CertiflexDimension: Positive Pay Feature

Positive Pay is an automated fraud prevention and protection tool used by banks to deter check fraud. With this tool, banks are able to positively match the checks that a company issues with the actual checks that are presented for payment, assuring that only valid checks clear the system.

The **Positive Pay** feature is incorporated in the **CertiflexDimension Bank Reconciliation Module**. If you currently do not have this module, please contact our Sales Department at (800) 237-8435, or you can reach us by email at Sales@CertiflexDimension.com. Bank Reconciliation can obtain banking transactions automatically from the **CertiflexDimension** Payroll, Accounts Payable, and/or Client Write-up modules. You can also manually add transactions directly into Bank Reconciliation.

To access the features of the **Positive Pay** feature, from the **Bank Reconciliation** Master Menu, select **>Transactions   >Record Transactions**. After you select your Bank Account, you will see the Transactions List for the bank account. At the bottom right of the screen, above the **"Close"** button is the **"Positive Pay"** button. Click that button to begin the **Positive Pay** feature.

The first time you use **Positive Pay**, you will need to configure it to correspond with your bank's formatting and data requirements. This is a process that you will likely only perform once for each bank account that you use. Once it is configured, you will only need to click the **"Export Now"** button to prepare the data for your bank.

Once you are in the **"Positive Pay - Export"** screen, to configure your bank account for Positive Pay, click the **"Configure Output Format"** button (see below).

The **"Configure Positive Pay Output Format"** configuration screen that comes up is divided into sections. The first is called **"Overhead"** (see screenshot below). This section allows you to configure options for the formatting of the data that gets created. First let's look at the checkbox

options:

- **Delete Leading Zeros from Check Numbers:** On some check numbering systems, check numbers have leading Zeros, i.e. "00010435". The system will format the data with those leading zeros unless you check this box.

- **Force Limited CSV Data:** CSV data consists of textual data with columns of information in quotes that is separated usually by a comma. On some older style Positive Pay bank systems, the information becomes invalid if there are commas in unexpected places, such as "Diversified Systems, Inc." To avoid these issues, checking this box will tell the system to remove these commonly used characters. In this example, the company name will be exported as "Diversified Systems Inc."

- **Use Lookup for Vendor Payee Name:** Your live Accounts Payable system has an option to save the Vendor Check information to Bank Reconciliation as "Vendor No.:XXXXXXX" instead of the actual name of the Vendor. This can make this information meaningless to your bank, so this checkbox will have the system replace that description with the actual Vendor name that was printed on the check.

- **Use Lookup for Payroll Payee Name:** Your live Payroll system has an option to save the Employee's Check information to Bank Reconciliation as "Employee No.:XXXXXXX" instead of the actual name of the Employee. This can make this information meaningless to your bank, so this checkbox will have the system replace that description with the actual Employee name that was printed on the check.

- **Check Date Format:** Select the date format that your bank is expecting your data to have. Most banks have different preferred date formats. The default format is "CCYYMMDD" which has the added advantage of automatically allowing the date to be sorted in chronological order without extra effort. With this default format, a date of June 30, 2028 (06/30/2028) would be formatted as "20280630".

```
Additional
Bank Account Name
[ Town West Bank                    ]

Bank Account Number        Bank Routing Number
[ 52-55531        ]        [                 ]


Type Extra 1               Type Extra 2
[ CHK             ]        [                 ]
```
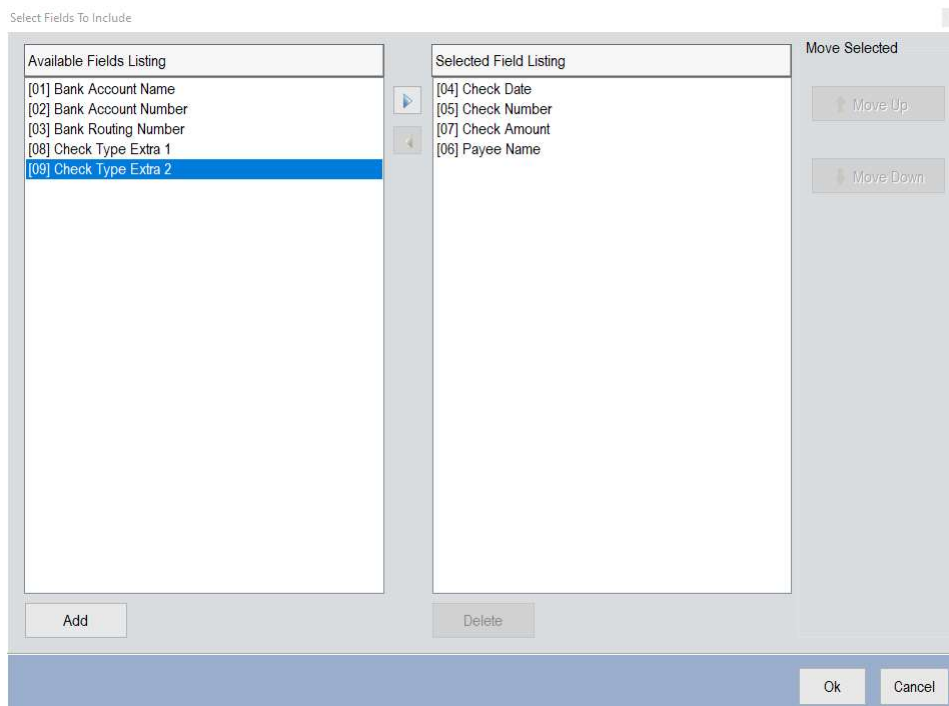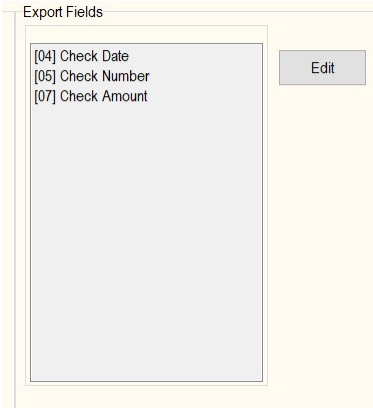
The second section (in the middle of the screen) is called **"Additional"** (see screenshot below). This section allows you to configure values that might be needed by your bank's Positive Pay system, as described below.

- **Bank Account Name:** Your bank's Positive Pay system may require that each exported check has the bank account name in the exported data. If so, be sure to type in the name exactly as it appears on your bank statement. You will also need to add the field called "Bank Account Name" to the list of fields that are exported. The setup of this list is described later in this document.

- **Bank Account Number:** If your bank's system requires a bank account number to be included with each exported check, then type in the number exactly as specified in your bank's specifications. Check carefully for the required specifications, as most banks' Positive Pay systems require that the bank account number has leading zeros and spaces removed from the exported bank account number. Once you have correctly typed the account number into this field, you will also need to add the field called "Bank Account Number" to the list of fields that are exported. The setup of this list is described later in this document.

- **Bank Routing Number:** If your bank's system requires the bank's routing number included with each exported check, then type in the 9-digit routing number for your account. You will also need to add the field called "Bank Routing Number" to the list of fields that are exported. The setup of this list is described later in this document.

- **Type Extra 1:** Some banks require a static field on each exported check representing that the record exported represents a "new" check. In some cases, this is done with simply typing in "New" in this field. Another example might be "Chk". If your bank requires this extra field, type in the value to be exported. You will also need to add the field called "Type Extra 1" to the list of fields that are exported. The setup of this list is described later in this document.

- **Type Extra 2:** Some banks require an additional static field on each exported check representing a location or division of your company. An example of this value could be

"Dallas" or "New York City". If your bank requires this extra field, type in the value to be exported. You will also need to add the field called "Type Extra 2" to the list of fields that are exported. The setup of this list is described in the next paragraph.

Export Fields

[04] Check Date
[05] Check Number
[07] Check Amount

Edit

Select Fields To Include

Available Fields Listing

[01] Bank Account Name
[02] Bank Account Number
[03] Bank Routing Number
[08] Check Type Extra 1
[09] Check Type Extra 2

Selected Field Listing

[04] Check Date
[05] Check Number
[07] Check Amount
[06] Payee Name

Move Selected

Move Up

Move Down

Add

Delete

Ok   Cancel

The third section (top right), called **"Export Fields"** allows you to configure the fields to be exported. The default fields to be exported are in the screenshot to the right. To change the fields to be exported or their exported column order, click the "Edit" button.

Once you click the "Edit" button, you will see a screen similar to the "**Select Fields To Include**" screenshot below. On the right window is the list of fields currently selected to be exported. To add a new field to the list, click on the field you wish to include in the left "Available Fields Listing" window,

and either click the "Add" button below the left window, or the button between the two windows. To remove a field from the "Selected Field Listing" window on the right, click on the field to remove, and either click the "Delete" button below the right window or click the button between the two windows. Clicking "Delete" simply moves the field back to the left window. It does not delete anything.

Once you have the correct fields selected in the right window, you can modify the column order of the fields to be exported by selecting the field to be moved and clicking the "Move Up" or "Move Down" button to the right of the window. Once you have the correct fields selected and in the right order, click the "Ok" button to save your configuration.

The last (screen bottom) section of the configuration option is **"Export Type and File Options"**. This section is divided into 3 sub-sections. The first of these is called **"Default - Export Type"** (see below).

The "Export Type" to be used can be selected when you are ready to export the data to be sent to your bank. This configuration option allows you to select the default type that will appear when you are performing the export. The first option is a standard "Comma Separated Value" (.csv) file. This is the default configuration setting and is the one most often expected by Positive Pay banks. The second option is a standard "Tab Delimited Text" (.txt) file in which the columns are separated by invisible Tab values instead of Commas. The third option is to copy the exported data into your computer's clipboard "Memory - Window's Clipboard" which will allow you to paste it into a spreadsheet or some other type of program.

The **"Export File Folder"** allows you to configure where in your system you wish the file to be placed (not applicable if you have selected the data to be copied into your system's clipboard). You can select any location on your computer by either typing in the data path, or (recommended) by clicking the "Browse" to the right which will allow you to navigate to the folder in which you prefer that the data be placed. The default location is based on your standard Certiflex "export" folder ("XConnect") in a new folder below it called "PosPay". You can select any folder you like, or create a new folder for this purpose.

The **"Export File Name"** option allows you to specify the file name to be used if you have selected the ".csv" or ".txt" file type of export. Your bank may require that the data file be named with a particular value. The default name is "Positive_Pay". With this value, your data file will be named

either "Positive_Pay.csv" or "Positive_Pay.txt".

The **"Add Company/Bank ID to Export File Name"** option checkbox allows you to append the Company ID or Bank ID to the data file name. An example of this would be "GS01_Positive_Pay.csv" for the company "GS" and Bank Account "01".

The last configuration option is **"Add Date Stamp to Export File Name"**. This option will assure that each exported file has a unique file name, and it also maintains an easy sort order for the files exported. With this option checked, an example file name would be "Positive_Pay_20210128_11_34.csv". In this example, the date is "01/28/2021", and the time is "11:34am".

After you have all of the options configured, click the "Save" button, which will take you back to the **"Positive Pay - Export"** option screen.

Now you are ready to export your data to be sent to your bank. There is a screenshot for this option on Page 1 of this document.

The **"Output Options"** section allows you to configure the current export session values. The **"Output Type"** defaults to the data file type or memory option you configured earlier. You can change it for the current export session.

The **"Date Range"** allows you to specify checks within the range selected. The default values are based on your current System Date.

The **"Exclude Previously Exported"** option allows you to avoid duplicate records being exported to your bank. Once a check has been exported, it is marked as having been exported to avoid duplicates being sent to your bank.

Once you have selected your options, click on the **"Export Now"** button and the export will be performed as specified.