

Business Online Banking

New Features and Enhancements – Positive Pay

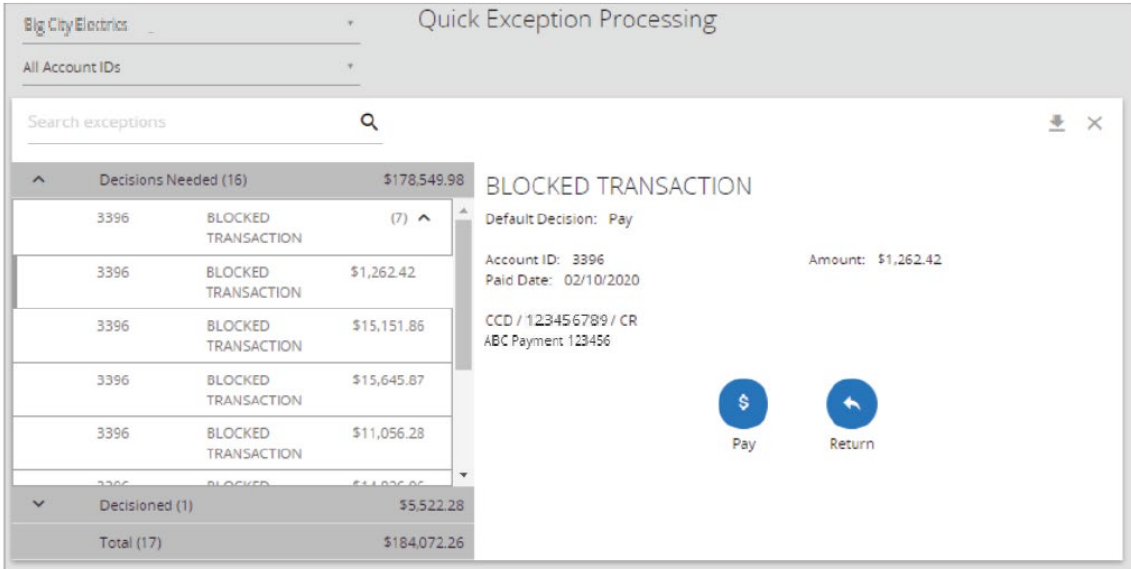
This guide provides information on new features and enhancements in the 9/8/21 pm Business Online Banking - Positive Pay release.

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Redesigned Quick Exception Processing

The Quick Exception Processing page has been redesigned to provide you with a more efficient workflow when processing exceptions.

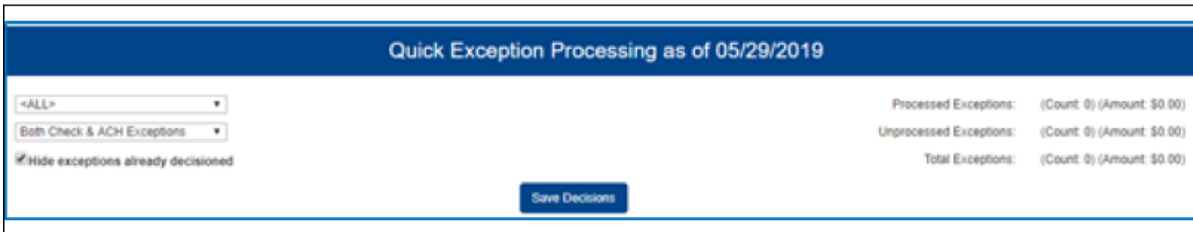


Added Summary Tab

The Account Reconciliation Summary, Check Reconciliation Summary and Deposit Reconciliation Summary Microsoft Excel exports now include a Summary tab that includes a summary with totals for all transaction types.

Update Button

The **Update** button has been renamed to **Save Decisions** to better describe the action that is taking place.



Check File Upload Changes

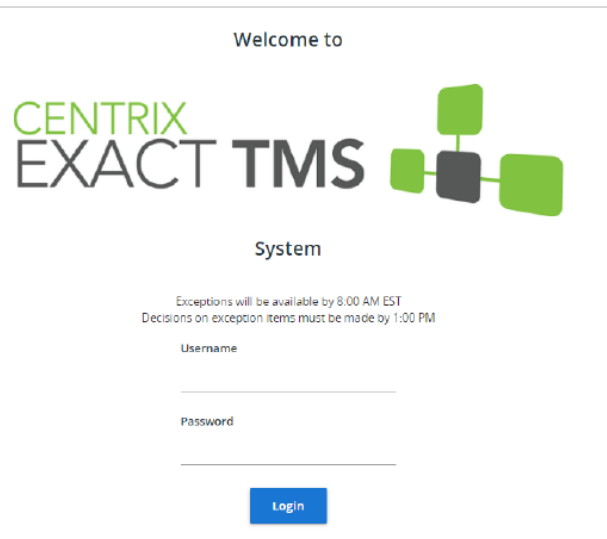
You can now upload issued check files using Positive Pay.

Users that have the *Allow user to add/edit transactions* permission will see the *Add Check* tab.

This entitlement is enabled in the *Transaction Data User Rights* section in the *Security Settings* tab on either the *User Setup* page, or is set up for you by Exchange Bank.

Updated Splash Screen and Log out Screen

The splash screen and log out screen have been redesigned. However, there is no change in your login information or process.

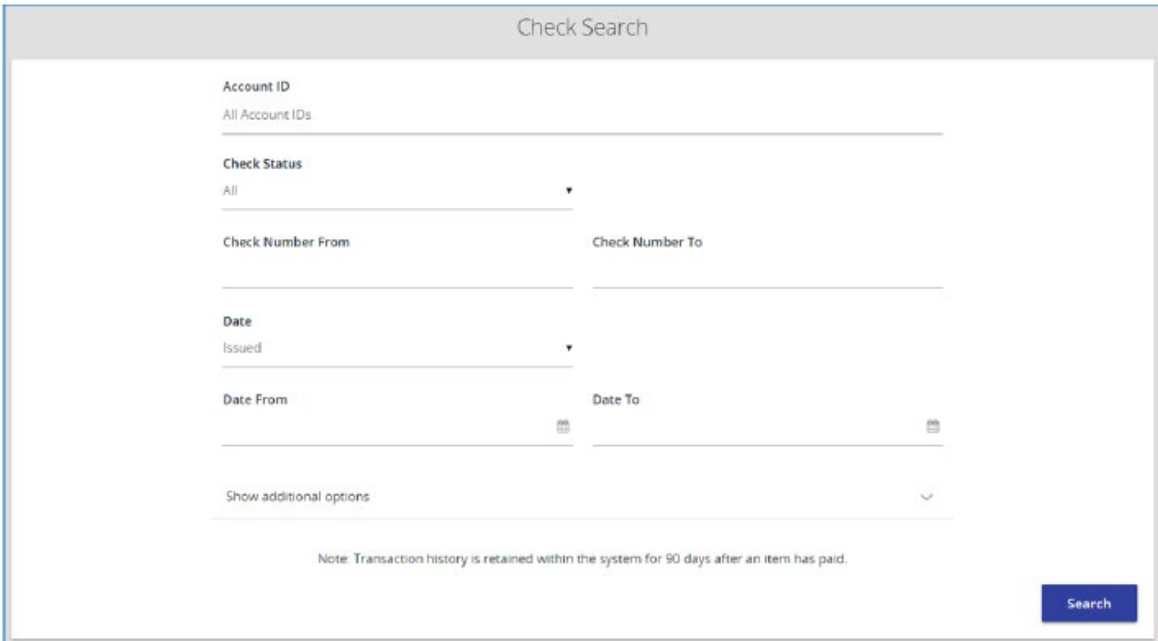


Added Check Search Options

New options are available on the *Check Search* page. The *Check Search* page now includes the following options:

- **Amount From** – the minimum check amount to include in the search
- **Amount To** – the maximum check amount to include in the search
- **Issued Payee** – limits the search to specific payee names. You can enter all or part of the payee name

These new options appear in the *Show additional options* collapsible section of the *Check Search* page.



The screenshot shows the 'Check Search' interface with the following fields and options:

- Account ID:** A dropdown menu currently set to 'All Account IDs'.
- Check Status:** A dropdown menu currently set to 'All'.
- Check Number From:** A text input field.
- Check Number To:** A text input field.
- Date:** A dropdown menu currently set to 'Issued'.
- Date From:** A date picker field.
- Date To:** A date picker field.
- Show additional options:** A dropdown arrow to expand the search criteria.

At the bottom of the form, there is a note: "Note: Transaction history is retained within the system for 90 days after an item has paid." and a blue "Search" button.

Separate Options for Check Exception User Rights

The *Transaction Data User Rights* section in the *Security Settings* tab on the *User Setup* page contains new options.

Check Exception Type – specifies user permissions for check exceptions. The following options are available:

- Cannot view exceptions or make decisions
- Can view exceptions
- Can view exceptions and make decisions

These new options allow enhanced flexibility in providing access to view and process check types. They completely replace the previous *Client Exception Types* and *Allow user to decision exceptions* options.

In addition, the *Decision Exceptions* column on the “User Listing” report now displays whether a user can decision exceptions and if so, the type of exceptions a user can decision.

Setting	Permissions after Upgrade
<i>Allow user to decision exceptions</i> set to No	Will have view access only to the exception type(s) specified by the Client Exception Types option.
<i>Allow user to decision exceptions</i> set to Yes	Will have view access and can make decisions for the exception type(s) specified by the Client Exception Types option.

Redesigned Security Template Management

If you have users with *Allow user to add/edit Security Templates* enabled in the *Security Settings* tab on the *User Setup* page, you can also create and customize client-specific security templates for your users.

Upon upgrade, users with limited access, meaning that the set of available menu actions was reduced based on the assigned client template, will retain the set of actions available to you before the upgrade. The upgrade process will create a custom template for the user based on the client name followed by a number (for example, Big City Electric 1, Big City Electric 2, and so on). A template is created for as many limited access variants as are needed during the upgrade process.

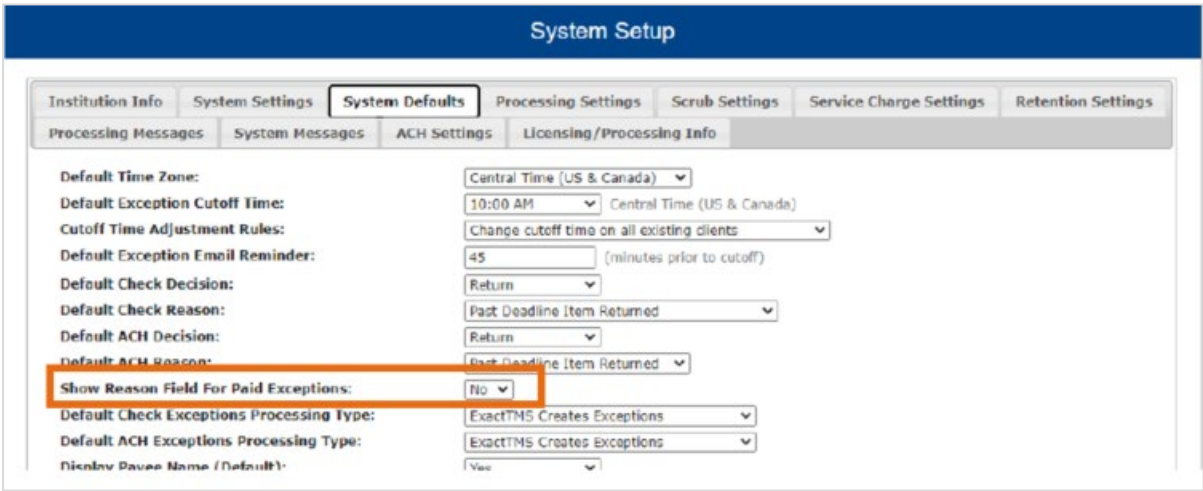
Finally, the previous *User Security Template Setup* page in the *Security/Account Administration* section of the menu was removed and is replaced by the *Security Templates* page in the *System Reports* section of the menu.

Rotation of Viewing Checks

You have the option to rotate checks when viewing check images.

Show Reason Field for Paid Exceptions

A new option has been added – *Show Reason* field for Paid Exceptions to the *System Defaults* tab on the *System Setup* page. Enabling this option allows you to specify a reason for paid exceptions. Reasons must always be provided for returned exceptions.



The screenshot shows the 'System Setup' interface with the 'System Defaults' tab selected. The 'Show Reason Field For Paid Exceptions' option is highlighted with an orange box and is currently set to 'No'. Other settings include Default Time Zone (Central Time (US & Canada)), Default Exception Cutoff Time (10:00 AM), Cutoff Time Adjustment Rules (Change cutoff time on all existing clients), Default Exception Email Reminder (45 minutes prior to cutoff), Default Check Decision (Return), Default Check Reason (Past Deadline Item Returned), Default ACH Decision (Return), Default ACH Reason (Past Deadline Item Returned), Default Check Exceptions Processing Type (ExactTMS Creates Exceptions), Default ACH Exceptions Processing Type (ExactTMS Creates Exceptions), and Default Pause Name (Yes).

Updated Email Notification Options for Check Exceptions

The notifications available in the *System Messages* tab on the *User Setup* page now has two options:

1. Exception notification
2. Issued file processing status

These new options opt the user in to all emails of the given type and replace the individual options.

If you select CLIENT – Issued file processing status, the user receives all the following messages:

- CLIENT – Issued file count / amount mismatch
- CLIENT – Issued file loaded successfully
- CLIENT – Issued file partially loaded
- CLIENT – Issued file processing loaded no items
- CLIENT – Issued file rejected

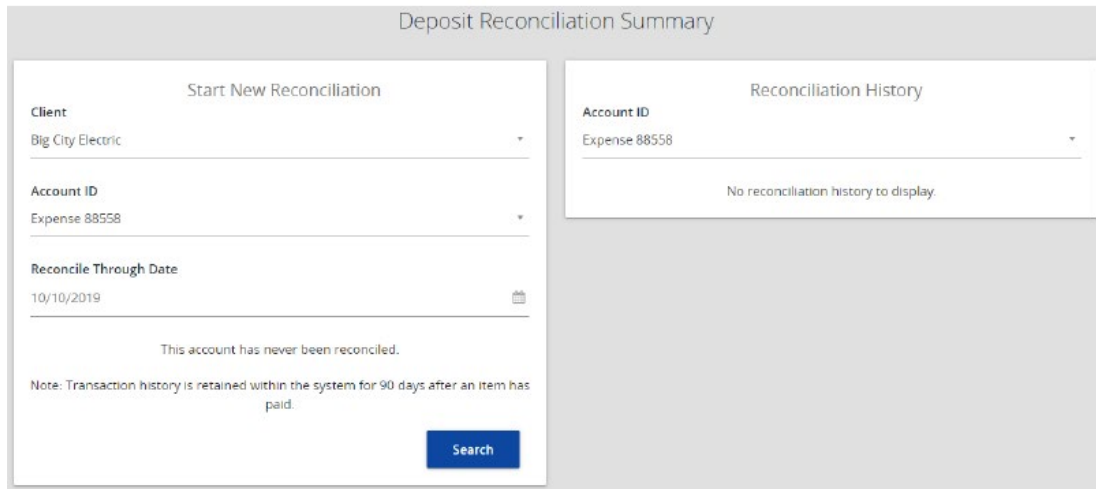
If you select CLIENT – Exception notification, the user receives all the following messages:

- CLIENT – Exception: Duplicate paid item
- CLIENT – Exception: Duplicate paid item with amount mismatch
- CLIENT – Exception: Filtered / blocked transaction
- CLIENT – Exception: Paid item not issued
- CLIENT – Exception: Paid item with amount mismatch
- CLIENT – Exception: Paid item with zero check number
- CLIENT – Exception: Payee match additional name detected
- CLIENT – Exception: Payee match over limit amount
- CLIENT – Exception: Payee name mismatch
- CLIENT – Exception: Stale dated item paid
- CLIENT – Exception: Unauthorized ACH transaction
- CLIENT – Exception: Void item paid

Summary Pages Redesign

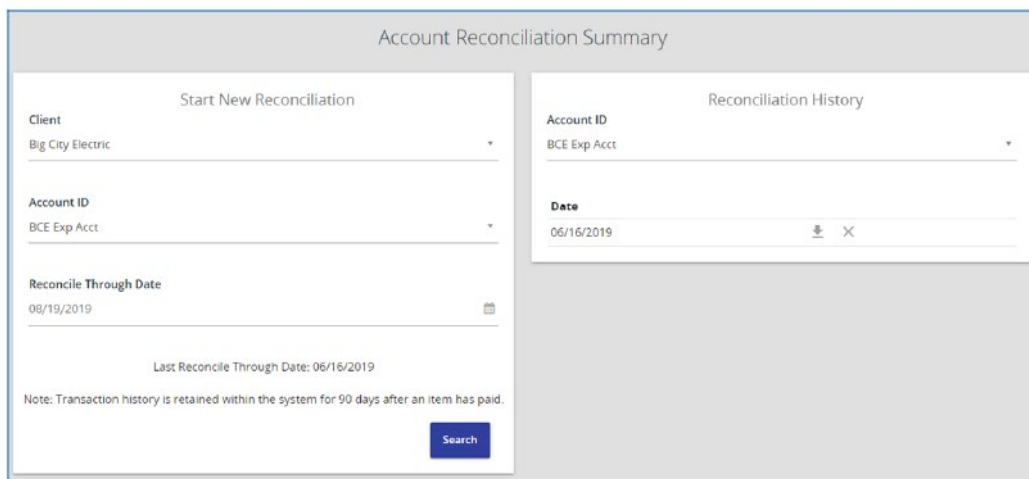
Deposit Reconciliation Summary Page

The new *Deposit Reconciliation Summary* page is now consistent with the redesigned *Account Reconciliation Summary* and *Check Reconciliation Summary* pages. This update also includes the addition of search and filter options, allow you to search and find data much easier when reconciling an account.



Account Reconciliation and Check Reconciliation Pages

These pages have been redesigned to improve the look and feel of both reconciliation summaries and to include the ability to search and filter. This allows you to search and find data much easier when reconciling an account.



Totals Added to Excel and PDF Extracts

Totals have been added to the appropriate columns within the reports listed below. This makes it easier for you to get the totals you need from reports.

- Account Reconciliation
- ACH Returns / NOC Report
- ACH Transaction Search
- Check Search
- Correction Report
- Daily Checks Issued Summary
- Exception Items
- Payee Match Report
- Stale Dated Checks
- Stops and Voids