

**THE
COMMERCE
BANK
OF WASHINGTON**

Online Positive Pay Service

Hosted by: Stephen Wilson, AAP

Moderated by: Steven Gerlock, CTP

Your Host and Moderator

Moderator

Steven Gerlock, CTP



Steven oversees the Cash Management and Technology Departments for The Commerce Bank of Washington. Steven is a Certified Treasury Professional.

Host

Stephen Wilson, AAP



Stephen manages ACH Operations for The Commerce Bank of Washington. Stephen is a recognized Accredited ACH Professional.

House Keeping

- All lines are muted
- Please use Q&A to submit questions
- 1 Hour Session, 45 minutes on Positive Pay and 15 minutes for Q&A
- Recording and slide deck will be available after the call

Agenda

- Review Positive Pay changes
- Import, exception and review process
- Q&A

New Positive Pay Service



The new service will be available Monday September 23, 2013

Enhancements

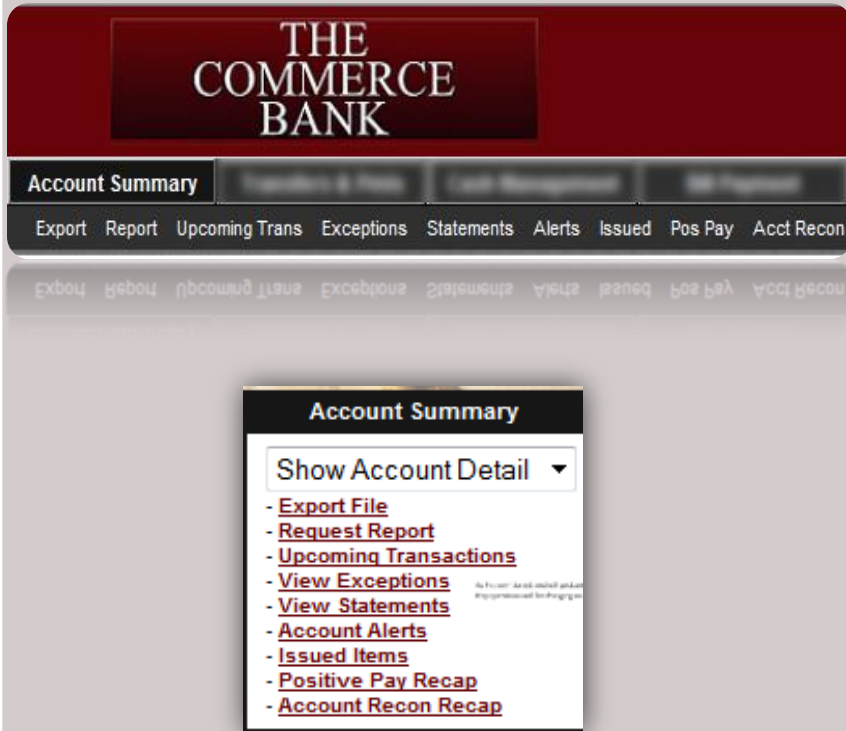
1. Additional Reporting Capabilities

2. ACH Filter

3. Email Notifications

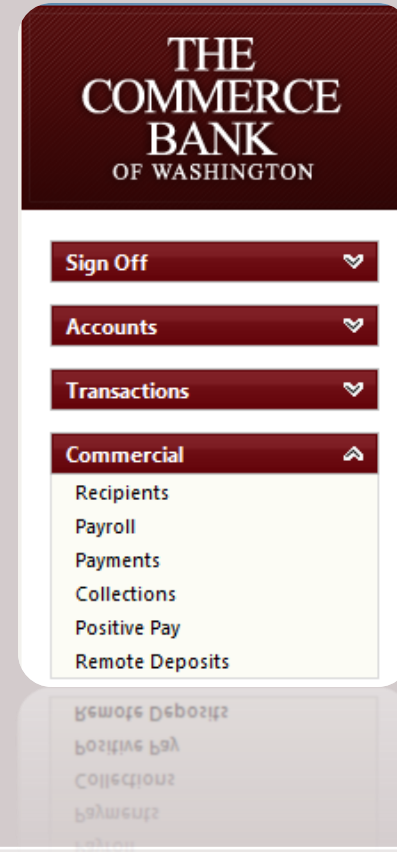
Navigation Changes

Legacy



In our legacy service, Positive Pay options are available under the Account Summary Section.

New Online Banking



In new online banking, Positive Pay is located under the Commercial navigation.

Navigation in Detail

The screenshot displays the website for The Commerce Bank of Washington. The header features the bank's logo on the left and a navigation menu with links for Home, Service, Products, Tools, About Us, and Contact Us. A banner image of a city skyline is positioned below the navigation menu. On the left side, there is a vertical navigation menu with expandable sections: Sign Off, Accounts, Transactions, Commercial (with sub-items: Recipients, Payroll, Payments, Collections, Positive Pay, Remote Deposits), Services (with sub-items: Messages, Stop Payment, Check Reorder), and Preferences (with sub-items: Account, Alerts, Security, User, Mobile, Delivery). The main content area is titled 'Account Overview' and includes a notification for '1 new message'. Below the title, there is a paragraph explaining the page's purpose and a section for 'Deposit Accounts' which is currently empty.

THE COMMERCE BANK OF WASHINGTON

Home Service Products Tools About Us Contact Us

Sign Off ▾

Accounts ▾

Transactions ▾

Commercial ▲

- Recipients
- Payroll
- Payments
- Collections
- Positive Pay
- Remote Deposits

Services ▲

- Messages
- Stop Payment
- Check Reorder

Preferences ▲

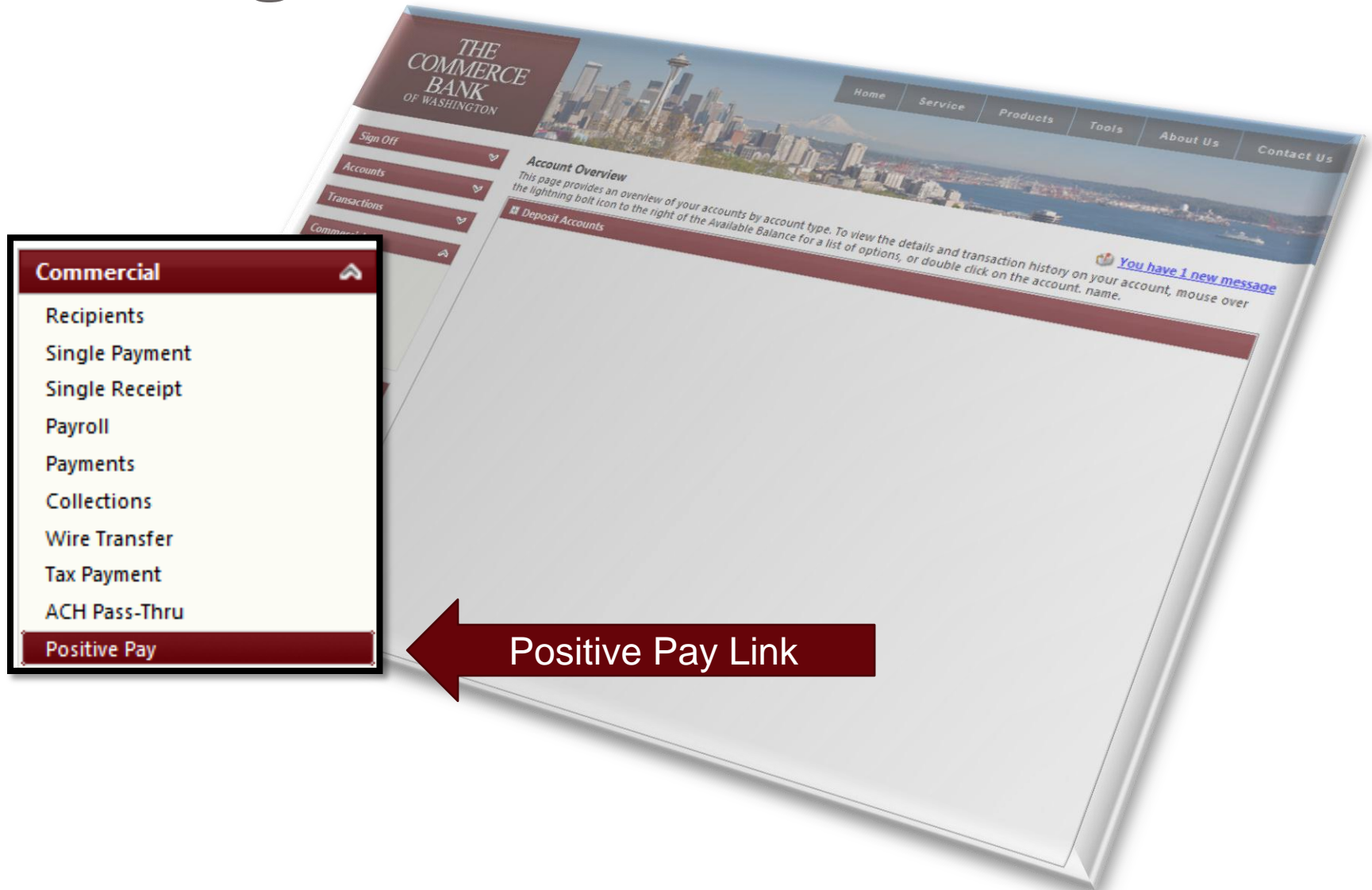
- Account
- Alerts
- Security
- User
- Mobile
- Delivery

Account Overview [You have 1 new message](#)

This page provides an overview of your accounts by account type. To view the details and transaction history on your account, mouse over the lightning bolt icon to the right of the Available Balance for a list of options, or double click on the account name.

Deposit Accounts

Navigation in Detail



New Positive Pay Service

User: Stefan Caruso Logged In: 09/02/2013 10:51 AM

[Home](#) [Help Desk](#) [Log out](#)

Exception Processing

[Quick Exception Processing](#)

Transaction Processing

[Review Checks](#)

[Submit Issued Check File](#)

[Add New Issued Check](#)

[Void a Check](#)

[Check Search](#)

[Reverse Positive Pay Extract](#)

[Paid Check Search](#)

Transaction Reports

[All Checks](#)

[Outstanding Issued Checks](#)

[Daily Checks Issued Summary](#)

[Paid Checks](#)

[Stops and Voids](#)

[ACH Transactions](#)

[Exception Items](#)

[Stale Dated Checks](#)

Audit Reports

[Transaction Audit Log](#)

System Reports

[Issued Check File Processing Log](#)

Links

[Positive Pay Assistance](#)

▲ Institution: The Commerce Bank Of Washington

Monday, September 2, 2013

Client: [\[Redacted\]](#)

Welcome to



Positive Pay System

Additional Navigation View

Exception Processing

Quick Exception Processing

Transaction Processing

Review Checks

Submit Issued Check File

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Paid Checks

Stops and Voids

ACH Transactions

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Positive Pay Assistance

Home Help Desk Log out
Monday, September 2, 2013

Welcome to

THE
MERCER
BANK
SYSTEM

System

Positive Pay Core Functionality

1. Submission of Issued Checks
2. Exception Items
3. Account Reconciliation

Issued Items Process - Legacy

Send File - Legacy

Send File

Enter the appropriate data below. After you have filled in the necessary data, press the 'Proceed' button to continue to a page where you can verify your data. Pressing the 'Cancel' button will return you back to the Other Services page.

File Type: Positive Pay

Number of Credits (if applicable): 0

Amount of Credits (if applicable): 0.00

Number of Debits (if applicable): 0

Amount of Debits (if applicable): 0.00

Other Instructions:

Cancel Reset to Defaults Proceed

Positive Pay Send File

Issued Items Template - Legacy

Issued Items

Your master list of issued items appears below. Click on any item to edit that item or select the appropriate button to add items, delete marked items, import items or work with import templates. Click Cancel to return to the Account Detail page.

Account: Please Choose

Cancel Add Items Delete Marked Items Import Items Templates

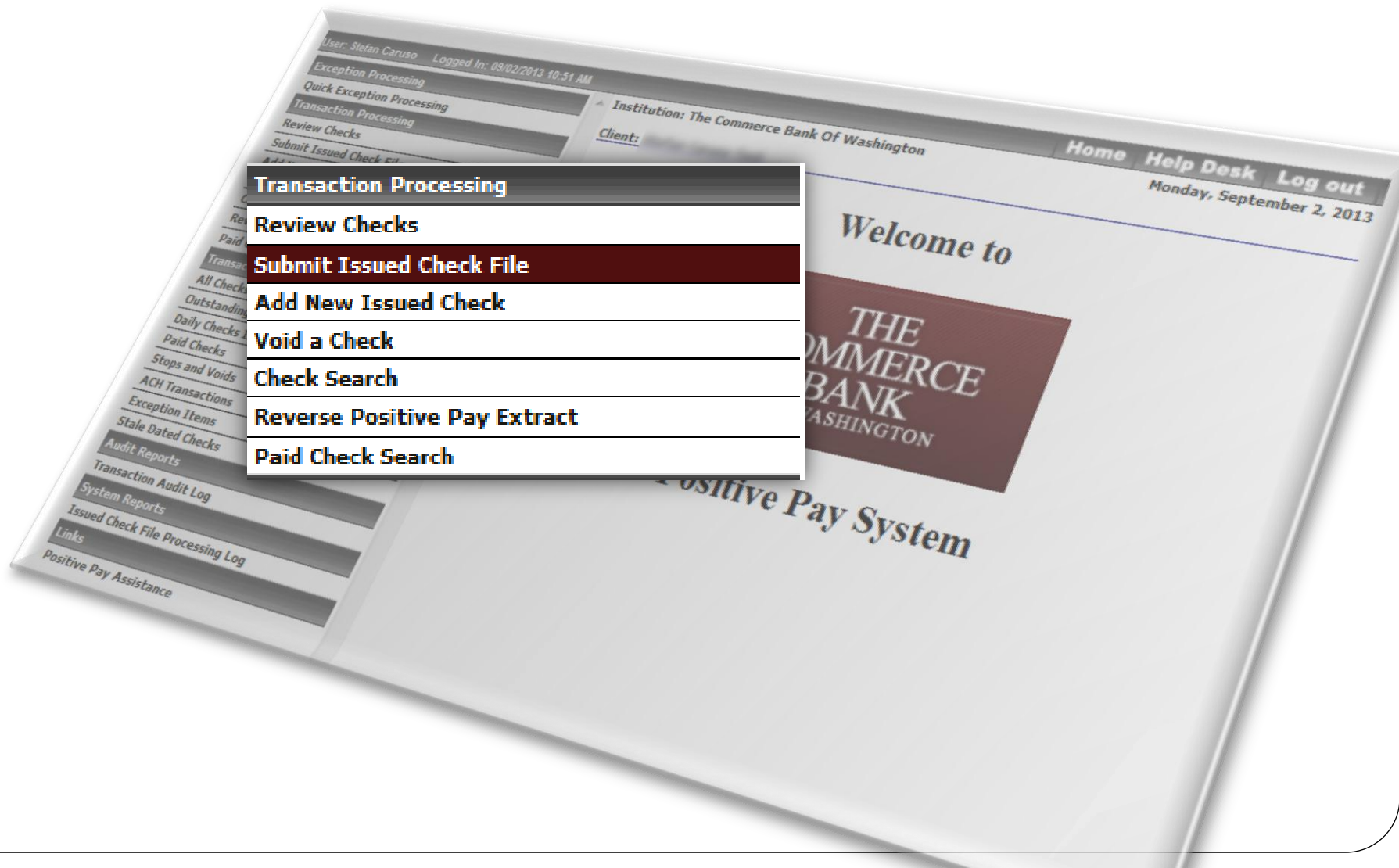
Issued Items

| <u>Credit/Debit/</u> | <u>Serial Number/</u> | <u>Amount/</u> | <u>Payee/</u> |
|----------------------|-----------------------|-------------------|---------------|
| <u>Issue Date</u> | <u>Est Clear Date</u> | <u>Clear Date</u> | <u>Status</u> |

| | | | |
|----------------------|-----------------------|-------------------|---------------|
| <u>Issue Date</u> | <u>Est Clear Date</u> | <u>Clear Date</u> | <u>Status</u> |
| <u>Credit/Debit/</u> | <u>Serial Number/</u> | <u>Amount/</u> | <u>Payee/</u> |

Positive Pay Issued Items Template

Issued Check File Import



Submit Issued Check File

Submit Issued Check File

Step 1. Select a file to process.

Step 2. Input details about the file.

Display Name:

File Processing Type:

Step 3. Click the "Process File" button.

Browse...

Browse out and locate the file you would like to import.

Display Name: This will be the account name.

File Processing Type: This will be the predefined template used to import in your items.

Process File

Process File

Step 3: Click the "Process File" button.

Issued Items Import – Continued

Submit Issued Check File

Step 1. Select a file to process.

Step 2. Input details about the file.

Display Name:

File Processing Type:

Step 3. Click the "Process File" button.

Processing Results

| File Name | Upload Date | Status | Items | Amount |
|---------------------|--------------------|-----------|-------|-------------|
| positivepaytest.csv | 9/2/13 12:58:44 PM | Processed | 6 | \$67,049.36 |

The status column will display the results of the import.

Issued Items – Rejected File

Close Results: **Rejected**

Error Message

| | |
|----|----------------------|
| 1 | File Name: [blurred] |
| 2 | File Name: [blurred] |
| 3 | File Name: [blurred] |
| 4 | File Name: [blurred] |
| 5 | File Name: [blurred] |
| 6 | File Name: [blurred] |
| 7 | File Name: [blurred] |
| 8 | File Name: [blurred] |
| 9 | File Name: [blurred] |
| 10 | File Name: [blurred] |
| 11 | File Name: [blurred] |
| 12 | File Name: [blurred] |
| 13 | File Name: [blurred] |
| 14 | File Name: [blurred] |
| 15 | File Name: [blurred] |

Processing Results

| File Name | Upload Date | Status | Items | Amount |
|--------------------|--------------------|-----------------|-------|--------------|
| positivepay107.csv | 9/2/13 12:41:53 PM | Rejected | 69 | \$597,380.29 |

Issued Check File Processing Log

| |
|---|
| Exception Processing |
| Quick Exception Processing |
| Transaction Processing |
| Review Checks |
| Submit Issued Check File |
| Add New Issued Check |
| Void a Check |
| Check Search |
| Reverse Positive Pay Extract |
| Paid Check Search |
| Transaction Reports |
| All Checks |
| Outstanding Issued Checks |
| Daily Checks Issued Summary |
| Paid Checks |
| Stops and Voids |
| ACH Transactions |
| Exception Items |
| Stale Dated Checks |
| Audit Reports |
| Transaction Audit Log |
| System Reports |
| Issued Check File Processing Log |
| Links |
| Positive Pay Assistance |

Issued Check File Processing Log

Client:

Display Name:

| | Start | End |
|----------------|---|---|
| Upload Date: | <input type="text" value="09/02/2013"/> | <input type="text" value="09/02/2013"/> |
| Item Count: | <input type="text"/> | <input type="text"/> |
| Dollar Amount: | <input type="text"/> | <input type="text"/> |

Select the **Issued Check File Processing Log** to validate the file import process.

Issued Items – Add New Item

- Exception Processing
- Quick Exception Processing
- Transaction Processing
- Review Checks
- Submit Issued Check File
- Add New Issued Check**
- Void a Check
- Check Search
- Reverse Positive Pay
- Paid Check Search
- Transaction Reports
- All Checks
- Outstanding Issued
- Daily Checks Issued
- Paid Checks
- Stops and Voids
- ACH Transactions
- Exception Items
- Stale Dated Checks
- Audit Reports
- Transaction Audit Log
- System Reports
- Issued Check File Processing Log
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- Positive Pay Assistance

Add New Issued Check

| | | | |
|---------------|-------------------------------------|---------------|---|
| Display Name: | <input type="text" value="123456"/> | Check Number: | <input type="text"/> |
| Amount: | <input type="text"/> | Issued Date: | <input type="text" value="09/02/2013"/> |
| Payee: | <input type="text"/> | | |

Auto-Increment Check Number

Exception Processing

- Exception Processing
- Quick Exception Processing**
- Transaction Processing
- Review Checks
- Submit Issued Check File
- Add New Issued Check
- Void a Check

Quick Exception Processing as of 09/02/2013

Display Name: ▼

Display Type: ▼

Hide exceptions already decisioned

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

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

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

Update

NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 12:00 PM.

| Display Name | Paid Date | Check # | Amount | Payee | Exception Type | Pay | Return | Reason |
|--------------|-----------|---------|--------|-------|----------------|-----|--------|--------|
|--------------|-----------|---------|--------|-------|----------------|-----|--------|--------|

- Audit Reports
- Transaction Audit Log
- System Reports
- Issued Check File Processing Log
- Links
- Positive Pay Assistance

Exception Timeframe: Exceptions are available for review at 8 AM and must be completed by 12 PM.

Exception Processing - Checks

Quick Exception Processing as of 09/02/2013

Display Name:

Display Type:

Hide exceptions already decided

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

Unprocessed Exceptions: (Count: 5) (Amount: \$2,535.55)

Total Exceptions: (Count: 5) (Amount: \$2,535.55)

Update

NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 12:00 PM.

| | Display Name | Paid Date | Check # | Amount | Payee | Exception Type | Pay | Return | Reason |
|---|--------------|------------|-----------------------------------|----------|-------|-----------------|--------------------------|--------------------------|----------------|
| 1 | | 08/30/2013 | View Image 200859 | 123.02 | | PAID NOT ISSUED | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 2 | | 08/30/2013 | View Image 200955 | 500.00 | | PAID NOT ISSUED | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 3 | | 08/30/2013 | View Image 201098 | 25.00 | | PAID NOT ISSUED | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 4 | | 08/30/2013 | View Image 201112 | 1,850.53 | | PAID NOT ISSUED | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |
| 5 | | 08/30/2013 | View Image 201114 | 37.00 | | PAID NOT ISSUED | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> |

Reason

- <Not Selected>
- <Not Selected>
- Amount Mismatch
- Check Number Mismatch
- Duplicate
- Fraudulent
- Refer to Maker
- Stale Dated
- <Not Selected>

Check Return Reason List

Exception Processing - ACH

Quick Exception Processing as of 09/02/2013

Display Name: <ALL> ▼

Hide exceptions already decided

Update

Processed Exceptions: (Count: 0) (Amount: \$0.00)
 Unprocessed Exceptions: (Count: 2) (Amount: \$163,784.69)
 Total Exceptions: (Count: 2) (Amount: \$163,784.69)

NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 12:00 PM.

| | Display Name | Paid Date | Check # | Amount | Payee | Exception Type | Pay | Return | Reason |
|---|--------------|------------|---------|------------|-------|--|--------------------------|--------------------------|------------------|
| 1 | | 08/30/2013 | | 141,663.58 | | BLOCKED TRANSACTION ([REDACTED]) ACH ORIGINATION SETTLEMENT | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> ▼ |
| 2 | | 08/30/2013 | | 22,121.11 | | BLOCKED TRANSACTION ([REDACTED]) ACH ORIGINATION SETTLEMENT | <input type="checkbox"/> | <input type="checkbox"/> | <Not Selected> ▼ |

Reason

<Not Selected> ▼

<Not Selected>

Duplicate

Other

Unauthorized

ACH Return Reason List

Transaction Reports - Reconciliation

- All Checks
- Outstanding Issued Checks
- Paid Checks
- Stops and Voids
- ACH Transactions: (If Applicable)
- Exception Items
- Stale Dated Checks
- Transaction Audit Log

Transaction Reports - Continued

Outstanding Issued Checks

Client: Stefan Caruso Test

Display Name: 123456

Issued Date: Start: End:

Input Date:

As of Date: 09/02/2013

Issued Payee:

[Produce Report](#)

Institution: The Commerce Bank Of Washington

Monday, September 2, 2013



[Go Back](#)

| Outstanding Issued Checks (1) | | | | | | |
|-------------------------------|--------------|--------------|--------------|----------------|-------------|------------|
| | Display Name | Check Number | Check Amount | Payee | Issued Date | Input Date |
| 1 | 123456 | 29789 | \$15.26 | Redlands Paint | 09/02/2013 | 09/02/2013 |
| | | | \$15.26 | | | |

Selection Criteria:

Client: Stefan Caruso Test

As of Date: 09/02/2013

Issued Date: 08/21/2013 - 09/02/2013

Process a Void

| |
|----------------------------------|
| Exception Processing |
| Quick Exception Processing |
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| All Checks |
| Outstanding Issued Checks |
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| Paid Checks |
| Stops and Voids |
| ACH Transactions |
| Exception Items |
| Stale Dated Checks |
| Audit Reports |
| Transaction Audit Log |
| System Reports |
| Issued Check File Processing Log |
| Links |
| Positive Pay Assistance |

Void a Check

Step 1. Enter check information.

Display Name:

Check Number:

Check Amount:

Issued Date:

Insert the Check Number, amount and Issue date and click Find Matching Check.

Step 2. Click the "Find Matching Check" button to find the check.

Step 3. Verify the check that will be voided.

Step 4. Click the "Void Check" button to complete the void process.

Note: Voids are retained within the system for 90 days after an item has been voided.

Review

- Positive Pay is changing as of September 23rd, 2013.
- All Issued File Templates will be mapped to the new service.
- Exceptions must be resolved between 8 AM and 12 PM each day.



Questions and Answers



Thank you!

Thank you for joining us today!

Please keep an eye on your email, slides, this recorded session and other information will be sent out soon.

For additional information please email:

CMOPS@tcbwa.com