

Atlantic Capital Exchange Quick Reference Guide

Check Positive Pay Overview

The Check Positive Pay service allows users to enter and review checks that have been issued, as well as enter decisions and view activity for exception items.

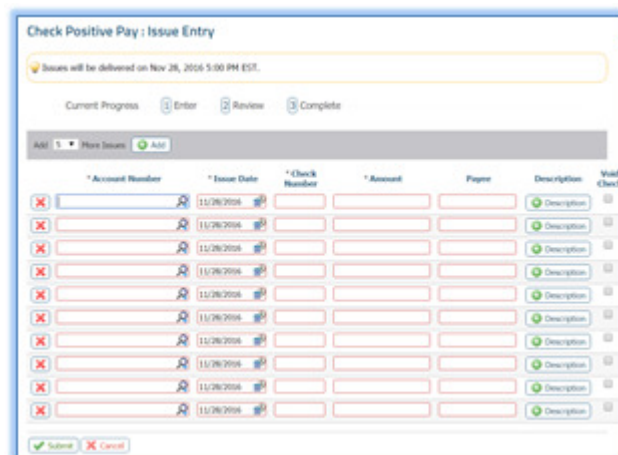
There are two methods for adding issued checks into the system. The first method is to manually add each check. The second method allows for importing files in various file formats by creating a mapper.

Please keep in mind that the specific options made available to and seen by a user will depend on his/her entitlements.

Manual Issue Creation

STOPS & POS PAY -> CHECK POSITIVE PAY -> ISSUE ENTRY

To manually create check issues and voids, provide values for all required fields:



- **Add** – By default, 10 rows are provided so that up to 10 issue/voids can be created. If additional rows are needed, select an option from the drop down list and then select 'Add'.
- **Account Number** – begin typing the number or name of the account that should fund the issue/void record; then choose an option from the menu that displays.

Note: For convenience, the selected account will automatically pre-populate for subsequent records. To select a different account, delete the existing account and begin typing the desired account number/name.

- **Issue Date** – use the calendar tool to select the issue date of the issue/void.

Note: For convenience, the selected date will automatically pre-populate for subsequent records.

- **Check Number** – enter the check number of the issue/void.

Note: For convenience, the date entered in the first record will be incremented and pre-populated in subsequent records.

- **Amount** – enter the value of the issue/void.
 - Negative values are not supported
 - Zero dollar checks are only supported for void items
- **Payee** – provide the name of the individual/company the check was made out to.
- **Description** – enter whatever memo details were included on the check.
 - 100 character limit
- **Void Check** – select this option if a void record is being created

Issue Creation from File

STOPS & POS PAY -> CHECK POSITIVE PAY -> IMPORT ISSUES

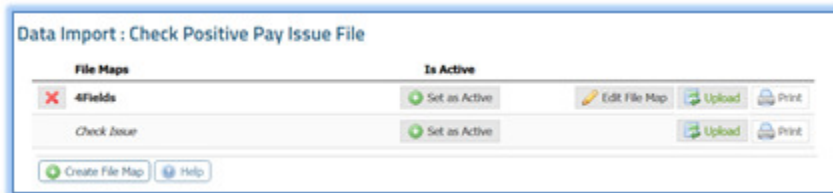
Maps are used to identify the location of key information in files that are not formatted in such a way that the bank can readily process. After a map has been established the system can look in the input file at the locations defined in the map, and automatically reformat that data into something that the bank can accept.

Map options include:

- **X** – select this option to delete the file map

Note: File maps without an 'X' are Public File Maps that have been created by and are maintained by the bank and cannot be deleted.

- **Is Active** – if files will be delivered in an unattended/automatic method (such as FTP), select the default map that should be used to validate those files. Only one map at a time can be set as active.
- **Edit File Map** – select this option to edit file map details.



Note: File maps without an 'Edit File Map' option are Public File Maps that have been created by and are maintained by the bank and cannot be edited.

- **Upload** – select this option beside the map that should be used to validate the file, then locate and upload the file.
- **Print** – select this option to print the settings of the file map.

CREATE FILE MAP

To create a new file map, select **Create File Map**

Structure

First define what type of file will be imported and whether it will contain header and footer records

- **Mapper Name** – enter a name for the map being created
 - Spaces are not recommended in map names
 - The map name must be unique for the company
- **Test File** – to upload an example of the file format that is being mapped, select the field and navigate to the file location and select 'Open'. Then select 'Upload Test File'. A confirmation banner will display once the sample file has been successfully uploaded.
- **File Structure** – select the tab that represent how the file is formatted, such as Delimited Text, Fixed Width Text or XPL.

DELIMITED FILE MAP

If the file has fields separated by a delimiter, select the Delimited Text tab to create the map.

Enter the character that is used to separate fields in the file. If the character entered in the field is recognized by the system, a Value Entered field will display and include the name of the character entered.

Note: To indicate the TAB character as the field delimiter, enter \t (a backslash followed by the letter 't')

- **If there are blank lines in your file, should they be ignore?**

Select 'Yes' or 'No'

- **Does your file contain headers or footers?**

Select 'Yes' or 'No'

If 'Yes' is selected

- **Are the records in your file prefixed?** - select 'Yes' or 'No'.

If 'Yes' is selected

Enter the value that is used to indicate a Header Record, Data Record, and Footer record.

If 'No' is selected

Enter the total number of lines before the header or footer as well as the total number of lines the header or footer consists of.

- **If there are blank lines in your file, should they be ignored?**

Select 'Yes' or 'No'

- **Does your file contain headers or footers?**

Select 'Yes' or 'No'

If 'Yes' is selected

Enter the value that is used to indicate a Header Record, Data Record, and Footer record in the fields provided.

If 'No' is selected

Enter the total number of lines before the header or footer as well as the total number of lines the header or footer consists of in the fields provided.

FIXED WIDTH

If your records fixed length or new line separate, select the Fixed Width tab to create the map.

- **Are your records fixed length or new line separated?**

Select Fixed Length or Newline separated

If Fixed Length is selected, enter the record length.

- **If there are blank lines in your file, should they be ignored?**

Select 'Yes' or 'No'

- **Does your file contain headers or footers?**

Select 'Yes' or 'No'

If 'Yes' is selected

Enter the value that is used to indicate a Header Record, Data Record, and Footer record in the fields provided.

If 'No' is selected

Enter the total number of lines before the header or footer as well as the total number of lines the header or footer consists of in the fields provided.

- **If there are blank lines in your file, should they be ignore?**

Select 'Yes' or 'No'

- **Does your file contain headers or footers?**

Select 'Yes' or 'No'

If 'Yes' is selected

- **Are the records in your file prefixed?** - select 'Yes' or 'No'.

If 'Yes' is selected

Enter the value that is used to indicate a Header Record, Data Record, and Footer record.

If 'No' is selected

Enter the total number of lines before the header or footer as well as the total number of lines the header or footer consists of.

- **If there are blank lines in your file, should they be ignored?**

Select 'Yes' or 'No'

- **Does your file contain headers or footers?**

Select 'Yes' or 'No'

If 'Yes' is selected

Enter the value that is used to indicate a Header Record, Data Record, and Footer record in the fields provided.

If 'No' is selected

Enter the total number of lines before the header or footer as well as the total number of lines the header or footer consists of in the fields provided.

XML

Create File Map

Current Progress — 1 Structure — 2 Fields — 3 Validation — 4 Review

File Settings

* Mapper name

Test File

File Structure

Delimited Text Fixed Width Text XML

What is the XPATH expression to your header records?

* What is the XPATH expression to your data records?

What is the XPATH expression to your footer records?

- **What is the XPATH expression to your header records?**

Enter the expression used to indicate header records

NOTE: In an XML file, all information has an introduction <information> and an ending </information>. The value contained within the introductory or ending markers, such as 'information' used in the example above, is called the XPATH expression.

When entering the XPATH expression, the user must strip off the markers. Even if the value entered is contained elsewhere in the file, if it is not surrounded by the markers, it will not be deemed an XPATH expression.

Example: The user has entered the XPATH expression 'Footer' to signify the footer record fields. The file uploaded includes a field that looks like <Payee Name> Sugar Footer </Payee Name>. Although 'Footer' is included in the field, it will not be mistaken as the file footer because the value is not located within a marker.

- **What is the XPATH expression to your data records?**
Enter the expression used to indicate data records
- **What is the XPATH expression to your footer records?**
Enter the expression used to indicate footer records

Select **Go to Step 2**.

FIELDS

Next define where the check data can be obtained in each record.

Note: Fields with a **red exclamation icon** are required in order for the system to create a complete transaction.

Once information has been entered for a required field the icon will turn into a **green checkmark icon**, letting the user know that he/she may proceed to the next field.

Some fields never show a red exclamation icon. These fields will always display a green checkmark icon because they are optional, and may be skipped if the user wishes to do so.

- Required Data Fields
 - ABA – 061121025
 - Account Number

- Amount
- Check Number
- Issue Date
- Optional Data Fields
 - Additional Information
 - Payee
 - Void Check

- **Data is located in the file**

This selection means that this field is specified in each individual record. Once selected, the option will expand to allow the user to further specify information about this field.

- **Data is a constant value, but not located in the file**

This selection means that the information for this field will not be located in the input file. Instead, the system will populate whatever is entered as the **Default Value** for the output file.

- **Not Specified**

This selection means that the settings for this field will not be defined and may be ignored. This is only offered for optional fields.

To advance to the next field to map, click **Next Field**.

Select **Go to Step 3**

VALIDATION

In this step control total amounts or record counts located in the header/footer, if any exist, are used to perform validation calculations as the file is uploaded. Files having errors during the validation step can be rejected. The validation step is not required, but is strongly recommended.

(Refer to **Fields** section above regarding field definitions.)

Select **Go to Step 4**

REVIEW

The setup for a customized map has been completed and a detailed outline of those settings is displayed. It is recommended that a test file be uploaded to confirm that the newly created map can successfully process the file.

Current Progress 1 Structure 2 Fields 3 Validation 4 Review

Test File
 Test File

File Settings
 File Structure: Delimited Text Header / Footer: None structure
 Delimiter: ,
 Ignore blank lines? true

Record Data

Field	Type	Required	Source	Details	Substitution Rules
ABA	ABA	<input checked="" type="checkbox"/>	Constant value		None
Account Number	Text	<input checked="" type="checkbox"/>	Constant value		None
Amount	Currency	<input checked="" type="checkbox"/>	Constant value		None
Check Number	Text	<input checked="" type="checkbox"/>	Constant value		None
Issue Date	Date	<input checked="" type="checkbox"/>	Constant value		None
Additional Information	Text	<input type="checkbox"/>	Not Specified		None
Payee	Text	<input type="checkbox"/>	Not Specified		None
Void Check	True or False	<input type="checkbox"/>	Not Specified		None

Validation Rules
 No validation rules have been defined

- **Test File Map** - if a test file has been uploaded, select this option validate the file against the map. If any errors are found, navigate to the settings for that field and make adjustments.
- **Upload Test File** – if there was no file uploaded at the beginning of this process, or the user would like to test a different file, select this option and then select the desired file. Once a banner displays stating that the file was successfully uploaded, select **Test File Map** near the bottom of the screen.
- **Save** – select this option to store the newly created file map.

Information about Additional Options

- **File may not always contain a required field, in which case the default value should be used** - For Delimited and Fixed Width files, if the field being defined will not always be present in a record, but should default to a specific value, check the box under the reference window. Once this box is checked, enter a value in the **Default Value** field.
- **Add Substitution Rule** - If the value contained in the record is not the same value that should be included in the output file, enter a substitute value. First, enter the value that the system should look for in the **Input** field. Next, enter the value that the system should enter as a substitute in the **Output** field. Enter as many rules as needed. To delete a rule which has been created, select the **red X** beside it.
- **Amount** – If the decimal places are not used in the file and the system is to assume that the last two digits represent cents, the box beside **Two Decimal Places Implied** should be checked. If the files will contain only whole amounts or utilizes decimals, the box should remain unchecked.
- **Payment Date** – Specify how dates are formatted by selecting the appropriate option from the **Date Format** drop down list.
 - If the **Custom** option is selected, a new field will be presented to define the custom date format.
 - If assistance is needed to correctly define the format, select **Help** and an informative window will populate.
- **Void Check** – Specify what value is utilized to indicate a void item.

- **Text** – Select this option if the indicator is a text value. Type the value in the **Match Value** field. Select the **Match Equals** box if any value not matching what has been entered in the field above should be assumed to indicate a non-voided check.
- **Numeric** – Select this option if the indicator is a numeric value. Select how the numeric value should be treated by clicking the **Comparison** field and choosing an option from the menu that displays. Enter the numeric indicator in the **Compare To** field.