

Cash Management

POSITIVE PAY

The positive pay service (part of the Cash Management services) is a daily check reconciliation process designed to detect fraudulently issued checks. Customers provide a record of issued checks, similar to a check register. A file containing a list of issued checks and check information can be uploaded to the Bank using BOB Advantage. Issued check information can also be entered manually in BOB Advantage.

On a daily basis, the Bank matches issued checks against all checks presented for payment the previous night. Items that don't match are reported as exceptions in BOB Advantage.

Customers will then have the opportunity to make pay/return decisions for each exception item. After the exceptions are decided and processed, they will remain in the database as history to be viewed when necessary.

Viewing the Positive Pay Exception Summary

The Positive Pay Exception Summary screen displays a listing of all accounts on the Positive Pay service and indicates exceptions associated with these accounts. This screen also displays a message indicating the default decision that will be applied to all of the exceptions that are not decided before the cut-off time.

The screenshot displays the 'Positive Pay' interface in the BOB Advantage system. At the top, there are navigation tabs for 'Home', 'Accounts', 'Cash Management', 'Payments & Transfers', and 'Customer Service'. The main content area is titled 'Positive Pay' and includes a 'Using This Page' section with instructions to review items and select actions. Below this is a 'Positive Pay Exception Summary' table showing two accounts: 'Positive Pay1 - 12345' with 5 payments with exceptions, and 'Positive Pay4 - 23456' with 7 payments with exceptions. A 'Positive Pay Exception Detail' table follows, listing individual checks with their dates, amounts, and reasons for rejection (e.g., 'Paid, No Issue on File'). The interface also includes a 'Help with this Page' sidebar with various links and a 'How to Use Help' section.

Account	Payments with Exceptions
Positive Pay1 - 12345	5
Positive Pay4 - 23456	7

Date	Account	Check #	Amount	Reject Reason	Pay	Return	Hold	Return Reason
10/24/2006	Positive Pay1 - 12345	123	357.67	Paid, No Issue on File	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	---
10/24/2006	Positive Pay1 - 12345	234	505.10	Paid, No Issue on File	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	---
10/24/2006	Positive Pay1 - 12345	345	837.87	Paid, No Issue on File	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	---
10/24/2006	Positive Pay1 - 12345	456	839.96	Paid, No Issue on File	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	---
10/24/2006	Positive Pay1 - 12345	567	164.31	Paid, No Issue on File	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	---
10/24/2006	Positive Pay4 - 23456	678	25.00	Paid, No Issue on File	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	---
10/24/2006	Positive Pay4 - 23456	789	25.00	Paid, No Issue on File	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	---
10/24/2006	Positive Pay4 - 23456	890	25.00	Paid, No Issue on File	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	---

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To view the Positive Pay exceptions for an account:

1. Locate the specific account in the list of accounts shown and click the account link. The Positive Pay exceptions for the selected account display.

Making Positive Pay Decisions

For each Positive Pay exception listed, do the following:

1. Review the information and determine if the check should be paid.
2. Select a Decision Action (Pay, Return, or Hold). If a decision cannot be made immediately, you can click the Hold radio button.
3. If an exception is returned, select a return reason from the drop down list.
4. After reviewing all exceptions, click Done. All checks display along with the payment decision for each check. You are prompted to review and confirm all payment decisions.
5. Do one of the following:
 - Click Cancel to return to the Positive Pay Exception Summary screen without saving the decisions.
 - Click Done to save the changes and return to the Positive Pay Exception Summary screen.

Uploading a Check Issue File

To upload a check issue file, do the following:

1. On the Positive Pay Exception Summary screen, click Upload Issue File and the File Upload screen displays.
2. Select a file type from the Accepted File Types drop down list. Positive Pay Record is the default file type. If you choose Custom Format, the Custom Mappings drop down list is enabled to show the available custom mappings.

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3. If a custom mapping is required to upload the positive pay issue file, select the appropriate custom mapping from the drop down list.
4. Click Upload. A new browser window will open displaying the upload file input screen. Enter a file path and file name.
5. Do one of the following:
 - Click Close to return to the File Upload screen without uploading the file.
 - Click Upload to continue with the uploading task.
6. A confirmation message displays indicating that the manual file was successfully created and uploaded. Click Done and return to the Positive Pay Exception Summary screen.

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Building Manual Files

Building a manual file provides an alternate method of sending issued check information to the Bank. Follow these steps for each issued check entry you want to include in the file:

1. On the Positive Pay Exception Summary screen, click Build Manual File and the Build Manual File screen displays.
2. Enter a valid date in the Date field.
3. Select an account from the Account drop down list.
4. Enter the issued check number in the Check # field.
5. Enter the check amount in the Amount field. The amount must be a numeric value and can be entered with or without decimal places.
6. If necessary, enter additional information about the check in the Additional Data field. Data in this field can be alphanumeric.
7. If the check is void, click to place a check mark in the Void checkbox.
8. After entering all check information, do one of the following:
 - Click Done and a confirmation screen displays the checking information.
 - Click Cancel to return to the Positive Pay Exception Summary screen without creating an issued check file.
9. Do one of the following:
 - ✓ Click Upload and a confirmation message displays indicating that the manual file was successfully created and uploaded. Click OK and return to the Positive Pay Exception Summary screen.
 - ✓ Click Edit to return to the Build Manual File screen to make any necessary changes.

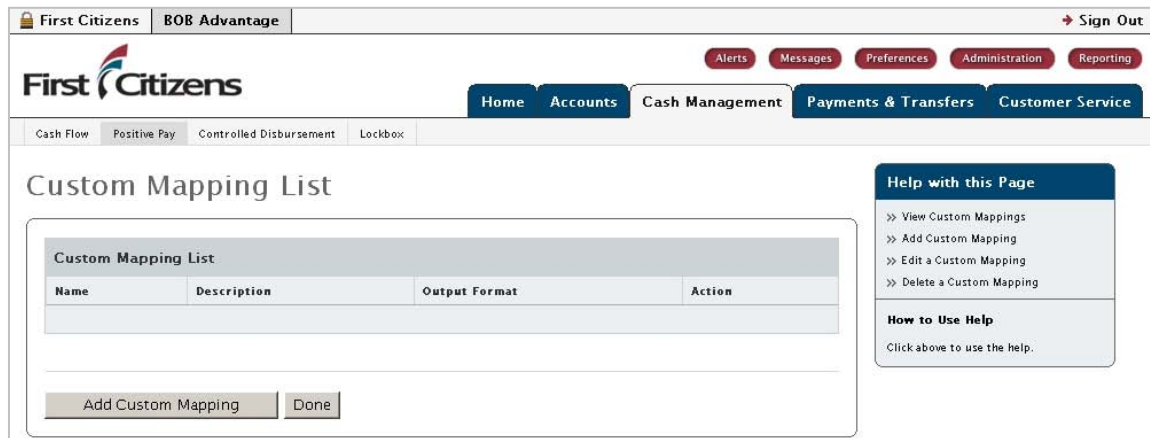
WORKING WITH POSITIVE PAY CUSTOM MAPPING

A custom mapping allows you to take information from another application and import it in a format that can be used by BOB Advantage. The mapping file details how the information is laid out so that it can be properly interpreted and then converted to the Bank's standard format.

Adding Custom Mappings

To create a custom mapping, do the following:

1. On the Positive Pay Exception Summary screen, click Upload Issue File and the File Upload screen displays.
2. Click Custom Mappings and the Custom Mapping List screen displays.



3. Click Add Custom Mapping and the Add Custom Mapping screen displays.

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4. Enter a name for the custom mapping in the Name field. The name must be alphanumeric and can be up to 255 characters in length.
5. Enter a meaningful description of the custom mapping in the Description field. You may have many custom mapping files, so the description should be meaningful to help distinguish one from another.
6. Select the Positive Pay Check Record format from the Output Format drop down list. The uploaded issued check information will be mapped to the standard positive pay check record format.
7. Select the input format from the Input Format drop down list. The correct input format must be specified for the file to be properly interpreted and the correct output generated. The format of the input file can be either fixed length or delimited.
8. Click Next. The Add Custom Mapping screen displays.
9. Complete the Input File Definition section based on the selected input file format:
 - **Field Delimiter** (Delimited format only) – Indicates the end of a field in a record. Select a value (e.g., comma).
 - **Record Delimiter** – Indicates the end of a record in a multi-record file. Select CR/LF – carriage return/line feed, LF – line feed or none.
 - **Record Length** (Fixed Width format only) – Enter the number of characters in a record.
 - **Number of Header Characters** (Fixed Width format only) – Enter the number of non-data characters in a record. This is only entered when a record length is used as a delimiter.
 - **Number of Header Lines** – Enter the number of header lines in the beginning of the file. This is only entered when a CR/LF or L/F record is used as a delimiter.
 - **Date Format** – Select a date format (e.g., MMDDYYYY).
 - **Date Separator** – Select a date separator character (e.g., “/”).
 - **Money Format** – Select a dollar format.

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10. Enter the issued check information in the Field Mappings section.

- Account Number
- Routing Number
- Check Number
- Check Date
- Amount
- Void Check
- Additional Data

Adding Delimited Custom Mappings

Custom mapping allows you to take input from another application and save it in a format that can be used by BOB Advantage.

To add a delimited custom mapping, do the following:

- 1.** Enter a name for the custom mapping in the Name field, if not previously entered.
- 2.** If you have not already entered a custom mapping description, enter one in the Description field. The output format that was selected on the previous screen displays for your information and is read-only.
- 3.** Enter the appropriate information in the Input File Definition section. The Input File Definition data describes the properties of the input data so it can be properly understood and interpreted.
- 4.** Select an option from the Record Update Options drop down list.
- 5.** Enter the field number in the Field Number field and default value in the Default Value field for each of the field names listed.
- 6.** Do one of the following:
 - Click Save and the new custom mapping file displays in the Custom Mapping List screen.
 - Click Reset to reset all values and remain on the Custom Mapping List screen.
 - Click Cancel to return to the Custom Mapping List screen without adding the custom mapping.

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Adding Fixed Length Custom Mappings

Follow these steps to add a fixed length custom mapping:

- 1.** If you have not already specified a name for the custom mapping, enter one in the Name field.
- 2.** If you have not already entered a description for the custom mapping, enter one in the Description field.
- 3.** The output format that was selected on the previous screen displays for your information and is read-only.
- 4.** Enter the appropriate information in the Input File Definition field. The Input File Definition data describes the properties of the input data so it can be properly understood and interpreted.
- 5.** Select an option from the Record Update Options drop down list.
- 6.** Specify the Field Start position, Field End position, and Default Value for each of the field names listed.
- 7.** Do one of the following:
 - Click Cancel to return to the Custom Mapping List screen without adding the customer mapping.
 - Click Save and the new custom mapping file displays on the Custom Mapping List screen.

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Viewing Custom Mappings

To view a list of the custom mappings:

1. Click Custom Mappings and the Custom Mapping List screen displays.

The screenshot shows the 'Custom Mapping List' interface. At the top, there's a navigation bar with 'First Citizens', 'BOB Advantage', and a 'Sign Out' link. Below that are tabs for 'Home', 'Accounts', 'Cash Management', 'Payments & Transfers', and 'Customer Service'. The 'Cash Management' tab is active, and sub-tabs include 'Cash Flow', 'Positive Pay', 'Controlled Disbursement', and 'Lockbox'. The main content area is titled 'Custom Mapping List' and contains a table with the following data:

Name	Description	Output Format	Action
Map 1	Bank Map	Positive Pay Check Record	Edit Delete

Below the table are two buttons: 'Add Custom Mapping' and 'Done'. To the right of the table is a 'Help with this Page' sidebar with links: '>> View Custom Mappings', '>> Add Custom Mapping', '>> Edit a Custom Mapping', and '>> Delete a Custom Mapping'. Below these links is a 'How to Use Help' section with the text 'Click above to use the help.'

2. Locate the customer mapping you want to view and click Edit. The selected custom mapping displays in edit mode.

The screenshot shows the 'Add Custom Mapping' screen. At the top, the title is 'Add Custom Mapping'. Below the title is a section titled 'Using This Page' with the text 'Define how data is laid out in the files that will be uploaded.' The form contains the following fields:

- Name*:** Map 1
- Description:** Bank Map
- Output Format:** Positive Pay Check Record

Below these fields is a section titled 'Input File Definition' with the following fields:

- Input Format:** Delimited
- Field Delimiter:** Tab
- Record Delimiter*:** CR/LF
- Number of Header Lines:** 0
- Date Format:** MMDDYYYY
- Date Separator:** Slash
- Money Format:** 2 Decimals Implied

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3. After making any necessary changes, do one of the following:

- Click Cancel to return to the Custom Mapping List screen without making any changes.
- Click Save to save the changes and return to the Custom Mapping List screen.

Deleting Custom Mappings

To delete a custom mapping:

1. On the Custom Mapping List screen, locate the custom mapping you want to delete and click Delete.

The screenshot shows the First Citizens Cash Management interface. At the top, there is a navigation bar with 'First Citizens' and 'BOB Advantage' on the left, and 'Sign Out' on the right. Below this is a secondary navigation bar with 'Home', 'Accounts', 'Cash Management', 'Payments & Transfers', and 'Customer Service'. Under 'Cash Management', there are sub-tabs for 'Cash Flow', 'Positive Pay', 'Controlled Disbursement', and 'Lockbox'. The main content area is titled 'Custom Mapping List' and contains a table with the following data:

Name	Description	Output Format	Action
Map 1	Bank Map	Positive Pay Check Record	Edit Delete

Below the table are two buttons: 'Add Custom Mapping' and 'Done'. To the right of the table is a 'Help with this Page' sidebar with the following links: '>> View Custom Mappings', '>> Add Custom Mapping', '>> Edit a Custom Mapping', and '>> Delete a Custom Mapping'. Below these links is a 'How to Use Help' section with the text 'Click above to use the help.'

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2. The Custom Mapping Delete Confirmation screen displays.

The screenshot shows the First Citizens BOB Advantage web interface. The top navigation bar includes 'First Citizens', 'BOB Advantage', and a 'Sign Out' link. Below this is a secondary navigation bar with 'Alerts', 'Messages', 'Preferences', 'Administration', and 'Reporting'. The main navigation bar features 'Home', 'Accounts', 'Cash Management', 'Payments & Transfers', and 'Customer Service'. Under 'Cash Management', there are sub-links for 'Cash Flow', 'Positive Pay', 'Controlled Disbursement', and 'Lockbox'. The main content area is titled 'Custom Mapping Delete Confirmation'. It contains a section 'Using This Page' with the text 'Help text being written'. Below this is a confirmation question: 'Are you sure you want to delete this custom mapping?'. The details shown are 'Name: Map 1' and 'Description: Bank Map'. At the bottom of this section are two buttons: 'Delete' and 'Cancel'. To the right of the main content is a 'Help with this Page' sidebar with a link '>> Help for This Screen' and a 'How to Use Help' section with the instruction 'Click above to use the help.'

3. Review the name and description of the custom mapping and do one of the following:

- Click Delete to delete the custom mapping and return to the Custom Mapping List screen.
- Click Cancel to return to the Custom Mapping List screen without deleting the mapping.

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POSITIVE PAY REPORTS

Working With Positive Pay Reports

The positive pay reporting feature allows you to generate reports for positive pay issues and positive pay decision histories. You can generate the following standard reports as well as design custom reports, view, edit, and delete saved custom reports:

- **Exceptions Summary Report** - Displays a summary of all the positive pay check exceptions that occurred based on the report criteria selected.
- **Positive Pay Issues Report** – Displays a list of all the issued checks uploaded or manually entered based on the report criteria selected.
- **Decision History Report** - Displays a list of resolved positive pay check exceptions including processing instructions (e.g., pay/return) based on the report criteria selected.
- **Positive Pay Activity Report** – Displays a list of the positive pay activities that the user has engaged in based on the report criteria selected.

STANDARD REPORTS

Generating Standard Reports

All standard Positive Pay reports are listed in the Standard Reports section of the Cash Management Reports screen. Create a standard report by following these steps:

1. Click the Cash Management tab and the Cash Flow screen displays.
2. Click the Positive Pay tab and the Positive Pay Issues Summary screen displays.
3. Click Reporting and the Cash Management Reporting screen displays a listing of available reports. Scroll to the bottom of the screen to locate the Positive Pay section.

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4. Select the Report Title of the report you want to generate and click the Standard Report link.
5. Complete the required fields. In addition to the fields included on a standard report, these fields are also available for the Positive Pay reports:
 - Account
 - Date
 - Check No. – specify a range of check numbers to be included in the report
6. Select the report format from the Format drop down list. Output options provided are HTML, Comma Delimited, Tab Delimited, PDF, or Plain Text.
7. Select the appropriate orientation from the Orientation drop down list, if applicable.
8. Select the delivery method from the Delivery Method drop down list. Reports can be displayed online or exported.
9. Click Report Header/Footer to specify the information to display in the top and bottom of each page of the report. By default, the following information is printed:
 - Business Name
 - Report Title
 - Date Prepared
 - Time Prepared
 - Page Number
 - An extra footer line that reads “Confidential”

You can specify where the header and footer are printed. You can remove any or all of the information from the report by deselecting the checkboxes in the dialog box.

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10. After completing all required fields, do one of the following:

- Click Generate Report to generate the report in the selected format.

Do one of the following:

- ✓ Click Printer Ready for a printer ready version of the report.
- ✓ Click Back to return to the Report Criteria screen.
- Click Save Report to save the report without generating it. The Save Report screen displays and allows you to enter a name and description for the report.
 - ✓ Click Save Report and a confirmation screen displays. Click Back to save the report and return to the Cash Management Reports screen.
- Click Custom Reporting to modify the report criteria before saving or generating the report. Custom Reporting is only enabled when you are generating a standard report. After completing all fields, do one of the following as you would for a Standard Report:
 - ✓ Click Generate Report to generate the report in the selected format.
 - ✓ Click Save Report to save the report without generating it.
 - ✓ Click Cancel to return to the Cash Management Reports screen.
- Click Cancel to return to the Cash Management Reports screen without generating or saving the report.

CUSTOM REPORTS

Generating Custom Reports

The Custom Reports section lists any saved custom reports and provides links to create new custom reports. Custom reports display beside the standard report type on which they are based.

To generate a custom report:

1. Select the report type you want to generate and click New Report and the reporting screen displays for the selected report type.
2. Follow the procedure described for generating a standard report.

In addition to the standard fields previously mentioned, the following fields are available for Positive Pay reports:

- Account
- Date
- Check No.
- Amount
- Void Checks – specifies if voided checks should be included in the report
- Sort 1 – specifies the primary criteria by which to sort the report
- Sort 2 – specifies the secondary criteria by which to sort the report
- Reject Reason – specifies the reason a payment was rejected
- Decision – specifies the final decision on a positive pay issue

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Viewing Saved Custom Reports

Previously saved custom reports are listed in the Saved Custom Reports section of the screen. Saved custom reports are displayed next to the standard report type on which they are based.

To view a saved custom report, do the following:

- 1.** Select the report you want to display from the Saved Custom Reports drop down list.
- 2.** Click Open and the selected report displays.
- 3.** After reviewing the report, do one of the following:
 - Click Printer Ready and the report displays in a browser window. After viewing, click the “X” in the upper right corner to close the window.
 - Click Back to return to the Cash Management Reports screen.

Editing Saved Custom Reports

To edit a saved custom report, do the following:

- 1.** Select the report you want to edit from the Saved Custom Reports drop down list.
- 2.** Click Edit and the Edit Detail Transfer Report screen displays.
- 3.** Make the necessary changes and do one of the following:
 - Click Generate Report to generate the report.
 - Click Save Report to save the report without generating it. The Save Report screen displays with a message that your changes to the report criteria have been saved. Click Back to return to the Report Criteria screen.
 - Click Cancel to return to the Cash Management Reports screen without saving or generating the report.

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Deleting Saved Custom Reports

To delete a saved custom report, do the following:

- 1.** Select the report you want to delete from the Saved Custom Reports drop down list.
- 2.** Click Delete and the Delete Report Criteria screen displays.
- 3.** Do one of the following:
 - Click Cancel to return to the Cash Management Reports screen without deleting the report.
 - Click Delete to delete the report and return to the Cash Management Reports screen.