



Positive Pay User Guide

Welcome

Welcome to Positive Pay from Montecito Bank & Trust! We are excited that you have chosen to protect your account from check and ACH fraud and streamline your reconciliation process with this all-in-one solution. Each section of this guide provides an overview and steps to help you use the Positive Pay system to its full advantage.

For additional support with Positive Pay, please contact our Service Center and one of our associates will be happy to assist you.

Service Center

Monday – Friday • 8:00 AM – 6:00 PM
(805) 963-7511

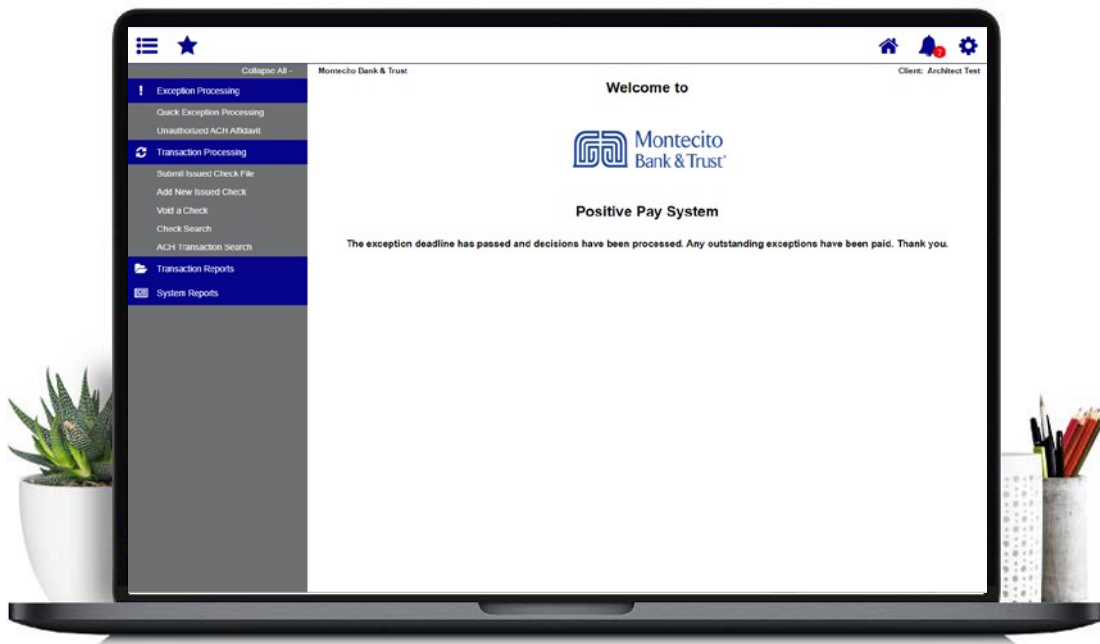


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Accessing Positive Pay

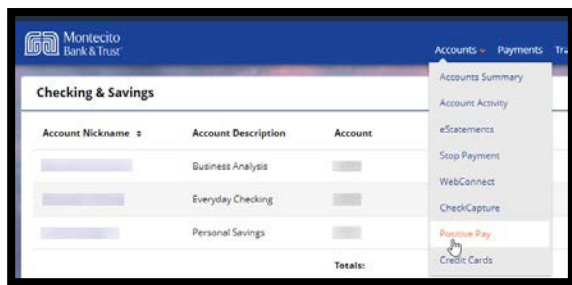
MB&T's Positive Pay system can be accessed within MB&T Business Online Banking or Commercial Center. Separate credentials are not required.

1. Log In to **Business Online Banking** or **Commercial Center** using your credentials.
2. Access **Positive Pay**.

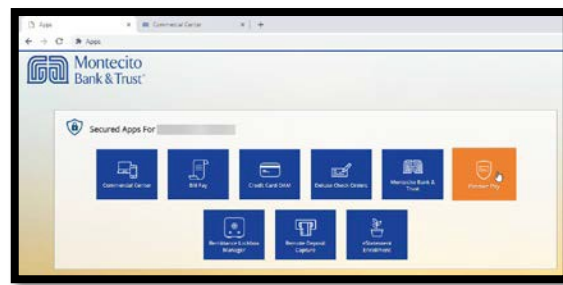
Business Online Banking: Go to Accounts → Positive Pay

Commercial Center: Click on the Positive Pay tile on the Secure Browser homepage.

Business Online Banking



Commercial Center



The Positive Pay system will open in a separate tab in your web browser.

Check Positive Pay with Payee Match

Uploading an Issued Check File

In order for the Positive Pay system to validate checks that clear your account we require that you upload an Issued Check File into the Positive Pay system any time new checks are issued. Checks can be uploaded in a bulk file format, or they can be input manually one by one.

Please provide a sample file of outstanding checks from your Accounts Payable software to your Treasury Management Officer when you are ready to begin importing your files. MB&T will configure the import specifications to match your report specifications. The file must include the following information (in any order):

- Check Date
- Check Number
- Check Amount
- Payee Name (ex. Jane Doe)

The screenshot displays the 'Submit Issued Check File' web application. The sidebar on the left lists navigation options: Exception Processing, Transaction Processing (selected), Transaction Reports, and System Reports. The main content area is titled 'Submit Issued Check File' and contains three numbered steps. Step 1 involves selecting a file to process using a 'Choose File' button. Step 2 involves inputting details about the file, including selecting an 'Account Nickname' (9500) and a 'File Processing Type' (Architect Test). Step 3 involves clicking the 'Process File' button. The client name 'Architect Test' is displayed in the top right corner.

Once your file has been configured by MB&T, go to the Positive Pay system, click the **Transaction Processing** tab, then **Submit Issued Check File**.

1. Click the **Choose File** button to locate the file on your computer.
2. Select the account from which the checks are drawn using the **Account Nickname** drop-down.
3. Select your mapped file format using the **File Processing Type** drop-down. Typically, this will default to your configured file format and will not need to be changed.
4. Click the **Process File** button. The file processing status displays at the bottom of the page.

Manually Entering an Issued Check

Montecito Bank & Trust Client: Architect Test

Add New Issued Check

1 Account Nickname: 9500 Check Number:

Amount: Issued Date: 11/02/2021 2

Issued Payee:

☐ Auto-Increment Check Number

3 Add Check

In Positive Pay, click the **Transaction Processing** tab, then **Add New Issued Check**.

1. Using the “**Account Nickname**” drop-down, select the account the issued check was drawn from.
2. Enter the **check number, amount, issued date, and payee name** into the provided fields.
3. Click the **Add Check** button. A confirmation displays at the top of the page, and a table of newly issued checks appears at the bottom.



Note: Multiple sequential checks may be added by checking the box next to **Auto-Increment Check Number**.

Void a Check

The screenshot displays the 'Void a Check' process within the Positive Pay system. The sidebar on the left includes sections for Exception Processing, Transaction Processing (with 'Void a Check' highlighted), Transaction Reports, and System Reports. The main content area is titled 'Void a Check' and guides the user through four steps: 1. Enter check information (filling in Account Nickname, Check Number, Check Amount, and Issued Date); 2. Click the 'Find Matching Check' button; 3. Verify the check that will be voided; and 4. Click the 'Void Check' button. A note at the bottom indicates that void history is retained for 90 days.

1. In Positive Pay, click on **Transaction Processing**, then click **Void Check**.
2. Using the **Account Nickname** drop-down, select the account the check was drawn from.
3. Enter the **check number, amount, and issued date** into the provided fields.
4. Click the **Find Matching Check** button, and the check information populates under Step 3 on the page.
5. Review and click the **Void Check** button when ready to complete the action.

Managing Exceptions

The Positive Pay system will send an email notification to authorized users if there are any exceptions to review. An exception occurs when a check clears your account that wasn't present or doesn't match the data of the checks that have been added or uploaded to the Positive Pay system.

The Exception Type tells you why the item was flagged by the Positive Pay system. These include:

- **Duplicate Paid Item** - Item was previously paid
- **Paid Not Issued** - Check was not uploaded or added as an issued item in the PositivePay system
- **Stale Date Item Paid** - Item was issued over 180 days ago
- **Stop Pay Request Match** - Item matches a stop payment placed through Online Banking or by an MB&T associate

- **Voided Item** - Item was previously voided
- **Payee Name Mismatch** - Payee name on check does not match the Payee name in date added or uploaded to the Positive Pay system

Montecito Bank & Trust Client: Commercial Center Test

Quick Exception Processing as of 09/28/2021

Account Nickname: 9530 1
 Display Type: Both Check & ACH Exceptions 2
☒ Hide exceptions already decided 2
 Save Decisions 6

Processed Exceptions: (Count: 0) (Amount: \$0.00)
 Unprocessed Exceptions: (Count: 3) (Amount: \$0.30)
 Total Exceptions: (Count: 3) (Amount: \$0.30)

NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 1:00 PM Pacific Time (US & Canada)

	Account Nickname	Paid Date	Check # 3	Amount	Issued Payee	Exception Type	Pay	Return	Reason 5
1	9530	09/27/2021	View Image 5094	0.10	Jane Doe & Miguel Perez	PAYEE NAME MISMATCH	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<Not Selected>
2	9530	09/27/2021	View Image 5103	0.10	John Doe	PAYEE NAME MISMATCH	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
3	9530	09/27/2021	View Image 5104	0.10	Miguel Perez	PAYEE NAME MISMATCH	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Counterfeit Check Duplicate Presentation Makers Signature Forged Not Our Item Refer to Maker Stale Dated Stolen Check

In Positive Pay, click on the **Exception Processing** tab, then click **Quick Exception Processing**.

1. Use the "**Account Nickname**" and "**Display Type**" dropdowns to filter your exceptions.
2. Use the checkbox to **hide or unhide exceptions** already decided.
3. Click **View Image** to view an image of an exception item.
4. Make a **Pay or Return** decision by clicking the appropriate checkbox.
5. For returns, choose the **reason for the return** from the drop-down



Note: Decisions on exceptions must be made by 11:00 AM PST. Any items left undecided will be PAID. All Positive Pay users are placed into a read-only mode after the cut-off time to prevent changes after the cut-off time.

ACH Positive Pay

Adding ACH Rules

ACH Rules tell the Positive Pay system the ACH items you wish to allow. Creating a Rule allows items meeting the Rule criteria to clear your account without being flagged as an exception in the Positive Pay system.



Note: Two Rules will be automatically established during set-up. The following ACH items will not flag as exceptions due to these Rules.

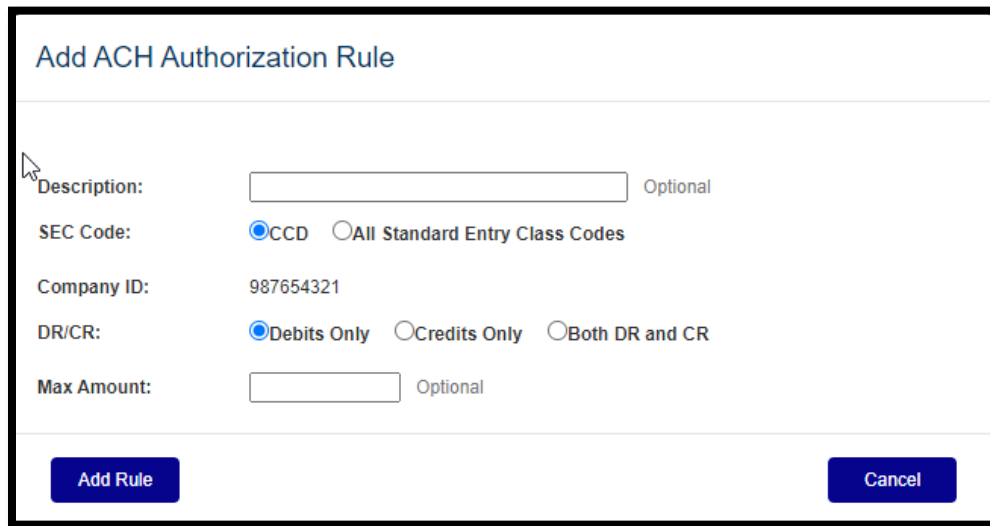
1. Any ACH item originated by your business through Business Online Banking or Commercial Center.
2. All ACH credits. ***This Rule may be removed/modified by contacting the Service Center at (805) 963-7511***

1. You can add an ACH Rule for any debiting company by clicking on the **Add ACH Rule** link next to an exception item.

The screenshot shows the 'Quick Exception Processing' interface for Montecito Bank & Trust. The interface includes a sidebar with navigation options like 'Exception Processing', 'Transaction Processing', 'Transaction Reports', and 'System Reports'. The main area displays a table of exceptions with columns for Account Nickname, Paid Date, Check #, Amount, Issued Payee, Exception Type, Pay, Return, and Reason. Two exceptions are listed, both for account 9500 on 04/13/2021. The first exception has an amount of 0.01 and the second has an amount of 0.03. The 'Exception Type' for the second exception is 'UNAUTHORIZED ACH TRANSACTION (CCD/987654321 /DR) - BK Test Commercial Centre BK Test'. A red arrow points to the 'Add ACH Rule' link located next to the second exception item. The interface also includes a 'Save Decisions' button and a note about the decision deadline.

	Account Nickname	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	9500	04/13/2021		0.01			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	9500	04/13/2021		0.03		UNAUTHORIZED ACH TRANSACTION (CCD/987654321 /DR) - BK Test Commercial Centre BK Test	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Corporate Customer Advises Not

2. Complete the form to add the Rule.



The screenshot shows a web form titled "Add ACH Authorization Rule". The form contains the following fields and options:

- Description:** A text input field with the label "Optional" to its right.
- SEC Code:** Two radio button options: "CCD" (which is selected) and "All Standard Entry Class Codes".
- Company ID:** A text input field containing the value "987654321".
- DR/CR:** Three radio button options: "Debits Only" (selected), "Credits Only", and "Both DR and CR".
- Max Amount:** A text input field with the label "Optional" to its right.

At the bottom of the form are two buttons: "Add Rule" on the left and "Cancel" on the right.

- **Description** – This is how you will identify the Rule in the system if referenced later. You may want to use the originating company name for your description.
- **SEC Code** – Choose whether you want to allow this ACH type or all ACH types for this company.
- **Company ID** – (Prefilled from the Exception Type Description). This is the identifier for the debiting company. The Rule will be created for this company only.



Note: If you wish to make a global Rule that would apply to all ACH items, such as "only allow CCD items" or "only allow debits up to \$5,000", contact the Service Center at (805) 963-7511.

- **DR/CR** – Choose what types of item you wish to allow for this company.
- **Max Amount** – (Optional). Choose the Maximum amount you wish to allow without causing an exception. (For example, if you wish to allow debit items up to and including \$5,000 for this company, enter \$5,000.01.) Not selecting a Max Amount will allow any dollar amount matching the other criteria in the Rule.

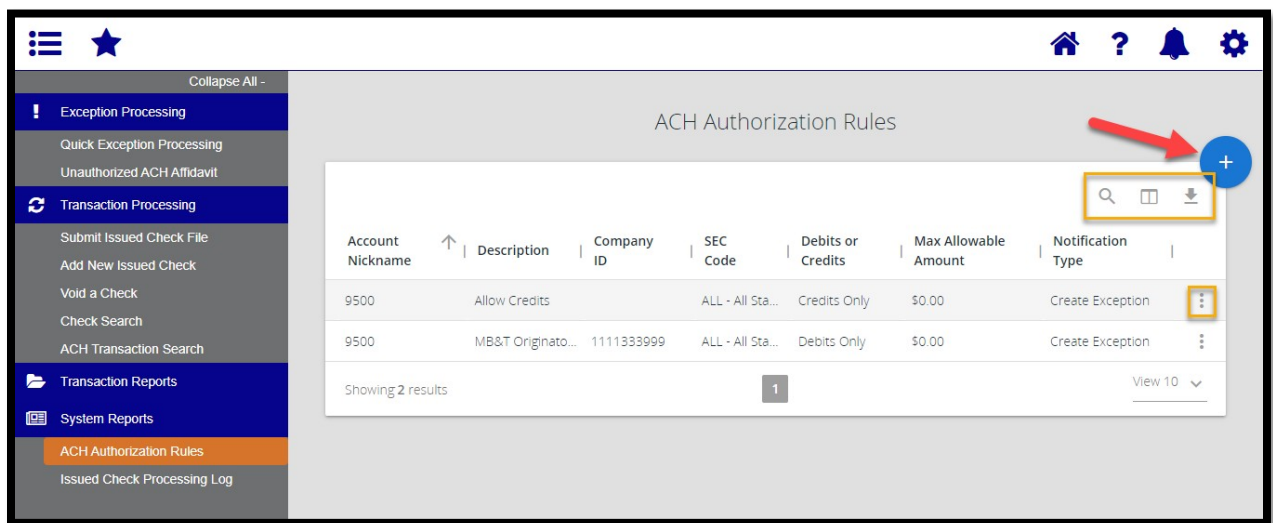
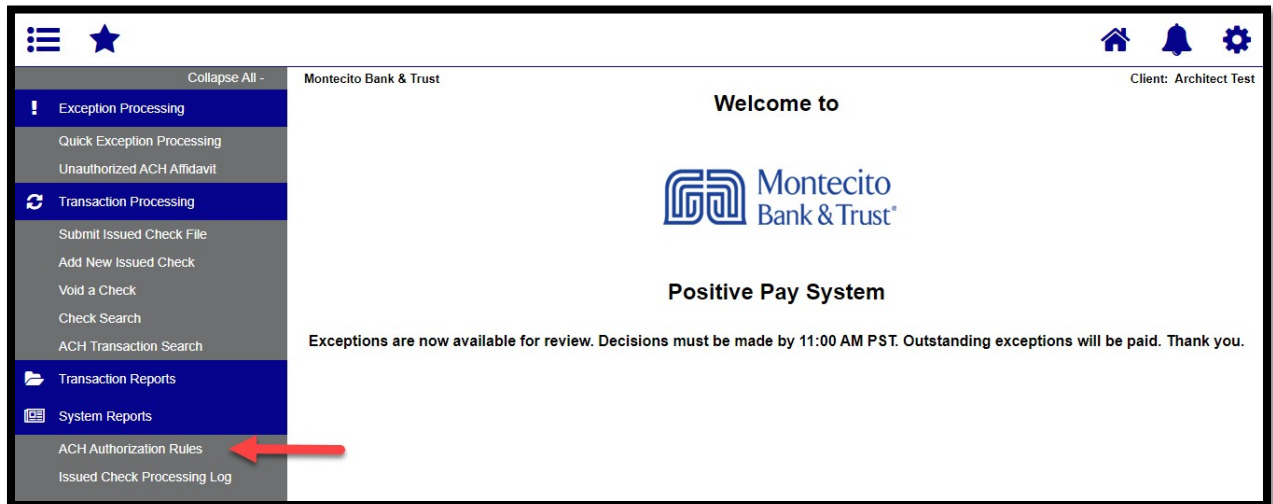
3. Click **Add Rule**.








Note: You can create multiple Rules for the company by clicking the Add ACH Rule link again after you add each Rule.

Managing ACH Rules

You can edit and add ACH rules at any time by clicking on **ACH Authorization Rules** from the menu.



The icons at the top of the page allow you to do the following:

-  Apply a search filter to rules
-  Select/deselect columns to display
-  Export filer results to a file
-  Add a rule
-  Edit, delete, or view rule

Adding a Rule Manually



Note: We strongly recommend you add rules when transactions are presented as exceptions rather than adding them manually in advance. Adding rules while you are handling exceptions prefills the ACH Company ID and identifies the SEC code used in the transaction, making adding rules quick and easy.

1. Click the + icon on the **ACH Authorization Rules** page to add a new rule.

The screenshot shows the 'ACH Authorization Rules' page. The sidebar on the left includes sections for Exception Processing, Transaction Processing, Transaction Reports, and System Reports. The 'ACH Authorization Rules' link is highlighted. The main content area displays a table with the following data:

Account Nickname	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type	
9500	Allow Credits		ALL - All Sta...	Credits Only	\$0.00	Create Exception	⋮
9500	MB&T Originato...	1111333999	ALL - All Sta...	Debits Only	\$0.00	Create Exception	⋮

Below the table, it says 'Showing 2 results' and 'View 10'. A red arrow points to a blue circular button with a white plus sign in the top right corner of the table area.

2. Enter the information for the new rule.

ACH Authorization Rules

Add record

Account Nickname	Description	
9500	Blue Shield	
Company ID	SEC Code	Notification Type
7529219311	CCD - Cash Concentration or Disburseme	Create Exception
Debits or Credits	Max Allowable Amount	
Debits only	2000.00	

[Cancel](#)[Save and Add More](#)[Save Changes](#)

- **Account Nickname:** Choose the account for which you would like the rule to apply.
- **Description:** Choose a description that will help you identify the rule later.
- **Company ID:** The Company ID is specific to the originator of the ACH transaction. You can obtain this information from the bank by calling your Treasury Management Officer or by calling Customer Service at (800) 348-0146.
- **SEC Code:** The SEC code is the type of ACH the company uses to credit or debit your account. You can obtain this information from the bank by calling your Treasury Management Officer or by calling Customer Service at (800) 348-0146.
- **Debits or Credits:** Select whether you want to allow this company to debit or credit your account (or both) without review.
- **Max Allowable Amount:** Select the maximum amount you want to allow before a transaction by this company is flagged for exception review. (For example, if you would like transactions up to \$2,000 to be allowed without review, enter \$2,000.01)

3. Click **Cancel**, **Save**, or **Save and Add More** to finish.

Accessing Exceptions

When ACH items post to your account that do not follow the Rules previously established in the system, an email will be generated to all business users with access to ACH Positive Pay. The email is sent from online@montecito.bank.

The following information has been sent to you as notification from the MB&T Positive Pay system.

----- MESSAGE 1 -----

Date: 04/14/2021 07:31 AM

Subject: Exception: Unauthorized ACH Transaction

Institution: Montecito Bank & Trust

Client: Architect Test

Account Nickname: 9500

An unauthorized ACH transaction exception has occurred. Please log on to the system to make a pay / return decision on this exception.

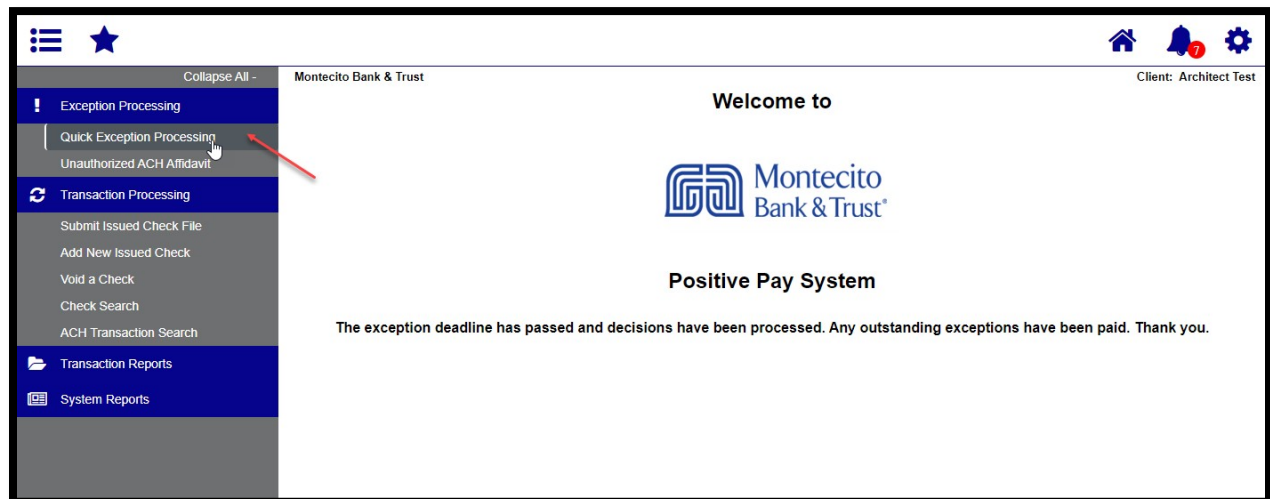
Regards,

Your Montecito Bank & Trust team



Note: Decisions on exception items must be made by 11:00 am PST or the item will be PAID.

Click on **Quick Exception Processing** to view and act on exceptions.



Making Exception Decisions

Your exceptions will be listed on the Quick Exception Processing screen.

1. Use the **Pay** or **Return** checkboxes to indicate what you would like MB&T to do with the item.
2. For returns, choose the **Return Reason** from the dropdown. You do not need to choose a return reason for Paid items.

Unauthorized Debit - The item was never authorized by your business. Use for debits only. When this Return Reason is used, an **Unauthorized ACH Affidavit** must be completed by 3:00pm PST. See **Completing the Unauthorized ACH Affidavit** sections of this document for more information.

Unauthorized Credit - Use for any ACH credit you wish to return for any reason. By default, credits do not appear as exceptions. This option is for clients who elect to monitor ACH credit transactions using Positive Pay.

	Account Nickname	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	9500	04/23/2021	Add ACH Rule	0.01		UNAUTHORIZED ACH TRANSACTION (PPD/144455777/DR) - COMMERCIAL CENTE TA	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Unauthorized Debit <Not Selected> Unauthorized Credit Unauthorized Debit

3. To save your decisions, click the **Save Decisions** button.

☰

★

Collapse All -

Montecito Bank & Trust

! Exception Processing

Quick Exception Processing

Unauthorized ACH Affidavit

Transaction Processing

Submit Issued Check File

Add New Issued Check

Void a Check

Check Search

ACH Transaction Search

Transaction Reports

System Reports

Client: Architect Test

Quick Exception Processing as of 04/14/2021

Account Nickname: 9500

Display Type: Both Check & ACH Exceptions

☐ Hide exceptions already decided

Processed Exceptions: (Count: 2) (Amount: \$0.04)

Unprocessed Exceptions: (Count: 0) (Amount: \$0.00)

Total Exceptions: (Count: 2) (Amount: \$0.04)

NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 1:00 PM Pacific Time (US & Canada).

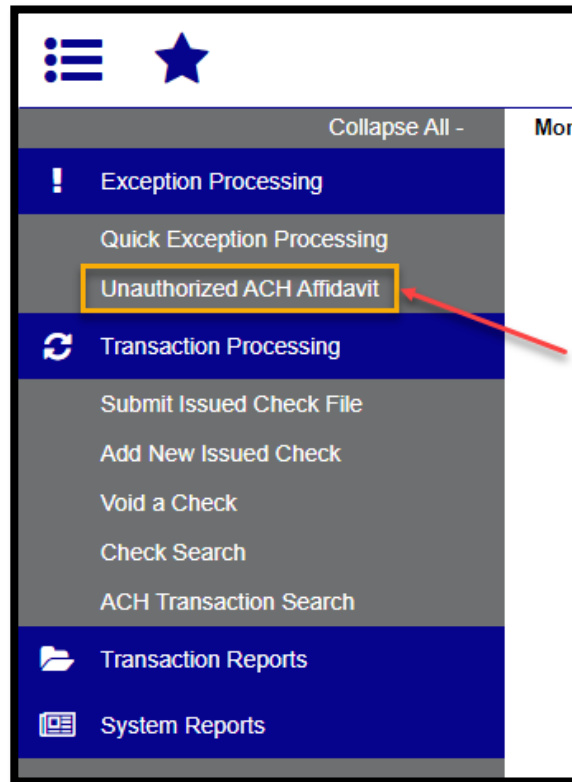
Save Decisions

	Account Nickname	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	9500	04/13/2021		0.01			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	9500	04/13/2021	Add ACH Rule	0.03		UNAUTHORIZED ACH TRANSACTION (CCD/987654321/DR) - BK Test Commercial Cente BK Test	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Corporate Customer Advises Not

Completing the Unauthorized ACH Affidavit – Business Online Banking Only

When “Corporate Customer Advises Not Authorized” is selected as a Return Reason an **Unauthorized ACH Affidavit** must be completed for the item. The form can be accessed and submitted digitally through Business Online Banking.

1. To access the form, click on the **Unauthorized ACH Affidavit** link under **Exception Processing**.



Note: The Unauthorized ACH Affidavit must be submitted before 3:00pm PST for a return request to be honored.

Submit Request

Unauthorized or Revoked ACH Affidavit

* Fields are required

Select the account: [Select One] *

Business Name: *

Amount of Transaction: *

Date of Transaction: *

Originating Company Name: *

Entry Type Class Code: [Select One] * (The class code can be found in the Exception Type description in Positive Pay)

2. Enter the following information:

- **Select the Account** – Select the account where the item posted.
- **Business Name** – Enter the business name for the account above.
- **Amount of Item** – Enter the amount of the item.
- **Date of Transaction** – Enter the Paid Date of the item.
- **Originating Company Name** – Enter the name of the company originating the item. The company name can be found in the Exception Type Description in Positive Pay.
- **Entry Type Class Code** – Choose from the dropdown. The Entry Type Code can be found in the Entry Type Description in Positive Pay.



Note: The Originating Company Name and Entry Class Code can be found in the Exception Type Description.

	Account Nickname	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	9500	04/13/2021		0.01			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	9500	04/13/2021	Add ACH Rule	0.03		UNAUTHORIZED ACH TRANSACTION CCD 987654321 /DR) - BK Test Commercial Cente BK Test	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Corporate Customer Advises Not

3. Choose the appropriate return reason from the list. Only choose one. When the form is complete, click **Submit**.

Secure Forms

Profile Updates

[Change Phone Number](#) Please complete this form to request a change of phone on your account.

Card Services

[Debit Card Travel Notification](#) Inform Montecito Bank & Trust of your travel plans so we can make a note on your debit card record.

ACH Positive Pay Return Forms

[Unauthorized or Revoked ACH Affidavit](#) ←

4. If you need to submit multiple affidavits for multiple returns, click on the form link on the **Secure Forms** page to access the form again.

I hereby attest that (i) I have reviewed the circumstances of the above electronic (ACH) debit/credit to my account, (ii) the debit/credit was not authorized or improper, and the electronic (ACH) debit/credit was charged to my account on the date and for the amount listed above.

I further state that **(CHECK ONE of the following)**:

☐ I did not authorize and have not ever authorized the company above to originate one or more ACH entries to debit/credit funds from any account at Montecito Bank and Trust.

☐ I authorized the company above to originate one or more ACH entries to debit/credit funds from an account at Montecito Bank & Trust but the amount debited/credited exceeds the amount I authorized to be debited/credited. The amount I authorized is .

☐ The debit/credit was made to my account on a date earlier than the date on which I authorized the debit/credit to occur. I authorized the debit/credit be made to my account on or no earlier than .

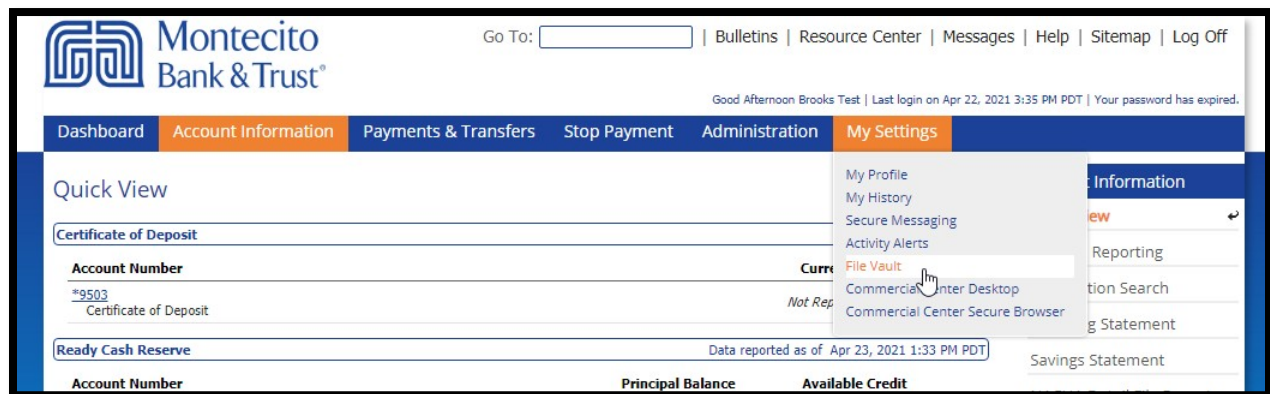
☐ I previously authorized the above company to originate one or more ACH entries to debit/credit funds from my account, but I revoked that authorization by notifying the above company in the manner specified in the authorization on .

I am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I further state that the debit/credit transaction was not originated with fraudulent intent by me or any person acting in concert with me. I have read this statement in its entirety and attest that the information provided on this statement is true and correct.

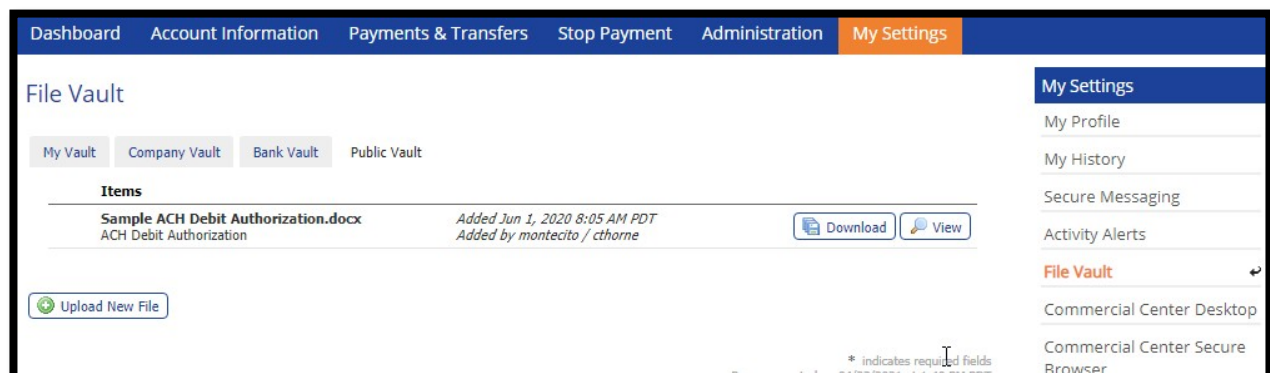
Completing the Unauthorized ACH Affidavit – Commercial Center Only

When “Unauthorized Debit” is selected as a Return Reason an **Unauthorized ACH Affidavit** must be completed for the item. The form can be accessed and submitted securely through Commercial Center.

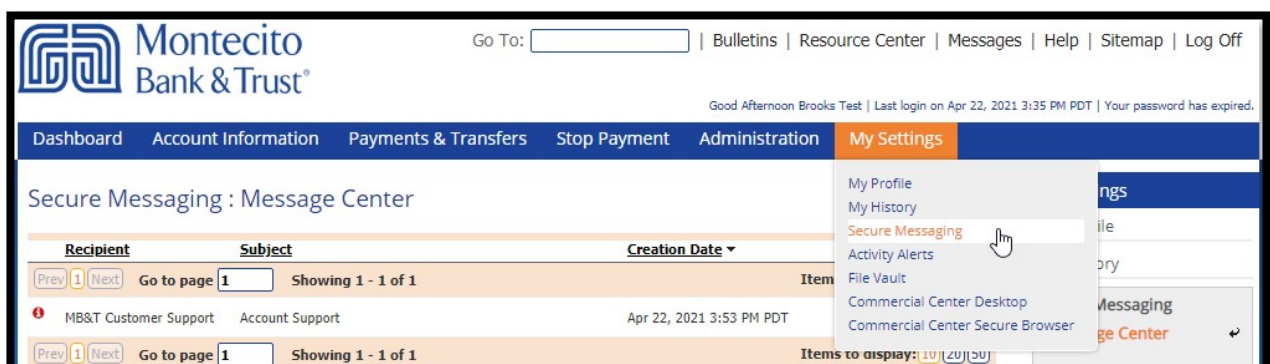
1. To access the form, go to the **My Settings - File Vault** in Commercial Center.



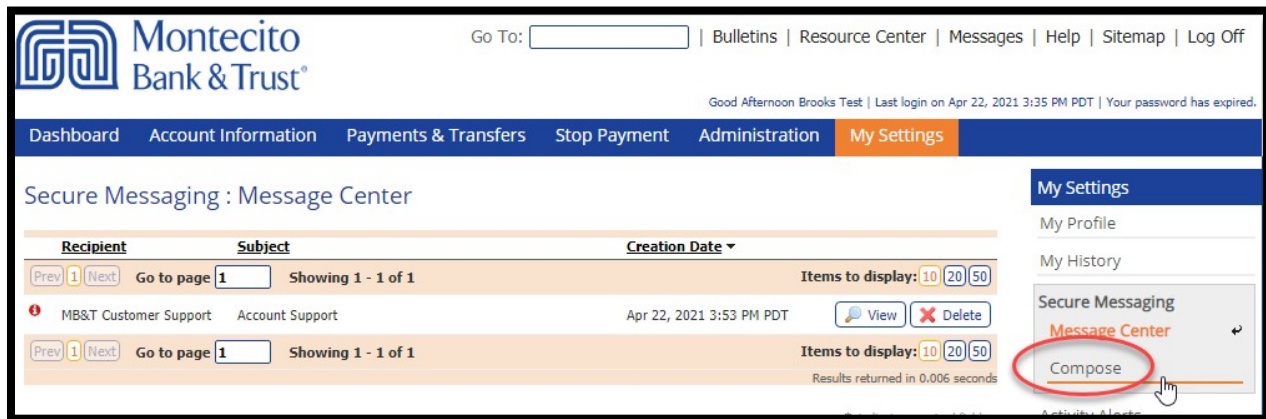
2. Download the **Unauthorized ACH Affidavit**.



3. Complete the **Affidavit** (instructions on Page 2 of the Affidavit)
4. To submit the completed form, go to **My Settings – Secure Messaging** or click Messages from the top menu.



5. Click **Compose** to start a new message.



6. Select the **Subject ACH Return**, set the Urgency to High and add the Affidavit as an attachment. Then click **Send**.

Secure Messaging : Compose

Compose Message

To MB&T Customer Support

Subject

Urgency

Message

Card Services

Loan Applications

Loan Financial Documents

Loan Servicing Support

New Account Inquiries

Online Banking

Travel Notifications

File Name	Size
No Attachments	
Total File Size	
0 B	
Select File	<input type="text" value="Click to browse for file..."/>
<input type="button" value="Add Attachment"/>	

Revisiting/Editing Decisions Prior to Cut-Off Time

You can revisit/edit your pay and return decisions any time before cut-off (11:00 am PST).

1. Go to **Positive Pay** from **Business Online Banking** or **Commercial Center**.
2. Click on **Quick Exception Processing**.
3. Uncheck the **Hide exceptions already decided** box.

The screenshot shows the 'Quick Exception Processing' screen for Montecito Bank & Trust, dated 04/14/2021. The left sidebar contains navigation links: Exception Processing (selected), Quick Exception Processing, Unauthorized ACH Affidavit, Transaction Processing, Submit Issued Check File, Add New Issued Check, Void a Check, Check Search, ACH Transaction Search, Transaction Reports, and System Reports. The main content area includes a form with 'Account Nickname' set to '9500' and 'Display Type' set to 'Both Check & ACH Exceptions'. A checkbox labeled 'Hide exceptions already decided' is checked, and a red arrow points to it. To the right, summary statistics show: Processed Exceptions (Count: 2, Amount: \$0.04), Unprocessed Exceptions (Count: 0, Amount: \$0.00), and Total Exceptions (Count: 2, Amount: \$0.04). A note states: 'NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 1:00 PM Pacific Time (US & Canada).' Below the form is a table with columns: Account Nickname, Paid Date, Check #, Amount, Issued Payee, Exception Type, Pay, Return, and Reason.

4. View your exceptions, make changes if needed, and click **Save Decisions**.

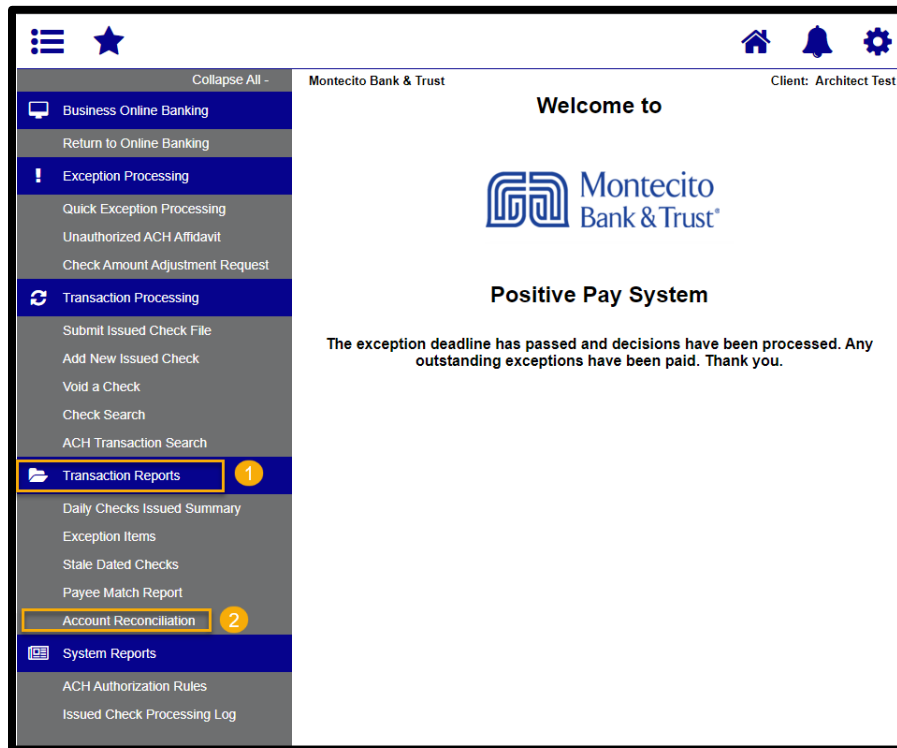
Important Reminders

- ✓ Any exceptions not decisioned by the 11:00 am PST cut-off time will be PAID
- ✓ Any return for Unauthorized Debit requires an Unauthorized Return Affidavit to be completed and submitted by 3:00 pm PST the day of the return
- ✓ If an ACH with a CCD Entry Class Code is processed a day after it is received due to a reject or NSF, it cannot be returned due to the 24-hour return window mandated by the NACHA Rules. In this instance, we would not be able to honor a return request submitted through the Positive Pay system.

Account Reconciliation Reporting

The Account Reconciliation feature in Positive Pay allows your business to simplify the reconciliation process by providing a comprehensive report with detailed information of transaction activity on your business account. The report may be exported in Excel or PDF format for use with your accounting software or incorporated into your reconciliation process.

To begin, log into Positive Pay within Online Banking or Commercial Center.



1. Click on **Transaction Reports** to expand the menu.
2. Click **Account Reconciliation**.

Reconciling Accounts

The Account Reconciliation screen provides a reconciliation history and allows you to make selections for a new reconciliation report.

The screenshot displays the 'Account Reconciliation' interface. It is divided into two main panels. The left panel, titled 'Start New Reconciliation', contains three input fields: 'Account Nickname' (with value '9500' and callout 1), 'Reconcile Through Date' (with value '04/25/2023' and callout 2), and 'Last Reconcile Through Date' (with value '03/31/2023' and callout 3). Below these fields is a note: 'Note: Transaction history is retained within the system for 90 days after an item has paid.' and a blue 'Search' button. The right panel, titled 'Reconciliation History', shows the 'Account Nickname' as '9500' and a 'Date' field with the value '03/31/2023' (callout 4), which includes download and delete icons.

1. **Account Nickname** – The last 4 digits of the business account. If there are multiple accounts, a drop-down menu will appear.
2. **Reconcile Through Date** - The ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account.
3. **Last Reconcile Through Date** - The date the last time the account was reconciled.
4. **Reconciliation History Date** – The last reconciliation history date that can be exported to an Excel or PDF file or be cleared to reconcile items prior to the date displayed.



Note The first time an account is reconciled, all activity up until the Reconcile Through Date will be included.

Make your desired selections and click **Search**.

A summary of activity from the last reconciliation date to the "Reconcile Through Date" you chose will display.

The screenshot shows the 'Account Reconciliation' interface. At the top right, there is a 'Go Back' link and a '5' icon next to a download icon. The main content area is divided into four panels:

- Panel 6: Transaction Summary** (left): A table with columns 'Transaction Type', 'Count', and 'Total Amount'. It lists various transactions like 'Previous Outstanding Checks', 'Issued Checks', 'Paid Checks', etc., with their respective counts and amounts.
- Panel 7: Reconciliation Summary** (top right): Displays 'Last Reconcile Through Date: 03/31/2023', 'This Reconcile Through Date: 04/25/2023', and 'Account Nickname: 9500'. It includes a 'Finish Reconciliation' button.
- Panel 8: Balance Summary** (middle right): Shows 'Account Balance: \$3.70', 'Current Outstanding Checks: \$100.53', and 'Current Register Balance: -\$96.83'.
- Panel 9: Reconciliation History** (bottom right): Shows a table with a 'Date' column containing '03/31/2023' and icons for download and delete.

5. Export Icon – Clicking this option provides the ability to export reports:

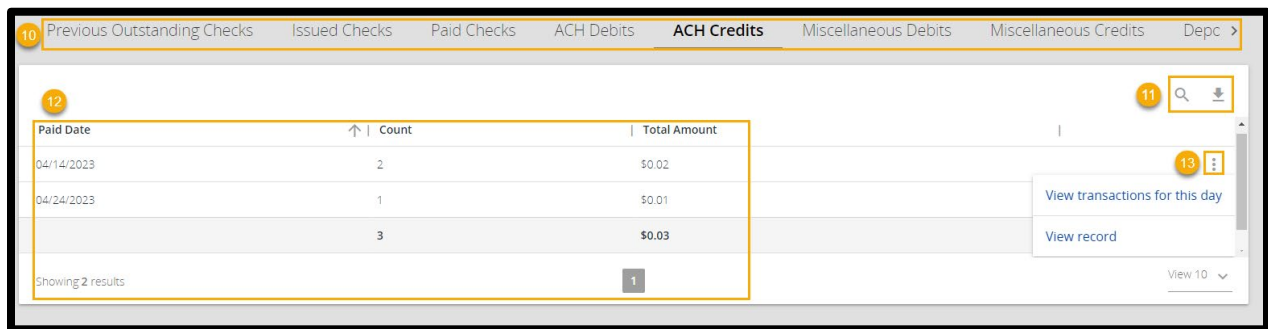
- Export transactions to Excel
- Export summary to PDF
- Export summary and transactions to PDF

6. Transaction Summary –displays account activity items that will be part of the reconciliation including ACH Debits and Credits, Miscellaneous Debits and Credits, Deposits, Service Charges, Interest Paid, and Taxes/Withholding.

7. Reconciliation Summary - displays the last time the account had been reconciled, the current period that will be reconciled, and the last 4 digit of the account to be reconciled.

8. Balance Summary – displays the Account Balance, Current Outstanding Check amount, and Current Register Balance after calculating the Current Outstanding check amount.

9. Reconciliation History – displays the last reconciliation date which can be exported or cleared. Clearing the last reconciliation date will bring in all transactions prior to that date into the current reconciliation.



10.Transaction Types – The transaction type navigation menu allows you to view specific transactions for a selected transaction type.

11.Search and Export – Search for specific criteria in the Results History or Export the results from the transaction type in Excel or PDF format.

12.Results History – Based on the transaction type selected, the results history will display all transactions for the reconciliation period by Paid Date, Count, and Total Amount.

13.Click on the ellipses (...) to view all transactions or a summary record for the day selected.

Select **Finish Reconciliation** to reconcile the account and generate a reconciliation report in Excel or PDF format.

