



Cheque Positive Pay User Guide

Commercial Cash Management Solutions

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:



Send issued cheques







Bank pays

cheques

Notifies you of any mismatches that require a decision

information to Bank

Issue cheques to beneficiaries

Beneficiaries cash cheques



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.
- > Setting up and testing file transfers.
- > Printing and testing sample cheques.

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 <u>Appendix 1 - Customer Service</u>.

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,person 5@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	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
Issued File Notification Email Address	 person (@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,person
	<u>S@company.ca</u> 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 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 "<u>Reports</u>" 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 "<u>Managing Exceptions</u>" 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, access rights and select the Validation and Authorization of File Transfer option to ensure every file transfer is validated by a second user before it is processed. 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.

Internet Banking Solutions for Businesses

> Available via our IBS-B

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: CS031XXXXXXXXYY

- > 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:
 - > .ZIP for IBS-B
 - > .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 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
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:

0000001000001101409282499999999FACTURE12593	HÉLÈNE TREMBLAY
0000002000024110009282499999999COMPTE123593	MATHIEU PAQUET
00000030000100000928249999999BELLCANAD593	STÉPHANIE DUBOIS
0000000400001000000928249999999BELLCANAD593C	JEAN-MARC VACHON

Issued Cheques File Confirmation

This report is sent via IBS-B or SFTP to confirm that your issued cheques file is "accepted" or "rejected", a few minutes after its reception.

File transfer summary of 2020/05/06 10:29:37 AM	File transfer summary of 2020/05/06 10:29:37 AM
Entering file name: CS0310123456.TXT	Entering file name: CS0310123456.TXT
File type: Cheque reconciliation	File type: Cheque reconciliation
Fotal amounts of issues \$2.00	Total amounts of issues \$2.00
otal amounts of cancels \$1.00	Total amounts of cancels \$1.00
otal numbers 2	Total numbers 2
ICHIER ACCEPTÉ	Errors Invalid or undefined client number. (li.#1)
• 4° 4 - 2	FILE REJECTED
alidation completee	

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 IBS-B 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: CR031XXXXXXXXYY

- > 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:
 - > .ZIP for IBS-B
 - > .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	Ν	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	Ν	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	Ν	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 Internet Banking Solutions.

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 Internet Banking Solutions 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

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.

			Func	tions		
Roles	View Exceptions	Decision Exceptions	Search	Upload Issued Items	Process paid, issued items and files	Download Reports
View cheques and retrieve reports	х		х			х
Pay and return cheques in exception	х	х				
Stop, delete, void and return cheques			х		х	х
Upload issued cheques				х		

A user's role(s) determines what functions they can perform online. Each user can be attributed more than one role.

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.

▲	•	Your session expired. Please sign in again to continue. / Votre session est expirée. Veuillez ouvrir
		une nouvelle session pour continuer.

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

* = Mandatory field	
Customer: *	Client name
Account: *	Unselected: Account 1 - 05931 1234567 Account 2 - 05931 7654321 × × × × × × × × ×
Serial number range from:	
To:	
Amount range from:	
To:	
Date range from: *	April V 01 V 2024 V 🖓
To:"	April 🗸 01 🗸 2024 🗸 🖓
Status: Restrict the entire search results to the selected status(es).	Unselected: Paid Pending Returm Pending Returm Pending Returm Vending Construction Construction Constru
	search clear

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".

Status: Restrict the entire search results to the selected status(es).	Unselected: Pending Return Pending	>>	Selected: Paid Returned
	Ţ	<	Ţ

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".

Return codes:	Unselected:			Selected:	
Restrict the "Return" status search results to the selected	Duplicate		>>	Counterfeit	-
return code(s).	Material Altered - Amount		>	r orgen Endorsement	
	Material Altered - Payee Name		<<		
	Post Dated		<		
	Stale Dated 🔻	r			Ψ.

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".

Exception types:	Unselected:			Selected:
Restrict the entire search results to the selected exception	Amount Mismatch Duplicate Item	-	>>	Paid/Not Issued
type(s).	No Image/Poor Quality Image		>	
	Payee Mismatch Post-Dated		<<	
	Stale-Dated		<	
	Void Exception	*		· · · · · · · · · · · · · · · · · · ·

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 Lu	ICIC	2004			Date range: 02/1	3/2023 - 02/13/2024	
Account: Pest - E2E / E2E / E2E / test fi Migra Migra Accou Ivana Accou	Balance - 05931 0000 ÈtéA - 05931 0001 àli PNV - 05931 00011 ali PNV - 05931 00011 ali PNV - 05931 1234 ted inc. 1 - 05931 1234 ted inc. 2 - 05931 1234 ted inc. 2 - 05931 4544 ant 1 CAD - 05931 6666 ant 2 USD - 05931 777	0021 01626 0723 020 1577 1333 1444 55555 55555 56666 77777			Exceptions: Return codes:	Paid/Not issued Counterfeit Forged Endorsement	
Return <u>Serial #</u>	med ? <u>Clearing Date</u>	<u>Clearing \$</u>	Difference	Detail	Status	Exception(s) Return Code	;
Customer: Ivana	Lucic					Account: Migrate	ed 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	-	Ē	Paid	Paid/Not Issued No Image/Poor Quality Image	
00000101010	12/06/2023	1.00	-	ħ	Paid	Paid/Not Issued	
Customer: Ivana	Lucic					Account: Migrate	d inc.2 - 05931 444444
00000012261	11/13/2023	98.74	-		Returned	Paid/Not Issued Forged E No Image/Poor Quality Image	ndorsement
Customer: Ivana	Lucic					Account: Account	1 CAD - 05931 555555
00021112305	11/22/2023	5.00	-	1	 Returned 	Paid/Not Issued Counterfe	eit

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

 \rightarrow 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.

100 0 m 	QA TEST DATA DO NOT CLEAR	50041255 93.00 / Witten /000000 25000/		Branch / Transit #: 05931 Account #: 555555 Currency: CAD Decision Due: Item Sequence Number: 1234567893 view reverse print cheque details cio
ource	Serial #	Date	Amount	Payee Name
sued			0.00	

- > 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.

Processing History						
Posted Date	ISN	Serial #	RT	Account PC	Amount Status	Reject Code
11/13/2023	0000125478	00000012254	05931-006	3333333	11.55 Paid	
Processing History:						
Date	Description		Old Data	New D	Data User	
08:39 AM EST, 11/15/2023	Loaded				System	
08:39 AM EST, 11/15/2023	QA Exception Flag				System	
08:24 AM EST, 01/09/2024	Exception paid not issued	ł			System	
08:24 AM EST, 01/09/2024	Exception no image/Poor	quality image			System	
09:12 AM EST, 01/09/2024	Paid Online				usersix	
Date	Comment				User	
Add Memo						
						add memo print

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.

<u>Serial #</u> ▲	<u>Clearing Date</u>	<u>Clearing</u> \$	<u>Difference</u> Edit	Detail	Status	Exception(s)	Return Code
Customer: Iva	ina Lucic						Account: Migrated inc.1 - 05931 3333333
00000012254	11/13/2023	11.55	-	Ē	 Paid 	Paid/Not IssuedNo Image/Poor Quality Image	Please Select V
00000012254	11/16/2023	11.55	-	Ē	 Paid 	 Payee Mismatch 	Please Select V
00000012254	11/16/2023	11.55	-	Ē	 Paid 	Paid/Not IssuedNo Image/Poor Quality Image	Please Select V Please Select
00000012255	11/13/2023	1,155.77	-	i	 Paid 	Paid/Not IssuedNo Image/Poor Quality Image	Incorrect Amount Material Altered - Payee Name
00000012255	11/16/2023	1,155.77	-	Ē	 Paid 	Paid/Not IssuedNo Image/Poor Quality Image	Post Dated Duplicate Forged Endorsement
00000012260	11/13/2023	36.98	-		 Paid 	Paid/Not Issued	Please Select V

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

* = Mandatory field	
Customer:	Clent name
	search
Account: *	Unselected. Selected.
Serial number range from:	
Te	
Payee	
Amount range from:	
To:	
Date Entry Type: *	Crop-down Free-form Text
Date range from: *	February V 13 V 2024 V a
To:*	February V 15 V 2024 V a
Status	Unselected Selected
Restrict the entire search results to the selected status(es).	United of the second se

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".

Status: Restrict the entire search results to the selected status(es).	Unselected: Outstanding Paid Pending	*	>>	Selected: Deleted Void	*
	Stop	-	<<		~
	search clear				

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 Forma
pujanbc is online						
Issued Search Re	sults					refine search new sear
Customer: Ivana Lucio Account: Test - B, E2E Re E2E Eté test full Test inte Migrate Account Account	Iance - 05931 0000021 II CAD - 05931 0001626 A - 05931 0001723 NW - 05931 0001620 me Ba - 05931 1234577 imc 1 - 05931 33333 imc 2 - 05931 444444 1 CAD - 05931 555555 2 USD - 05931 777777	Date				
Serial # ▲	Payee Name	Issued Date	Issued \$	Stop Date	Detail	Status
Customer: Ivana Lu	cic <u>(>>>)</u>	Acc	count: Migrated inc.1 - 0	5931 3333333		
00000012254	HîIIà 123 ûÂÃÃ [™] à âÀÊÃ	11/12/2023	11.55	-	1	Paid
00000012260	Helio 124	11/12/2023	36.98	-		Paid
00000012265	Hello 125	11/12/2023	25.87	-		Paid
00000012354	HîIIà 123 Ă×ĂĂĂ [™] Ă Ă¢Ă€ĂŠĂ§Ă®ĂšĂ*ëîĂ [™] ĂŽĂ*Ă×ĂŒ	11/12/2023	11.55	-	1	Void
00000012360	Hello 124	11/12/2023	36.98	-	1	Pending
00000012365	Hello 125	11/12/2023	25.87	-	1	 Pending
00008111111	Load test	11/28/2023	0.01	-		Pending
00008111112	Load test	11/28/2023	0.02	-	1	Pending
00008111113	Load test	11/28/2023	0.03	-	1	Pending
00008111114	Load test	11/28/2023	0.04	-	1	Pending
			0.05	-	1	Pending
00008111115	Load test	11/28/2023	0.05			
00008111115 00008111116	Load test	11/28/2023	0.06	-	8	Pending
00008111115 00008111116 00008111117	Load test Load test Load test	11/28/2023 11/28/2023 11/28/2023	0.06	-	1	Pending Pending
00008111115 00008111116 00008111117 00008111118	Load test Load test Load test Load test Load test	11/28/2023 11/28/2023 11/28/2023 11/28/2023 11/28/2023	0.06 0.07 0.08		h	Pending Pending 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

 \rightarrow 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.

Serial # ▲	Payee Name		Issued Date	Issued \$	Stop Date	Detail	Status		
Customer: Ivana Lu	ıcic <u>(>>>)</u>		Ac	count: Migrated inc.1 -	05931 3333333				
00000012254	HéIIà 123 ûÃÃÃ ⁻ Ã	Á¢Ã€ÃŠÃ	11/12/2023	11.55	-	1	 Paid 		
00000012260	Hello 124		11/12/2023	36.98	-	Ē	 Paid 		
00000012265	Hello 125		11/12/2023	25.87	-		 Paid 		
0000012354	HéIIà 123 ûÃÃÃ [—] à âÀÊçéÚêëÂ	Ă®Ã ÎùûÌ	11/12/2023	11.55	-		Void		
0000012360	Hello 124		11/12/2023	36.98	-	I	 Pending 		
0000012365	Helle 405		44/42/2022	05.07			Dendine		
0000044444	Processing History								
00008111111	Serial #	Payee Name			Issued Date		Issued \$	Stop Date	Status
00008111112	00000012260	Hello 124			11/12/2023		36.98	-	Paid
00008111113	Processing History:								
	Date	Description		Old Data		New Data		User	
00008111114	09:36 AM EST, 11/16/2023	Loaded						System	
00008111115	09:12 AM EST, 01/09/2024	Paid Online				2023-11-16		usersix	
00008111116	Date	Comment						User	
									pr

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.

Customer:	Ivana Lucic		Date rang	ge: 02/13/2023 - 0	2/13/2024		
Account:	 E2E Real CAD - 05931 0001626 Test interne Ba - 05931 12345 Migrated inc.1 - 05931 33333 Migrated inc.2 - 05931 444444 Account 1 CAD - 05931 555555 Account 2 USD - 05931 777777 						
Statuses:	Outstanding						
Statuses: <u>Serial #</u> A	Outstanding Payee Name	Issued Date	<u>Issued \$</u>	<u>Stop Date</u>	Detail	Status	Change All
Statuses: <u>Serial #</u> ▲ Custome	Outstanding <u>Payee Name</u> r: Ivana Lucic	Issued Date	<u>Issued \$</u> Ad	Stop Date	Detail	Status 3333333	Change All
Statuses: Serial # ▲ Custome 000081707	Outstanding Payee Name r: Ivana Lucic 29 Load test	Issued Date	Issued \$ Ad 596.19	<u>Stop Date</u> ccount: Migrated	Detail inc.1 - 05931	Status 3333333 • Outstanding	Change All Please Select
Statuses: <u>Serial #</u> ▲ Custome 000081707 000081707	Outstanding Payee Name r: Ivana Lucic 29 Load test 30 Load test	Issued Date	<u>Issued \$</u> Ar 596.19 596.20	<u>Stop Date</u> ccount: Migrated –	Detail inc.1 - 05931	Status 3333333 • Outstanding • Outstanding	Change All Please Select Please Select Stop

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.

Issued Se	earch Results						refine search new	w search
Customer:	Ivana Lucic		Date rai	nge: 02/13/2023 -	- 02/13/2024			
Account: Statuses:	 E2E Real CAD - 05931 0001626 Test interne Ba - 05931 12345 Migrated inc.1 - 05931 33333 Migrated inc.2 - 05931 444444 Account 1 CAD - 05931 555555 Account 2 USD - 05931 777777 Outstanding 	8						
Serial # 🔺	Payee Name	Issued Date	<u>Issued \$</u>	Stop Date	Detail	Status	Change All	~
Customer	: Ivana Lucic		4	Account: Migrate	Change All Stop			
0000817072	9 Load test	11/28/2023	596.19	-	1	 Outstanding 	Deleted	
0000817073	0 Load test	11/28/2023	596.20	-		 Outstanding 	Please Select	\sim
0000817073	6 Load test	11/28/2023	596.26	-	1	 Outstanding 	Please Select	\sim

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.

Serial #	Payee Name		Issued Date	lssued \$	Stop Date	Detail	Status	Change All	\sim
Customer: Ivana	Customer: Ivana Lucic					inc.1 - 05931	3333333		
00008170729	Load test		11/28/2023	596.19	-		 Outstanding 	Deleted	~
00008170730	Load test	93.00	11/28/2023	596.20	-		 Outstanding 	Deleted	~
00008170736	Load test		11/28/2023	596.26	-		 Outstanding 	Please Select	~
00008170739	Load test		11/28/2023	596.29	-	Ē	 Outstanding 	Deleted	~
00008170740	Load test		11/28/2023	596.30	-	1	 Outstanding 	Stop	\sim

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.

clear all pages	clear this page	review
-----------------	-----------------	--------

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.

eview Stopped Payme	nts		refine search new search
Serial #	Payee Name	Issued Date	Issued \$ Detail
Customer: Ivana Lucic			Account: Migrated inc.1 - 05931 3333333
00008170736	Load test	11/28/2023	596.26
00008170729	Load test	11/28/2023	596.19
00008170739	Load test	11/28/2023	596.29
Review Voided Payment	ts		Instant & Datail
Serial #	Payee Name	Issued Date	issueu a Detall
Serial # Customer: Ivana Lucic	Payee Name	Issued Date	Account: Migrated inc.1 - 05931 3333333

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

Processed Search Issued Search	Issued Files Search
* = Mandatory field	
Customer:	Client name
	search
Account: *	Unselected: Selected:
	x x x x x x x x x x x x x x x x x x x
Search By:*	File Date: Reference #:
Date range from: *	February V 13 V 2024 V
To:"	February V 13 V 2024 V 🖓
	search clear

Search By

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

Search By:*	File Date: CReference #:	

- > 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 4 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.

Date range from: *	February 🗸 13 🗸 2023 🗸 🐙
To:*	February 🗙 13 🗙 2024 🗙 🌌

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 By:*	○ File Date: ● Reference #:
Issue File #:*	81241234
	search clear

Search Results

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

Customer:	Alex QA1	Date range: 02/13/2023 - 02/13	2024
Account:	Images -00011 1318708 Images -0021 0028874 MO_TO -05861 0001595 Sept Images -0721 0218458 Positive Pay -07571 0020294 Dup Serial -13321 0544606 Starting Serial 80002 1000000		
	Count	Amount	Status
Custome	r: Alex QA1	Date: 05/03/2023 File #:23090800	Account: Sept Images - 07021 02184
	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
Custome	r: Alex QA1	Date: 05/03/2023 File #:23090800	Account: Sept Images - 07021 02184
	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 III icon in the Count column of the issued items you wish to view.

Customer: Al	ex QA1		Date range: 02/13/2023 - 02/13/202	24			
Account:	Images - 00011 1318708 Images - 00921 0028874 MO_TO - 05861 000159 Sept Images - 07021 021841 Positive Pay - 07571 002029 Dup Serial - 13321 0544600 Starting Serial - 80002 100000	5 58 4 5 0					
		Count	Amount		Status		
Customer: A	lex QA1		Date: 05/03/2023 File #:23090800	Ad	ccount: 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: A	lex QA1		Date: 05/03/2023 File #:23090800	Ad	count: Sept Images	- 07021 0218458	
		0	0.00		Outstanding		
		0	0.00		Stop		
		0	0.00		Void		
		1 📰	4.00		Paid		
	Issued File Details						
	Serial # 🛆	Payee Name	Issued Date	Issued \$	Stop Date	Void Date	
	Customer: Alex QA1	Image	Status: Paid File #: 23090800	4.00		Account: Sept Images - 070	021 0218458
	000000400	image	05/03/2023	4.00	-	-	

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 <u>Report Retrieval</u> 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 F	iles Search Results		refine search new searc
Customer:	Alex QA	Date range: 02/15/2023 - 02/15/2024	
Account:	• PP +PNV1 -80002 1313130 • osilive Pay -80002 1313131 • Osilive Pay -80002 1313133 • Posilive Pay -80002 1313134 • Posilive Pay -80002 1313136 • Posilive Pay -80002 1313136 • Posilive Pay -80002 1313137 • Posilive Pay -80002 1313137		
	Count	Amount Status	Delete
Custome	r: Alex QA	Date: 08/08/2023 File #:23080800 Account: PP +	PNV1 - 80002 131313
	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	
Custome	r: Alex QA	Date: 08/08/2023 File #:23080801 Account: PP +	PNV1 - 80002 131313
	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.

pujacustprocess is online		
Review Deletions		refine search new search
	Count	Amount Delete
Customer: Alex QA	Date: 08/08/2023 File	Account: DD +DNU1 - 00000 121213
	#: 23080801	ACCOUNT. PP +PNV1 = 80002 13131.
		0.00

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"

manage users ex	xceptions	search	reports	uploads			home	user profile	help	log out
Home									Printer F	riendly Format
usersix is online										
		m	anage	exceptions	search	reports	uploads			
			02612	- 22-			A.S.			
			~	The take			C.F. mark	5		
		-		1 30/			11 5			
		T Paper	1. 1. 1. 1. 1.				and the second			

Select Account from drop-down.

j

nanage users exceptions	search	reports	uploads	hor	ie user pr	ofile l	help	og out
Upload Issued Record						Pri	rinter Frie	ndly Format
richacust is online								
Add Issued Record								
* = Mandatory field								
Customer: *			NBC Customer New					
Account:*			Please Select 🗸					

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

inage users exceptions	search	reports	uploads			nome	user prome	neip	109 001
Upload Issued Record								Printer F	riendly Format
richacust is online									
Add Issued Record									
* - Mandatory field	-								
Customer: *			NBC Customer No						
Account:*			Test	_ 12945 1294557					
			1000	12010 1201007					
Serial # *	Issued D	ate *	2024 14	Issued Amount *	Payee				
123	I Watch	• IJ	• 2024 • egg						
123									

> Review details and press "Submit."

Upload Issued Recor	d			Printer Friendly Fo
richacust is online				
Review Actions				
Serial #	Payee Name	Issued Date		lssu
Customer: NBC Custo	mer New		Account: Test	- 12345 123

> You can now see in "Confirmed Actions" that new issue record is uploaded along with reference number.

manage users	exceptions	search	reports	uploads			home	user profile	help	log out
Upload Issu	ed Record								Printer I	Friendly Format
richacust is on	line									
Processed:	11:35 AM EDT, 0)3/13/2024								
You have u	ploaded 1 issued	l records. Y	our reference	e number is <mark>W1</mark> .						
Confirmed	Actions									
Serial #			Payee N	ame	Issued Date					Issued \$
Customer: N	IBC Customer	New					Account:	Test	- 1	2345 1234567
0000000123	}				03/13/2024					50.00
									1	back to upload

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.

Exception F	rocessing						Printer	Friendly Format
ivanacust1 is c	nline							
* = Mandatory fie	ld							
Customer: *		Ivana L	ucic					
Account: *		A11 7	ccounts		\checkmark			
Serial # 🔺	Exception(s)	Issued Date	Issued \$	Clearing Date	<u>Clearing \$</u>	Difference Pay/Return*	Return Code	
Customer:	vana Lucic		Due: 02:00 PM	EST, 02/15/2024, [efault: Return		Account: Test - Balance	05931 000002
00000134301	 Paid/Not Issued 	-	-	02/14/2024	51.59	- O O [Please Select	~
00000134316	 Paid/Not Issued 	-	-	02/14/2024	212.68	- O O F	Please Select	~
00000134317	 Paid/Not Issued 	-	-	02/14/2024	3,500.00	- O O F	Please Select	~
00000134328	 Paid/Not Issued 	-	-	02/14/2024	14.06	- O O F	Please Select	\sim
00040000134	 Paid/Not Issued 	-	-	02/14/2024	281,274.71	- O O F	Please Select	~
Total items with	exceptions 1 - 5 of 5						┥ ┥ Pag	e 1 of 1 🕨
							an all same	ago roviow

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

<u>Serial #</u> ▲	Exception(s)	Issued Date	<u>Issued \$</u>	Clearing Date	<u>Clearing \$</u>	Difference Pay/Return*	Return Code
Customer: Iv	ana Lucic		Due: 02:00 PM	EST, 02/15/2024, De	efault: Return		Account: Test - Balance - 05931 00000
00000134301	 Paid/Not Issued 	-	-	02/14/2024	51.59	- 0 0	Please Select V
00000134316	 Paid/Not Issued 	-	-	02/14/2024	212.68	- 0 0	Please Select V

- > 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
	The cheque was cleared without a corresponding issued record. This may occur under the following circumstance:
	> Issued item record was not received
*Daid/Not loound	> Serial number on the genuine item was modified
Palu/Not Issued	> 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.

stomer: Ivana	a Lucic				Date range:	02/15/2023 - 02/15/2024				
count: • E2	2E Real CAD - 05931 00	01626								
erial # 🔺	? Clearing Date	Clearing \$	Difference	Detail	Status	Exception(s)	Retu	rn Code		
ustomer: Ivar	na Lucic <u>(>>>)</u>						Account: E	2E Real CAD	- 05931 000162	:6
000000061	08/01/2023	1,190.98	-	1	 Paid 	 Paid/Not Issued No Image/Poor Qu 	ality Image			
000000062	08/23/2023	4,729.64	-	B	Paid	 Paid/Not Issued 				-
View Cheque I	Details Cheque Positiv	e Pay - Google Chron	ne	1					_	
application						511020100000010702000107				
a (*			→ ≠							
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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.

nline						
ld						
	Ivana	Lucic				
	All	Accounts		×		
Exception(s)	Issued Date	<u>Issued \$</u>	Clearing Date	<u>Clearing \$</u>	Difference Pay/ Return*	Return Code
vana Lucic		Due: 02:00 PM	EST, 02/15/2024, D	efault: Return		Account: Test - Balance - 05931 00000
 Paid/Not Issued 	-	-	02/14/2024	51.59	- 0 0	Please Select ~
 Paid/Not Issued 	-	-	02/14/2024	212.68	- 0 0	Please Select
 Paid/Not Issued 	-	-	02/14/2024	3,500.00	- 0 0	Please Select
 Paid/Not Issued 	-	-	02/14/2024	14.06	- 0 0	Please Select
 Paid/Not Issued 	-	-	02/14/2024	281,274.71	- 0 0	Please Select
	Exception(s) Ana Lucic Paid/Not Issued Paid/Not Issued Paid/Not Issued Paid/Not Issued Paid/Not Issued Paid/Not Issued	Exception(s) Issued Date rana Lucic - • Paid/Not Issued -	d d Livana Lucic All Accounts Exception(s) Paid/Not Issued Paid/Not Paid/Not Issued Paid/Not Issued Paid/Not Issued Paid/Not Issued Paid/Not Issued Paid/Not Issued Paid/Not Paid/Not Issued Paid/Not Issued Paid/Not Paid	Exception(s) Issued Date Issued \$ Clearing Date Paid/Not Issued - - 02/14/2024 • Paid/Not Issued - - 02/14/2024	Inime Ivana Lucic Init Accounts Issued Date Issued \$ Clearing Date Clearing \$ Exception(s) Issued Date Issued \$ Clearing Date Clearing \$ Paid/Not Issued - - 02/14/2024 51.59 • Paid/Not Issued - - 02/14/2024 212.68 - - 02/14/2024 3.500.00 - - 02/14/2024 14.06 - - 02/14/2024 14.06 - - 02/14/2024 281.274.71	Name Ivana Lucic Exception(s) Issued Date Issued \$ Clearing Date Difference Pay/ Return* Ana Lucic Due: 02:00 PM EST, 02/15/2024, Default: Return Due: 02:00 PM EST, 02/15/2024, Default: Return -

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.

You have 3 record(s) selected. (Limit 100) Review Return Decisions Issued Date Issued \$ Clearing Date Clearing \$ Difference Return Code Customer: Ivana Lucic Due: 02:00 PM EST, 02/15/2024 Clearing \$ Difference Return Code 00000134317 • Paid/Not Issued - - 02/14/2024 3,500.00 - • Forged Endors 00000134301 • Paid/Not Issued - - 02/14/2024 51.59 - • Material Altered Review Pay Decisions - Issued \$ Clearing Date Clearing \$ Clearing \$	
Review Return Decisions Serial # Exception(s) Issued Date Issued \$ Clearing Date Clearing \$ Difference Return Code Customer: Ivana Lucic Due: 02:00 PM EST, 02/15/2024 Account: Test - 00000134317 • Paid/Not Issued - - 02/14/2024 3,500.00 - • Forged Endors: 00000134301 • Paid/Not Issued - - 02/14/2024 51.59 - • Material Altered Review Pay Decisions - Issued S Issued S Clearing Date Clearing \$ Clearing \$	
Serial # Exception(s) Issued Date Issued \$ Clearing Date Difference Return Code Customer: Ivana Lucic Due: 02:00 PM EST, 02/15/2024 Account: Test - 1 00000134317 • Paid/Not Issued - - 02/14/2024 3,500.00 - • Forged Endors 00000134301 • Paid/Not Issued - - 02/14/2024 51.59 - • Material Altered Review Pay Decisions - Issued \$ Clearing Date Clearing \$ Clearing \$ Clearing \$ Clearing \$ • <	
Customer: Ivana Lucic Due: 02:00 PM EST, 02/15/2024 Account: Test - 00000134317 • Paid/Not Issued - - 02/14/2024 3,500.00 - • Forged Endors 00000134301 • Paid/Not Issued - - 02/14/2024 51.59 - • Material Altered Review Pay Decisions Serial # Exception(s) Issued Date Issued 's Clearing Date Clearing S	
00000134317 Paid/Not Issued - - 02/14/2024 3,500.00 - Forged Endors 0000134301 Paid/Not Issued - - 02/14/2024 51.59 - Material Altered Review Pay Decisions Serial # Exception(s) Issued Date Issued \$ Clearing Date Clearing \$ - -	3alance - 05931 00000
00000134301 • Paid/Not Issued - - 02/14/2024 51.59 - • Material Altere Review Pay Decisions Serial # Exception(s) Issued Date Issued \$ Clearing Date Clearing \$	ement
Review Pay Decisions Serial # Exception(s) Issued Date Issued \$ Clearing Date Clearing \$	i - Amount
Serial # Exception(s) Issued Date Issued \$ Clearing Date Clearing \$	
	Difference
Customer: Ivana Lucic Due: 02:00 PM EST, 02/15/2024 Account: Test - I	Balance - 05931 00000
00000134316 • Paid/Not Issued 02/14/2024 212.68	-

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.

Home							Printer F	riendly Format
usersix is online							0	
Image: Training 1 20/02/204								
 Hello Good bye 								
I Hi Hello How are you?								
	manage users	exceptions	search	reports and	uptoads	1		

= Mandatory field	
Customer: *	Ivana Lucic
Account: *	Unselected: Test - Balance - 05931 0000021 E2E Real CAD - 05931 0001626 test full PNV - 05931 0001620 Test interne Ba - 05931 1234877 Migrated inc.2 - 05931 4244444 Account 1 CAD - 05931 5558555 ▼
Report Type: *	Please Select

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 41 icon.

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

Date range from: *	February 🗸 13 🗸 2023 🗸 🐙
To:*	February 🗙 13 🗙 2024 🗙 🐙

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.

sersix is online							
Note: Report e:	ceeding 50,000 lines v	ill be divided across r	nultiple files. Please downlo	ad each file individually or refine your search.			
Customer Repor	ts Report Re	etrieval					
					refresh		
<u>Request</u> # ▽	Request Date & Time	Account	Report Type	File Name	Request Expiry	<u>Status</u>	
0000889	02/25/2024 05:47 PM EST	All or Multiple	Paid		03/01/2024	Pending	
0000888	02/25/2024 05:47 PM EST	05931 0001626	Stops and Voids	20240225-stpv-059310001626.xls	03/01/2024	Completed	
0000887	02/25/2024 05:44 PM EST	05931 5555555	Outstanding and Paid	2022025-20240225-cutspaid-05931555555-1 xis 2022025-20240225-cutspaid-05931555555-2 xis 2023025-20240225-cutspaid-059315555555-3 xis 20230225-20240225-cutspaid-059315555555-3 xis 20230225-20240225-cutspaid-05931555555-6 xis 20230225-20240222-cutspaid-05931555555-6 xis 20230225-20240222-cutspaid-05931555555-7 xis	03/01/2024	Completed	
Total number of F	Dequeete: 1 3 of 3				14.4	Page 1 of 1 k k	

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)