NATIONAL BANK

Cheque Positive Pay

User Guide

Doing Business

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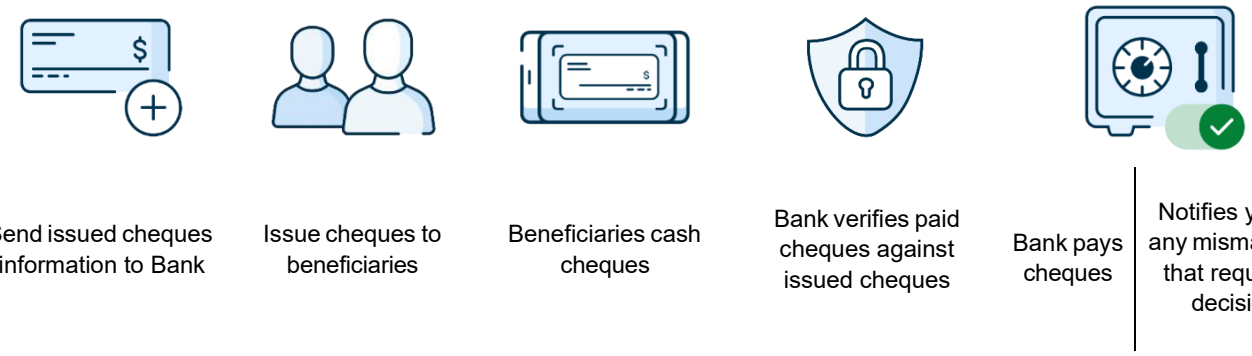
Introduction

Cheque Positive Pay is a comprehensive service that automatically reconciles your cleared cheques, allowing you to streamline your cheque management process and prevent fraud. Our platform allows to you view statuses and manage cheques online.

Paid cheque information is verified against issued cheque date, serial number, amount and optionally, payee name. You are notified daily via email of any mismatches that require an online decision.

Our solution helps detect discrepancies, ensuring easy and quick identification of fraudulent activity.

The service can be summed up in five easy steps:



Manage cheques online at any time

This user guide is divided in three sections:

- Service Overview
- File Exchange
- Online Cheque Management

In our solution, an item refers to a cheque.

Service Overview

Getting Started

To start using the service, a Bank representative will guide you through the enrollment and testing process.

The enrollment process consists of:

- Reviewing the enrollment form and confirming service options chosen.
- Opening a reconciliation bank account solely used to issue cheques.
- Printing and testing sample cheques.
- Setting up and exchanging file transfers.

The set-up process will take at least 30 business days after the cheque sample has been tested and passed.

You can contact our Customer Service for any questions relating to the product. Contact details for our Customer Service department can be found in Appendix 1 - Customer Service.

Service Options

Stale-Date Period	The number of calendar days after which an issued cheque becomes non-clearable. The system will detect if the clearing date exceeds the stale-date period selected and compare it against the issued date. You can select a stale-date period from the options available: › None - default, system never checks for stale dates. › 180 days › 270 days › 365 days
Post-Dated	The system will detect issued cheque dates that are future dated against the clearing (posted) date and will raise a post-date exception.
Exceptions/Returns Notification Email Address	Email address to which an email will be sent if there are new Exceptions that require decisioning. Email address must be in a recognized email format with no spaces e.g. › person1@company.ca Up to 5 email addresses are allowed, comma separated, no spaces e.g. › person1@company.ca,person2@company.ca,person3@company.ca,person4@company.ca,person5@company.ca Note: we strongly recommend using at least one group email address to ensure business continuity.
Null Notification	Notification to be sent to the Exceptions Notification Email Address if there are no Exceptions for the current business day.

Issued File Notification Email Address	address to which an email will be sent containing the status of an issued file load – successful or with errors. Email address must be in a recognized email format with no spaces e.g. › person1@company.ca Up to 5 email addresses are allowed, comma separated, no spaces e.g. › person1@company.ca,person2@company.ca,person3@company.ca,person4@company.ca,person5@company.ca Note: we strongly recommend using at least one group email address to ensure business continuity.

Bank Account

This service requires the use of a reconciliation bank account solely for issuing and cashing cheques. The reconciliation account is linked to your general bank account.

At the end of the day, your reconciliation account will automatically debit your general bank account to cover the sum of all cheques cashed during the day. Therefore, the balance of your reconciliation will be zero at the start of each day.

File Exchange

File transfers is a secure feature that allows you to send and receive files in our online banking solutions for businesses. With this feature, you can send your emissions files and receive reports, making it easier to manage your reconciliation accounts and update your accounting system.

More information can be found in the "How to Exchange Files" section.

Printing and Testing Cheques

Cheques issued using our service must comply with Payments Canada 006 standards (payments.ca). The magnetic ink character recognition (MICR) band on cheques must only contain the following fields: cheques serial number, transit number (05931), bank code (006) and the 7-digit reconciliation account number assigned to you. Please note that the amount field must not be encoded.

You must also ensure acceptable continuity in the numbering of your cheques. Cheque numbers must be included in the MICR band and used only once in a seven-year period.

Before beginning to use the service, a sample of 10 cheques must be tested and comply with Payments Canada 006 standards. We will notify you of the results within 15 business days. You will then be able to proceed with printing and issuing cheques.

→ The 10 sample cheques must be sent to the following address:

Onboarding Cash Management, Transit 4697-1
800 St-Jacques Street, 12th floor.
Montreal (Quebec) H3C 1A3

The Bank is not liable for any expenses resulting from errors or failure to meet these standards or bound to provide the service if the client does not comply with said standards.

Issuing Cheques

To verify paid cheque information against issued cheque information, the service requires that you provide us details of your issued cheques one business day before they are handed out to beneficiaries.

The information can be transmitted to the Bank by electronic file (ASCII format) via our online banking solutions or issued manually online.

Issued information must be sent to the Bank before 5:00 p.m. (ET). Multiple files may be submitted before the cut-off time.

Detailed instruction on how to issue cheques:

- Via ASCII file, see "Issued Cheques File Transmission" section
- Manually issued online, see "Uploading Issued Items" section

Cheque Statuses

Issued cheques can have one of the following statuses:

- **Outstanding**: The issued item has not yet been matched to a corresponding paid item.
- **Pending:** The issued item is currently being processed.
- **Stop:** indicates that the Paid Item should be stopped and returned.
- **Void:** indicates that the item should not have been issued and allows for issuance of a new cheque.
- **Deleted:** indicates there will be no attempt to match the Issued Item with a Paid Item.

Processed (Paid) cheques can have one of the following statuses:

- **Paid:** The item was deposited and has been paid.
- **Exception:** The paid item has been identified as an exception and require a pay or return decision.
- **Pending:** The paid item is currently being processed.
- **Return Pending:** The paid item was decisioned as "Returned" and has not yet been reflected in the bank account.
- **Return:** The paid item was decisioned as "Returned" and has been reflected in the bank account.

Cheque statuses are available in three different places:

- **ASCII file reports:** see "Reconciliation File Reception" section.
- **Online search:** see "Search" section.
- **Online reports:** see "Reports" section.

Images of the front and back of cheques can be accessed online and are available for seven years after being paid.

Cheque Exceptions

Every day, paid cheque information is verified against issued cheque serial number, cheque amount and payee name. You will be notified daily via email of any mismatches that require an online decision to pay.

A decision to pay or no pay must be submitted before 2:00 p.m. (ET), otherwise a no pay decisions will be applied by default.

Exceptions requiring a decision can be raised for the following reasons:

- **Paid/Not Issued**[1]: The cheque was cleared without a corresponding issued record. This may occur under the following circumstance:
  - Issued item record was not received.
  - Fraudulent item printed with a false serial number.
- **Amount Mismatch**: When the amount on the paid cheque does not match the amount provided in the issued record.
- **Void**: When a paid cheque is matched by an issued cheque with a void action.
- **No Image/Poor Quality Image**: The image of the cheque is skewed or not legible.
- **Stale Dated**: When a paid item is presented where the issued date on the matching issued item past the stale period defined in the account profile.
- **Post-Dated**[2]: When a cheque is cashed before the payable date.
- **Payee Mismatch**: When the payee's name as it appears on the first line (maximum 80 characters) on the paid cheque does not match the payee's name provided in the issued record.

Exceptions processing instructions can be found in the "Managing Exceptions" section.

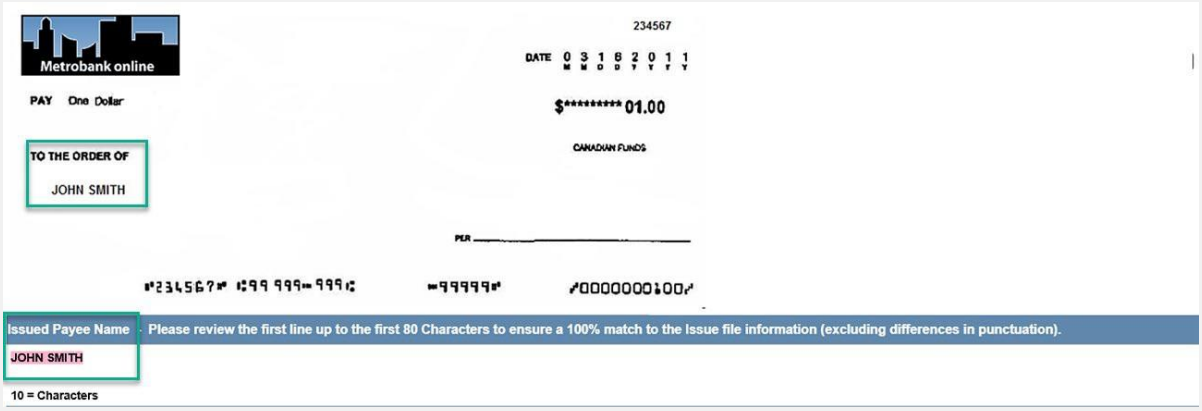
1 Paid/not issued items are treated as exceptions and must not be reissued.

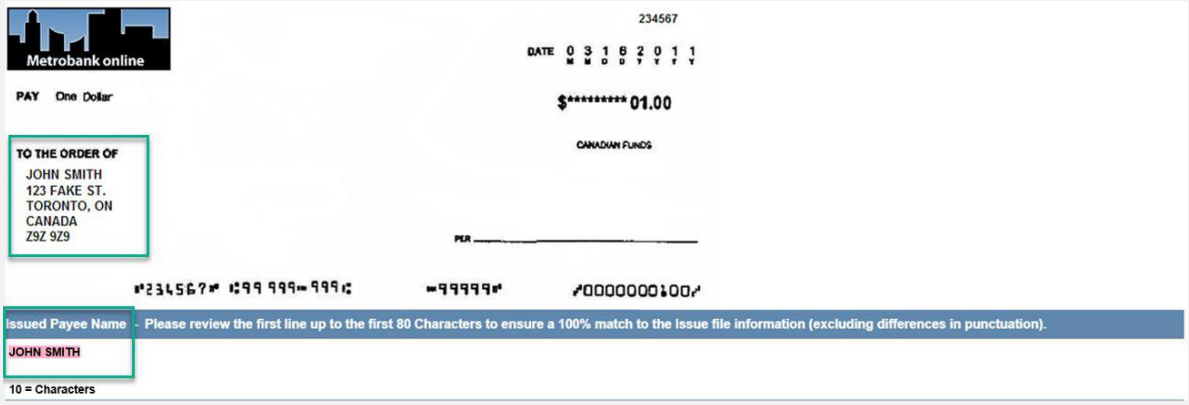
2 Post-Dated is an optional feature that must be activated during the enrollment process.

Beneficiary Validation

The beneficiary validation option validates that the payee's name as it appears on the paid cheque perfectly matches the payee's name provided in the issued record. If the name on the paid cheque does not match the name on the issued cheque, the system will raise an Exception that will require a pay or no pay decision.

Regardless of how many lines are used on the cheque, only the first line (up to 80 characters) will be validated. In the example below, both cheques are considered to have a match between the name on the paid cheque and the name on the issued cheque.





Punctuations and special characters

Payee names can contain punctuations and special characters if they match the name on the paid cheque and the name on the issued cheque. If punctuations and special characters do not match, are added or used to replace a letter, the cheque **would be considered a mismatch**, and the system will raise an Exception that will require a pay or no pay decision.

The following examples would be **considered a no match and raise an exception that requires a pay or no pay decision online**.

- John Paul on the issue file and John, Paul on the paid cheque.
- John Paul on the issue file and John-Paul on the paid cheque.
- John Doe on the issue file and John Doé on the paid cheque.

File Exchange

How to Exchange Files

Below are the two transfer methods available and their requirements. The issued and report file details can be found in the following sections.

You can assign user roles and access rights. When the service is set up, a phone call will be scheduled with one of our technicians to explain how it works and help with the set-up.

Online Banking for Business

- Available via our *Online Banking for business*

Please visit the Business Help Center for more information on managing access for file transmission and downloading reports

SFTP with public key (SSH)

- Use of any operating system on which an SFTP client can be installed
- SFTP client
- Knowledge of FTP protocol with data encryption (optional): PGP encryption software at your expense
- Address: sftp.tfc.bnc.ca

Issued Cheques File Transmission

File name: CS031XXXXXXX.YYY

- XXXXXXX is the reconciliation account number given to you by the Bank, including zeros but without hyphens.
- YYY is the file extension depending on the chosen transfer protocol:
    - .TXT for Online Banking for business
    - .TXT for SFTP

The issued cheques files must be received no later than 5:00 p.m. (ET), one business day before the cheques are handed out the beneficiaries. Multiple files may be submitted before the cut-off time.

Supported encoding formats are :

- UTF-8
- ANSI (WINDOWS-1252 ou CP-1252)

Issued Cheques File Format

Here are the ASCII file format specifications for issuing cheques. Note that the Bank will help you set up and test the file before activating the service. Mandatory fields are in **bold,** and Contents column is marked with an asterisk *. The transaction will be rejected if one of the mandatory fields is empty or contains only zeros.

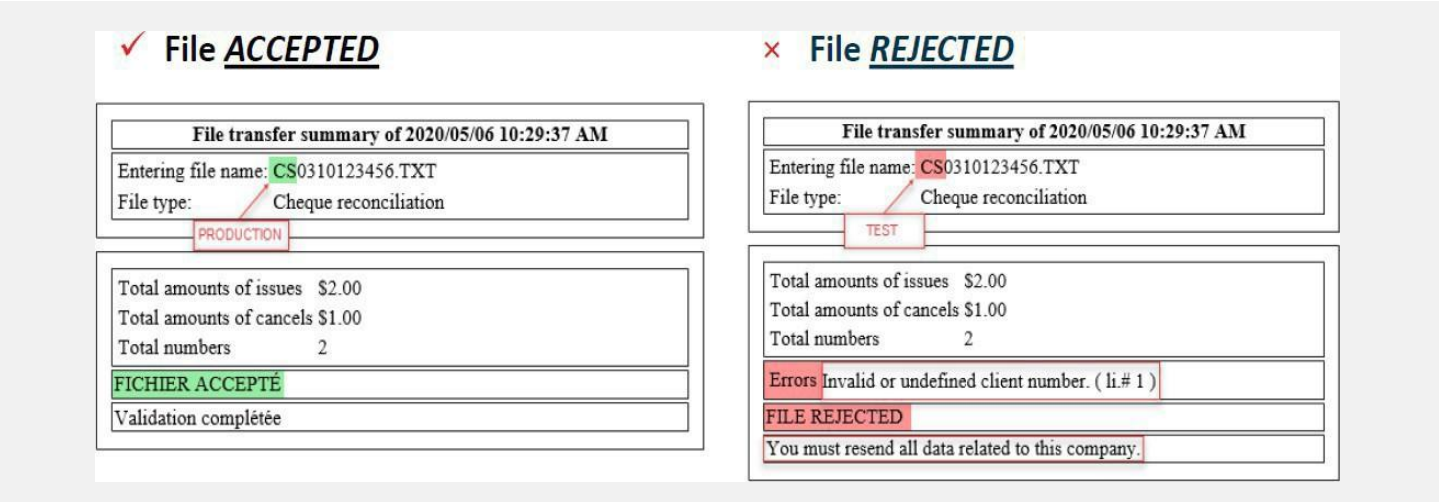
Field No.	Character position	Length	Format	Contents	Additional information
01	**1 to 8**	**8**	**N**	***Cheque serial number**	The serial number printed with magnetic ink (MICR) at the bottom-left corner of the cheques. Aligned to the right and proceeded with zeros if fewer than 8 digits. Serial number 950 must be written as 00000950.
02	**9 to 18**	**10**	**N**	***Amount**	Cheque amount without commas or periods. Right aligned and preceded by zeros if fewer than 10 digits. Amount of $100.00 must be entered as 0000010000.
03	**19 to 24**	**6**	**N**	***Date**	The applicable date based on the transaction code **see field 07* › C = Issue date › S, D & R = current date Date format: MMDDYY
04	**25 to 31**	**7**	**N**	***Account number**	The reconciliation account number (7 digits, including zeros, excluding hyphens) assigned to you by the Bank.
05	32 to 40	9	A/N	Additional data	This field is optional. Maximum 9 characters. You can enter the data of your choice (e.g., invoice or customer number, etc.). This information will be returned to you in our reports. Fill with blank spaces if necessary.
06	**41 to 43**	**3**	**N**	***Branch number**	Always 593
07	44	1	A/N	Transaction code	› C = cancel item › S = stop item › D = delete item › R = remove stop › Space = any other transaction *N.B.: letters are case sensitive*
08	45 to 46	2	A/N	Unused	Enter 2 spaces
09	47 to 346	300	A/N	***Payee name**	Name of payee as indicated on the cheque.

Each program line (record) in your file must contain the information needed to define a single transaction. Furthermore, each record must be of the same length and format. Ex:

```
00000001000001101409282499999 99FACTURE12593   HÉLÈNE TREMBLAY
00000002000024110009282499999 99COMPTE123593   MATHIEU PAQUET
00000003000010000009282499999 99BELLCANAD593   STÉPHANIE DUBOIS
00000004000010000009282499999 99BELLCANAD593C  JEAN-MARC VACHON
```

Issued Cheques File Confirmation

This report is sent via Online Banking for business or SFTP to confirm that your issued cheques file is “accepted” or “rejected”, a few minutes after its reception.



File name: SC031#######_YYYYMMDD_HHMMSS.XXX

Note: If the status is rejected, it’s important to correct and resubmit your issued cheques file.

Reconciliation Report File Reception

We offer four types of reports that allow you to automatically update your data. You can choose the report that best suits your needs.

- **Paid**: Lists all cheques cashed since the previous report.
- **Outstanding**: Lists all outstanding, stopped or cancelled cheques.
- **Consolidated**: Lists all cashed, outstanding, stopped or cancelled cheques.
- ***Revised paid**: Lists cashed cheques with an end-of-day status of pending or reviewed.

To receive the reports via electronic file transfer, you will need to select during the onboarding process whether you want to receive the file monthly, weekly or daily. Files are available on the first business day following the end of the selected period.

The electronic file will be in ASCII format, as shown in the section below and you will need to develop a program to read the selected reconciliation file, which the Bank can help you test. You can import it directly from your online banking for business or SFTP as of 10:30 a.m. (ET).

*The Revised Paid report is available the same business day, starting at 8 p.m. ET.

File name: CR031XXXXXXX.YYY

- XXXXXXX is the reconciliation account number given to you by the Bank, including zeros but without hyphens.
- YYY is the file extension depending on the chosen transfer protocol:
  - .TXT for online banking for business
  - .TXT for SFTP

ANSI supported encoding are WINDOWS-1252 or CP-1252

Reconciliation Report File Format

Here are the ASCII file format specifications for the paid, outstanding and consolidated cheques report. Note that the Bank will help you set up and test the file before activating the service.

Field No.	Position	Length	Format	Contents	Additional information
01	1 to 3	3	N	Branch number	Always 593
02	4 to 13	10	N	Account number	The reconciliation account number (7 digits, including zeros, excluding hyphens) assigned to you by the Bank. Precede this number with 000.
03	14 to 19	6	N	Reconciliation date	Always 000000
04	20 to 27	8	N	Cheque serial number	The number printed with magnetic ink (MICR) at the bottom-left corner of the cheque. The number you provided to the Bank when the cheque was issued.
05	28 to 33	6	N	Date payable	The issue date of the item provided in the issue file. Blank field if no matching effects issued. Blank field if no matching issued item. Date format: MMDDYY.
06	34 to 39	6	N	Date paid	The date on which the item was cashed (deposited by the beneficiary). Applies only to statutes 2000, 3000, 6000, 7000 & 8000. Date format: MMDDYY.
07	40 to 50	11	N	Sequence number	The sequence number of the bank clearing, provided when the item is paid. This number is written on the back of the cheque image. Will be 00000000000, for statuses 1000, 4000 & 5000.
08	51 to 60	10	N	Amount	Cheque amount: an amount of $100 must be entered as 0000010000 without a comma or decimal point.
09	61 to 64	4	N	Cheque status	1000: Outstanding cheque 2000: Cheque paid not transmitted 3000: Cheque reconciled by bank 4000: Stopped cheque 5000: Cancelled cheque 6000: Paid cheque under review 7000: Cheque paid and returned 8000: Cheque paid and waiting to be returned
10	65 to 73	9	A/N	Reference	The information you provided in the issued cheques file under "Additional data".
11	74 to 79	6	A/N	Reference	The information you provided in the issued cheques file under "Payee name".
12	80	1	N	Unused	Always 0

Managing Cheques Online

Introduction

The Cheque Positive Pay service is accessible online via your Online Banking for Business.

Operations carried out on cheques during a holiday or on the weekend will be processed the next business day. The service is available 24/7 and the information displayed will always be from the previous business day.

Supported Operating Systems

- Windows 10 or more
- Mac OS X v13.3.1 or higher

Supported Browsers

- Safari 16.4
- Chrome 113.0.5672.93
- MS Edge 113.01774.35

Managing Users and Roles

Your company's *Online Banking for business* administrator is responsible for creating and managing access for Online Conciliation users.

To get started, the administrator must create;

- One or more groups of Conciliation accounts
- One or more types of Reconciliation permission roles (*see table below for details on user permissions and their corresponding functions based on their assigned permission role*).

Then, the administrator will be able to assign the user a group of accounts and role type.

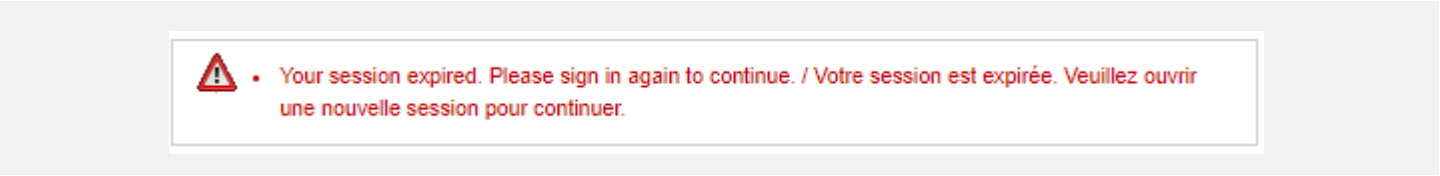
For more information, see the New Administrator Guide.

	Functions					
Permission(s)	**View Exceptions**	**Decision Exceptions**	**Search**	**Upload Issued Items**	**Process paid, issued items and files**	**Download Reports**
View cheques and retrieve reports	X		X			X
Pay and return cheques in exception	X	X				
Stop, delete, void and return cheques			X		X	X
Upload issued cheques				X		

A user's role(s) determines what functions they can perform online. Each user can attribute more than one permission role. For example: if you assign 'view cheques and retrieve reports' the user will be able to view exceptions, search and download reports. You cannot, however, decide which of the three functions you want your user to have, as all three will be attributed.

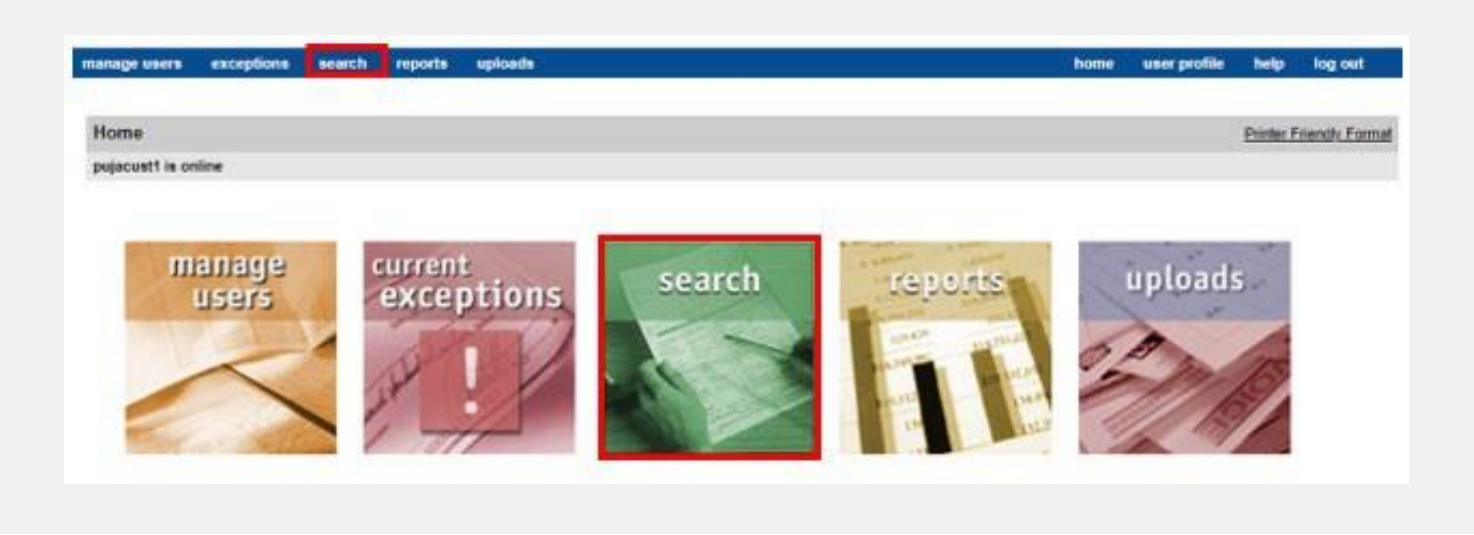
Session Timeout

Your session will timeout after 15 minutes of inactivity. If you attempt to perform a task after being inactive for 15 minutes, you will be directed back to a timeout page, containing a message that your session has timed out. You will need to close the page and log on again.



Search

This feature is available if the user is assigned to a role that has this permission. Otherwise, the feature will not appear on the screen.

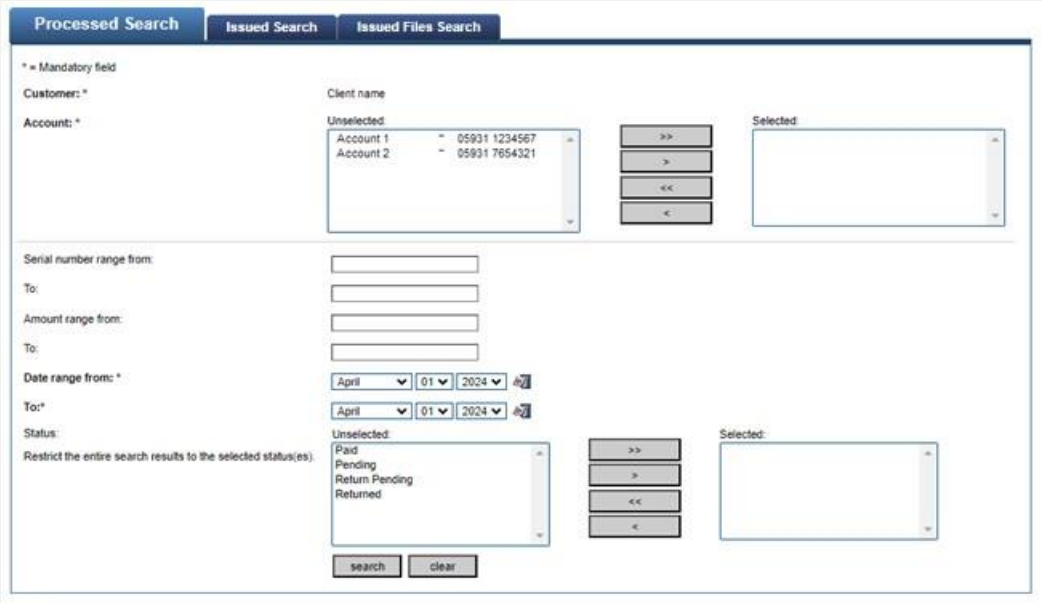


- Processed Search: Search for paid items.
- Issued Search: Search for issued items.
- Issued File Search: Search for issued files.

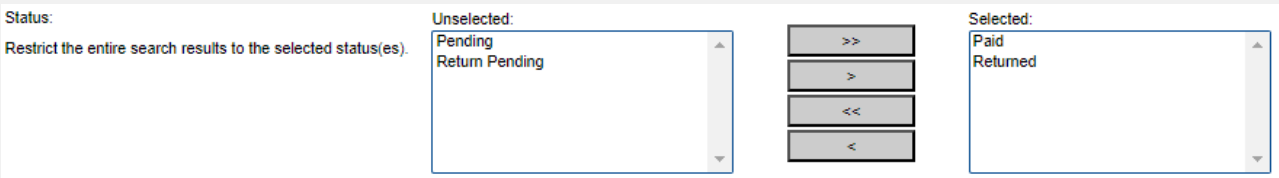
Processed (Paid) Search

You can search for Processed (Paid) Items

Search Criteria



You can filter your search by the status of the paid item. If you move one or more statuses to the Selected box using the arrow keys, the search will only look for paid item(s) under those statuses. If you leave all statuses in the Unselected box, the search will look for all paid items regardless of status.
In the example below, the search will only look for paid items with a status of “Paid” and “Returned”.



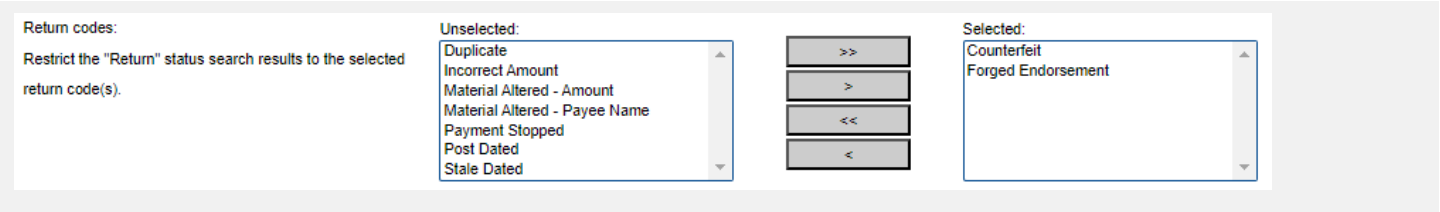
Below is a description of each paid item status:

- **Paid**: The item has been paid.
- **Exception**: The paid item has been identified as an exception and require a pay or return decision.
- **Pending**: The paid item is currently being processed.
- **Return Pending**: The paid item was decisioned as “Returned” and has not yet been reflected in the bank account.
- **Return**: The paid item was decisioned as “Returned” and has been reflected in the bank account.

Return Codes

If you selected “Return” and/or “Return Pending” status in the previous step, the Return Codes field will allow you to further filter the search by return code. If you leave all options in the Unselected box to search for all returns regardless of return code.

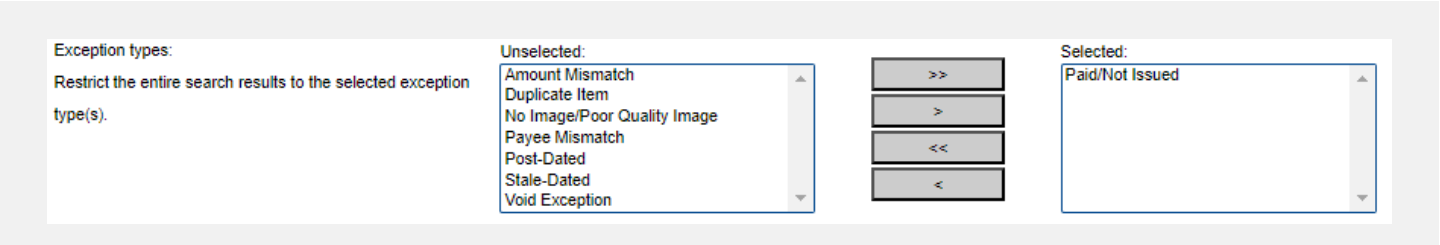
In the example below, the search will only look for paid items that were returned due to “Counterfeit” or “Forged Endorsement”.



Exception Types

You can filter your search by Exception Type. If you move one or more types to the Selected box using the arrow keys, the search will only look for paid item(s) under those statuses. If you leave all statuses in the Unselected box, the search will look for all items regardless of Exception Type.

In the example below, the search will only look for paid items with an Exception Type of “Paid/Not Issued”.



Search Results

If there are any paid items matching your search criteria, you will be directed to the Paid Search Results page below.

› The first section contains a summary of the search criteria you specified on the previous page.

› The second section contains a list of all paid items matching your search criteria.

Customer: Ivana Lucic

Account:
- Test - Balance - 05931 0000021
- E2E Real CAD - 05931 0001626
- E2E ÉtéA - 05931 0001723
- test full PNV - 05931 0001820
- Test interne Ba - 05931 1234577
- Migrated inc.1 - 05931 3333333
- Migrated inc.2 - 05931 4444444
- Account 1 CAD - 05931 5555555
- Ivana negative - 05931 6666666
- Account 2 USD - 05931 7777777

Date range: 02/13/2023 - 02/13/2024

Exceptions:
- Paid/Not Issued

Return codes:
- Counterfeit
- Forged Endorsement

Statuses:
- Paid
- Returned

Serial #	Clearing Date	Clearing $	Difference	Detail	Status	Exception(s)	Return Code
Customer: Ivana Lucic							**Account:** Migrated inc.1 - 05931 3333333
00000012254	11/13/2023	11.55	–		Paid	Paid/Not Issued No Image/Poor Quality Image	
00000012254	11/16/2023	11.55	–		Paid	Paid/Not Issued No Image/Poor Quality Image	
00000012255	11/13/2023	1,155.77	–		Paid	Paid/Not Issued No Image/Poor Quality Image	
00000012255	11/16/2023	1,155.77	–		Paid	Paid/Not Issued No Image/Poor Quality Image	
00000012260	11/13/2023	36.98	–		Paid	Paid/Not Issued No Image/Poor Quality Image	
00000012260	11/16/2023	36.98	–		Paid	Paid/Not Issued No Image/Poor Quality Image	
00000012265	11/13/2023	25.87	–		Paid	Paid/Not Issued No Image/Poor Quality Image	
00000101010	12/06/2023	1.00	–		Paid	Paid/Not Issued	
Customer: Ivana Lucic							**Account:** Migrated inc.2 - 05931 4444444
00000012261	11/13/2023	98.74	–		Returned	Paid/Not Issued No Image/Poor Quality Image	Forged Endorsement
Customer: Ivana Lucic							**Account:** Account 1 CAD - 05931 5555555
00021112305	11/22/2023	5.00	–		Returned	Paid/Not Issued	Counterfeit
00021112306	11/22/2023	6.00	–		Paid	Paid/Not Issued	

You can perform the following actions against any item in the search results:

› View Cheque Details

› View Processing History

You can perform the following action against any item in the search results with a Status of “Paid”:

› Return a Paid Item

→ Instructions for each action are found below.

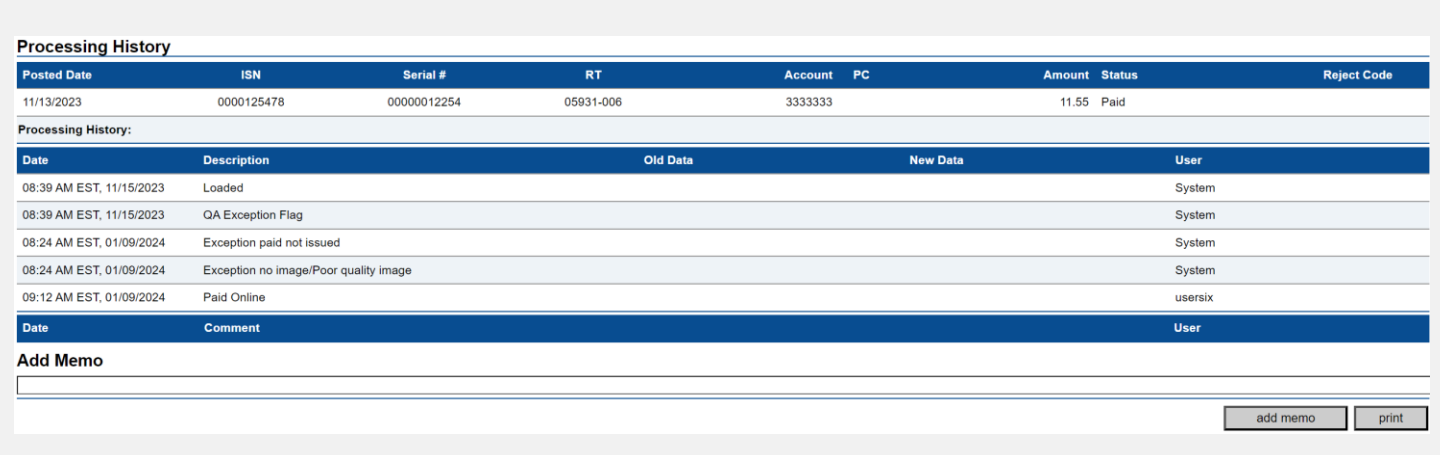
View Cheque Details

View cheque details by clicking on the underlined Serial number of the item which you wish to view.

- Click the View Reverse button to see the back and front of the cheque image.
- Click the Print Cheque Details button to view and print the cheque details (front image, back image and item history).

View Processing History

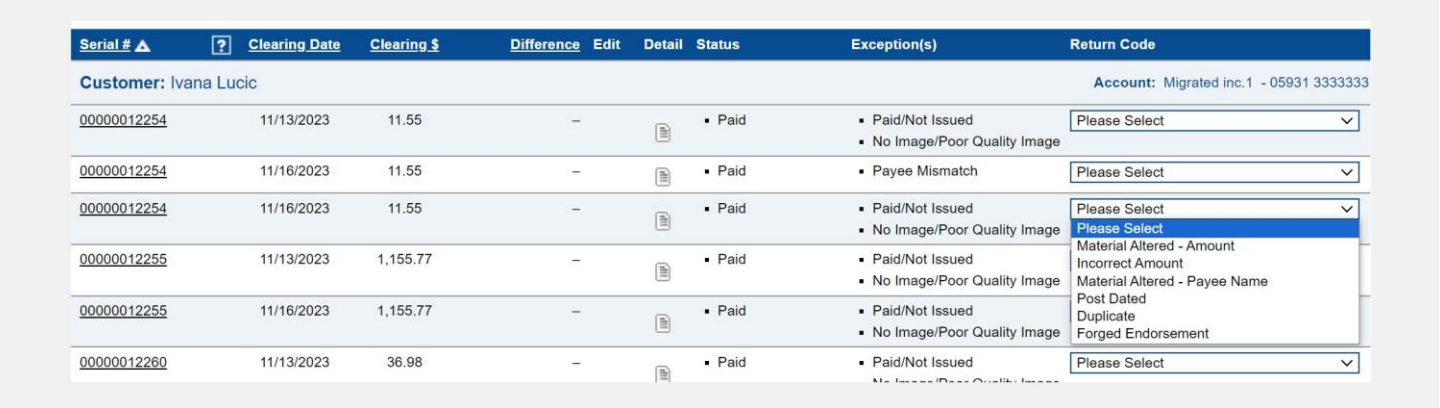
To view the item processing history, select the icon in the Detail column of the item you wish to view.



To add a note against the item, type in the Add Memo field and select the Add Memo button. Memos cannot be edited or deleted. Users with View and Process roles for the account the item is for will be able to see the memo.

Return a Paid Item

To return a paid item, the Status must be “Paid” and it must not be certified. Select a Return Reason from the drop-down list under the Return Code column for the item you wish to return.

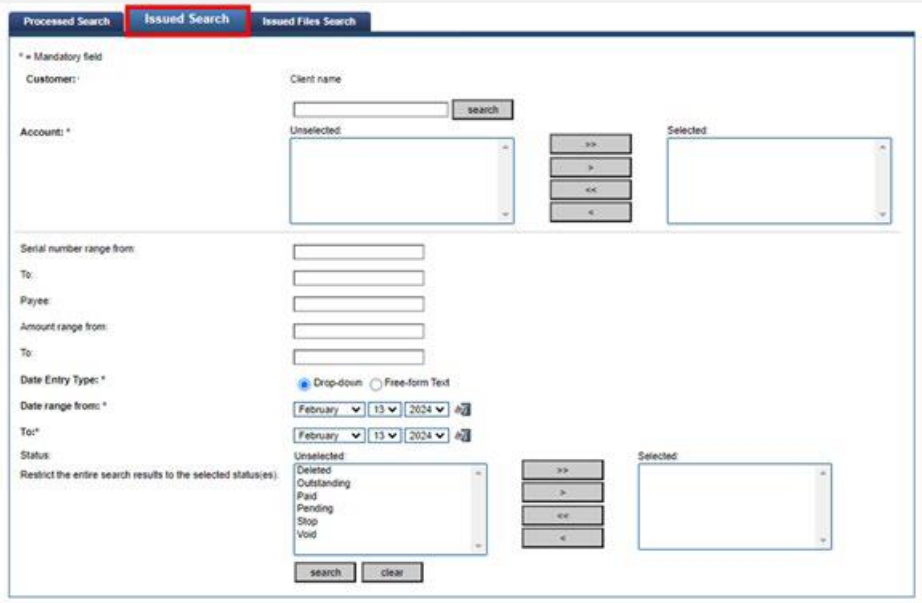


Note: Return Reasons extracted from the Payments Canada source:
https://www.payments.ca/sites/default/files/standard015eng.pdf

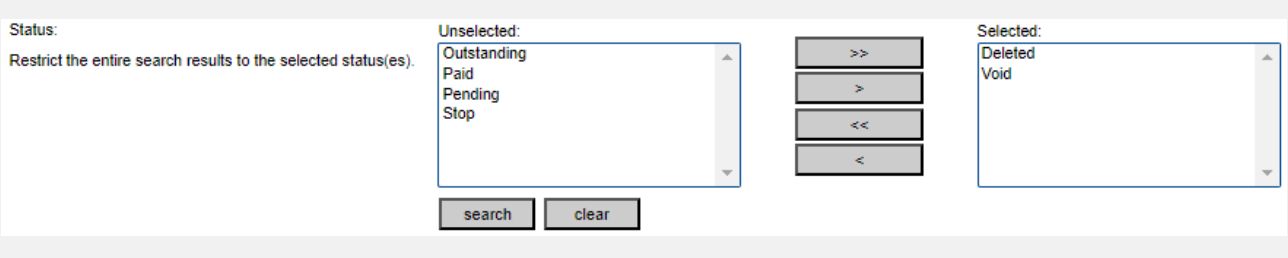
Issued Search

You can search for issued cheques that have been sent via Issues File or issued manually online.

Search Criteria Status



You can filter your search by the status of the issued item. If you move one or more statuses to the Selected box using the arrow keys, the search will only look for issued item(s) under those statuses. If you leave all statuses in the Unselected box, the search will look for all issued items regardless of status. In the example below, the search will only look for issued items with a status of “Deleted”, or “Void”.



Below is a description of each issue item status:

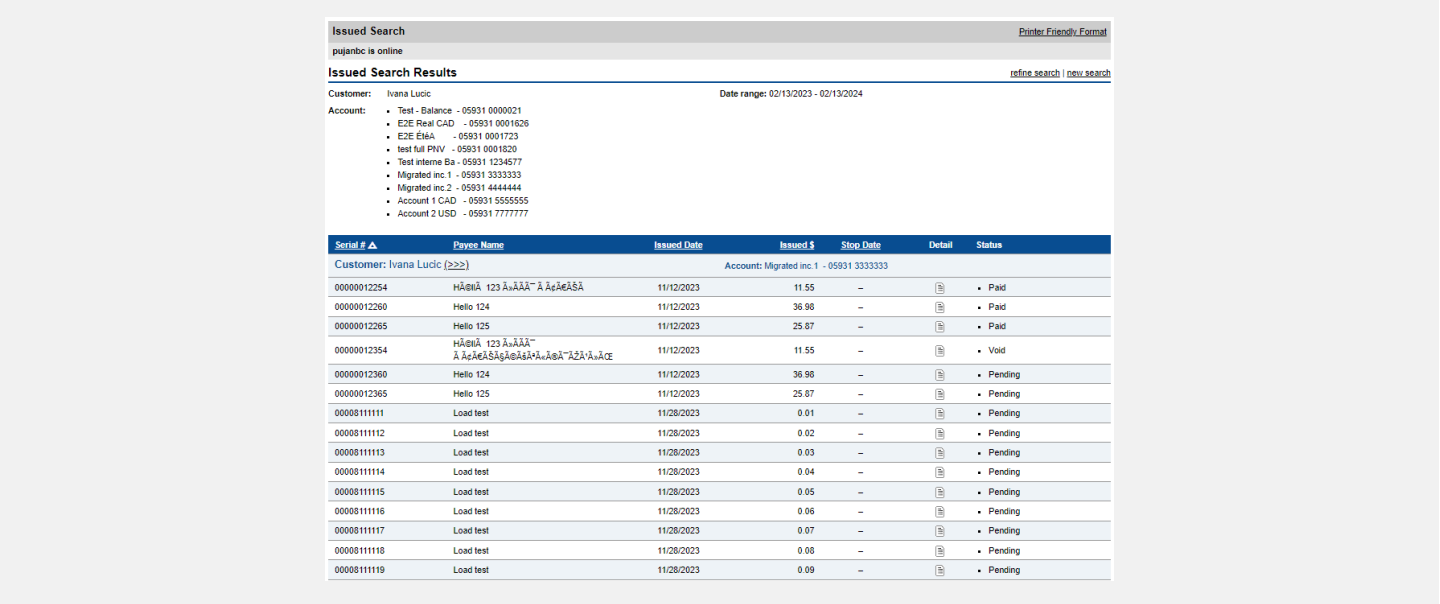
- **Deleted**: The issued item can no longer be matched to a paid item. The issued item was either deleted online, or by Client request to Symcor.
- **Outstanding**: The issued item has not yet been matched to a corresponding paid item.
- **Paid**: The issued item has been matched to a paid item.
- **Pending**: The issued item is currently being processed.
- **Stop**: A stop action was received via the Stop file
- **Void**: A void action was received via the Issued file, or an outstanding item has been updated to Void online.

› Search Results

If there are any issued items matching your search criteria, you will be directed to the Issued Search Results page below.

› The first section contains a summary of the search criteria you specified on the previous page.

› The second section contains a list of all paid items matching your search criteria.



Issued Search Printer Friendly Format

pujanbc is online

Issued Search Results refine search | new search

Customer: Ivana Lucic **Date range:** 02/13/2023 - 02/13/2024

Account:
- Test - Balance - 05931 0000021
- E2E Real CAD - 05931 0001626
- E2E ÉtéA - 05931 0001723
- test full PNV - 05931 0001820
- Test interne Ba - 05931 1234577
- Migrated inc.1 - 05931 3333333
- Migrated inc.2 - 05931 4444444
- Account 1 CAD - 05931 5555555
- Account 2 USD - 05931 7777777

Serial #	Payee Name	Issued Date	Issued $	Stop Date	Detail	Status
Customer: Ivana Lucic (>>>)			**Account:** Migrated inc.1 - 05931 3333333			
00000012254	HÃ®tlÃ 123 Ã»ÃÃÃ¯ Ã Ã¢Ã£Ã§Ã	11/12/2023	11.55	–		Paid
00000012260	Hello 124	11/12/2023	36.98	–		Paid
00000012265	Hello 125	11/12/2023	25.87	–		Paid
00000012354	HÃ®tlÃ 123 Ã»ÃÃÃ¯ Ã Ã¢Ã£Ã§Ã®Ã§Ã•Ã«Ã®Ã¯ÃŽÃ·Ã»ÃŒ	11/12/2023	11.55	–		Void
00000012360	Hello 124	11/12/2023	36.98	–		Pending
00000012365	Hello 125	11/12/2023	25.87	–		Pending
00008111111	Load test	11/28/2023	0.01	–		Pending
00008111112	Load test	11/28/2023	0.02	–		Pending
00008111113	Load test	11/28/2023	0.03	–		Pending
00008111114	Load test	11/28/2023	0.04	–		Pending
00008111115	Load test	11/28/2023	0.05	–		Pending
00008111116	Load test	11/28/2023	0.06	–		Pending
00008111117	Load test	11/28/2023	0.07	–		Pending
00008111118	Load test	11/28/2023	0.08	–		Pending
00008111119	Load test	11/28/2023	0.09	–		Pending

You can perform the following actions against any item in the search results:

› View Processing History

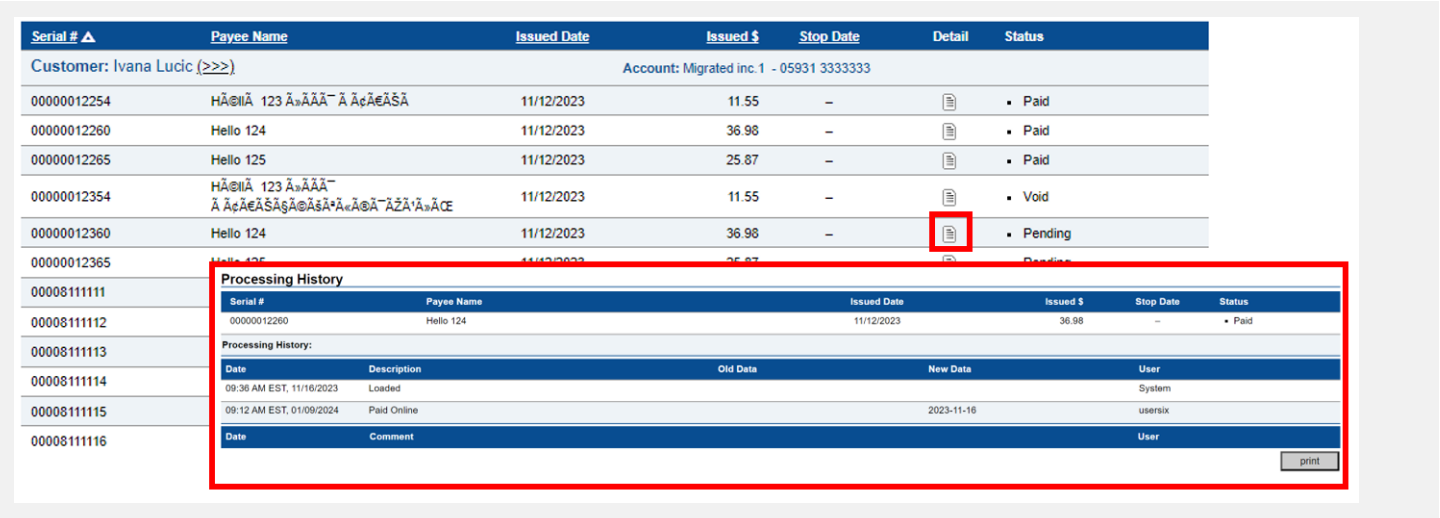
You can perform the following actions against any item in the search results with a Status of “Outstanding”:

› Delete, Stop and Void Issued Items

→ Instructions for each action are found below.

View Processing History

To view the item processing history, select the icon in the Detail column of the item you wish to view.



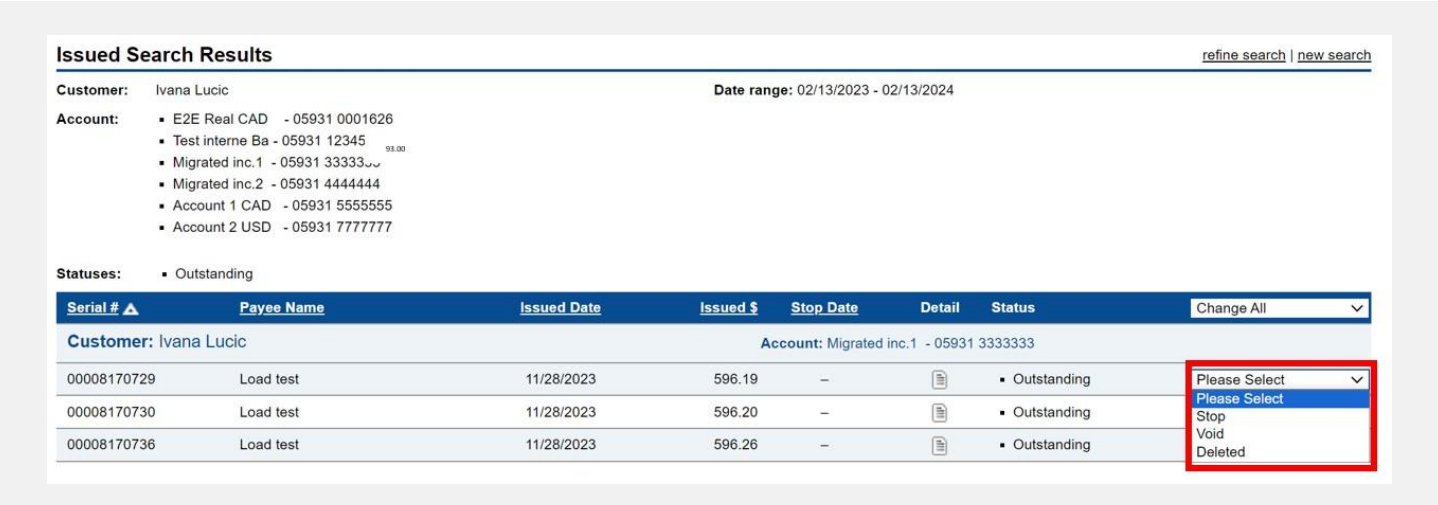
To add a note against the item, type in the Add Memo field and select the Add Memo button. Memos cannot be edited or deleted. Users with View and Process roles for the account the item is for will be able to see the memo.

Delete, Stop and Void Issued Items

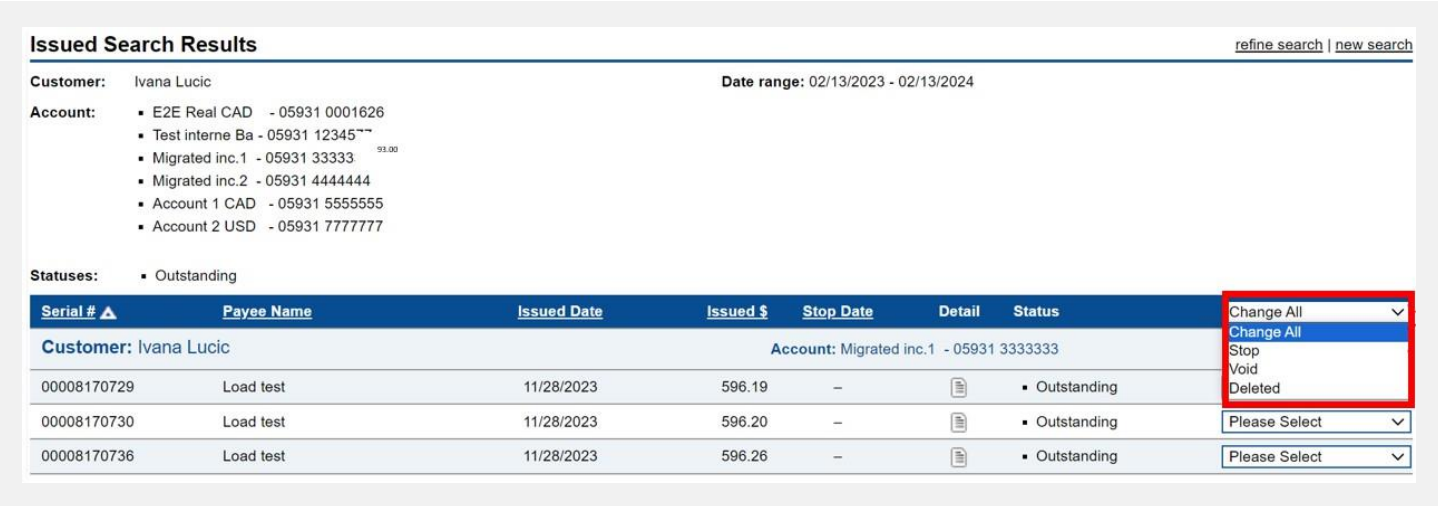
In the processed search results, users can manually update the status of any issued item with a status of “Outstanding” to either “Void”, “Stop” or “Deleted”.

- **Void**: indicates that the item should not have been issued and allows for issuance of a new cheque. Paid items can still be matched to the void item. The Exception processing service will no longer attempt to identify any Exceptions against the item.
- **Deleted**: indicates there will be no attempt to match the Issued Item with a Paid Item, and the Exception processing service will no longer attempt to identify any Exceptions against the item.
- **Stop**: indicates that the Paid Item should be stopped and returned

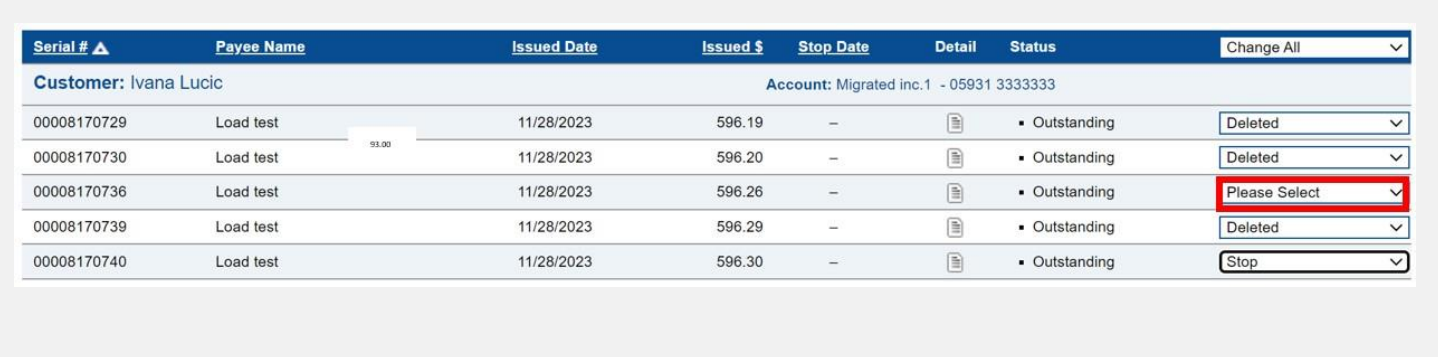
To delete, stop or void an issued item, select “Deleted”, “Stop” or “Void” in the drop-down in the last column of the item which you wish to delete, and repeat as necessary on any other items to be deleted update. If you need to update more items, you will need to repeat the previous actions. Note that you can only mark up to 100 items at a time for steps described in this section.



If every item on the page needs to be deleted, stopped, or voided, you can select Deleted, Stop or Void in the drop-down in the title bar of the search results table.

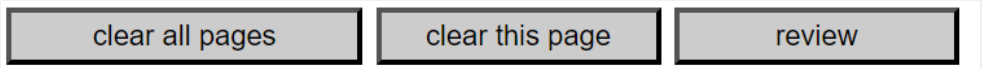


If you have mistakenly updated an item that should not be deleted or voided, you can change it back to Please Select in the drop-down.



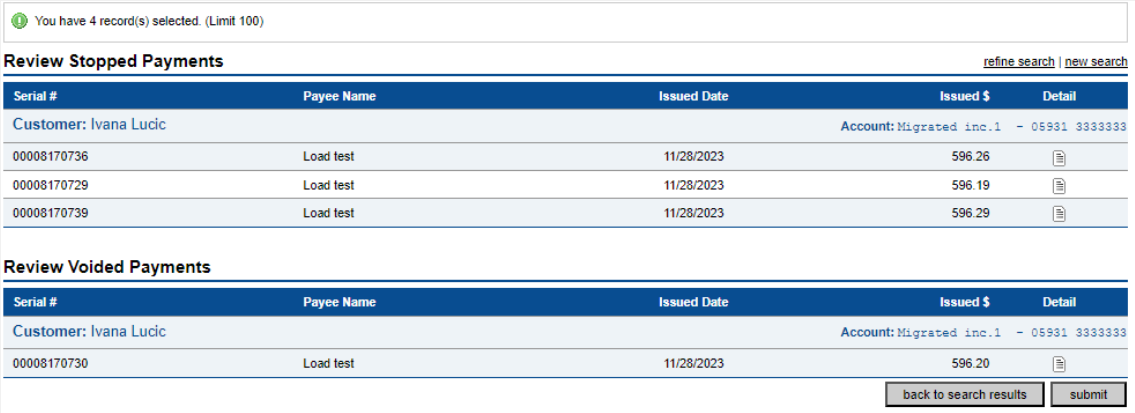
You can also cancel the deletion or voiding of all items on the page by clicking the Clear This Page button.

In this example, there is only one page's worth of items in the search results. But if there were multiple pages of search results, you could cancel the deletion of all items on all pages by clicking the Clear All Pages button.



Once you are satisfied that the correct items have been marked for deletion or voiding, click the Review button.

You will then be directed to the Review Changes page where you will be presented with a list of all the items you marked for deletion or voiding. Ensure that every item on this page should be deleted or voided, because once you click the Submit button, the update is final and cannot be undone.



A message will display at the top of the page, informing you how many records have been submitted to be voided or for deletion.

→ Updates to delete, stop and void issued items submitted here are final and cannot be undone.

Issued Files Search

You can view the status of sent Issued Files.

Search Criteria

Search By

You can search by File Date or Reference Number (#).

- File Date is the date the issued file was sent to (File Creation Date).
- Reference # is the number available in the issued file email notification and in the Issue File

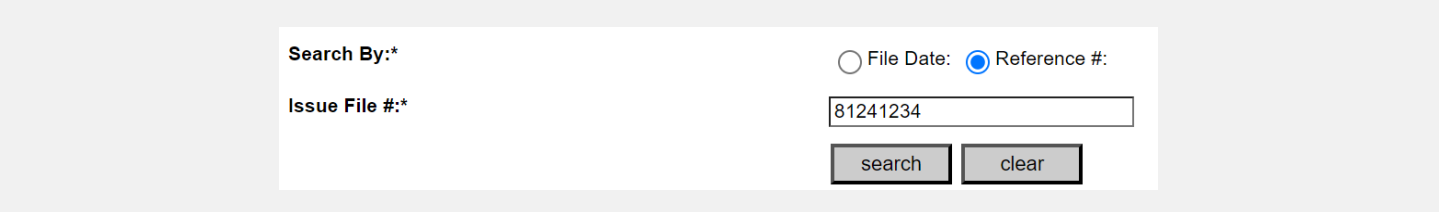
File Date

By default, a search will only look for issued files sent on the current calendar date. You can adjust the Date Range From and To dates using either the drop-down, or by using the launching a popup calendar using the calendar icon. Date Range is limited to 35 days.

In the example below, the search will look for issued files that were sent between February 13, 2023, and February 13, 2024, inclusive.

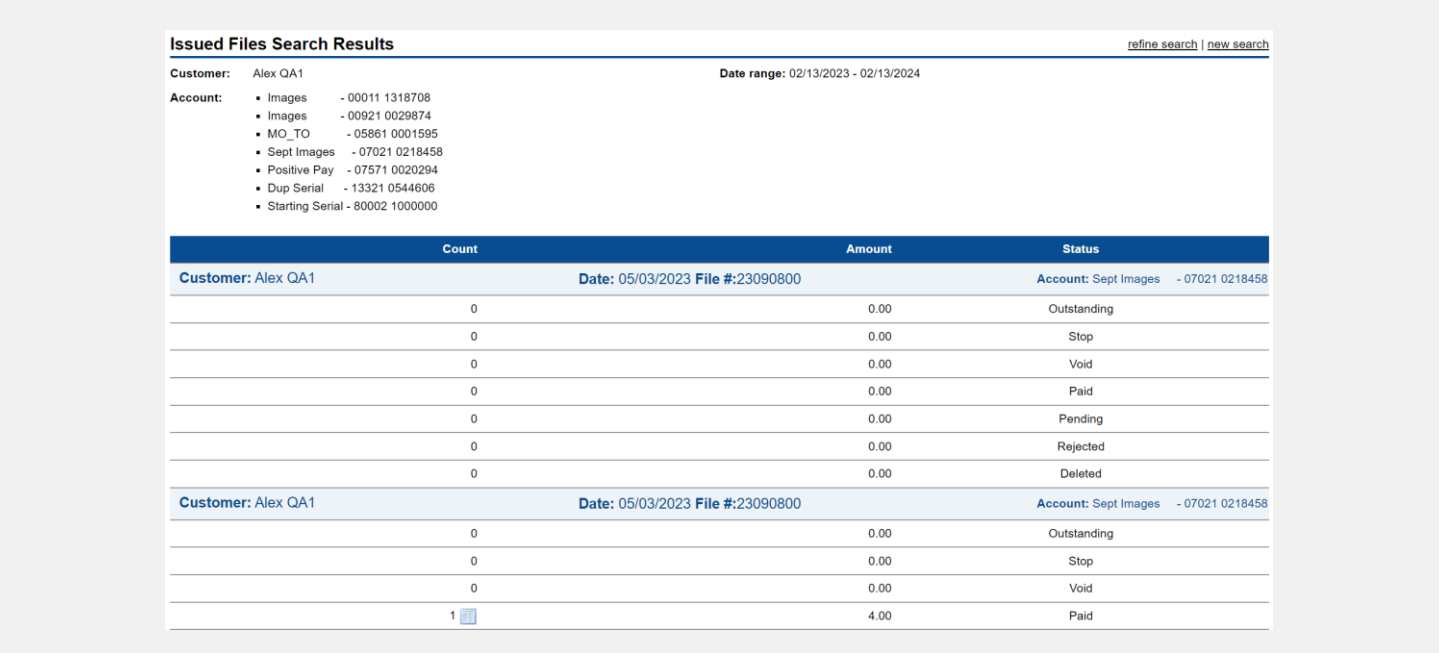
Reference Number (#)

You can filter your search by the number of the issued file. In the example below, the search will only look for issued files where the file reference number is 81241234.



Search Results

If there are any issued files matching your search criteria, you will be directed to the Issued Files Search Results page below.



Issued Files Search Results refine search | new search

Customer: Alex QA1 **Date range:** 02/13/2023 - 02/13/2024

Account:
- Images - 00011 1318708
- Images - 00921 0029874
- MO_TO - 05861 0001595
- Sept Images - 07021 0218458
- Positive Pay - 07571 0020294
- Dup Serial - 13321 0544606
- Starting Serial - 80002 1000000

Count	Amount	Status
Customer: Alex QA1	**Date:** 05/03/2023 **File #:**23090800	**Account:** Sept Images - 07021 0218458
0	0.00	Outstanding
0	0.00	Stop
0	0.00	Void
0	0.00	Paid
0	0.00	Pending
0	0.00	Rejected
0	0.00	Deleted
Customer: Alex QA1	**Date:** 05/03/2023 **File #:**23090800	**Account:** Sept Images - 07021 0218458
0	0.00	Outstanding
0	0.00	Stop
0	0.00	Void
1	4.00	Paid

The results contain a list of all issued files matching your search criteria.

There will be a maximum of 3 files per page. For each customer/date/file number/transit/account combination, the system will display a count and dollar Amount, grouped by Status. Each available status will be listed even though there are no items with that status included in the file.

Count (for Stops): the system counts Stops under the file that contained the original Issued Item, as the Stop updates the status on the original record. Therefore, Stops are counted under the original Issued File.

You can perform the following actions against any item in the search results:

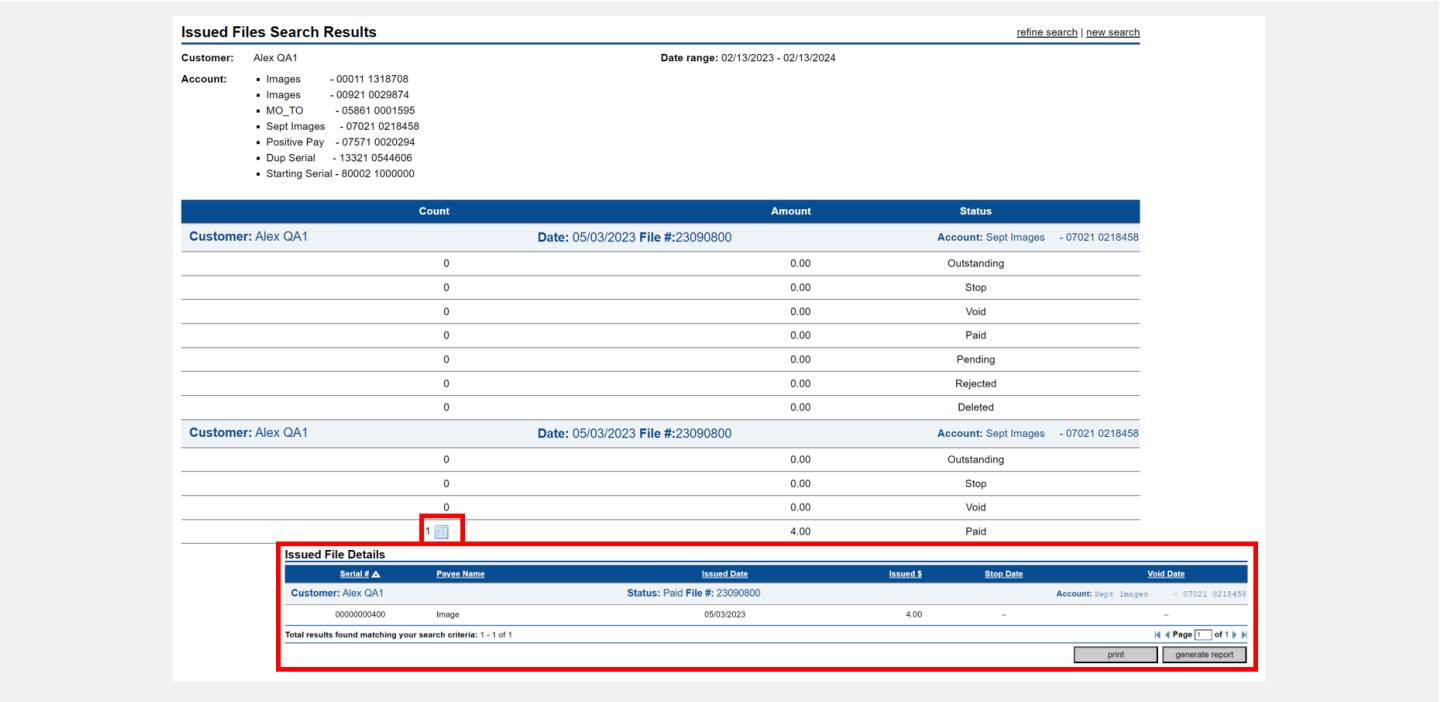
- View Issued File Details - From View Issued File Details it is possible to view a subset of items within a file and optionally print, or generate a report, for those items.

You can perform the following actions against any items in the search results with a Status of “Outstanding”:

- Delete outstanding Items.

View Issued File Details

To view issued file item details, select the Item List icon in the Count column of the issued items you wish to view.

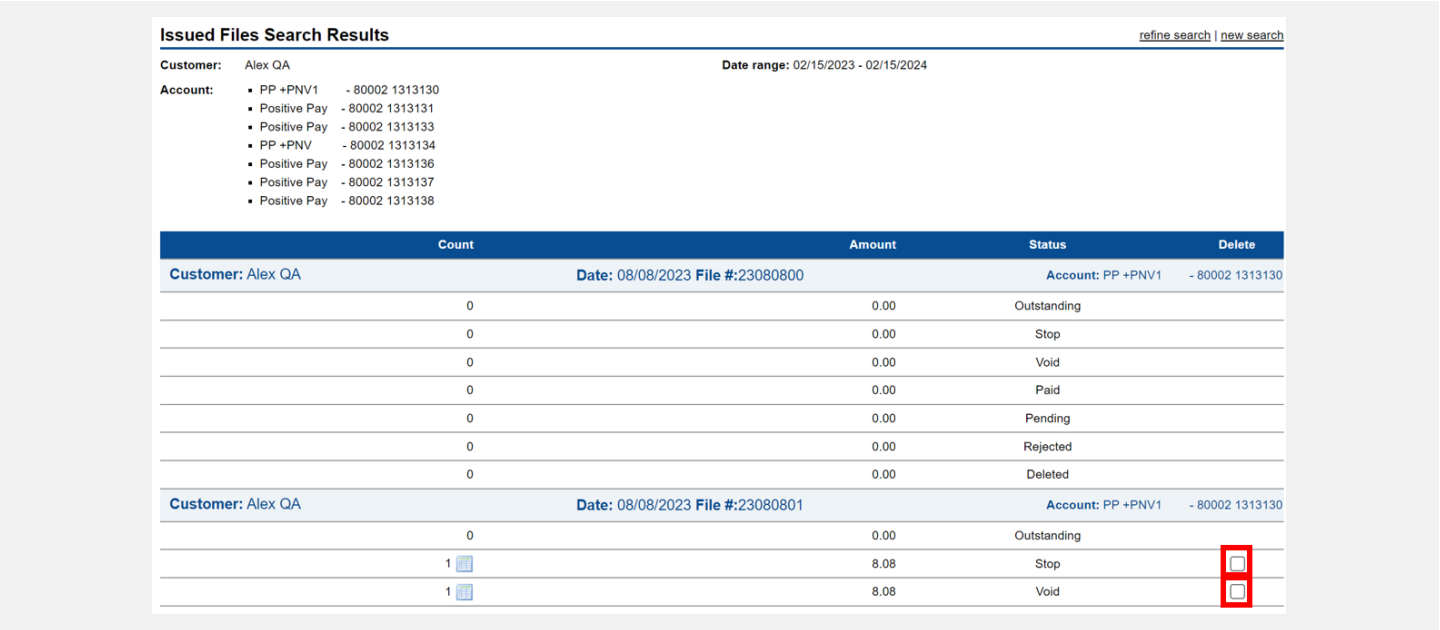


A new window will open displaying a summary list of the selected items, for example, if you selected to look at outstanding items where the Count was 4 then the new page will display 4 outstanding items in more detail. Records will display sorted by Serial # ascending but clicking on any column heading will adjust the sort order ascending or descending.

Select the Print button to print the list. Select the Generate Report button to generate the Issue File Report for the items selected. (See Report Retrieval section for how to download this report).

Delete Issued Items

All issued items with a Status of “Outstanding” and “Void” will have a checkbox available under the Delete column. Select the checkbox for each group of outstanding and/or void issued items you wish to delete. The checkbox will only display if Outstanding or Void items exist in the file.



Issued Files Search Results refine search | new search

Customer: Alex QA **Date range:** 02/15/2023 - 02/15/2024

Account:
- PP +PNV1 - 80002 1313130
- Positive Pay - 80002 1313131
- Positive Pay - 80002 1313133
- PP +PNV - 80002 1313134
- Positive Pay - 80002 1313136
- Positive Pay - 80002 1313137
- Positive Pay - 80002 1313138

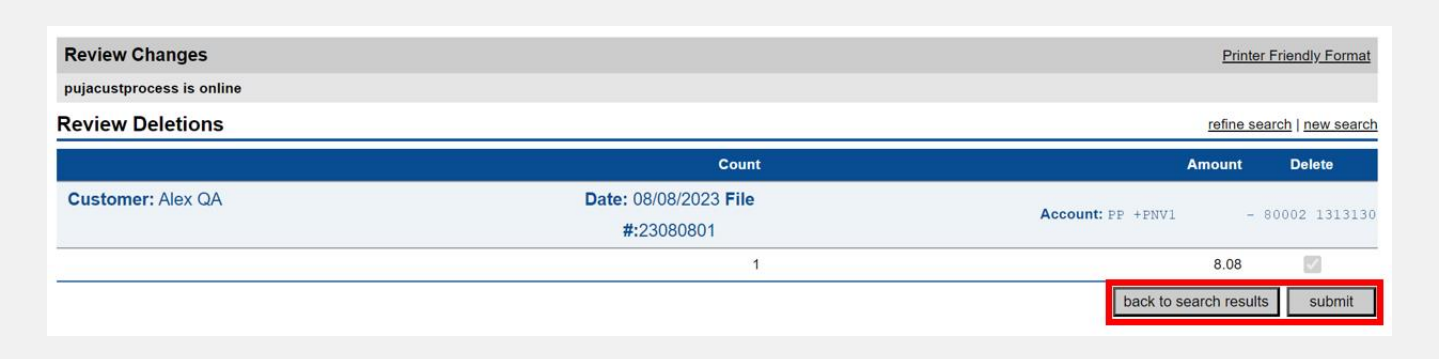
Count	Amount	Status	Delete
Customer: Alex QA	**Date:** 08/08/2023 **File #:**23080800	**Account:** PP +PNV1	- 80002 1313130
0	0.00	Outstanding	
0	0.00	Stop	
0	0.00	Void	
0	0.00	Paid	
0	0.00	Pending	
0	0.00	Rejected	
0	0.00	Deleted	
Customer: Alex QA	**Date:** 08/08/2023 **File #:**23080801	**Account:** PP +PNV1	- 80002 1313130
0	0.00	Outstanding	
1	8.08	Stop	☐
1	8.08	Void	☐

Once you are satisfied with your selection, click the Review button. Or click the Refresh button to reset all selections.

You will be directed to the Review Deletions page displaying all the records marked as Delete.

Ensure that every item on this page should be deleted, because once you click the Submit button, the update is final and cannot be undone.

→ Items deleted here are final and cannot be undone.



Review Changes Printer Friendly Format

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Review Deletions refine search | new search

Count	Amount	Delete
Customer: Alex QA **Date:** 08/08/2023 **File #:**23080801	**Account:** PP +PNV1	- 80002 1313130
1	8.08	☑

back to search results | submit

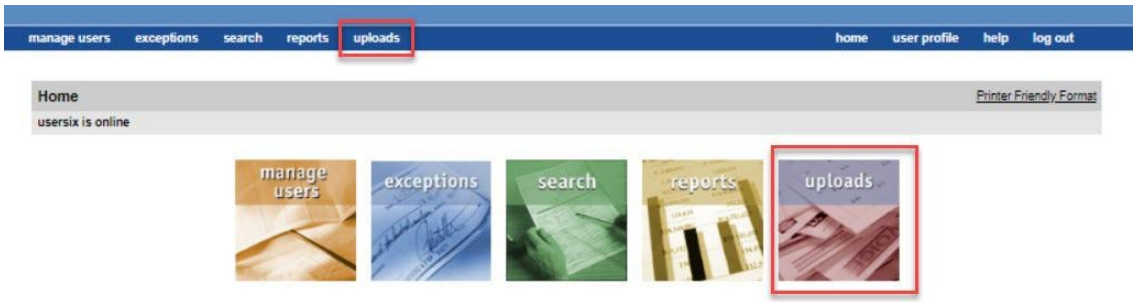
If you need to change your selections, click the Back to Search Results button to adjust your selections. If you are satisfied that all selected records should be deleted, click the Submit button. A message will display at the top of the page, informing you how many records have been submitted for deletion.

After the items are updated with “Delete” status, no attempt to match the Issued Item with a Paid Item will occur, and the Exception processing service will no longer attempt to identify any Exceptions against the item.

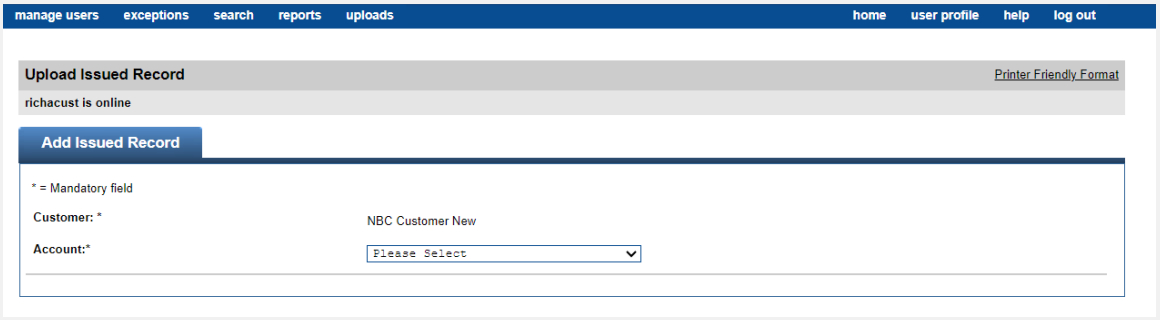
Uploading Issued Items

This feature is available only for Customer users with Role Upload.

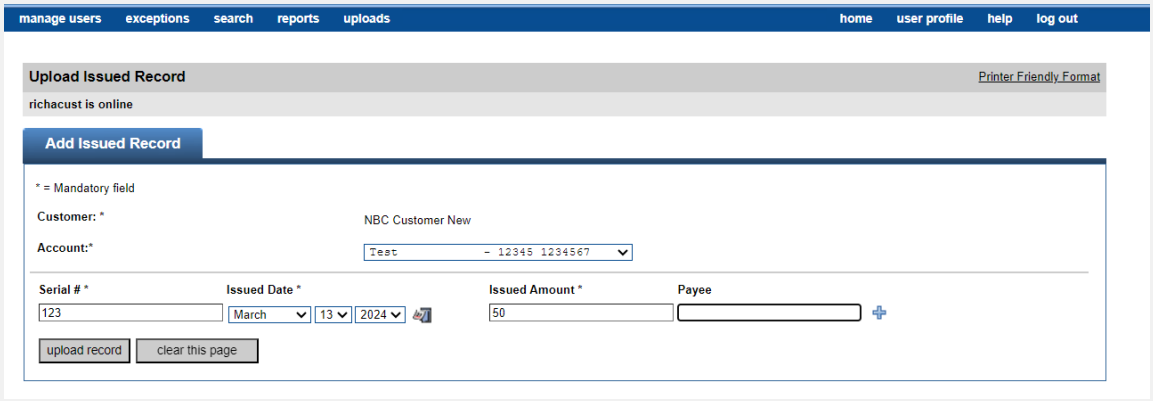
To manually issue a cheque online, go to the upload section of the tab and “Add Issued Record”



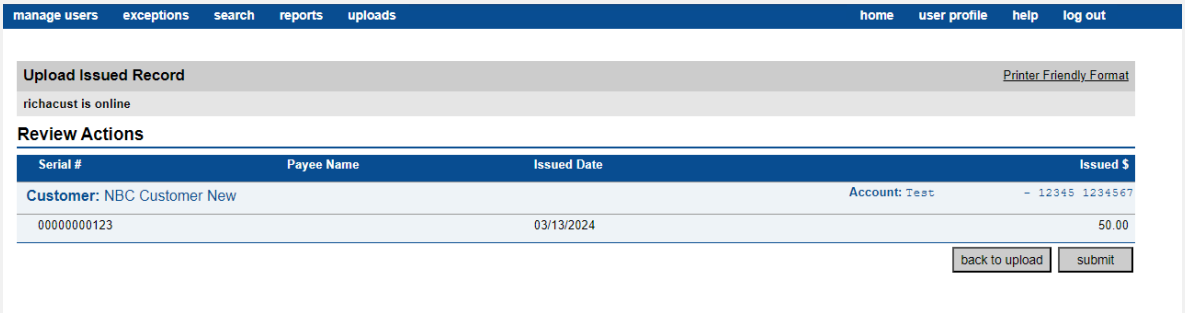
› Select Account from drop-down.



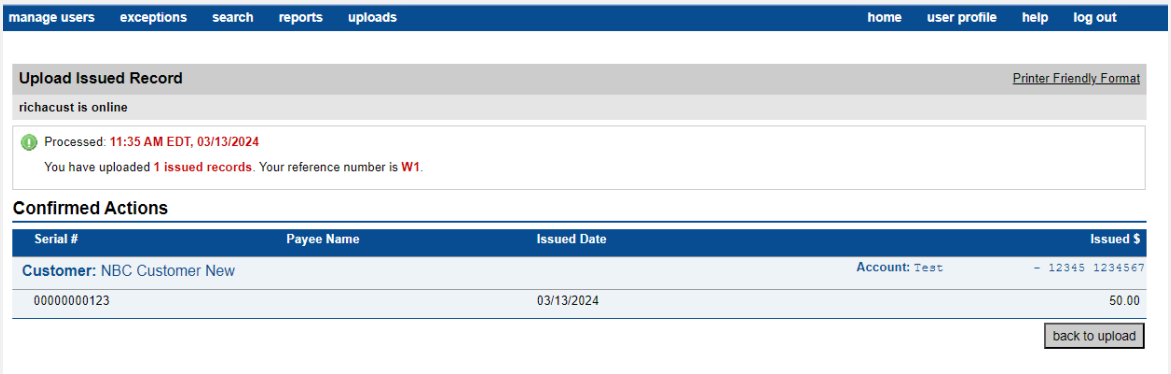
› Add Serial Number, Issued Date, Amount, Payee (optional) press upload record.



› Review details and press “Submit.”



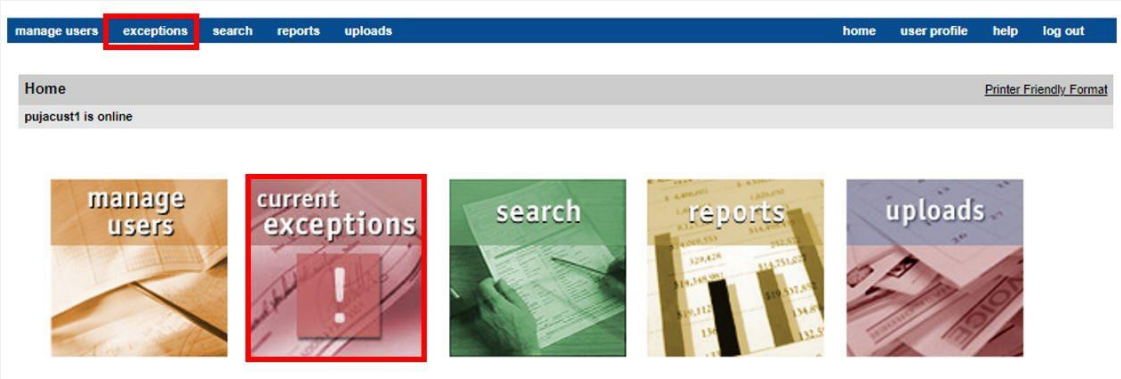
› You can now see in “Confirmed Actions” that new issue record is uploaded along with reference number.



Managing Exceptions

This section describes how a user belonging to the Exception or View role can view Exception Items. If you belong to the Exceptions or View role, you will see the Exceptions icon on the home page.

Users belonging to the Exception role can additionally apply a decision of Pay or Return on Exception Items.



Note: Users with Exception or View role will only be able to view and decision accounts that they are specifically assigned to.

From the home page, the color of the icon may differ in two ways:

When the Exceptions icon is blue, this indicates that there are no exceptions available.

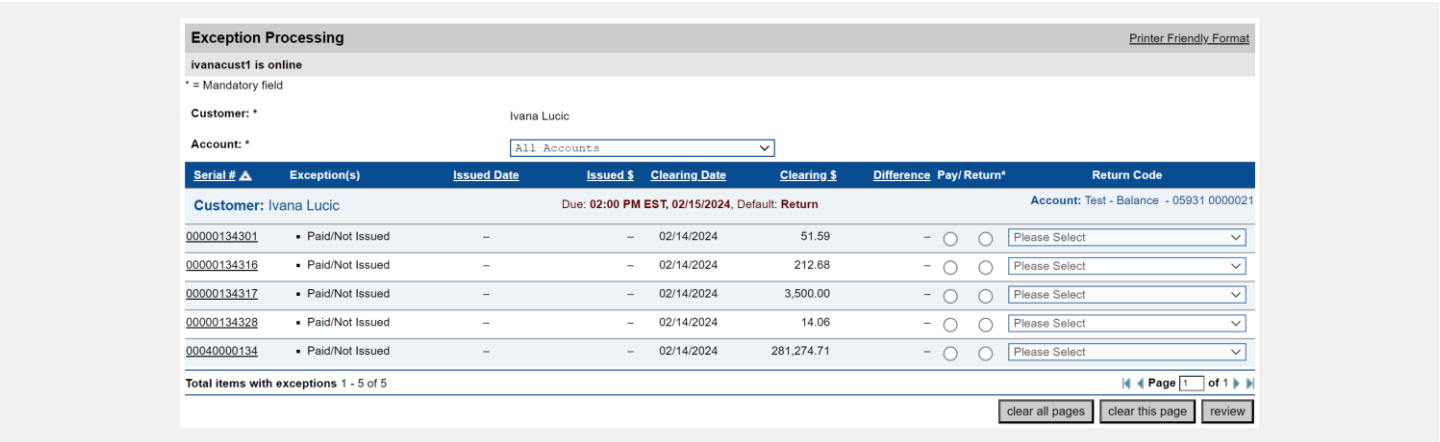
When the Exceptions icon is red, this indicates that there are available exception items that require your decision.

Review Exception Details

The Exceptions page provides you with a list of all the Exceptions items for the specific account(s) selected.

Users of the "View Cheques and Retrieve Reports" role will see exceptions but will not have the option to apply a decision to pay or return the item.

Users of "Pay and Return Cheques in Exception" roles will see the exceptions and have the option to apply a decision to pay or return the item.



Below is a description of the fields available from the Exception page:

- **Serial #:** The serial number found on the cheque. Results are sorted by Serial / descending, i.e., newest exceptions listed first.
- **Exception(s):** The type of exception(s) determined by the matching service as per below:

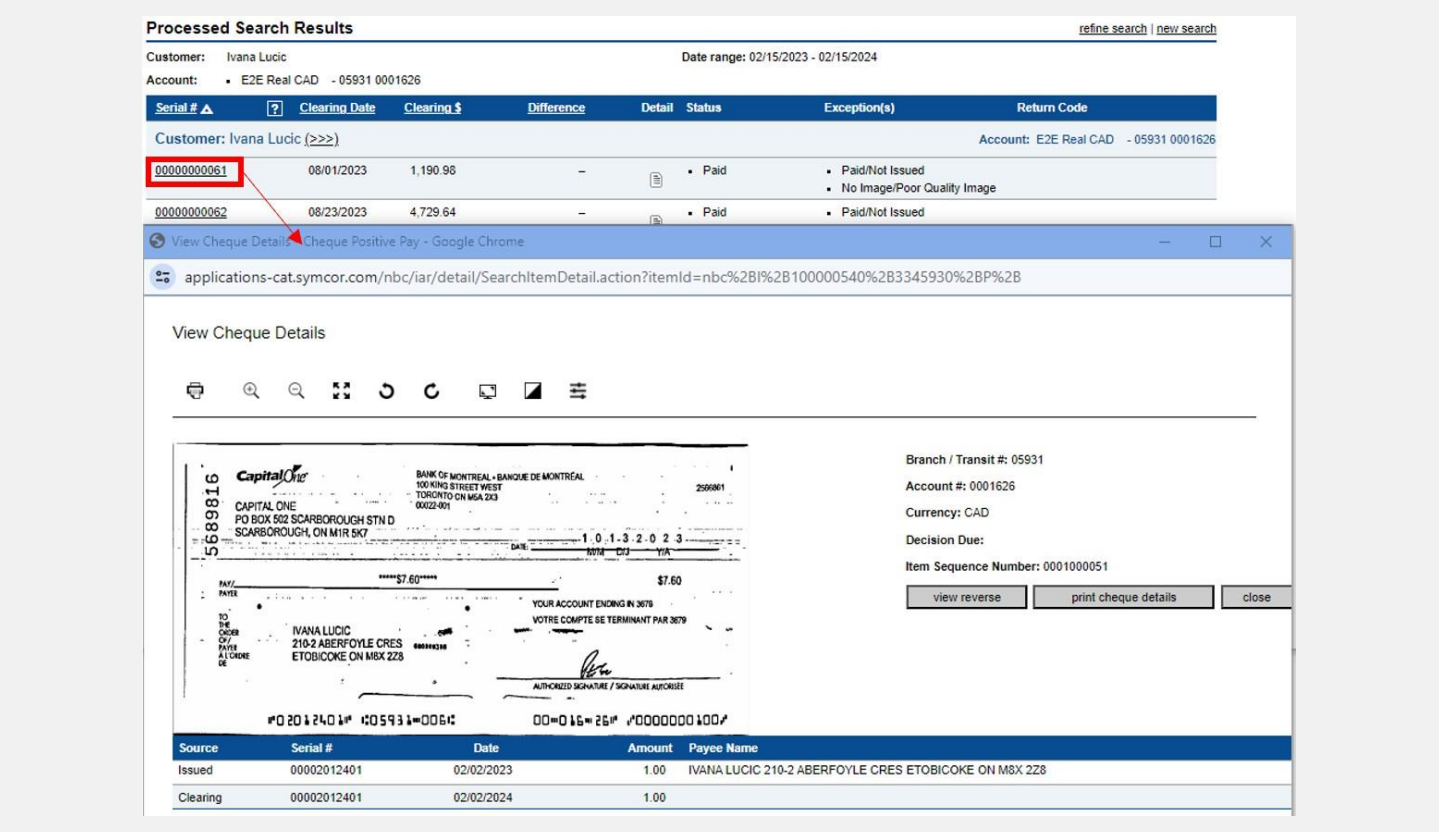
Exception Type	Description
***Paid/Not Issued**	The cheque was cleared without a corresponding issued record. This may occur under the following circumstance: › Issued item record was not received › Serial number on the genuine item was modified › Serial number misread at the point of image capture › Fraudulent item printed with a false serial number *Paid/not issued items are treated as exceptions and must not be reissued.
***Payee Mismatch**	When the payee's name as it appears on the paid cheque does not match the payee's name provided in the issued record. *Payee Mismatch is an optional feature that must be activated during the enrollment process.
Amount Mismatch	When the amount on the paid cheque does not match the amount provided in the issued record.
Duplicate	When one or more of the same cheques had been cleared.
Void	When a paid cheque is matched with an issued cheque with a void action.
No Image/Poor Quality Image	The image of the cheque is not legible or skewed.
Stale Dated	When a paid item is presented where the issued date on the matching issued item is older than the stale period defined in the account profile.
Post-Dated	When the issued date on an issued item is future dated.

- **Issued Date:** The date when the cheque was written or released by the customer.
- **Issued $:** The dollar amount of the issued record.
- **Clearing Date:** The date the cheque was posted.
- **Clearing $:** The dollar amount of the cheque as found on the posting file.
- **Difference:** The dollar value difference between issue and paid amount.
- **Pay/Return:** The selection for your decision of either Pay or Return after you have examined the details of the cheque.
- **Return Code:** The list of available return reason codes to correspond with your return decision.

View Cheque Image

Each exception item will have an available image. To ensure the legitimacy of the exception, it is advisable that you review the image of the cheque along with the provided cheque details.

To view the cheque image, click on the Serial # link available for each exception item. A new pop-up window will open with the cheque image and details. From this pop-up window, you can choose to further examine the image by clicking "View Reverse" to view the back of the cheque.



Note: For illustration purposes, the image in the screenshot was replaced with a mock cheque.

Applying Pay or Return Decision (Exception Role Only)

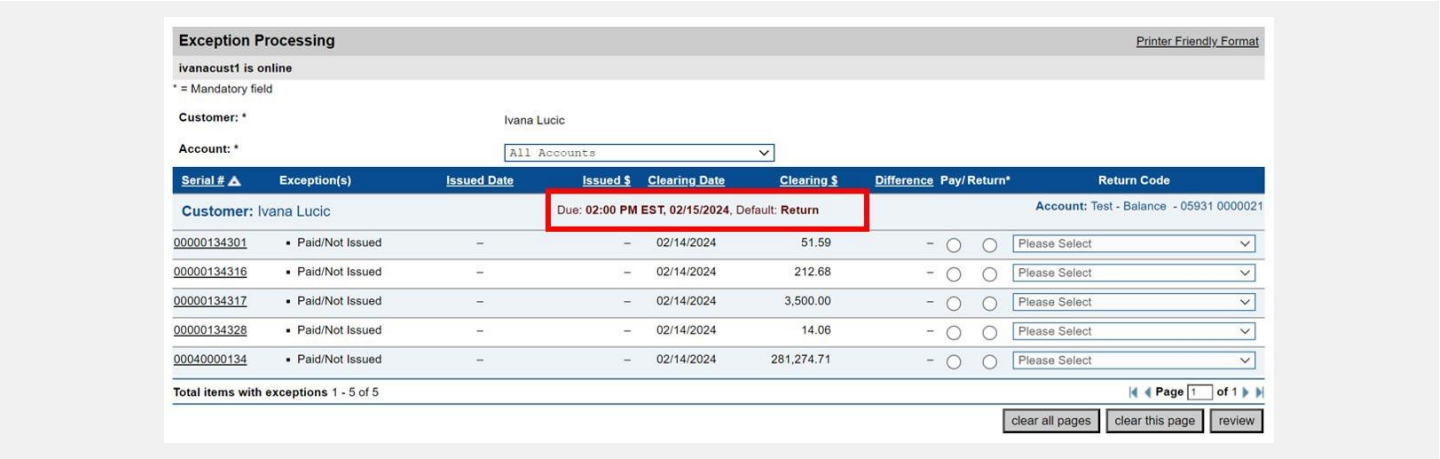
After you've examined the cheque image and the exception details, if you belong to the Exception role, you may apply your decision by clicking the radio button to Pay or Return.

- A Return decision must be accompanied with a Return Code that is available from the drop-down list.
- A Pay decision, by default, will disable the return reason code drop-down list.

You are required to apply a decision on all of the items presented on the exception page, otherwise, a return default decision is automatically applied.

The time will be displayed on the Exception Page to notify the user of the decision deadline.

Note: The Exceptions Processing examples shown above are for accounts enrolled in the Eastern time zone. Exception processing time is based on the time zone for the account with the exception.

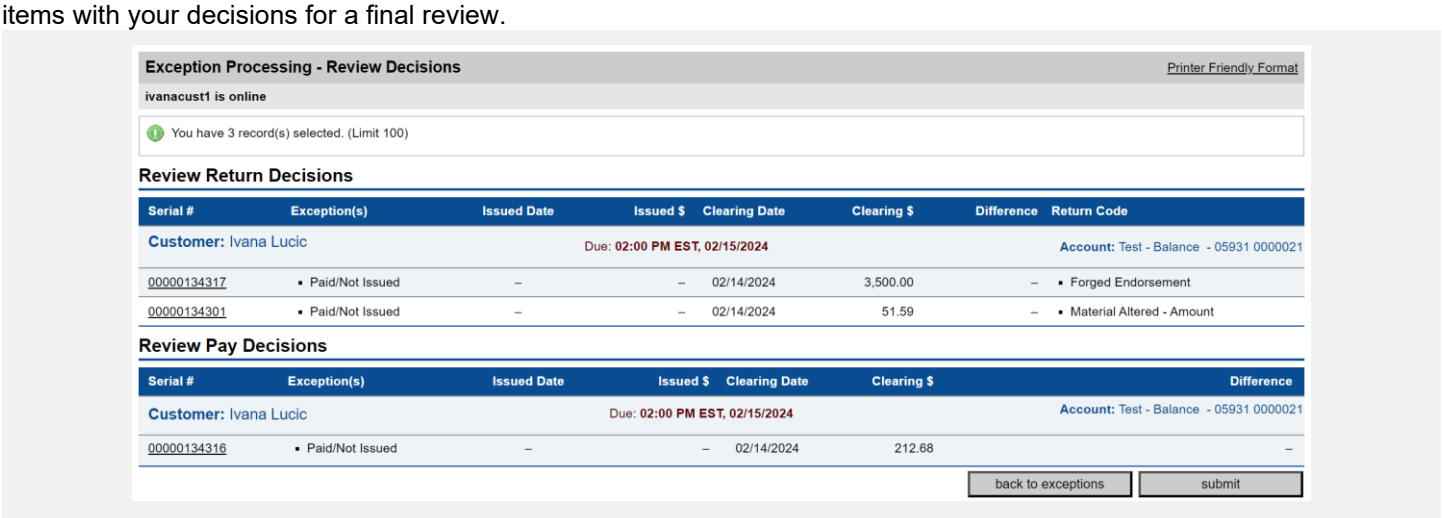


If for any reason you wish to update a decision, simply click Clear this page or Clear all pages. Doing so will clear all the radio button selection by page or all the pages.

Return Reasons displayed as per Payments Canada Standard 015, and Rule A4 (Returned and Redirected items), source documentation found here:

- Standard 015 - https://www.payments.ca/sites/default/files/standard015eng.pdf
- Returned and Redirected Items – Rule A4 https://www.payments.ca/sites/default/files/a4eng.pdf

Once you have applied decisions to the exception items, click Review and you will be presented with the complete list of items with your decisions for a final review.



When you have completed your review and are satisfied with the decisions, click Submit. Otherwise, to change any decisions, click Back to Exceptions.

→ Exceptions decisioned here are final and cannot be undone.

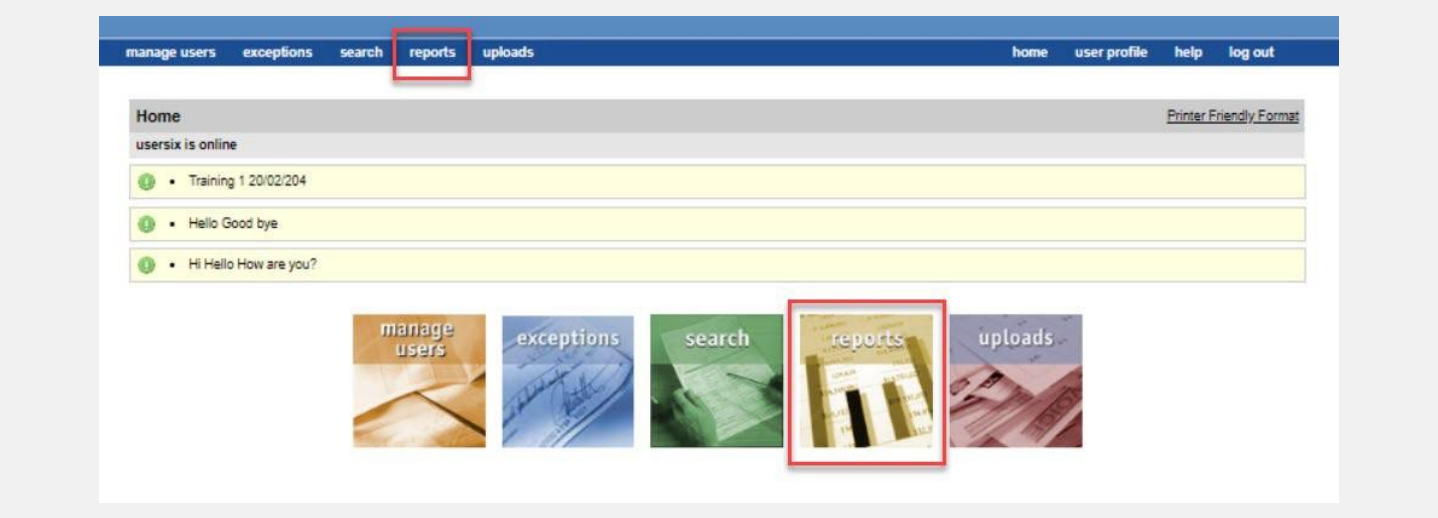
When submitted, a confirmation page is displayed to inform you the number of items that you Paid and Returned.

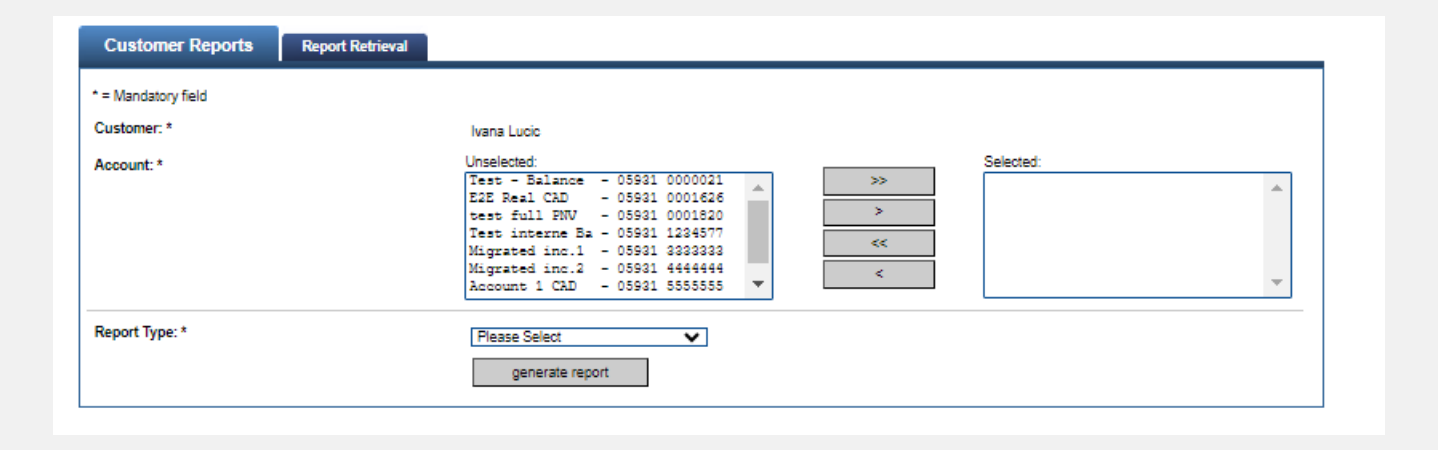
Reports

This section describes how to generate and view activity reports.

If you belong to the View or Process role, you will see the reports icon on the home page.

Click on the reports icon to navigate to the Generate Report page. Alternatively, you can click on the reports link in the menu bar at the top of the screen.





There are two tabs on the Generate Report page:

- **Customer Reports**: From this page reports that are available can be generated.
- **Report Retrieval**: From this page, any report that has previously been generated can be viewed. Generated reports are available to view for 4 business days after generation. If you have not generated any reports before accessing this page, the page will display with no records found. (See section 9.2)

Report Types

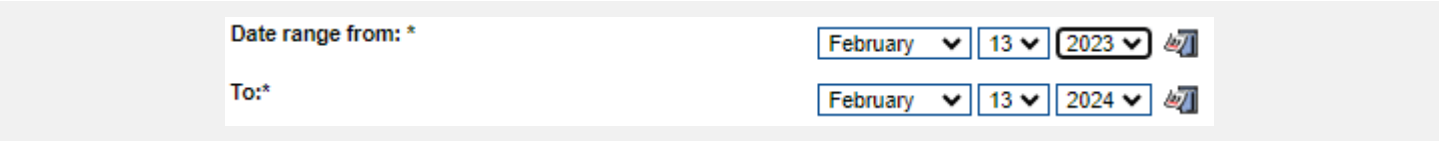
You can select the Report(s) you would like to generate from the drop-down list.

Report	Description
Paid	All cheques posted to an account with a status of Paid during the selected date range.
Return	The Returns report is a list of all cheques returned (not, “Return Pending”) to an account with Paid Date within the selected date range.
Adjustments	All cheques where the amount (less than 20$) or serial n has been adjusted within the selected date range.
Item Audit Log	All actions performed by users on items within a selected date range.
Item Trace	A listing of all items which had activity (paid, returned, exception raised, adjusted) during the specified date range.
Account and Customer Audit Log	An audit trail of changes to a Customer or Account profile. It will include the change made (old and new data) as well as the User ID of the person making the change.
Deleted	Issued and stop records with a status of Deleted within a selected date range.
Outstanding Issued	Any issued records with a status of “Outstanding”. No date range.
Stops and Voids (Positive Pay)	All issued items actioned Stop/Void on or before a selected date. Stop items are those received in the Stop Issue. Void items are those received via the Issue File.
Outstanding and Paid	The Outstanding and Paid Report include two tabs. The Outstanding Report tab lists the issued items that are currently outstanding, and the second tab lists all items that are Paid within a specified date range.
Positive Pay Serial Corrected	Items for which the serial number was corrected for a selected date range.
Exception	All exceptions presented by to the customer for decisioning during the selected data range.
Pending Issued Record	Issued records with status of Pending. Pending is defined as issued records that have been loaded within the application and are awaiting to be processed for matching. Note: This is nearly identical to the Outstanding Issued report, except this report has an additional column for Item Status.

Date Range

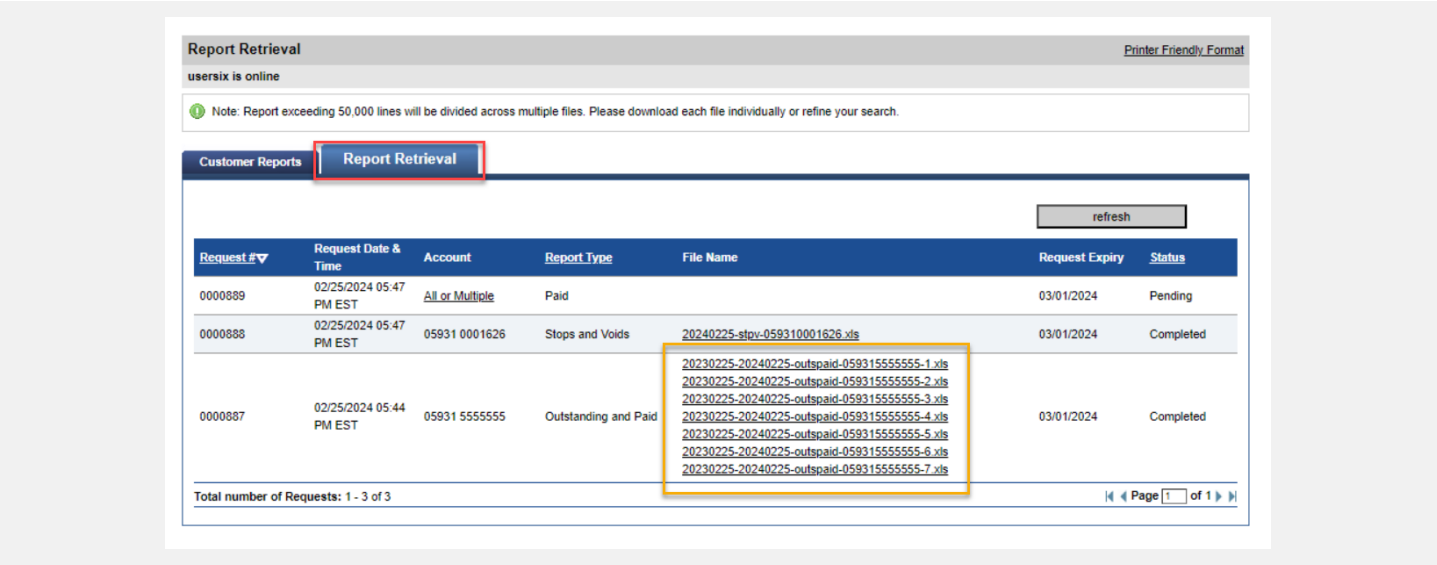
Depending on the report selected, you can specify a date, or date range of up to 375 days, so that the search will only look for items within that date range and as far back as 7 years from the current date. You can adjust the From and To dates using either the drop-down, or by launching a popup calendar using the calendar icon.

In the example below, the search will look for issued files that were sent between February 13, 2023, and February 13, 2024, inclusive.



Report Retrieval

Generated reports will be available for view and download for 4 business days after generation, e.g., a report generated on a Friday would be available until midnight on the following Wednesday. Click on the file name to download the report.



By default, all reports generated in the last 4 days will be displayed, ordered by Request # descending, i.e., the most recently requested report will be shown at the top of the list.

Files can be reordered by clicking on the underlined column headers: Request #, Customer, Report Type and Status.

Where a report has been generated for more than one Transit/Account, All or Multiple will display in the Transit/Account column. You can click this link to display a pop-up list of Transit/Accounts that the report is for.

You can view a report by selecting the File Name of the report you wish to view.

The report will display in a new window. Use the controls within the new window to save and/or print the file.

If a report exceeds 50,000 lines, it will be divided across multiple files. The files will have the same File Name but -1 or -2 or -3 etc. will be affixed to the end. A default message will display at the top of the page to remind you that this may happen.

Only Completed status reports can be viewed. If a report has a Status of Pending, click the Refresh button to refresh the list of reports, if the report is now complete the Status will display as Completed and can then be viewed.

Customer service

Our Customer Service Department will be pleased to answer all your questions Monday through Friday, from 7 a.m. to 8.00 p.m. (ET):

National Bank's Business Central

1-844-394-4494 (toll-free)

514-394-4494 (Montreal)