First Hawaiian Bank.

Account Reconciliation Positive Pay (ARP)

User Manual

Updated: December 2021

Account Reconcilement Positive Pay User Guide

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POSITIVE PAY

About Positive Pay

Positive Pay helps to prevent check fraud by allowing company users to examine questionable checks and make decisions to pay or return them.

Positive Pay matches posted check information with check issue items like serial number and amount and creates exceptions if discrepancies are found. Positive Pay does not verify funds availability (i.e. account balances) when processing checks.

About Reverse Positive Pay

Reverse Positive Pay helps to prevent check fraud by allowing company users to examine *every* check and make decisions to pay or return them.

Companies can have Positive Pay and Reverse Positive Pay services entitled but an account can only be entitled to one of the services.

About Payee Positive Pay

Payee Positive Pay helps to prevent check fraud by comparing the payee names in a company user's check issue file against those stored by the financial institution. When the payees do not match perfectly an exception is created.

Exceptions generated from the payee comparison always appear with a `Payee Mismatch` exception reason.

Payee Positive Pay is available to companies that also use Positive Pay.

Check Exceptions

About Check Exceptions

Check exceptions are checks that are presented for payment that differ from the reconciliation file stored at the financial institution.

Check Exception Reasons

Checks can differ from the reconciliation file for many reasons.

Exception Reason	Description
Duplicate Item	Two or more checks paid with the same serial number.
Amount Mismatch	The paid check amount and the issued amount are not the same.
Future Dated	The check was paid on a date earlier than when it was issued.
Posted Against Void	A paid check matched a voided issue.
No Issue Found	A paid check had no matching issue.
Serial Error	A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing.
Payee Mismatch	The payee name on the posted check does not match the issued item. This Exception Reason is only applicable to companies that have the Payee Positive Pay service.
Posted Against Stop	A paid check matched a stopped issue.

Make Decisions on Check Exceptions

Company users can make pay or return decisions on check exceptions.

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Go to the **Check Exceptions Awaiting Decision** section to make a decision on one or more exceptions:

Make a decision on one exception	1. Click the **Select Decision** link beside the exception.
	2. Click a link in the **Decision** column.
Apply a decision to multiple exceptions	1. Select the check boxes beside the exceptions.
	2. Select an **Apply this decision to selected exceptions** option and then click **Apply**.

3. Click **Continue**.

4. Verify the decision as needed and then click **Approve/Transmit**.

> **Verify Decisions Page Sample**
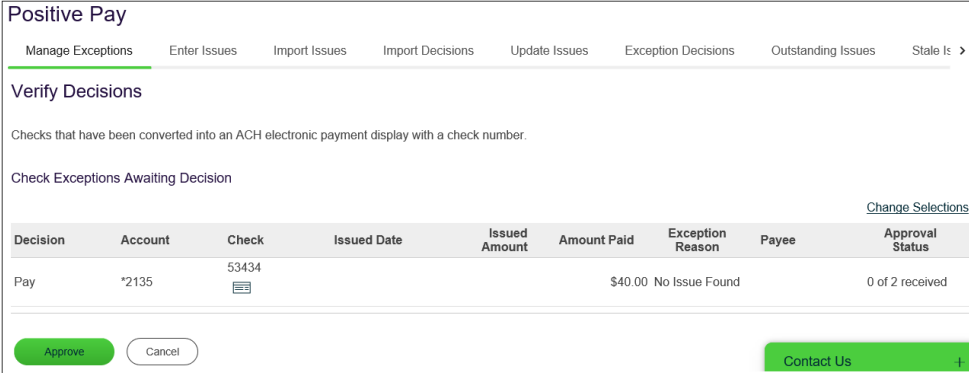
Correct Check Exceptions

Company users can edit exceptions to correct discrepancies in the posted check information. Exceptions that are corrected automatically have a **Correction** decision applied to them.

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Click the edit icon beside the exception to correct.

    Note: *This icon does not appear if the Positive Pay Exception Correction service is not entitled.*

3. Correct the exception information as needed:

Reverse and re-post	This action is recommended for items within the current deposit statement cycle; contact your financial institution to correct items posted on the last day of the statement cycle.
	Change the **Posted Check Number** and/or **Posted Amount** by typing the desired posted check number and/or amount.
Adjust check amount	This action is recommended when only adjusting the posted dollar amount of an item.
	Change the **Posted Amount** to the desired posted amount.
Correct issued information	Change one or more of the following: **Issued Date**, **Issued amount**, **Issued Payee**.

> **Note:** *Changes cannot be made to both the issued and posted information associated with an exception item.*

Correct Exception Page Sample

4. Click **Continue**.

5. Verify the correction as needed and then click **Continue**.

6. Click **X** to close the confirmation message.

   The **Decision** for the exception is changed to **Correction** on the *Manage Exceptions* page.

Remove an Exception Correction

Company users can remove corrections applied to check exceptions in error.

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Click the edit icon beside the exception.

   Note: **The edit icon does not appear if the Positive Pay Exception Correction service is not entitled.**

3. Click the **Undo changes** link.

Approve Check Exceptions

Check exceptions can be approved after decisions have been made on them.

1. Click **Exceptions**.

2. Go to the **Check Exceptions Awaiting Approval** section and select the exceptions to approve.

3. Click **Continue**.

4. Verify the exceptions as needed and then click **Approve/Transmit**.

Search for Check Exceptions

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Go to the **Check Exceptions Awaiting Approval** or **Check Exceptions Awaiting Decision**

   section and then click the search (🔍) icon.

3. Complete the following fields:

   Account Number   The account number.

   Check Number   One check or a range of checks.

   Posted Amount   Specific amount or a range of amounts.

4. Click **Search**.

Search Exceptions Page Sample

Search for Corrected Check Exceptions

1. Click **Account Services > Positive Pay > Corrected Exceptions**.

2. Complete the following fields:

Output To	**Screen**, **CSV file**, or **PDF**
View	All account types or a specific account type.
Account	Accounts entitled to Positive Pay.
Issue Date Range	**Specific Date**, **Date Range**, or **Previous Business Day**.
Correction Type	**Issues and posted items**, **Issued items only**, or **Posted items only**.

3. Click **Generate Report**.

Search Corrected Exception Items Page Sample

Decisions

Delete Decisions Made on Check Exceptions

Decisions that are pending approval can be deleted. Once a decision is deleted the exception requires a new decision and re-approval.

1. Click **Account Services > Positive Pay > Manage Exceptions**.

2. Click the link in the **Check** column for the decision you want to delete.

3. Click the delete icon.

4. Verify the decision as needed and then click **Yes, Delete Decision**.

Verify Decision Deletion Page Sample

Positive Pay

| Manage Exceptions | Enter Issues | Import Issues | Import Decisions |

Verify Decision Deletion

All approvals must be received before this decision will be transmitted.

Exception Details

Decision:	Pay
Account:	*2135
Check Number:	534324
Issued Date:	
Issued Amount:	
Posted Amount:	$22.00
Exception Reason:	No Issue Found
Issued Payee:	

Approval History Information

Approval Status: 1 of 2 received - Ready to transmit

Action	User ID	Date
Decision request	ANKIT1	06/18/2020 02:03:18 AM (ET)
Approve request	ANKIT1	06/18/2020 07:33:19 AM (ET)

Yes, Delete Decision   Cancel

Search for Decisions Made on Check Exceptions

Company users can view the decisions made on check exceptions for entitled accounts regardless of who made the decisions.

1. Click **Account Services > Positive Pay > Exception Decisions**.

2. Complete the following fields:

Output to	**Screen**, **CSV**, or **PDF**.
View	All account types or a specific account type.
Account	Accounts entitled to Positive Pay.

| Decision Date Range | **Specific Date**, **Date Range**, or **Previous Business Day**. |
| Decision Option | **Include all decisions**, **Paid only**, **Return only**, or **Correction only** (this option might not be available to all companies). |

3. Click **Generate Report**.

Exception Decisions Page Sample

Positive Pay

| Manage Exceptions | Enter Issues | Import Issues | Import Decisions | Update Issues | Exception Decisions | Outstanding Issues | > |

Exception Decisions

Auto decisions are displayed when no decision has been made. Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

⌄ View Criteria   Modify Search

Test Checkings 36 - Checking - 770110000 - *2135

Total Reported Amount : $666.00
Total Reported Items :   10

Check Number	Amount	Issued Date	Posted Date	Disposition Decision	Payee
3575	$98.00	05/20/2020	05/20/2020	Paid	test
4466	$22.00	05/21/2020	05/20/2020	Paid	test
31449	$55.00	n/a	06/16/2020	AutoPay - t51	

Check Issues

About Check Issues

Check issues are representations of checks written by company users.

Check issues can be manually added or imported through a file.

Single or a sequence of check issues can be added manually.

Check issues can be imported using a pre-defined or custom file import definition. When a company user imports a check issue file their approval is applied automatically to the file. Each check issue that is successfully imported is audited and available for review in user activity.

Add Check Issues

Single check issues can be added manually to the system. .

1. Click **Account Services > Positive Pay > Enter Issues**.
2. Complete the following fields:

Account	Entitled accounts.
Check Number	The number on the check.
Amount	The amount on the check.
Issued Date	The date on which the check was issued.
Issue Type	Issue or Void.
Payee (Optional)	The name of the payee. Required if using payee matching.
Sequential entry	Click this option if entering a sequence of check issue items. When this option is selected, the account information is pre-filled with the account from the previous entry and the check number is pre-filled with the next incremental check number.

3. If entering sequential check issues, continue adding sequential check issue items until all items have been added.

4. Click **Continue**.

5. Verify the information and click the **Submit for approval** link or click **Add Issue** (depending on your entitlements).

Issue Verification Page Sample

Positive Pay

| Manage Exceptions | Enter Issues | Import Issues | Import Decisions | Update Issues | Exception Decisions | Outstanding Issues | > |

Issue Verification ✎

⚠ **Almost done. Please confirm the details below.**

New Entry

Account Information

Account: Ankit_1ara_new - Checking - *9002

Item Details

Check Number: 323232
Amount: $1.00
Issued Date: 06/17/2020
Issue Type: Issue
Payee: test

To submit this request without approving, click Submit for approval .

(Add Issue)   (Cancel)

View the Status of Check Issues

Company users can view the status of manually entered and imported check issues. .

1. Click **Account Services > Positive Pay > Issue Status**.

2. Complete the following fields:

Output To	**Screen**, **CSV**, or **PDF**.
View	View all account types or a specific account type like checking.
Account	Accounts entitled to Positive Pay.
Date Range	**Specific Date** or **Date Range**.
	Note: *Not required if the **Check Number** field is filled in.*
Date type	Issued date, Posted date, or Status updated date.
	Note: *Not required if the **Check number** field is filled in.*
Amount (Optional)	Type a specific dollar amount or range of dollar amounts.
Check number (Optional)	A specific check number.

Issue Status Page Sample

3. Click **Generate Report**.

Import Check Issue Files

Check issues can be imported a file into the system.

1. Click **Account Services > Positive Pay > Import Issues**.
2. Select the **StandardIssue** file definition and then click **Continue**.
3. Click **Browse** and select the file you want to import.
4. Click **Import File** to import the file and automatically apply your approval.

Import Confirmation Page Sample
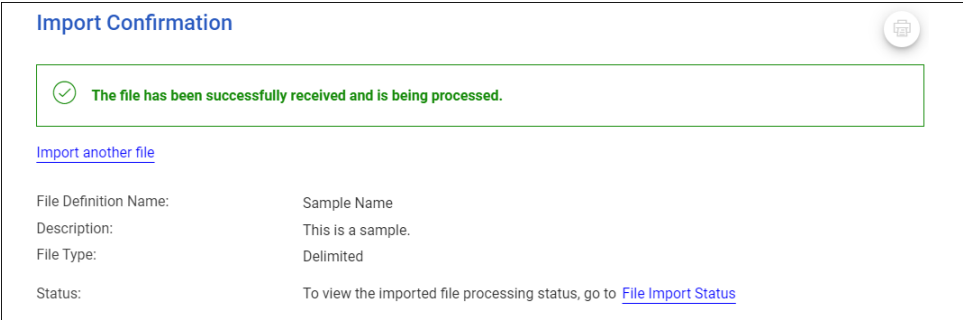
Import Confirmation

✓ **The file has been successfully received and is being processed.**

Import another file

File Definition Name: Sample Name
Description: This is a sample.
File Type: Delimited

Status: To view the imported file processing status, go to File Import Status

Secure File Transfer Protocol for Check Issue Files

Check issue files can be directly transmitted through Secured File Transfer Protocol (SFTP)

SFTP transmission is not automatically enabled for companies; additional set up and testing is required to enable SFTP transmission.

Once SFTP transmission is enabled and set up, the bank's standard "StandardIssue" file format or a custom file import definition can be used.

View the Status of Imported Check Issue Files

Company users can view the status of check issue files that were imported in the last 40 calendar days to determine if the import was successful.

1. Click **Account Services > Positive Pay > Import Issues**.
2. Click the **View the status of files imported in the last 40 calendar days** link.
3. **Optional:** If available, click the link in the **File Name** column to view the file details.

File Status Page Sample

File Status

Status of imported files in the last 40 calendar days.

All approvals must be received before a file will be fully processed.

Import another file

Imported Files

(To view the records within a file that were not imported due to invalid data, click on the file name.)

File Name	Total Records	Issues in File	Total Amount for Issues	Voids in File	Total Amount for Voids	Date Imported ↓	Status
importsample2.txt	1	1	$699.76	0	$0.00	07/02/2020	Completed
importsample.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file4.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file3.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file2.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
farfile.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors

Status Descriptions for Imported Check Issue Files

File Status	Description
Completed	The file imported successfully without issues.
Completed with errors	The file was imported but some records in the file were not because of invalid data, format, and so on.
Completed with notes	The file processed successfully with additional details provided for some records in the file such as, the record was successfully uploaded with a $0.00 dollar amount or the issue was paid on X date, and so on.
Pending Approvals	The file was imported and needs approval by another user or users in the company. Once all approvals are received for a file, it is validated and the status is updated.
Rejected	The file was not imported because it had an incorrect file format.
Processing	The file is the process of being imported. This status is typically seen when importing large issue files.

Correct Check Issues

Company users can update the amount, issued, date, or payee on check issues that do not match the information on the corresponding checks. When a check issue is updated to match the exception, the exception is removed from the *Manage Exceptions* page. .

1. Click **Account Services > Positive Pay > Update Issues**.
2. Complete the following fields:

View Criteria	All accounts, entitled, or recently used accounts.
Account	Select an account.
Date Range	**Specific Date**, **Date Range**, or **Previous Business Day**.
Include	**Exception issue items** or **Outstanding issue items**.
Check Number (optional)	Type a specific check number.

3. Click **Continue**.
4. Click the link in the **Check** column for the issue you want to correct.
5. Correct the selected exception or outstanding issue:
   a. Click the edit icon beside the **Issues Details** heading.
   b. Change the **Item Details** options as needed and then click **Continue**
6. Verify the information as needed and then click **Save Changes**.

Delete Outstanding Check Issues

1. Click **Account Services > Positive Pay > Update Issues**. .

2. Click **Continue**.
3. Click the delete icon (⊗) beside the issue you want to delete.
4. Click **Yes, Delete**.

View/Download Check Issue File Content

Company users responsible for approving check issue files can view and/or download the content of files before approving them. .

1. Click **Approvals > Files**.

2. Scroll to the **Positive Pay Issue Files** section and then click the relevant link in the **File Name** column.

   Approve Issues File Details

Approve Check Issues and Check Issue Files

Company users can approve individual outstanding issue files.

1. Click **Approvals**.

2. Do one of the following:

   • Click the **Exceptions** tab, click the check box beside each issue you want to approve and then click **Approve Selected**.

- Click the **Files** tab and scroll to the **Positive Pay Issue Files** section. Click the check box beside each issue you want to approve and then click **Approve Selected**.

Delete Unapproved Check Issues and Check Issue Files

1. Click **Approvals**. .

2. Do one of the following:

Delete issue files

1. Click the **Files** tab and scroll to the **Positive Pay Issue Files** section.

2. Click the link in the **File Name** column.

3. Click the delete icon beside the **File Information** section heading.

4. Click **Delete**.

Delete issues

1. Click the **Exceptions** tab and scroll to the **Positive Pay Issues** section.

2. Click the link in the **Check** column.

3. Click the delete icon beside the **Account Information** section heading.

4. Click **Delete**.

Search for Outstanding Check Issues

Search for outstanding check issue items that have not yet passed the stale date for entitled accounts.

1. Click **Account Services**

2. **Positive Pay > Outstanding Issues**.

3. Complete the following fields:

Output To	**Screen**, **CSV**, or **PDF**
View	All account types or a specific account type like checking.
Account	Accounts entitled to Positive Pay.
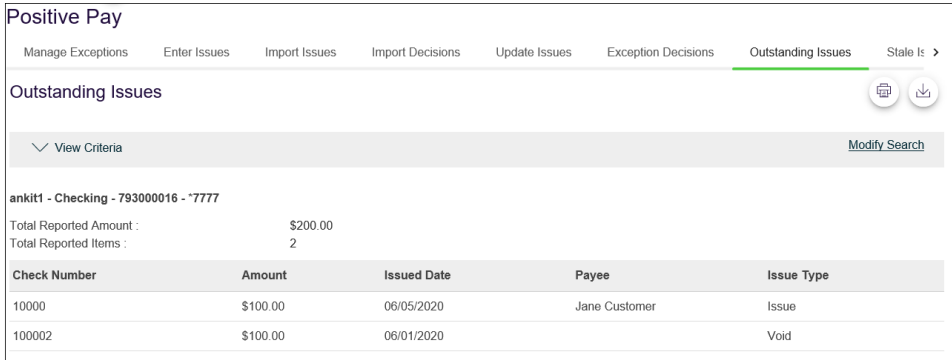
Issued Date Range	**All**, **Specific Date**, **Date Range**, **Previous Business Day**
Include	**Issues and Voids**, **Issues Only**, or **Voids Only**.

4.   Click **Generate Report**.

Outstanding Issues Page Sample

Positive Pay

| Manage Exceptions | Enter Issues | Import Issues | Import Decisions | Update Issues | Exception Decisions | Outstanding Issues | Stale Is > |

Outstanding Issues

∨ View Criteria   Modify Search

ankit1 - Checking - 793000016 - *7777

Total Reported Amount : $200.00
Total Reported Items :   2

Check Number	Amount	Issued Date	Payee	Issue Type
10000	$100.00	06/05/2020	Jane Customer	Issue
100002	$100.00	06/01/2020		Void

Search for Stale Check Issues

1.   Click **Account Services > Positive Pay > Stale Issues**. .

2.   Complete the following fields:

Output To	**Screen**, **CSV**, or **PDF**
View	All account types or a specific account type like checking.
Account	Accounts entitled to Positive Pay.
Issued Date Range	**All**, **Specific Date**, **Date Range**, or **Previous Business Day**

3.   Click **Generate Report**.

Stale Issues Page Sample

File Formats & Requirements

Issue File Format

The issue file to be imported should follow the following standard format:

Field Name	Field No.	Field Properties
Account	1	Numeric only, Max 10 character
Check Number	2	Numeric only, Max 10 character
Amount	3	Numeric only, Do not include decimal point, Max 1000000000
Issue Date	4	MM/DD/YY
Issue Type	5	"I" = Issue, "V" = Void
Payee Name (optional)	6	Alphanumeric, space and special characters allowed, Max 96 characters

PARTIAL ACCOUNT RECONCILIATION

About Partial Account Reconciliation

Partial Account Reconciliation allows company users to view lists of all checks that have cleared an account and all other debits and credits posted to an account for a specific period. Company users are provided with a statement each reconciliation cycle indicating the total activity for the period.

If a posted check is corrected (adjusted, or reversed/re-posted), the Partial Account Reconciliation Statements and Activity include the original posted check and the corrected check.

Statements & Activity

About Partial Account Reconciliation Statements

Statements are account history-based reports that are generated at a cycle defined by the company's financial institution.

Statements provide an account balance summary and paid check activity for a specified period.

Partial Account Reconciliation Statement Components

Component	Description
Account Balance Summary	Provides the working balance as of the current cycle cutoff. The component starts with the working balance from the previous cycle cutoff and calculates the net activity (total credits less total debits) for the current cycle.
Statement of Activity	Provides all activity of credits and debits (both check debits and non-check debits) posted for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.

View Scheduled Partial Account Reconciliation Statements

1. Click **Account Services > Partial Account Reconciliation > Statements-Reconciliation**.

2. Select an **Account** and click **Change Account**.

3. Click the link in the **Account** column for the statement you want to view.

Account Reconciliation Statement Page Sample

Account Reconciliation Statement

Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

∨ View criteria   Modify Search

Account Balance Summary

Date Range: 3/13/2019 to 3/13/2019

Beginning Balance:		$47.00
Credits:		
Deposits:	0 items	$0.00
Other Credits:	0 items	$0.00
Total Credits:	0 items	$0.00
Debits:		
Check Debits:	1 items	($37.00)
Other Debits:	0 items	$0.00
Total Debits:	1 items	($37.00)
Ending Balance:		$10.00

Statement Of Activity

Credits

Total Reported Amount : $0.00
Total Reported Items :   0

No items to display

Debits

Total reported amount for all debits: ($37.00)
Total reported debits: 1

Check Debits

Total reported amount: ($37.00)
Total reported items: 1

Check Number	Posted Date	Posted Amount
89754	03/13/2019	($37.00)

Non-Check Debits

Total reported amount: $0.00
Total reported items: 0

No items to display

About Partial Account Reconciliation Activity

Activity provides company users with on-demand access to paid check activity for accounts during a specified period.

Search Activity - Partial Account Reconciliation

1. Click **Account Services > Partial Account Reconciliation > Activity-Reconciliation**.

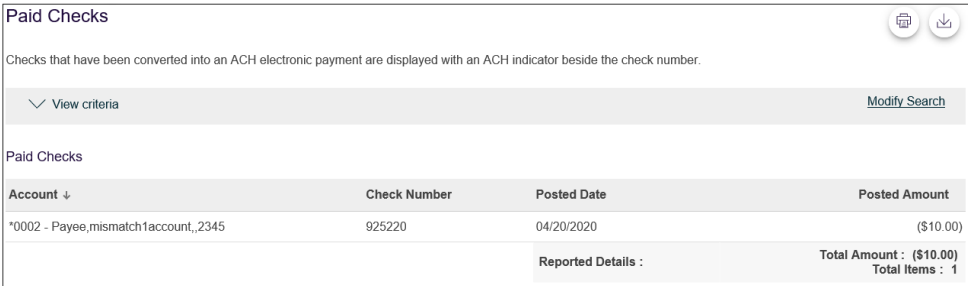2. Complete the following fields :

    Output To   **Screen**, **CSV**, or **PDF**.

View	All account types or a specific account type like checking.
Accounts	Accounts entitled to Partial Account Reconciliation.
Posted Date Range	**Specific Date**, **Date Range**, or **Previous Business Day**.
Include	**Statement of Activity** or **Paid Checks**.

3. Click **Generate Report**.

Paid Checks Page Sample

Paid Checks

Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.

∨ View criteria   Modify Search

Paid Checks

Account ↓	Check Number	Posted Date	Posted Amount
*0002 - Payee,mismatch1account,,2345	925220	04/20/2020	($10.00)
		Reported Details :	Total Amount : ($10.00) Total Items : 1

File Formats & Requirements

Paid Checks Type 2 Field Requirements

Paid Checks Type 2 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length in the Paid Checks Type 2 format are truncated in the Paid Checks Type 2 output.

Record	Field	Bytes	Position
Detail	Account Code	1 Value: "0"	1
Detail	Account NBR *	10	2 - 11*
Detail	Check NBR *	10	12 - 21*
Detail	Check Amt *	10	21 - 31* Assumed Decimal
Trailer	Paid Date (MMDDYYYY)	8	32 - 39
Trailer	Trailer ID	16	1 - 16 Value: "9999999999999998"

Record	Field	Bytes	Position
Trailer	Total Amount *	15	17 - 31* Assumed Decimal
Trailer	Total Count *	7	32 - 38*

DEPOSIT RECONCILIATION

About Deposit Reconciliation

Deposit Reconciliation enables companies with multiple locations to deposit into one central account. Deposits are tracked by a unique serial number on the deposit slip.

Only deposits are reconciled; all posted deposits are grouped and totaled by the serial number.

Statements & Activity

About Deposit Reconciliation Statements

Statements are account history-based reports that are generated at a cycle defined by the company's financial institution.

Deposit Reconciliation statements provide an account balance summary and deposit items with a location/serial number and items without a location/serial number.

Deposit Reconciliation Statement Components

Component	Description
Account Balance Summary	Provides the working balance as of the current cycle cutoff. The component starts with the working balance from the previous cycle cutoff and calculates the net activity (total credits less total debits) for the current cycle.
Deposit Activity without Location/Serial #	Provides all posted deposits that do not have a serial number.
Deposit Activity By Location/Serial #	Provides all posted deposits which are grouped and totaled by the serial number of the deposit.

View Scheduled Deposit Reconciliation Statements

1. Click **Account Services > Deposit Reconciliation > Statements-Reconciliation**.
2. Select an **Account** and click **Change Account**.
3. Click the link in the **Account** column for the statement you want to view.

Deposit Statement Page Sample

Deposit Account Reconciliation

Statements-Reconciliation   Activity-Reconciliation

Deposit Statement

⌄ View criteria   Modify Search

Account Balance Summary

Date Range: 4/1/2020 to 4/9/2020

Beginning Balance:		$0.00
Credits:		
Deposits:	0 items	$0.00
Other Credits:	0 items	$0.00
Total Credits:	0 items	$0.00
Debits:		
Check Debits:	0 items	$0.00
Other Debits:	0 items	$0.00
Total Debits:	0 items	$0.00
Ending Balance:		$0.00

Deposit Items without Location/Serial #

Total Reported Amount : $0.00
Total Reported Items :   0

No items to display

Deposit Activity by Location/Serial #

No items to display

About Deposit Reconciliation Activity

Activity provides company users with on-demand access to deposit activity for accounts during a specified period.

Search Activity - Deposit Reconciliation

Up to 18 months of activity are available.

1. Click **Account Services > Deposit Reconciliation > Activity-Reconciliation**.

2. Complete the following fields:

   Output To   **Screen**, **CSV**, or **PDF**.

   Accounts   Accounts entitled to Deposit Reconciliation.

   Date Range   **Specific Date**, **Date Range**, or **Previous Business Day**.

   Include   **Deposit activity by location/serial #** or **Deposit items without location/serial #**.

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3. Click **Generate Report**.

Deposit Activity By Location/Serial # Report Page Sample

Deposit Account Reconciliation

Statements-Reconciliation | Activity-Reconciliation

Deposit Activity By Location/ Serial # Report

⌄ View criteria   Modify Search

Location 226

Total Reported Amount : $522.30
Total Reported Items :   1

Account	Posted Date	Posted Amount	Description
*6789 - chck 23	06/18/2020	$522.30	INDIVIDUAL INVESTMENT SOLD
		Reported Details :	Total Amount $522.30 Total Items 1

FULL ACCOUNT RECONCILIATION

About Full Account Reconciliation

Full Account Reconciliation allows company users to balance account activities. Full Account Reconciliation uses the serial number and dollar amount to compare paid checks to issues and provides the results of the comparison to company users for balancing purposes. Company users can enter, import, and update check issues which are compared to the checks posted to an account. If a posted check is corrected (adjusted, or reversed/re-posted), the original posted check and the corrected check are included in the Full Account Reconciliation Statements and Activity.

PAID CHECKS

CHECK ISSUE

PAID MATCHED ITEMS

EXCEPTION ITEMS

OUTSTANDING ISSUES

ACCOUNT RECONCILIATION

Outstanding issues are checks that have not been paid. Exceptions are paid checks that differ from their related issues. Paid matched items are checks that cleared successfully without any exceptions.

Check Issues

About Check Issues

Check issues are representations of checks written by company users.

Check issues can be manually added or imported through a file.

Single or a sequence of check issues can be added manually.

Check issues can be imported using a pre-defined or custom file import definition. When a company user imports a check issue file their approval is applied automatically to the file. Each check issue that is successfully imported is audited and available for review in user activity.

Add Check Issues

1. Click **Account Services > Full Account Reconciliation > Enter Issues**
2. Complete the following fields:

Account	Entitled accounts.
Check Number	The number on the check.
Amount	The amount on the check.
Issued Date	The date on which the check was issued.
Issue Type	Issue or Void.
Payee (Optional)	The name of the payee. Required if using payee matching.
Sequential entry	Click this option if entering a sequence of check issue items. When this option is selected, the account information is pre-filled with the account from the previous entry and the check number is pre-filled with the next incremental check number.

3. If entering sequential check issues, continue adding sequential check issue items until all items have been added.
4. Click **Continue**.
5. Verify the information and click the **Submit for approval** link or click **Add Issue** (depending on your entitlements).

Issue Verification Page Sample

Import Check Issue Files

1. Click **Account Services > Full Account Reconciliation > Import Issues**.

2. Select a file definition and then click **Continue**.

3. Click **Browse** and select the file you want to import.

4. Click **Import File** to import the file and automatically apply your approval.

Select File Page Sample

Full Account Reconciliation

Enter Issues   Update Issues   Import Issues   Statements-Reconciliation   Activity-Reconciliation   Paid Chec >

Select File

New selection

File Import Definition

Definition Name: Sample Name
Description: This is a sample.
File Type: Delimited

File to Import :   (Browse)   farfile.txt

(Import File)   (Cancel)

File Transfer Protocol for Check Issue Files

Check issue files can be directly transmitted through Secure File Transfer Protocol (SFTP).

SFTP transmission is not automatically enabled for companies; additional set up and testing is required to enable SFTP transmission. Once SFTP transmission is enabled and set up, the bank's standard "StandardIssue" file format or a custom file import definition can be used.

View the Status of Imported Check Issue Files

1. Click **Account Services > Full Account Reconciliation > Import Issues**

2. Click the **View the status of files imported in the last 40 calendar days** link.

3. **Optional:** If available, click the link in the **File Name** column to view the file details.

File Status Page Sample

File Status

Status of imported files in the last 40 calendar days.

All approvals must be received before a file will be fully processed.

Import another file

Imported Files

(To view the records within a file that were not imported due to invalid data, click on the file name.)

File Name	Total Records	Issues in File	Total Amount for Issues	Voids in File	Total Amount for Voids	Date Imported	↓ Status
importsample2.txt	1	1	$699.76	0	$0.00	07/02/2020	Completed
importsample.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file4.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file3.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file2.csv	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
sample_import_file.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors
farfile.txt	0	0	$0.00	0	$0.00	07/02/2020	Completed with errors

Status Descriptions for Imported Check Issue Files

File Status	Description
Completed	The file imported successfully without issues.
Completed with errors	The file was imported but some records in the file were not because of invalid data, format, and so on.
Completed with notes	The file processed successfully with additional details provided for some records in the file such as, the record was successfully uploaded with a $0.00 dollar amount or the issue was paid on X date, and so on.
Pending Approvals	The file was imported and needs approval by another user or users in the company. Once all approvals are received for a file, it is validated and the status is updated.
Rejected	The file was not imported because it had an incorrect file format.
Processing	The file is the process of being imported. This status is typically seen when importing large issue files.

Correct Check Issues

Context for the current task

1. Click **Account Services** > **Full Account Reconciliation** > **Update Issues**.

2. Complete the following fields:

View Criteria	All accounts, entitled, or recently used accounts.
Account	Select an account.
Date Range	**Specific Date**, **Date Range**, or **Previous Business Day**.
Include	**Exception issue items** or **Outstanding issue items**.
Check Number (optional)	Type a specific check number.

3. Click **Continue**.

4. Click the link in the **Check** column for the issue you want to correct.

5. Correct the selected exception or outstanding issue:

   a. Click the edit icon beside the **Issues Details** heading.

   b. Change the **Item Details** options as needed and then click **Continue**

6. Verify the information as needed and then click **Save Changes**.

Delete Outstanding Check Issues

1. Click **Account Services** > **Full Account Reconciliation** > **Update Issues**.

2. Click **Continue**.

3. Click the delete icon (⊗) beside the issue you want to delete.

4. Click **Yes, Delete**.

View Check Issue File Content

Company users responsible for approving check issue files can view and/or download the content of files before approving them.

1. Click **Approvals** > **Files**.

2. Scroll to the **Account Reconciliation Issue Files** section and then click the relevant link in the **File Name** column.

Approve Issues File Details

Approve Check Issues or Check Issue Files

Company users can approve individual outstanding issue files.

1. Click **Approvals**.

2. Do one of the following:

    - Click the **Exceptions** tab, click the check box beside each issue you want to approve and then click **Approve Selected**.

    - Click the **Files** tab and scroll to the **Account Reconciliation Issue Files** section. Click the check box beside each issue you want to approve and then click **Approve Selected**.

Delete Unapproved Check Issues and Check Issue Files

1. Click **Approvals**.

2. Do one of the following:

Delete issue files

1. Click the **Files** tab and scroll to the **Account Reconciliation Issue Files** section.

2. Click the link in the **File Name** column.

3. Click the delete icon beside the **File Information** section heading.

4. Click **Delete**.

Delete issues

1. Click the **Exceptions** tab and scroll to the **Account Reconciliation Issues** section.

2. Click the link in the **Check** column.

3. Click the delete icon beside the **Account Information** section heading.

4. Click **Delete**.

View Outstanding Check Issues

View a record of checks that have been issued but not paid during this cycle or a previous one.

1. Click **Account Services > Full Account Reconciliation > Outstanding Issues**.

2. Select an **Account** and then click **Change Account**.

Account Reconcilement Positive Pay User Guide

Outstanding Items Page Sample

Outstanding Items

View criteria

Modify Search

Outstanding Issue Items

Summary of Current Statement Cycle Activity

Date Range: 8/4/2019 to 8/4/2019

Any checks that have been deleted as the result of a stop being cancelled have been subtracted from the total.

Previous Outstanding Items:	0 items	$0.00
New Issues:	0 items	$0.00
Issues Stale:	0 items	$0.00
Stop Payments Added:	0 items	$0.00
Stop Payments Cancelled:	0 items	$0.00
Issues Voided or Entered as Void:	0 items	$0.00
Voids Removed:	0 items	$0.00
Checks Paid:	0 items	$0.00
Back-Dated Items:	0 items	$0.00
Future-Dated Items:	0 items	$0.00
Outstanding Issues at End of Cycle:	0 items	$0.00

Outstanding Issues

Total Reported Amount : $0.00
Total Reported Issues : 0

No items to display

Future Dated

Total Reported Amount : $0.00
Total Reported Issues : 0

No items to display

Voids

Total Reported Amount : $200.00
Total Reported Issues : 4

Check Number	Issued Date	Status Updated	Issued Amount
1234	04/08/2019	04/08/2019	$50.00

Stale

Total Reported Amount : $30.00
Total Reported Issues : 3

Check Number	Issued Date	Status Updated	Issued Amount
8989	04/08/2019	04/10/2019	$10.00

Active Stops

Total Reported Amount : $0.00
Total Reported Issues : 0

No items to display

Daily Recap of Posted Items

No items to display

File Formats & Requirements

Issue File Format

The issue file to be imported should follow the following standard format:

Field Name	Field No.	Field Properties
Account	1	Numeric only, Max 10 character
Check Number	2	Numeric only, Max 10 character
Amount	3	Numeric only, Do not include decimal point, Max 1000000000
Issue Date	4	MM/DD/YY
Issue Type	5	"I" = Issue, "V" = Void
Payee Name (optional)	6	Alphanumeric, space and special characters allowed, Max 96 characters

Paid Checks Type 2 File Download Format

Paid Checks Type 2 is a fixed file download format specific to check debit activity.

Fields that exceed the maximum length in the Paid Checks Type 2 format are truncated in the Paid Checks Type 2 output.

Record	Field	Bytes	Position
Detail	Account Code	1 Value: "0"	1
Detail	Account NBR *	10	2 - 11*
Detail	Check NBR *	10	12 - 21*
Detail	Check Amt *	10	21 - 31* Assumed Decimal
Trailer	Paid Date (MMDDYYYY)	8	32 - 39
Trailer	Trailer ID	16	1 - 16 Value: "9999999999999998"
Trailer	Total Amount *	15	17 - 31* Assumed Decimal
Trailer	Total Count *	7	32 - 38*

Statements & Activity

About Full Account Reconciliation Statements

Statements are account history-based reports that are generated at a cycle defined by the company's financial organization. Statements provide extensive account activity for a specific period, including account balance summary, exception items, credits, debits, outstanding issue items, and previously cycled issues.

Full Account Reconciliation Statement Components

Component	Description
Account Balance Summary	Provides the working balance as of the current cycle cutoff. The component starts with the working balance from the previous cycle cutoff and calculates the net activity (total credits less total debits) for the current cycle. Also included is the number and dollar amount of outstanding issue items.

Component	Description
Exception Items	Provides all paid items that created exceptions. The exceptions are grouped by the following types: • Duplicate Item: Two or more checks paid with the same serial number. • Amount Mismatch: The paid check amount and the issued amount are not the same. • Future Dated: The check was paid on a date earlier than when it was issued. • Posted Against Void: A paid check matched a voided issue. • No Issue Found: A paid check had no matching issue. • Serial Error: A paid check is missing a serial number. For example, the serial number may not have been correctly read during processing. • Payee Mismatch: The payee name on the posted check does not match the issued item. This Exception Reason is only applicable to companies that have the Payee Positive Pay service. • Posted Against Stop: A paid check matched a stopped issue.
Statement of Activity	Provides all activity of credits, debits (both check debits and non-check debits), and matched issues (all items that matched successfully without any exceptions) posted for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.
Outstanding Issue Items	Provides a record of checks that have been issued but not yet paid. The component is divided into outstanding issues, future dated issues, voids, stale issues and active stops. The outstanding issues subsection includes all items that are not future dated, voided, stale or stopped.
Previously Cycled Issues	Provides items that were paid in a previous cycle without an issue but now have the issue entered in the current cycle.

View Scheduled Full Account Reconciliation Statements

1. Click **Account Services > Statements - reconciliation**.

2. Select an **Account** option and click **Change account**.

3. Click the link in the **Account** column for the statement you want to view.

Account Reconcilement Positive Pay User Guide

Account Reconciliation Statement Page Sample

Full Account Reconciliation

Enter Issues   Update Issues   Import Issues   Statements-Reconciliation   Activity-Reconciliation   Paid Checks   Outstanding Issues

Account Reconciliation Statement

∨ View criteria   Modify Search

Account Balance Summary
Date Range: 6/21/2020 to 6/21/2020

Beginning Balance:		**$0.00**
Credits:		
Deposits:	0 items	$0.00
Other Credits:	0 items	$0.00
Total Credits:	0 items	$0.00
Debits:		
Check Debits:	0 items	$0.00
Other Debits:	0 items	$0.00
Total Debits:	0 items	$0.00
Ending Balance:		**$0.00**
Outstanding Issues	**8 items**	**$239.39**
OutStanding:	0 items	$0.00
Future Dated:	0 items	$0.00

Voids

Total Reported Amount :	$200.00
Total Reported Issues :	4

Check Number	Issued Date	Status Updated	Issued Amount
5671	04/09/2019	04/09/2019	$50.00

Stale

Total Reported Amount :	$39.39
Total Reported Issues :	4

Check Number	Issued Date	Status Updated	Issued Amount
73738	01/19/2020	01/21/2020	$9.39

Active Stops

Total Reported Amount :	$0.00
Total Reported Issues :	0

No items to display

Previously Cycled Issues

Total Reported Amount :	$0.00
Total Reported Issues :	0

No items to display

Daily Recap of Posted Items

No items to display

Contact Us   +

About Full Account Reconciliation Activity

Activity provides company users with on-demand access to credits and debits, outstanding issue items, and correction items (if applicable) for accounts during a specified period.

Full Account Reconciliation Activity Components

Component	Description
Statement of activity	Provides all activity of credits, debits (both check debits and non-check debits), and matched issues (all items that matched successfully without any exceptions) posted for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.
Outstanding issues	Provides a record of checks that have been issued but not yet paid. The component is broken out into outstanding issues, future dated issues, voids, stale issues and active stops. The outstanding issues subsection includes all items that are not future dated, voided, stale or stopped.
Correction items	Provides exception items that have an issued date, issued amount and/or payee name correction.
Paid checks	Provides paid check activity for a selected account or accounts.

Search Activity - Full Account Reconciliation

1. Click **Account Services > Full Account Reconciliation > Activity - Reconciliation**.

2. If applicable, click the **View historic account reconciliation statement information** link and then complete the following fields:

Output To	**Screen**, **CSV**, or **PDF**.
View	View all account types or a specific type like checking.
Account	List of entitled accounts.
Date Range	**Specific Date**, **Date Range**, or **Previous Business Day**.

   > *Note:* *The Outstanding Issues activity report displays all outstanding issues and is not dependent upon the date range.*

Include	**Statement of Activity**, **Outstanding Issues** (**Outstanding Items**, **Future Dated Items**, **Voided Items**, **Stale Items**, and/or **Active Stop Pay Items**)

3. Click **Generate Report**.

Outstanding Items Page Sample

Full Account Reconciliation

| Enter Issues | Update Issues | Import Issues | Statements-Reconciliation | Activity-Reconciliation | Paid Checks | Outstanding Issues |

Outstanding Items

˅ View criteria   Modify Search

ankit1 - Checking - 793000016 - *7777

Total Reported Amount for all Issues : $5,100.00
Total Reported Issues :   2

Outstanding Issues

Total Reported Amount : $5,100.00
Total Reported Issues :   2

Check Number	Issued Date	Status Updated	Issued Amount
10000	06/05/2020	06/09/2020	$100.00

View Paid Checks

1. Click **Account Services > Full Account Reconciliation > Paid checks**.

2. Select an **Account** and click **Change Account**.

3. Click the link in the **Account** column.

Select Paid Checks Report Page Sample

Full Account Reconciliation

| Enter Issues | Update Issues | Import Issues | Statements-Reconciliation | Activity-Reconciliation | Paid Checks | Outstanding Issues |

Select Paid Checks Report

To view reports available for a different account, select an account from the drop down list, and click "Change account."

View historic outstanding issues information

Account
=4+5 - Checking - 793000016 - *1234   [Change Account]

(To view details, click the account.)

Account	Account Type	Period Covered	Created ↓	
*1234 - =4+5	Checking	04/01/2020 to 04/30/2020	05/28/2020 03:26:14 AM (ET)	...

ADMINISTRATION

Manage Alerts

Users can set up optional alerts depending on their entitlements

Create Alerts

1. Select **Administration > Communications > Manage Alerts >**Create new Use

2. Select the type of alert available :

Account	Account related alerts
Non-Account	Non account related alerts
Multiple Accounts	Select alerts across multiple accounts
Custom	Create your own custom alerts

3. Select function:

✎	Select to edit services and accounts
⊗	Select to delete services

Manage Approvals

The bank standard is to not require additional approvals. The Company administrators can change the approval settings to require additional approvals for various functions.

Change Approval Settings

1. Select **Administration > Company Administration > Approval Settings**

2. Indicate the total number of users required to process.

   1 approver = no additional approval required.

Approvals Required for Transactions

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to or greater than the amount.

To require transactions to be approved by a user other than the one who enters them, select Require Separate Entry From Approval. This should only be selected if the company has at least two users.

Service Name ↑	Request Amount	Approvals If Less or Equal	Approvals If Greater	Require Separate Entry From Approval
Positive Pay Exception Maintenance	0	1	1	

Approvals Required for Setup

Service Name ↑	Approvals Required
Administration	1

Approvals Required for Issues/Decisions

Enter the number of approvals required for check issue entry and import, and decision import. Approvals for Positive Pay Exception Maintenance and Reverse Positive Pay must be equal.

Service Name ↑	Approvals Required
Full Account Recon	1
Positive Pay Exception Maintenance	1
Positive Pay Issue Maintenance	1

⚠ **Please check your approval settings before they are saved.**
You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for a service.

Save Changes   Do not save changes

Manage Stale Date

The bank standard for a check to be considered stale dated is 181 days.   Companies can change the stale date setting to less than 181 days, but not more.

Change Stale Date

1. Select **Administration > Service Administration**

2. Select an account

3. Change the Stale Date Setting

4   Click **Save**

Manage Users

Users must have Administrative access to add and modify users. After setting up a new user, please notify Cash Management to complete the setup

Add New User

1. Select **Administration > Company Administration > Create new User**

2. Complete the following fields:

User ID	Cannot have any spaces
Password	Password is only required for set up purposes. Access will be through FHB Commercial Online
Confirm Password	
First Name	
Last Name	
Primary E-mail Address	Email address will be used for alert notification
Area/City Code & Number	No dashes needed

3   Click **Continue**.

4   Select the following fields:

Copy Existing User	Do not copy user or
	Copy User >Select User to copy

User Roles   Select roles if not copying an existing user

5   Click **Continue**.

6   Select Services and Accounts to assign to the user:

    ⊕   Select to add services and accounts

    ✐   Select to edit services and accounts

    ⊗   Select to delete services

3 of 4 services enabled   Clear All

	Service			
x	Full Account Recon			⊕
✓	Positive Pay	Service enabled, accounts entitled.	✐	⊗
✓	Positive Pay Exception Maintenance	Service enabled, accounts entitled.	✐	⊗
✓	Positive Pay Issue Maintenance	Service enabled, accounts entitled.	✐	⊗

4 of 4 services enabled   Clear All

	Service			
✓	Full Account Recon	Service enabled, accounts entitled.		⊗

Description	Account Number	TRC	Entitled Account	Allow Transmit
			☑	☑
Aloha Corp Operating Account	55667788	121301015	☑	☑
Aloha Corp Payroll	11223344	121301015	☑	☑
FHB Cash Management Test Account	01146971	121301015	☑	☑

⌃ Collapse

5.   Click Continue.

6   Validate User Information and then click Create User

Company Administration

Manage Users   Account Information   Express Account Management   Approval Settings   User Setup Report

New User

Profile ✐

Name:	Mickey Mouse
User ID:	NewUser
Primary E-mail Address:	mickey@aloha.com
Telephone Number:	Work: +1 (808) 888-1234

Roles ✐

Enabled Roles: Administration
    Setup

Services & Accounts ✐

Enabled Services: 3 of 4 available

Limits ✐

Limits Completed: None of the enabled services include user limits.

[Create User] (Save as Draft)

7   Set up user on FHB Commercial Online

8   Email cashmgt@fhb.com with company name and userid to complete user setup

Modify User

1.   Select **Administration > Company Administration**

2.   Select User

3   Select the ✐ for section to be modified

User Profile

To edit the user's profile, click the appropriate edit link. To delete the user, click "Delete User". To modify the user's system access, click the edit link for User Information.

To view a different user profile, return to User Administration .

User Information   ✐   ⊗

Name:	Joe Aloha
User ID:	ABCUSER
User Status:	Active

Contact Information   ✐

Primary E-mail Address:	jaloha@fhb.com
Secondary E-mail Address:	No secondary e-mail address on file
Telephone Number:	Work: +1 (808) 844-1234

Roles   ✐

None assigned

Services & Accounts   ✐

Positive Pay
Service enabled, accounts entitled.

4   Click **Save Changes**

Delete User

1.   Select **Administration > Company Administration**

2.   Select User

3   Select the ⊗

Account Reconcilement Positive Pay User Guide

User Profile

To edit the user's profile, click the appropriate edit link. To delete the user, click "Delete User". To modify the user's system access, click the edit link for User Information.

To view a different user profile, return to User Administration .

User Information

Name:	Joe Aloha
User ID:	ABCUSER
User Status:	Active

4   Click **Delete User**

ADDITIONAL RESOURCES

Additional procedures and documents are available online

1. Select **Administration > Communications > Forms and Documents**

2   Select a document

2. Click **Download**

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