Managing Issued Items

The Positive Pay service requires Companies to maintain a list of issued items for Heartland Bank to compare presented items against so exceptions can be identified.

While issued items can be added after a check has been presented for payment, it is highly recommended Companies enter or load issued items prior to disbursing paper checks to payees, as failure to do so could result in denial of payment if the check is presented at the teller line for deposit or to be cashed.

When an issued item is entered or loaded into Positive Pay, the status and disposition of the issued item is tracked. The list below describes the status and disposition labels associated with issued item.

Status Values

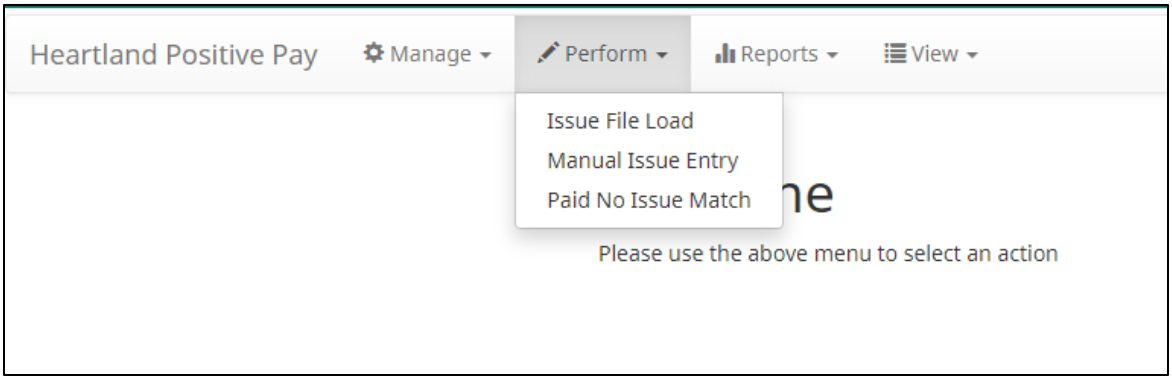
- **Issued** – A status defined by the Company indicating a check was issued. The check has been issued and distributed for payment.
- **Voided** – A status defined by the Company that a check was issued but later voided and not distributed. The check has been voided by the maker. A check is usually voided prior to disbursement. A voided check cannot be used to make a payment or withdraw money from the account.
- **Stopped** – A status defined by the Company indicating a check has been stopped. A check that has a stop payment placed on it. A stop payment is placed with Heartland Bank to cancel a check that has not yet been processed.
- **Cancelled** – A status defined by the Company indicating an issued check is to be cancelled and removed from the outstanding issued items in the Issue Warehouse. A check that has been issued and a company user has opted to cancel the item. The outstanding issued item will be removed from the Issue Warehouse.
- **Available for Matching** – A status assigned by the Positive Pay system when an issued item is entered or loaded by the Company.
- **Used in Matching** – A status assigned by the Positive Pay system when a check is presented for payment with a serial number that matches a serial number for an issued item.
- **Outstanding** – A status displayed in the issue warehouse indicating a check has not yet been presented for the issued item and it is still available for matching.
- **Paid** – A status displayed in the issue warehouse indicating a check has been presented against an issued item and it was paid by the system or Company user.
- **Returned** – A status displayed in the issue warehouse indicating a check has been presented against an issued item and it was returned by the system or Company user.

- **Purged** – A status assigned by the Positive Pay system when an issued item that has not been used in Matching (outstanding) has been removed from the system. The purge period is defined by Heartland Bank.
- **Deleted** – A status value displayed in Issue File Status indicating a file that was loaded was deleted by a Company. A history of the file load and delete action are retained but the issue items are removed as if they were never introduced to the system.
- **Updated** – If an issued item is updated after it was loaded, history will be available in the issue item warehouse when the drop-down for an issued item is expanded.

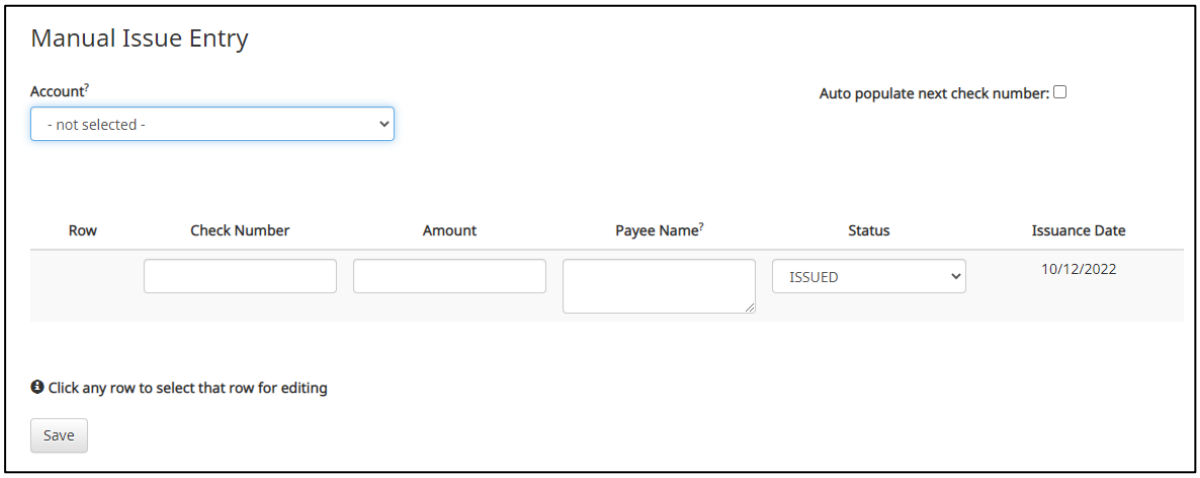
1. Manual Entry of an Issued Item

Companies can manually enter a single check or list of checks that have been issued. To manually enter an issued item, the user must be granted the manual issue entry user privilege.

1. From the Heartland Positive Pay module, click Perform > Manual Issue Entry.



2. The Manual Issue Entry screen appears.



3. Payee Names: The Payee Name field supports up to four Payees.

Row	Serial Number	Amount	Payee Name?	Status	Issuance Date
1	10100	300.00		ISSUED	03/03/2021

a. Click within the Payee name field to enter Payee Name(s).

b. The view size on the Payee Name field can be enlarged by dragging bottom right corner of field box. The feature may not be available based upon the browser used.

c. Input the Payee Name in the field. If there are multiple payees, an Enter (carriage return) must be used to input a second, third or fourth payee on separate lines in the field for it to be distinguished as different payees.

Row	Serial Number	Amount	Payee Name?	Status	Issuance Date
1	10100	300.00	Helen Jones Michael Jackson Francine Doe Lisa Miller	ISSUED	03/03/2021

Note: If multiple payees are listed on a single line of the check, putting them on separate lines is not applicable.

Row	Serial Number	Amount	Payee Name?	Status	Issuance Date
1	10100	300.00	Helen Jones & Lisa Miller	ISSUED	03/03/2021

d. The Payee Name field currently supports 500 characters in total. This count will include the carriage returns separating multiple payees. The 500-character limit is for the entire field, and not per payee.

e. If Payee Positive Pay is enabled, the Payee Name field will not accept blank entries for items with Issued status and will give an error message if an entry is attempted to be saved without a Payee Name.

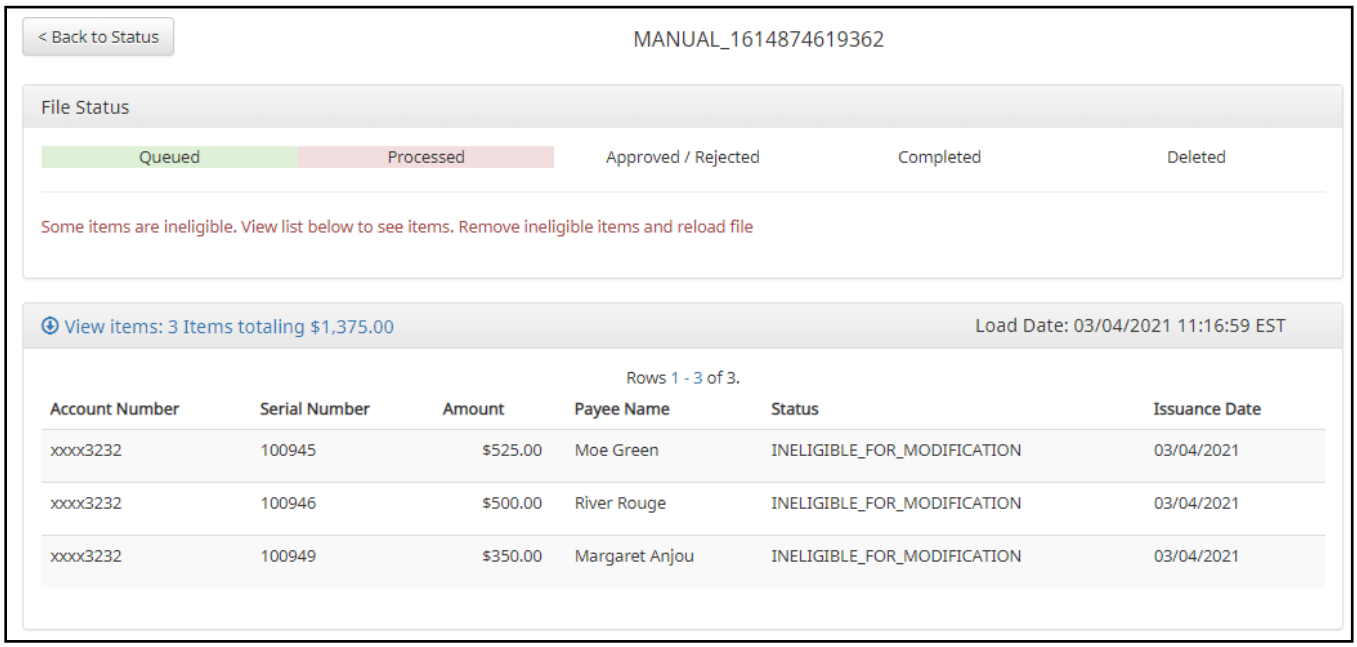
Payee Name is required unless status is VOIDED.

To edit any row, click in the fields to be edited and make changes.

4. When all manual issuance files have been entered, click Save button.

5. The Manual Issuance File Status detail page appears.
6. Click the Back to Status button to view the Issuance File Status page.
7. <u>Issuance Dual Approval:</u>

   Some companies may have the optional Issuance Dual Approval feature enabled. In this circumstance, manual entry files must be approved by a second user or they will not be processed.


< Back to Status

MANUAL_1614874619362

File Status

Queued | Processed | Approved / Rejected | Completed | Deleted

Some items are ineligible. View list below to see items. Remove ineligible items and reload file

View items: 3 Items totaling $1,375.00

Load Date: 03/04/2021 11:16:59 EST

Rows 1 - 3 of 3.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3232	100945	$525.00	Moe Green	INELIGIBLE_FOR_MODIFICATION	03/04/2021
xxxx3232	100946	$500.00	River Rouge	INELIGIBLE_FOR_MODIFICATION	03/04/2021
xxxx3232	100949	$350.00	Margaret Anjou	INELIGIBLE_FOR_MODIFICATION	03/04/2021

2. Issue Templates

The purpose of issue templates is to make it easy to load issued items into Positive Pay using files that can be generated out of most accounting systems. Heartland Bank's Positive Pay provides Companies a variety of flexible options for providing a list of checks that have been issued or voided.

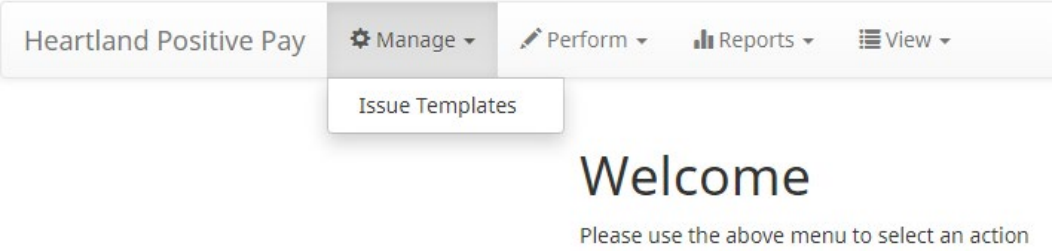
Issue templates allow users to select from a list of file formats supported and identify where the required data elements are located within the file.

Once a template has been set up, the template can be selected when loading a file to tell Positive Pay how to utilize the data contained in the file.

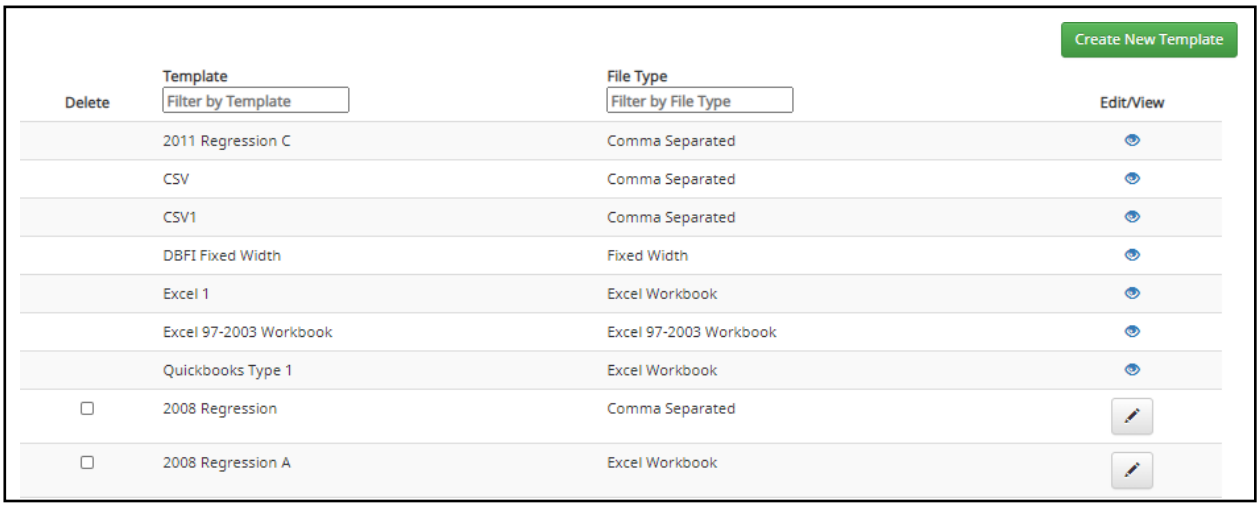
Multiple file templates can be set up, displayed and used. Companies are allowed to create their own templates.

Note: The Issue Template user privilege must be enabled for this option to display.

1. From within the Positive Pay module, click Manage > Issue Templates.



2. A screen will appear listing all existing templates available to view or edit, and a button to Create New Template. Templates created by the Company can be modified by the Company.



   a. To view or edit an existing template, click the pencil icon for the appropriate template. The template will display with the date the template was last updated.

   b. To delete an existing template, click the checkbox next to the Templates to be deleted and click Delete Selected. Templates that have the Delete option were built by the Company and can be deleted/edited by the Company user.

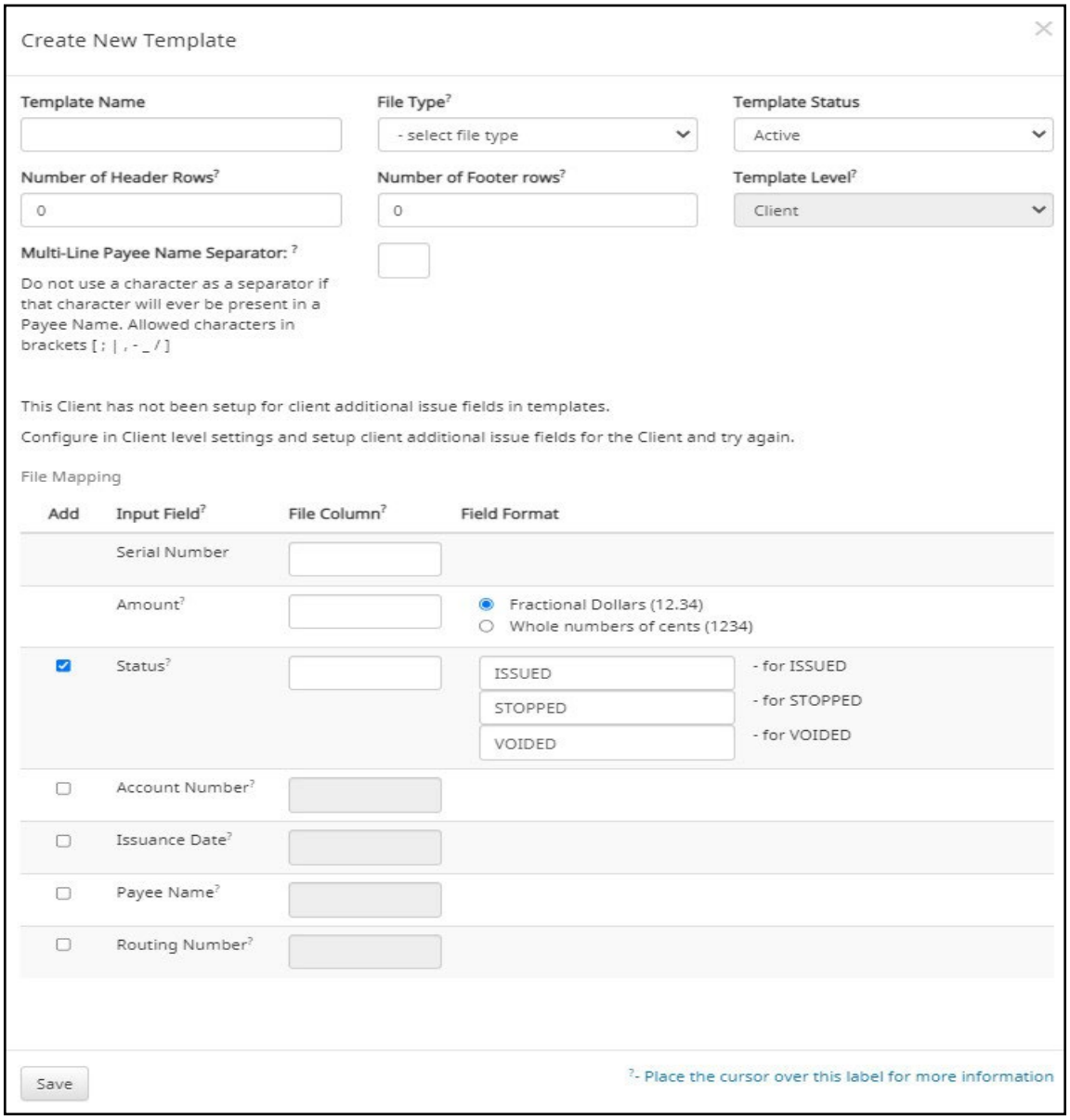
   c. To create a new template, click the Create New Template button.

The upper portion of the template screen will not change, regardless of the file type selected. The template name, file type and template status values are required. The header and footer fields are optional.

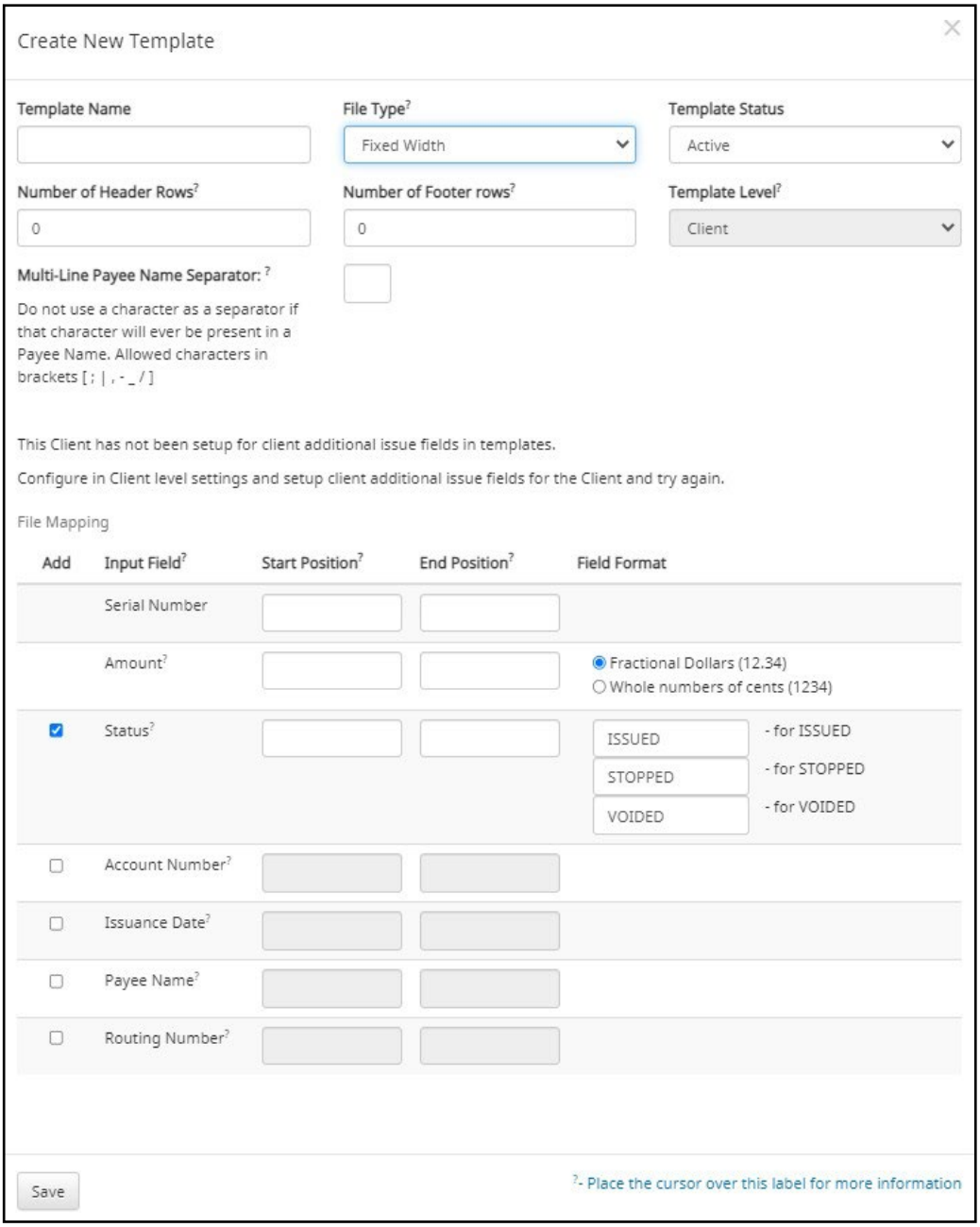
Many accounting systems can export excel or fixed width files. Sometimes those files have header (beginning) rows or footer (ending) rows that contain data not required by Positive Pay.

When setting up a template, the Company can define the number of rows Positive Pay should ignore at the beginning and end of the file. It is important to note that if the values are entered incorrectly, an issue file may load with errors or no items.

The mapping section below will display based on the file type selected. Excel and separated files will require Companies to define the column data elements that will be found.



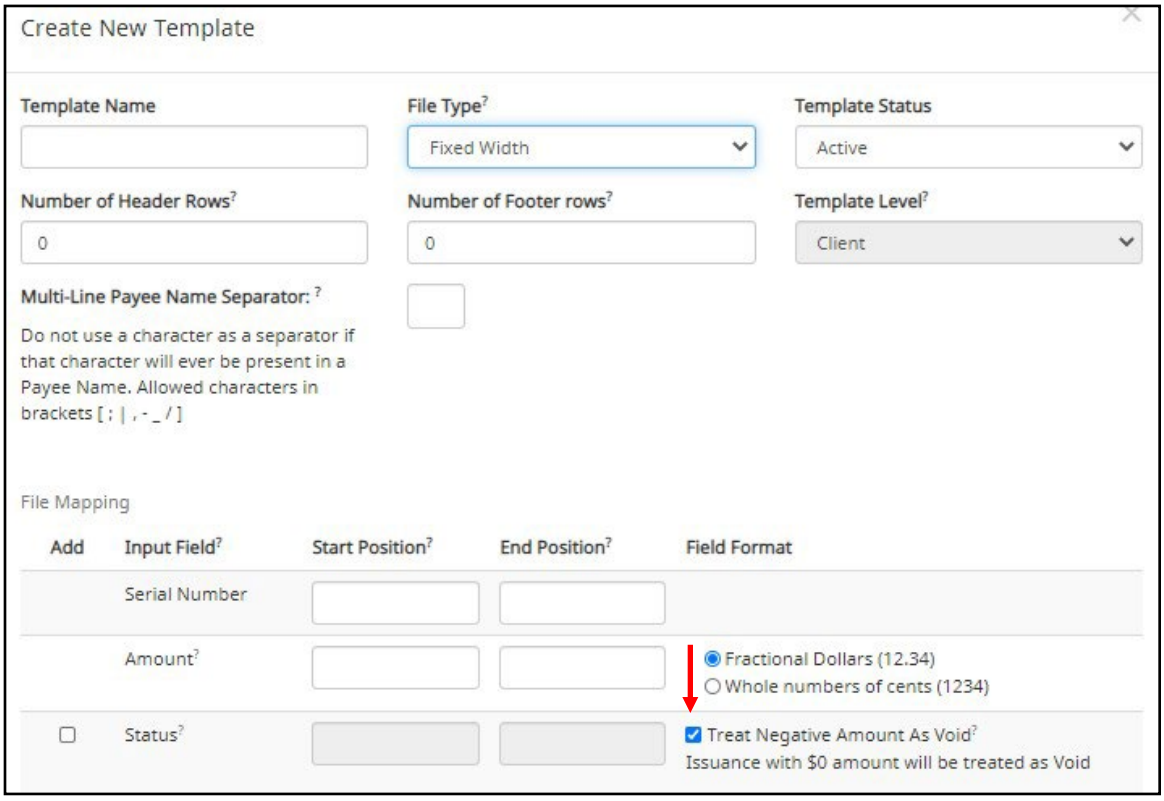
Fixed Width files will require the Company to define the start and end position in which the data element is located.



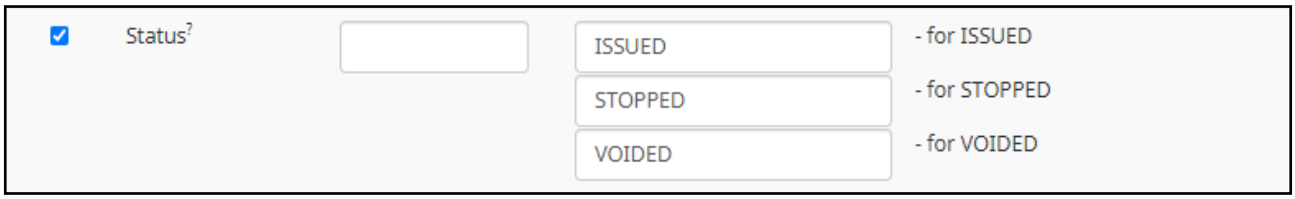
The mapping section on the lower part of the screen displays the required fields. The Check Serial # and Amount fields are always required. The Company must specify if the amount data in the file to be imported will or will not contain decimal points. For example, if the Amount value is set to Fractional Dollars, then 100, 100.0 and 100.00 are all processed the same. If the Amount value is set to Whole numbers of cents, the system will divide by 100 and save it as a dollar value. For example, a value of 100 would be saved as $1.00 in the system.

The Company may choose to import additional data by checking the Add box next to the desired data element.

If the Status box is not checked (as shown below), Positive Pay will load all issued items with a status of Issued. If the Company file represents Voided items as a negative number, the Company can check the box Treat Negative Amount as Void and Positive Pay will status any item in the file with a negative value as Voided. Issuance with a $0 amount will also be treated as Void.

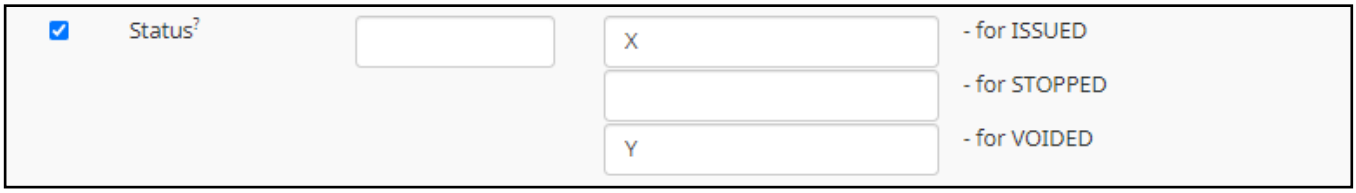


If the Company checks the Status box additional fields will display as shown below. If the Company's accounting system exports issued items with an Issued and Voided status, no additional action is required.



It is important to note that if the Status box is checked for a template, and this information is not provided in the issue file loaded, the system will give each record an ISSUED status.

If the accounting system used exports issued items with a value of X and voided items with a value of Y, the user can identify the values as shown below so Positive Pay can translate the data appropriately when importing the data.



A description has been provided below to define system behavior if additional data elements are included.

Account #

If the account box is selected, the user can import one file that contains issue items for multiple accounts. If the account box is NOT selected, when a Company user loads a file through the Company portal, Positive Pay will require the user to select the account the checks were issued on from a dropdown menu.

Payee Name

The Payee Name box will only appear if one or more accounts are configured for payee positive pay. If the payee name box is checked, Positive Pay will require the payee name for accounts configured for payee positive pay. If payee name is provided for accounts not enrolled in payee positive pay, the payee name data will be ignored when the file is loaded. For Excel or delimited files, the complete and single payee name is expected in a single column. For fixed width files, the complete and single payee name must be contained in the file between the starting and ending position.

It is important to note that when a payee name is required in an issuance file, values consisting of only white space (i.e., all spaces) will be considered the same as an empty value and will not be accepted.

Issuance Date

If the issuance date box is NOT checked, Positive Pay will default the issue date to the date the file was loaded. If the issuance date box is checked, the file must contain an issuance date for each item. For Excel files, Positive Pay will translate the data format used in the file. For separated and fixed width files, the Company must define the date format being used as shown in the screenshot below. It is important to note that the formats displayed are examples only, a complete list of date formats can be found at:

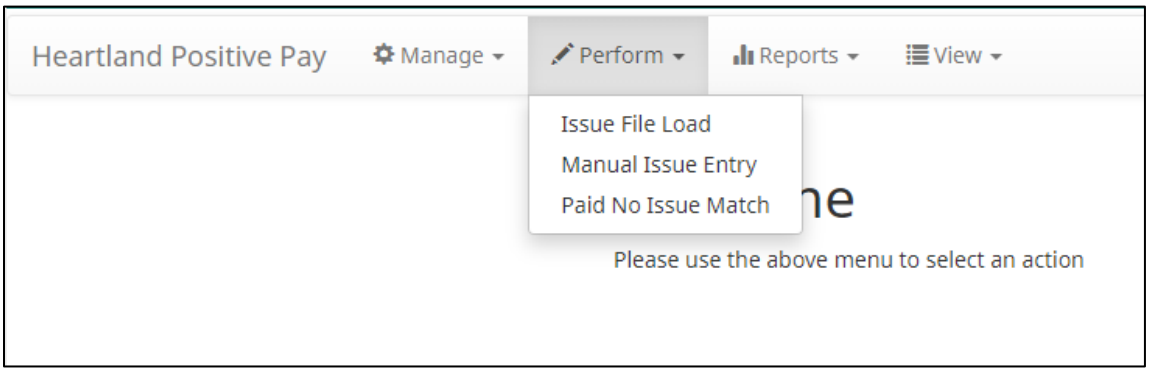
NOTE:

- **The Load Issuance File user privilege must be enabled.**
- **If Multiple Payee Names feature is enabled, Positive Pay will support more than one payee name in the Payee Name field of issuance files.**
- **If Payee Name is a required field in the issuance template used, it is important to note that issuance files in which the payee name field contains values consisting only of white space (ex, all spaces) will be considered the same as an empty value and will not be accepted.**
- **Issue file loading will strip and ignore dollar signs on dollar amounts, and double and single quotations around data fields.**
- **For best results, users should not load issue files with mixed account numbers unless they have access to all the listed accounts. Loading issue files with account numbers for which the user has no access will cause errors.**
- **There is a 100-character limit on issuance file names.**

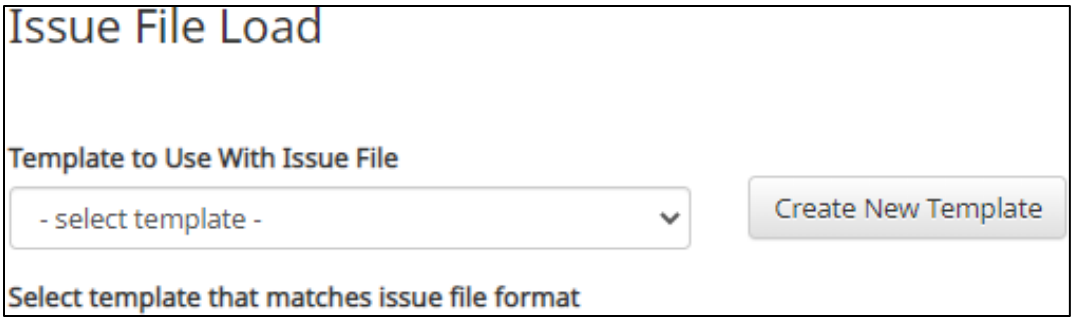
3. Loading Issue Files with Issue Templates

Positive Pay allows Company users to load issue files into the system for use in matching. Positive Pay accepts these files in a variety of formats, used in conjunction with file templates (covered in the previous subsection).

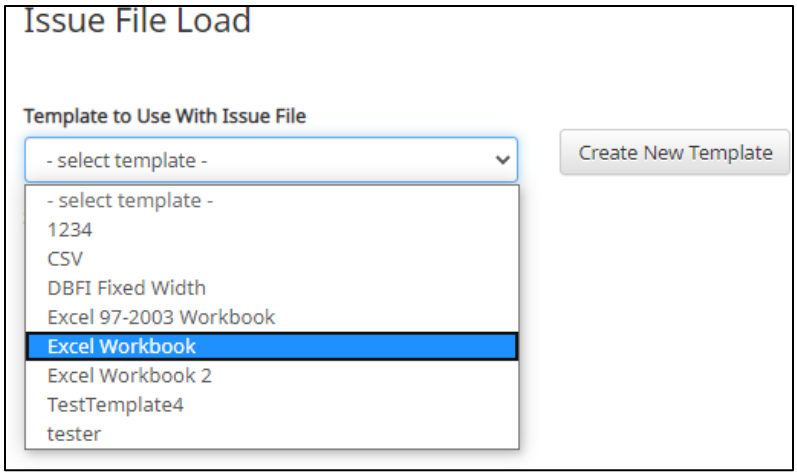
1. From the Heartland Positive Pay module, click Perform > Issue File Load.



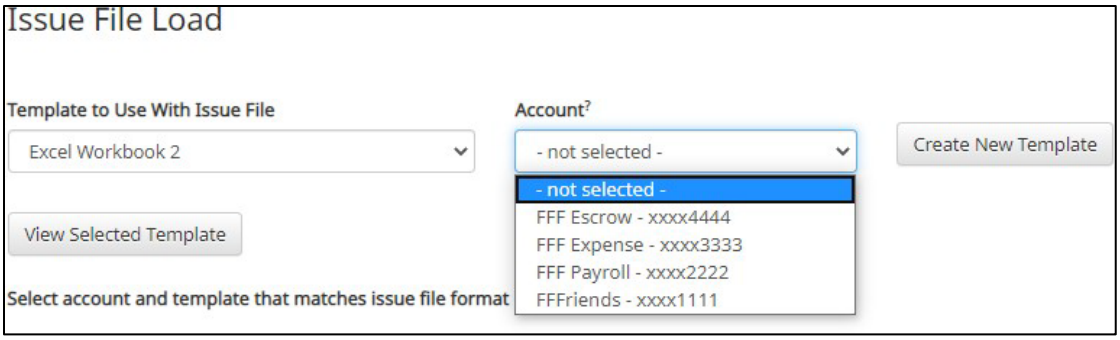
2. The Load Check Issuance File page appears.



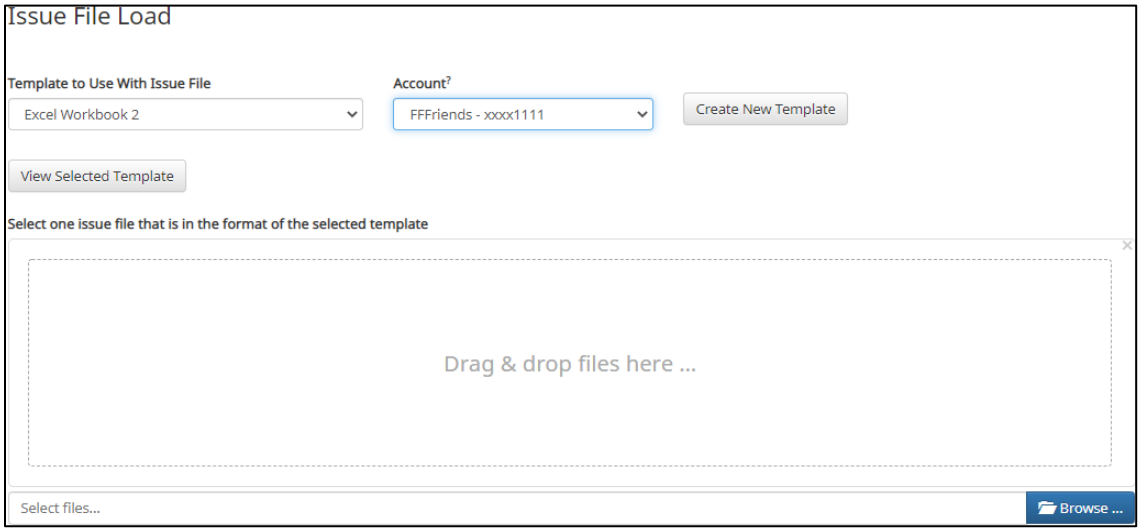
3. Select the Template drop-down box to select from a list of existing templates. Select one of the available templates listed. If only one template is available, the drop-down box will select that template by default.



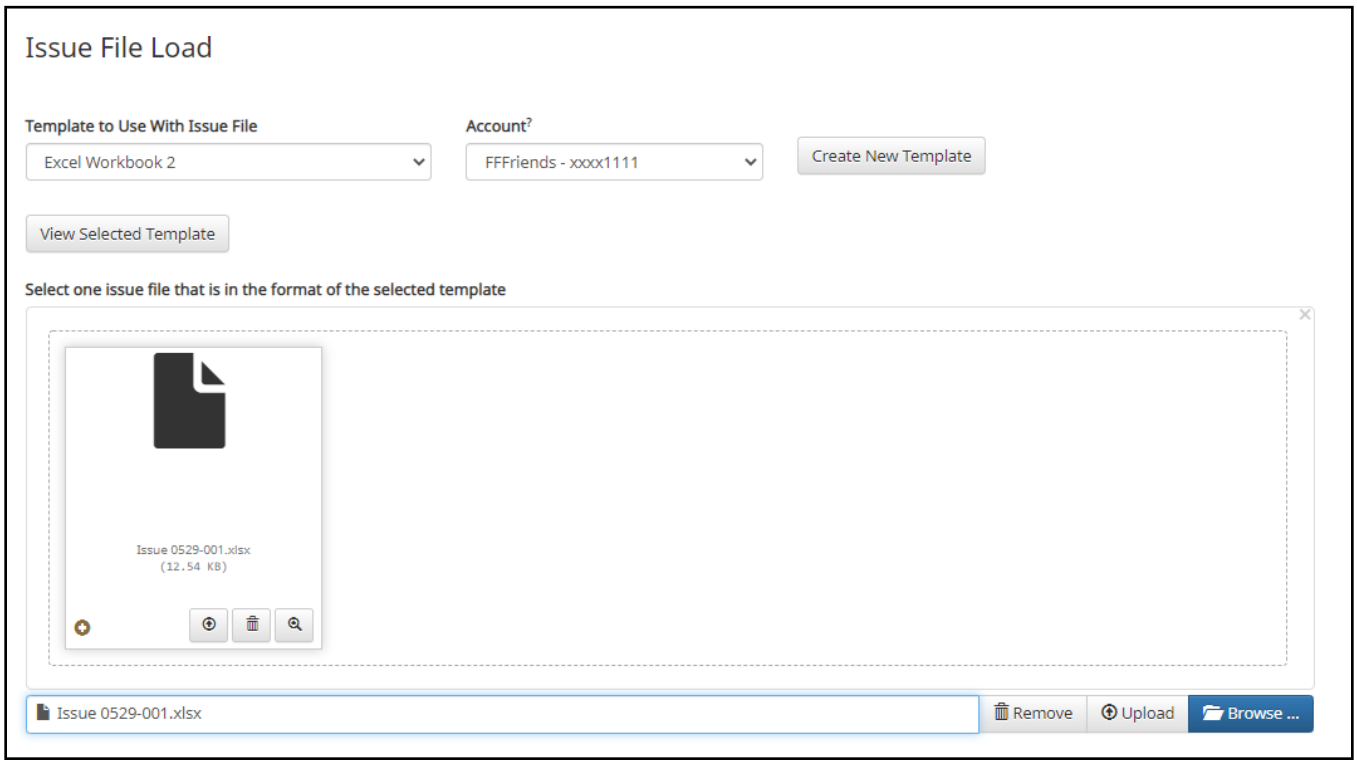
4. If the template selected was created without the Account field enabled, then a drop-down box will display so an Account can be selected. Select from the list of accounts. If only one account is available, the drop-down box will select that account by default.



5. The file upload interface will appear. Click the Browse button to select the appropriate file.

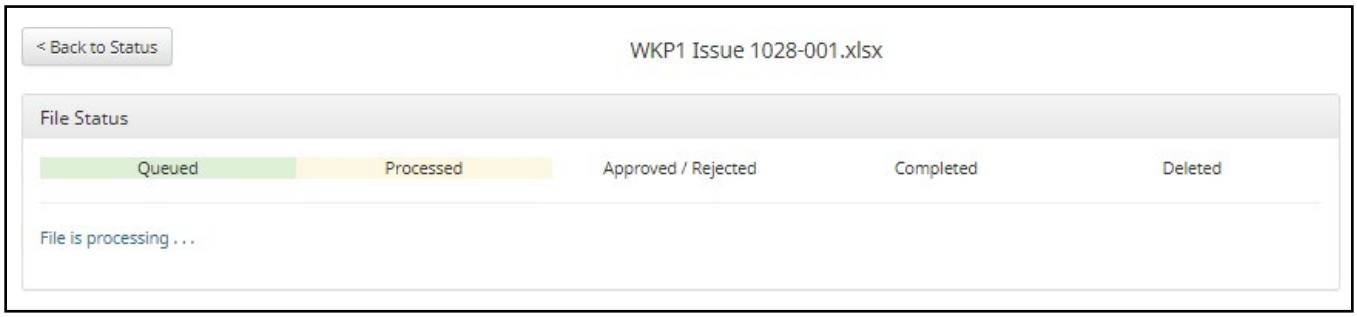


6. Once the file is selected, it will be displayed in the upload interface.

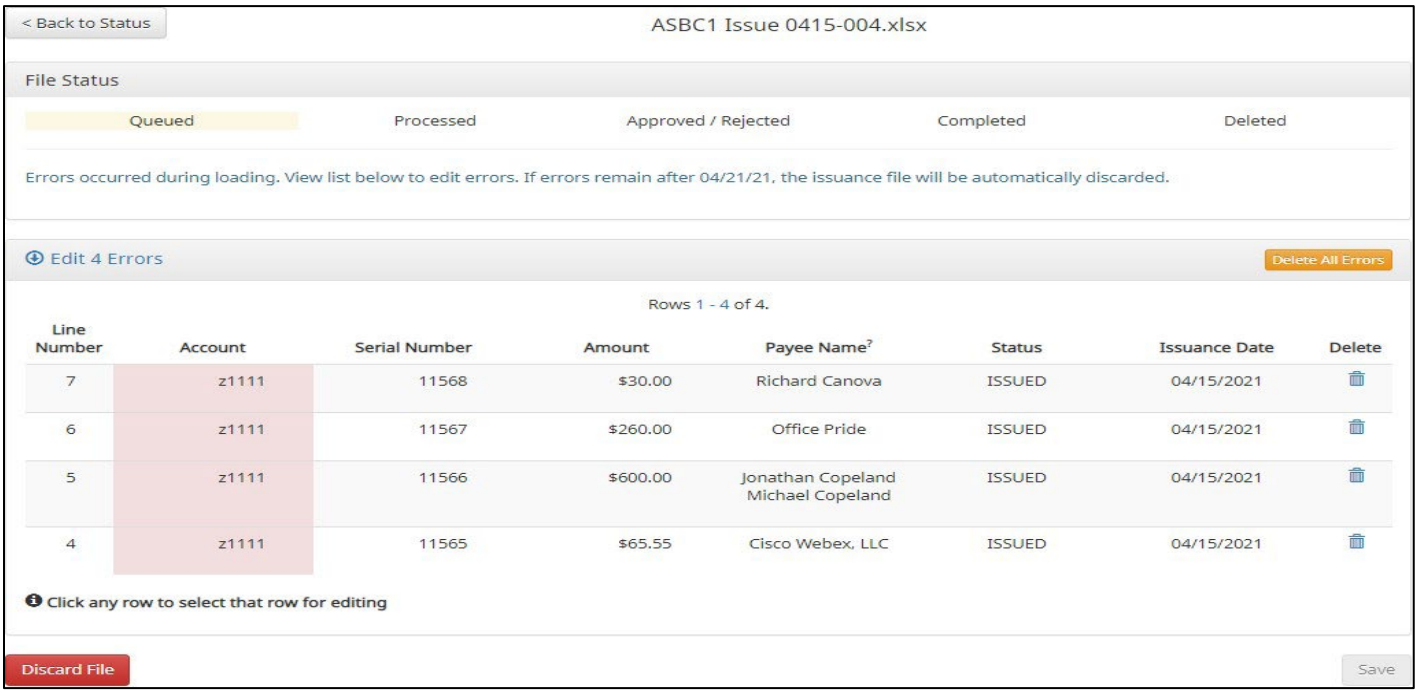


Remove	The file will be removed from the page.
Browse	Use Browse to locate the file you want to load.
Upload	The file will be uploaded.

7. The Status Bar will display the current status of the file.

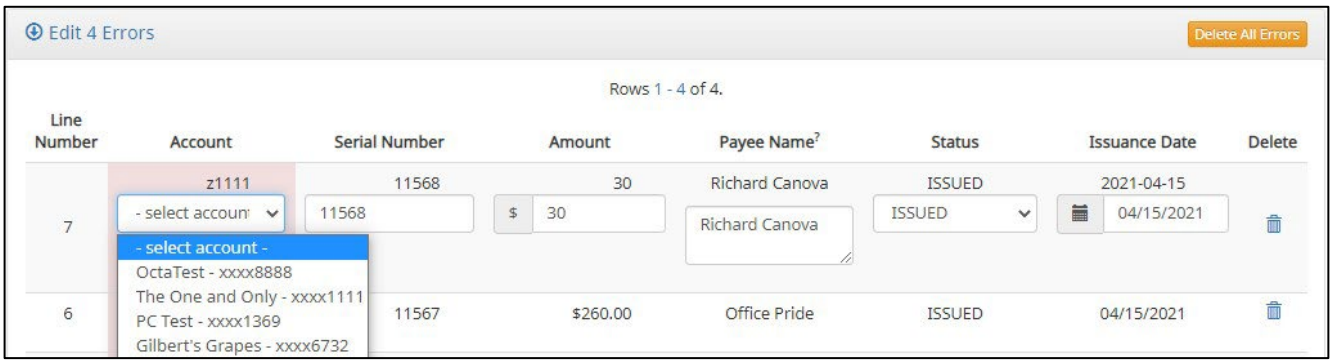


8. If errors were encountered during the initial processing of the issuance file, the Parse Errors display will appear, allowing the user to view the error detail within the file. The most common reason this error would appear is because the file contains improper formatting. At this point, the user will have the option to:
    a. Correct those errors.
    b. Delete individual errors. This feature only displays if there are errors in the file and is only available until all errors have been corrected and the file is saved.
    c. Delete all errors. This feature only displays if there are errors in the file and is only available until all errors have been corrected and the file is saved.
        i. This will retain the totals and counts for audit history.
    d. Discard the file. This feature shows up when there is an error in the file. This option is not available after corrections have been made and saved. This will remove the file and its contents from the system.



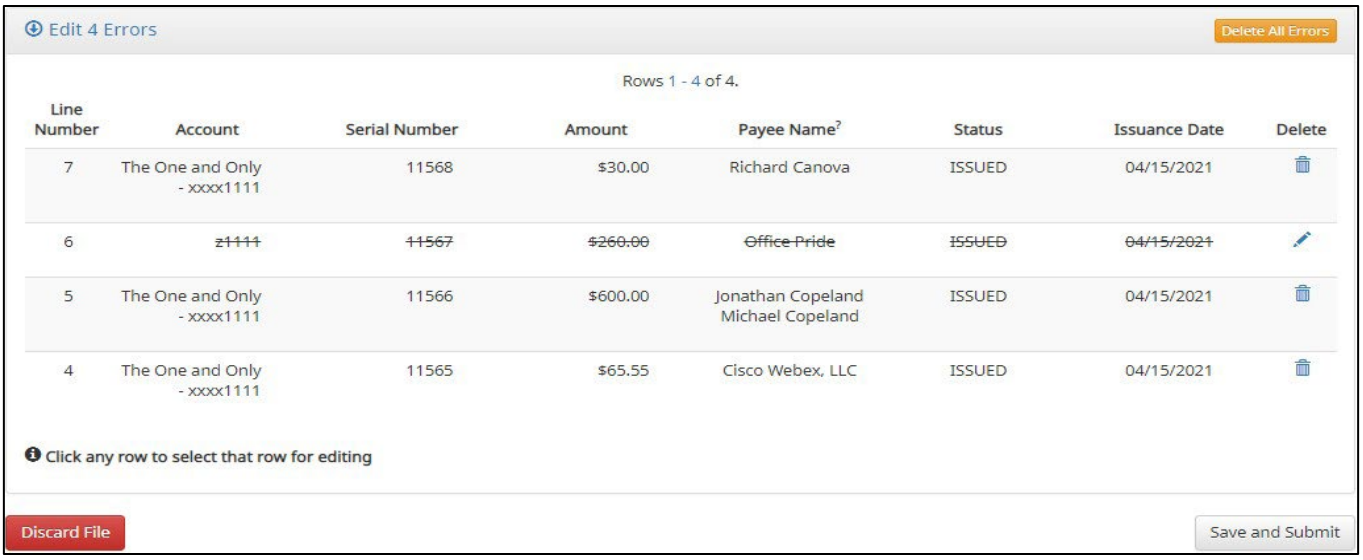
In this example, the account numbers in the issuance file were entered incorrectly and they need to be corrected before the file can be fully processed and loaded.

9. Click on any of the fields highlighted in red to make updates or changes.

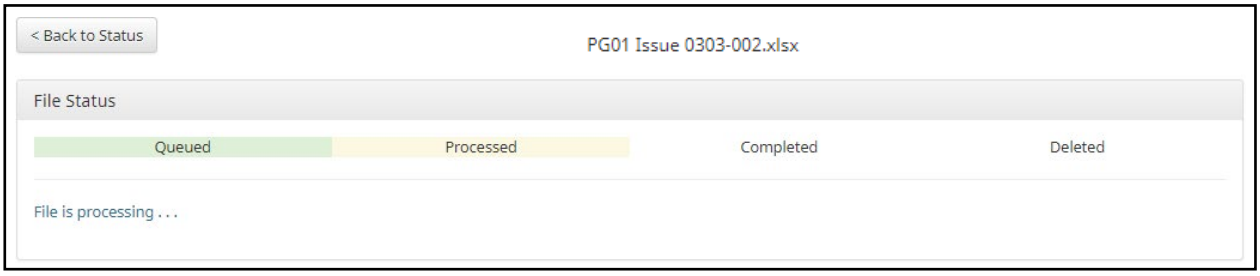


In this example, the user is presented with an account number drop-down so they can choose the correct account number for the issuance item.

10. Once all errors have been corrected, the red highlights are no longer visible, and the file can be reprocessed by clicking the Save and Submit button. This feature is only available until all errors are corrected, deleted, or discarded.



11. The file will be returned to processing.



12. If the file processes successfully, the user will be able to view the details on all the items in the file.

< Back to Status

PG01 Issue 0303-002.xlsx

File Status

Queued	Processed	Approved	Completed	Deleted

File processing is complete. View list below to see items.

View items: 15 Items totaling $12,246.81

Load Date: 03/03/2021 15:07:38 EST

Rows 1 - 15 of 15.

Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx3783	2665	$65.55	Cisco Webex, LLC	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2666	$600.00	Jonathan Copeland Michael Copeland	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2667	$260.00	Office Pride	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2668	$75.00	Richard Canova	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2669	$933.00	Waller Lansden Dortch & Davis, LLP	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2670	$24.00	Advanced Medical	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2671	$6,130.00	Citizens Union Bank	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2672	$53.36	Covey Seminars	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2673	$193.93	Cuyahoga County Clerk	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2674	$2,800.00	Michael Farrell	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2675	$150.00	Nesta Archeron Elain Archeron	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2676	$150.00	Jake Chambers	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2677	$750.00	ABC Carpentry	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2678	$35.00	Office Pride	NEW_ISSUANCE_ITEM	03/03/2021
xxxx3783	2679	$26.97	FedEx	NEW_ISSUANCE_ITEM	03/03/2021

Delete

If there are no errors in the file during the initial load, then the file will automatically display as Approved and Completed.

If an issuance file needs to be deleted for any reason, the user can click on the Delete button and the file will be removed. Deleting a file will retain item counts and totals as audit history.

NOTE: Files are only eligible for deletion if every item in the file is still in an available for matching status. If just one item in the file has been paid, the file cannot be deleted.

Issuance Dual Approval:

Some companies may have the optional Issuance Dual Approval feature enabled. In this circumstance, loaded issue files must be approved by a second company user.

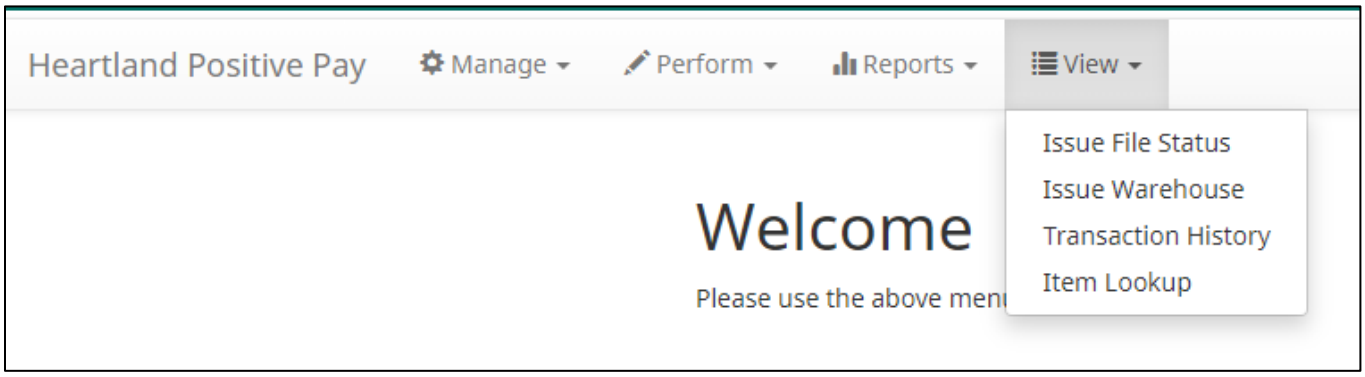
13. Issue File Status

The purpose of the Issue File Status feature is to provide Company users the ability to view and/or manage issue files loaded or manually entered by the Company. The disposition or status of the file is available. Positive Pay also offers an option for Company users to receive issue load alerts that will inform if an issue file is loaded successfully or loaded with errors.

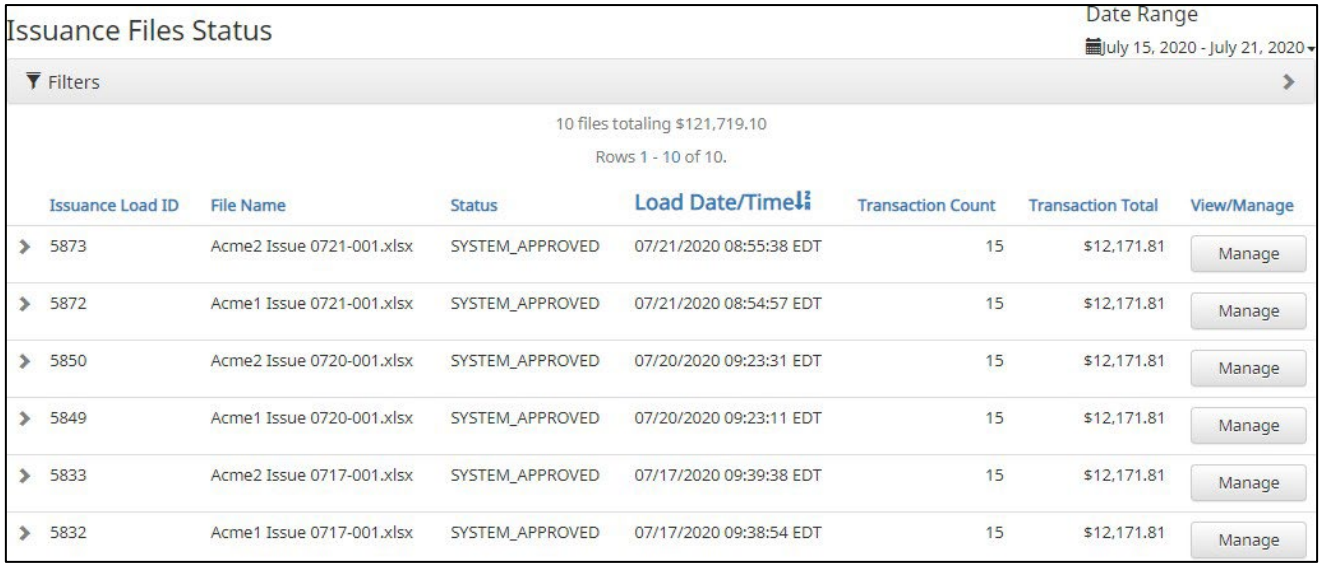
1. View Issue File Status

NOTE: The View Issuance File Status user privilege must be enabled.

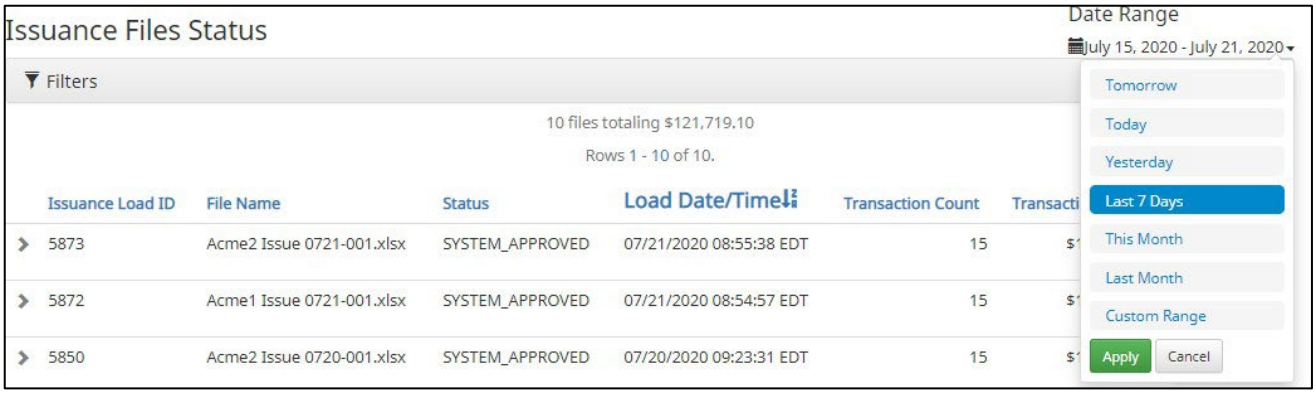
2. Within the Positive Pay module, click View > Issue File Status.



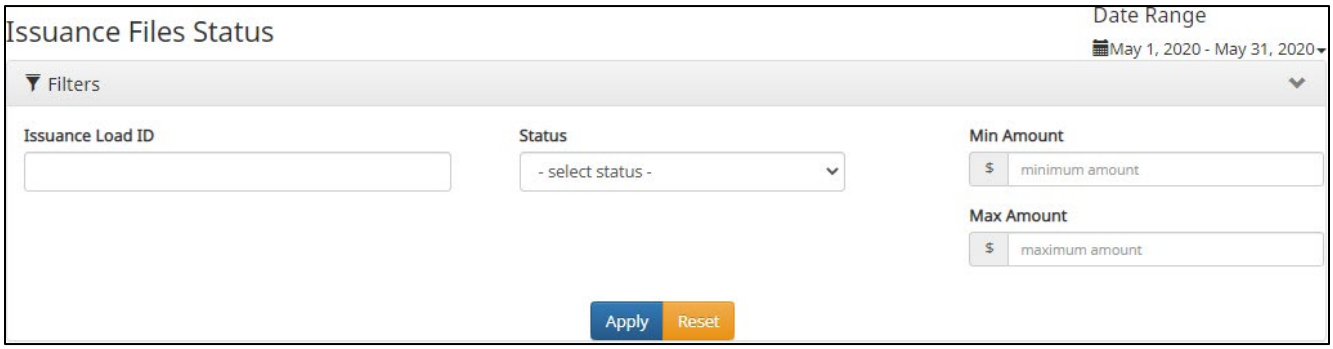
3. The Issuance Files Status page appears.



4. To filter the date range of files shown, click on the Date Range drop-down.

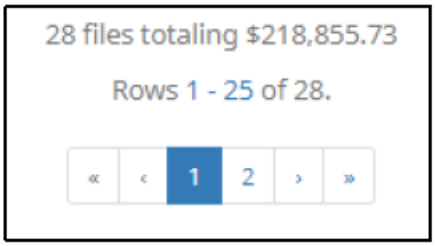


5. To narrow the search results, click Filters and a window containing additional search criteria will appear.



Issuance Load ID	The ID number associated with the specific file.
Status:	
Client Approved	The file was approved by the Company
Client Discarded	A Company user decided to discard the issue file before it was fully processed into the database.
Client Rejected	If Issuance Dual Approval is configured for a company, client rejected means a company user rejected the issue file during the dual approval process.
Deleted	A deleted file has been processed into the system but was removed by a company user. The file information will still be in the system and can be found in the Issue warehouse.
Edit Pending	A file in this status was loaded with errors. Before the file can be processed into the database and be displayed in the issue warehouse or be used in matching, the errors will need to be cleaned up or removed from the file.
Failed	The file failed to load**.**
Ineligible Items	The file contains ineligible items, and the load wasn't completed successfully. Ineligible items will need to be removed and the file reloaded.
Loading	The file is loading.
Processing	The file is processing.
Queued	The file is in line awaiting a status change.
Suspended	The file has been suspended. "Suspended" status can be related to the Issuance Dual Approval feature.
System Approved	The system is set to default approve the file.
System Discarded	Discarded files are files that a user loaded to Positive Pay and had errors that need to be cleaned up. If the errors are not cleaned up by deadline displayed under the progress bar, which is three days, the file will be automatically discarded by the system and no record of it will be kept.
Min Amount	The minimum dollar amount of the entire file.
Max Amount	The maximum dollar amount of the entire file.

6. Once search criteria are selected, click Apply to narrow your search results.
7. Search results are displayed in pages of 25 items. If the search contains more than 25 issue files, the results will be displayed on multiple pages. Use the navigation buttons at the top of the search results to review all results.

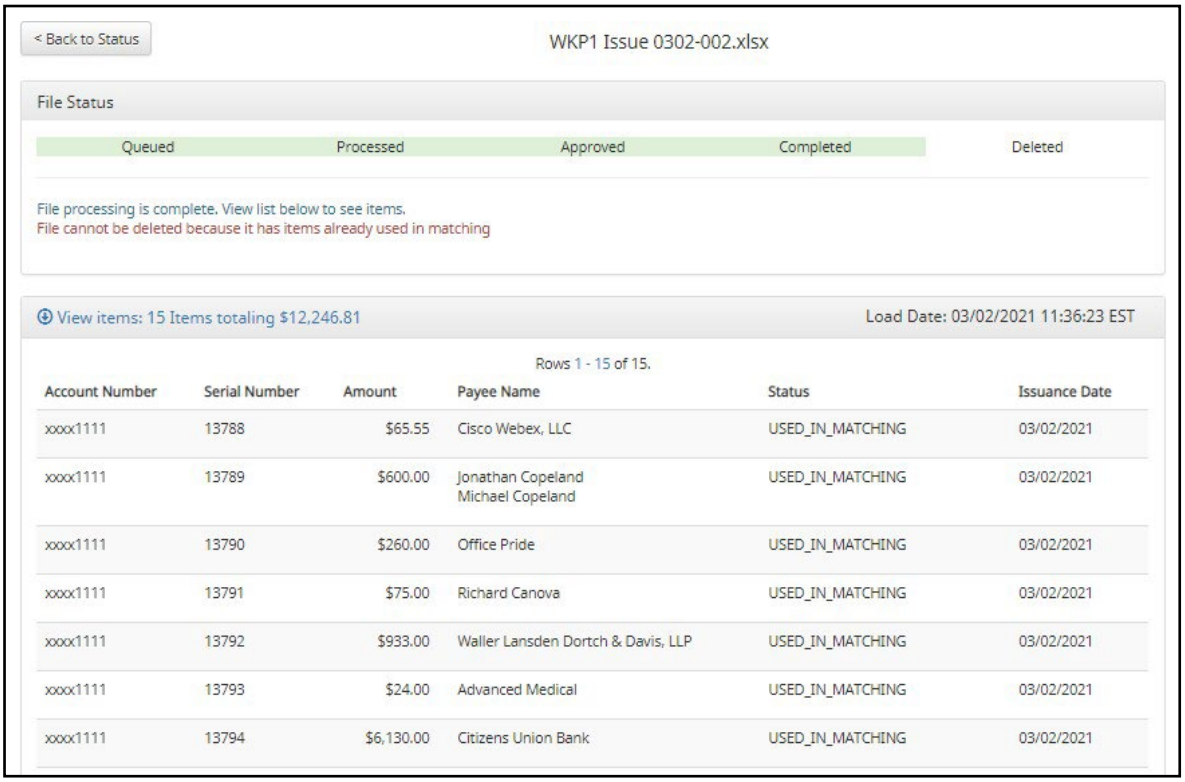


8. Click the arrow (>) next to the Issuance Load ID to view more useful detail on each issuance file.

	Issuance Load ID	File Name	Status	Load Date/Time	Transaction Count	Transaction Total	View/Manage
✓	20465	ASBank_CSV_Issue_0426__ASBC1_.csv	SYSTEM_APPROVED	04/26/2022 9:33 AM EDT	16	$1,004,372.00	Manage
	File Id: 6173 Template Name: CSV Issue						
✓	20449	MANUAL_1650898055281	SYSTEM_APPROVED	04/25/2022 10:47 AM EDT	1	$600.00	Manage
	File Id: 6157						

Issuance Load ID	The ID number assigned by Positive Pay when a file is loaded. This value only comes into play if there is an issuance file loading problem that is not resolved.
File Name	The file name assigned by the Company at load time. If the transactions were manually entered the file name will appear with a prefix of MANUAL followed by a system generated number sequence for ease of differentiation.
Status	Please see list of possible Status codes
Load Date/Time	The date and time this file was loaded.
Transaction Count	The number of transactions contained within the file.
Transaction Total	The total dollar amount of the transaction.
View	Displays View button if a file has no errors or is ineligible to be edited. It is important to note that authorized FI users can click View to get to the Delete button to delete a file. See below for more information.
Manage	Displays Manage button if the file contains errors that can be edited. See below for more information.
File ID	The ID number assigned by Positive Pay once an issuance file is processed and committed to the database. If an Issuance Load ID is present but a File ID is not, the file was received but did not load properly or has not been processed all the way to the database. The File ID is useful when contacting Heartland Bank about a problem with a file.
Template Name	Issue Template used to load the issue file.

9. Click View button to view the individual issue files. The [File Name] page appears.



Account Number	Serial Number	Amount	Payee Name	Status	Issuance Date
xxxx1111	13788	$65.55	Cisco Webex, LLC	USED_IN_MATCHING	03/02/2021
xxxx1111	13789	$600.00	Jonathan Copeland Michael Copeland	USED_IN_MATCHING	03/02/2021
xxxx1111	13790	$260.00	Office Pride	USED_IN_MATCHING	03/02/2021
xxxx1111	13791	$75.00	Richard Canova	USED_IN_MATCHING	03/02/2021
xxxx1111	13792	$933.00	Waller Lansden Dortch & Davis, LLP	USED_IN_MATCHING	03/02/2021
xxxx1111	13793	$24.00	Advanced Medical	USED_IN_MATCHING	03/02/2021
xxxx1111	13794	$6,130.00	Citizens Union Bank	USED_IN_MATCHING	03/02/2021

Status:	
Available for Matching	Items marked as Available for Matching are issue items that have loaded to the system but have not been matched to a presented item.
Used in Matching	Items marked as Used in Matching are issue items that a presented item has been matched to.
New Issuance Item	This status will only display in a file that was not loaded to the database for processing.
Ineligible for Modification	Items ineligible for modification are items that have been matched to presented items and are either in a current status of paid or returned and can therefore no longer be modified.
Duplicate Issuance	Duplicate issuance items are issue items that duplicate previously loaded issue items exactly.

10. Manage Issue File Status

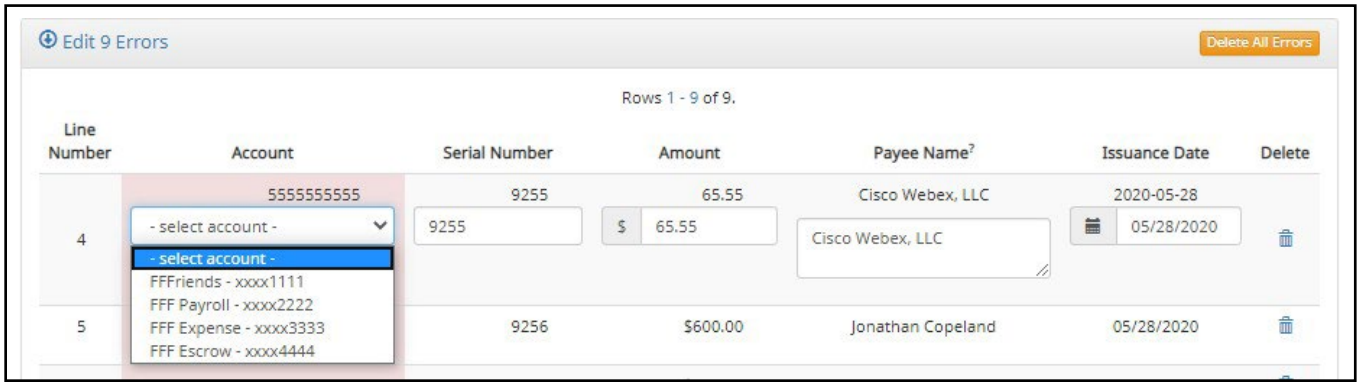
Click Manage button to edit errors within an issue file. The [File Name] page appears.

a. Correct Items.

i. Fields highlighted in red have an error and are blocking the issue file from loading all the way to the system.

ii. When a highlighted field is clicked the user can either select the correct data from a dropdown or enter it in directly in the field.

iii. Once all errors have been corrected, the user can click Save and Submit at the bottom, so the file is reprocessed.



b. Delete Items

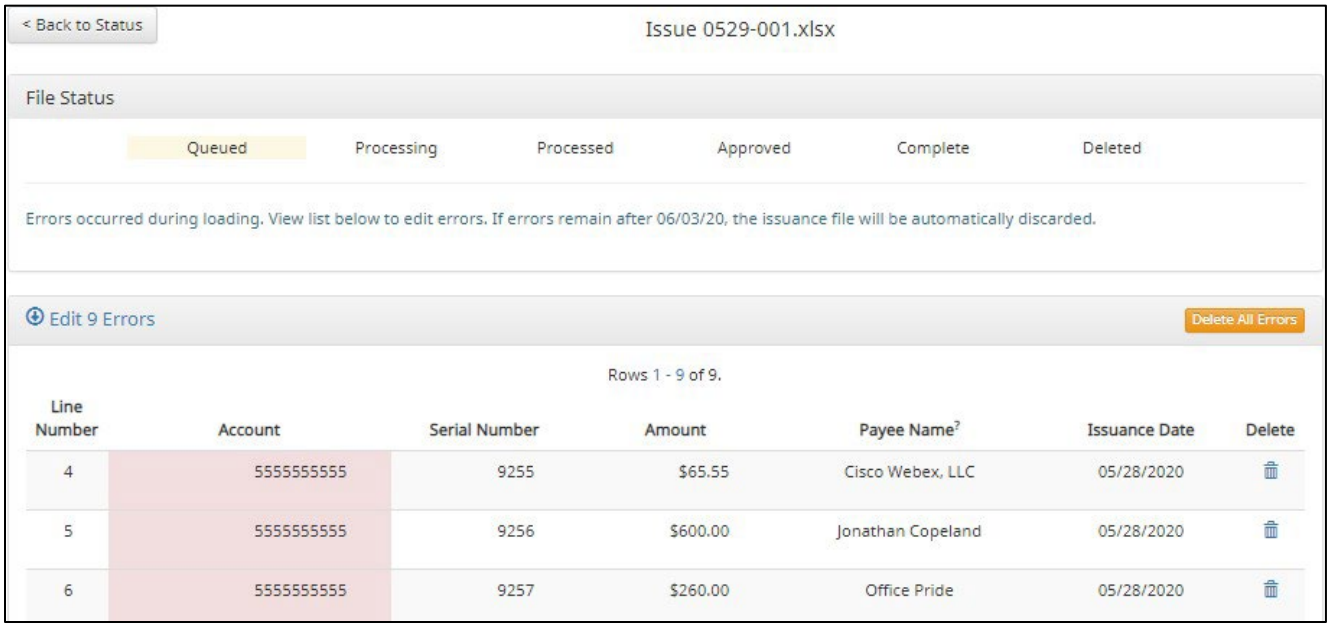
i. Individual items can be deleted from the errors screen if the option is available.

ii. The user would click the trashcan in the Delete column to delete any individual items.

iii. Once items have been deleted, the user can click **Save and Submit** at the bottom, so the file is reprocessed.

a. The user can also click **Delete All Errors** at the top of the delete column.

iv. This will allow the rest of the file to process into the system.



c. Discard a File

i. An entire issue file can also be discarded.

1. The user can click the discard button at the bottom of the screen.

2. Another option is to allow the system to discard the file automatically after three (3) business days.

In both instances, the system will act as if the file never existed and any issue information from the file will not appear in any reporting or view.

< Back to Status

Issue 0529-001.xlsx

File Status

Queued | Processing | Processed | Approved | Complete | Deleted

Errors occurred during loading. View list below to edit errors. If errors remain after 06/03/20, the issuance file will be automatically discarded.

Edit 9 Errors

Delete All Errors

Rows 1 - 9 of 9.

Line Number	Account	Serial Number	Amount	Payee Name[7]	Issuance Date	Delete
4	5555555555	9255	$65.55	Cisco Webex, LLC	05/28/2020	
5	5555555555	9256	$600.00	Jonathan Copeland	05/28/2020	
6	5555555555	9257	$260.00	Office Pride	05/28/2020	
7	5555555555	9258	0	Richard Canova	05/28/2020	
8	5555555555	9259	$933.00	Waller Lansden Dortch & Davis, LLP	05/28/2020	
9	5555555555	9260	0	Richard Canova	05/28/2020	
10	5555555555	9261	$53.36	Richard Canova	05/28/2020	
11	5555555555	9262	$24.00	Advanced Medical, Inc.	05/28/2020	
12	5555555555	9263	$6,130.00	Citizens Union Bank (v)	05/28/2020	

Click any row to select that row for editing

Discard File

Save

ii. Delete a File - Users are also able to delete an issue file if none of the items in the file have been used in matching by clicking on the delete button.