

FRAUD CONTROL: CHECK POSITIVE PAY

City National Business Suite® User Guide

May 2022

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Check Positive Pay Overview

The Check Positive Pay service is an effective tool in the fight against check fraud. The way it works is when you send check details to the bank upon issuance. As checks are presented for payment, City National compares the issued check details against the presented check information. In the case of a mismatch, the client is presented with an exception item, including image, which requires a same day decision to either pay or return. With the addition of Payee Verify, payee names are also compared for additional protection.

This User Guide explains the process for using Check Positive Pay with City National Business Suite®.

Features

- Decide whether to pay or return exception items
- Decision exception items and upload issue information using Business Suite
- Add Payee Verify to include the payee name as one of the pay criteria
- Specify items that are stale-dated or above a value threshold to be included on the exceptions report

Benefits

- Dramatically reduce the possibility of check fraud
- Prevents duplicate checks from paying
- Checks presented at a City National branch are also verified

Positive Pay – Alerts

City National Business Suite® offers a variety of alerts for the Positive Pay service. Each alert can be configured to automatically send email alerts when certain conditions occur. For example, a Positive Pay Suspect Item alert can be sent when your account(s) have suspect items (as further described below). We highly suggest that you set up these alerts before issuing or uploading your checks from the Check Issue Management module. For information on creating a positive pay alert or alert recipients, visit the Alerts Guide.

Positive Pay – Exceptions

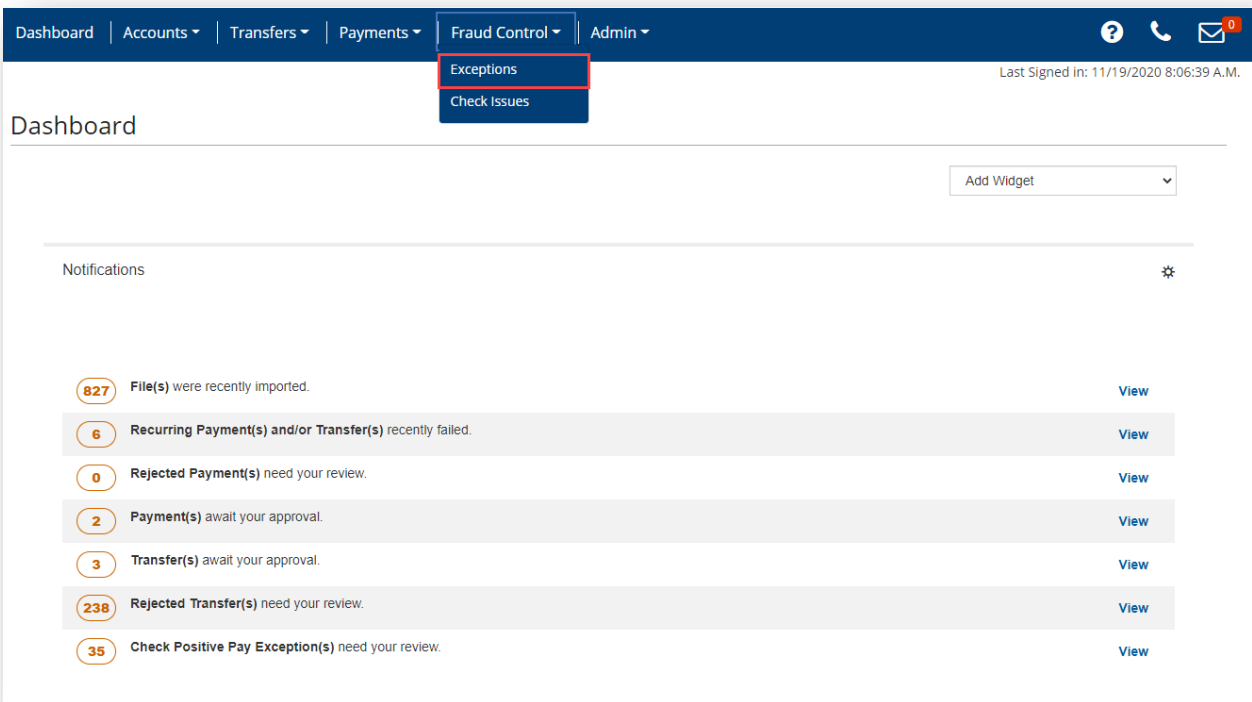
The Exceptions screen displays all accounts that have items presented for payment that the bank identifies as suspect. It lists any check that has been presented for payment that:

- Does not have a corresponding entry on the check issue file provided by you
- Does not match data provided on the check issue file or by data entry

- Is a duplicate of an item previously paid within the past 90 days
- Has a discrepancy with the Payee Name (if you use the Payee Verify service)
- Has been voided
- Based on the details of the suspect items, you can decide which items to Pay, Return or Pay and Issue.

To view a list of accounts with suspect items:

1. Select **Exceptions** from the **Fraud Control** menu.



The screenshot shows the City National Bank dashboard. The top navigation bar includes 'Dashboard', 'Accounts', 'Transfers', 'Payments', 'Fraud Control', and 'Admin'. The 'Fraud Control' menu is open, showing 'Exceptions' (highlighted with a red box) and 'Check Issues'. The main content area is titled 'Dashboard' and features a 'Notifications' section with a list of items:

Count	Notification	Action
827	File(s) were recently imported.	View
6	Recurring Payment(s) and/or Transfer(s) recently failed.	View
0	Rejected Payment(s) need your review.	View
2	Payment(s) await your approval.	View
3	Transfer(s) await your approval.	View
238	Rejected Transfer(s) need your review.	View
35	Check Positive Pay Exception(s) need your review.	View

2. By default, the **Exceptions per Account** (Summary) view is displayed. Click on **Exceptions** link to view all the suspect items in detail view.

Note: If your account(s) do not have suspect items on a business day, *"There is no content"* message is displayed in the Today's Decisions table.

View All: Exceptions per Account | Exceptions

11/19/2020 11:07:49 AM

Filter: Select fields

Deposit Accounts - CNB USD

Actions	Status	Account Number	Account Name	Exceptions	Pay	Return	Cutoff Time
There is no content							

Viewing 0-0 of 0 records

Display 50 per page Page 1 of 1

3. The screen displays the number and type of decisions made for **today's** suspect items, one line for each Positive Pay enabled account. The following information appears for each account:

Exceptions

Today's Decisions | Decision History

View All: Exceptions per Account | Exceptions

11/19/2020 08:10 AM

Filter: Select fields

All Accounts

Actions	Status	Account Number	Account Name	Exceptions	Pay	Return	Cutoff Time
View	Decision Required	123456456	ABC Company Demo	10	0	0	11/19/2020 13:00:00

Viewing 1-1 of 1 records

Display 50 per page Page 1 of 1

- **Account Number:** the CNB bank account number.
- **Account Name:** the name of the account.
- **Exceptions:** the total number of suspect items for the account.
- **Pay:** the total number of paid decisions made for the account.
- **Return:** the total number of return decisions made for the account.
- **Status:** the status of decisions for the account (Possible statuses are: Decision Required,

Approval Required, Submitted to Bank, Incomplete)

- **Cutoff Time:** The time that decisions must be submitted by.

Note: Your exception items and exception images are normally loaded to Business Suite for your review approximately by 8:30 a.m. PT. Your Pay or Return decisions on suspect items must be submitted before the 1:00 p.m. PT cutoff time on the same day. Suspect items missing a decision will be paid or returned depending on the default decision on your account.

Filtering Today's Decisions

Click on the dropdown filter menu to review the available filters. Select the appropriate filter to refine the results. You may apply multiple filters to further refine the results. The **Exceptions** link at the top right of the screen lets you display all the suspect items across all eligible accounts.

The screenshot shows the 'Today's Decisions' interface. At the top, there are tabs for 'Today's Decisions' and 'Decision History'. On the right, there is a 'View All' section with 'Exceptions per Account' and 'Exceptions' options. Below this is a 'Filter' dropdown menu that is open, showing a list of fields to filter by: Status, Serial Number, Exception Reason, Decision, Account Number, Return Reason, Paid Amount, Payee, Paid Date, and Account Name. The table below the filter shows a list of exception items with columns for Name, Account Number, Serial Number, Exception Reason, Status, Decision, and Return Reason. The table contains six rows of data, all with a status of 'Issue Missing' and a decision of 'No Decision'.

Name	Account Number	Serial Number	Exception Reason	Status	Decision	Return Reason
Demo	123456456	90107	Issue Missing		No Decision	
Demo	123456456	90109	Issue Missing		No Decision	
Demo	123456456	90110	Issue Missing		No Decision	
Demo	123456456	90108	Issue Missing		No Decision	
Demo	123456456	90111	Issue Missing		No Decision	
Pay	ABC Company Demo	123456456	90113	Issue Missing	No Decision	

Making Decisions on Suspect Items

Decisions on suspect items must be submitted by 1:00 p.m. PT cutoff time. If your company requires dual custody, decisions must also be approved by the cutoff time.

Decisioning from the Exceptions per Account List

To make decisions on suspect items from the Exceptions per Account List (Account by Account Decisioning):

1. Select **Exceptions** from the **Fraud Control** menu. The Exceptions screen appears. By default the **Exceptions per Account (Summary)** view is displayed.
2. Identify an account for which you want to view suspect items and click **View**. The **Exceptions Decisioning** screen appears; it lists all of the suspect items for the selected account on the current day.

The screenshot shows the 'Exceptions' interface. At the top, there are tabs for 'Today's Decisions' and 'Decision History'. On the right, the view is set to 'Exceptions per Account' (highlighted in red) and the date is 11/19/2020 08:10 AM. A filter dropdown is set to 'Select fields' and the account selection is 'All Accounts'. Below is a table with the following data:

Actions	Status	Account Number	Account Name	Exceptions	Pay	Return	Cutoff Time
View	Decision Required	123456456	ABC Company Demo	10	0	0	11/19/2020 13:00:00

At the bottom, it indicates 'Viewing 1-1 of 1 records' and 'Display 50 per page Page 1 of 1'.

3. You can review the details of the suspect items, including the front and back images, by clicking **View**.

<input type="checkbox"/> All	Actions	Account Name	Account Number	Serial Number	Exception Reason	Status	Decision	Return Reason
<input type="checkbox"/>	Pay View	ABC Company Demo	123456456	90107	Issue Missing		No Decision	
<input type="checkbox"/>	Pay View	ABC Company Demo	123456456	90109	Issue Missing		No Decision	
<input type="checkbox"/>	Pay View	ABC Company Demo	123456456	90110	Issue Missing		No Decision	
<input type="checkbox"/>	Pay View	ABC Company Demo	123456456	90108	Issue Missing		No Decision	

Exception Reason	Description
Issue Missing	The item has been posted to your account, but we do not have a record that you issued the item. This exception reason may simply indicate that check issue register input has not been received.
Amount Mismatch	The item has posted to your account, but the posted amount differs from the amount on your check issue register input. You should review the amount on your issue record to the paid check image on the exception report.
Duplicate Check	The item has been posted to your account, but our records indicate that we have already paid the item with the same serial number within the past 90 days. After 90 days, the exception reason would become Issue Missing instead of Duplicate Check.
Voided Check	The item has been posted to your account, but our records indicate that you voided the issue submitted.
Stale Dated (optional feature)	Based on your stale instructions, this check is being presented past the acceptable timeframe from the issue date.
Amount Out of Max Range (optional feature)	The amount of the check exceeds the maximum amount allowed as defined by your company.
Amount Out of Min Range (optional feature)	The amount of the check is below the minimum amount allowed as defined by your company.
Payee Name Mismatch (optional service)	The payee name of the check does not match with the payee name on the issue record that you submitted. You should review the payee name on your issue record to the paid check image on the exception report.

4. Select the items from the list you wish to make a decision on.
5. At the bottom of the list, click one of the following decision options:

<input type="checkbox"/> All	Actions	Account Name	Account Number	Serial Number	Exception Reason	Status	Decision	Return Reason	
<input checked="" type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90107	Issue Missing		No Decision		
<input checked="" type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90109	Issue Missing		No Decision		
<input checked="" type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90110	Issue Missing		No Decision		
<input type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90108	Issue Missing		No Decision		
<input type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90111	Issue Missing		No Decision		
<input type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90113	Issue Missing		No Decision		
<input type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90114	Issue Missing		No Decision		
<input type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90115	Issue Missing		No Decision		
<input type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90116	Issue Missing		No Decision		
<input type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90112	Issue Missing		No Decision		

Viewing 1-10 of 10 records

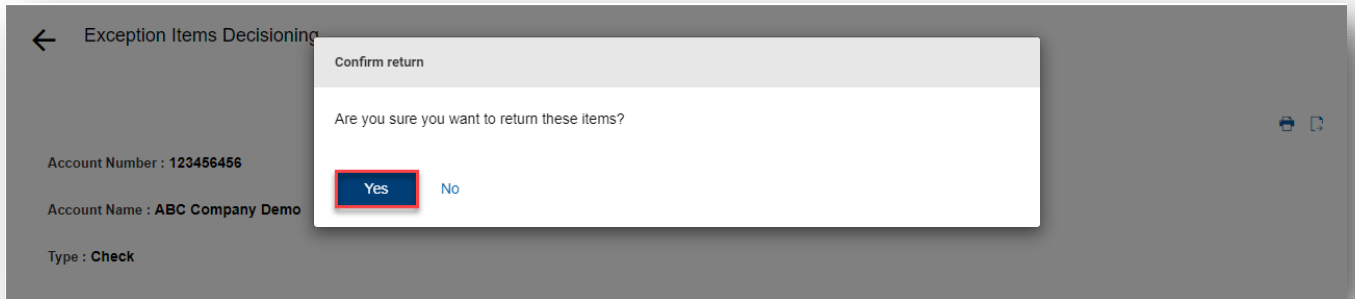
Display 50 per page < Page 1 of 1 >

- Click **Pay** to pay the selected item(s).
- Click **Pay and Issue** to pay the item and submit check issue details to the bank.
- Click **Return** to return the item by assigning a return reason:

The screenshot shows a 'Return Reason' modal window. The dropdown menu is open, displaying the following options: 'Refer To Maker' (highlighted with a red box), 'Altered', 'Forged', and 'Fraudulent'. The background shows a table with columns for 'All', 'Actions', 'Account Name', 'Account Number', 'Serial Number', 'Exception Reason', 'Status', 'Decision', and 'Return Reason'.

- Refer to Maker

- **Altered:** Return the item because it has been modified.
- **Forged:** Return the item as forged endorsement
- **Fraudulent:** Return the item as fraudulent; not valid



6. After confirming the action, the decisions are submitted. If approvals are also required, these must also be approved before the cutoff time.

Account Number : 123456456
Account Name : ABC Company Demo
Type : Check

✓ 3 Decisions Submitted For Return [Details](#)

Serial Number 90107
Serial Number 90109
Serial Number 90110

Filter Product Dashboard

<input type="checkbox"/> All	Actions	Account Name	Account Number	Serial Number	Exception Reason	Status	Decision	Return Reason	⚙️
<input type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90107	Issue Missing	Entered	Return	Refer To Maker	
<input type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90109	Issue Missing	Entered	Return	Refer To Maker	
<input type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90110	Issue Missing	Entered	Return	Refer To Maker	
<input type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90108	Issue Missing		No Decision		
<input type="checkbox"/>	Pay ▾	ABC Company Demo	123456456	90111	Issue Missing		No Decision		

Important: Your Pay or Return decisions on suspect items must be submitted before the 1:00 p.m. PT cutoff time on the same day. Suspect items missing a decision will be paid or returned

depending on the default decision on your account.

Decisioning from the All Exceptions List (List View)

The Exceptions widget includes a Positive Pay Items link that lets you filter the items that you see. By clicking on this link, you can see all positive pay items across all accounts. This is called the list view.

To make decisions on suspect items from the All Exceptions List:

1. Select **Exceptions** from the **Fraud Control** menu. The Exceptions screen appears.
2. From View All options, click Exceptions. All exception items from all accounts are displayed.

3. You can review the suspect items by clicking View under the Actions column.

<input type="checkbox"/> All	Actions	Account Name	Account Number	Serial Number	Exception Reason	Status	Decision	Return Reason
<input type="checkbox"/>	Pay View	ABC Company Demo	123456456	90107	Issue Missing		No Decision	
<input type="checkbox"/>	Pay Pay and Issue	ABC Company Demo	123456456	90109	Issue Missing		No Decision	
<input type="checkbox"/>	Pay Return	ABC Company Demo	123456456	90110	Issue Missing		No Decision	
<input type="checkbox"/>	Pay View	ABC Company Demo	123456456	90108	Issue Missing		No Decision	

4. Review the paid check details and the image of the check:

Exception Reason
Issue Missing

Decision _____

Decision
No Decision

Check Image _____




Image Number # 1


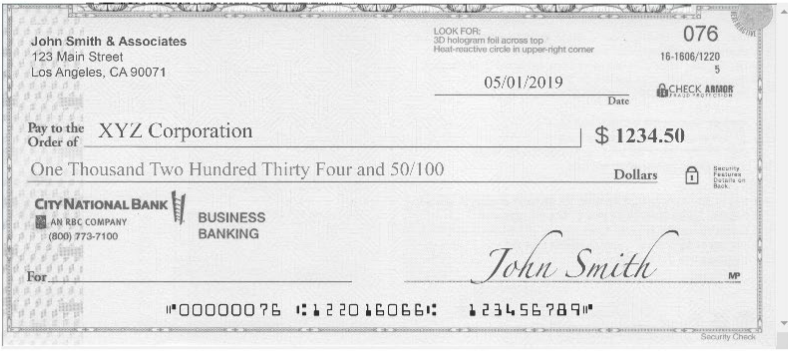


Image Number # 2

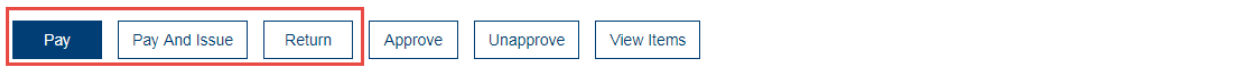


Pay
Pay And Issue
Return
Cancel

- Click **Pay** to pay the item.
- Click **Pay and Issue** to pay the item and submit check issue details to the bank.
- Click **Return** to return the item by assigning a return reason.

Or, alternatively, follow the steps below from the list view:

5. Select the items from the list you wish to make a decision for.
6. At the bottom of the list, click one of the following actions:
 - Click **Pay** to pay the selected item.
 - Click **Pay and Issue** to pay the item and submit check issue details to the bank.
 - Click **Return** to return the item by assigning a return reason.



Approving Decisions on Suspect Items

Your firm may require approvals of decided items. Approvals on suspect transactions are made from the **Exceptions Decisions** screen:

1. Select **Exceptions** from the Fraud Control menu. The Exceptions screen appears.
2. View the suspect items by selecting **Exception per Account** or the **Exceptions** link.
3. From the list view identify the decided item that you would like to approve
4. Click the drop-down arrow next to **View** in the **Actions** column to view the available options.
5. Click **Approve** to approve the decided item.

Account Number : 123456456

Account Name : ABC Company Demo

Type : Check

Filter: Select fields Product Dashboard

<input type="checkbox"/> All	Actions	Status	Serial Number	Exception Reason	Decision	Return Reason	Paid Amount	Payee	
<input type="checkbox"/>	Pay	Entered	90107	Issue Missing	Return	Refer To Maker	588.00		
<input type="checkbox"/>	Unapproved	Approved	90109	Issue Missing	Return	Refer To Maker	1,868.00		
<input type="checkbox"/>	Pay	Approved	90110	Issue Missing	Return	Refer To Maker	642.00		
<input type="checkbox"/>	Pay	Approved	90108	Issue Missing	Pay		326.44		

Or, alternatively, follow the steps below from the list view to approve or unapprove multiple items.

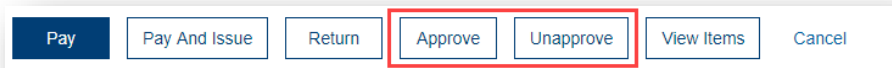
1. Select the decided items that you would like to approve or unapprove.

<input type="checkbox"/> All	Actions	Status	Serial Number	Exception Reason	Decision	Return Reason	Paid Amount	Payee	⚙
<input checked="" type="checkbox"/>	Pay ▾	Entered	90107	Issue Missing	Return	Refer To Maker	588.00		
<input checked="" type="checkbox"/>	Pay ▾	Entered	90109	Issue Missing	Return	Refer To Maker	1,868.00		
<input checked="" type="checkbox"/>	Pay ▾	Entered	90110	Issue Missing	Return	Refer To Maker	642.00		
<input checked="" type="checkbox"/>	Pay ▾	Entered	90108	Issue Missing	Pay		326.44		
<input type="checkbox"/>	Pay ▾		90111	Issue Missing	No Decision		3,468.00		
<input type="checkbox"/>	Pay ▾		90113	Issue Missing	No Decision		2,683.00		
<input type="checkbox"/>	Pay ▾		90114	Issue Missing	No Decision		2,328.00		
<input type="checkbox"/>	Pay ▾		90115	Issue Missing	No Decision		8,929.00		
<input type="checkbox"/>	Pay ▾		90116	Issue Missing	No Decision		8,950.00		
<input type="checkbox"/>	Pay ▾		90112	Issue Missing	No Decision		2,763.00		

Viewing 1-10 of 10 records Display 50 per page < Page 1 of 1 >

2. At the bottom of the list, click one of the following actions:

- Click **Approve** to approve the items.
- Click **Unapprove** to cancel the approval items.



Note: In the event that the original decision was selected in error and approval was obtained, you may **Unapprove** the erroneous submission, decision it again, and have it approved again. Such corrections must be executed before the 1:00 p.m. PT cutoff time.

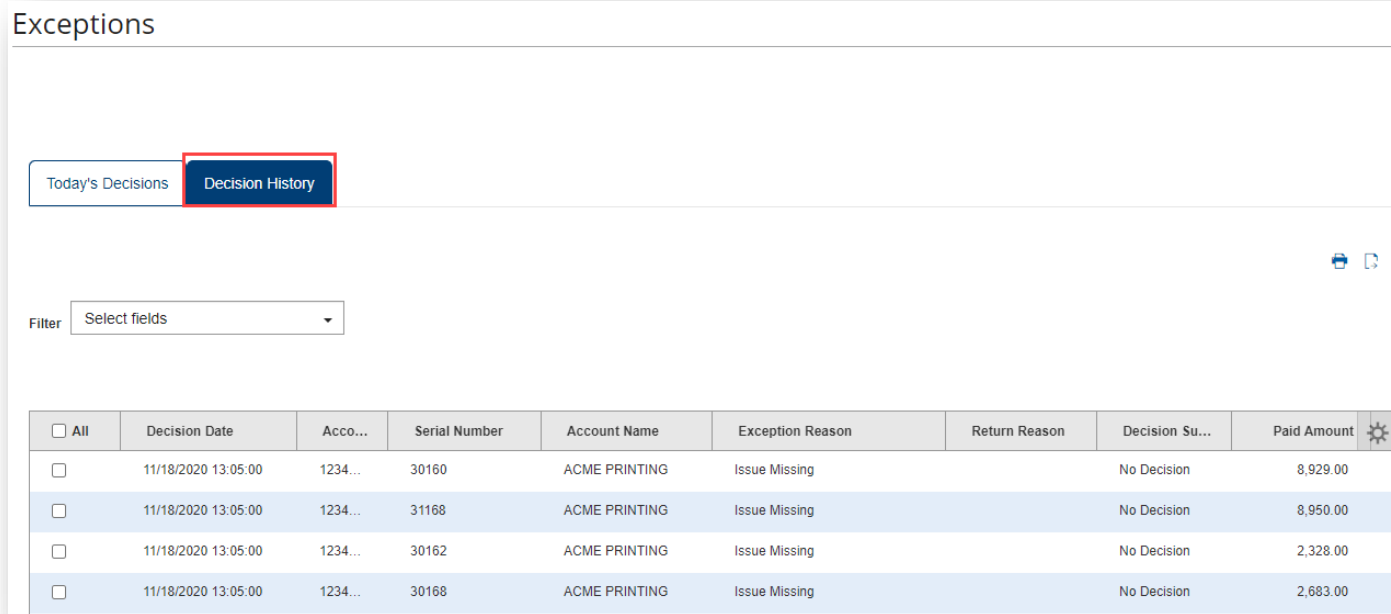
Important: Your Pay or Return decisions on suspect items must be submitted before the 1:00 p.m. PT cutoff time on the same day. Suspect items missing a decision will be paid or returned depending on the default decision on your account.

Viewing Decision History

After the 1:00 p.m. PT cutoff time your decided or undecided items will move under the Decision History tab. You can see past decisions made on suspect items across all your accounts by accessing this page.

To view decision history:

1. Select **Exceptions** from the Fraud Control menu. The Exceptions screen appears.
2. Click on the **Decision History** tab.



The screenshot shows the 'Exceptions' interface. At the top, there are two tabs: 'Today's Decisions' and 'Decision History', with the latter highlighted in blue and outlined in red. Below the tabs is a 'Filter' dropdown menu set to 'Select fields'. The main area contains a table with the following data:

<input type="checkbox"/> All	Decision Date	Acco...	Serial Number	Account Name	Exception Reason	Return Reason	Decision Su...	Paid Amount	
<input type="checkbox"/>	11/18/2020 13:05:00	1234...	30160	ACME PRINTING	Issue Missing		No Decision	8,929.00	
<input type="checkbox"/>	11/18/2020 13:05:00	1234...	31168	ACME PRINTING	Issue Missing		No Decision	8,950.00	
<input type="checkbox"/>	11/18/2020 13:05:00	1234...	30162	ACME PRINTING	Issue Missing		No Decision	2,328.00	
<input type="checkbox"/>	11/18/2020 13:05:00	1234...	30168	ACME PRINTING	Issue Missing		No Decision	2,683.00	

3. This table lists the following information on each suspect item:

- **Account Name** - Name of the account the check was issued on
- **Account Number**
- **Approved By** – User ID of the user who approved the decision for the suspect item
- **Approved Date** – Date when the suspect item was approved.
- **Decision Date**- Date when the decision for the suspect item was submitted.
- **Decision Submitted** – Pay, Pay and Issue, or Return
- **Exception Reason**
- **Issue Amount** - Amount – Issued amount of the check
- **Issue Date** – Date when the check was issued
- **Paid Amount** - Amount of the paid check
- **Paid Date** – Date when the check was paid
- **Payee** – Payee Name as detected from the paid check (for Payee Verify service only)

- **Return Reason** – Refer to Maker, Altered, Forged, or Fraudulent
- **Serial Number** – Serial number of the paid check
- **Type** – Will reflect Positive Pay

Check Issue Management

The Check Issues widget is used to manage check issues and voids. After check issues and voids are approved, the issue records are sent to the Positive Pay system for comparison with the checks that are presented to the bank for payment. Suspect items are presented to you for a decision on the Exceptions widget when we find a discrepancy between the issue information you submitted to the bank and the checks presented for payment.

To view a list of manually entered check issues and void records:

1. Select **Check Issues** from the Fraud Control menu. By default, Check Issues/Voids screen is displayed. The screen displays the list of check issues and voids.
2. Click **View** in the **Actions** column to view details of the issued or voided check.

The screenshot shows the 'Check Issues' interface with the following elements:

- Buttons: Check Issues/Voids (selected), Imported Files
- Timestamp: 11/19/2020 06:38 AM
- Actions: Add Check Issue/Void, Import Check Issue/Void File
- Filter: Select fields (dropdown)
- Dropdown: All Checks Including Test Checks
- Table with columns: All, Actions, Status, Account Name, Account Number, Type, Serial Number, Date, Amount, Payee, Settings.

<input type="checkbox"/> All	Actions	Status	Account Name	Account Number	↑ Type	Serial Number	Date	Amount	Payee	⚙️
<input type="checkbox"/>	View ▼	Entered	ABC Company Demo	123456456	Issue	123459	11/19/2020	10.00		
<input type="checkbox"/>	View ▼	Entered	ABC Company Demo	123456456	Issue	123458	11/19/2020	9.00		
<input type="checkbox"/>	View ▼	Entered	ABC Company Demo	123456456	Issue	123457	11/19/2020	8.00		
<input type="checkbox"/>	View ▼	Entered	ABC Company Demo	123456456	Issue	123456	11/19/2020	7.00		
<input type="checkbox"/>	View ▼	Entered	ABC Company Demo	123456456	Issue	123455	11/19/2020	6.00		

To view a list of imported check issues and void files:

1. Select **Check Issues** from the Fraud Control menu. By default, the **Check Issues/Voids** list is displayed.

2. Click the **Imported Files** tab to display the list of Imported Files.
3. Click View in the Actions column to view the details of check issues in an imported file.

Check Issues

Check Issues/Voids Imported Files

⊕ Import Check Issue/Void File 11/19/2020 06:52 AM

Filter: All Accounts

<input type="checkbox"/> All	Actions	File Name	Status	Number of Items	Total Amount	Number of Issues	Issue Amount	
<input type="checkbox"/>	View	Invoice Payments_Check Issues_112020.txt	Imported	3	343,870.09	3	343,870.09	
<input type="checkbox"/>	Approve	Vendor Payments_Check Issues_112020.txt	Imported	12	13,911.09	10	10,891.09	
<input type="checkbox"/>	Approve	Payroll_Check Issues_112020.txt	Imported	8	13,756.09	6	10,736.09	

Creating Manual Check Issues and Voids

Manual check issues and voids are created from the Check Issues/Voids section. Use this feature to send a single item or if you have a small number of issues or voids that you would like to submit to the bank. Check issues and voids can also be imported. See “Import a Check Issue/Void” for more information.

To manually create a check issue or void:

1. Select **Check Issues** from the **Fraud Control** menu. By default, the **Check Issues/Voids** list is displayed.
2. Click Add Check Issue/Void. Check Issues/Voids page will display.

Check Issues

Check Issues/Voids Imported Files

11/19/2020 06:55 AM

+ Add Check Issue/Void + Import Check Issue/Void File

Filter Select fields All Checks Including Test Checks

<input type="checkbox"/> All	Actions	Status	Account Name	Account Number	Type	Serial Number	Date	Amount	Payee	
<input type="checkbox"/>	View	Approved	ABC Company Demo	123456456	Issue	8163	11/20/2020	3,870.09	Jane Doe	
<input type="checkbox"/>	View	Approved	ABC Company Demo	123456456	Issue	8236	06/16/2020	240,000.00	John Smith and Co.	
<input type="checkbox"/>	View	Approved	ABC Company Demo	123456456	Issue	8162	11/20/2020	100,000.00	John Smith	
<input type="checkbox"/>	View	Entered	ABC Company Demo	123456456	Issue	9170	11/20/2020	40.00	Jane Smith & John Smith Trus	

Adding Check Issues

1. In the Enter Issued Checks section, use the Account Number drop-down to select the account or manually enter the account number or name of the account.
2. Enter the serial number of the check you would like to issue.
3. Use the calendar icon to select the issue date, or enter the issue date in MM/DD/YYYY format.
4. Enter an amount.
5. Click Show Optional Fields switch to reveal the Payee Name and Memo fields.
6. Enter the payee name in the payee field.

Important: Use this field only if you use the Payee Verify service. In addition to the serial number, dollar amount, and issue date, this service also compares the payee name of the paid check against the payee name provided from your check issues. For additional information regarding this optional service, please contact your Treasury Management Sales Officer.

7. Enter a memo if desired (optional).

Enter Issued Checks Show Optional Fields

* Account Number <input type="text" value="ABC Company Demo ~ 123456456"/>	* Serial Number <input type="text" value="1234567"/>	* Date <input type="text" value="11/20/2020"/>	* Amount <input type="text" value="1.00"/> <input type="text" value="USD"/>	Clear
Payee <input type="text" value="John Smith"/>	Memo <input type="text" value="Invoice #123"/>			

Add Issue(s)

Enter Check Voids Show Optional Fields

* Account Number <input type="text"/>	* Serial Number <input type="text"/>	* Date <input type="text"/>	* Amount <input type="text"/>	Clear
---	--	---------------------------------------	---	-----------------------

Add Void(s)

1 Issued Checks | 0 Voided Checks

8. To enter additional check issues, enter the number you would like to add (up to 20), and then click **Add**. Proceed as instructed in Steps 1 through 7.
9. Click Submit when completed.
10. Confirmation of issue or issues will be displayed on the Check Issues/Voids screen.
11. The issue or issues will appear on the Check Issues/Voids table.



Check Issues

Check Issues/Voids Imported Files


✓ 1 Check Issue/Void Submitted [Details](#) ✕

Type: ISSUE
 Serial Number: 1234567
 Account Number: 123456456
 Amount: 1.00

11/19/2020 06:59 AM

[Add Check Issue/Void](#)
[Import Check Issue/Void File](#)
 

Filter: All Checks Including Test Checks ▼

<input type="checkbox"/> All	Actions	Status	Account Name	Account Number	Type	Serial Number	Date	Amount	Payee	
<input type="checkbox"/>	View ▼	Entered	ABC Company Demo	123456456	Issue	1234567	11/20/2020	1.00	John Smith	
<input type="checkbox"/>	View	Approved	ABC Company Demo	123456456	Issue	8163	11/20/2020	3,870.09	Jane Doe	

This table lists the following information on each item:

- **Account Name** - Name of the account the check was issued on
- **Account Number**
- **Amount** - Amount of the check
- **Date** - Date of the issue or void
- **Entered by** – User ID of the user who manually entered the check or conducted file upload
- **Entry Method** - Whether entered manually or imported
- **Memo**
- **Payee Name** - Payee Name of the issued check (for Payee Verify service only)
- **Status** - Entered, Deleted, Approved, Released
- **Serial Number** – Serial number of the issued or voided check
- **Type** - Whether issue or void

Notes:

- Approved check issues are extracted at the top of every hour from 8:00 a.m PT to 7:00 p.m PT. Please distribute checks to your payees at least one hour after your issues display the status of Released.
- All issued/voided items must be approved before they are released to the bank for processing.

- Issue information must be received by 7:00 p.m. PT for same day processing.
- Any items submitted after 7:00 p.m. PT will be processed the next business day. Released check issue information will remain in issued status in the Positive Pay system indefinitely until an action such as void or stop is submitted or the item is paid.

Adding Voids

To manually create a Void:

1. In the **Enter Check Voids** section's drop-down, use the **Account Number** drop-down to select the account or manually enter the account number or name.
2. Enter the serial number of the check that you would like to void.
3. Use the calendar icon to select the void date, or enter the void date in MM/DD/YYYY format.
4. Enter an amount.
5. Click **Show Optional Fields** to reveal the Memo field.
6. Enter a memo if desired.
7. To enter additional voids, enter the number you would like to add (up to 20), and then click **Add**. Proceed as instructed in Steps 1 through 6.

Enter Check Voids Show Optional Fields

* Account Number: ABC Company Demo ~ 123456456
 * Serial Number: 973004
 * Date: 11/20/2020
 * Amount: 25.00 USD Clear

Memo: Cancelled Order

Add Void(s)

0 Issued Checks | 1 Voided Checks

8. Click **Submit** when completed.
 9. Confirmation of void or voids will be displayed on the **Check Issues/Voids** screen.
- The void or voids will appear on the **Check Issues/Voids** table.

✓ 1 Check Issue/Void Submitted [Details](#) ✕
 Type: VOID
 Serial Number: 973004
 Account Number: 123456456
 Amount: 25.00

11/19/2020 07:03 AM

⊕ Add Check Issue/Void
⊕ Import Check Issue/Void File
🖨️ 📄

Filter:
All Checks Including Test Checks ▾

<input type="checkbox"/> All	Actions	Status	Account Name	Account Number	↓ Type	Serial Number	Date	Amount	Payee	⚙️
<input type="checkbox"/>	View ▾	Entered	ABC Company Demo	123456456	Void	973004	11/20/2020	25.00		


Note: All issued/voided items must be approved before they are released to the bank for processing. Issue information must be received by 7:00 p.m. PT for same day processing. Any items submitted after 7:00 p.m. PT will be processed the next business day.

Modifying Check Issues or Voids

Prior to approving your check issue or void items, you can modify certain values if entered in error:

1. Select **Check Issues** from the Fraud Control menu. By default, **Check Issues/Voids** screen is displayed. The screen displays table list of check issues and voids.
2. Click the dropdown arrow next to **View** in the **Actions** column to view the options available.

Click **Modify** to modify the check issue/void information.

<input type="checkbox"/> All	Actions	Status	Account Name	Account Number	Type	Serial Number	Date	Amount	Payee	
<input type="checkbox"/>	View	Entered	ABC Company Demo	123456456	Issue	123459	11/19/2020	10.00		
<input type="checkbox"/>	View		ABC Company Demo	123456456	Issue	123458	11/19/2020	9.00		
<input type="checkbox"/>	View		ABC Company Demo	123456456	Issue	123457	11/19/2020	8.00		

3. You may change the value or information of the following fields:

- Amount
- Issue/Void Date
- Memo
- Payee Name

Important: Use the Payee Name field only if you use the Payee Verify service. In addition to the serial number, dollar amount, and issue date, this service also compares the payee name of the paid check against the payee name provided from your check issues. For additional information regarding this optional service, please contact your Treasury Management Sales Officer.

- Serial Number

← Check Issue/Void

Check Detail

* Account Number 123456456	Account Name ABC Company Demo	Check Type Issue	* Serial Number 123459
* Amount 10.00	* Issue/Void Date 11/19/2020	Payee	Status Entered
			Memo

> Audit

Save Cancel

4. Click **Save** when completed.
5. Confirmation for submission will be displayed on the **Check Issues/Voids** screen.

Approving or Deleting Check Issues or Voids

You can approve a check issue or void from the **Check Issues/Voids** screen:

1. Select **Check Issues** from the Fraud Control menu. By default, **Check Issues/Voids** screen is displayed. The screen displays table list of check issues and voids.
2. Click the drop-down arrow next to **View** in the **Actions** column to view the available options
3. Click **Approve** to approve the issued or voided checks.

🖨️ 🔄

Filter:
All Checks Including Test Checks ▾

Date: 11/19/2020

<input type="checkbox"/> All	Actions	Status	Account Name	Account Number	Type	Serial Number	Date	Amount	Payee	⚙️
<input type="checkbox"/>	View ▾	Entered	ABC Company Demo	123456456	Issue	123459	11/19/2020	10.00		
<input type="checkbox"/>	View ▾	Entered	ABC Company Demo	123456456	Issue	123458	11/19/2020	9.00		
<input type="checkbox"/>	View ▾	Entered	ABC Company Demo	123456456	Issue	123457	11/19/2020	8.00		
<input type="checkbox"/>	View ▾	Entered	ABC Company Demo	123456456	Issue	123456	11/19/2020	7.00		
<input type="checkbox"/>	View ▾	Entered	ABC Company Demo	123456456	Issue	123455	11/19/2020	6.00		

Viewing 1-5 of 30 records Display 5 per page < Page 1 of 6 >

Alternatively, you can select multiple issued or voided checks by clicking on the check box next to them and then clicking on the **Approve** button below the table.

<input type="checkbox"/> All	Actions	Status	Account Name	Account Number	Type	Serial Number	Date	Amount	Payee	⚙️
<input checked="" type="checkbox"/>	View ▾	Entered	ABC Company Demo	123456456	Issue	123459	11/19/2020	10.00		
<input checked="" type="checkbox"/>	View ▾	Entered	ABC Company Demo	123456456	Issue	123458	11/19/2020	9.00		
<input checked="" type="checkbox"/>	View ▾	Entered	ABC Company Demo	123456456	Issue	123457	11/19/2020	8.00		
<input checked="" type="checkbox"/>	View ▾	Entered	ABC Company Demo	123456456	Issue	123456	11/19/2020	7.00		
<input type="checkbox"/>	View ▾	Entered	ABC Company Demo	123456456	Issue	123455	11/19/2020	6.00		

Viewing 1-5 of 30 records Display 5 per page < Page 1 of 6 >

Note: Carefully review all check issue or void information for accuracy prior to approving them. After approval of issued or voided checks, the items will be released to the bank and you can no longer reverse them. Instead, you must go back to the **Add Check/Issue Void** page to submit an issue or void to update the status for them.

You can also delete a check issue or void from the **Check Issues/Voids** screen if the issue or void information was entered in error:

1. Select Check Issues from the Fraud Control menu. By default, the Check Issues/Voids screen is displayed. The screen displays table list of check issues and voids.
1. Click the dropdown arrow next to View in the Actions column to view the options available.
2. Click **Delete**. Confirmation window will appear.

<input type="checkbox"/> All	Actions	Status	Account Name	Account Number	Type	Serial Number	Date	Amount	Payee	⚙
<input type="checkbox"/>	View	Entered	ABC Company Demo	123456456	Issue	123459	11/19/2020	10.00		
<input type="checkbox"/>	View		ABC Company Demo	123456456	Issue	123458	11/19/2020	9.00		
<input type="checkbox"/>	View		ABC Company Demo	123456456	Issue	123457	11/19/2020	8.00		
<input type="checkbox"/>	View	Entered	ABC Company Demo	123456456	Issue	123456	11/19/2020	7.00		
<input type="checkbox"/>	View	Entered	ABC Company Demo	123456456	Issue	123455	11/19/2020	6.00		

3. Click **Yes** to delete the item or **No** to go back to the table.

Confirm Delete

Are you sure you want to delete this item?

✓ 1 Check Issue/Void Deleted Details

Type: ISSUE
Serial Number: 123459
Account Number: 123456456
Amount: 10.00

11/19/2020 07:18 AM

⊕ Add Check Issue/Void ⊕ Import Check Issue/Void File 🖨️ 📄

Filter All Checks Including Test Checks ▾

Date 11/19/2020 Clear

<input type="checkbox"/> All	Actions	Status	Account Name	Account Number	Type	Serial Number	Date	Amount	Payee	⚙️
<input type="checkbox"/>	View	Deleted	ABC Company Demo	123456456	Issue	123459	11/19/2020	10.00		
<input type="checkbox"/>	View ▾	Entered	ABC Company Demo	123456456	Issue	123458	11/19/2020	9.00		

- Alternatively, you can select multiple issued or voided checks by clicking on the check box next to them and then clicking on the **Delete** button below the table.

Note: Once an item is deleted, then it may not be approved. Status of Deleted is displayed for this item.

Import a Check Issue/Void

The Fraud Control module allows you to import a check issue file in a comma delimited or fixed-width file format. Use this feature if you would like to send large volume of issue/void information to the bank.

To import a check issue file:

- Select **Check Issues** from the Fraud Control menu. By default, the **Check Issues/Voids** screen is displayed.
- Click **Import Check Issue/Void File**. The system displays the File Import screen.

Check Issues/Voids Imported Files

11/19/2020 07:21 AM

⊕ Add Check Issue/Void **⊕ Import Check Issue/Void File**

Filter All Checks Including Test Checks

<input type="checkbox"/> All	Actions	↑ Status	Account Name	Account Number	Type	Serial Number	Date	Amount	Payee	⚙
<input type="checkbox"/>	View	Approved	ABC Company Demo	123456456	Issue	8163	11/20/2020	3,870.09	Jane Doe	
<input type="checkbox"/>	View	Approved	ABC Company Demo	123456456	Issue	8236	06/16/2020	240,000.00	John Smith and Co.	

3. Select the desired comma delimited or fixed width format. You may choose from the bank standard format or your own custom format. To create custom import maps for your comma delimited or fixed format files, see Import Data with City National Business Suite guide.

File Import

Format Section

	Format Name	Description	Payment Method	Payment Type	↓ Owner	⚙
<input type="radio"/>	CNBFixedCombinedWithPayee	Fixed with Payee	Check	Import Check Issue/Void	System	
<input type="radio"/>	CNBFixedCombinedWithoutPayee		Check	Import Check Issue/Void	System	
<input checked="" type="radio"/>	CommaDelimitedwithPayee	Issues and Voids with Payee Name	Check	Import Check Issue/Void	System	
<input type="radio"/>	CommaDelimitedwithoutPayee	Issues and Voids without Payee Name	Check	Import Check Issue/Void	System	
<input type="radio"/>	FixedWidthwithPayee	Issues and Voids with Payee Name	Check	Import Check Issue/Void	System	

4. Click **Choose File** and select the file that you want to import from your computer.

File Section

Load the file in test mode.

* Select Import File

Choose File Payroll_Check Issues_112020.txt

File Import Refresh Cancel

Note: Check the **Load the file in test mode** box if you want to test your file and validate the successful upload of records before officially uploading them. File uploaded in test mode is excluded from bank’s validation and is marked as Test Imported or Test Rejected.

5. Click File Import.
6. You are taken to the **Imported Files** tab of the Check Issues screen. A message appears telling you that the file has been successfully queued for import along with the Job ID.
7. Click on the refresh icon above the imported file table until the newly uploaded file appears.

Check Issues

Check Issues/Voids Imported Files

✓ SuccessFile queued for import. Job ID is 169013. [Details](#) ✕

Import Check Issue/Void File 11/19/2020 07:28 AM

Filter: Select fields All Accounts

<input type="checkbox"/> All	Actions	File Name	Status	Number of Items	Total Amount	Number of Issues	Issue Amount	Number of Issues
<input type="checkbox"/>	Approve	Payroll_Check Issues_111920.txt	Imported	2	637,600.00	2	637,600.00	0

8. The status column displays indicating one of the following statuses:

Status	Definition
Imported	The file has been uploaded successfully. No errors were detected.
Rejected	<p>Possible reasons:</p> <p>None of the issue records were successfully loaded. One or more records in the file has formatting issues. Action: Click View to review the failed records. Repair the file and upload your again.</p> <p>One, multiple, or all records were identified as duplicates of a previous load. Actions: Click View to identify the duplicate records. Remove the duplicate records and upload your file again.</p> <p>Your file layout does not match the selected import map. Select the correct import map and upload your file again.</p>
Test Imported	The file has been uploaded successfully in test mode. The file cannot be approved with this status.
Test Rejected	<p>Possible reasons:</p> <p>None of the issue records were successfully loaded in Test Mode. One or more records in the file has formatting issues. Action: Click View to review the failed records. Repair the file and upload in test mode again.</p> <p>Your file layout does not match the selected import map. Action: Select the correct import map and upload your file in test mode again.</p>

Notes:

- Approved check issues are extracted at the top of every hour from 8:00 a.m PT to 7:00 p.m PT. Please distribute checks to your payees at least one hour after your issues display the status of Released.
- All issued/voided items must be approved before they are released to the bank for processing.

- Issue information must be received by 7:00 p.m. PT for same day processing.
- Any items submitted after 7:00 p.m. PT will be processed the next business day. Released check issue information will remain in issued status in the Positive Pay system indefinitely until an action such as void or stop is submitted or the item is paid.

Approving or Deleting an Imported File

If a file is imported successfully, you can approve it.

To approve an imported file:

1. Select **Check Issues** from the Fraud Control menu. By default, the **Check Issues/Voids** screen is displayed.
2. Click **Imported Files** tab. The system displays the Imported Files screen.
3. If you want to view details of the imported file before approval, click **View**.
4. To approve the imported file, click **Approve**.

Check Issues

Check Issues/Voids Imported Files

Import Check Issue/Void File 11/19/2020 07:28 AM

Filter: Select fields All Accounts




Actions	Import Date	File Name	Status	Number of Items	Total Amount	Number of Issues	Issue Amount
Approve	11/19/2020 07:28:47	Payroll_Check Issues_111920.txt	Imported	2	637,600.00	2	637,600.00
View	11/19/2020 06:51:31	Invoice Payments_Check Issue...	Imported	3	343,870.09	3	343,870.09
Approve	11/19/2020 06:48:31	Vendor Payments_Check Issue...	Imported	12	13,911.09	10	10,891.09
Approve	11/19/2020 06:45:16	Payroll_Check Issues_112020.txt	Imported	8	13,756.09	6	10,736.09

Note: Issue information must be received by 7:00 p.m. PT for same day processing. All imported files must be approved before they are released to the bank.

You can also delete a file if all or certain values were entered in error.

To delete an imported file:

1. Select **Check Issues** from the Fraud Control menu. By default, the **Check Issues/Voids** screen is displayed.
2. Click **Imported Files** tab. The system displays the Imported Files screen.
3. If you want to view details of the imported file before approval, click **View**.
4. To delete the file, click **Delete** in the **Actions** columns.

Actions	Import Date	File Name	Status	Number of Items	Total Amount	Number of Issues	Issue Amount
Approve 	11/19/2020 07:28:47	Payroll_Check Issues_111920.bt	Imported	2	637,600.00	2	637,600.00
View 	06:51:31	Invoice Payments_Check Issue...	Imported	3	343,870.09	3	343,870.09
Approve 	06:48:31	Vendor Payments_Check Issue...	Imported	12	13,911.09	10	10,891.09

Note: Approving or deleting an imported check issue file approves or deletes all records in the file. Once an item in a file is either approved or deleted, the entire file may not be approved or deleted from the Imported Files tab.

Positive Pay Quick Reference Guide

Exceptions

Exceptions widget shows accounts that have “suspect” items. Based on the details, you can decide which items to pay, return or pay and issue.

1. Select Exceptions in the Fraud Control menu.
2. By default, the widget displays the number and type of decisions made for **today's** suspect items (Exceptions per Account), one line for each positive pay enabled account. All accounts that have exceptions for that day are listed. If there are no suspect items on a business day, “There is no content” message is displayed.
3. Click the **Exceptions** link at the top right of the widget to display all the suspect items among all eligible accounts.

Decisioning – Today’s Decisions List

(Account-by-Account Decisioning)

Decisions on suspect items must be submitted before the 1:00 p.m. PT cutoff time on the same day. Suspect items missing a decision will be paid or returned depending on the default decision on your account.

1. Select Exceptions from the Fraud Control menu.
2. Identify an account for which you want to view suspect items and click **View**. Exceptions Decisioning screen will appear
3. You can review the details of the suspect items, including the front and back images, by clicking **View**.
4. At the bottom of the list, choose one of the following actions:
 - Click **Pay** to pay the item.

- Click **Pay and Issue** to pay the item and submit check issue details to the bank.
 - Click **Return** to return the item without payment.
5. After clicking one of the actions, the decisions are submitted. Your requested transactions will now be approved by the appropriate approver at your firm (as applicable). If approvals are also required, these must also be approved before the cutoff time.

Decisioning – Positive Pay Items List (List View)

The Exceptions widget includes Positive Items link that let you filter the items. By clicking on this link, you can see all positive pay items across all accounts (list view).

1. Select Exceptions from the Fraud Control menu.
2. Click Positive Pay Items link
3. You can review the suspect items by clicking **View** from **Actions**.
4. Review the paid check detail and the image of the check:
 - Click **Pay** to pay the selected item.
 - Click **Pay and Issue** to pay the item and submit check issue details to the bank.
 - Click **Return** to return the item without payment.

Approving Decisions for Suspect Items

Your firm may require approvals of decisioning. Approvals on suspect transactions are made from the Exceptions Decisions screen:

1. Select Exceptions from the Fraud Control menu.
2. The Exceptions widget appears.
3. View the Suspect items by selecting **Exceptions per Account** or **Exceptions** link
4. Check the decisioned items that you would like to Approve or Unapprove.
5. At the bottom of the list, click one of the following actions:
 - Click **Approve** to approve the item.
 - Click **Unapprove** to cancel the approval of an item.

Creating Check Issues and Voids

To manually create an issue or void:

1. Select **Check Issues** from the **Fraud Control** menu. (By Default **Check Issues/Voids**, widget is displayed.)
2. Click Add Check Issue/Void.
3. **Checks Issues** page will display.
4. Use drop-down to select the account or start entering the account number or the account name.
5. Enter the serial number of the check you would like to issue.
6. Use the calendar icon to select the issue date.
7. Enter an amount.
8. To enter additional check issues, enter the number you would like to add, and then click **Add**. Proceed as instructed in Steps 4 through 8. Click **Submit** when completed.

To Import a Check Issue/Void File

1. Select **Check Issues** from the Fraud Control menu. (By Default **Check Issues/Voids** widget is displayed.)
2. Click **Import Check Issue/Void file**. The system displays the File Import screen.
3. Select the desired comma delimited or fixed width import format to be used.
4. Browse to and select the file that you want to import.
5. Click File Import.
6. A message appears telling you that the file has been queued for import. You are taken to the **Imported Files** tab of the Check Issue Management widget; there you can see the status of the file.

Entering Voids

1. Select **Check Issues** from the **Fraud Control** menu. (By Default **Check Issues/Voids** widget is displayed.)
2. Click Add Check Issue/Void.
3. **Checks Issues** page will display.
4. In the **Enter Check Voids** section use drop-down to select the account or start entering the account number or the account name.

5. Enter the serial number of the check that you would like to Void.
6. Use the calendar icon to select the void date.
7. Enter an amount
8. Enter a memo if desired (optional).
9. To enter additional voids, enter the number you would like to add, and then click Add. Proceed as instructed in Steps 3 through 8.
10. Click **Submit**. The void or voids will appear on the **Check Issue Management** widget.

Check Issue Management

1. Select **Check Issues** from the **Fraud Control** menu. (By Default **Check Issues/Voids** widget is displayed, showing the list of check issues and voids.)
2. Click **View** in the **Actions** column to view details of the check issue or void.
3. Click the arrow next to **View** to display additional options:
 - Click **Approve** to approve the check issue or void. After this step the item will be released to the bank.
 - Click **Delete** to delete the issue or void record. Status will change from Entered to Deleted.
 - Click **Modify** to modify the check issue/void information such as amount, issue/void date, memo, or payee name.

To view a list of items imported in a file:

1. Select **Check Issues** from the Fraud Control menu. (By Default **Check Issues/Voids** widget is displayed.)
2. Click the **Imported Files** tab to display the Imported Files widget.

3. Click **View** in the **Actions** column to view a list of check issues in the imported file.
4. By default, the widget displays the number and type of decisions made for **today's** suspect items, one line for each positive enabled account. (See User Guide for details.) All accounts are listed, even if no exceptions exist today.
5. Click the **Positive Pay Items** link at the top right of the widget to display all the suspect items among all eligible accounts.

Approving Check Issues and Voids

Approve a check issue or void from the **Check Issue Management** widget as follows:

1. Click **Check Issues** from the **Fraud Control** menu. (By Default **Check Issues/Voids** widget is displayed. The widget displays the list of check issues and voids.)
2. Click the drop-down arrow next to **View** in the **Actions** column to view the available options and click **Approve**.
 1. Alternatively, select multiple issued checks by clicking on the check box next to them and then clicking on **Approve** below the table. Click **Check Issues** from the **Fraud Control** menu. (By Default **Check Issues/Voids** widget is displayed. The widget displays the list of check issues and voids.)
 2. Click the drop-down arrow next to **View** in the **Actions** column to view the available options and click **Approve**.
 3. Alternatively, select multiple issued checks by clicking on the check box next to them and then clicking on **Approve** below the table.