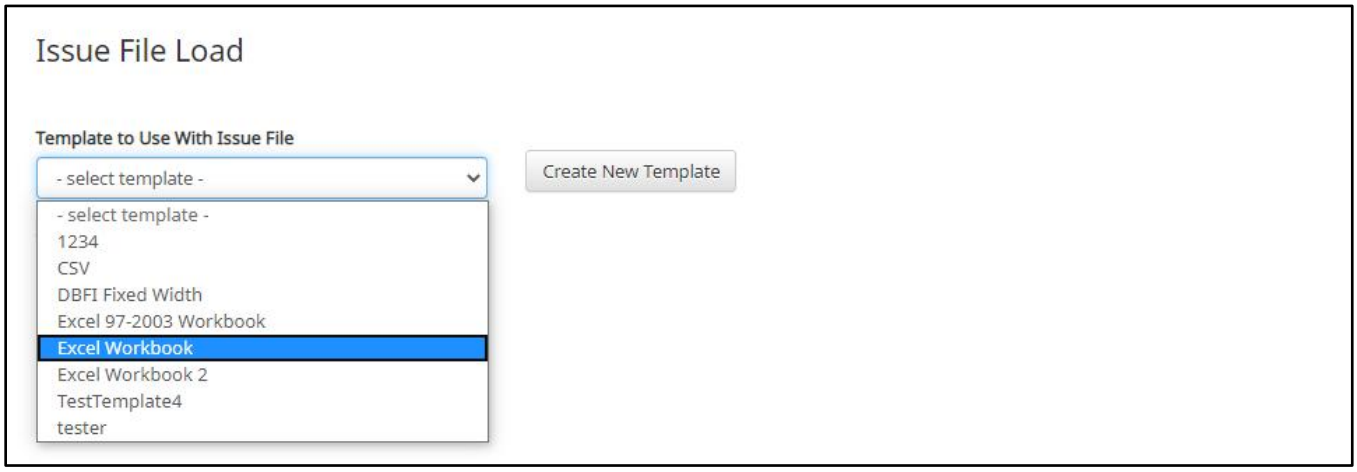
PRO-CHEX allows Client users to load issue files into the system for use in matching. PRO-CHEX accepts these files in a variety of formats, used in conjunction with file templates (covered in the previous subsection).

1. From the Client Portal:

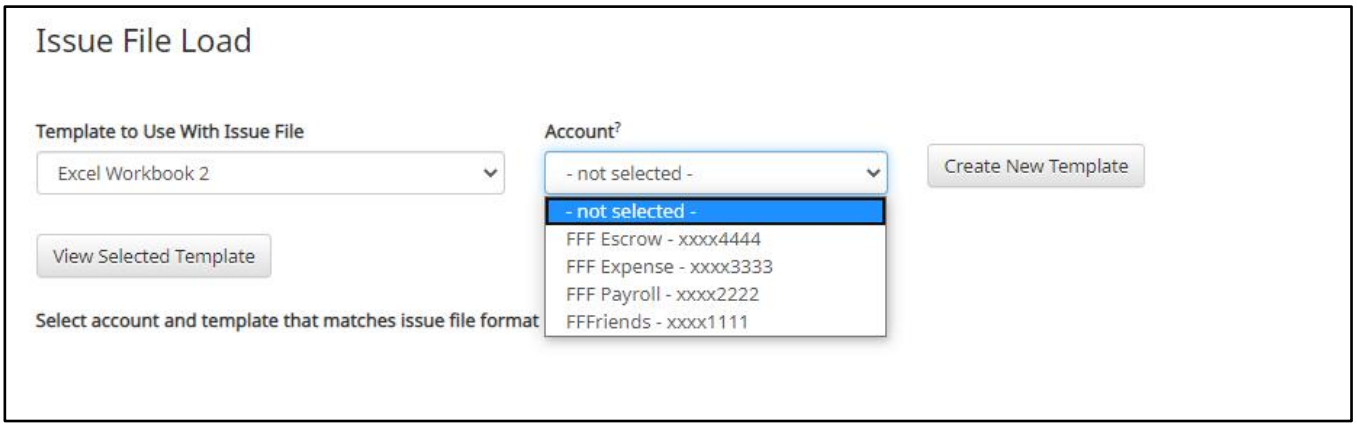
   a. PRO-CHEX module, click Perform > Issue File Load.

   b. The Load Check Issuance File page appears.

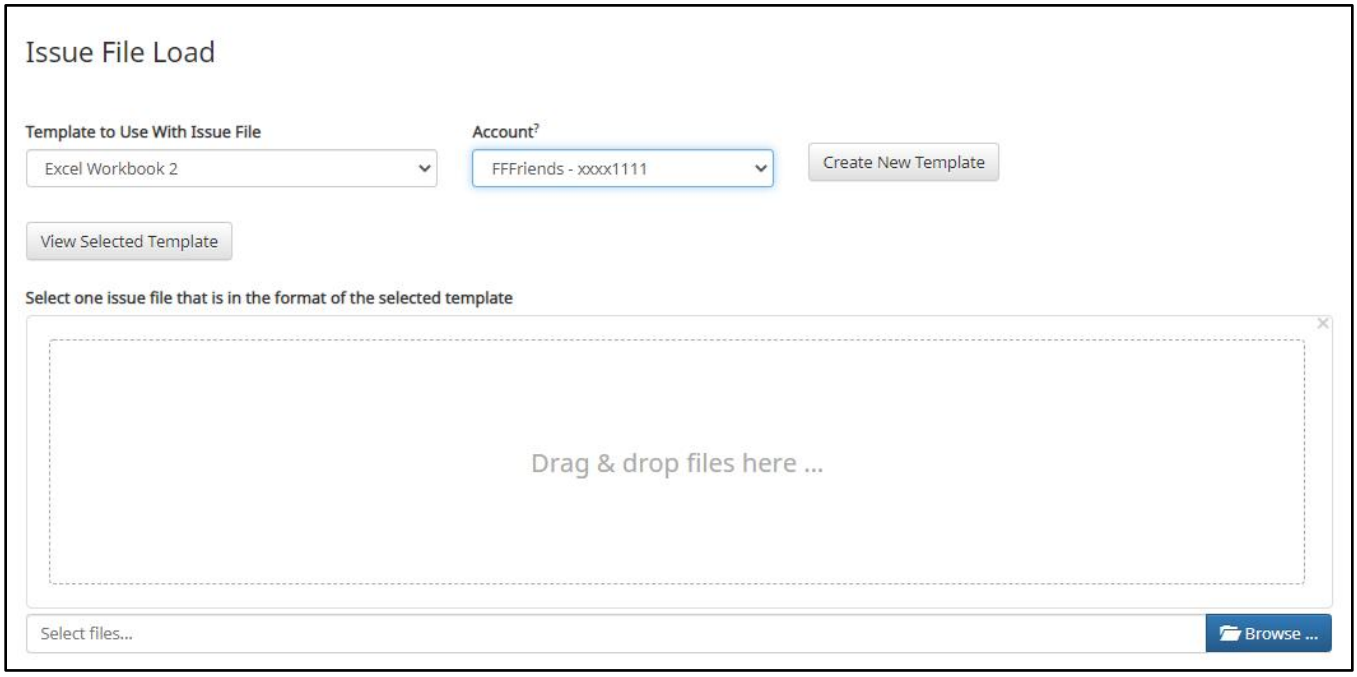
c. Select the Template drop-down box to select from a list of existing templates. Select one of the available templates listed. If only one template is available for a client, the drop-down box will select that template by default.



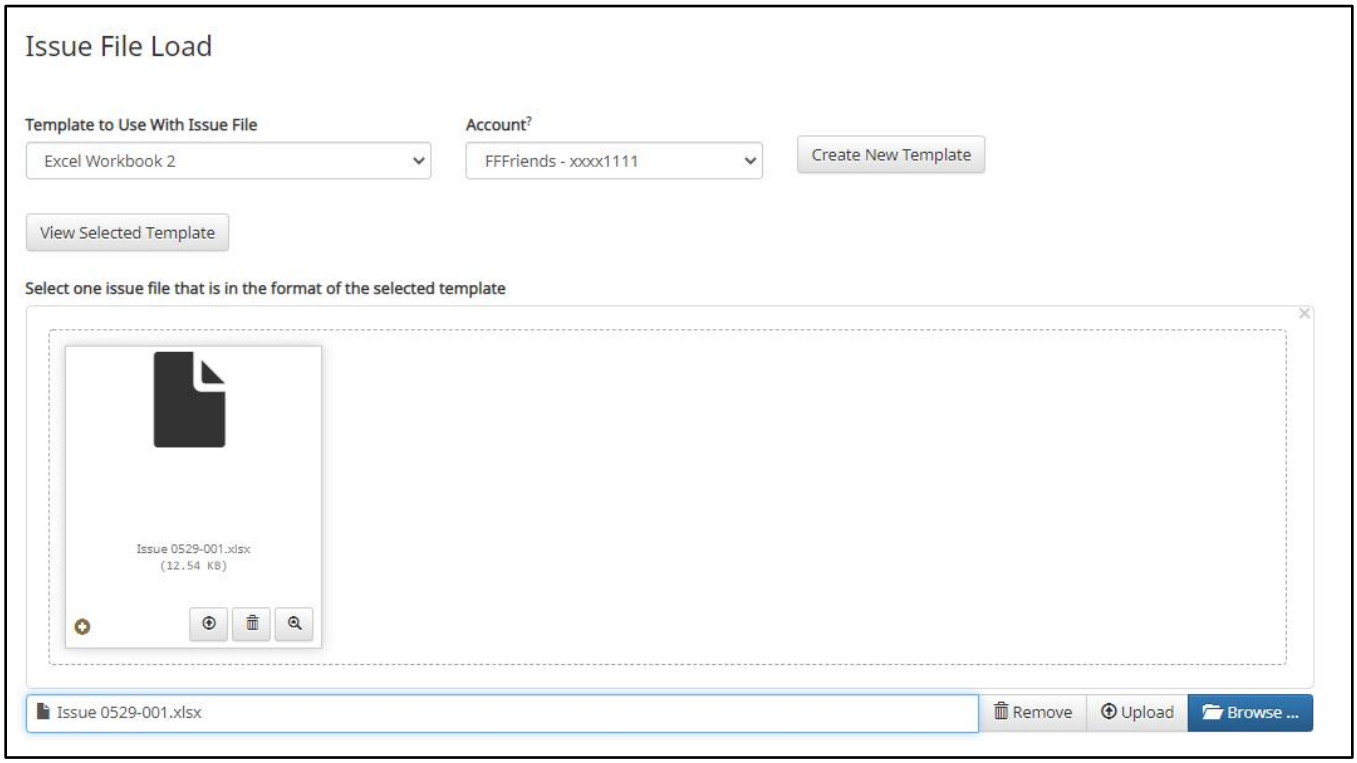
d. If the template selected was created without the Account field enabled, then a drop-down box will display so that an Account can be selected. Select from the list of accounts. If only one account is available for a client, the drop-down box will select that account by default.



e. The file upload interface will appear. Click the Browse button to select the appropriate file.



f. Once the file is selected, it will be displayed in the upload interface.

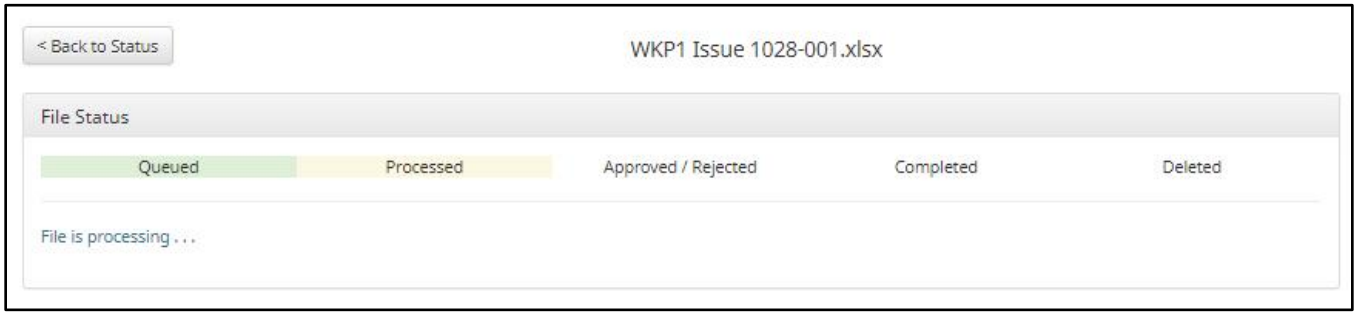


Remove The file will be removed from the page.

Browse Use Browse to locate the file you want to load.

Upload The file will be uploaded.

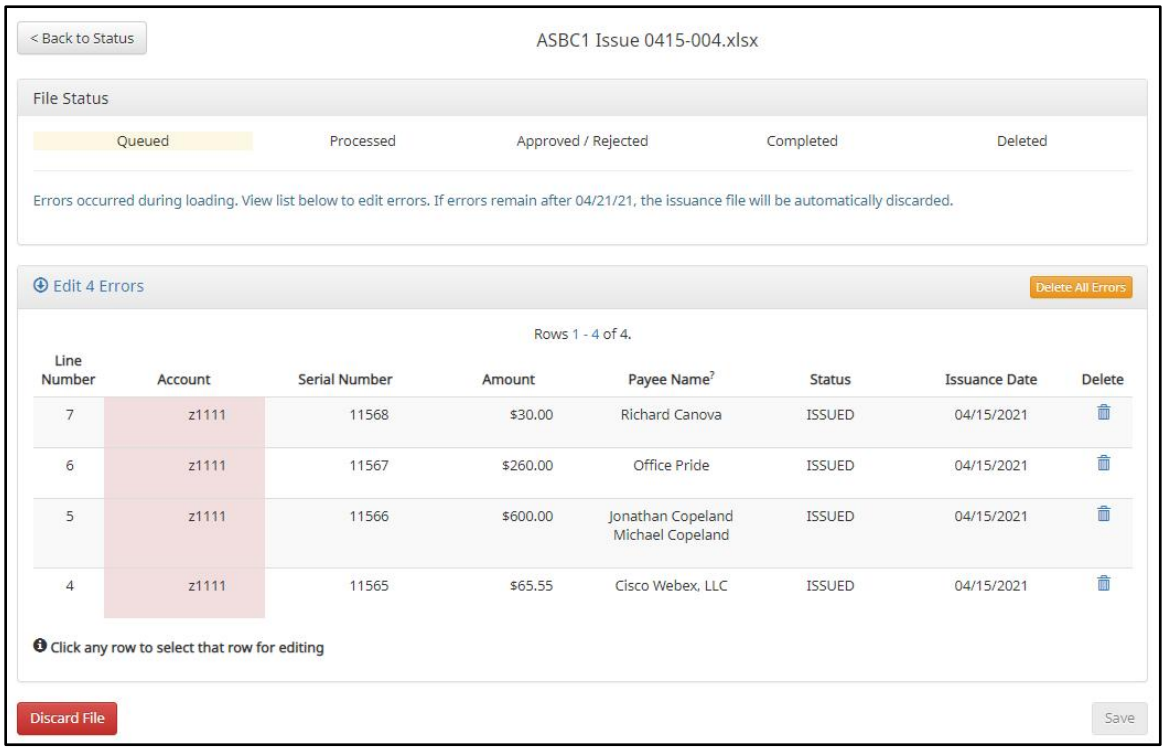
g. The Status Bar will display the current status of the file.



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:

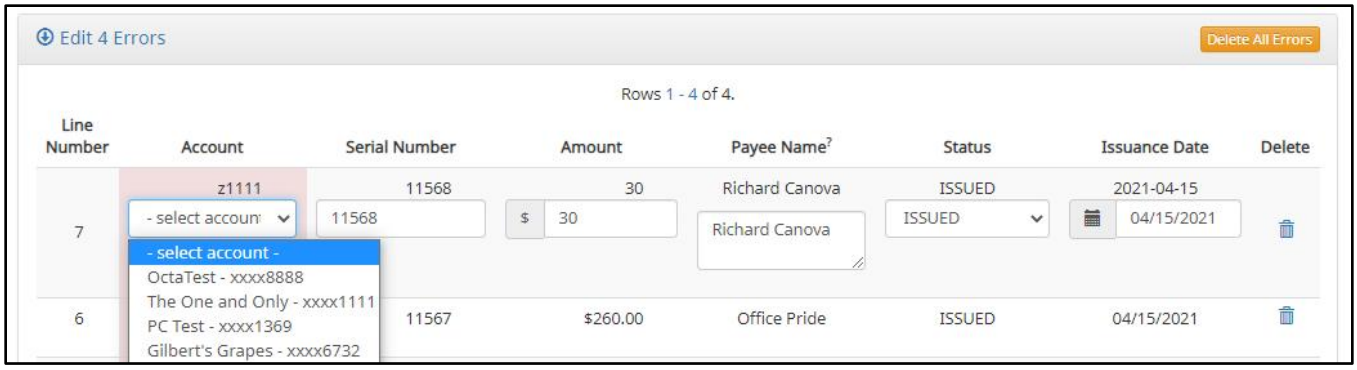
- Correct those errors.
- Delete individual errors. This feature only displays if there are errors in the file and is only available until errors have been corrected and the file is saved.
- Delete all errors. This feature only displays if there are errors in the file and is only available until errors have been corrected and the file is saved.
    - This will retain the totals and counts for audit history.
- 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.



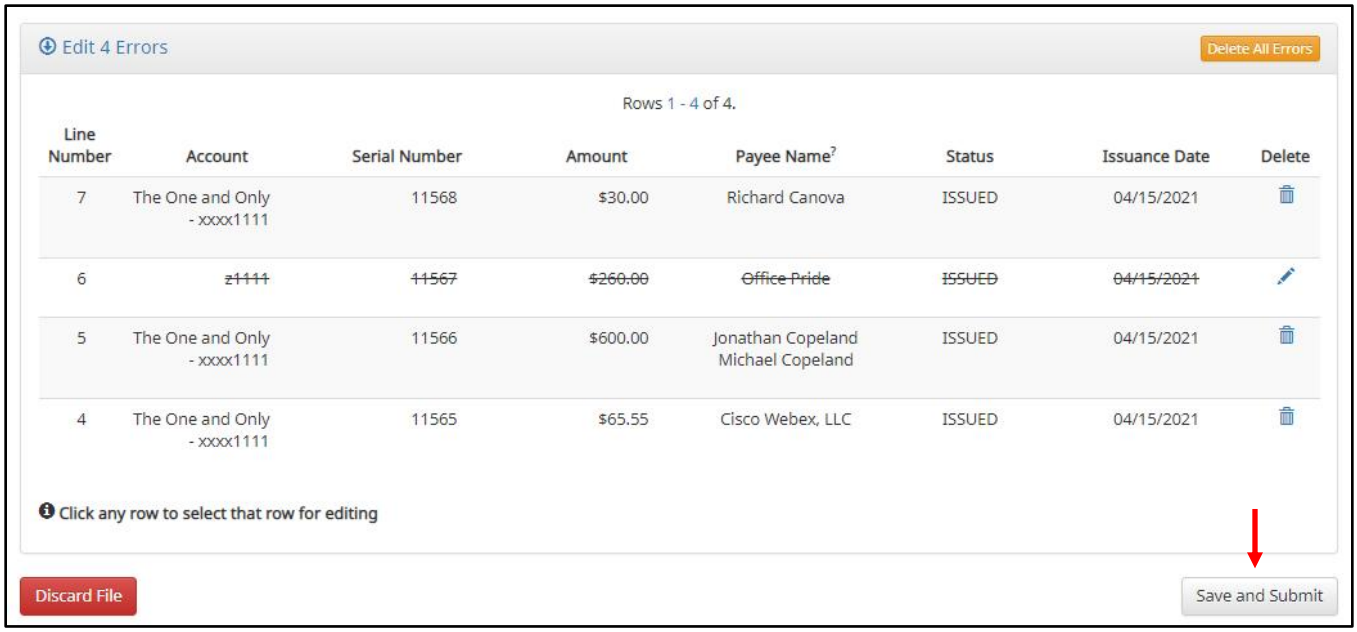
In this case, the account numbers in the issuance file were entered incorrectly and they need to be corrected before the file can be fully processed and loaded.

i. Click on any of the fields highlighted in red to make updates or changes.



In this example, the user is presented with an account number drop-down so they can choose the correct account number for the issuance item.

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. This feature is only available until all errors are corrected, deleted, or discarded.



k. The file will be returned to processing.

< Back to Status

PG01 Issue 0303-002.xlsx

File Status

Queued	Processed	Completed	Deleted

File is processing . . .

l. If the file processes successfully, the user will be able to view the details on all the items in the file.

< Back to Status

PG01 Issue 0303-002.xlsx

File Status

Queued	Processed	Approved	Completed	Deleted

File processing is complete. View list below to see items.

View items: 15 Items totaling $12,246.81

Load Date: 03/03/2021 15:07:38 EST

Rows 1 - 15 of 15.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3783	2665	$65.55	Cisco Webex, LLC	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2666	$600.00	Jonathan Copeland Michael Copeland	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2667	$260.00	Office Pride	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2668	$75.00	Richard Canova	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2669	$933.00	Waller Lansden Dortch & Davis, LLP	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2670	$24.00	Advanced Medical	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2671	$6,130.00	Citizens Union Bank	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2672	$53.36	Covey Seminars	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2673	$193.93	Cuyahoga County Clerk	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2674	$2,800.00	Michael Farrell	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2675	$150.00	Nesta Archeron Elain Archeron	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2676	$150.00	Jake Chambers	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2677	$750.00	ABC Carpentry	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2678	$35.00	Office Pride	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2679	$26.97	FedEx	NEW_ISSUANCE_ITEM	03/03/2021

Delete

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:

PRO-CHEX has the ability to support customers 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 Client user loads issue files into the system, the loaded file is processed with the Issue Template set up within PRO-CHEX. 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. In the example below, the Multi-Line Payee Name Separator designated in the Issue Template is a pipe (|). The issue items shown are entered with the pipe separator between each name, with no spaces.

	Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
4	Bill Pmt -Check	9384	06/07/2020	Jonathan Copeland|Michael Copeland		1111111111		$65.55
5	Bill Pmt -Check	9385	06/07/2020	Nesta Archeron|Elain Archeron|Micah Archeron		1111111111		$600.00

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

Please refer to Subsection D of this Section, Issue Templates, for more information about Multi-Line Payee Name Separators and how best to utilize this feature.

F. Issue File Status

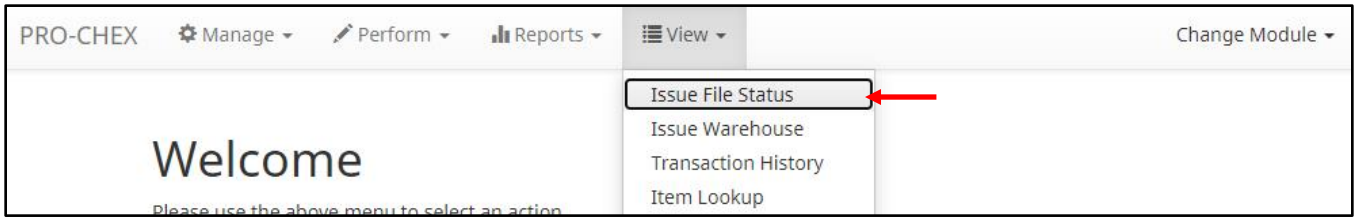
The purpose of the Issue File Status feature is to provide Client users the ability to view and/or manage issue files loaded or manually entered by the client. The disposition or status of the file is available. Authorized client users can also manage these files as outlined in the next section.

1. View Issue File Status

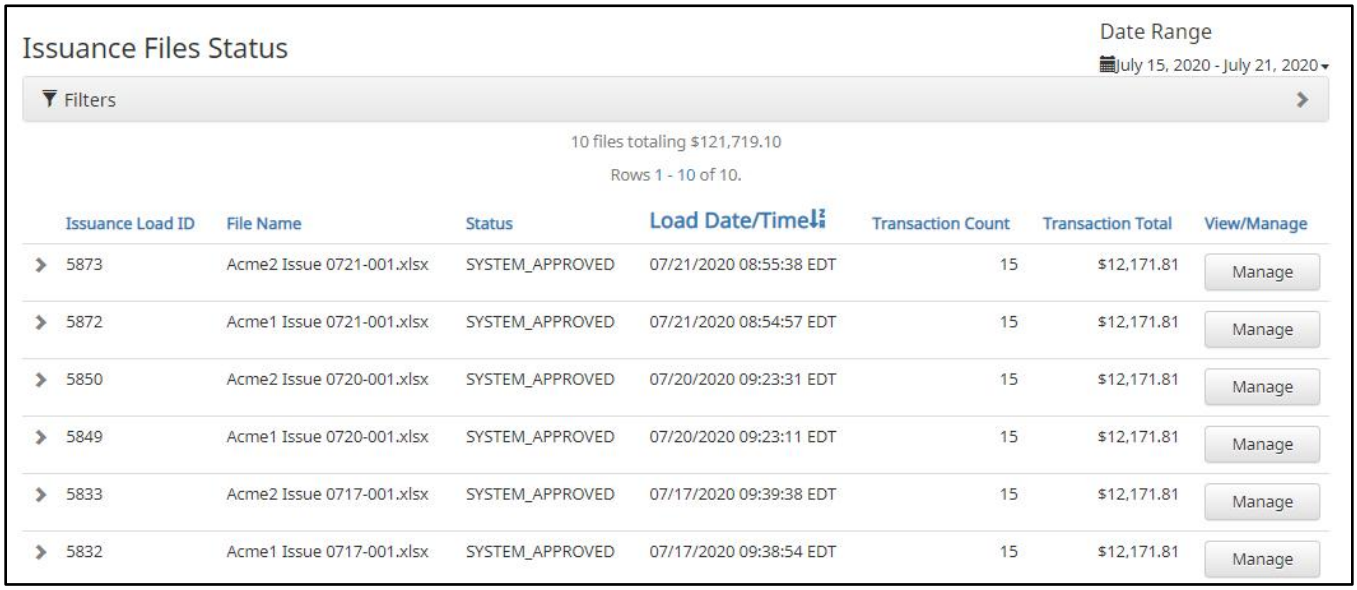
NOTE:

- **The View Issuance File Status user privilege must be enabled.**

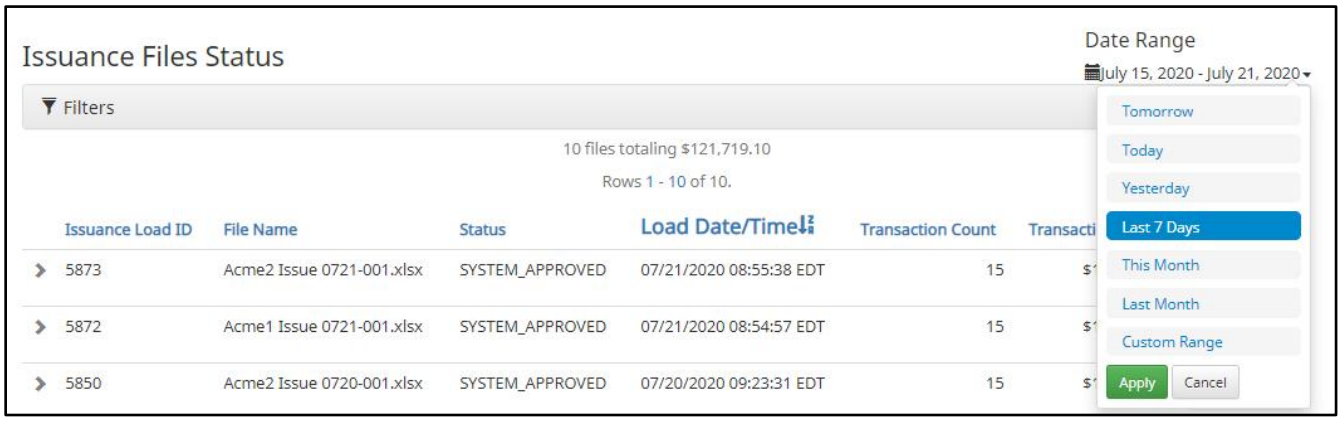
a. Within the PRO-CHEX module, click View > Issue File Status.



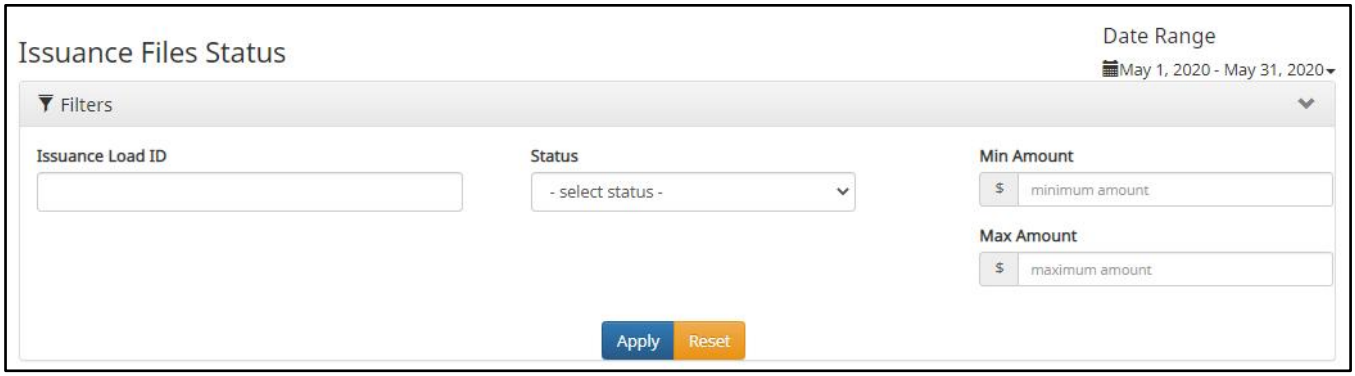
b. The Issuance Files Status page appears.



c. To filter the date range of files shown, click on the Date Range drop-down.



d. To narrow the search results, click Filters and a window containing additional search criteria will appear.

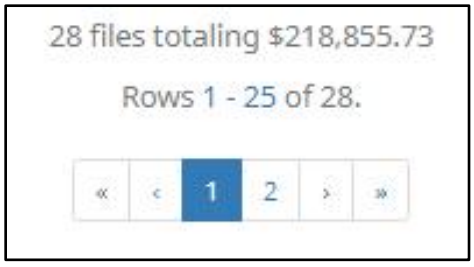


Issuance Load ID	The ID number associated with the specific file.	
Status	Client_Approved	The file was approved by the client.
	Client_Discarded	Client discarded means a client user decided to discard the issue file before it was fully processed into the database.
	Edit_Pending	A file in this status 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 cleaned up or removed from the file.
	Failed	The file failed to load.
	FI_Approved	The file was approved by the FI.
	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 client user loaded to PRO-CHEX 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 client 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 Load ID	The ID number assigned by PRO-CHEX when a file is loaded. Their value only comes into play if the FI needs to contact ACH Alert regarding an issuance file loading problem they cannot troubleshoot themselves. These pieces of information should be provided in any helpdesk ticket opened.
File Name	The file name assigned by the Client 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	Load Date/Time

Status	***Please see #4 in this section*** for a list of possible Status codes***.***
Load Date/Time	The date and time this file was loaded.

Transaction Count	Transaction Total	View/Manage

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.
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.

4832	Issue 0529-001.xlsx	FAILED	05/29/2020 09:59:29 EDT				View
File Id:		Status Message: Unable to parse file. Error reading record #2					
4829	MANUAL_1590702542494	SYSTEM_APPROVED	05/28/2020 17:49:02 EDT	6	$3,099.60		Manage
File Id: 2854							

File ID	The ID number assigned by PRO-CHEX 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. The File ID is useful when contacting ACH Alert Help Desk about a problem with a file.
Status Message	Displays error messages, approval or rejection data, or indicates if an issue file has been deleted.

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

< Back to Status

WKP1 Issue 0302-002.xlsx

File Status

Queued	Processed	Approved	Completed	Deleted

File processing is complete. View list below to see items.
File cannot be deleted because it has items already used in matching

View items: 15 Items totaling $12,246.81 — Load Date: 03/02/2021 11:36:23 EST

Rows 1 - 15 of 15.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx1111	13788	$65.55	Cisco Webex, LLC	USED_IN_MATCHING	03/02/2021
xxxx1111	13789	$600.00	Jonathan Copeland Michael Copeland	USED_IN_MATCHING	03/02/2021
xxxx1111	13790	$260.00	Office Pride	USED_IN_MATCHING	03/02/2021
xxxx1111	13791	$75.00	Richard Canova	USED_IN_MATCHING	03/02/2021
xxxx1111	13792	$933.00	Waller Lansden Dortch & Davis, LLP	USED_IN_MATCHING	03/02/2021
xxxx1111	13793	$24.00	Advanced Medical	USED_IN_MATCHING	03/02/2021
xxxx1111	13794	$6,130.00	Citizens Union Bank	USED_IN_MATCHING	03/02/2021

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.

Load Date — The date and time loaded of each item within the file.

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

- 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.
- Used in Matching — Items marked as Used in Matching are issue items that a presented item has been matched to.
- New Issuance Item — This status will only display in a file that was not loaded to the database for processing.
- 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.
- Duplicate Issuance — Duplicate issuance items are issue items that duplicate previously loaded issue items exactly.

Issuance Date — The date of the issued item.

4. Manage Issue File Status

NOTE:

- **The Load Issuance File user privilege must be enabled.**
- **The View Issuance File Status user privilege must be enabled.**
- **The Manual Issue Entry user privilege must be enabled.**

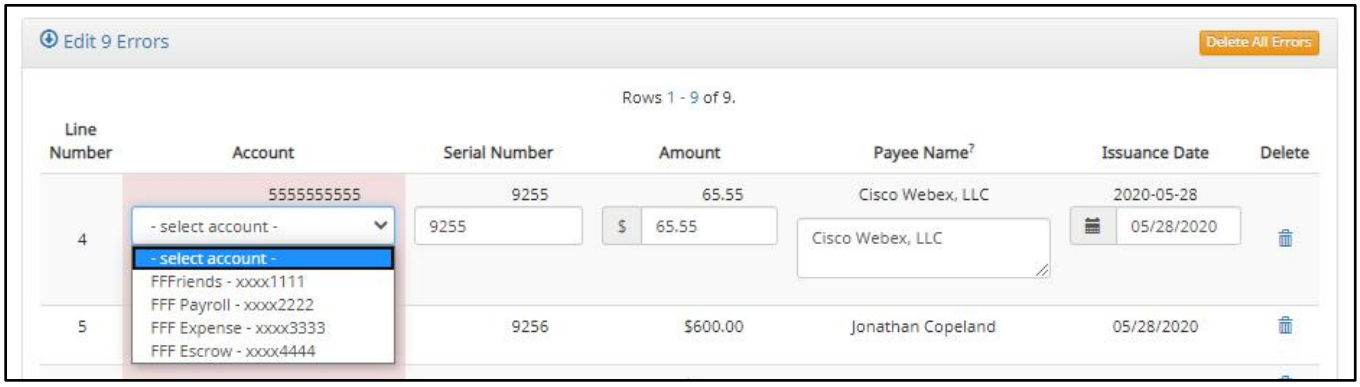
a. Click Manage button to edit errors within an issue file. The [File Name] page appears.

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 dropdown 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

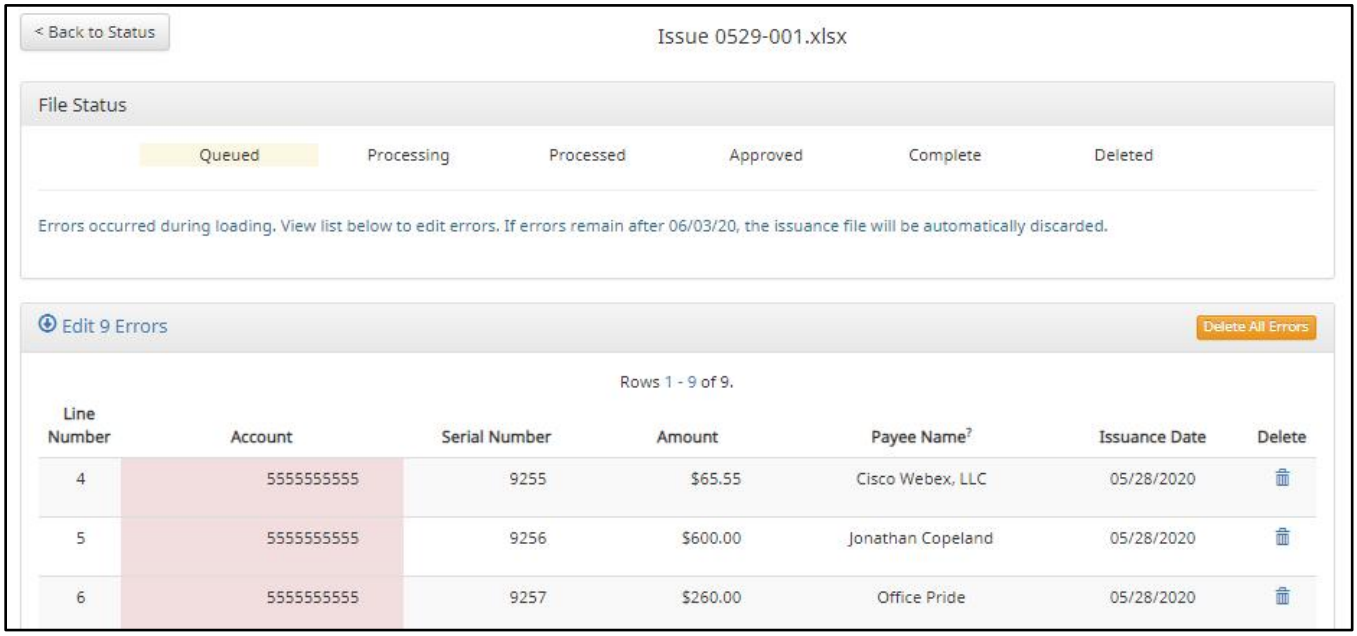
1) Individual items can be deleted from the errors screen if the option is available.

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.

   a) 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

1) An entire issue file can also be discarded.

a) The user can click the discard button at the bottom of the screen.

b) Another option is to allow the system to discard the file automatically after three (3) business days.

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.

< Back to Status

Issue 0529-001.xlsx

File Status

Queued | Processing | Processed | Approved | Complete | Deleted

Errors occurred during loading. View list below to edit errors. If errors remain after 06/03/20, the issuance file will be automatically discarded.

Edit 9 Errors

Delete All Errors

Rows 1 - 9 of 9.

Line Number	Account	Serial Number	Amount	Payee Name[7]	Issuance Date	Delete
4	5555555555	9255	$65.55	Cisco Webex, LLC	05/28/2020	
5	5555555555	9256	$600.00	Jonathan Copeland	05/28/2020	
6	5555555555	9257	$260.00	Office Pride	05/28/2020	
7	5555555555	9258	0	Richard Canova	05/28/2020	
8	5555555555	9259	$933.00	Waller Lansden Dortch & Davis, LLP	05/28/2020	
9	5555555555	9260	0	Richard Canova	05/28/2020	
10	5555555555	9261	$53.36	Richard Canova	05/28/2020	
11	5555555555	9262	$24.00	Advanced Medical, Inc.	05/28/2020	
12	5555555555	9263	$6,130.00	Citizens Union Bank (v)	05/28/2020	

Click any row to select that row for editing

Discard File

Save

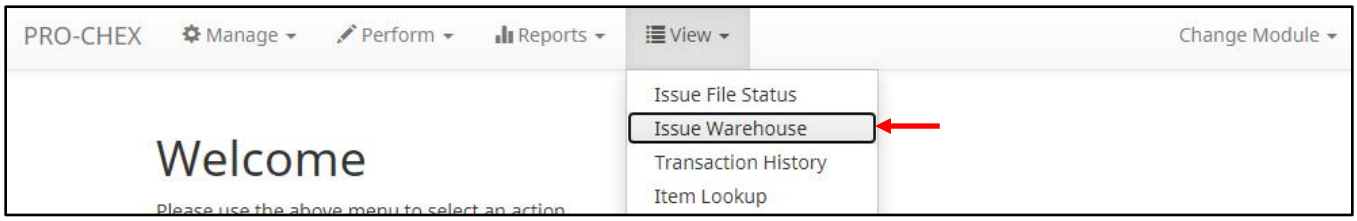
G. Issue Warehouse

PRO-CHEX provides FI and Clients with the visibility to see the status of all issued items. Authorized Client users can modify items in the Issue Warehouse. Clients can use the Issue Warehouse to search for issued items for a Client or specific account using one of the many filtering options available.

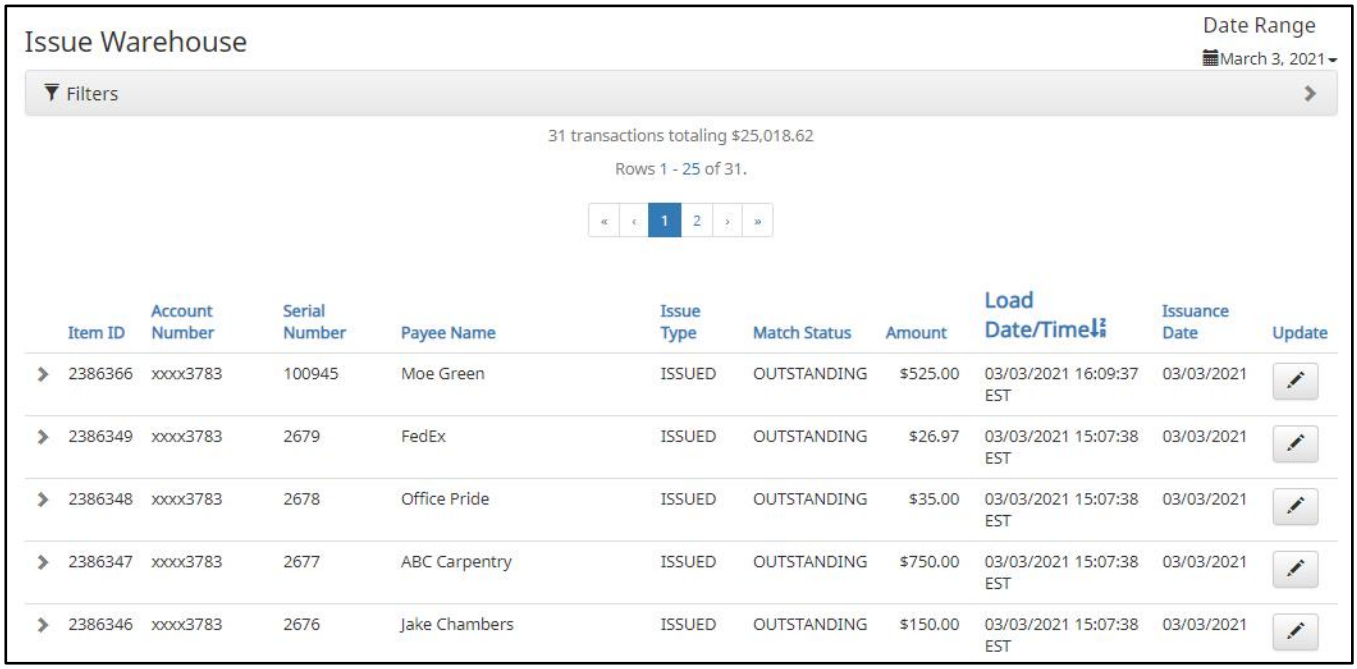
NOTE:

- **The View Issuance Status user privilege must be enabled.**

1. Within the PRO-CHEX module, click View > Issue Warehouse.

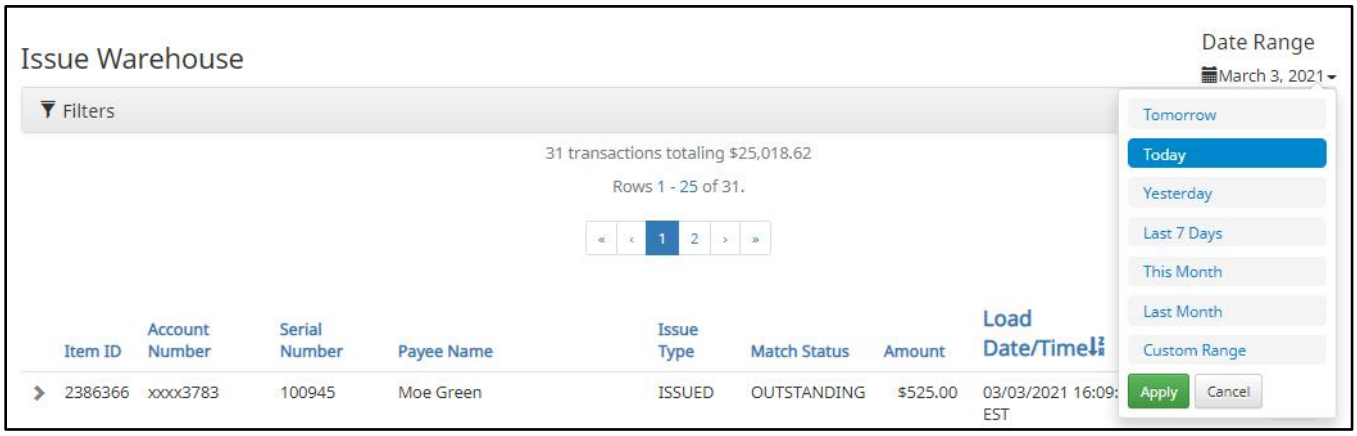


2. The Issue Warehouse page appears.

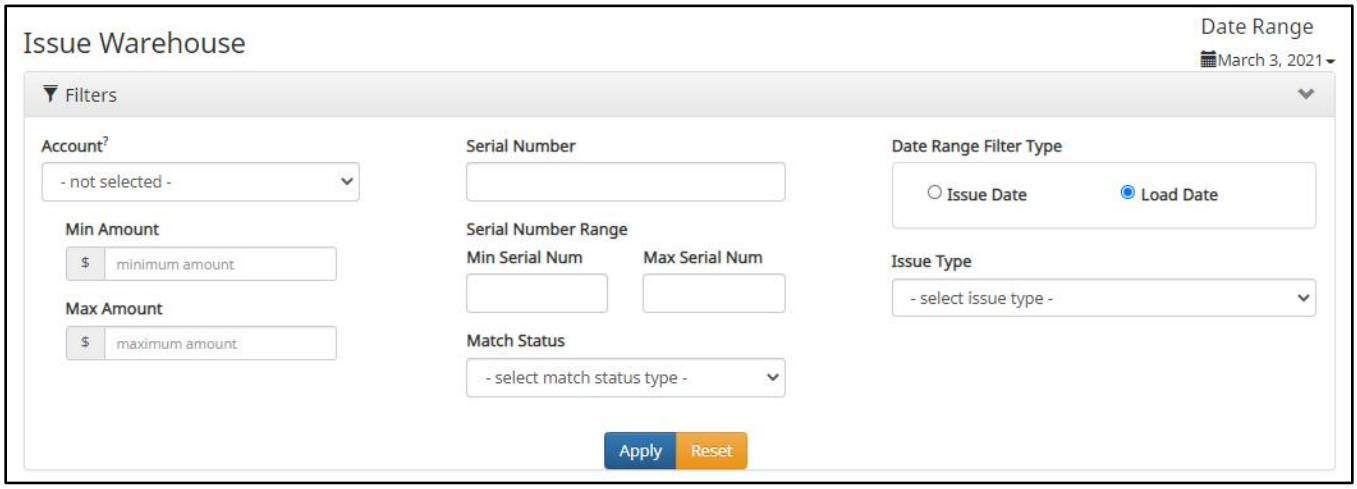


Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
2386366	xxxx3783	100945	Moe Green	ISSUED	OUTSTANDING	$525.00	03/03/2021 16:09:37 EST	03/03/2021	
2386349	xxxx3783	2679	FedEx	ISSUED	OUTSTANDING	$26.97	03/03/2021 15:07:38 EST	03/03/2021	
2386348	xxxx3783	2678	Office Pride	ISSUED	OUTSTANDING	$35.00	03/03/2021 15:07:38 EST	03/03/2021	
2386347	xxxx3783	2677	ABC Carpentry	ISSUED	OUTSTANDING	$750.00	03/03/2021 15:07:38 EST	03/03/2021	
2386346	xxxx3783	2676	Jake Chambers	ISSUED	OUTSTANDING	$150.00	03/03/2021 15:07:38 EST	03/03/2021	

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



4. To narrow the search results, click Filters and a window containing additional search criteria will appear.



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	Min Serial Num	Type the minimum serial number in the range
	Max Serial Num	Type the maximum serial number in the range.

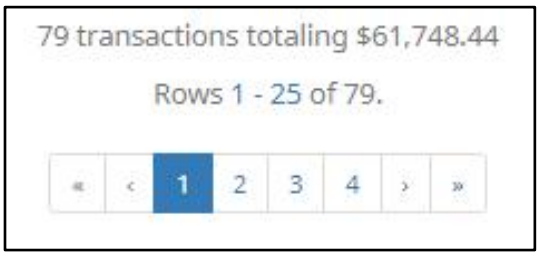
Issue Type	Issued	The check has been issued for payment.
	Voided	The check has been voided by maker.
Match Status	Paid	There was a presented item for the issued item, and it has been paid.
	Returned	There was a presented item for the issued item, and it has been returned.
	Outstanding	There has been no presented item for the issued item, it remains outstanding for 180 days as a default unless specified otherwise by your financial institution.

NOTE:

- **Issuance data is available for 1 year as the default setting, but this can be configured differently by the FI.**

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

6. 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	Account Number	Serial Number

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	Issue Type	Match Status

Payee Name	Displays the name of the payee for the item.	
Issue Type	Issued	The check has been issued for payment.
	Voided	The check has been voided by maker.
Match Status	Paid	There was a presented item for the issued item, and it has been paid.
	Returned	There was a presented item for the issued item, and it has been returned.
	Outstanding	There has been no presented item for the issued item, it remains outstanding.

Amount	Load Date/Time	Issuance Date	Update

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 is an audit history of all the activity that has occurred on the issue item.

Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
3389966	xxxx1111	12304	FedEx	ISSUED	PAID	$180.00	09/02/2021 10:44:38 EDT	09/02/2021	

Status	Amount	Issue Date	Updated By	Updated Date/Time
ISSUED	$180.00	09/02/2021	sdelaere1	09/02/2021 10:44:38 EDT

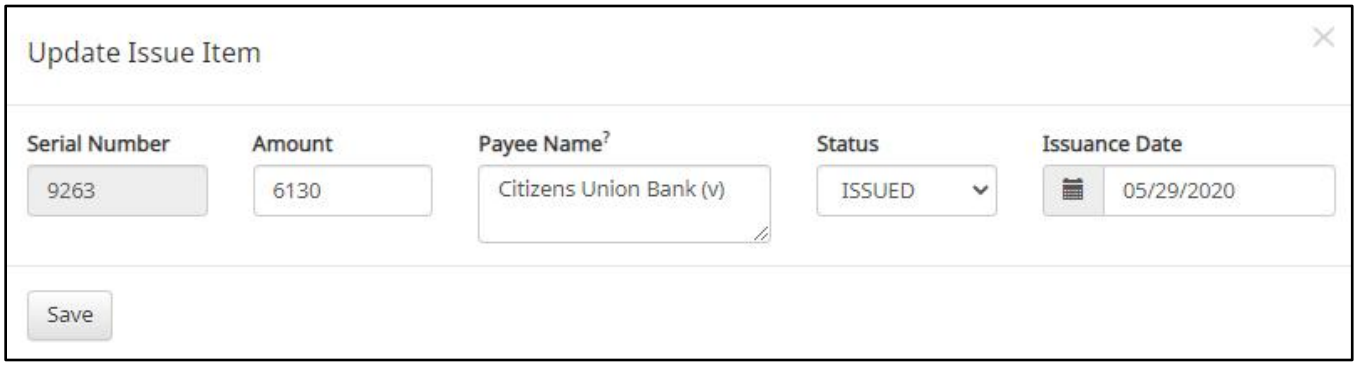
Status	Issued	The check has been issued for payment.
	Voided	The check has been voided by maker.
Amount	Displays the dollar amount for the issued item.	
Issue Date	The date of the issued item.	
Updated By	The user who updated the issue item.	
Updated Date/Time	The date and time this issued item was updated.	

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.

Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
2276362	xxxx1111	9263	Citizens Union Bank (v)	ISSUED	OUTSTANDING	$6,130.00	05/29/2020 10:04:33 EDT	05/28/2020	

9. The Update Issue Item pop-up window appears.



Serial Number	Check serial number. This cannot 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	Issued	The check has been issued.
	Voided	The check has been voided by the maker.
Issuance Date	The date of the issued item. The issuance date can be updated.	

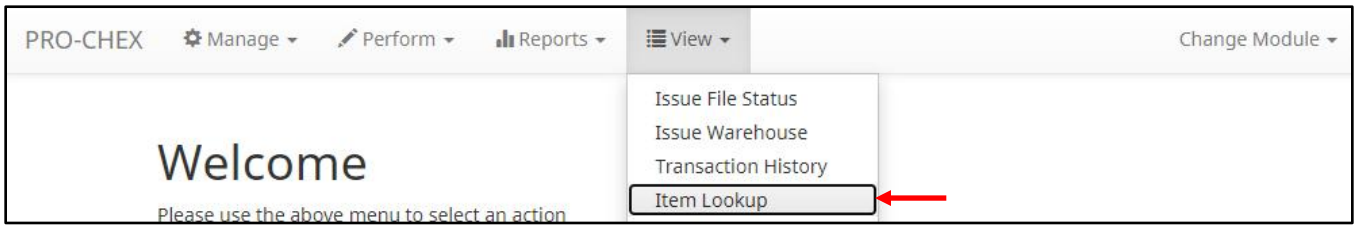
10. Click Save.

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

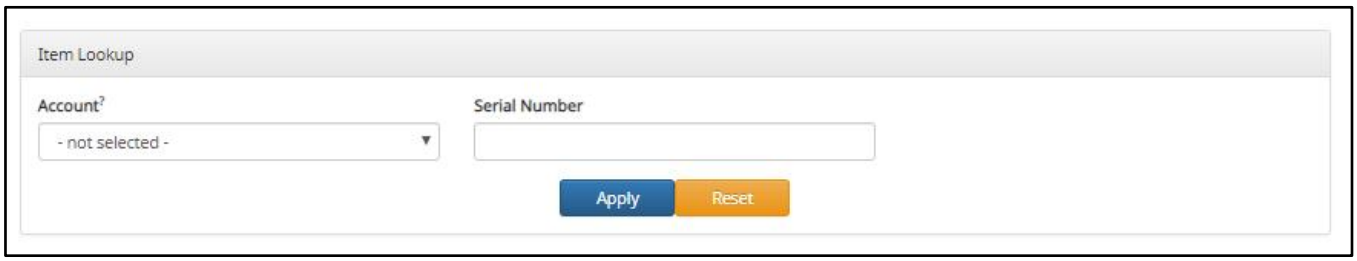
H. Item Lookup

PRO-CHEX provides Clients with the ability to look up all recorded data on individual issued items with the Item Lookup feature.

1. Within the PRO-CHEX module, click View > Item Lookup.



2. The Item Lookup page appears. All fields are mandatory.



Account Select the Account drop-down to display a list of the Client'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.

Item Lookup

Account[?]: The One and Only - xxxx1111 (ASBank Client 1 - ASBC1)

Serial Number: 11548

Apply | Reset

Account Number: xxxx1111 **Serial Number:** 11548 View Check Image

Transaction Date: 04-15-2021
Payment Date: 04-15-2021
Transaction ID: 45566
Debit Amount: $27.00
Current Status: Pay-System

Original Serial Number: 11548
Original Amount: $27.00
Issuance Payee Name: FedEx
Issuance Serial Number: 11548
Issuance Amount: $180.00
Issuance Status: ISSUED

Exception Reason: Amount Mismatch
Payee Match Score: Error analyzing payee name
Disposition Created: 04/15/2021 15:00:00 EDT

Transaction Date: 04-15-2021
Payment Date: 04-15-2021
Transaction ID: 45567
Debit Amount: $127.00
Current Status: Pay-System

Original Serial Number: 11548
Original Amount: $127.00
Issuance Payee Name: FedEx
Issuance Serial Number: 11548
Issuance Amount: $180.00
Issuance Status: ISSUED

Exception Reason: Duplicate Presentment
Payee Match Score: Error analyzing payee name
Disposition Created: 04/15/2021 15:00:00 EDT

Issuance Date: 04/15/2021
Updated Date/Time: 04/15/2021 13:34:17 EDT
Load Date/Time: 04/15/2021 13:34:17 EDT

Update By: mfleetwood1
Transaction Id: 45566
Issue Type: ISSUED

Payee Name: FedEx
Match Status: PAID
Amount: $180.00

I. Other Options Prior to Item Presentment

If a Client needs to make changes to an item **prior to item presentment**, there are three options for doing so within PRO-CHEX. 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.

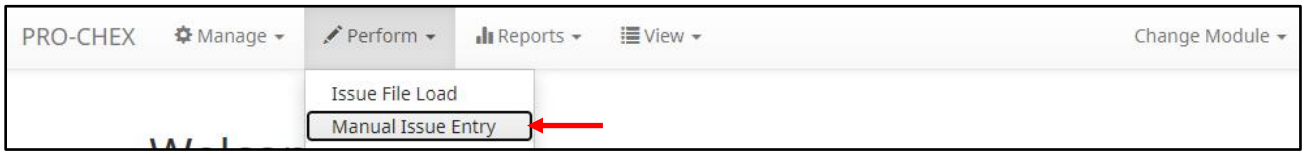
1. Modifying Issue Items

   Issue items can be modified in the Issue Warehouse. ***Please refer to previous Subsection G. Issue Warehouse, for more information.***

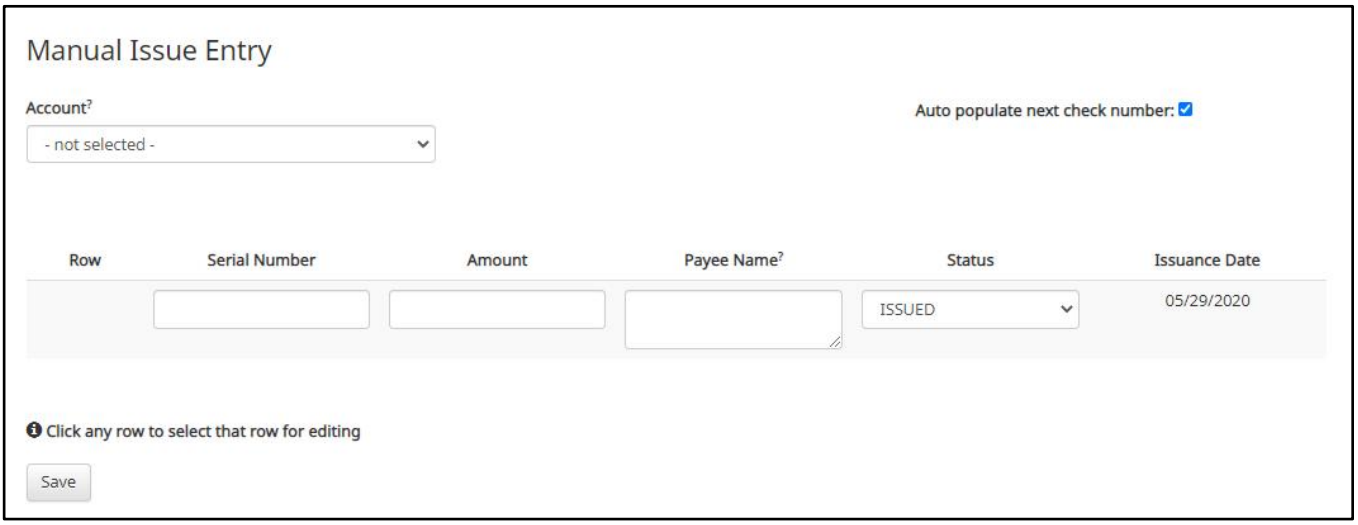
2. Manual Re-Entry

   To change individual items previously submitted, a Client user can overwrite the previous item as follows:

   a. Within the PRO-CHEX Module, click Perform > Manual Issue Entry.



   b. The Manual Issuance File Entry page appears. For definitions of the fields available on this screen, ***please refer to Subsection C of the current Section.***



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 appears. For definitions of the fields shown on this screen, ***please refer to Subsection C of the current Section.***

< Back to Status

MANUAL_1614805777127

File Status

Queued	Processed	Approved	Completed	Deleted

File processing is complete. View list below to see item.

View item: 1 Item totaling $525.00

Load Date: 03/03/2021 16:09:37 EST

Rows 1 - 1 of 1.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3783	100945	$525.00	Moe Green	AVAILABLE_FOR_MATCHING	03/03/2021

Delete

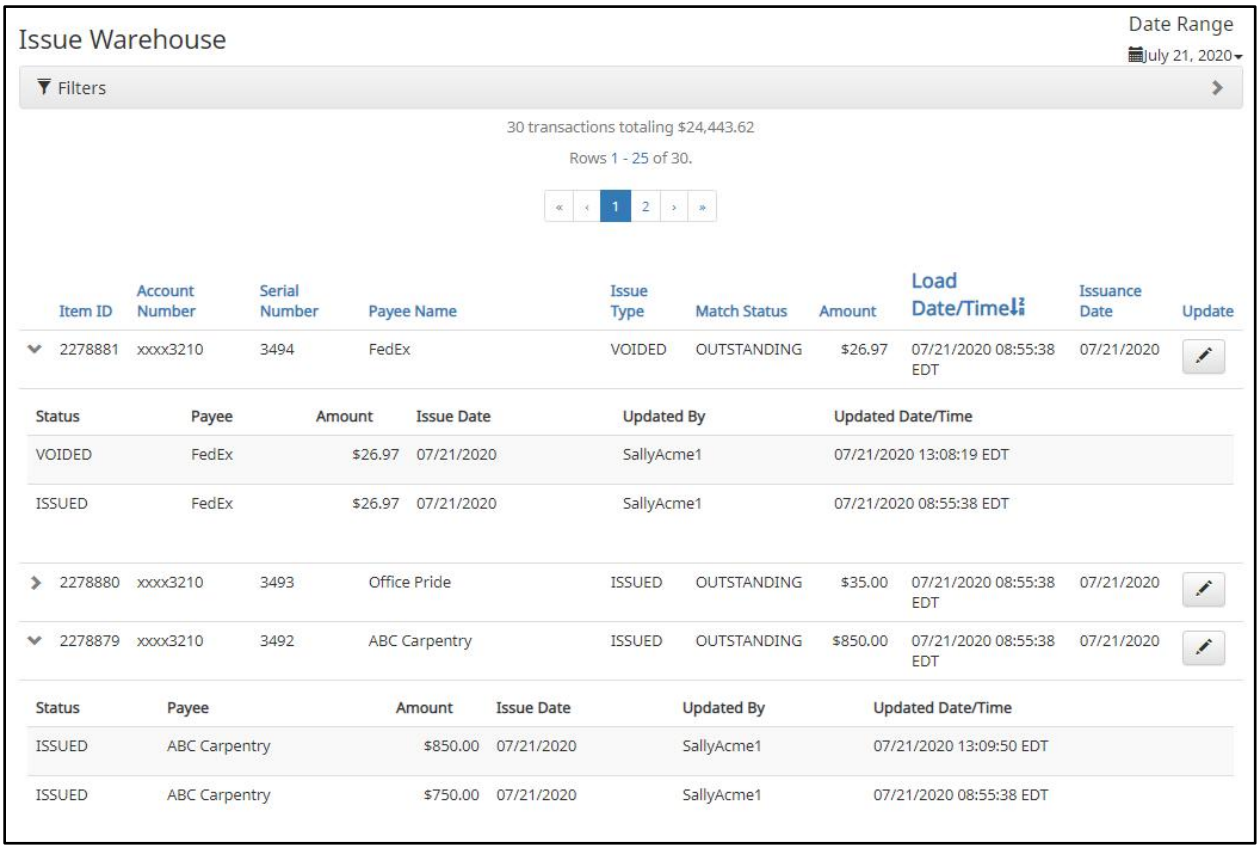
3. File Reloads

To change multiple items that were previously submitted, a Client can use the Issue File Load function to reload and overwrite previous items in an Issue File.

a. 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 Subsection E. Loading Issue Files, for more information.***

4. Prior to item presentment, these changed/overwritten items can be seen in the Issue Warehouse (***please refer to Subsection G within this Section for information on how to access the Issue Warehouse***). 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 is an audit history of all the activity that has occurred on the issue item.

   As you can see in the figure below, there are two issue items that have been updated/changed. The updates/changes from the most recent entries will overwrite the previously loaded issue item.



V. EXCEPTION IDENTIFICATION

ACH Alert has partnered with Finastra to display exceptions that are identified in the Phoenix Core and presents those items in the PRO-CHEX service module. If a financial institution is utilizing Payee Positive Pay, ACH Alert will run all non-exception/paid items for payee processing to determine payee exceptions. ACH Alert will not run the items that Phoenix identifies as exceptions through the payee analysis system, since they were already identified in the core.

Exception Reason Code	Exception Reason Description
-51347	The item was rejected due to duplicate serial number.
-51343	The item was rejected because the issued amount does not equal the posted amount and the recon account is configured for a no variance allowed.
-51342	The item was rejected because it has a status of posted.
-51341	This serial number cannot be used as it already exists.
-51340	The item was rejected because it has a status of void.
-51339	The item was rejected because it has a status of stop pay.
-51338	The item was rejected because it has a status of stale.
-51337	The item was rejected because it has a status of matched.
-51336	The item was rejected because it has a status of issued, re-issued, or returned.
-51335	The system could not update one or more fields on this account's recon record.
-51334	The item was rejected because it does not match the issued amount or fall within the variance of the …
-51332	Posted amount cannot vary from issued amount.
-51329	No issued record exists for this recon deposit item and the account does not allow posting without an issued item.
-51328	No issued record exists for this recon deposit item and the account does not allow posting without an issued item.
-51314	The item was rejected because it has a status of stop pay.
-51313	The item was rejected because it has a status of matched.
-51312	The item was rejected because the serial number is blank.
-51310	The system could not delete one or more fields on this accounts deposit account recon record.
-51309	The item was rejected because it has a status of stale.
-51308	The item was rejected because it has a status of void.
-51307	The item was rejected because the recon variance type has not been configured correctly.
-51306	The item was rejected because it does not match the issued amount or fall within the variance of the issued amount.
-51305	The Recon item was rejected because the Tran Code posted does not use Recon.
-51304	The item was rejected because it has an unauthorized serial number.
-51303	This account has more than one recon item record.
-51302	The system could not retrieve a recon item for this serial number.
-51301	The system could not insert a deposit account recon record for this account.
-51300	The system could not update one or more fields on this accounts deposit account recon record.
EXCEPTION_REASON_MISSING	The exception reason present in the file does not exist in CP_EXCEPTION_REASON_TBL.
ISSUANCE_PAYEE_MISMATCH	Payee Discrepancy

VI. MANAGING CHECK PRESENTMENT

The primary objective of PRO-CHEX 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.

A. Transaction History

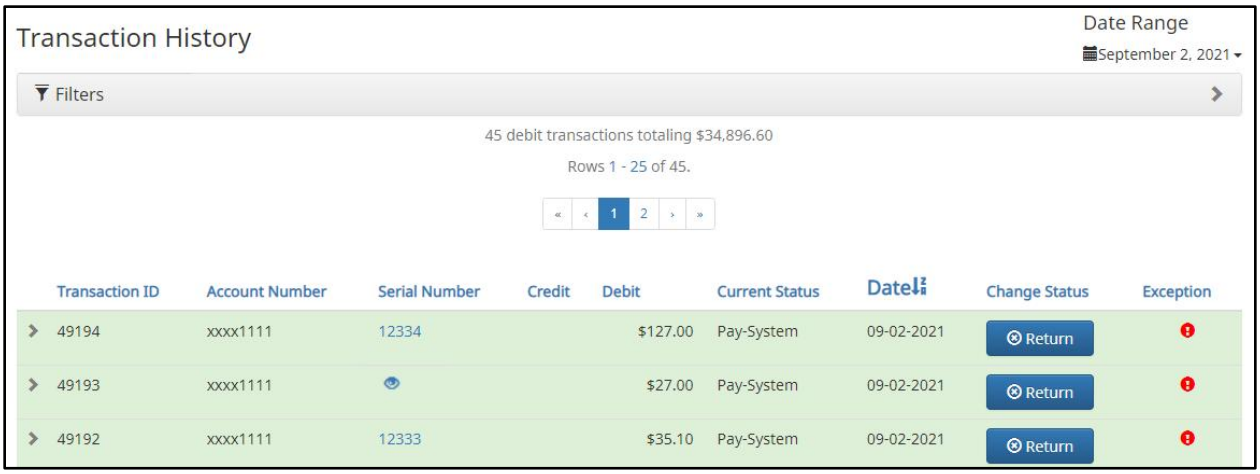
NOTE:

- **Transactions are stored for 12 months.**
- **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.**

PRO-CHEX provides a function for Clients to search and view the status of checks presented on enrolled accounts, and to make decisions on presented items. Client users can use Transaction History to search for presented check items for a specific account using one of the many filtering options available. It is important to note that 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.

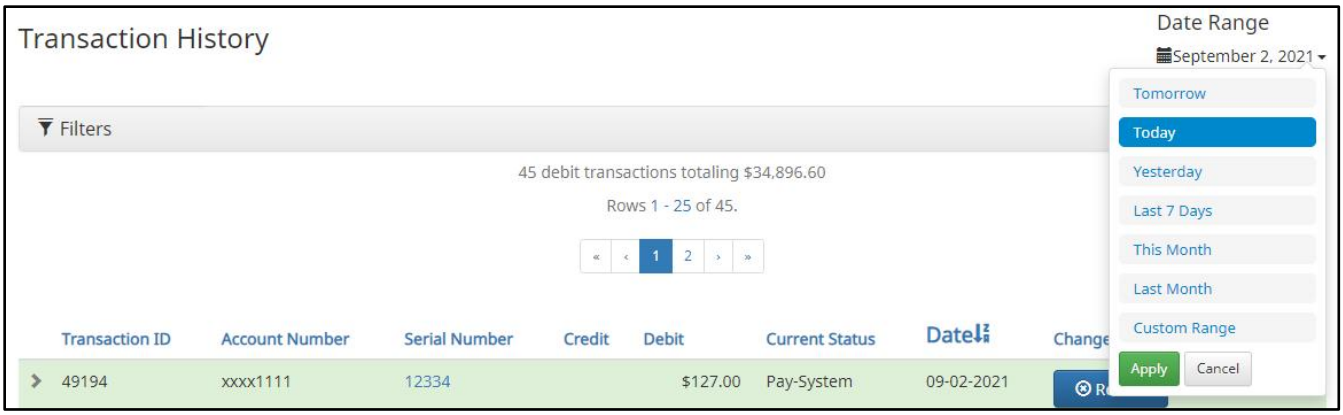
1. View Transaction History

   a. Within the PRO-CHEX module, click View > Transaction History. The Transaction History page will display all current day transactions for all accounts to which the user has access.

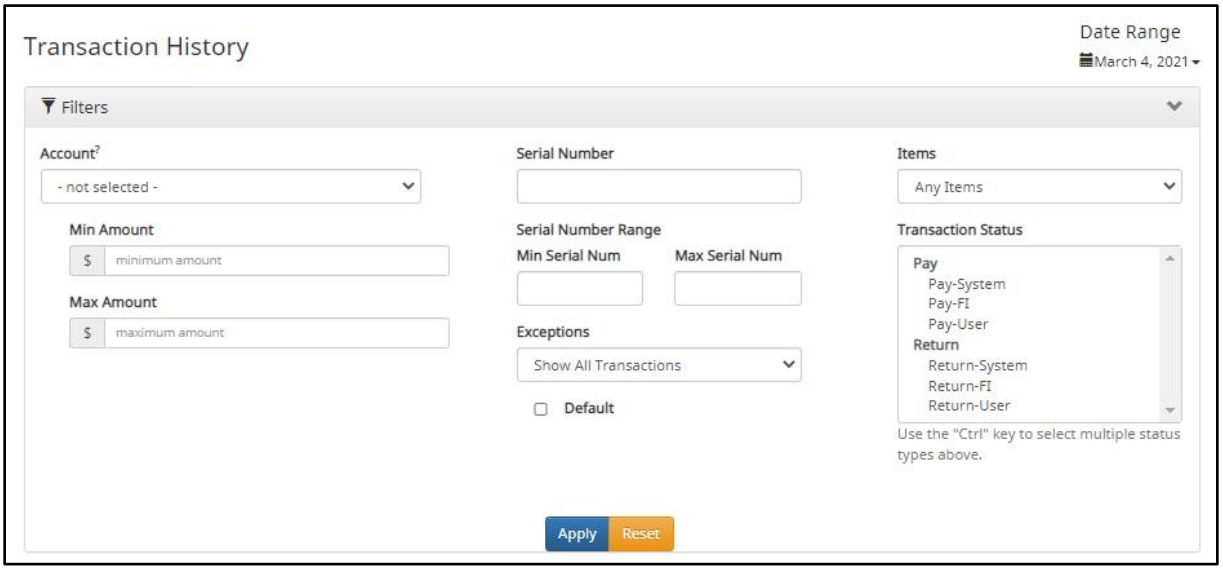


Transaction ID	Unique ID assigned by the PRO-CHEX system when transactions are loaded.		
Account Number	Account number the check was presented against.		
Serial Number	The check number presented for payment. Clicking on the serial number will display the front and back images of the check. If an eye icon appears in the serial number column, this denotes an item that was processed with no serial number. Clicking on the eye icon will display the check image, if available.		
Credit	This column will display if deposit information has been entered into the system.		
Debit	This column displays checks.		
Current Status	Pay	Pay-System	The system is set to default pay this check.
		Pay-FI	The check was paid by the FI.
		Pay-User	The check was paid by the Client User.
	Return	Return-System	The system is set to default return this check.
		Return-FI	The check was returned by the FI.
		Return-User	The check was returned by the Client User.
Date	Date the check was presented for payment or loaded to PRO-CHEX.		
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.



c. To narrow the search results, click Filters and a window containing additional search criteria will appear.



Account 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.

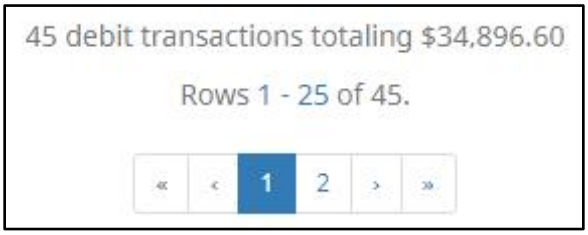
Max Amount Type the maximum check amount into the field.

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.

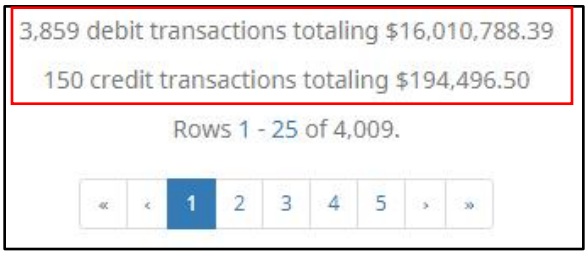
Exceptions	The user may select from the drop-down to filter by one of the following: ➢ Exceptions Only ➢ No Exceptions The default will be set to “Show All Transactions”; however, the user can click the “Default” checkbox to select a different option to be the default for future filtering.		
Items	Defaults to Any Items. This includes all items.		
Transaction Status	Pay	Pay-System	The system is set to default pay this check. If a user takes no action before EOD, the check will pay.
		Pay-FI	The check was paid by the FI.
		Pay-User	A user changed the transaction status from a Return to a Pay status.
	Return	Return-System	The system is set to default return this check. If the user takes no action before EOD, the check will be returned.
		Return-FI	The check was returned by the FI.
		Return-User	A user changed the transaction status from a Pay to a Return status.

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

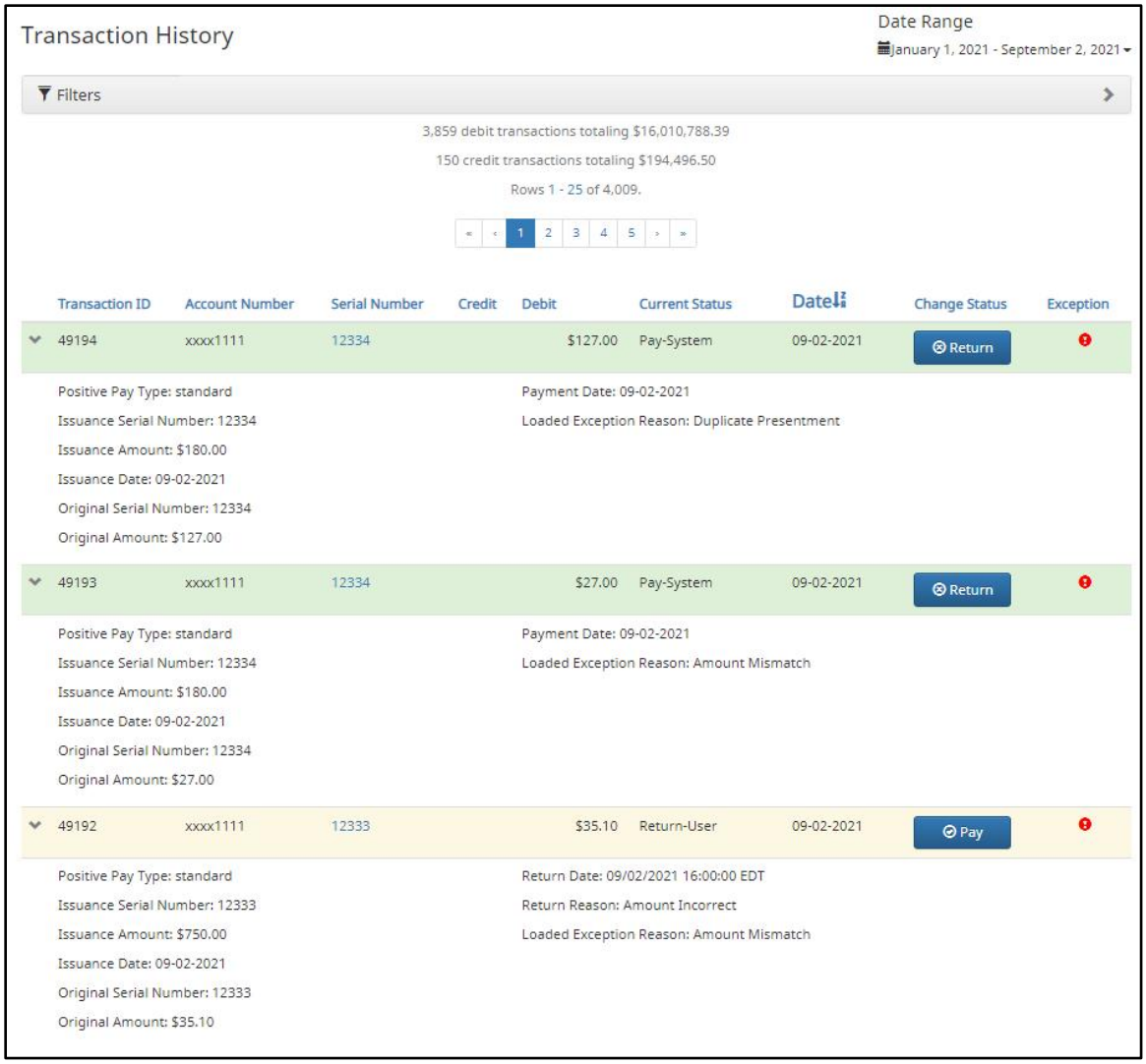
e. Search results are displayed in pages of 25 items. If the search contains more than 25 issue items, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.



f. Summary Debit and/or Credit transaction totals are also displayed at the top of the screen above the navigation buttons.



g. Click the arrow (>) next to the Client Code to view more useful detail on each issued item. The information shown in this drop-down 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 client.
Issuance Amount	Amount on the issued item uploaded by the client.
Issuance Date	Date the issued item uploaded by the client.
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.
Loaded Exception Reason	This user documentation displays the standard exception reason labels. Please refer to ***Section V. Exception Identification*** to view a list of all standard exception labels.
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 Client can opt to change the status to Pay if the Client determines the check should be paid.

   b. Click the Pay button under the Change Status column.

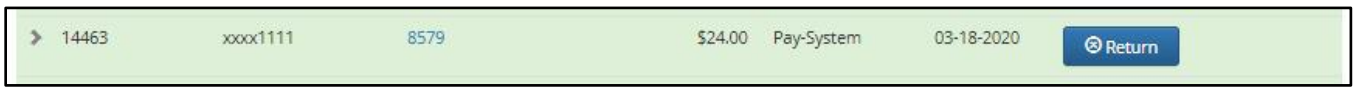
Transaction ID	Account Number	Serial Number	Credit	Debit	Current Status	Date	Change Status	Exception
14464	xxxx1111	8580		$6,130.00	Return-User	03-18-2020	Pay	

   The Change Status button will then change to Return, and the Current Status column will update to "Pay-User."

4. Change Status – Return

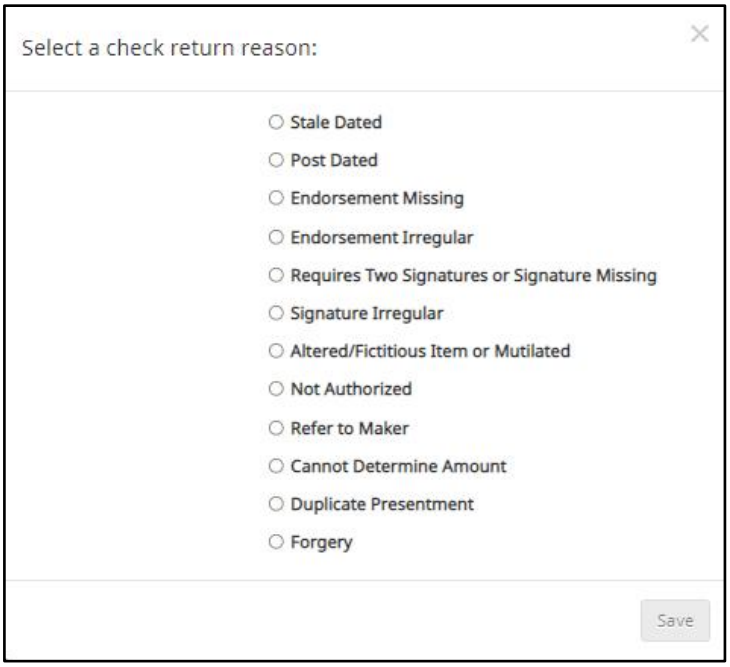
   a. If the Current Status on an issued item is set to Pay, the Client can opt to change the status to Return if the Client determines the check should not be paid.

   b. Click the Return button under the Change Status column.



14463	xxxx1111	8579		$24.00	Pay-System	03-18-2020	Return

c. Check Return Reason pop-up window appears. Select the appropriate reason for the Check Return. Please note that the list of return reasons displayed are the system default but may vary depending on the way the financial institution defines them.



G	Stale Dated
H	Post Dated
I	Endorsement Missing
J	Endorsement Irregular
K	Requires Two Signatures or Signature Missing
L	Signature Irregular
N	Altered/Fictitious Item or Mutilated
Q	Not Authorized
S	Refer to Maker
W	Cannot Determine Amount
Y	Duplicate Presentment
Z	Forgery

d. Click Save.

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.

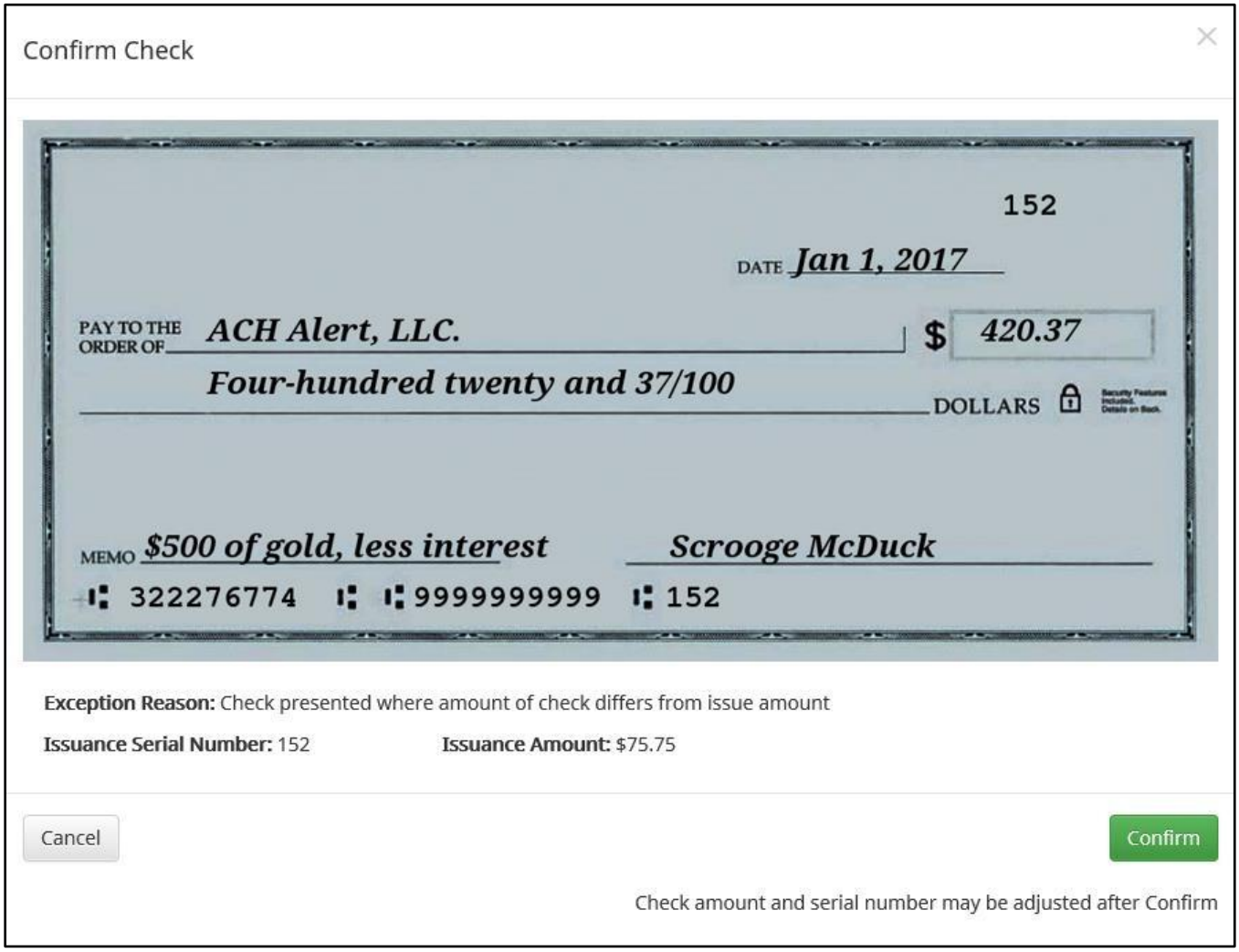
B. Optional Actions

1. Confirm Paying Exceptions (May or may not be implemented by the FI)

   a. When the first exception is triggered on a presented item, additional validations are not performed. If the system detects a user 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.

VII. REPORTS

NOTE:

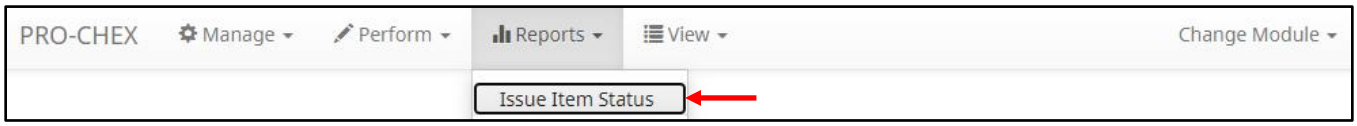
- **Reports are available for one (1) year.**

A. Issue Item Status Report

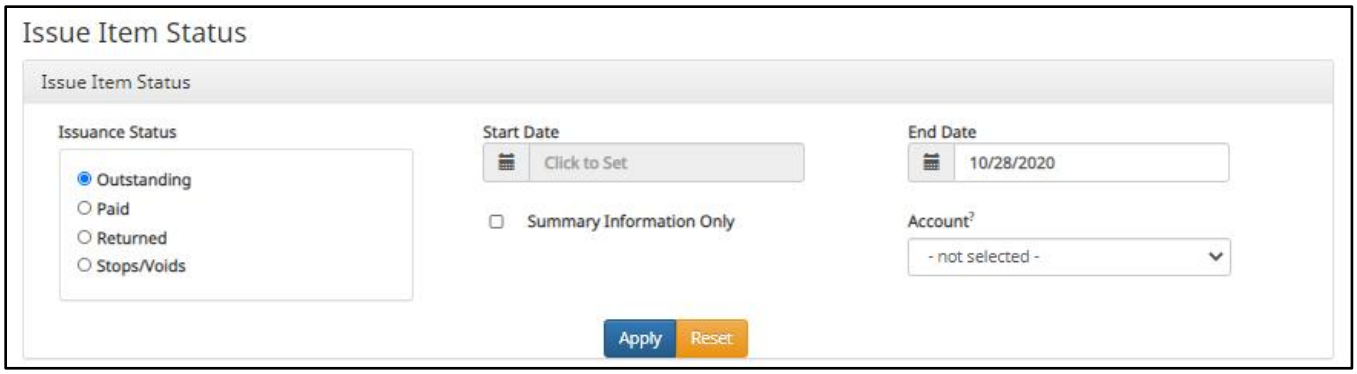
NOTE:

- **The Issue Item Status Report user privilege must be enabled.**

1. Within the PRO-CHEX Module, click Reports > Issue Item Status.



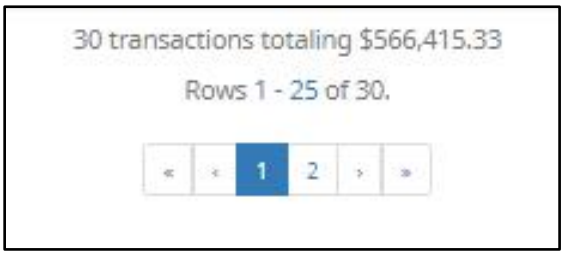
2. The Issue Item Status Report page appears. The page will default to Outstanding items but can be changed to Paid items or Returned items.



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	Serial Number	Payee Name	Amount	Issuance Date
xxxx1111	9263	Citizens Union Bank (v)	$6,130.00	05/28/2020
xxxx1111	9262	Advanced Medical, Inc.	$24.00	05/28/2020
xxxx1111	9261	Richard Canova	$53.36	05/28/2020
xxxx1111	9259	Waller Lansden Dortch & Davis, LLP	$933.00	05/28/2020
xxxx1111	9258	Richard Canova	$1.00	05/28/2020
xxxx1111	9257	Office Pride	$260.00	05/28/2020
xxxx1111	9256	Jonathan Copeland	$600.00	05/28/2020
xxxx1111	9255	Cisco Webex, LLC	$65.55	05/28/2020

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 as shown in the graphic below.

Account Number	Account Name	Check Status	Total Items	Total Dollar Amount
xxxx1111	WKP Main	Outstanding Issued Items	281	$267,978.96
xxxx2222	WKP Payroll	Outstanding Issued Items	17	$9,311.93
xxxx3333	WKP Expense	Outstanding Issued Items	3	$1,464.75
				Grand Total: $278,755.64

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 (Comma Separated Value). Click on the Download as CSV button at the bottom left of the Issue Item Status Report screen.

VIII. PAYEE POSITIVE PAY TIPS & BEST PRACTICES

For client users to have the best user experience possible, we have outlined some best practices to help make the onboarding process more efficient.

A. Payee Name Comparison: "Scoring"

PRO-CHEX payee name scoring can reasonably handle a variety of check styles, fonts, and even hand-written names on a payee line. However, it is important to note that scoring does not indicate with 100% certainty if the payee name on a check matches the payee name provided with the issue item information.

The technology scores on the likelihood of a match and will fail or pass an item based on the scoring threshold set. The system supports a range of 0-1000. The lower the threshold is set, the more likely it is that fraudulent items will pass. The higher the threshold is set, the less likely they are to pass, but the flipside is items where there is an exact match could trigger unnecessary exceptions.

PRO-CHEX default threshold is set at 500. This is not a recommendation by ACH Alert, it is simply a system default that each financial institution can have raised or lowered based on their risk tolerance. In addition to establishing a global scoring threshold, FI's can customize the default on an account by account basis.

Each institution should consider incorporating language into their client agreements to explain that payee comparison is a scoring methodology that can be impacted by a variety of factors and therefore, as their financial institution, you make no representations or warranties that the technology is going to score items correctly each and every time.

FI's can help their clients reduce the number of false exceptions by recommending they use the best possible check design and formats as outlined in the best practices below.

B. Ideal Check Formatting

Customers will find the most success following these suggestions in their check designs and format.

- Paper weight should be 24" MICRBond (to ensure better image quality when physically captured with reader).

- Use check stock with no backgrounds or lighter colored backgrounds and no logos or marks in the payee field. Any background patterns, images or watermarks on the check stock that is within the area of the data to be recognized can interfere with recognition results. ***[Please refer to Figures 1.1 and 1.2 at the end of this subsection for good and bad examples]***

- Check stock should be consistent for each account.

- Minimum 200 dpi resolution required; 600 dpi or higher resolution preferred.

- Printing with an ink jet or laser printer will produce best results.

- Check printing should be consistent with the payee information in the same location per account.

- Checks should be fixed width (fixed spacing) 10-point font or higher for the Payee Block and Amount. Font size 12 or 14 will produce best results. ***[Please refer to Figures 1.3 and 1.4 at the end of this subsection for good and bad examples]***

- Sans Serif fonts are preferred (no bold). For example, Courier New, Courier, Lucida Console, Terminal, Letter Gothic are all acceptable fonts. Courier New is preferable. ***[Please refer to Figures 1.3 and 1.4 at the end of this subsection for good and bad examples]***

- "PAY TO THE ORDER OF" should not be italicized or underlined and must be printed horizontally at the same level to the left of the payee name. Payee Name should be printed to the right of "PAY TO THE ORDER OF" starting from the position of the keyboard "PAY" or lower. ***[Please refer to Figures 1.5 and 1.6 at the end of this subsection for good and bad examples]***

- Payee name should be a maximum of 100 characters, left aligned and single line spacing should be used. ***[Please refer to Figures 1.7 and 1.8 at the end of this subsection for good and bad examples]***

- Up to four payee names are permitted. ***[For more information about multiple payee handling, please refer to Subsection D, Multiple Payee Handling, within this section]***

- The payee name and amount should be surrounded by an area of white space, minimum of 2 empty lines. This will minimize the interference of any irrelevant printed information on the item and allow for some shifting/offset of the data's location during the scanning process. ***[Please refer to Figures 1.7 and 1.8 at the end of this subsection for good and bad examples]***

- Payee name should not be italicized, bolded or underlined and words should be separated by one (1) single blank space. ***[Please refer to Figures 1.7 and 1.8 at the end of this subsection for good and bad examples]***

- Payee Name should be printed only once on the check, within the Payee Block. Do not split the Payee Block into two non-adjacent parts (the Name and the Address). ***[Please refer to Figures 1.7 and 1.8 at the end of this subsection for good and bad examples]***

- Uppercase characters will produce best results. ***[Please refer to Figures 1.7 and 1.8 at the end of this subsection for good and bad examples]***

Figure 1.1

Good Example: A check stock that is light colored, with no logos in the payee field.

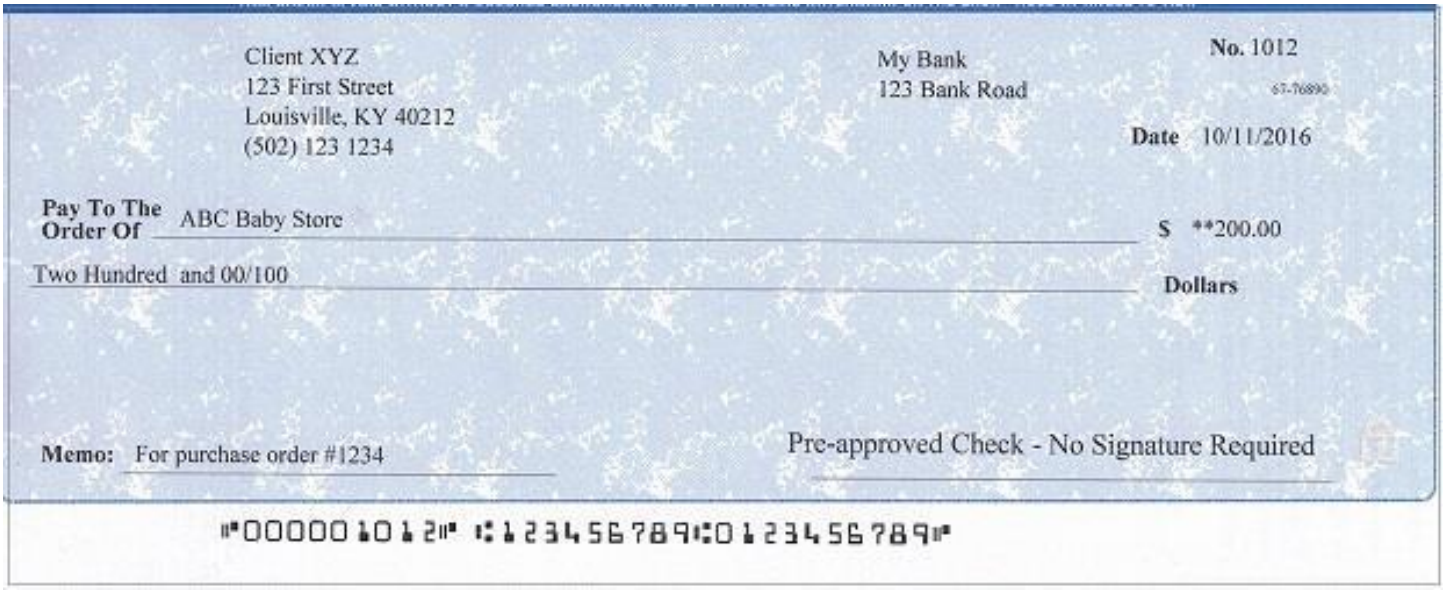


Figure 1.2

Bad Example: A check with a background that is too dark and may cause issues when scanning.

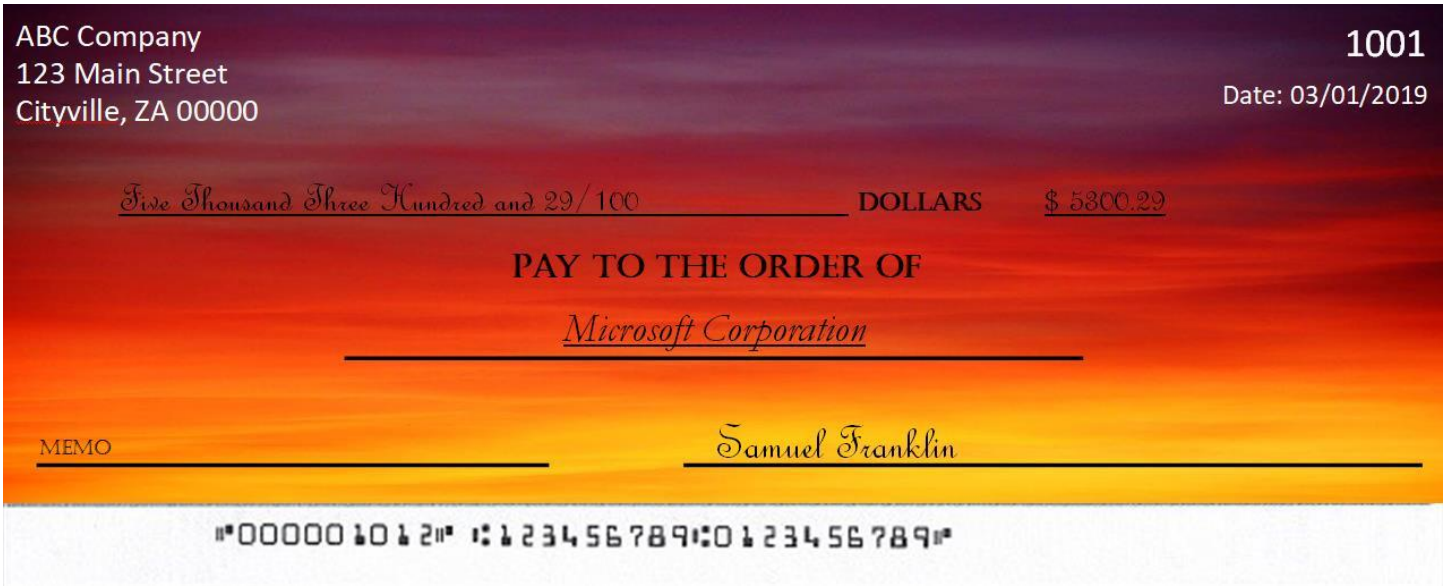


Figure 1.3

Good Example: Payee Block and Amount use fixed width spacing, 12-14 font size sans serif fonts.

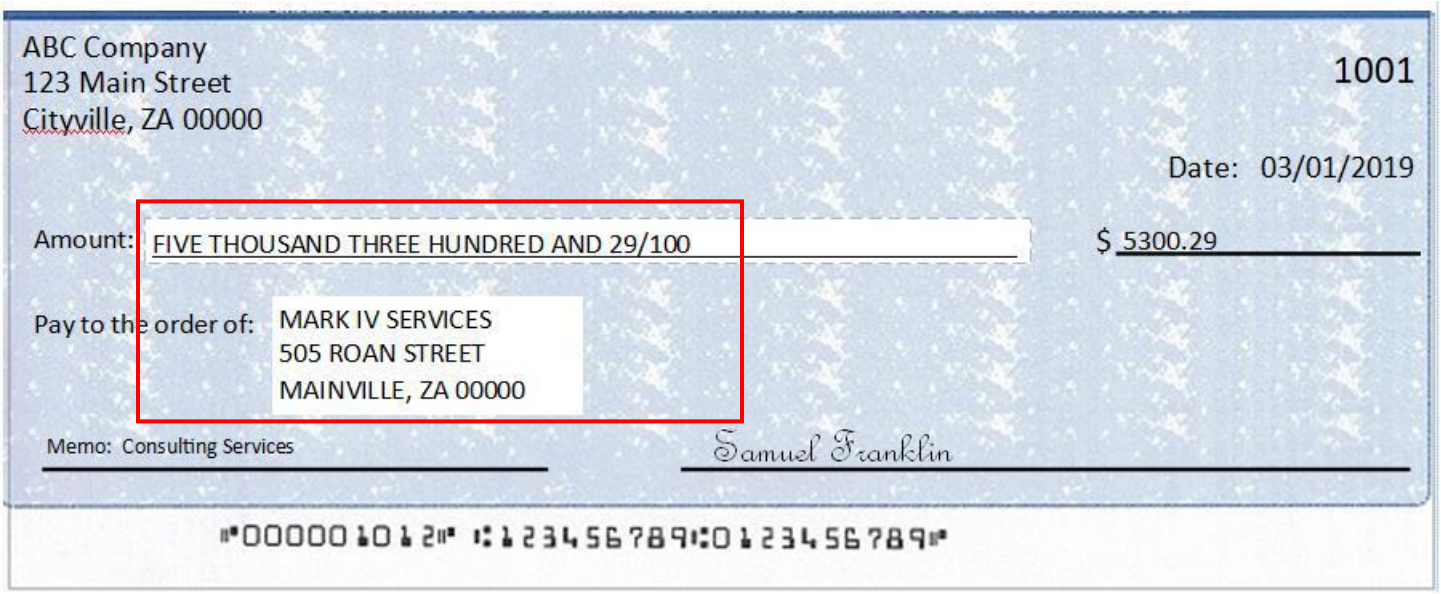


Figure 1.4

Bad Example: Serif font is used, non-fixed-width spacing and bolded font that is less than a 12-14 font size.

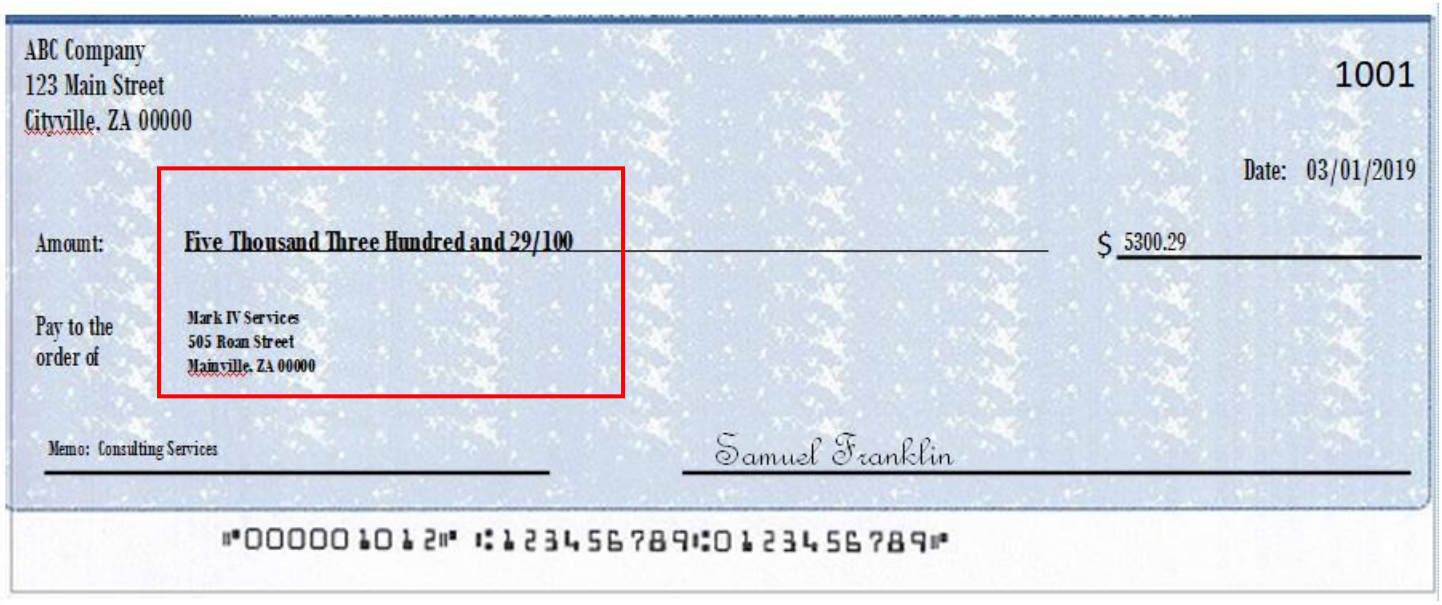


Figure 1.5

Good Example: "Pay to the Order Of" is horizontally printed at the same level as the payee name. The font is not italicized or underlined.

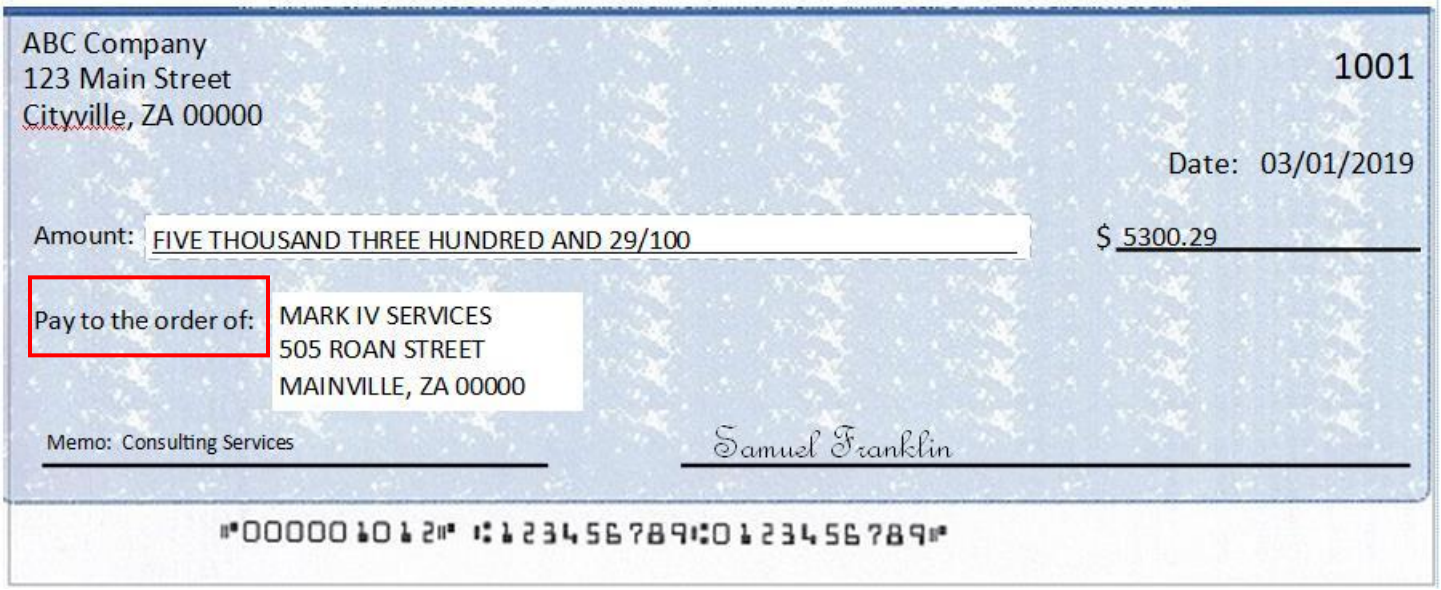


Figure 1.6

Bad Example: "To The Order Of" appears instead of "Pay To The Order Of" and is not horizontally printed next to the Payee Block. The font is italicized.

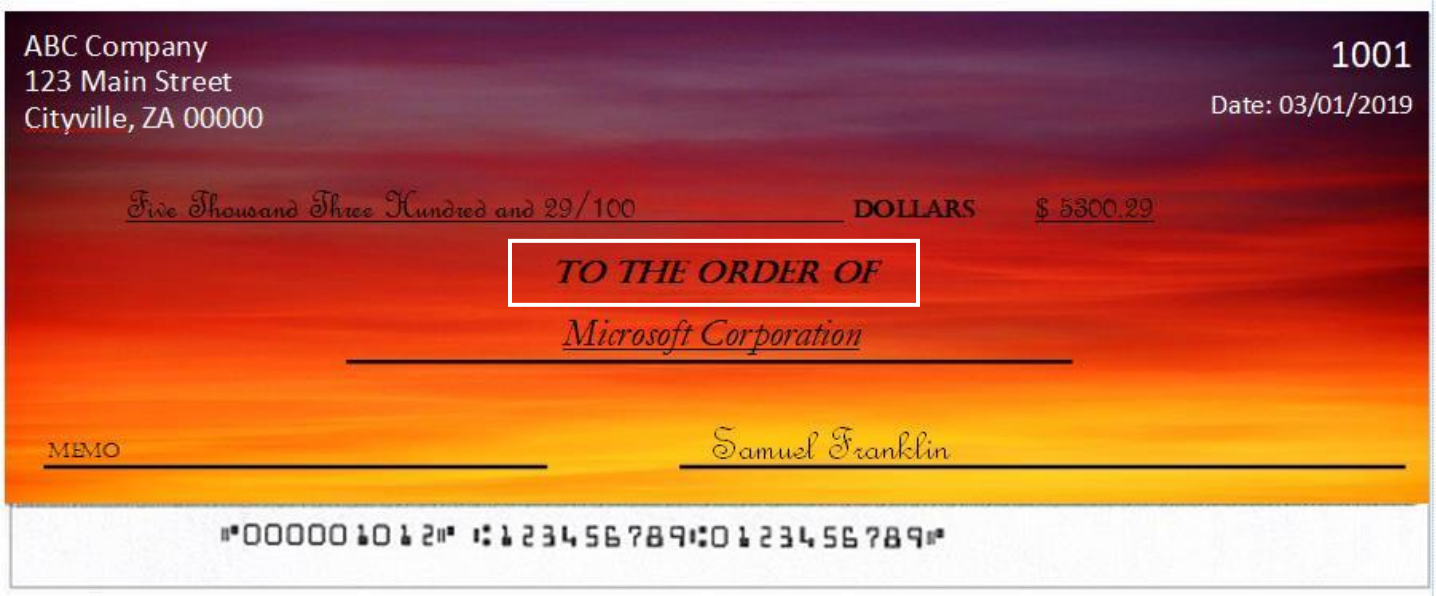


Figure 1.7

Good Example: Payee name and amount surrounded by an area of white space. Payee name is left aligned and single spaced. Payee name printed in uppercase letters, and is not italicized, bolded or underlined. The payee name is not split into non-adjacent parts and printed only once on the check.

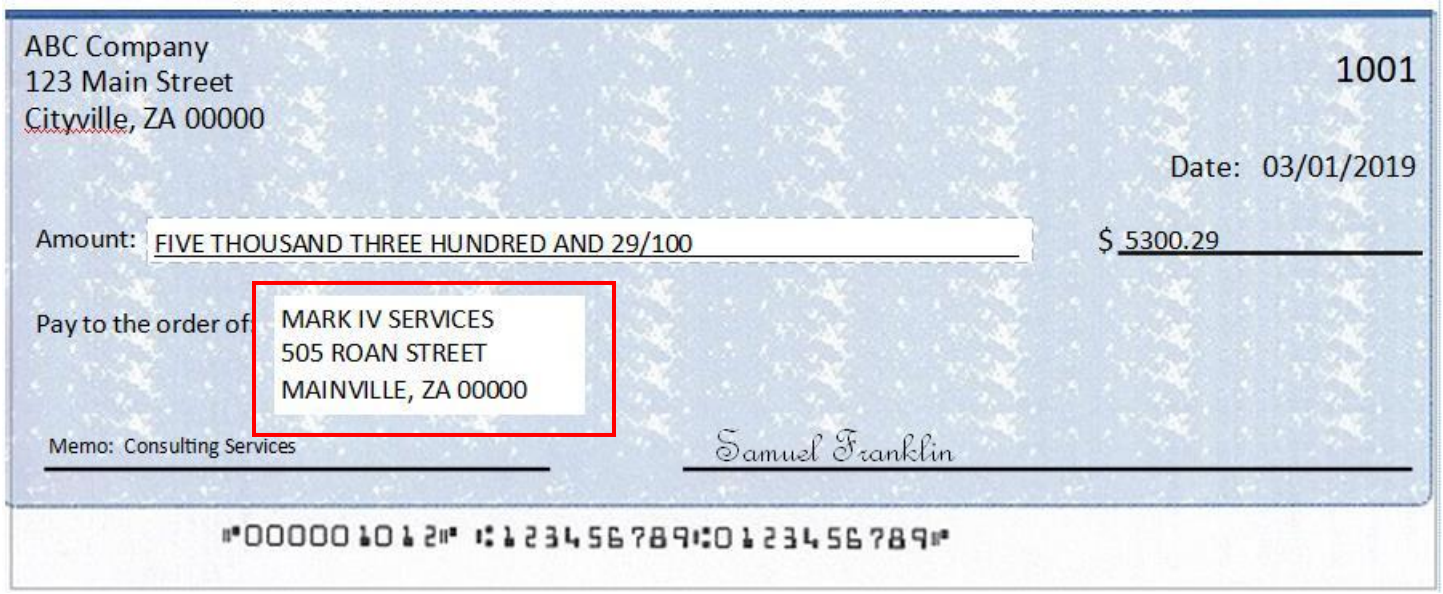
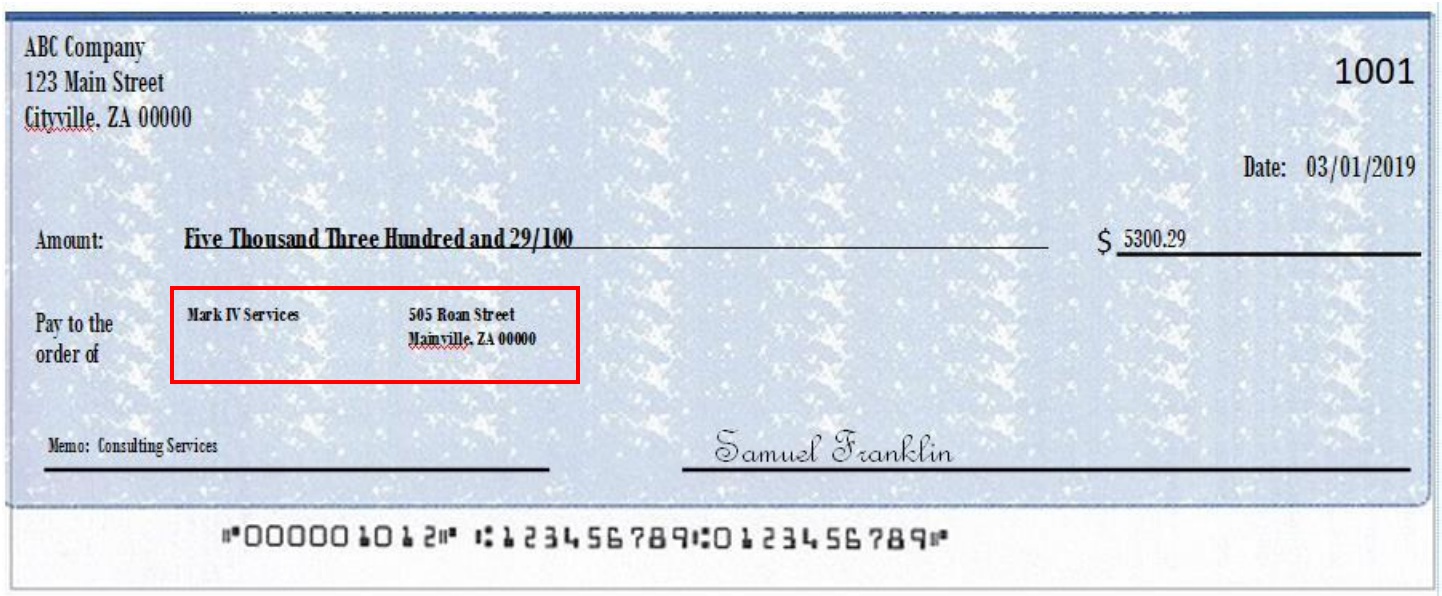


Figure 1.8

Bad Example: Payee name not surrounded by white space. Font is bolded and upper and lowercase letters are used in the payee block. Payee name is in a separate area than the payee address and therefore is not left aligned.



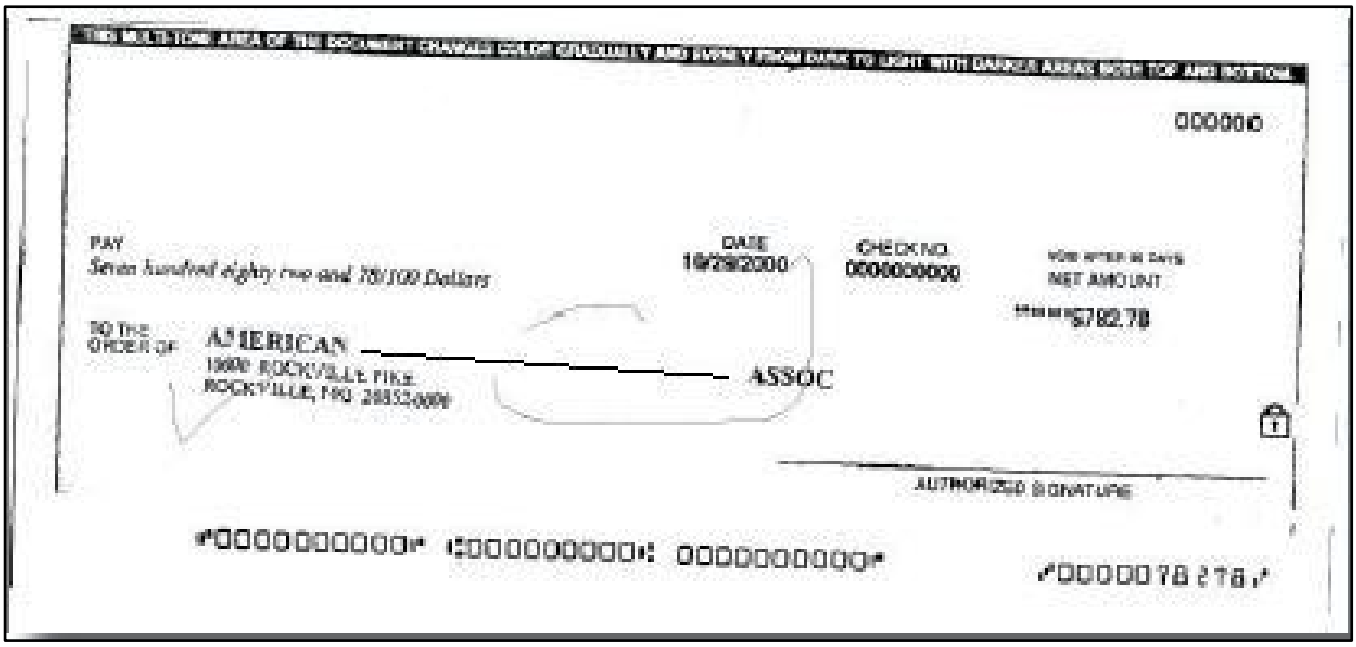
C. Other Common Check Formatting Problems

Following are some examples of check formats which cause processing errors and issues with payee scoring.

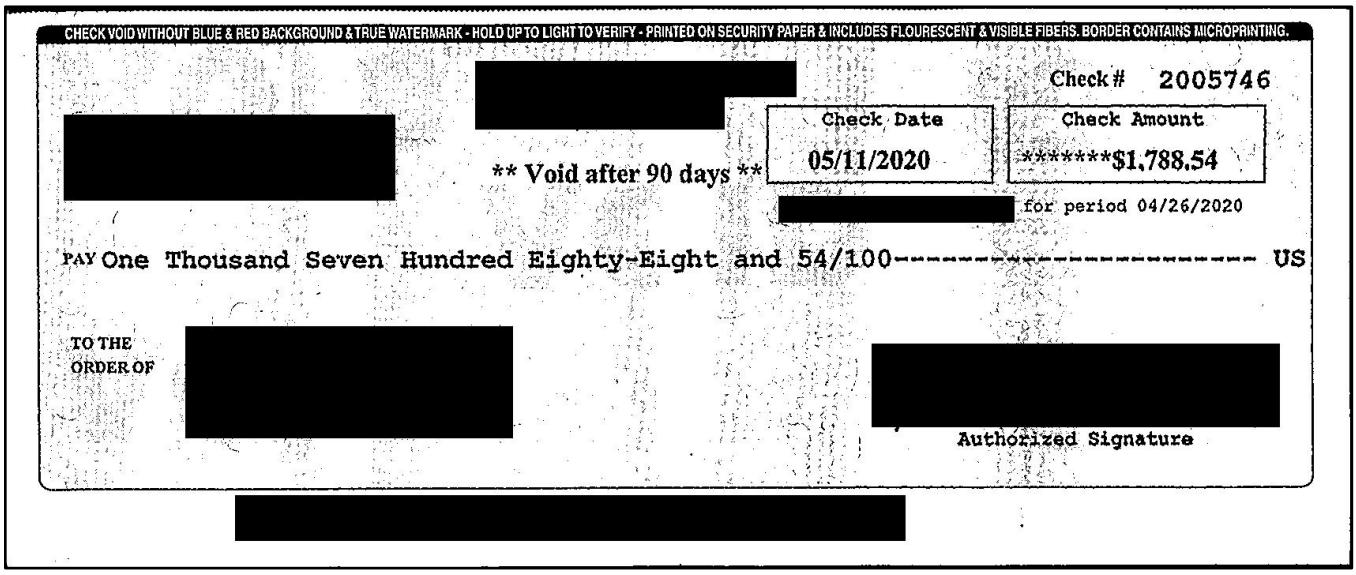
Bad Scans & Poor Image Quality

Poor image quality can interfere with scans.

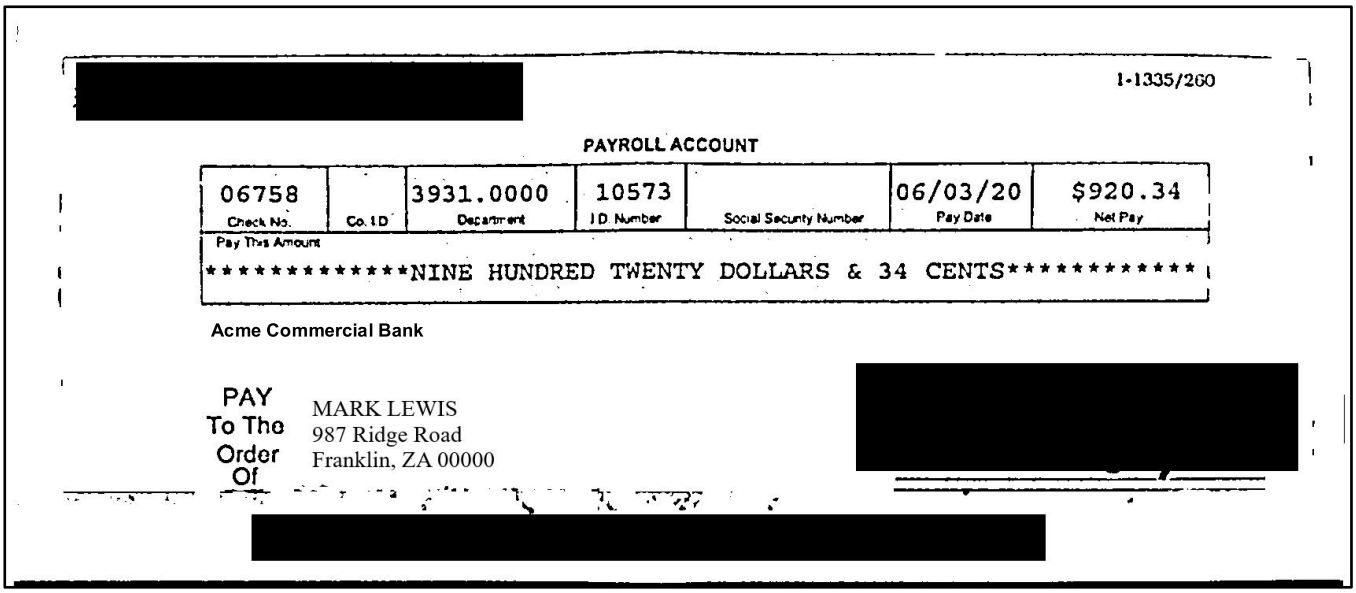
It appears the check paper was inserted into the printer improperly, causing the payee name information to print in a blurred/slanted condition and therefore cause issues with scanning. [Payor name, Payee name and bank name partially removed for confidentiality]



Poor Image Quality. Payee area only states “To the Order of” and is not horizontally printed. The boxes around date and amount might cause issues with scanning.



Poor image quality. Check fields are in non-serif fonts. Boxes around check fields may cause issues with scanning. Pay To The Order Of is not horizontally printed.


[redacted]

1-1335/260

PAYROLL ACCOUNT

06758		3931.0000	10573		06/03/20	$920.34
Check No.	Co. I.D.	Department	I.D. Number	Social Security Number	Pay Date	Net Pay

Pay This Amount

**********NINE HUNDRED TWENTY DOLLARS & 34 CENTS**********

Acme Commercial Bank

PAY To The Order Of

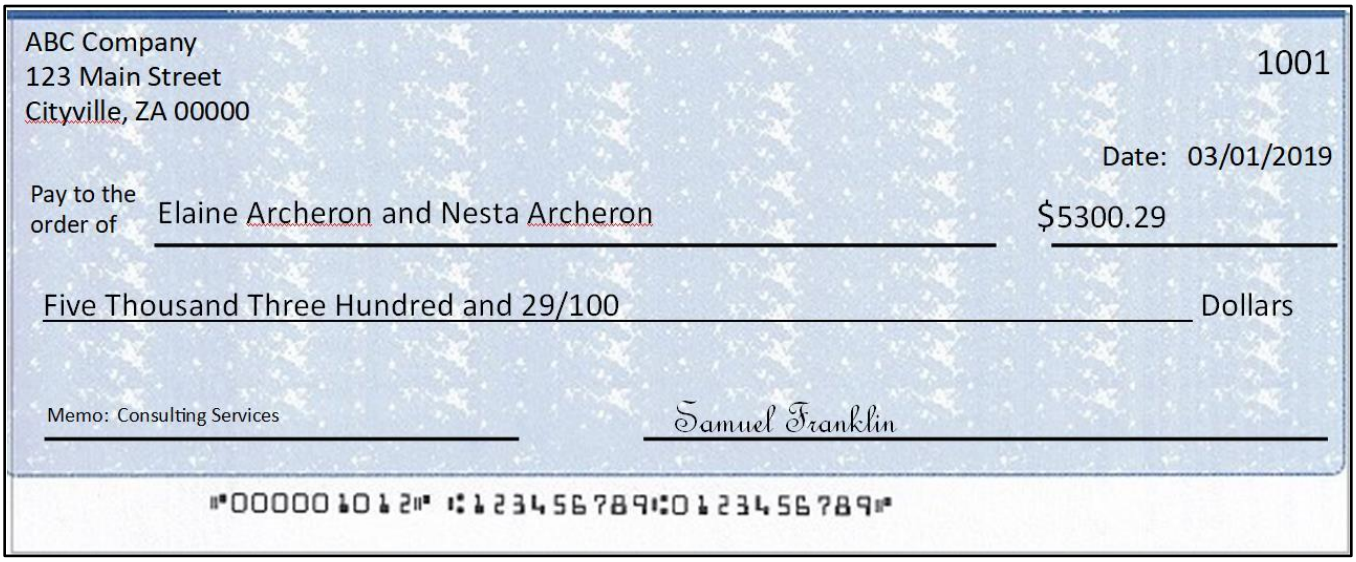
MARK LEWIS
987 Ridge Road
Franklin, ZA 00000

[redacted]

[redacted]

D. Multiple Payee Handling

PRO-CHEX has the ability to support customers with multiple payee names on issued items. PRO-CHEX 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. Examples of correct formatting are shown below.


ABC Company
123 Main Street
Cityville, ZA 00000

1001

Date: 03/01/2019

Pay to the order of Elaine Archeron and Nesta Archeron $5300.29

Five Thousand Three Hundred and 29/100 Dollars

Memo: Consulting Services

Samuel Franklin

⑈00000 1012⑈ ⑆123456789⑆0123456789⑈

ABC Company
123 Main Street
Cityville, ZA 00000

1001

Date: 03/01/2019

Pay to the order of Elaine Archeron
Nesta Archeron

$5300.29

Five Thousand Three Hundred and 29/100 Dollars

Memo: Consulting Services

Samuel Franklin

⑈00000 1012⑈ ⑆123456789⑆0123456789⑈

ABC Company
123 Main Street
Cityville, ZA 00000

1001

Date: 03/01/2019

Amount: FIVE THOUSAND THREE HUNDRED AND 29/100

$ 5300.29

Pay to the order of:
MARK IV SERVICES
ABC COMPANY
505 ROAN STREET
MAINVILLE, ZA 00000

Memo: Consulting Services

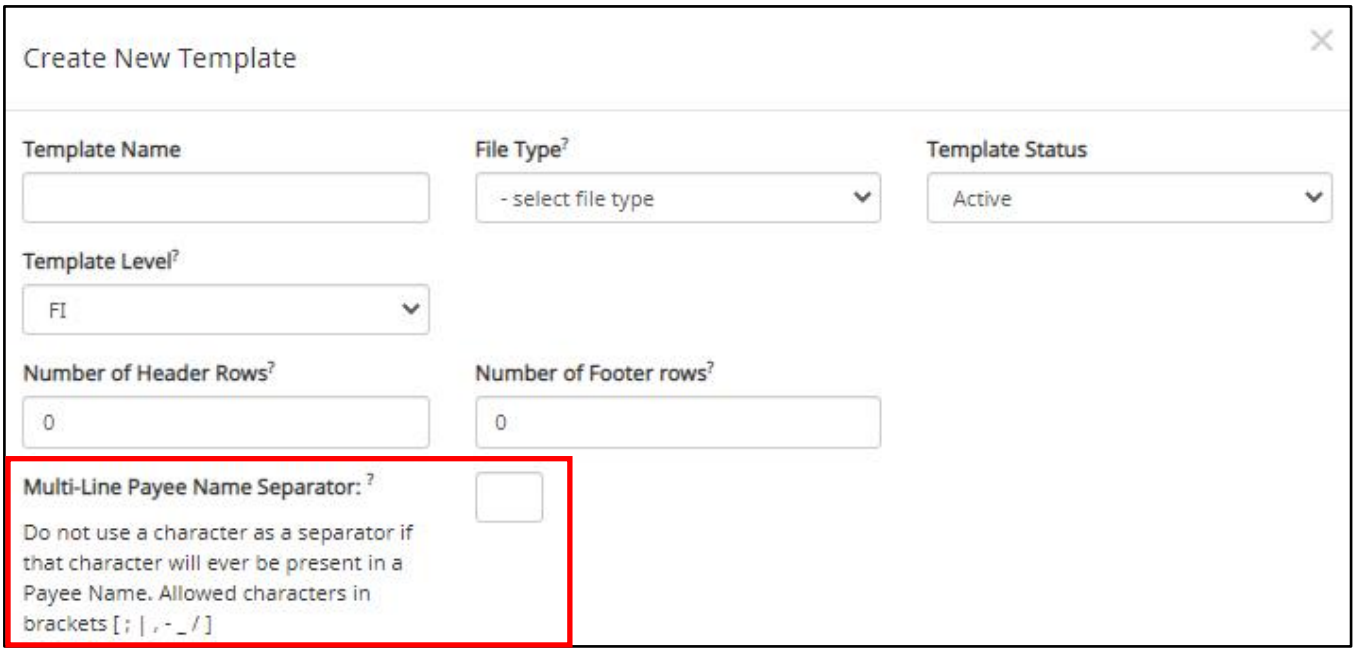
Samuel Franklin

⑈00000 1012⑈ ⑆123456789⑆0123456789⑈

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 the FI or Client 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. Examples of scenarios where problems might arise are listed below.

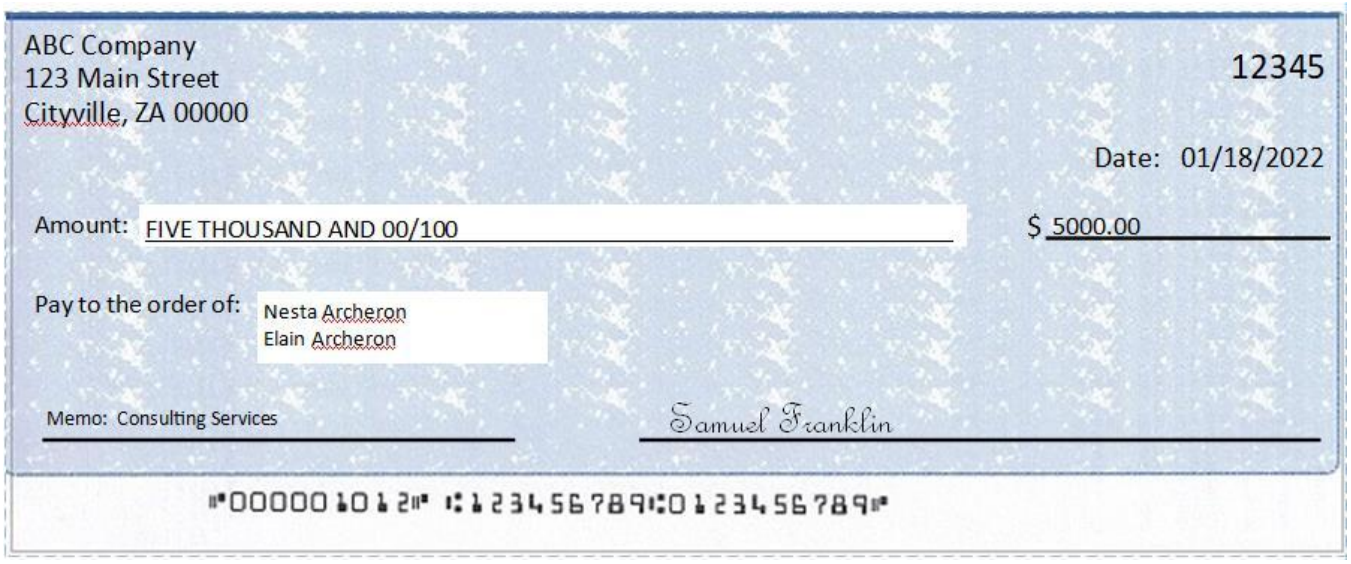
      Within a Comma Separated file (.csv), different data fields are separated by a comma. It is important to note that a comma cannot be used in the data field itself, or the .csv will read the comma as a separator before the next field. Therefore, listing two payees for an item in this way: “Elain Archeron,Nesta 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

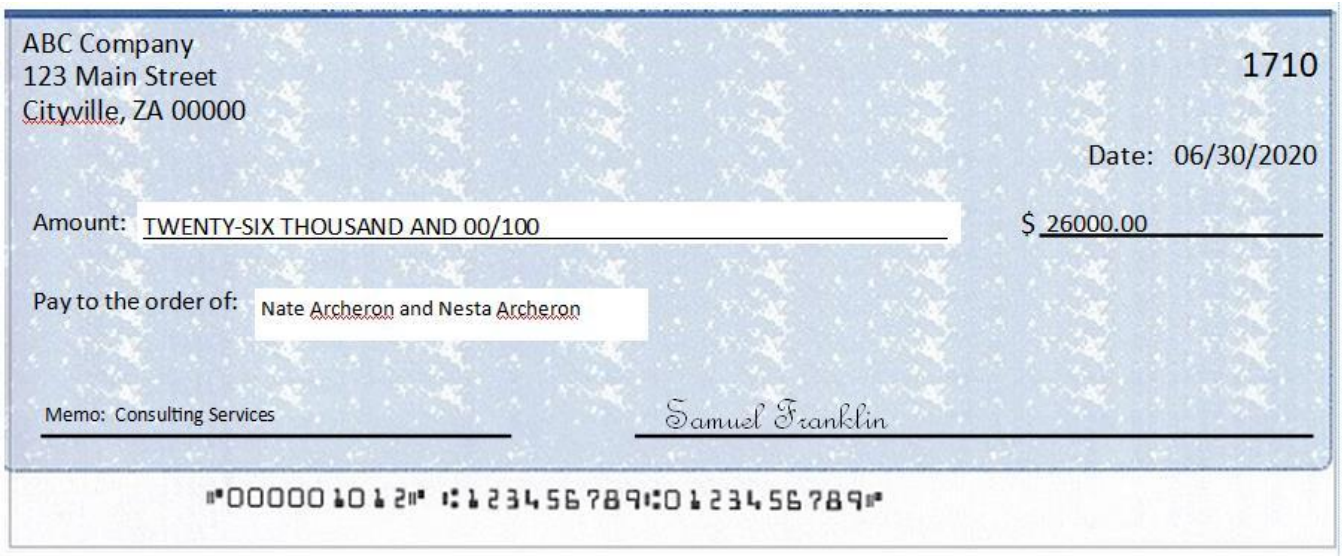
dash (-), the system would then separate the data before and after the character as separate payees. For instance, if the user has selected a dash (-) as the Multi-Line Payee Name Separator, and a common payee used is “In-and-Out Burger”, the system will flag this as having multiple payees. In this case, 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 the Client 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. Example of Manual Issue Entry and corresponding issue item below:



ii. If the multiple payees are listed on a single line of the check, putting the names on separate lines is not applicable. Example of Manual Issue Entry and corresponding issue item below:



iii. **It is important to note that the Payee Name field currently supports 100 characters in total. This character limit includes the carriage returns separating multiple payees. The 100-character limit is for the entire field, and not per payee**.

Manual Issue Entry is covered in depth in the PRO-CHEX Client User Guide. Please refer to this document for more general information about Manual Issue Entry.

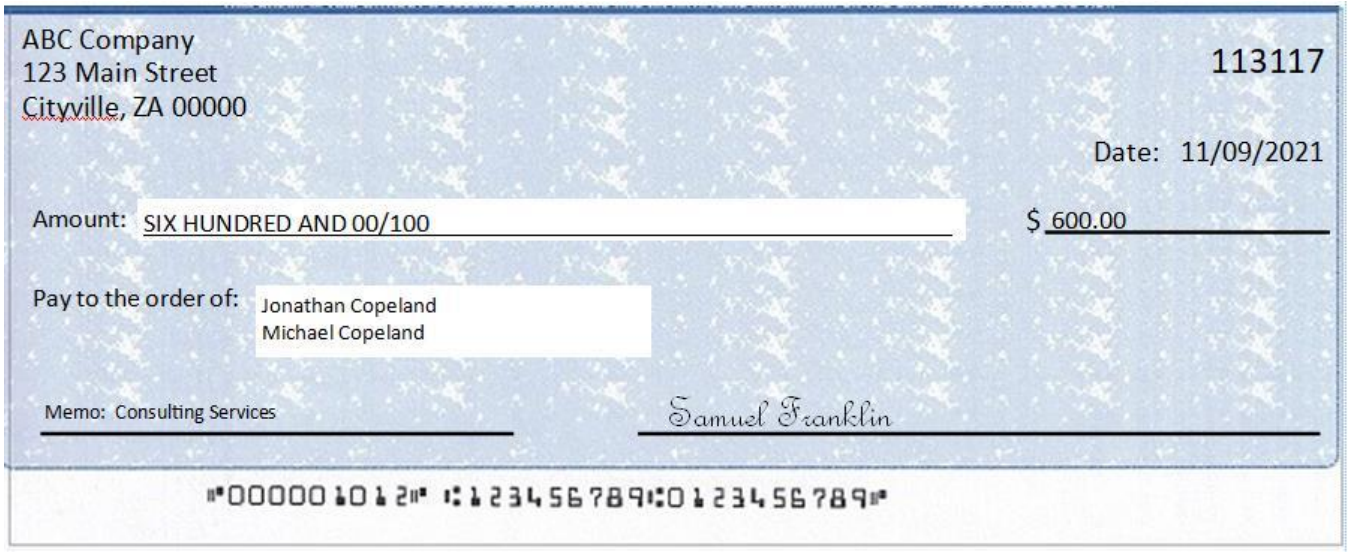
c. Multiple Payee Handling when Loading Issue Files.

i. When the Client user loads issue files to the system, the loaded file is processed with an Issue Template set up within PRO-CHEX. 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. Example of an issue file and corresponding issue item below:

	A	B	C	D	E	F
1	Num	Date	Name	Account	Original Amount	Status
2						
3						
4	113116	11/09/2021	Cisco Webex, LLC	1357913579	$65.55	ISSUED
5	113117	11/09/2021	Jonathan Copeland | Michael Copeland	1357913579	$600.00	ISSUED
6	113118	11/09/2021	Office Pride	1357913579	$260.00	ISSUED
7	113119	11/09/2021	Richard Canova	1357913579	$30.00	ISSUED
8	113120	11/09/2021	Waller Lansden Dortch & Davis, LLP	1357913579	$933.00	ISSUED
9	113121	11/09/2021	Advanced Medical	1357913579	$24.00	ISSUED
10	113122	11/09/2021	Citizens Union Bank	1357913579	$6,130.00	ISSUED
11	113123	11/09/2021	Covey Seminars	1357913579	$53.36	ISSUED
12	113124	11/09/2021	Cuyahoga County Clerk	1357913579	$193.93	ISSUED
13	113125	11/09/2021	Michael Farrell	1357913579	$2,800.00	ISSUED
14	113126	11/09/2021	Nesta Archeron | Elain Archeron	1357913579	$150.00	ISSUED
15	113127	11/09/2021	Jake Chambers	1357913579	$150.00	ISSUED
16	113128	11/09/2021	ABC Carpentry	1357913579	$750.00	ISSUED
17	113129	11/09/2021	FedEx	1357913579	$180.00	ISSUED
18	113130	11/09/2021	UPS	1357913579	$90.00	ISSUED



Loading Issue Files is covered in depth in the PRO-CHEX Client User Guide. Please refer to this document for more general information about Loading Issue Files.

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).

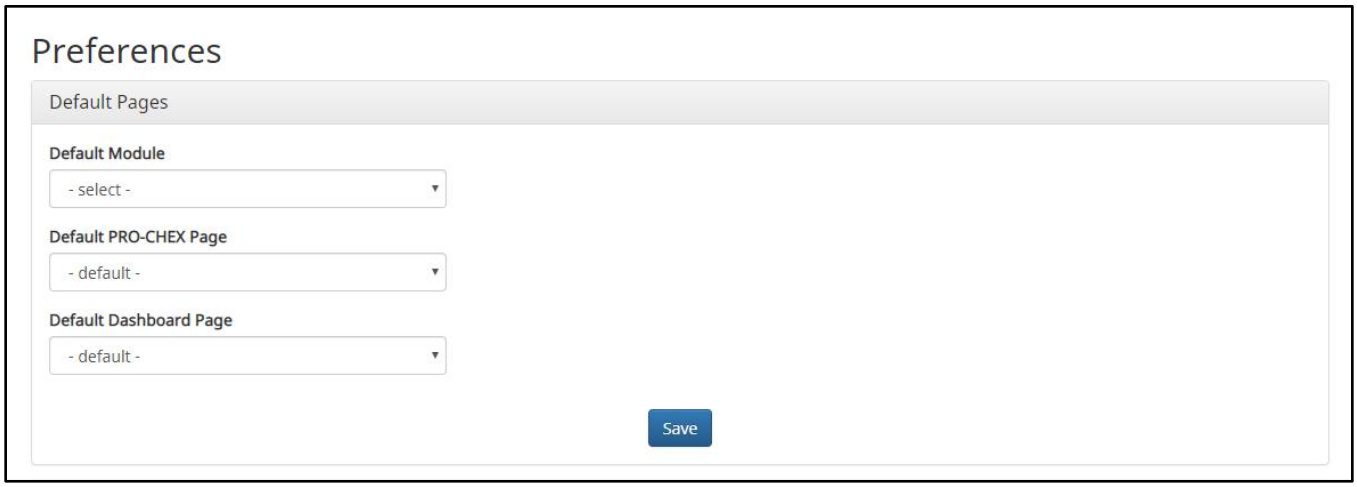
iv. Payee Name Separators are only necessary when payee names are listed on two or more separate lines of a check.

IX. PREFERENCES

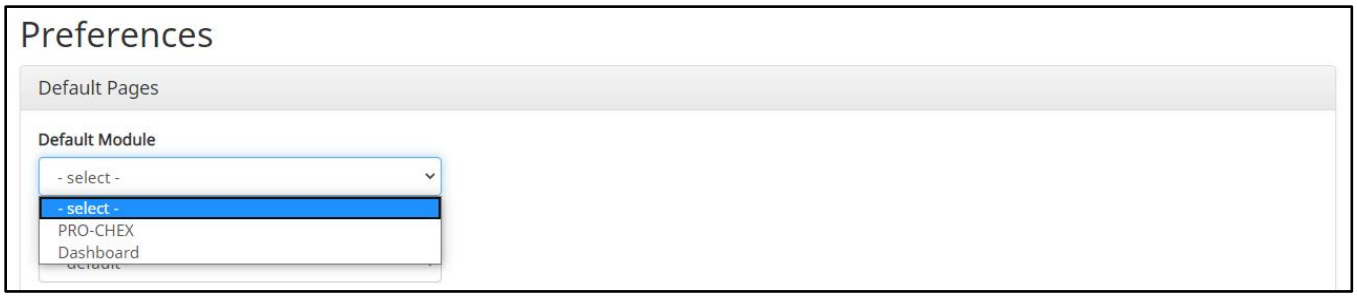
A. Preferences

1. From within the Dashboard or PRO-CHEX Module, click User's Name > Preferences.

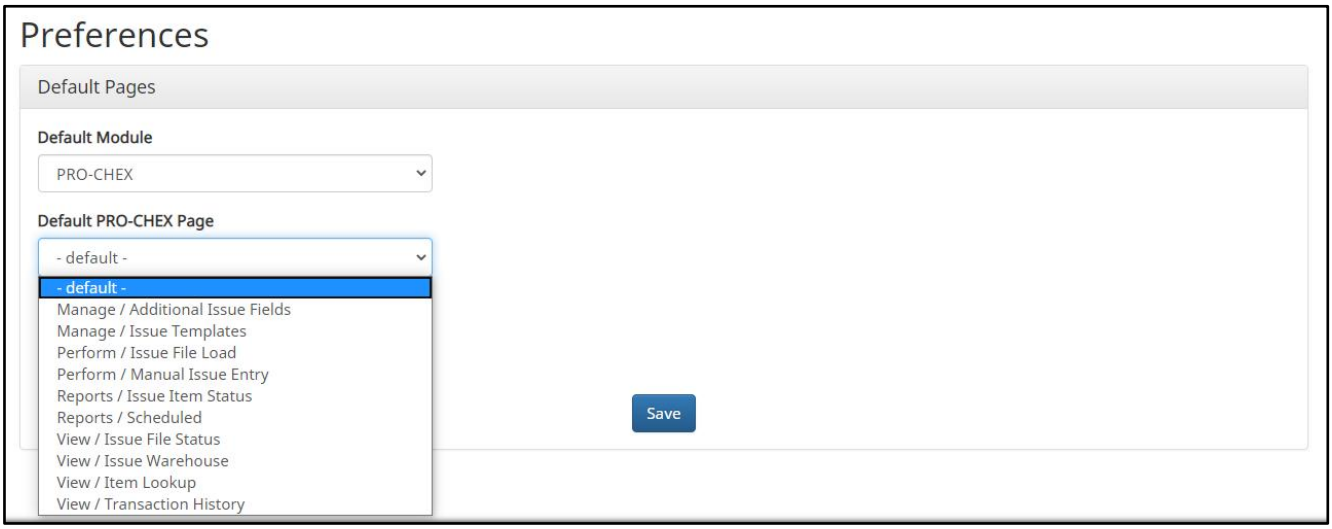
2. The Preferences page appears.



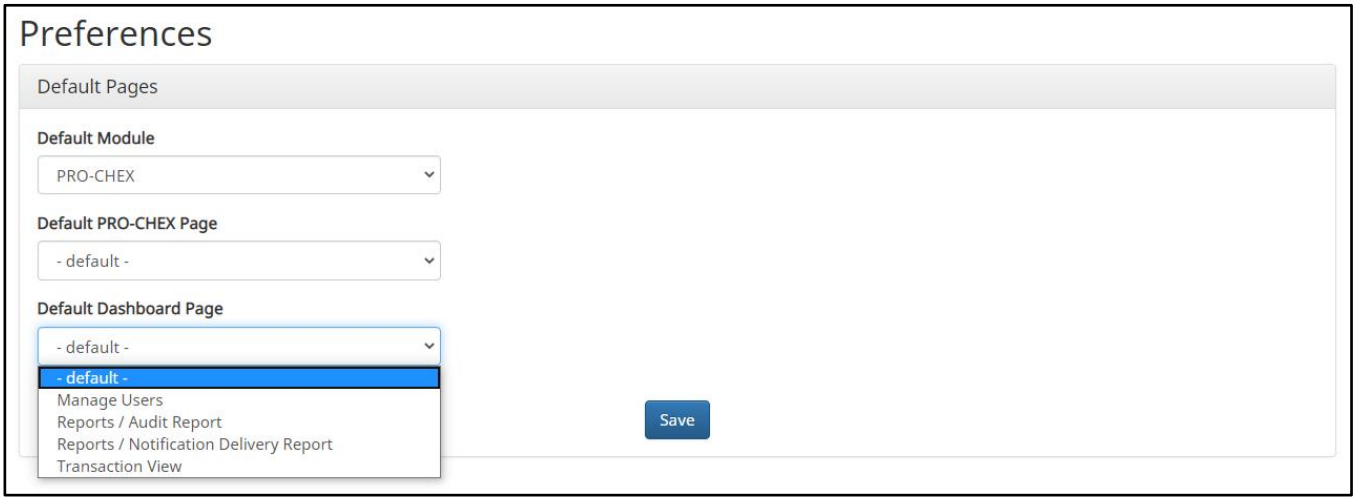
3. Default Module gives the User the ability to choose the default landing page.



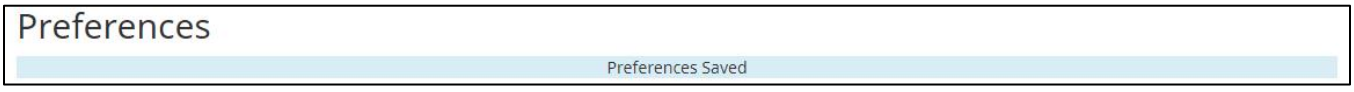
4. Default PRO-CHEX Page allows the user to select the default landing page within PRO-CHEX.



5. Default Dashboard Page allows the user to select the default landing page within the Client Dashboard.



6. Once any preferences have been selected, click Save to update the settings.



APPENDIX A – MESSAGE ALERTS

Service Module	*Alert Type*	*Description*	*Recipient*
PRO-CHEX	CP Send Issuance Load Alert Failure	If FI is sending issue files to ACH Alert on behalf of Clients, this alert is sent to users with the system alerts flag enabled when an issue file fails to load properly. If the FI has enabled this feature for Clients, this alert will be sent to Clients with the issue load alerts privilege enabled when an issue file loaded through the Client portal has issues that prevent it from loading successfully.	FI & Client
	CP Send Issuance Load Alert Success FI	If FI is sending issue files to ACH Alert on behalf of Clients, this alert is sent to users with the system alerts flag enabled when an issue file loads properly. If the FI has enabled this feature for Clients, this alert will be sent to Clients with the issue load alerts privilege enabled when an issue file loaded through the Client portal loads successfully.	FI & Client
	CP Acct All	An alert per account sent to users for exceptions and any matched items.	Client
	CP Acct Exceptions	An alert per account when one or more exceptions exist that require a decision.	Client
	CP EOD Reminder	This alert will be sent to Client 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 the FI's designated time. This alert option will only be available if enabled by the financial institution. *If alert method for PROCHEX is set to "None" for a Client User, they will not receive the EOD reminder alert.*	Client
	CP TRX All	An alert per check transaction.	Client
	CP TRX Exception	An alert set per transaction deemed an exception by the system.	Client

APPENDIX B – QUICKBOOKS ISSUE FILE EXPORT

This guide is meant to aid client 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.

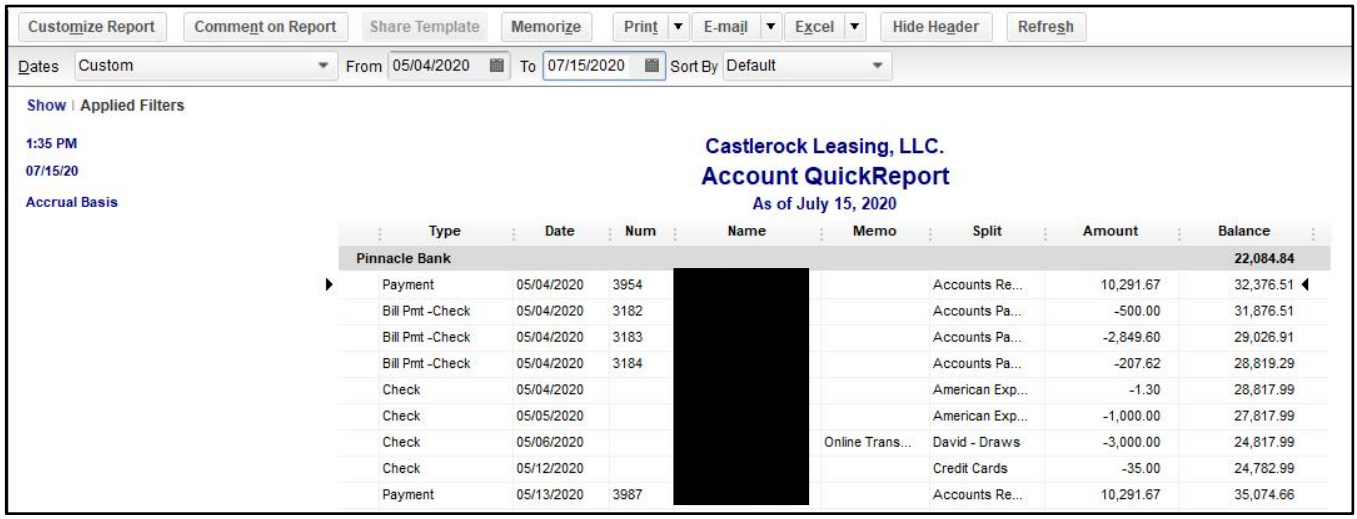
A. Exporting from QuickBooks Account Register

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.

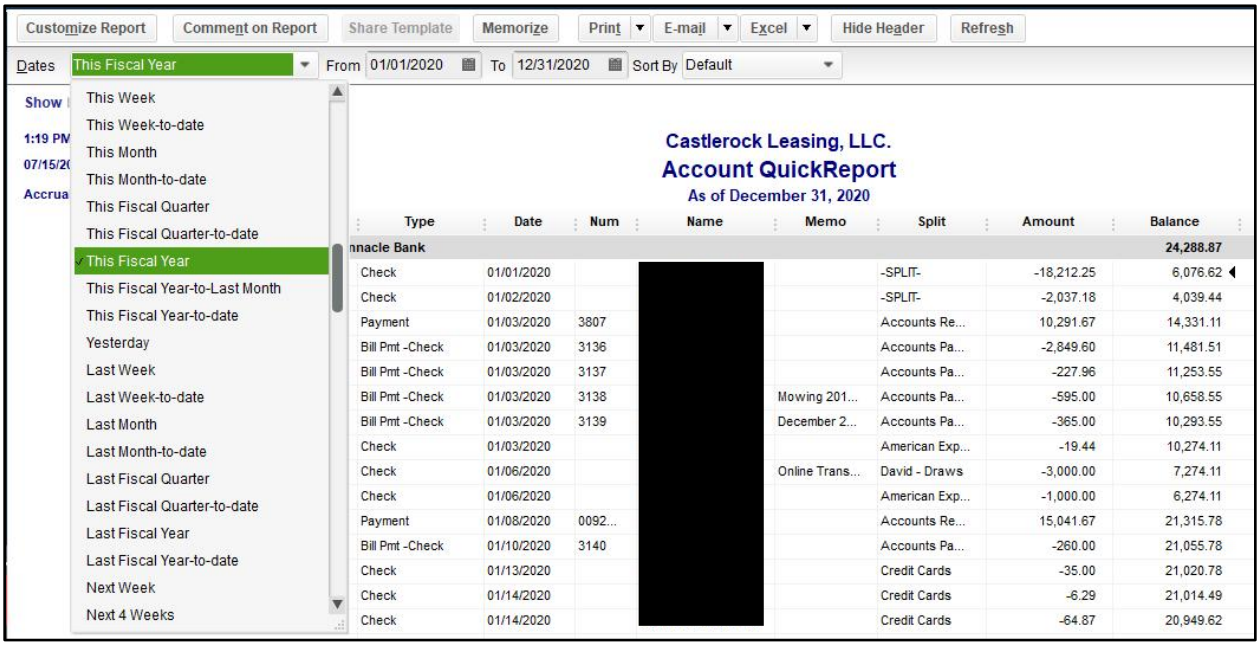
NAME	TYPE	BALANCE TOTAL
Pinnacle Bank	Bank	54,577.94
Millennium Bank	Bank	14,833.33
Accounts Receivable	Accounts Receivable	-322,118.58
Loans Receivable	Other Current Asset	0.00
Inventory Asset	Other Current Asset	0.00
Undeposited Funds	Other Current Asset	0.00
202 Summitt Street	Fixed Asset	46,297.06
102 Mcafee Road	Fixed Asset	-7,896.34
6543 Olde Landing Lane	Fixed Asset	114,191.81
Land	Fixed Asset	161,248.17

3. Once the Check Report has been populated, use Ctrl+Q to create a Quick Report from the selected account.

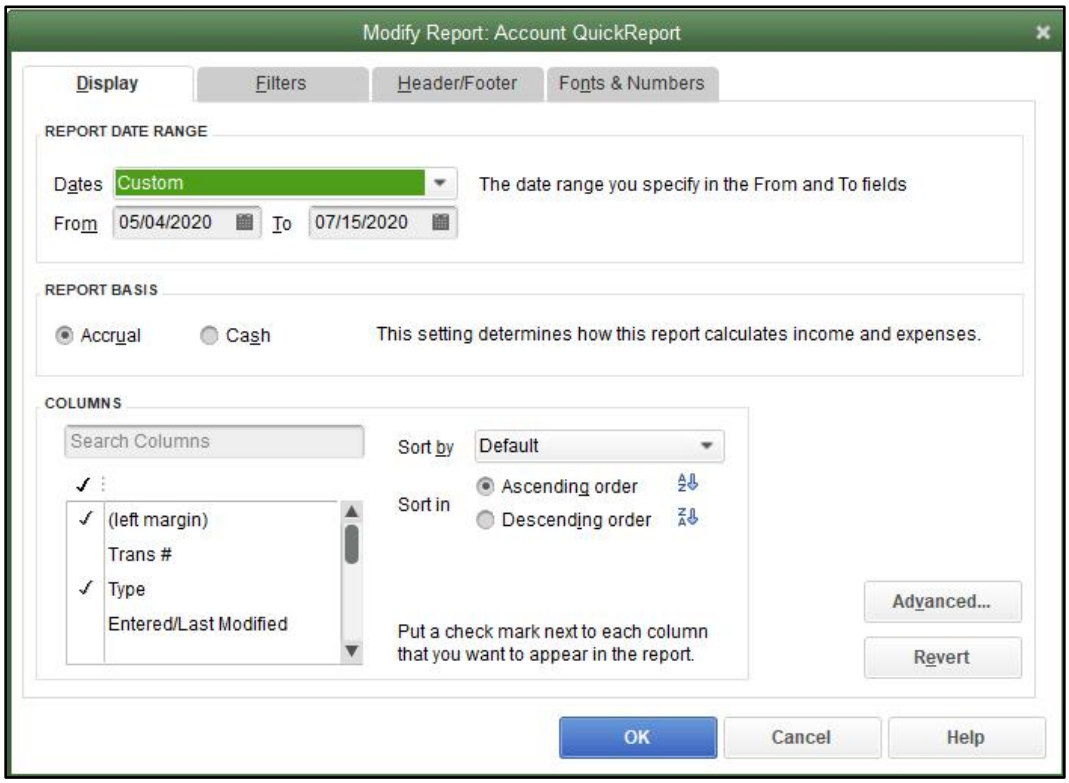


Type	Date	Num	Name	Memo	Split	Amount	Balance
Pinnacle Bank							22,084.84
Payment	05/04/2020	3954	[redacted]		Accounts Re...	10,291.67	32,376.51
Bill Pmt -Check	05/04/2020	3182	[redacted]		Accounts Pa...	-500.00	31,876.51
Bill Pmt -Check	05/04/2020	3183	[redacted]		Accounts Pa...	-2,849.60	29,026.91
Bill Pmt -Check	05/04/2020	3184	[redacted]		Accounts Pa...	-207.62	28,819.29
Check	05/04/2020		[redacted]		American Exp...	-1.30	28,817.99
Check	05/05/2020		[redacted]		American Exp...	-1,000.00	27,817.99
Check	05/06/2020		[redacted]	Online Trans...	David - Draws	-3,000.00	24,817.99
Check	05/12/2020		[redacted]		Credit Cards	-35.00	24,782.99
Payment	05/13/2020	3987	[redacted]		Accounts Re...	10,291.67	35,074.66

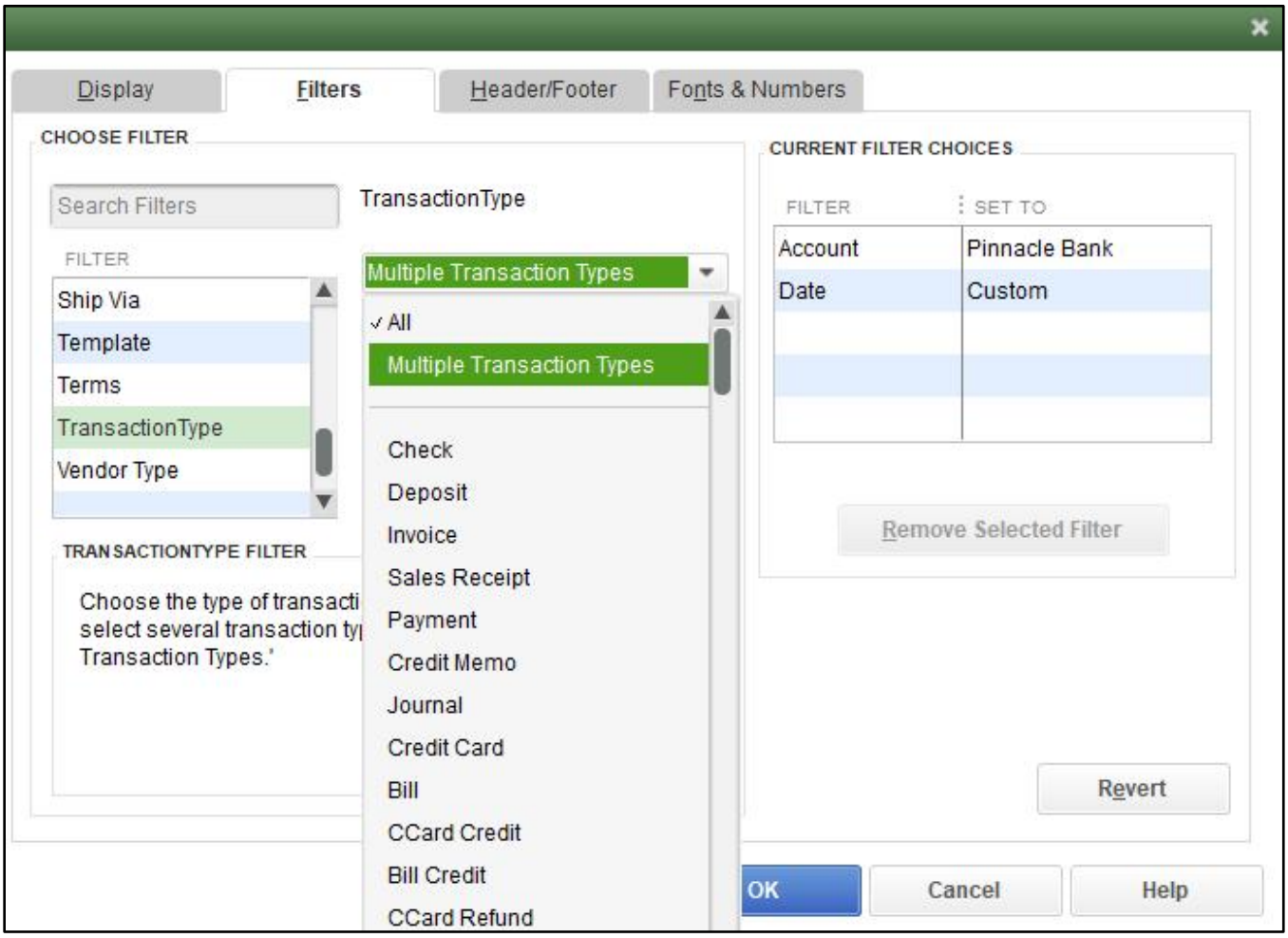
a. Select the Date drop-down menu to choose a specific date or date range for the transactions to display in the report. Based on the range that is selected, check items that can be displayed can be for a specific date, a specific quarter, month or even a date range that the user selects.



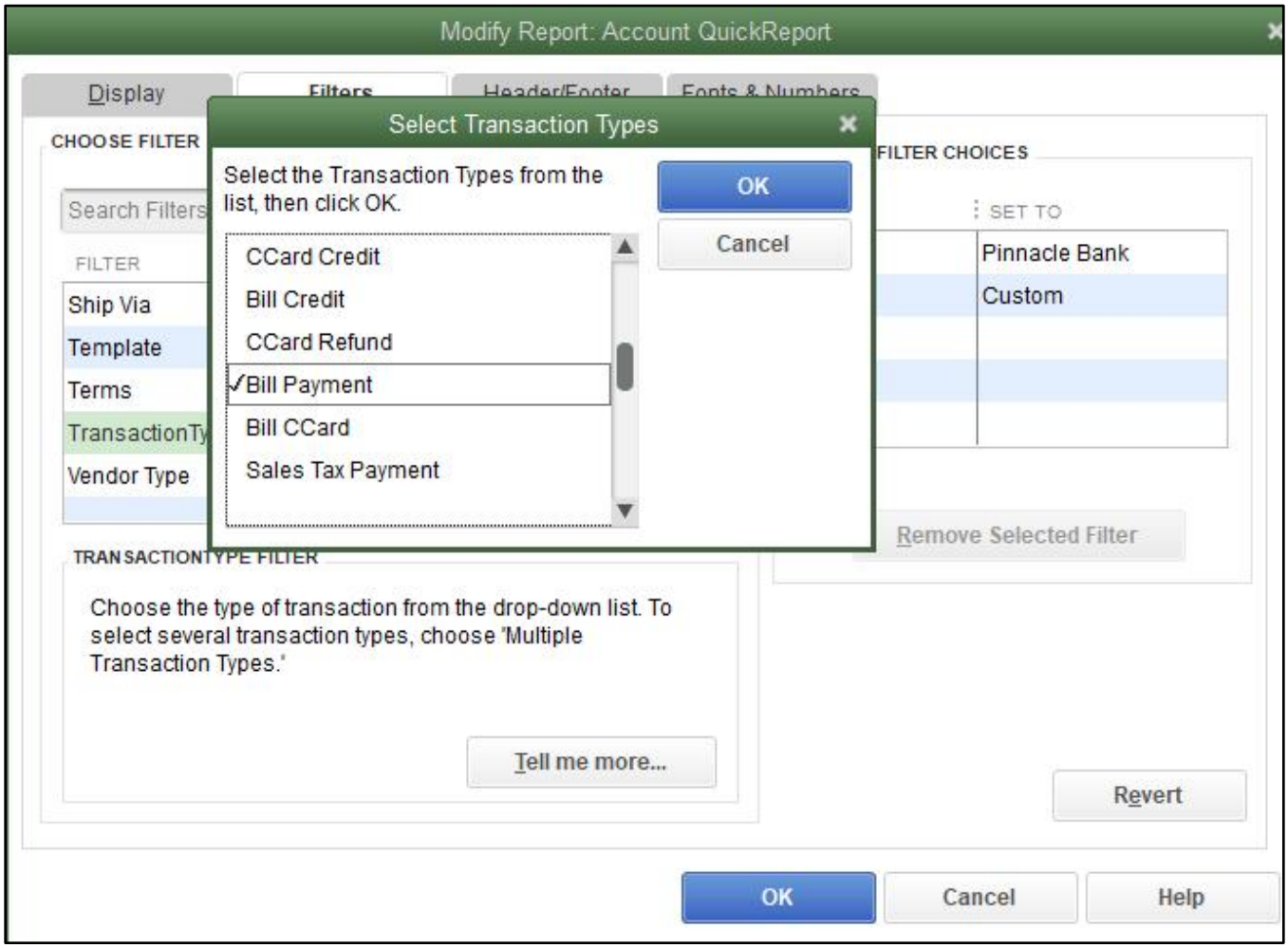
b. Click Customize Report button. The Modify Report screen displays. By using the Customize Report feature, the user will be able to manage the amount of information contained in the report prior to exporting the report to Excel. The user can select and/or remove items that are not needed in the report.



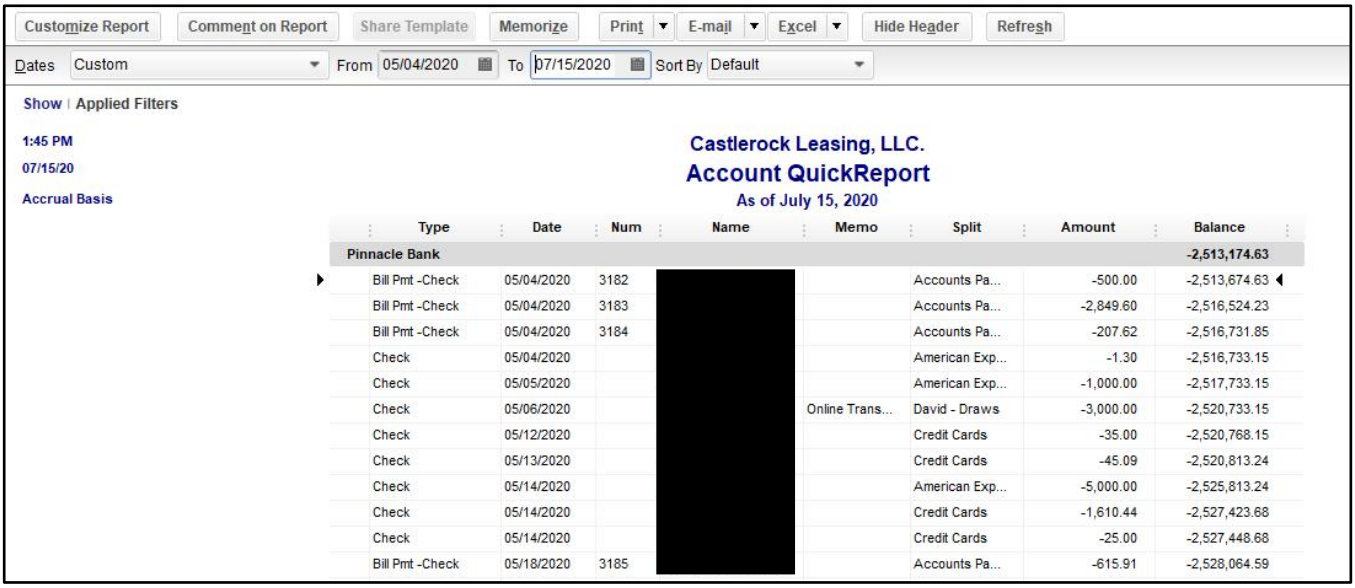
c. Click the Filters tab. In the listing of Filters, select Transaction Type. This will allow the user to remove the transaction types that are needed for the check file.



d. From the Transaction Type drop-down menu, select Multiple Transaction Types. This will allow the user to select multiple check types within QuickBooks. For this example, we have used Check and Bill Payment. Click OK to confirm the transaction types.

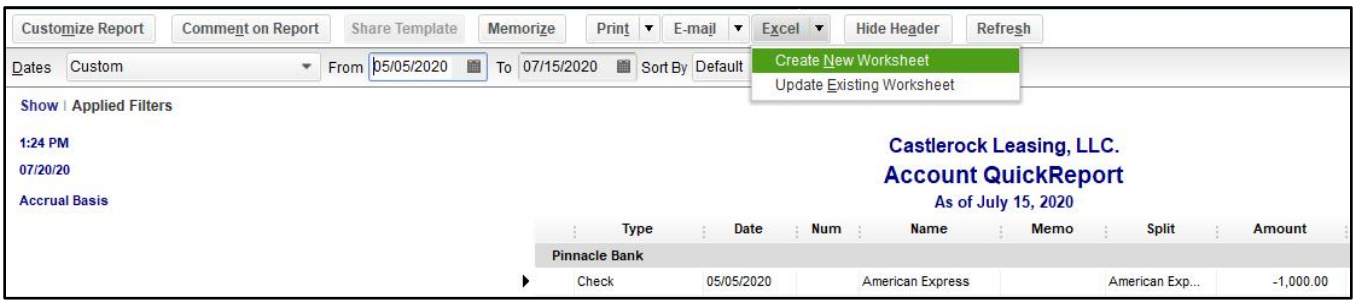


e. From the Modify Report screen, select OK to proceed. The requested changes to the report will display.



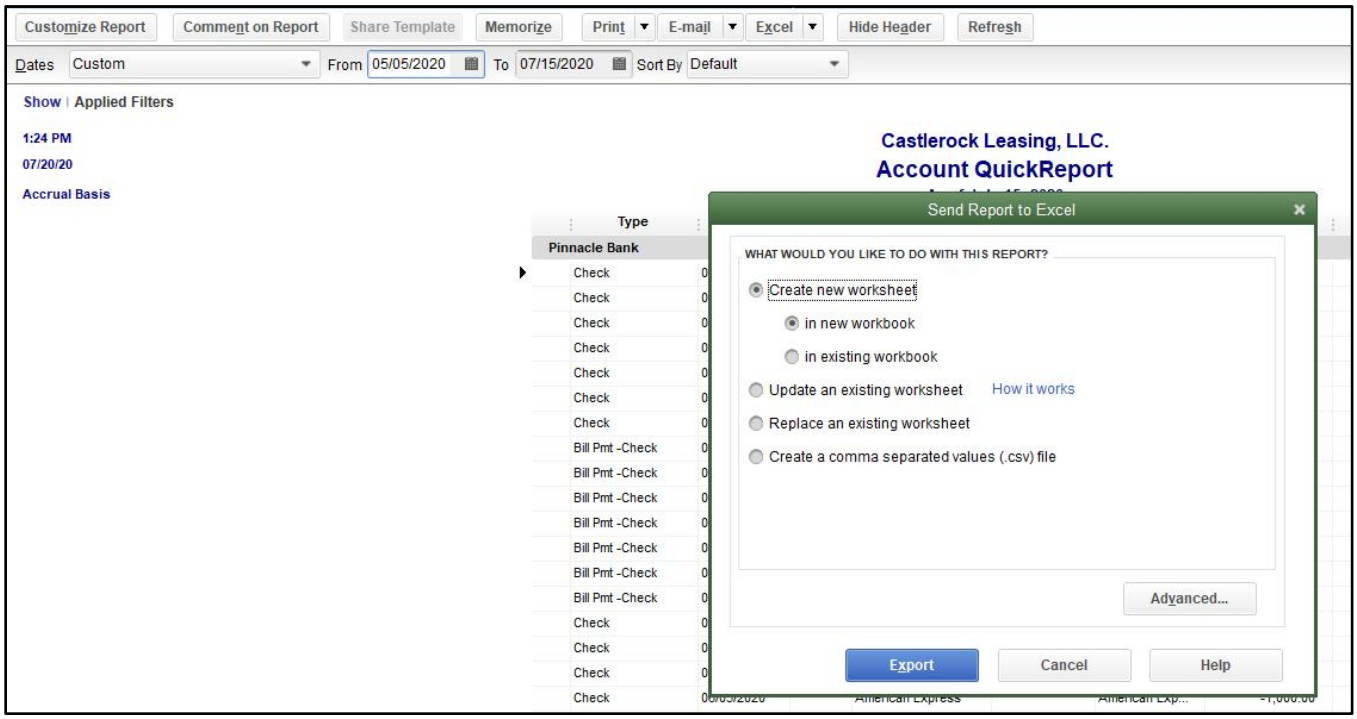
Type	Date	Num	Name	Memo	Split	Amount	Balance
Pinnacle Bank							-2,513,174.63
Bill Pmt -Check	05/04/2020	3182	[redacted]		Accounts Pa...	-500.00	-2,513,674.63
Bill Pmt -Check	05/04/2020	3183			Accounts Pa...	-2,849.60	-2,516,524.23
Bill Pmt -Check	05/04/2020	3184			Accounts Pa...	-207.62	-2,516,731.85
Check	05/04/2020				American Exp...	-1.30	-2,516,733.15
Check	05/05/2020				American Exp...	-1,000.00	-2,517,733.15
Check	05/06/2020			Online Trans...	David - Draws	-3,000.00	-2,520,733.15
Check	05/12/2020				Credit Cards	-35.00	-2,520,768.15
Check	05/13/2020				Credit Cards	-45.09	-2,520,813.24
Check	05/14/2020				American Exp...	-5,000.00	-2,525,813.24
Check	05/14/2020				Credit Cards	-1,610.44	-2,527,423.68
Check	05/14/2020				Credit Cards	-25.00	-2,527,448.68
Bill Pmt -Check	05/18/2020	3185			Accounts Pa...	-615.91	-2,528,064.59

f. From the QuickBooks toolbar, click the Excel drop-down menu and select Create New Worksheet.

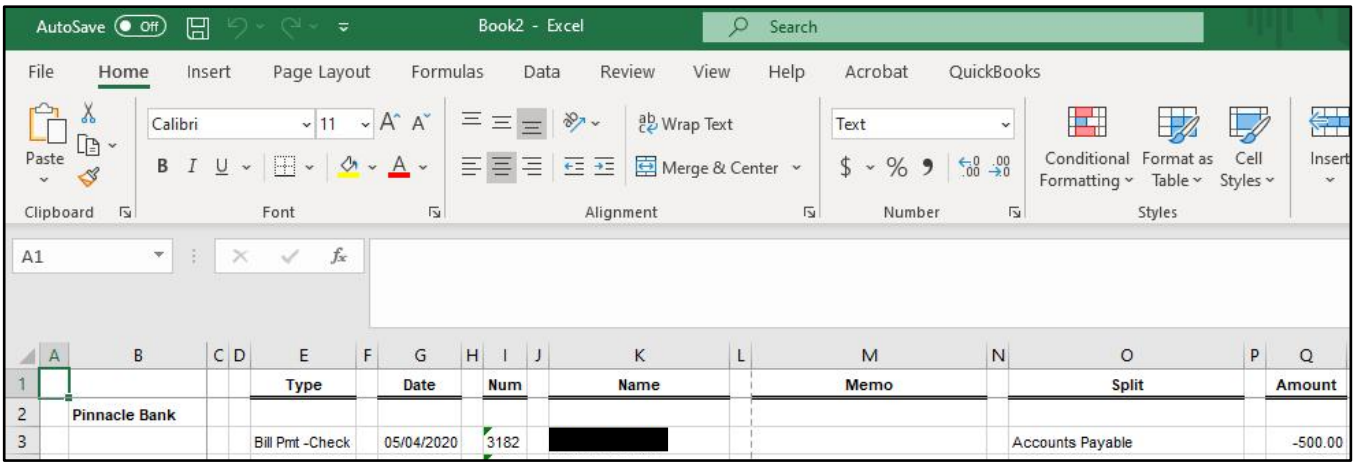


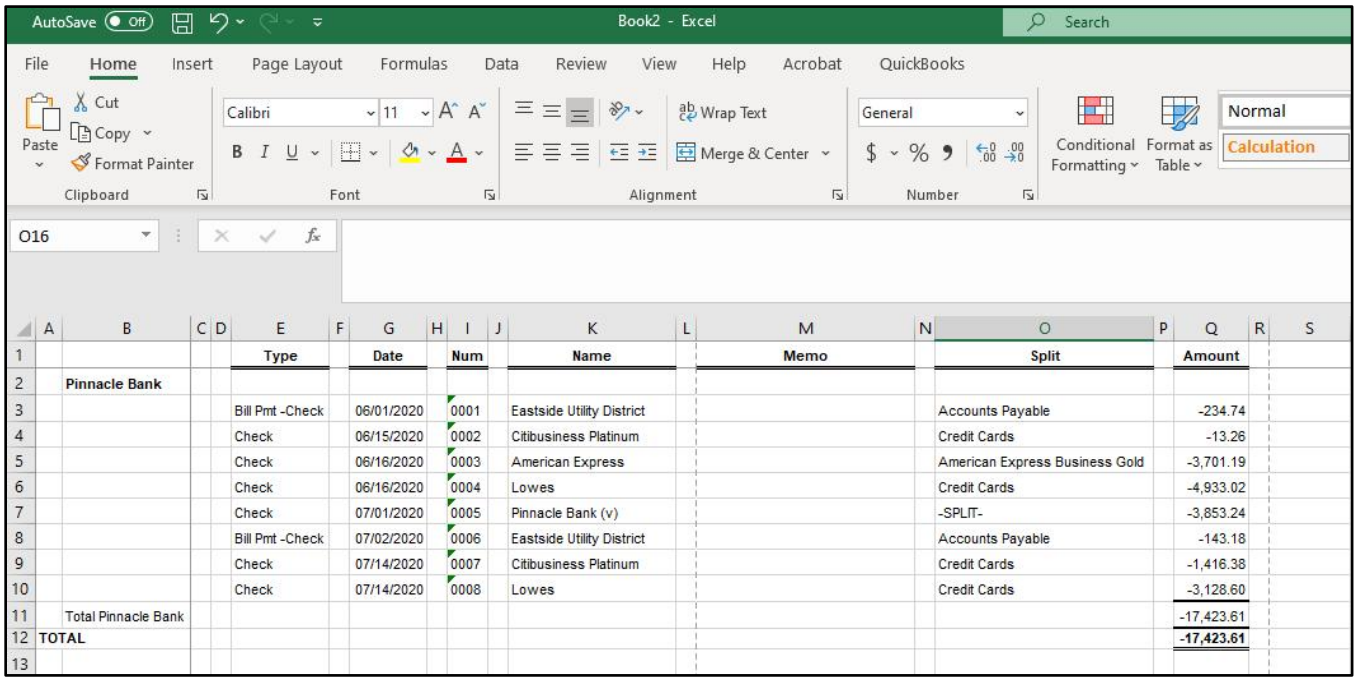
Type	Date	Num	Name	Memo	Split	Amount
Pinnacle Bank						
Check	05/05/2020		American Express		American Exp...	-1,000.00

g. The Send Report to Excel pop-up window appears. Select Create New Worksheet > In New Worksheet and click the Export button to continue.



h. 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 PRO-CHEX System.



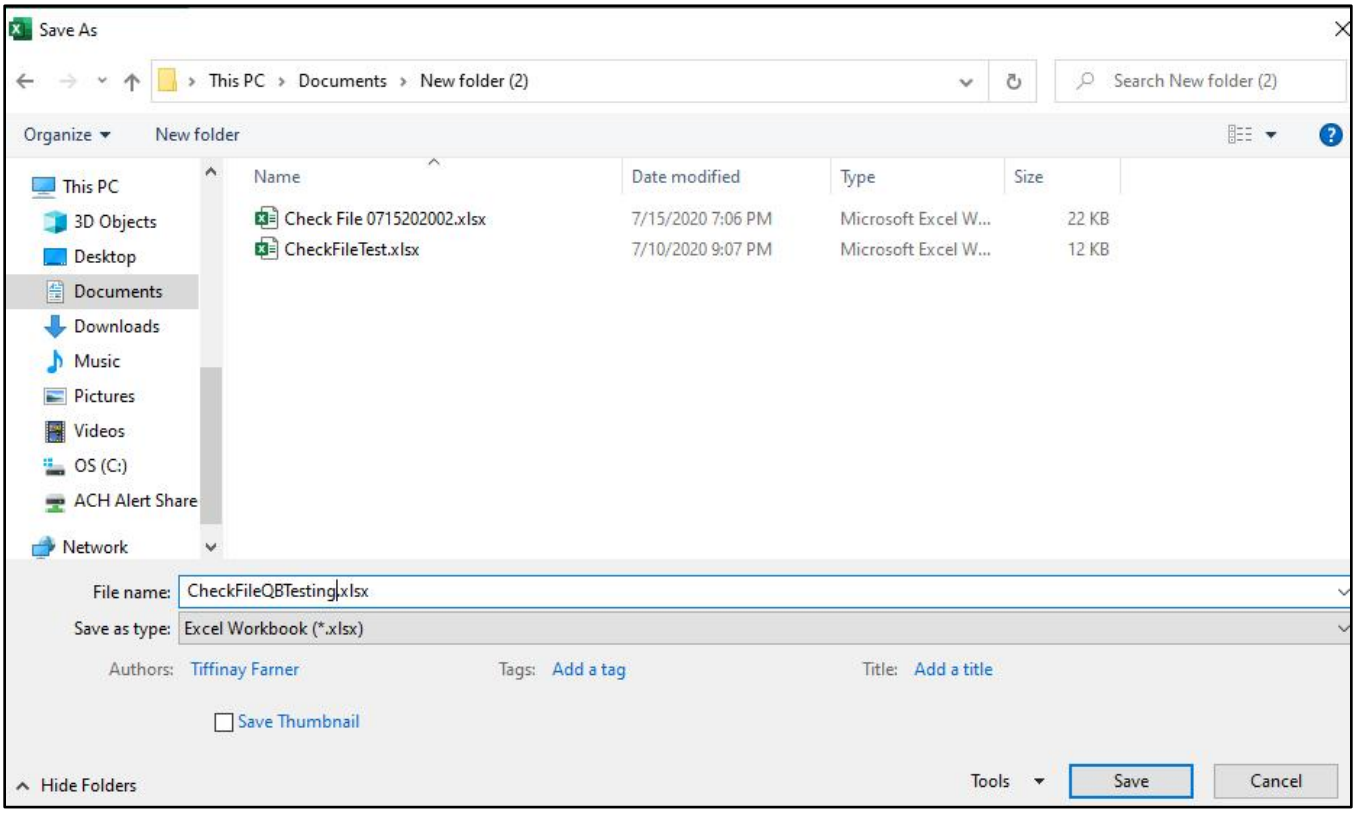


	Type	Date	Num	Name	Memo	Split	Amount
Pinnacle Bank							
	Bill Pmt -Check	06/01/2020	0001	Eastside Utility District		Accounts Payable	-234.74
	Check	06/15/2020	0002	Citibusiness Platinum		Credit Cards	-13.26
	Check	06/16/2020	0003	American Express		American Express Business Gold	-3,701.19
	Check	06/16/2020	0004	Lowes		Credit Cards	-4,933.02
	Check	07/01/2020	0005	Pinnacle Bank (v)		-SPLIT-	-3,853.24
	Bill Pmt -Check	07/02/2020	0006	Eastside Utility District		Accounts Payable	-143.18
	Check	07/14/2020	0007	Citibusiness Platinum		Credit Cards	-1,416.38
	Check	07/14/2020	0008	Lowes		Credit Cards	-3,128.60
Total Pinnacle Bank							-17,423.61
TOTAL							-17,423.61

j. Select File > Save As and save the workbook.

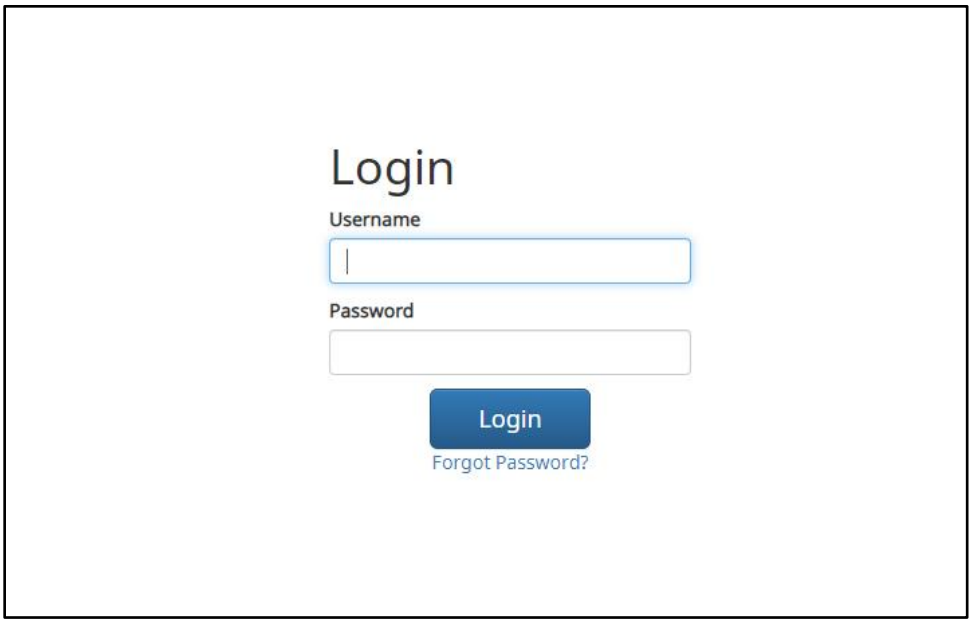
i. Choose the File Name.

ii. Choose the Format. The file format for this file must be Comma Separated, Excel 97-2003 Workbook or Excel Workbook.

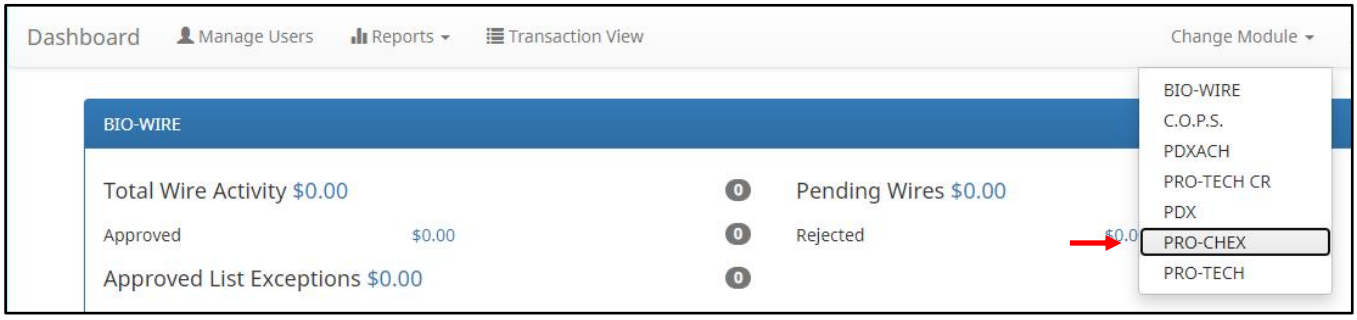


k. Click Save and close the workbook.

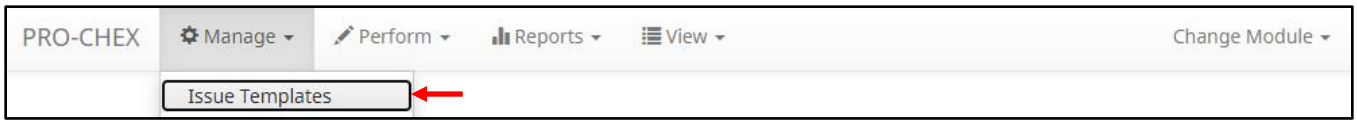
4. Sign into the ACH Alert Client Portal.



5. Select the PRO-CHEX Service Module.

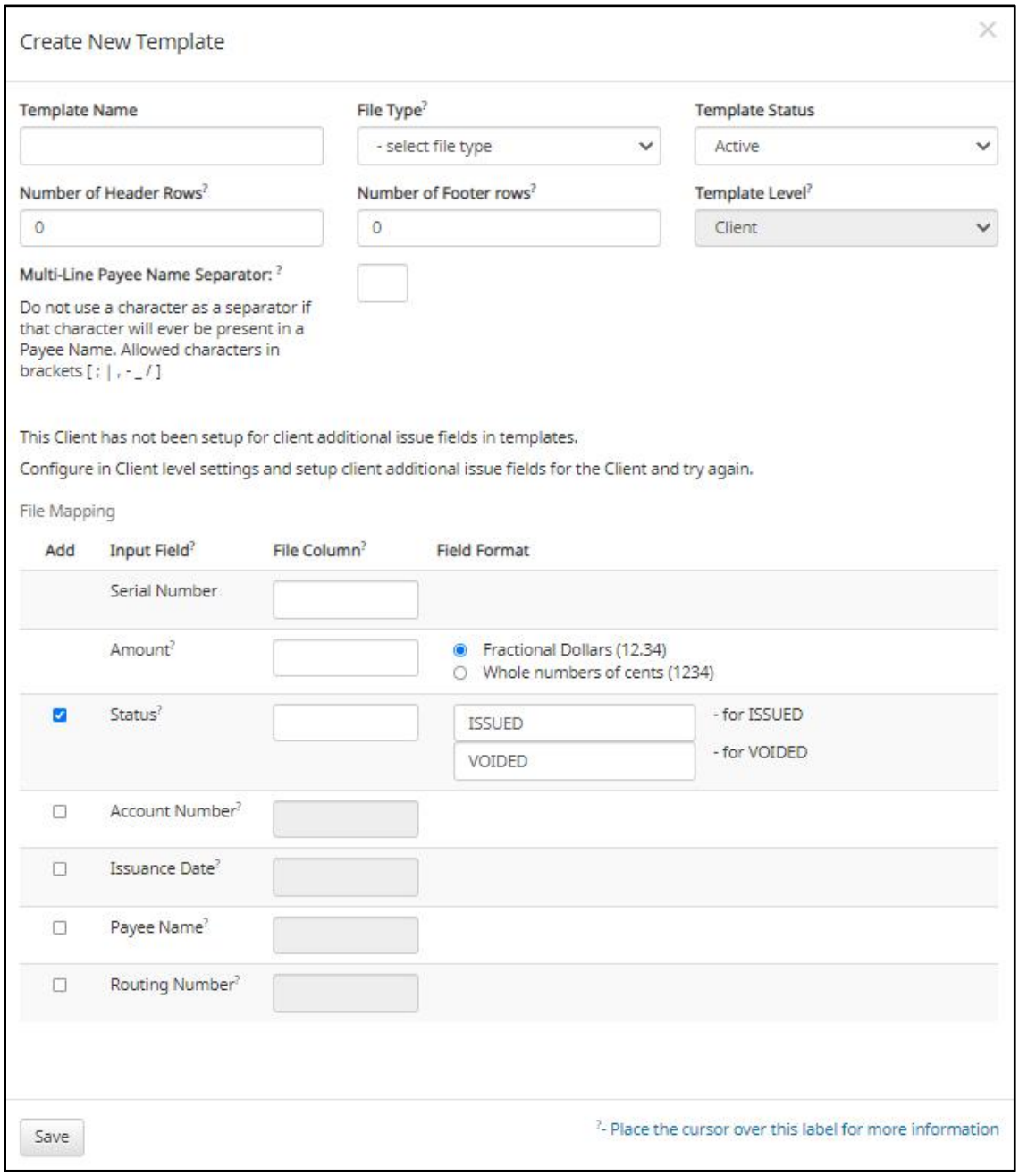


6. From the PRO-CHEX module, select Manage > Issue Templates to create an issue template. This will allow the user to map the exported information from QuickBooks so that the file is read correctly when uploaded to PRO-CHEX. The user will also be able to save this template for use in future issuance file uploads.



7. The Issuance File Templates page displays. This page lists the saved Issue File Templates available for the Client to use and allows the user to create a new template for use. Select Create New Template.

8. The Create New Template screen appears.



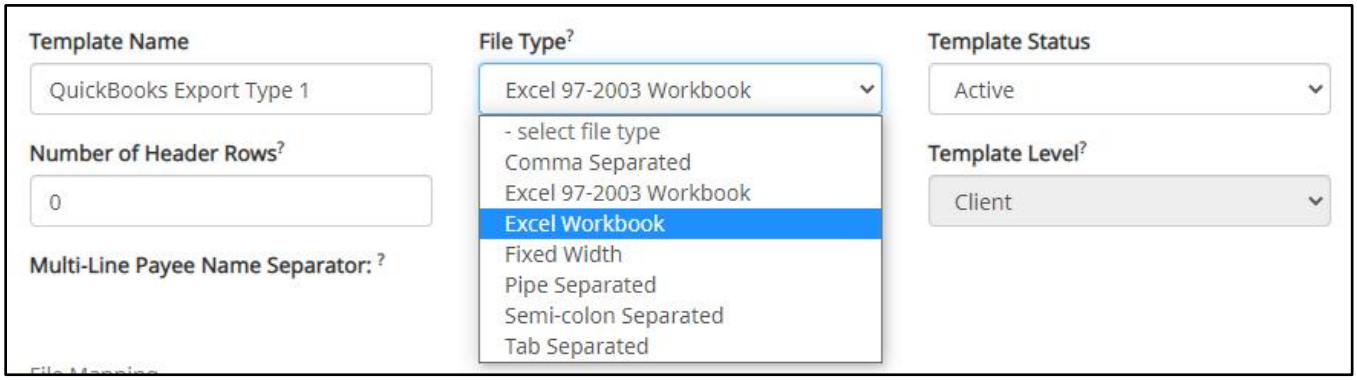
9. <u>Creating the Issuance Template to the Exported Information from QuickBooks</u>:

a. Template Name

Create a name for the template using information that will allow the user to easily identify this template in the future. For this example, the template name is QuickBooks Export Type 1.

b. File Type

Select the appropriate file type based on the file type used to save the Excel document. For this example, the file type will be Excel Workbook.



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 PRO-CHEX Module. For this example, the header rows have been highlighted yellow. The number of header rows should be 2 in the template.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1					Type		Date		Num		Name		Memo		Split		Amount
2		Pinnacle Bank															
3					Bill Pmt -Check		07/24/2020		0100		Eastside Utility District				Accounts Payable		-234.74
4					Check		07/24/2020		0101		Citibusiness Platinum				Credit Cards		-13.26
5					Check		07/24/2020		0102		American Express				American Express Business Gold		-3,701.19
6					Check		07/24/2020		0103		Lowes				Credit Cards		-4,933.02
7					Check		07/24/2020		0104		Pinnacle Bank (v)				-SPLIT-		-3,853.24
8					Bill Pmt -Check		07/24/2020		0105		Eastside Utility District				Accounts Payable		-143.18
9					Check		07/24/2020		0106		Citibusiness Platinum				Credit Cards		-1,416.38
10					Check		07/24/2020		0107		Lowes				Credit Cards		-3,128.60
11		Total Pinnacle Bank															-17,423.61
12	TOTAL																-17,423.61

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 PRO-CHEX Module. For this example, the footer rows have been highlighted yellow. The number of footer rows should be 2 in the template.

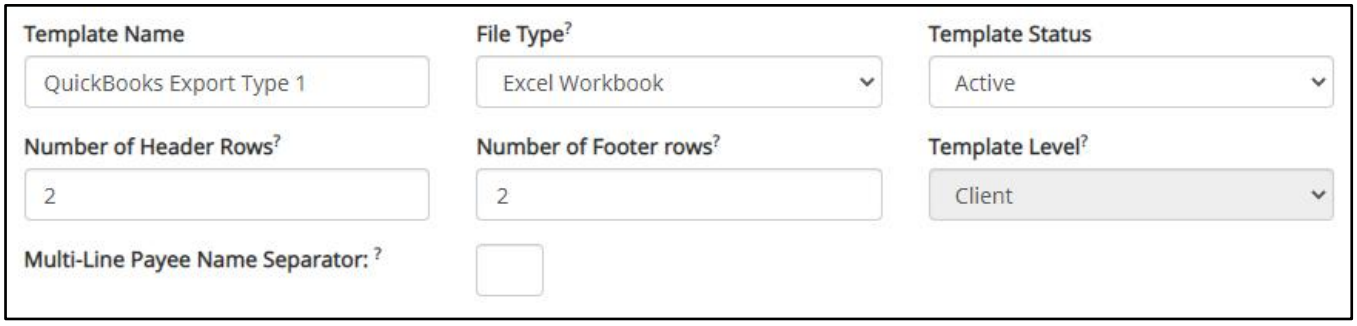
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1					Type		Date		Num		Name		Memo		Split		Amount
2		Pinnacle Bank															
3					Bill Pmt -Check		07/24/2020		0100		Eastside Utility District				Accounts Payable		-234.74
4					Check		07/24/2020		0101		Citibusiness Platinum				Credit Cards		-13.26
5					Check		07/24/2020		0102		American Express				American Express Business Gold		-3,701.19
6					Check		07/24/2020		0103		Lowes				Credit Cards		-4,933.02
7					Check		07/24/2020		0104		Pinnacle Bank (v)				-SPLIT-		-3,853.24
8					Bill Pmt -Check		07/24/2020		0105		Eastside Utility District				Accounts Payable		-143.18
9					Check		07/24/2020		0106		Citibusiness Platinum				Credit Cards		-1,416.38
10					Check		07/24/2020		0107		Lowes				Credit Cards		-3,128.60
11		Total Pinnacle Bank															-17,423.61
12	TOTAL																-17,423.61

f. Template Level

The default value of Client 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

1. Enter the column number that the check number/serial number is presented in the Excel document. For this example, the Num column is highlighted yellow. The column number for Num should be 9 in the template.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1					Type		Date		Num		Name		Memo		Split		Amount
2		Pinnacle Bank															
3					Bill Pmt -Check		07/24/2020		0100		Eastside Utility District				Accounts Payable		-234.74
4					Check		07/24/2020		0101		Citibusiness Platinum				Credit Cards		-13.26
5					Check		07/24/2020		0102		American Express				American Express Business Gold		-3,701.19
6					Check		07/24/2020		0103		Lowes				Credit Cards		-4,933.02
7					Check		07/24/2020		0104		Pinnacle Bank (v)				-SPLIT-		-3,853.24
8					Bill Pmt -Check		07/24/2020		0105		Eastside Utility District				Accounts Payable		-143.18
9					Check		07/24/2020		0106		Citibusiness Platinum				Credit Cards		-1,416.38
10					Check		07/24/2020		0107		Lowes				Credit Cards		-3,128.60
11		Total Pinnacle Bank															-17,423.61
12	TOTAL																-17,423.61

ii. Amount

1. 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. For this example, the Amount column is highlighted yellow. The column number for Amount should be 17 in the template.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1					Type		Date		Num		Name		Memo		Split		Amount
2		Pinnacle Bank															
3					Bill Pmt -Check		07/24/2020		0100		Eastside Utility District				Accounts Payable		-234.74
4					Check		07/24/2020		0101		Citibusiness Platinum				Credit Cards		-13.26
5					Check		07/24/2020		0102		American Express				American Express Business Gold		-3,701.19
6					Check		07/24/2020		0103		Lowes				Credit Cards		-4,933.02
7					Check		07/24/2020		0104		Pinnacle Bank (v)				-SPLIT-		-3,853.24
8					Bill Pmt -Check		07/24/2020		0105		Eastside Utility District				Accounts Payable		-143.18
9					Check		07/24/2020		0106		Citibusiness Platinum				Credit Cards		-1,416.38
10					Check		07/24/2020		0107		Lowes				Credit Cards		-3,128.60
11		Total Pinnacle Bank															-17,423.61
12	TOTAL																-17,423.61

iii. Status

1. 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 PRO-CHEX system to accurately read it. For this example, the Status field is not being used.

File Mapping

Add	Input Field?	File Column?	Field Format
	Serial Number	9	
	Amount?	17	◉ Fractional Dollars (12.34) ○ Whole numbers of cents (1234)
☐	Status?		☐ Treat Negative Amount As Void? Issuance with $0 amount will be treated as Void

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

1. The exported information from QuickBooks does not include an account number. Leave the box unchecked and the File Column field blank. For this example, the Account Number field is left blank.

v. Issuance Date

1. 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. For this example, the Date column is highlighted yellow. The column number for Issuance Date should be 7 in the template.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1					Type		Date		Num		Name		Memo		Split		Amount
2		Pinnacle Bank															
3					Bill Pmt -Check		07/24/2020		0100		Eastside Utility District				Accounts Payable		-234.74
4					Check		07/24/2020		0101		Citibusiness Platinum				Credit Cards		-13.26
5					Check		07/24/2020		0102		American Express				American Express Business Gold		-3,701.19
6					Check		07/24/2020		0103		Lowes				Credit Cards		-4,933.02
7					Check		07/24/2020		0104		Pinnacle Bank (v)				-SPLIT-		-3,853.24
8					Bill Pmt -Check		07/24/2020		0105		Eastside Utility District				Accounts Payable		-143.18
9					Check		07/24/2020		0106		Citibusiness Platinum				Credit Cards		-1,416.38
10					Check		07/24/2020		0107		Lowes				Credit Cards		-3,128.60
11		Total Pinnacle Bank															-17,423.61
12	TOTAL																-17,423.61

vi. Payee Name

1. If the Client is set up to use Payee Positive Pay, the user will need to select the box and enter the column number for the column labeled “Name” in the Excel report. For this example, the Name column is highlighted yellow. The column number for Payee Name should be 11 in the template.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1					Type		Date		Num		Name		Memo		Split		Amount
2		Pinnacle Bank															
3					Bill Pmt -Check		07/24/2020		0100		Eastside Utility District				Accounts Payable		-234.74
4					Check		07/24/2020		0101		Citibusiness Platinum				Credit Cards		-13.26
5					Check		07/24/2020		0102		American Express				American Express Business Gold		-3,701.19
6					Check		07/24/2020		0103		Lowes				Credit Cards		-4,933.02
7					Check		07/24/2020		0104		Pinnacle Bank (v)				-SPLIT-		-3,853.24
8					Bill Pmt -Check		07/24/2020		0105		Eastside Utility District				Accounts Payable		-143.18
9					Check		07/24/2020		0106		Citibusiness Platinum				Credit Cards		-1,416.38
10					Check		07/24/2020		0107		Lowes				Credit Cards		-3,128.60
11		Total Pinnacle Bank															-17,423.61
12	TOTAL																-17,423.61

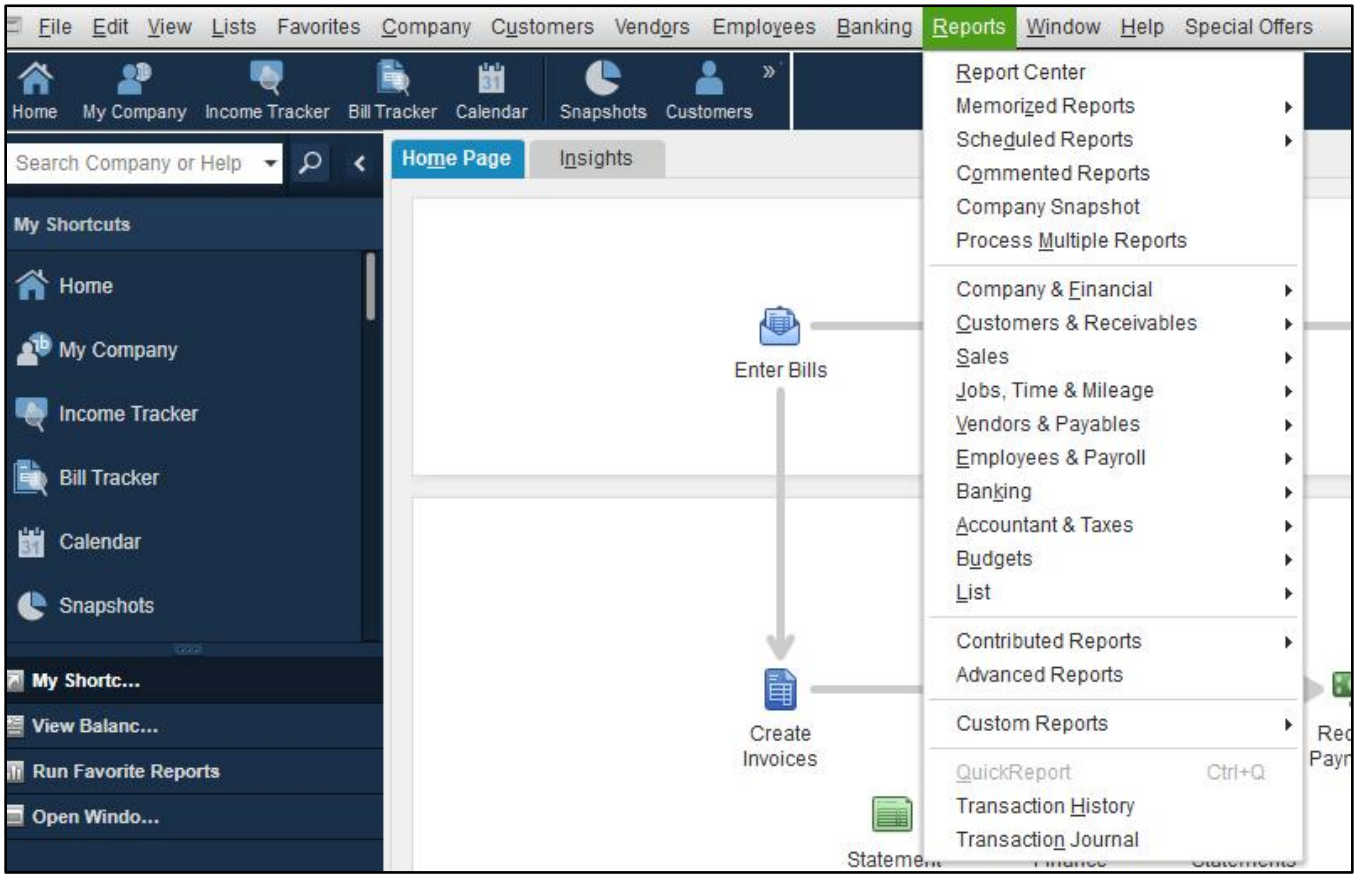
i. Click the Save button. A success message appears, and the user will be returned to the Issuance Templates page. The new issue template will display in the list of templates.

Create New Template

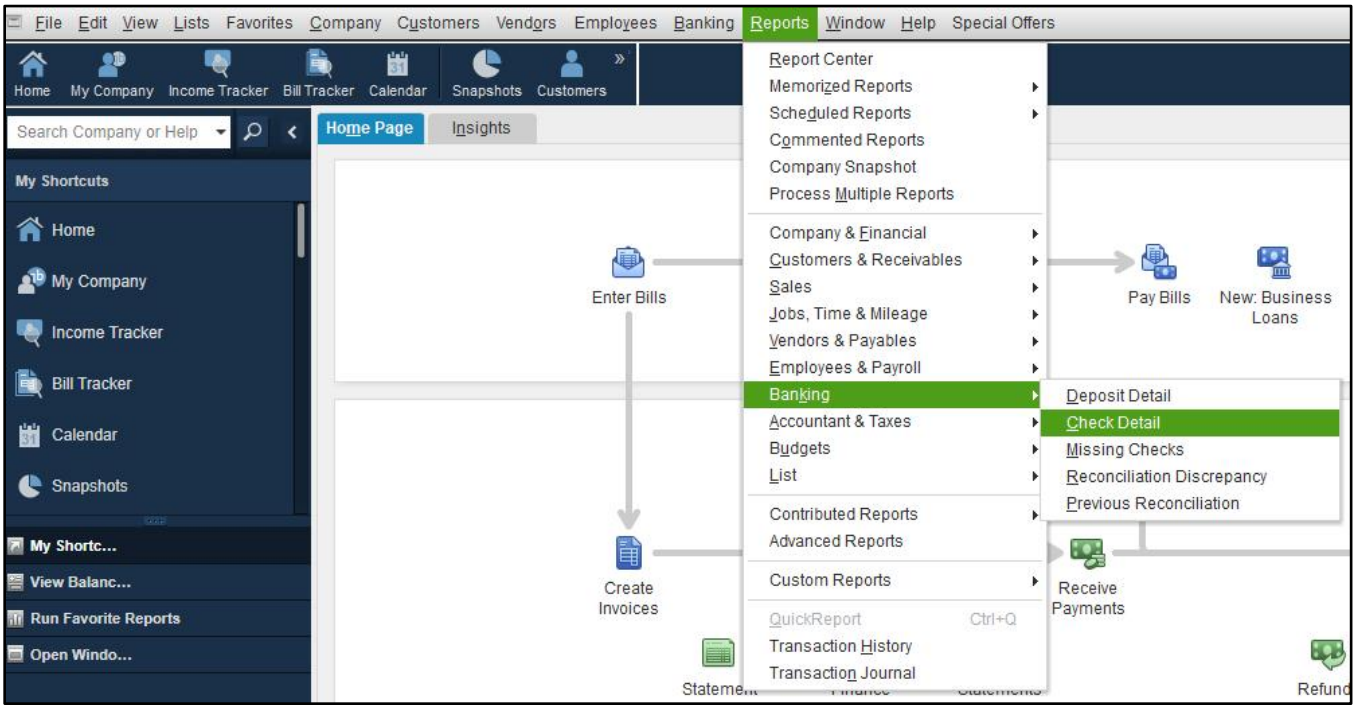
Delete	Template Filter by Template	File Type Filter by File Type	Edit/View
	CSV	Comma Separated	
	CSV1	Comma Separated	
	DBFI Fixed Width	Fixed Width	
	Excel 97-2003 Workbook	Excel 97-2003 Workbook	
☐	CPP1029 Test	Excel Workbook	
☐	QuickBooks Export Type 1	Excel Workbook	

B. Exporting from QuickBook Reports

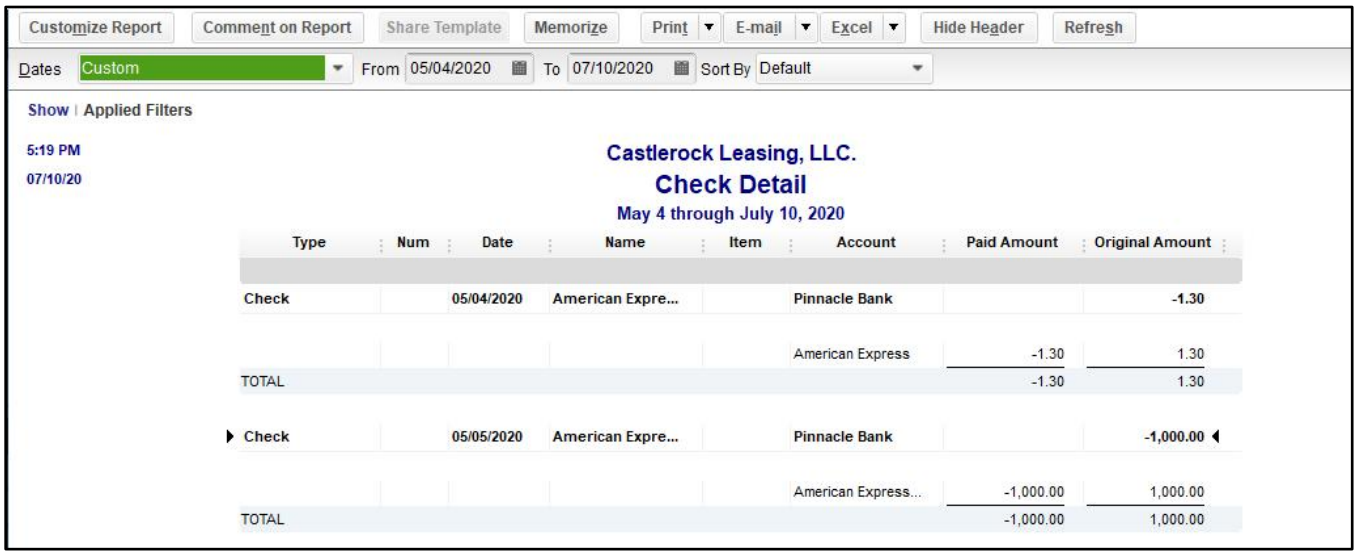
1. From QuickBooks, select Reports on the Tool Bar.



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

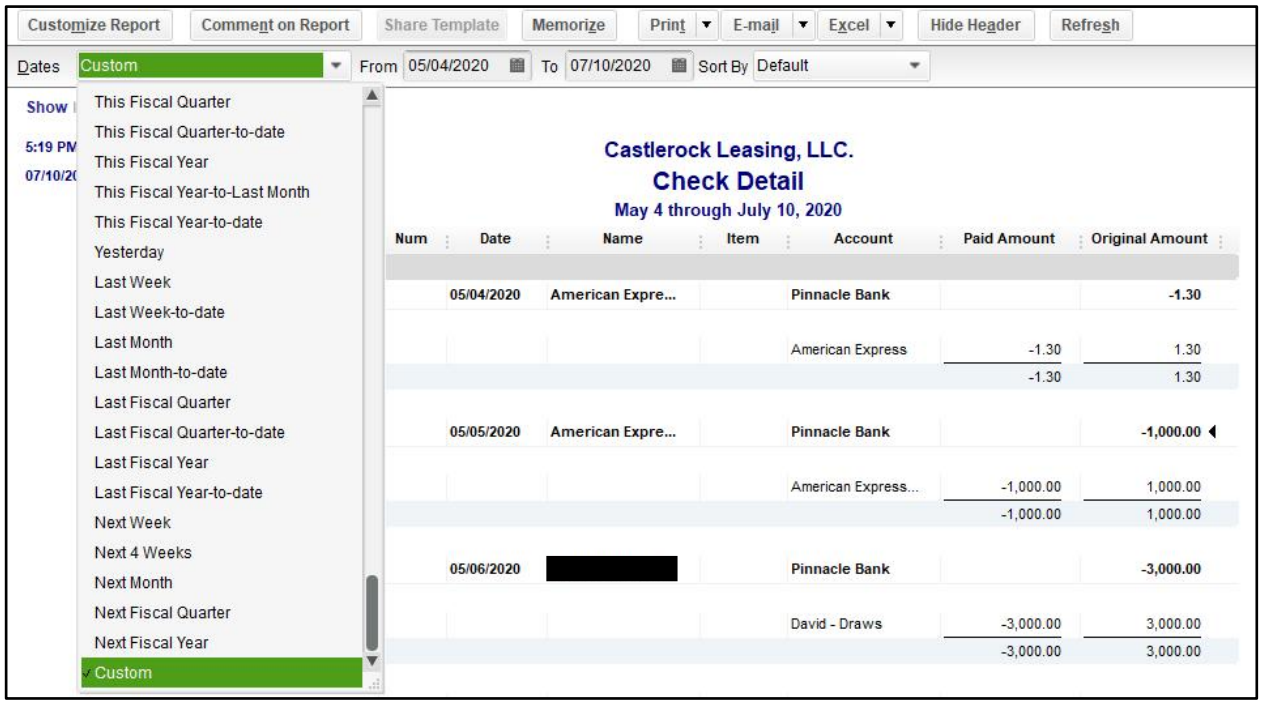


3. The Check Detail Report will display.

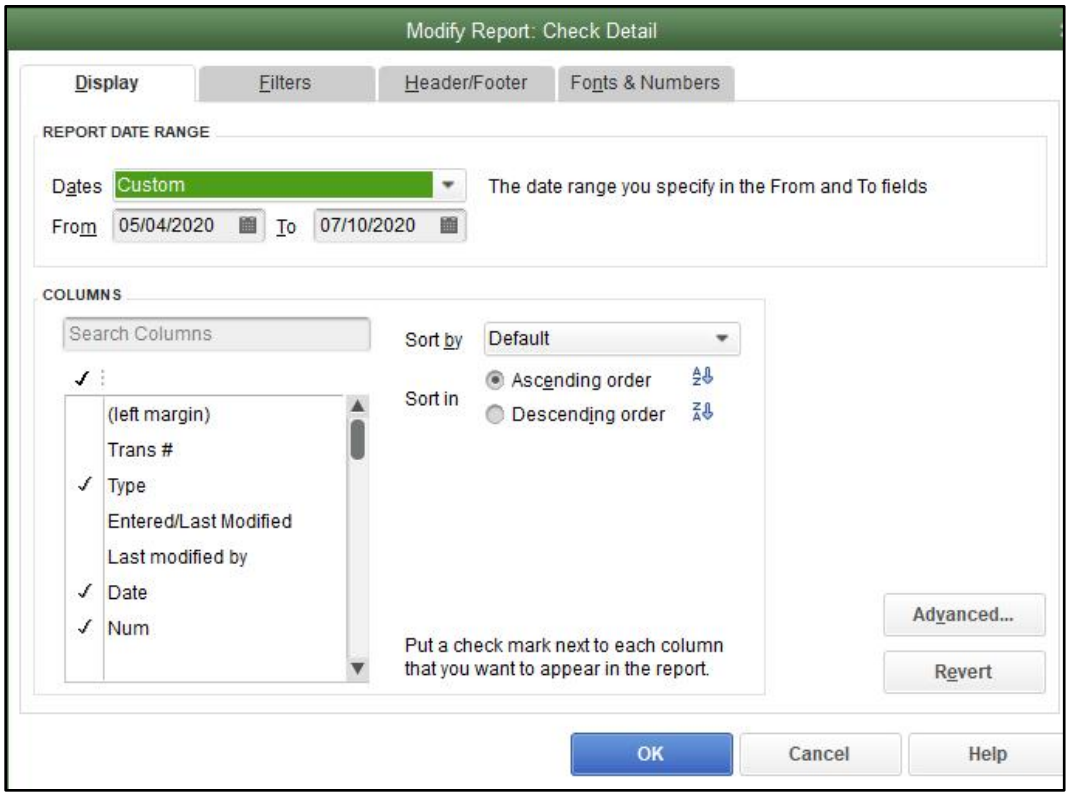


Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		05/04/2020	American Expre...		Pinnacle Bank		-1.30
					American Express	-1.30	1.30
TOTAL						-1.30	1.30
Check		05/05/2020	American Expre...		Pinnacle Bank		-1,000.00
					American Express...	-1,000.00	1,000.00
TOTAL						-1,000.00	1,000.00

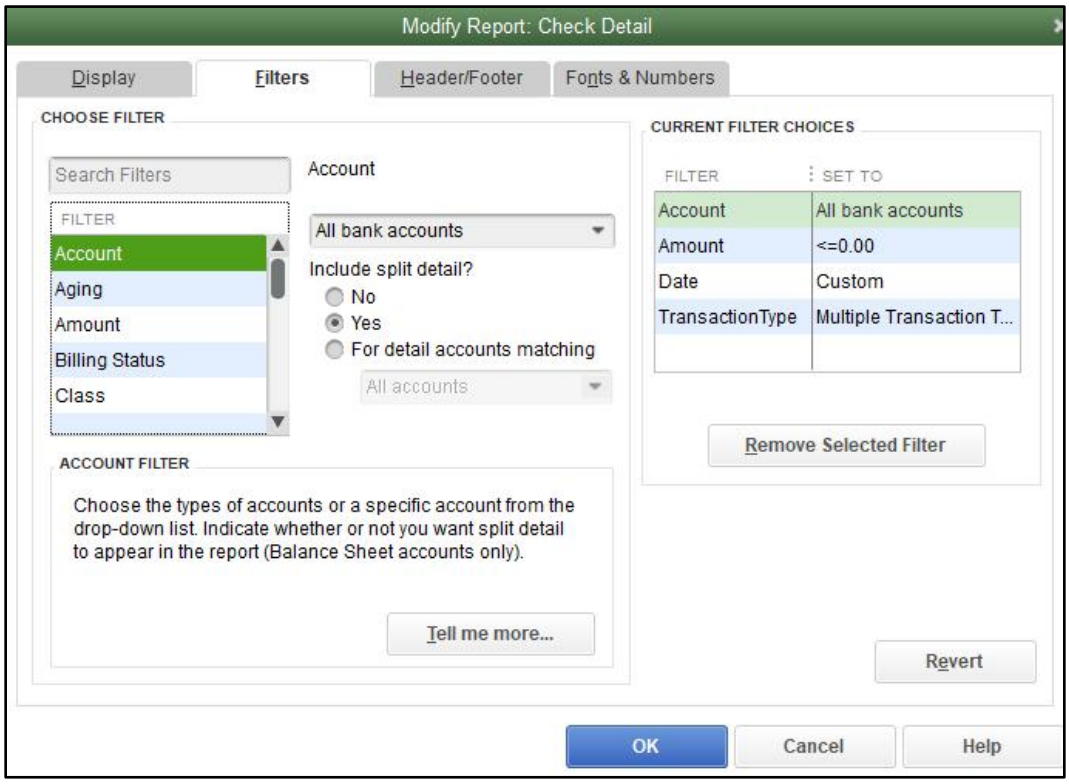
a. Select the Date drop-down menu to choose a specific date or date range for the check items to display in the report. Based on the range that is selected, check items that can be displayed can be for a specific date, a specific quarter, month or even a date range that the user selects.



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

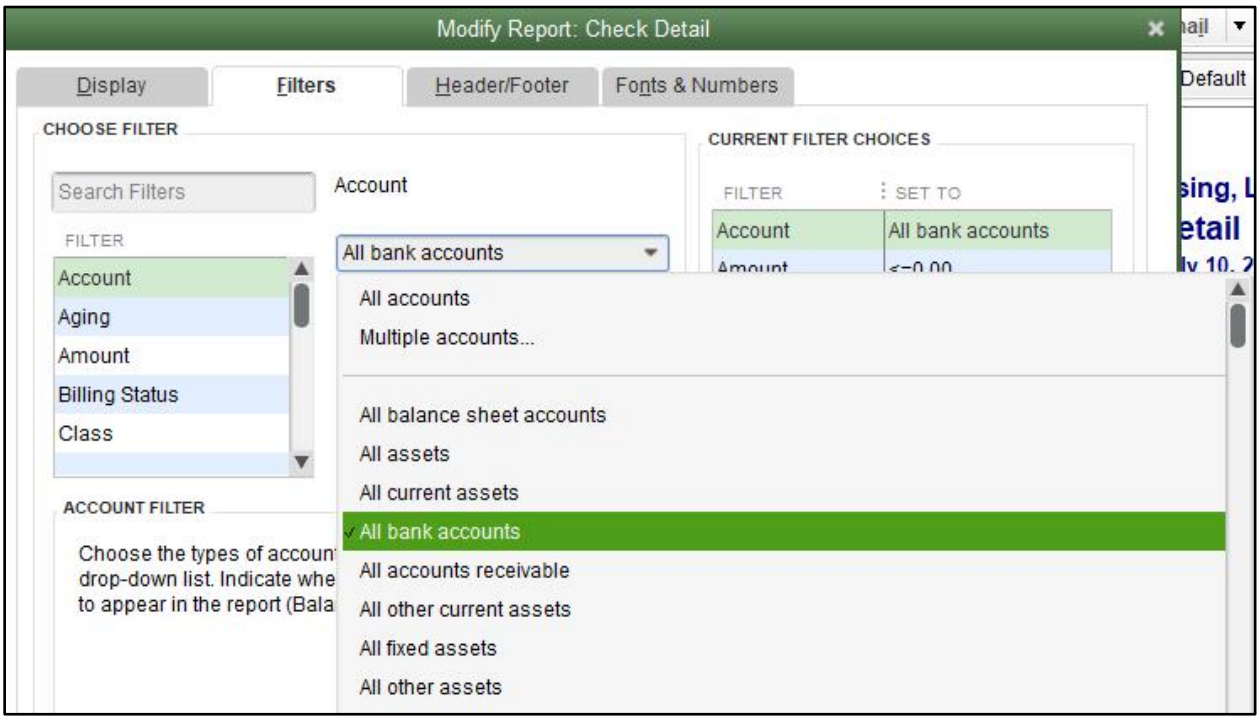


c. Select the Filters tab.

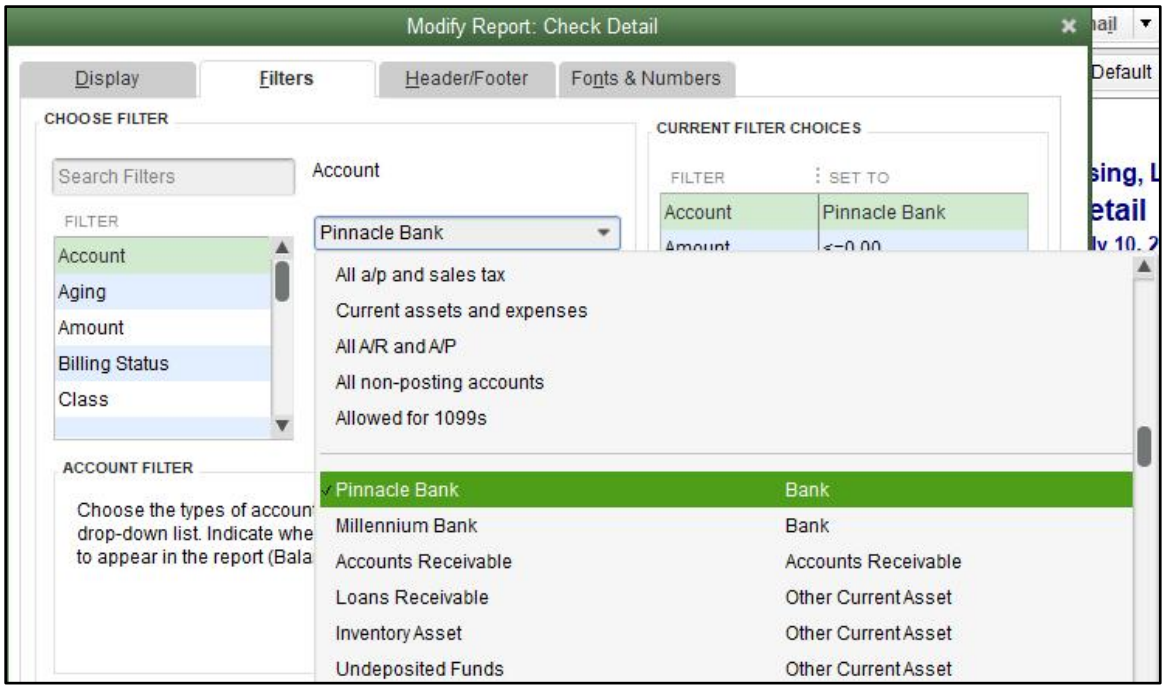


d. In the listing of Filters, select Account from the drop-down menu.

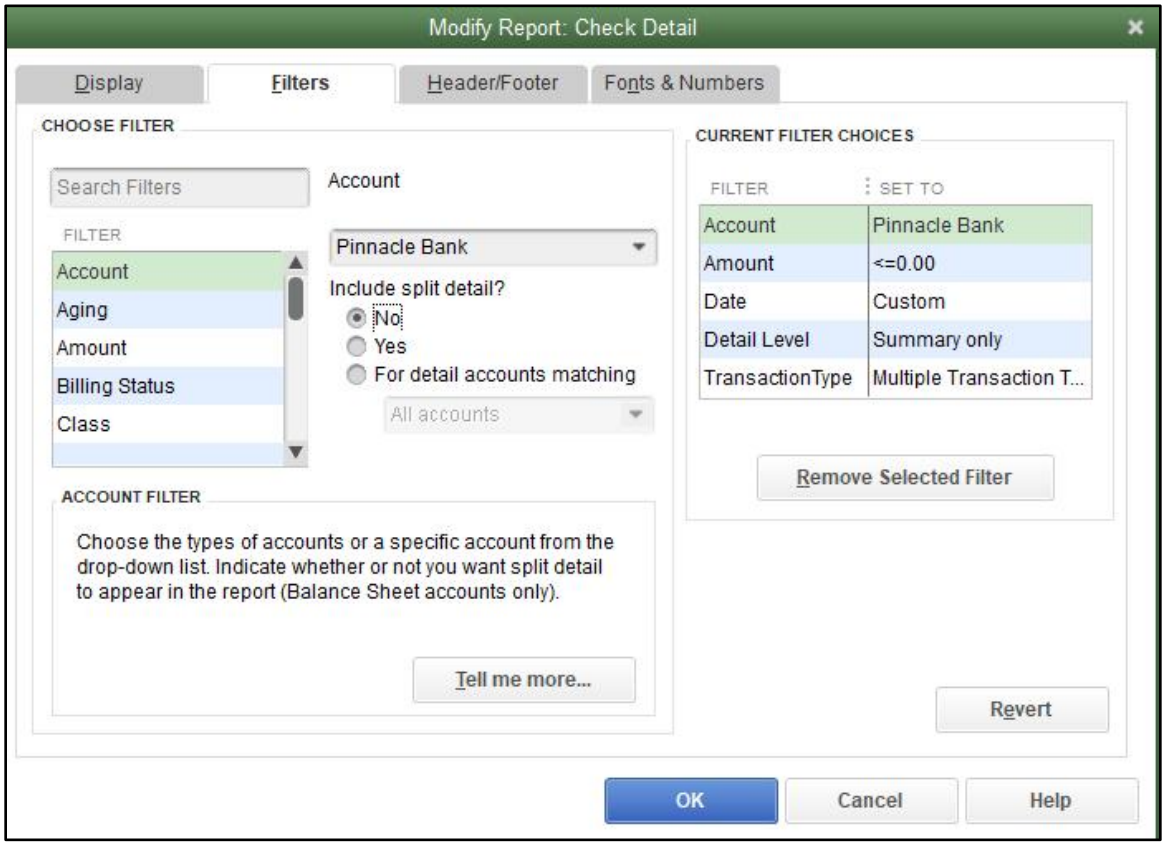
i. Select All Bank Accounts to pull all checks issued from all bank accounts for which the user has QuickBooks access.



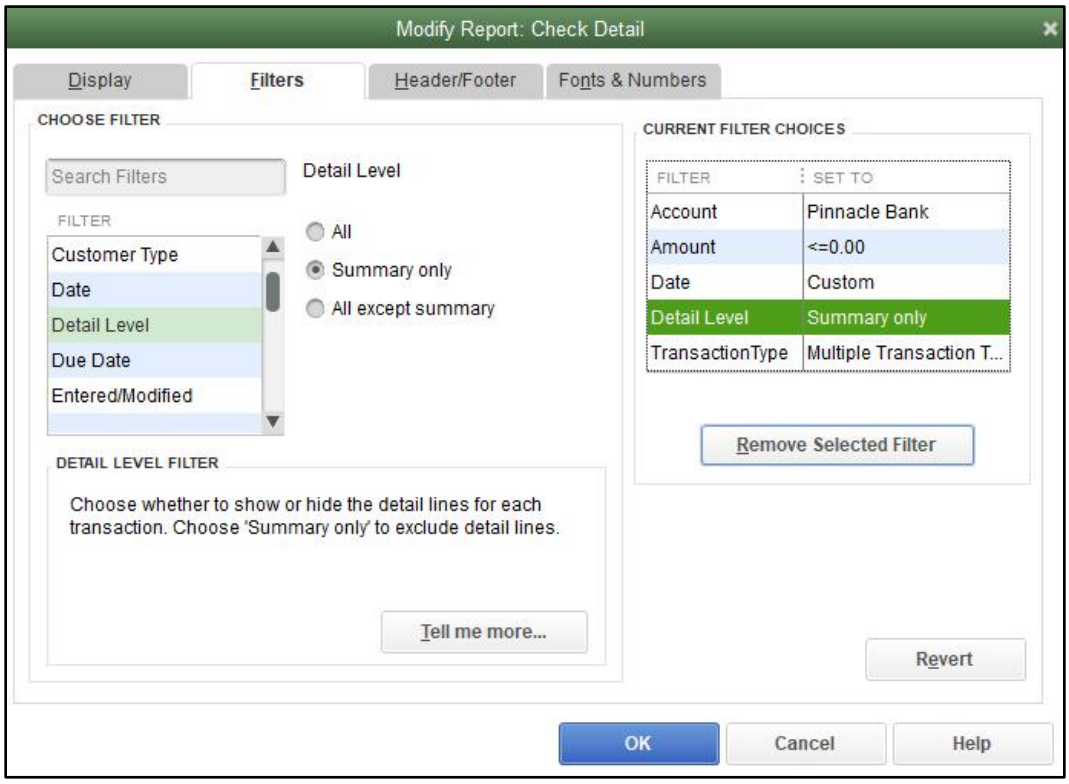
ii. Select a single Bank Account to pull checks issued from a single bank account.



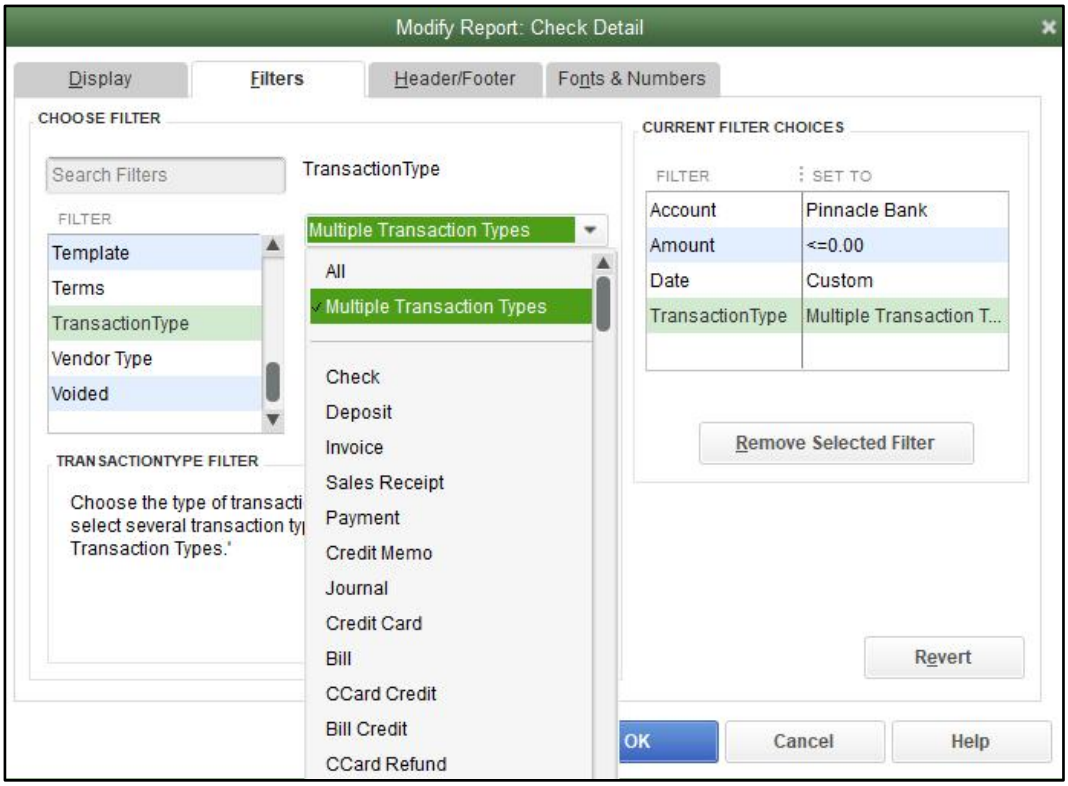
iii. Under Include Split Detail?, click the button next to “No”.



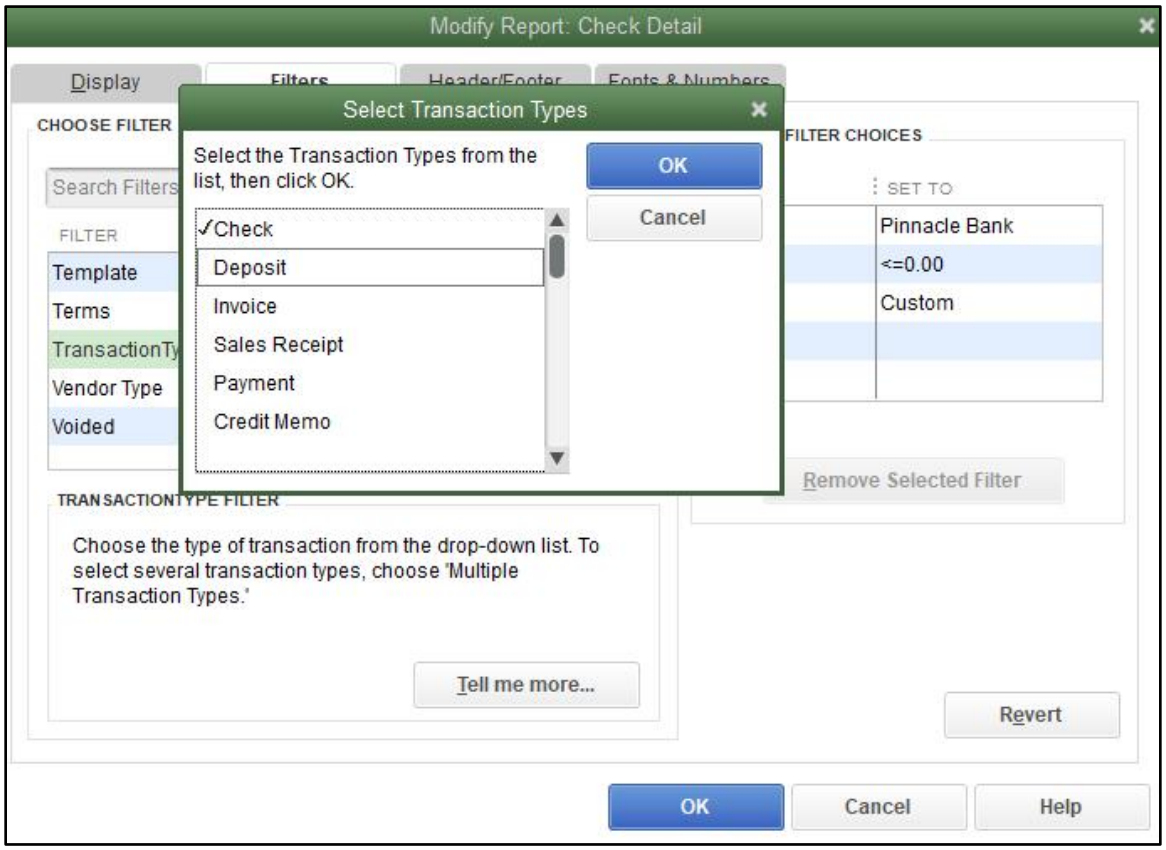
iv. Under Current Filter Choices, select Detail Level, and then click the Remove Selected Filter button.



v. Select Transaction Type from the Filter menu. Select Multiple Transaction Types from the Transaction Types submenu.

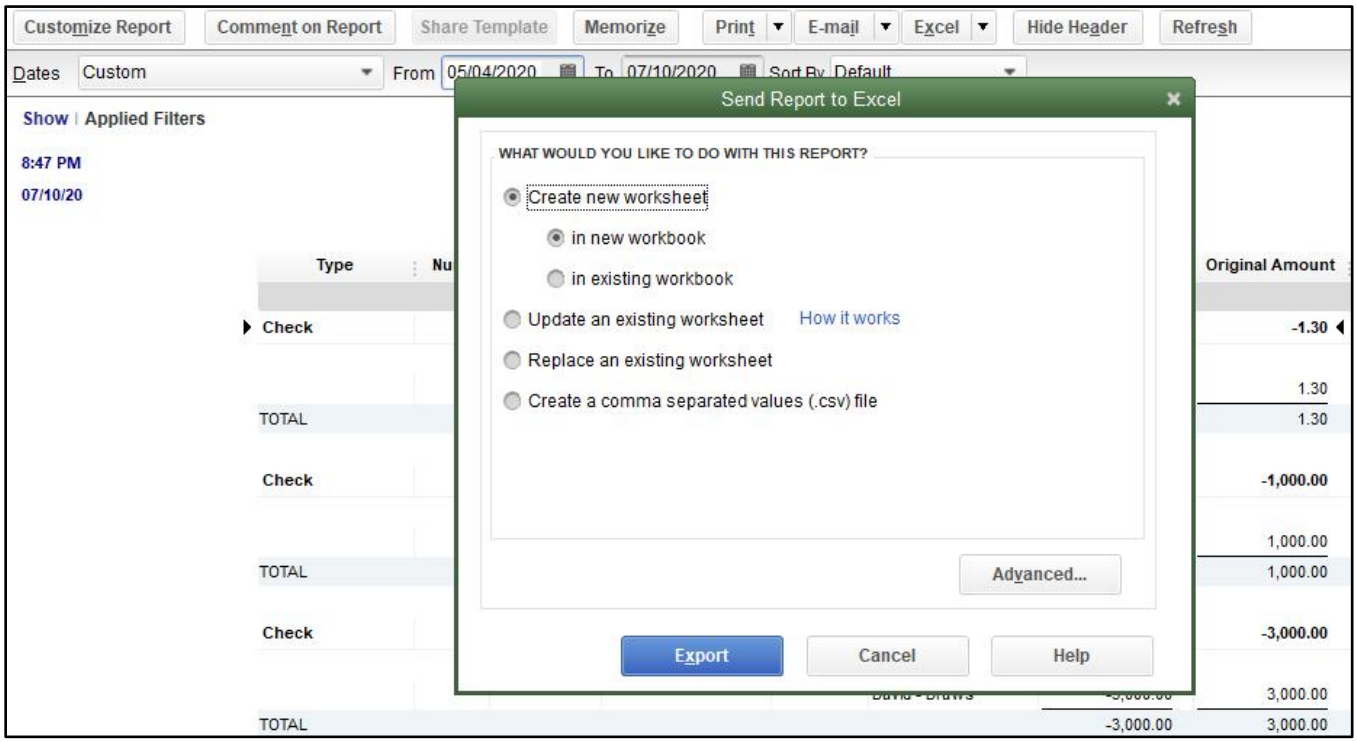


vi. From the Select Transaction Type drop-down menu, select the check transactions to appear in the Check File. For this example, Check and Bill Payment options were selected. Click OK to confirm the transaction types.

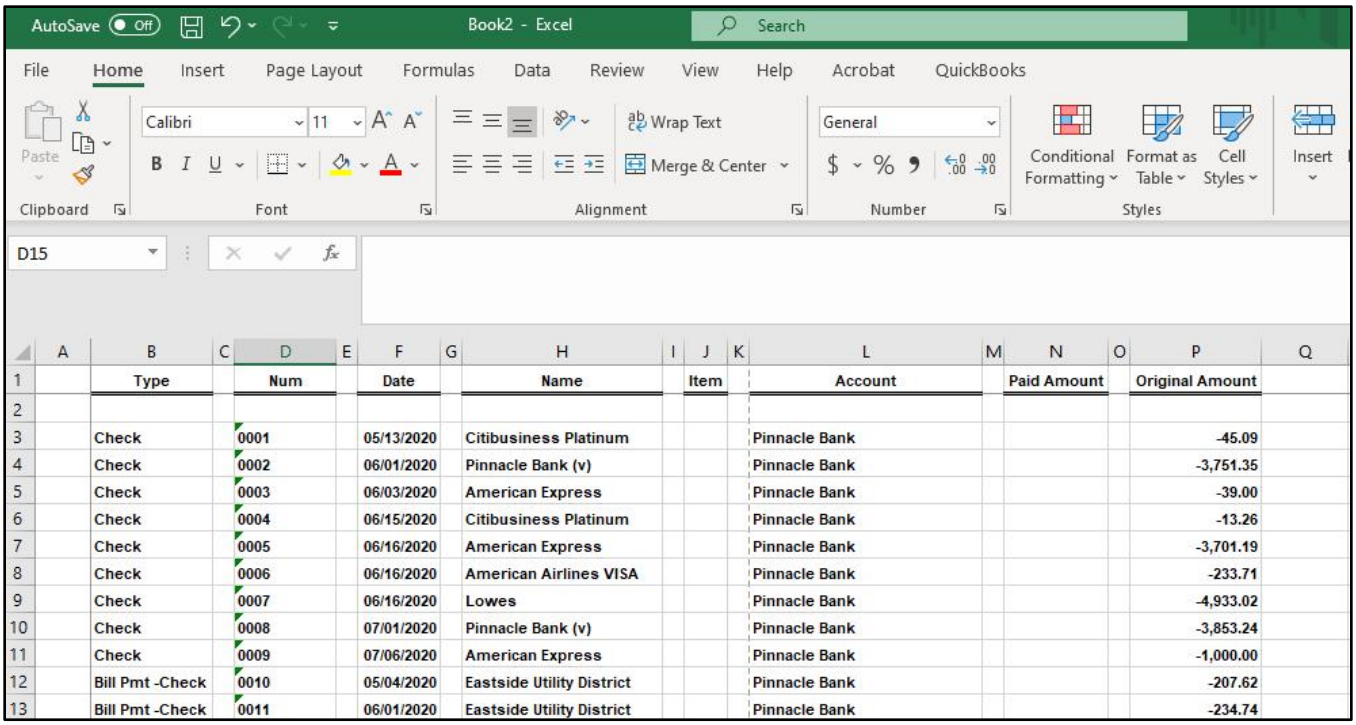


e. From the Modify Report screen, select OK to proceed. The requested changes to the report will display. From the QuickBooks toolbar, click the Excel drop-down menu and select Create New Worksheet.

f. The Send Report to Excel pop-up window appears. Select Create New Worksheet > In New Worksheet and click the Export button to continue.

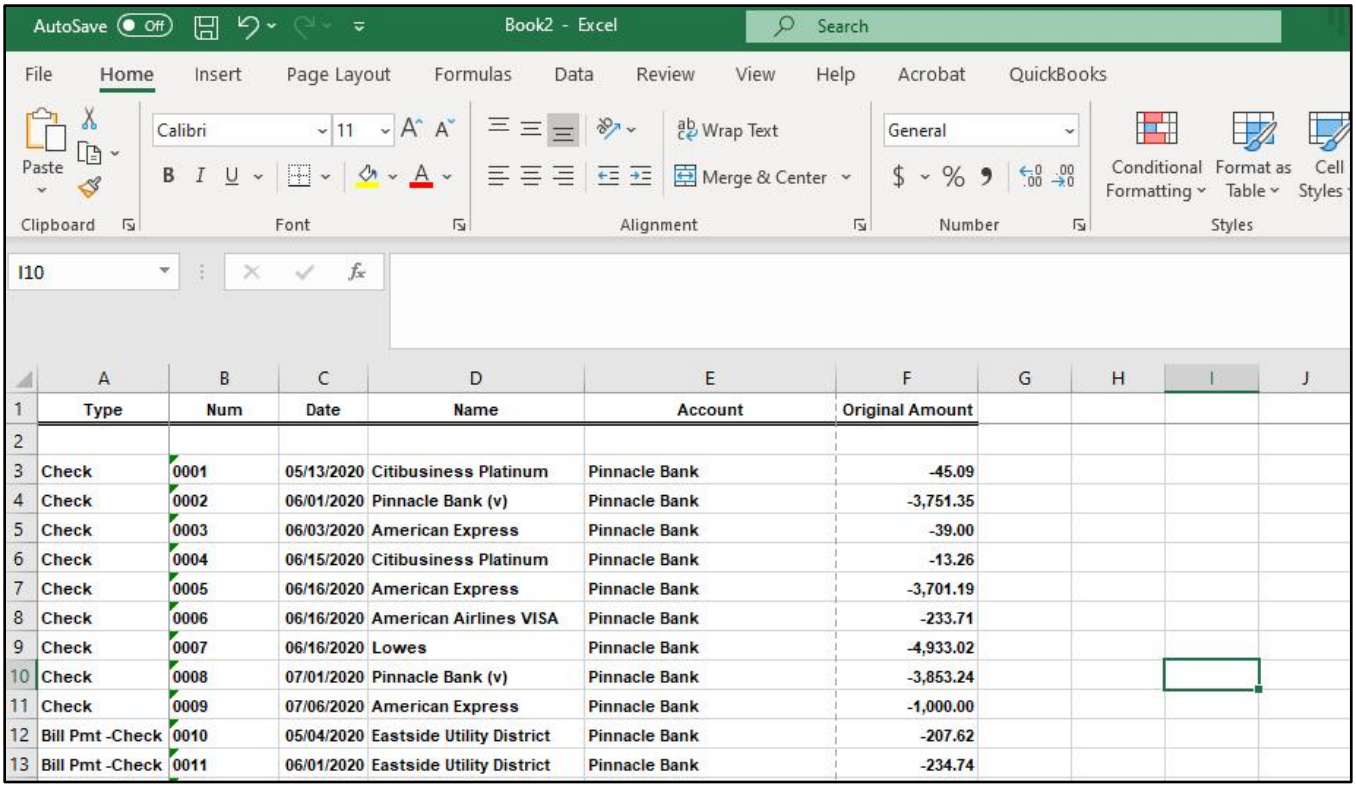


g. Excel will open and the Excel file will populate. Within the Excel file, remove all rows that are blank under the column headers “Type” and/or “Num”.



	Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
3	Check	0001	05/13/2020	Citibusiness Platinum		Pinnacle Bank		-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)		Pinnacle Bank		-3,751.35
5	Check	0003	06/03/2020	American Express		Pinnacle Bank		-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum		Pinnacle Bank		-13.26
7	Check	0005	06/16/2020	American Express		Pinnacle Bank		-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA		Pinnacle Bank		-233.71
9	Check	0007	06/16/2020	Lowes		Pinnacle Bank		-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)		Pinnacle Bank		-3,853.24
11	Check	0009	07/06/2020	American Express		Pinnacle Bank		-1,000.00
12	Bill Pmt -Check	0010	05/04/2020	Eastside Utility District		Pinnacle Bank		-207.62
13	Bill Pmt -Check	0011	06/01/2020	Eastside Utility District		Pinnacle Bank		-234.74

h. Remove all blank columns.

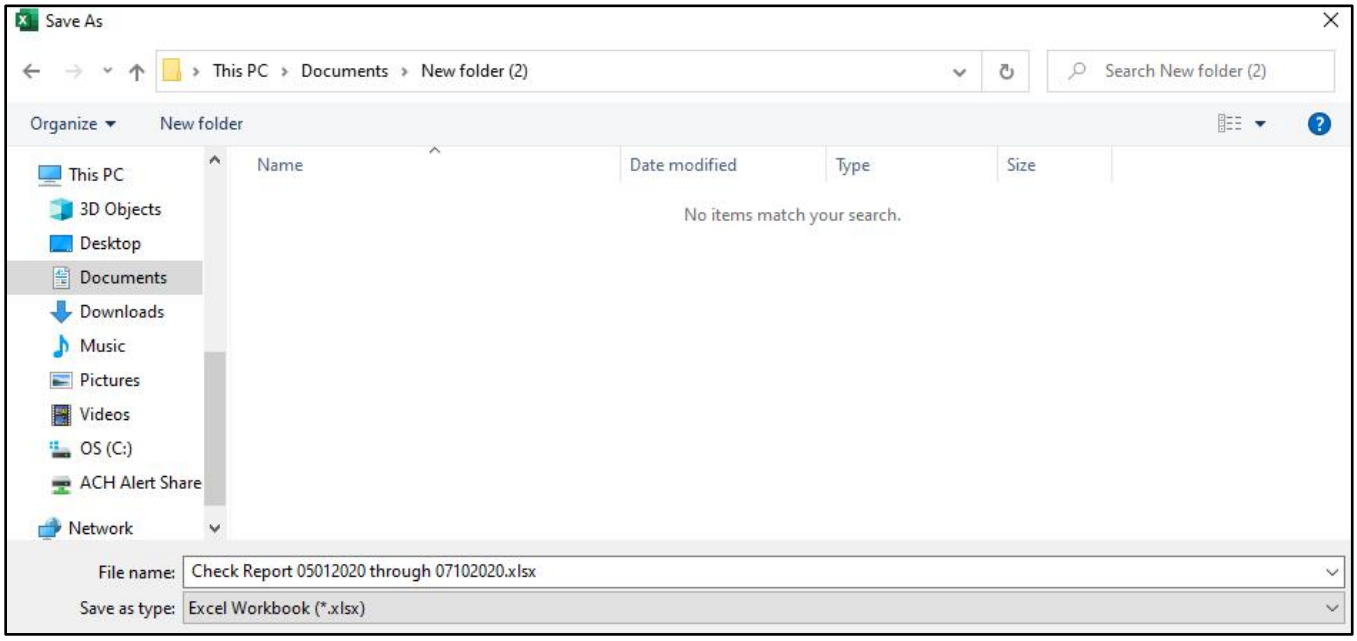


Type	Num	Date	Name	Account	Original Amount
Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00
Bill Pmt -Check	0010	05/04/2020	Eastside Utility District	Pinnacle Bank	-207.62
Bill Pmt -Check	0011	06/01/2020	Eastside Utility District	Pinnacle Bank	-234.74

i. Select File > Save As and save the workbook.

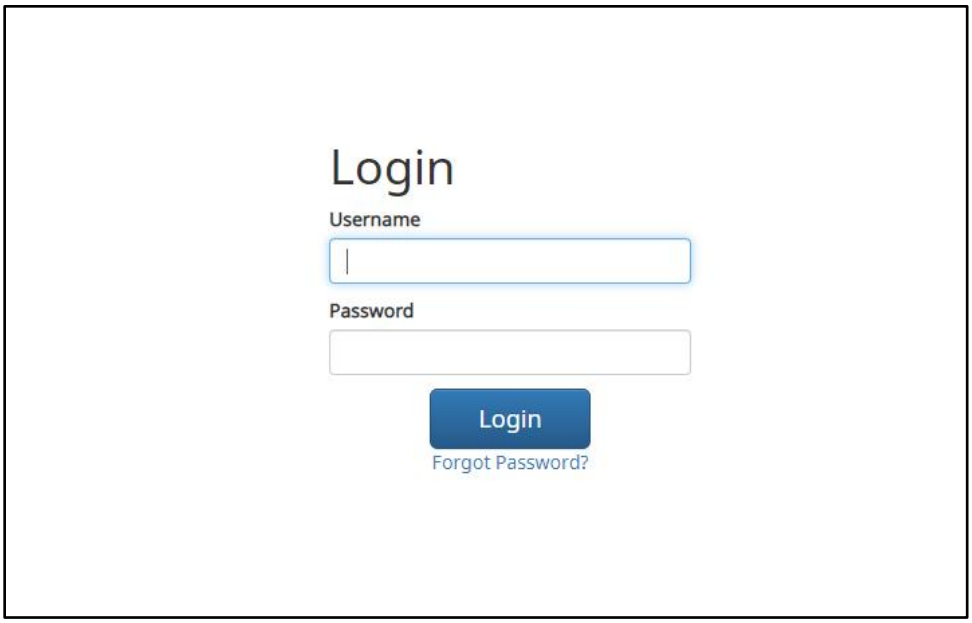
   i. Choose the File Name.

   ii. Choose the Format. The file format for this file must be Comma Separated, Excel 97-2003 Workbook or Excel Workbook.

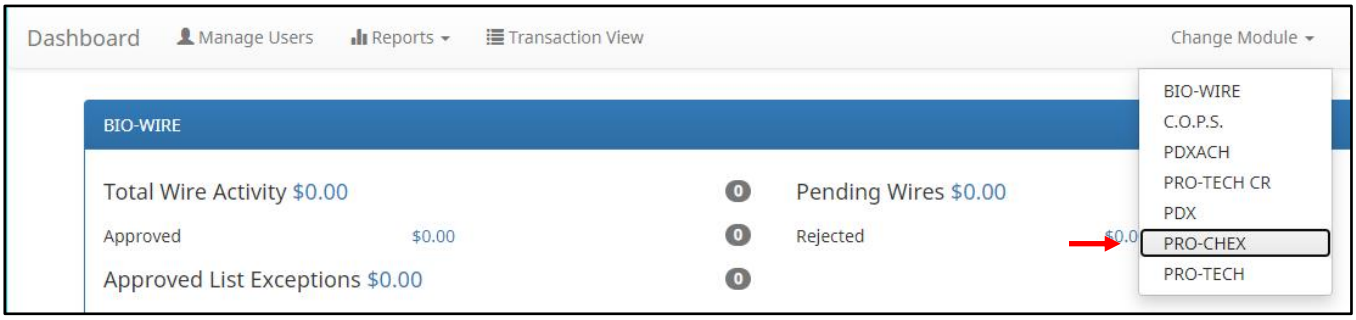


j. After saving, close the Excel workbook.

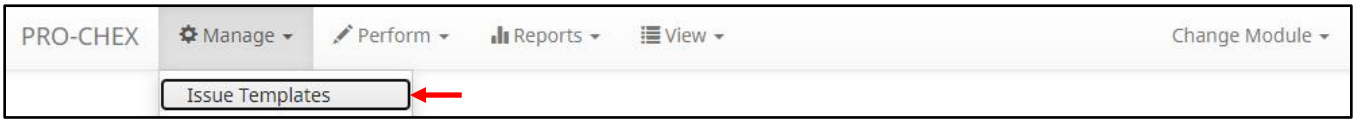
4. Sign into the ACH Alert Client Portal.



5. Select the PRO-CHEX Service Module.

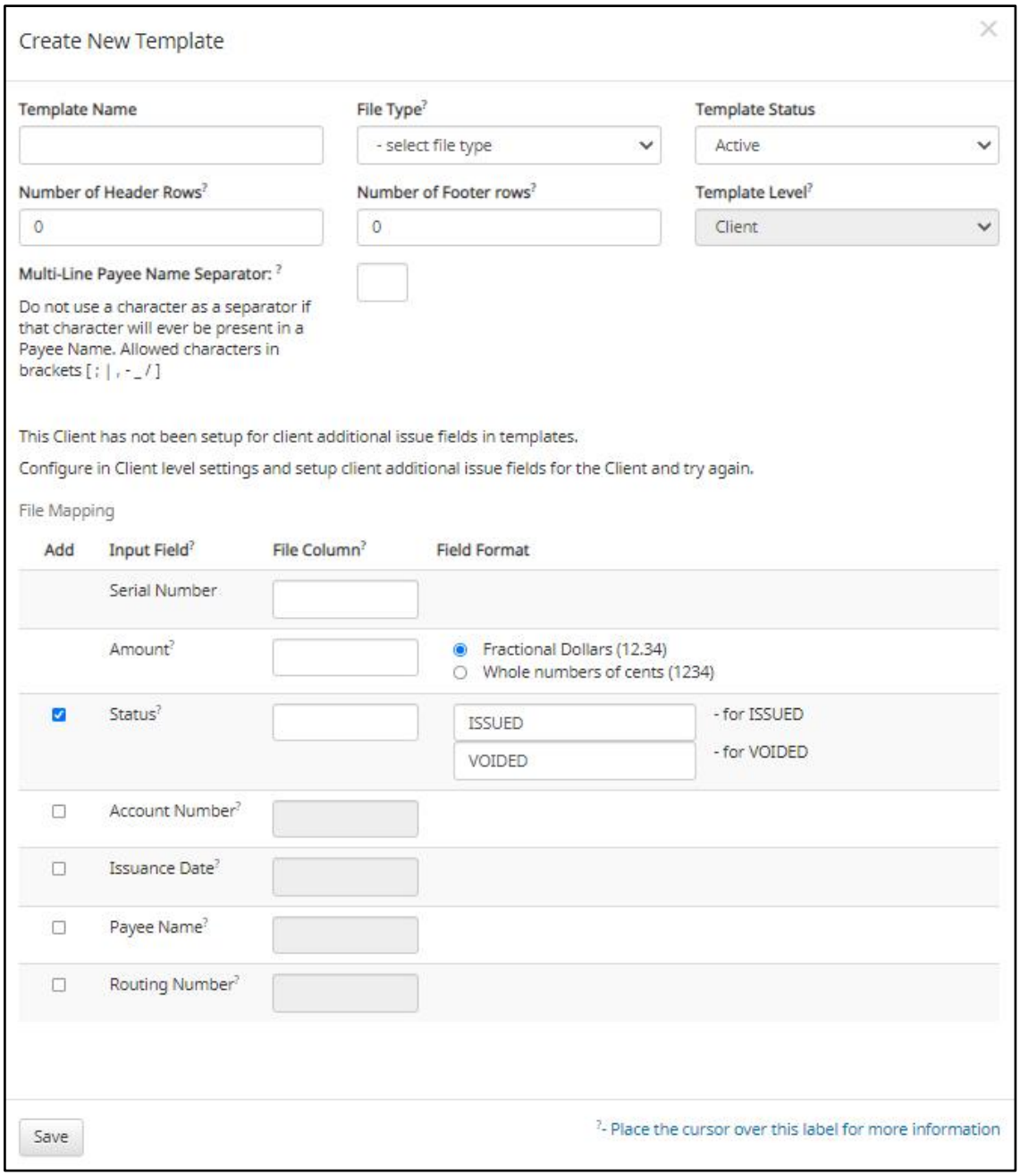


6. From the PRO-CHEX module, select Manage > Issue Templates to create an issue template. This will allow the user to map the exported information from QuickBooks so that the file is read correctly when uploaded to PRO-CHEX. The user will also be able to save this template for use in future issuance file uploads.



7. The Issuance File Templates page displays. This page lists the saved Issue File Templates available for the Client to use and allows the user to create a new template for use. Select Create New Template.

8. The Create New Template screen appears.



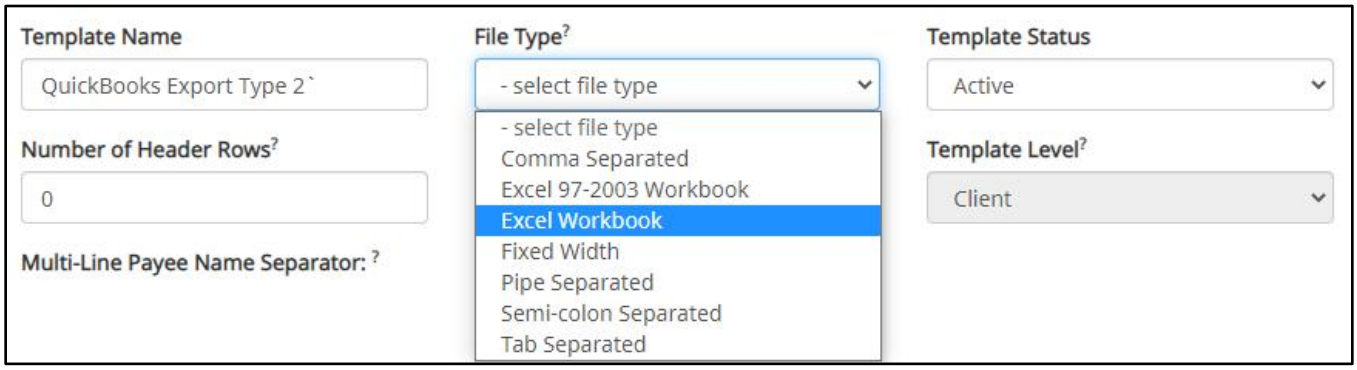
9. <u>Creating the Issuance Template to the Exported Information from QuickBooks</u>:

a. Template Name

Create a name for the template using information that will allow the user to easily identify this template in the future. For this example, the template name is QuickBooks Export Type 2.

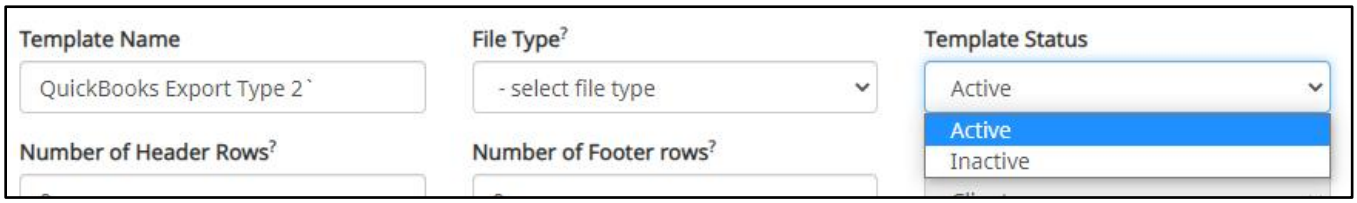
b. File Type

Select the appropriate file type based on the file type used to save the Excel document. For this example, the file type will be Excel Workbook.



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 PRO-CHEX Module. For this example, the header rows have been highlighted yellow. The number of header rows should be 2 in the template.

	A	B	C	D	E	F
1	Type	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
7	Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
9	Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
11	Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00
12	Bill Pmt -Check	0010	05/04/2020	Eastside Utility District	Pinnacle Bank	-207.62

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 PRO-CHEX Module. For this example, the footer rows have been highlighted yellow. The number of footer rows should be 2 in the template.

	A	B	C	D	E	F
1	Type	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
7	Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
9	Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
11	Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00
12	Bill Pmt -Check	0010	05/04/2020	Eastside Utility District	Pinnacle Bank	-207.62
13	Bill Pmt -Check	0011	06/01/2020	Eastside Utility District	Pinnacle Bank	-234.74
14	Bill Pmt -Check	0012	07/02/2020	Eastside Utility District	Pinnacle Bank	-143.18
15						
16	Total					-18,155.40
17						

f. Template Level

The default value of Client 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.

Template Name	File Type?	Template Status
QuickBooks Export Type 2`	Excel Workbook	Active
Number of Header Rows?	**Number of Footer rows?**	**Template Level?**
2	2	Client
Multi-Line Payee Name Separator: ?		

h. File Mapping

i. Serial Number

1. Enter the column number that the check number/serial number is presented in the Excel document. For this example, the Num column is highlighted yellow. The column number for Amount should be 2 in the template.

	A	B	C	D	E	F
1	Type	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
7	Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
9	Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
11	Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00
12	Bill Pmt -Check	0010	05/04/2020	Eastside Utility District	Pinnacle Bank	-207.62
13	Bill Pmt -Check	0011	06/01/2020	Eastside Utility District	Pinnacle Bank	-234.74
14	Bill Pmt -Check	0012	07/02/2020	Eastside Utility District	Pinnacle Bank	-143.18
15						
16	Total					-18,155.40

ii. Amount

1. 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. For this example, the Amount column is highlighted yellow. The column number for Amount should be 6 in the template.

	A	B	C	D	E	F
1	Type	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
7	Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
9	Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
11	Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00
12	Bill Pmt -Check	0010	05/04/2020	Eastside Utility District	Pinnacle Bank	-207.62
13	Bill Pmt -Check	0011	06/01/2020	Eastside Utility District	Pinnacle Bank	-234.74
14	Bill Pmt -Check	0012	07/02/2020	Eastside Utility District	Pinnacle Bank	-143.18
15						
16	Total					-18,155.40

iii. Status

1. 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 PRO-CHEX system to accurately read it. For this example, the Status field is not being used.

File Mapping

Add	Input Field?	File Column?	Field Format
	Serial Number	2	
	Amount?	6	(●) Fractional Dollars (12.34) ( ) Whole numbers of cents (1234)
☐	Status?		☐ Treat Negative Amount As Void?

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

1. The exported information from QuickBooks does not include an account number. Leave the box unchecked and the File Column field blank. For this example, the Account Number field is left blank.

v. Issuance Date

1. 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. For this example, the Date column is highlighted yellow. The column number for Issuance Date should be 3 in the template.

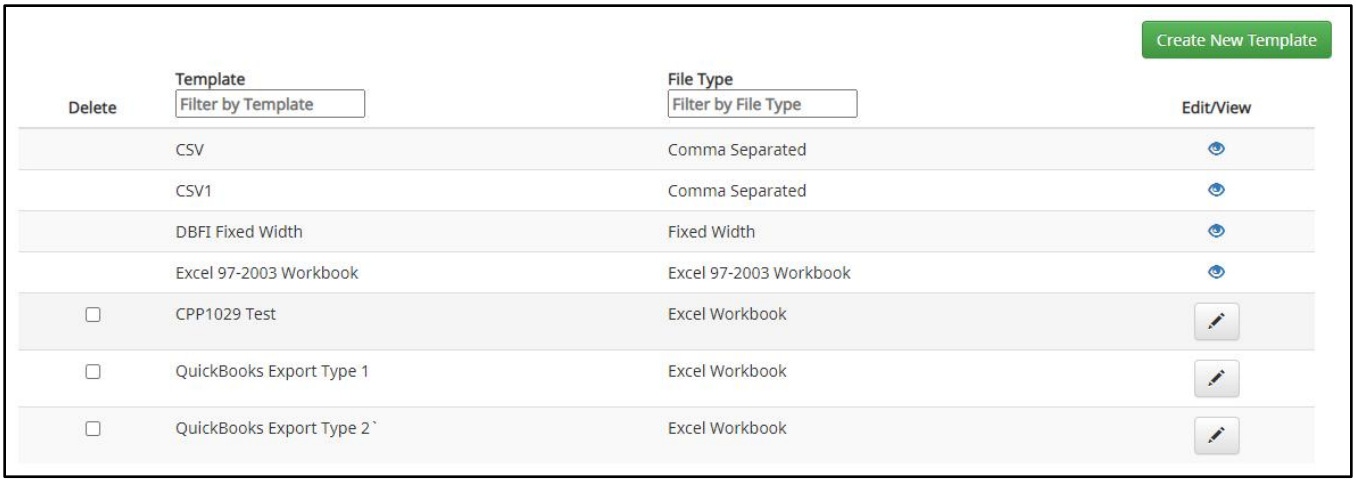
	A	B	C	D	E	F
1	Type	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
7	Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
9	Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
11	Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00
12	Bill Pmt -Check	0010	05/04/2020	Eastside Utility District	Pinnacle Bank	-207.62
13	Bill Pmt -Check	0011	06/01/2020	Eastside Utility District	Pinnacle Bank	-234.74
14	Bill Pmt -Check	0012	07/02/2020	Eastside Utility District	Pinnacle Bank	-143.18
15						
16	Total					-18,155.40

vi. Payee Name

1. If the Client is set up to use Payee Positive Pay, the user will need to select the box and enter the column number for the column labeled “Name” in the Excel report. For this example, the Name column is highlighted yellow. The column number for Payee Name should be 4 in the template.

	A	B	C	D	E	F
1	Type	Num	Date	Name	Account	Original Amount
2						
3	Check	0001	05/13/2020	Citibusiness Platinum	Pinnacle Bank	-45.09
4	Check	0002	06/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,751.35
5	Check	0003	06/03/2020	American Express	Pinnacle Bank	-39.00
6	Check	0004	06/15/2020	Citibusiness Platinum	Pinnacle Bank	-13.26
7	Check	0005	06/16/2020	American Express	Pinnacle Bank	-3,701.19
8	Check	0006	06/16/2020	American Airlines VISA	Pinnacle Bank	-233.71
9	Check	0007	06/16/2020	Lowes	Pinnacle Bank	-4,933.02
10	Check	0008	07/01/2020	Pinnacle Bank (v)	Pinnacle Bank	-3,853.24
11	Check	0009	07/06/2020	American Express	Pinnacle Bank	-1,000.00

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

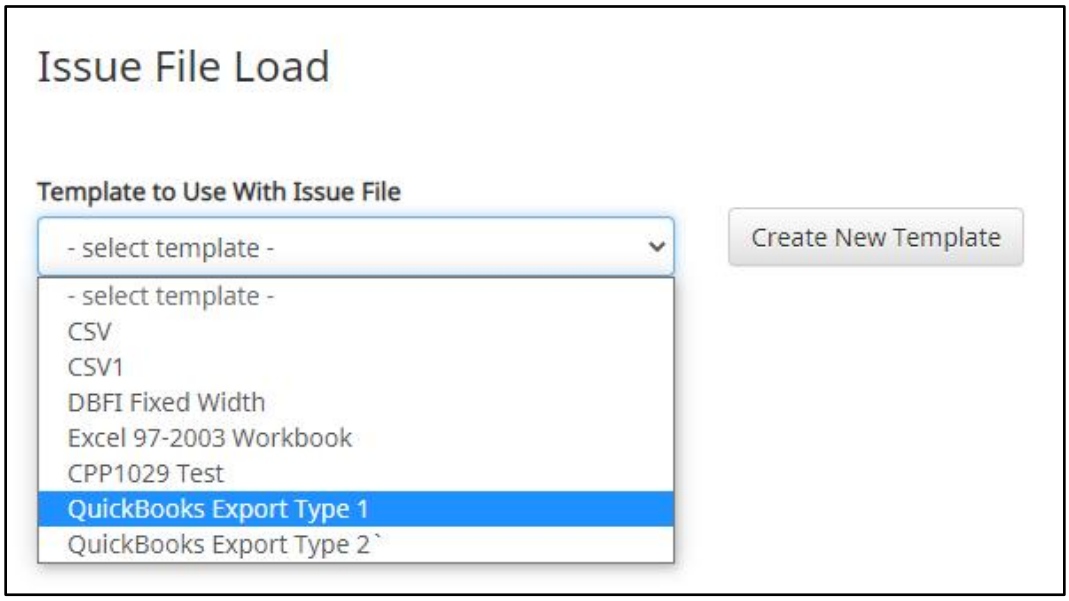


C. Loading the QuickBooks Issue File

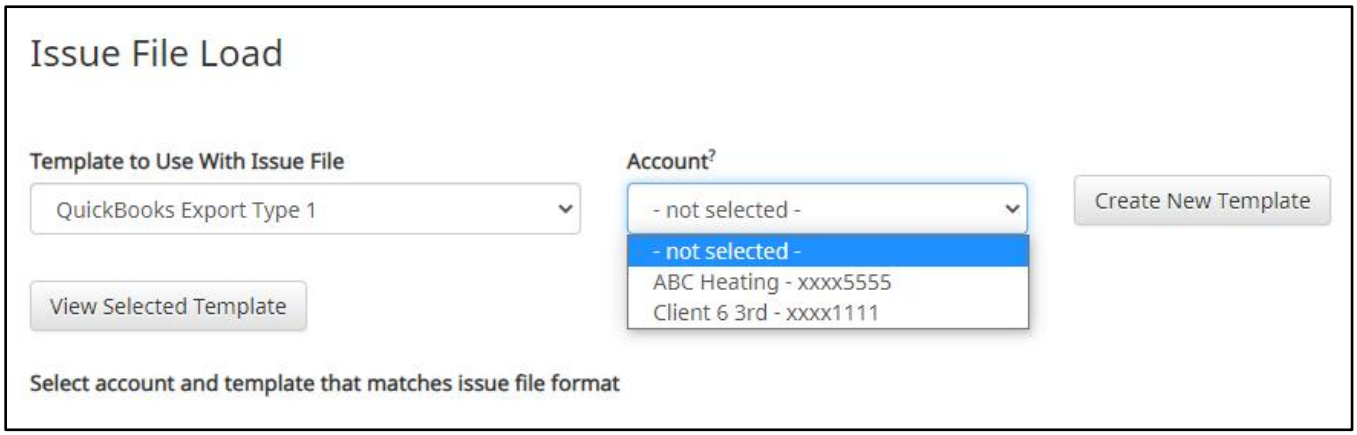
1. From the PRO-CHEX Module, select Perform > Issue File Load.

2. The Load Check Issuance File page appears.

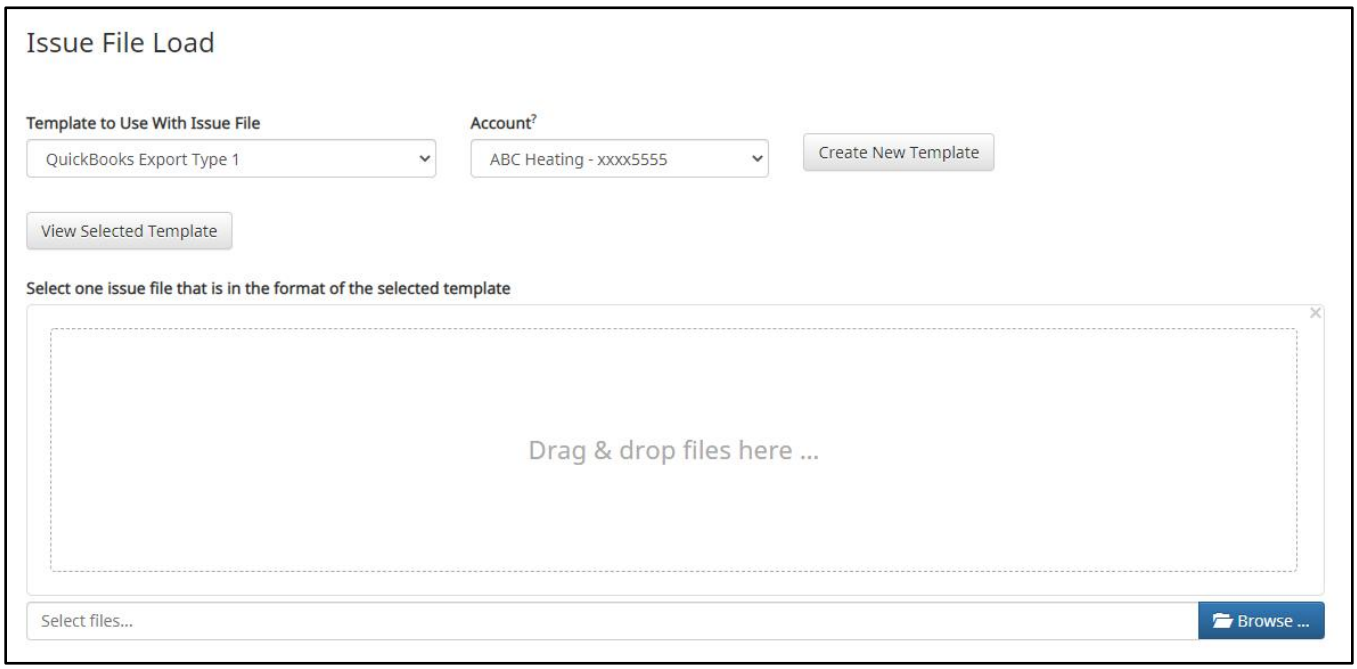
3. Select the Template drop-down box to select from a list of existing templates. Select the appropriate template. For this example, QuickBooks Export Type 2 will be used.



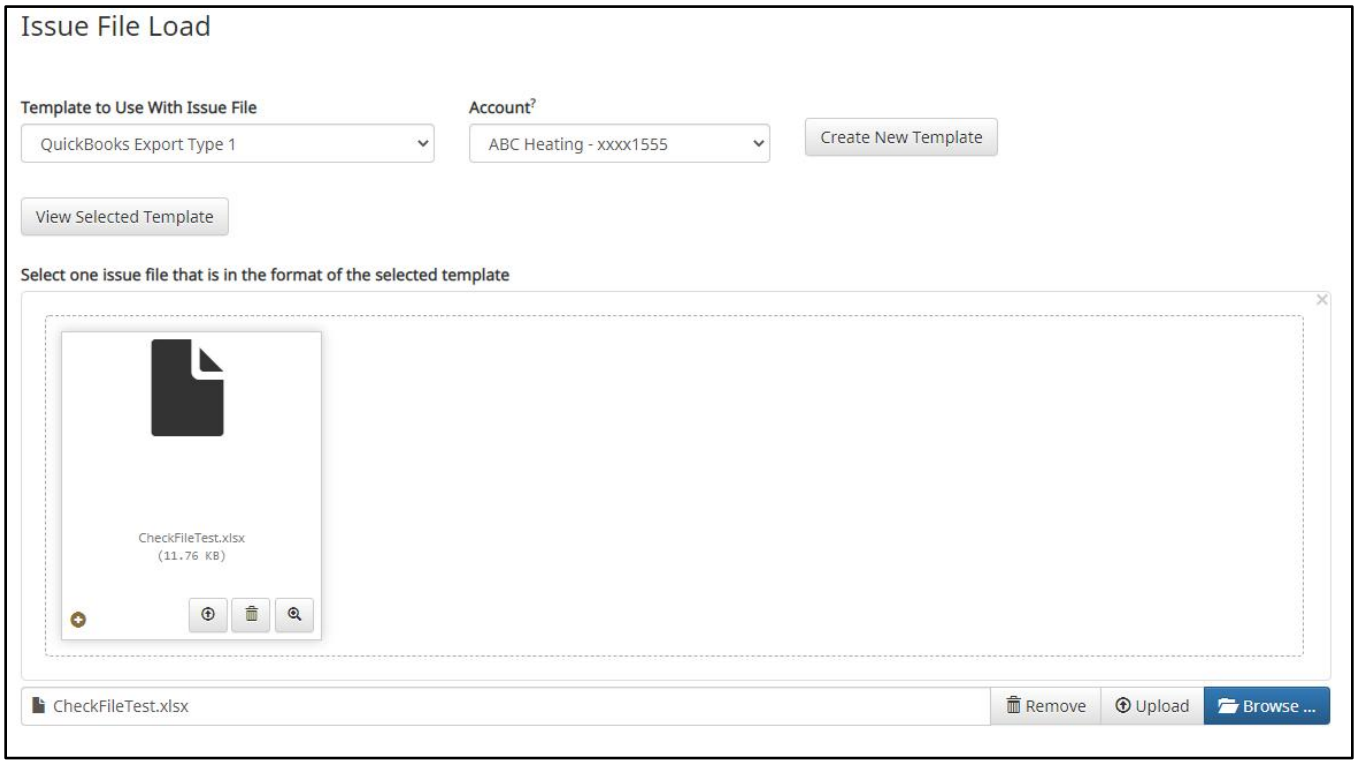
4. The template selected was created without the Account field enabled. A drop-down box will display so that the appropriate account can be selected. Select from the list of accounts. For this example, ABC Heating – xxxx1555 will be used.



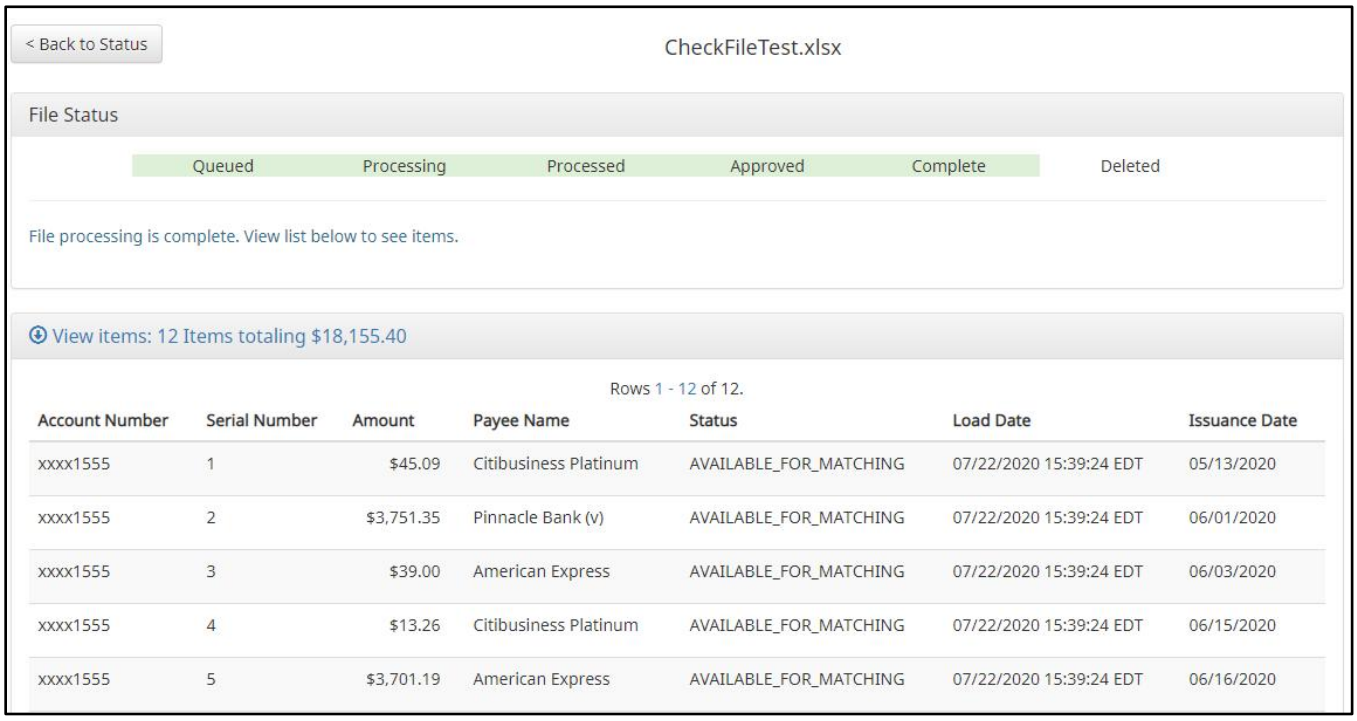
5. The file upload interface will appear. Click the Browse button to select the appropriate file or drag and drop the file into the box indicated on the interface screen.



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.



Account Number	Serial Number	Amount	Payee Name	Status	Load Date	Issuance Date
xxxx1555	1	$45.09	Citibusiness Platinum	AVAILABLE_FOR_MATCHING	07/22/2020 15:39:24 EDT	05/13/2020
xxxx1555	2	$3,751.35	Pinnacle Bank (v)	AVAILABLE_FOR_MATCHING	07/22/2020 15:39:24 EDT	06/01/2020
xxxx1555	3	$39.00	American Express	AVAILABLE_FOR_MATCHING	07/22/2020 15:39:24 EDT	06/03/2020
xxxx1555	4	$13.26	Citibusiness Platinum	AVAILABLE_FOR_MATCHING	07/22/2020 15:39:24 EDT	06/15/2020
xxxx1555	5	$3,701.19	American Express	AVAILABLE_FOR_MATCHING	07/22/2020 15:39:24 EDT	06/16/2020

APPENDIX C – DOCUMENT REVISION INDEX

A comprehensive list of all revisions made to this document since last publication.

Previous Version: 2.0.7 rev 3 (published 03/09/2022)
Current Version: 2.0.7 rev 4 (published 03/30/2022)

Section	***Pages***	***Description***
Entire Document		Miscellaneous screenshots updated to reflect minor changes in user interface.
Section VIII – Payee Positive Pay Tips & Best Practices	p. 78-83	B. Ideal Check Formatting – Complete overhaul of this section to provide more detail on good and bad examples of check formatting.
	p. 84-85	C. Other Common Check Formatting Problems – Much information previously included in this subsection were covered in more detail in the previous subsection and were therefore removed from this subsection to prevent redundancy.
	p. 85-91	D. Multiple Payee Handling – Updated to include example graphics.