



# Positive Pay User Guide

# Welcome

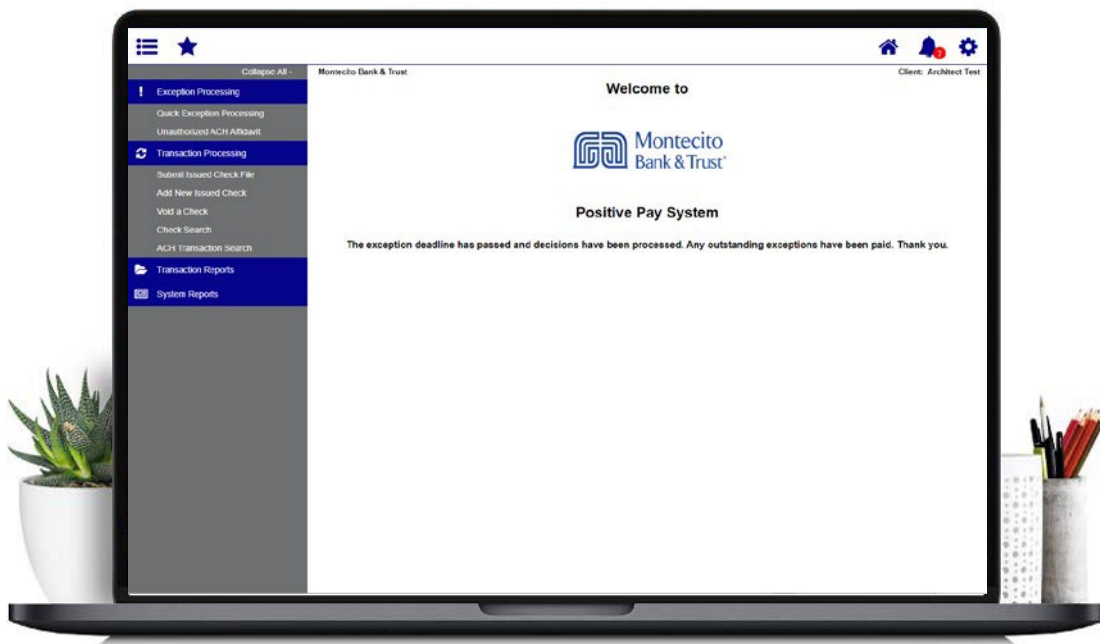
Welcome to Positive Pay from Montecito Bank & Trust! We are excited that you have chosen to protect your account from check and ACH fraud and streamline your reconciliation process with this all-in-one solution. Each section of this guide provides an overview and steps to help you use the Positive Pay system to its full advantage.

For additional support with Positive Pay, please contact our Service Center and one of our associates will be happy to assist you.

## Service Center

Monday – Friday • 8:00 AM – 6:00 PM

(805) 963-7511



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# Accessing Positive Pay

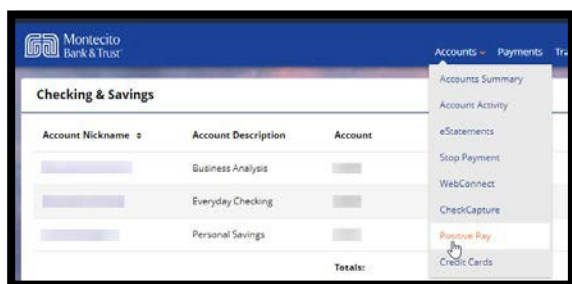
MB&T's Positive Pay system can be accessed within MB&T Business Online Banking or Commercial Center. Separate credentials are not required.

1. Log In to **Business Online Banking** or **Commercial Center** using your credentials.
2. Access **Positive Pay**.

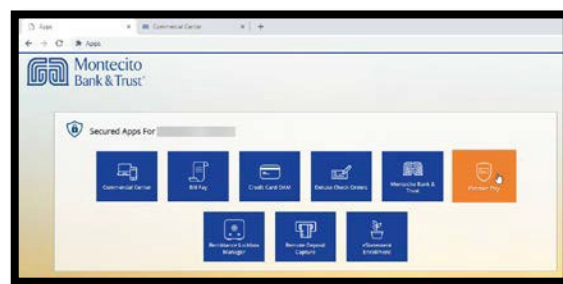
**Business Online Banking:** Go to Accounts → Positive Pay

**Commercial Center:** Click on the Positive Pay tile on the Secure Browser homepage.

Business Online Banking



Commercial Center



The Positive Pay system will open in a separate tab in your web browser.



# Check Positive Pay with Payee Match

## Uploading an Issued Check File

In order for the Positive Pay system to validate checks that clear your account we require that you upload an Issued Check File into the Positive Pay system any time new checks are issued. Checks can be uploaded in a bulk file format, or they can be input manually one by one.

Please provide a sample file of outstanding checks from your Accounts Payable software to your Treasury Management Officer when you are ready to begin importing your files. MB&T will configure the import specifications to match your report specifications. The file must include the following information (in any order):

- Check Date
- Check Number
- Check Amount
- Payee Name (ex. Jane Doe)

The screenshot displays the 'Submit Issued Check File' interface. On the left is a navigation sidebar with categories like 'Exception Processing', 'Transaction Processing', and 'Transaction Reports'. The 'Submit Issued Check File' option is highlighted. The main area contains a three-step process: 1. A 'Choose File' button to select a file. 2. Two dropdown menus for 'Account Nickname' (set to 9500) and 'File Processing Type' (set to Architect Test). 3. A 'Process File' button at the bottom.

Once your file has been configured by MB&T, go to the Positive Pay system, click the **Transaction Processing** tab, then **Submit Issued Check File**.

1. Click the **Choose File** button to locate the file on your computer.
2. Select the account from which the checks are drawn using the **Account Nickname** drop-down.
3. Select your mapped file format using the **File Processing Type** drop-down. Typically, this will default to your configured file format and will not need to be changed.
4. Click the **Process File** button. The file processing status displays at the bottom of the page.

## Manually Entering an Issued Check

The screenshot shows the 'Add New Issued Check' form in the Montecito Bank & Trust system. The form is titled 'Add New Issued Check' and is part of the 'Transaction Processing' section. It includes fields for 'Account Nickname' (set to 9500), 'Check Number', 'Amount', 'Issued Date' (set to 11/02/2021), and 'Issued Payee'. There is an 'Add Check' button and an unchecked checkbox for 'Auto-Increment Check Number'. The interface also shows a sidebar with navigation options and a top header with user information 'Client: Architect Test'.

In Positive Pay, click the **Transaction Processing** tab, then **Add New Issued Check**.

1. Using the “**Account Nickname**” drop-down, select the account the issued check was drawn from.
2. Enter the **check number, amount, issued date, and payee name** into the provided fields.
3. Click the **Add Check** button. A confirmation displays at the top of the page, and a table of newly issued checks appears at the bottom.



**Note:** Multiple sequential checks may be added by checking the box next to **Auto-Increment Check Number**.

## Void a Check

The screenshot displays the 'Void a Check' interface for Montecito Bank & Trust. The sidebar on the left includes sections for Exception Processing, Transaction Processing (with 'Void a Check' highlighted), Transaction Reports, and System Reports. The main content area is titled 'Void a Check' and contains the following steps:

- Step 1:** Enter check information. Fields include Account Nickname (9500), Check Number (1234), Check Amount (10.00), and Issued Date (11/02/2021).
- 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: Void history is retained within the system for 90 days after an item has been voided.

1. In Positive Pay, click on **Transaction Processing**, then click **Void Check**.
2. Using the **Account Nickname** drop-down, select the account the check was drawn from.
3. Enter the **check number, amount, and issued date** into the provided fields.
4. Click the **Find Matching Check** button, and the check information populates under Step 3 on the page.
5. Review and click the **Void Check** button when ready to complete the action.

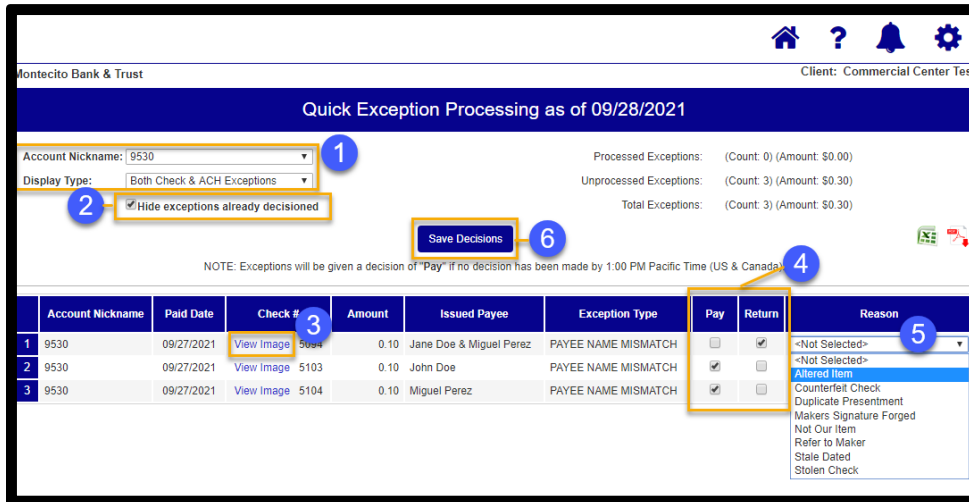
## Managing Exceptions

The Positive Pay system will send an email notification to authorized users if there are any exceptions to review. An exception occurs when a check clears your account that wasn't present or doesn't match the data of the checks that have been added or uploaded to the Positive Pay system.

The Exception Type tells you why the item was flagged by the Positive Pay system. These include:

- **Duplicate Paid Item** - Item was previously paid
- **Paid Not Issued** - Check was not uploaded or added as an issued item in the PositivePay system
- **Stale Date Item Paid** - Item was issued over 180 days ago
- **Stop Pay Request Match** - Item matches a stop payment placed through Online Banking or by an MB&T associate
- **Voided Item** - Item was previously voided

- **Payee Name Mismatch** - Payee name on check does not match the Payee name in date added or uploaded to the Positive Pay system



In Positive Pay, click on the **Exception Processing** tab, then click **Quick Exception Processing**.

1. Use the “**Account Nickname**” and “**Display Type**” dropdowns to filter your exceptions.
2. Use the checkbox to **hide or unhide exceptions** already decided.
3. Click **View Image** to view an image of an exception item.
4. Make a **Pay or Return** decision by clicking the appropriate checkbox.
5. For returns, choose the **reason for the return** from the drop-down



**Note:** Decisions on exceptions must be made by 11:00 AM PST. Any items left undecided will be PAID. All Positive Pay users are placed into a read-only mode after the cut-off time to prevent changes after the cut-off time.

# ACH Positive Pay

## Adding ACH Rules

ACH Rules tell the Positive Pay system the ACH items you wish to allow. Creating a Rule allows items meeting the Rule criteria to clear your account without being flagged as an exception in the Positive Pay system.



**Note:** Two Rules will be automatically established during set-up. The following ACH items will not flag as exceptions due to these Rules.

1. Any ACH item originated by your business through Business Online Banking or Commercial Center.
2. All ACH credits. \*\*\*This Rule may be removed/modified by contacting the Service Center at (805) 963-7511\*\*\*

1. You can add an ACH Rule for any debiting company by clicking on the **Add ACH Rule** link next to an exception item.

The screenshot shows the 'Quick Exception Processing' interface for Montecito Bank & Trust. The page title is 'Quick Exception Processing as of 04/14/2021'. The interface includes a sidebar with navigation options like 'Exception Processing', 'Transaction Processing', and 'System Reports'. The main content area displays summary statistics for processed, unprocessed, and total exceptions, along with a 'Save Decisions' button and a note about the decision deadline. Below this is a table of exceptions with columns for Account Nickname, Paid Date, Check #, Amount, Issued Payee, Exception Type, Pay, Return, and Reason. The second row of the table has an 'Add ACH Rule' link highlighted with a red box and a red arrow pointing to it.

	Account Nickname	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	9500	04/13/2021		0.01			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	9500	04/13/2021		0.03		UNAUTHORIZED ACH TRANSACTION (CCD/987654321 IDR) - BK Test Commercial Centre BK Test	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Corporate Customer Advises Not

2. Complete the form to add the Rule.

**Add ACH Authorization Rule**

Description:  Optional

SEC Code:  CCD  All Standard Entry Class Codes

Company ID: 987654321

DR/CR:  Debits Only  Credits Only  Both DR and CR

Max Amount:  Optional

**Add Rule** **Cancel**

- **Description** – This is how you will identify the Rule in the system if referenced later. You may want to use the originating company name for your description.
- **SEC Code** – Choose whether you want to allow this ACH type or all ACH types for this company.
- **Company ID** – (Prefilled from the Exception Type Description). This is the identifier for the debiting company. The Rule will be created for this company only.



**Note:** If you wish to make a global Rule that would apply to all ACH items, such as “only allow CCD items” or “only allow debits up to \$5,000”, contact the Service Center at (805) 963-7511.

- **DR/CR** – Choose what types of item you wish to allow for this company.
- **Max Amount** – (Optional). Choose the Maximum amount you wish to allow without causing an exception. (For example, if you wish to allow debit items up to and including \$5,000 for this company, enter \$5,000.01.) Not selecting a Max Amount will allow any dollar amount matching the other criteria in the Rule.

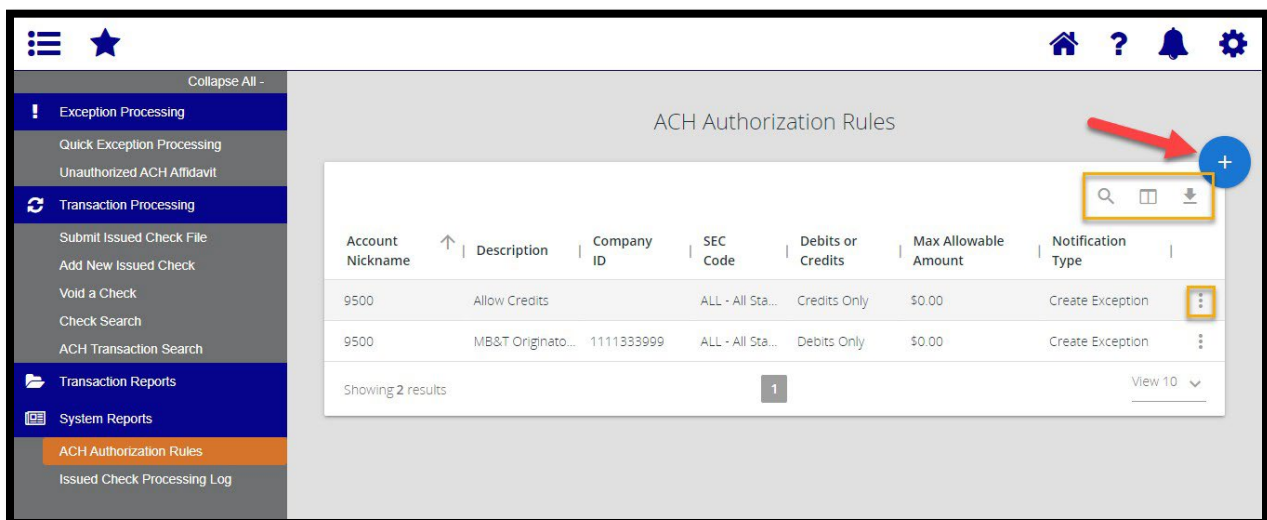
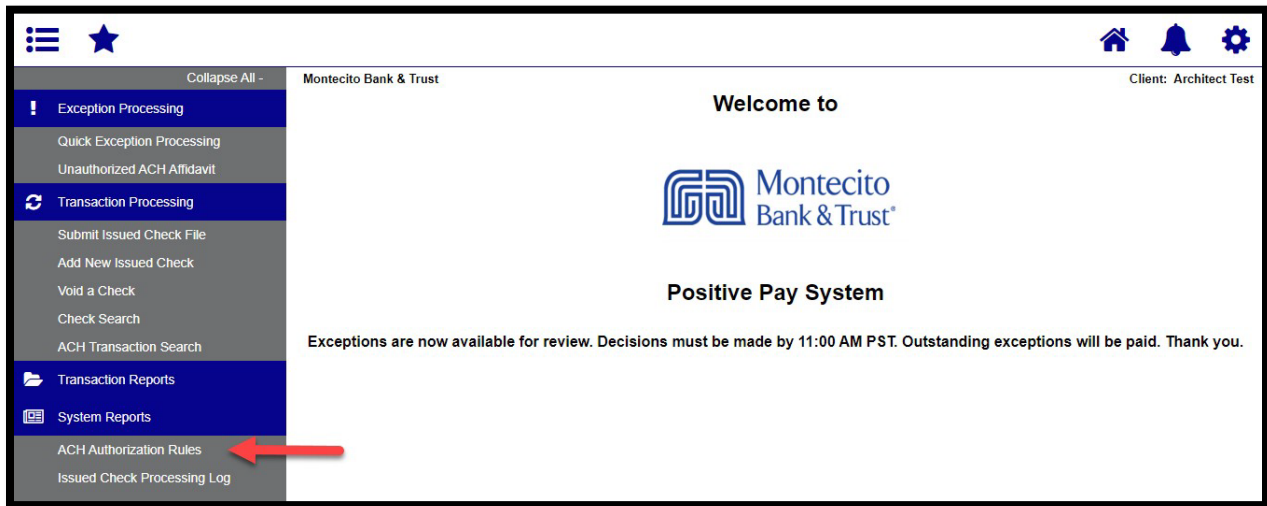
3. Click Add Rule.








**Note:** You can create multiple Rules for the company by clicking the Add ACH Rule link again after you add each Rule.

## Managing ACH Rules

You can edit and add ACH rules at any time by clicking on **ACH Authorization Rules** from the menu.



The icons at the top of the page allow you to do the following:

-  Apply a search filter to rules
-  Select/deselect columns to display
-  Export filter results to a file
-  Add a rule
-  Edit, delete, or view rule

## Adding a Rule Manually



**Note:** We strongly recommend you add rules when transactions are presented as exceptions rather than adding them manually in advance. Adding rules while you are handling exceptions prefills the ACH Company ID and identifies the SEC code used in the transaction, making adding rules quick and easy.

1. Click the + icon on the **ACH Authorization Rules** page to add a new rule.

Account Nickname	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
9500	Allow Credits		ALL - All Sta...	Credits Only	\$0.00	Create Exception
9500	MB&T Originato...	1111333999	ALL - All Sta...	Debits Only	\$0.00	Create Exception

Showing 2 results

View 10



2. Enter the information for the new rule.

ACH Authorization Rules

Add record

Account Nickname	Description	
9500	Blue Shield	
Company ID	SEC Code	Notification Type
7529219311	CCD - Cash Concentration or Disburseme	Create Exception
Debits or Credits	Max Allowable Amount	
Debits only	2000.00	

Cancel Save and Add More Save Changes

- **Account Nickname:** Choose the account for which you would like the rule to apply.
- **Description:** Choose a description that will help you identify the rule later.
- **Company ID:** The Company ID is specific to the originator of the ACH transaction. You can obtain this information from the bank by calling your Treasury Management Officer or by calling Customer Service at (800) 348-0146.
- **SEC Code:** The SEC code is the type of ACH the company uses to credit or debit your account. You can obtain this information from the bank by calling your Treasury Management Officer or by calling Customer Service at (800) 348-0146.
- **Debits or Credits:** Select whether you want to allow this company to debit or credit your account (or both) without review.
- **Max Allowable Amount:** Select the maximum amount you want to allow before a transaction by this company is flagged for exception review. (For example, if you would like transactions up to \$2,000 to be allowed without review, enter \$2,000.01)

3. Click **Cancel**, **Save**, or **Save and Add More** to finish.

## Accessing Exceptions

When ACH items post to your account that do not follow the Rules previously established in the system, an email will be generated to all business users with access to ACH Positive Pay. The email is sent from [online@montecito.bank](mailto:online@montecito.bank).

The following information has been sent to you as notification from the MB&T Positive Pay system.

----- MESSAGE 1 -----

Date: 04/14/2021 07:31 AM  
Subject: Exception: Unauthorized ACH Transaction  
Institution: Montecito Bank & Trust  
Client: Architect Test  
Account Nickname: 9500

An unauthorized ACH transaction exception has occurred. Please log on to the system to make a pay / return decision on this exception.

Regards,  
Your Montecito Bank & Trust team



**Note:** Decisions on exception items must be made by 11:00 am PST or the item will be PAID.

Click on **Quick Exception Processing** to view and act on exceptions.

The screenshot shows the user interface of the Montecito Bank & Trust Positive Pay System. On the left is a navigation menu with a 'Collapse All' button. The menu items are: Exception Processing (with a red arrow pointing to 'Quick Exception Processing'), Transaction Processing, Transaction Reports, and System Reports. The main content area displays a 'Welcome to Montecito Bank & Trust Positive Pay System' message. Below the logo, a message states: 'The exception deadline has passed and decisions have been processed. Any outstanding exceptions have been paid. Thank you.' The top right corner shows the user's name 'Client: Architect Test' and icons for home, notifications, and settings.

## Making Exception Decisions

Your exceptions will be listed on the Quick Exception Processing screen.

1. Use the **Pay** or **Return** checkboxes to indicate what you would like MB&T to do with the item.
2. For returns, choose the **Return Reason** from the dropdown. You do not need to choose a return reason for Paid items.

**Unauthorized Debit** - The item was never authorized by your business. Use for debits only. When this Return Reason is used, an Unauthorized ACH Affidavit must be completed by 3:00pm PST. See Completing the Unauthorized ACH Affidavit sections of this document for more information.

**Unauthorized Credit** - Use for any ACH credit you wish to return for any reason. By default, credits do not appear as exceptions. This option is for clients who elect to monitor ACH credit transactions using Positive Pay.

	Account Nickname	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	9500	04/23/2021	Add ACH Rule	0.01		UNAUTHORIZED ACH TRANSACTION (PPD/144455777/DR) - COMMERCIAL CENTE TA	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Unauthorized Debit <Not Selected> Unauthorized Credit Unauthorized Debit

3. To save your decisions, click the **Save Decisions** button.

Montecito Bank & Trust Client: Architect Test

Quick Exception Processing as of 04/14/2021

Account Nickname: 9500 Processed Exceptions: (Count: 2) (Amount: \$0.04)  
Display Type: Both Check & ACH Exceptions Unprocessed Exceptions: (Count: 0) (Amount: \$0.00)  
 Hide exceptions already decided Total Exceptions: (Count: 2) (Amount: \$0.04)

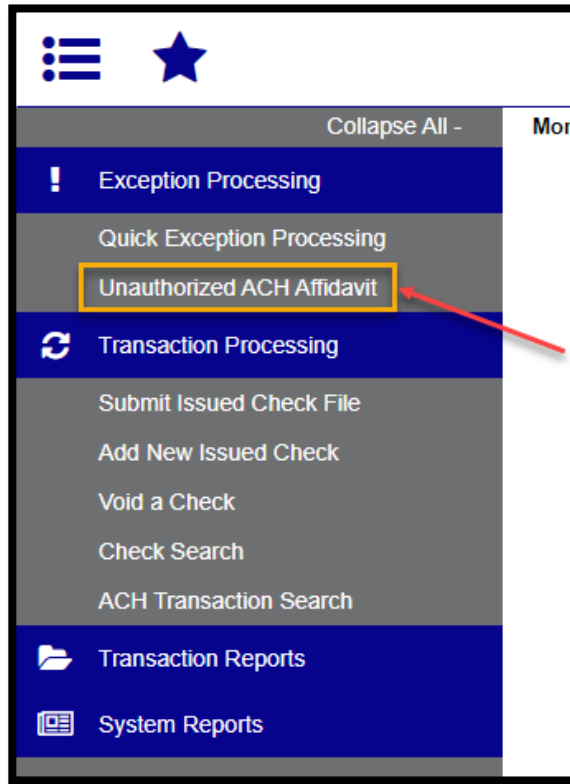
NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 1:00 PM Pacific Time (US & Canada).

	Account Nickname	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	9500	04/13/2021		0.01			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	9500	04/13/2021	Add ACH Rule	0.03		UNAUTHORIZED ACH TRANSACTION (CCD/987654321/DR) - BK Test Commercial Cente BK Test	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Corporate Customer Advises Not

## Completing the Unauthorized ACH Affidavit – Business Online Banking Only

When “Corporate Customer Advises Not Authorized” is selected as a Return Reason an Unauthorized ACH Affidavit must be completed for the item. The form can be accessed and submitted digitally through Business Online Banking.

1. To access the form, click on the **Unauthorized ACH Affidavit** under Exception Processing.



**Note:** The Unauthorized ACH Affidavit must be submitted before 3:00pm PST for a return request to be honored.

### Submit Request

#### Unauthorized or Revoked ACH Affidavit

\* Fields are required

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Select the account:  \*

---

Business Name:  \*

---

Amount of Transaction:  \*

---

Date of Transaction:  \*

---

Originating Company Name:  \*

---

Entry Type Class Code:  \* (The class code can be found in the Exception Type description in Positive Pay)

**2. Enter the following information:**

- **Select the Account** – Select the account where the item posted.
- **Business Name** – Enter the business name for the account above.
- **Amount of Item** – Enter the amount of the item.
- **Date of Transaction** – Enter the Paid Date of the item.
- **Originating Company Name** – Enter the name of the company originating the item. The company name can be found in the Exception Type Description in Positive Pay.
- **Entry Type Class Code** – Choose from the dropdown. The Entry Type Code can be found in the Entry Type Description in Positive Pay.



**Note:** The Originating Company Name and Entry Class Code can be found in the Exception Type Description.

	Account Nickname	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
1	9500	04/13/2021		0.01			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<Not Selected>
2	9500	04/13/2021	Add ACH Rule	0.03		UNAUTHORIZED ACH TRANSACTION Test Commercial Cente BK Test	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Corporate Customer Advises Not

3. Choose the appropriate return reason from the list. Only choose one. When the form is complete, click **Submit**.

The screenshot shows a web interface titled "Secure Forms". It contains three main sections: "Profile Updates", "Card Services", and "ACH Positive Pay Return Forms". Under "Profile Updates", there is a link for "Change Phone Number" with the instruction "Please complete this form to request a change of phone on your account." Under "Card Services", there is a link for "Debit Card Travel Notification" with the instruction "Inform Montecito Bank & Trust of your travel plans so we can make a note on your debit card record." Under "ACH Positive Pay Return Forms", there is a link for "Unauthorized or Revoked ACH Affidavit" which is highlighted with a yellow border and a red arrow pointing to it from the right.

4. If you need to submit multiple affidavits for multiple returns, click on the form link on the Secure Forms page to access the form again.

The screenshot shows the "Unauthorized or Revoked ACH Affidavit" form. It begins with the statement: "I hereby attest that (i) I have reviewed the circumstances of the above electronic (ACH) debit/credit to my account, (ii) the debit/credit was not authorized or improper, and the electronic (ACH) debit/credit was charged to my account on the date and for the amount listed above." Below this, it asks the user to "I further state that (CHECK ONE of the following):" and provides four radio button options:

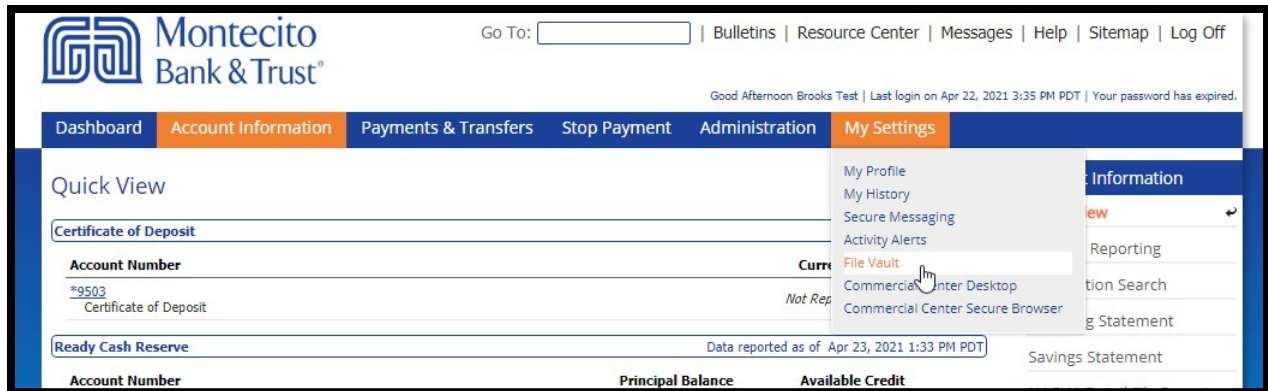
- I did not authorize and have not ever authorized the company above to originate one or more ACH entries to debit/credit funds from any account at Montecito Bank and Trust.
- I authorized the company above to originate one or more ACH entries to debit/credit funds from an account at Montecito Bank & Trust but the amount debited/credited exceeds the amount I authorized to be debited/credited. The amount I authorized is .
- The debit/credit was made to my account on a date earlier than the date on which I authorized the debit/credit to occur. I authorized the debit/credit be made to my account on or no earlier than .
- I previously authorized the above company to originate one or more ACH entries to debit/credit funds from my account, but I revoked that authorization by notifying the above company in the manner specified in the authorization on .

At the bottom of the form, there is a statement: "I am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I further state that the debit/credit transaction was not originated with fraudulent intent by me or any person acting in concert with me. I have read this statement in its entirety and attest that the information provided on this statement is true and correct." At the very bottom, there are two buttons: "Cancel" and "Submit".

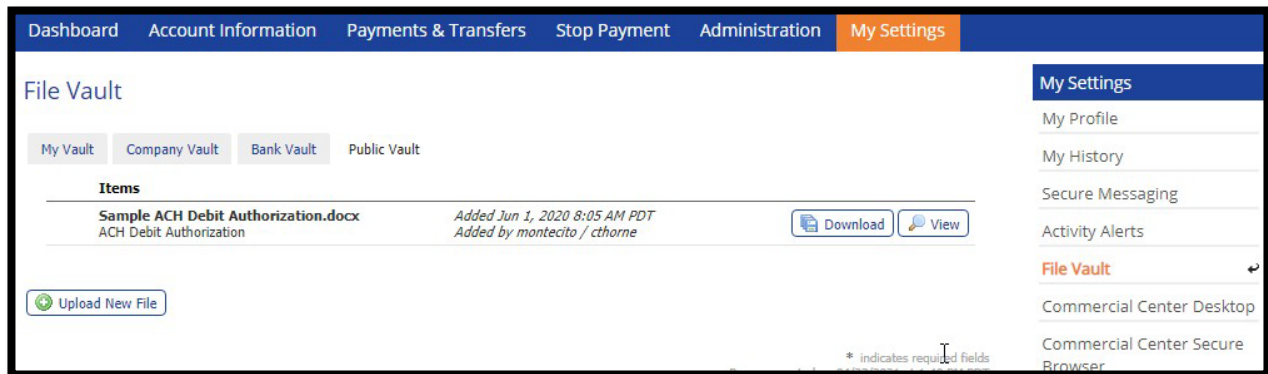
## Completing the Unauthorized ACH Affidavit – Commercial Center Only

When “Unauthorized Debit” is selected as a Return Reason an Unauthorized ACH Affidavit must be completed for the item. The form can be accessed and submitted securely through Commercial Center.

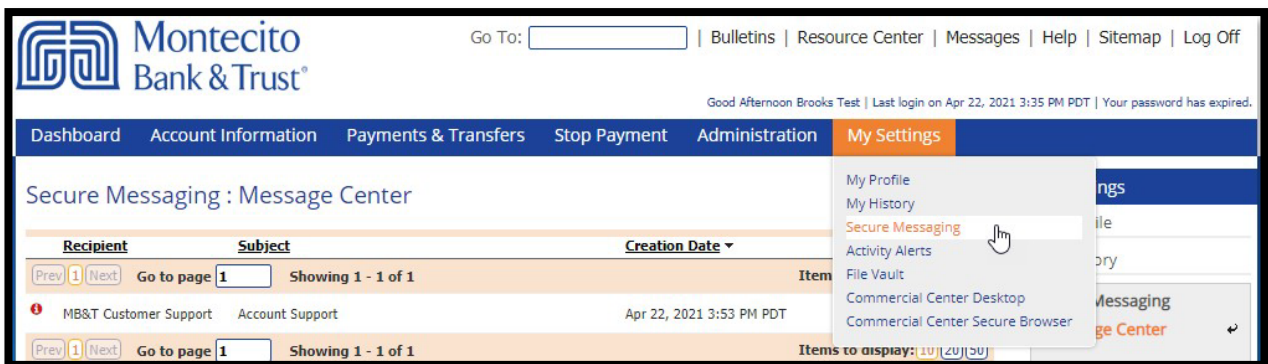
1. To access the form, go to the **My Settings - File Vault in Commercial Center.**



2. Download the Unauthorized ACH Affidavit.

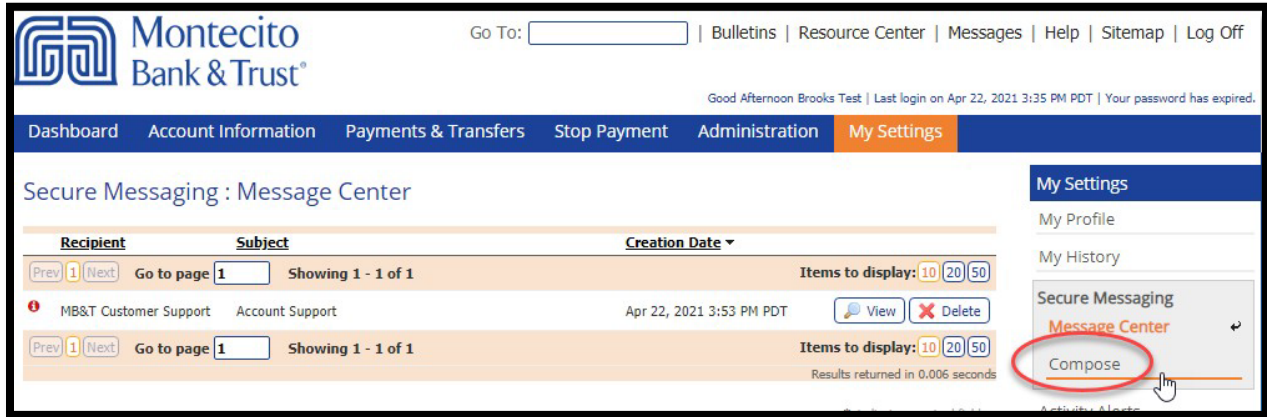


3. Complete the Affidavit (instructions on Page 2 of the Affidavit)
4. To submit the completed form, go to **My Settings – Secure Messaging** or click **Messages** from the top menu.

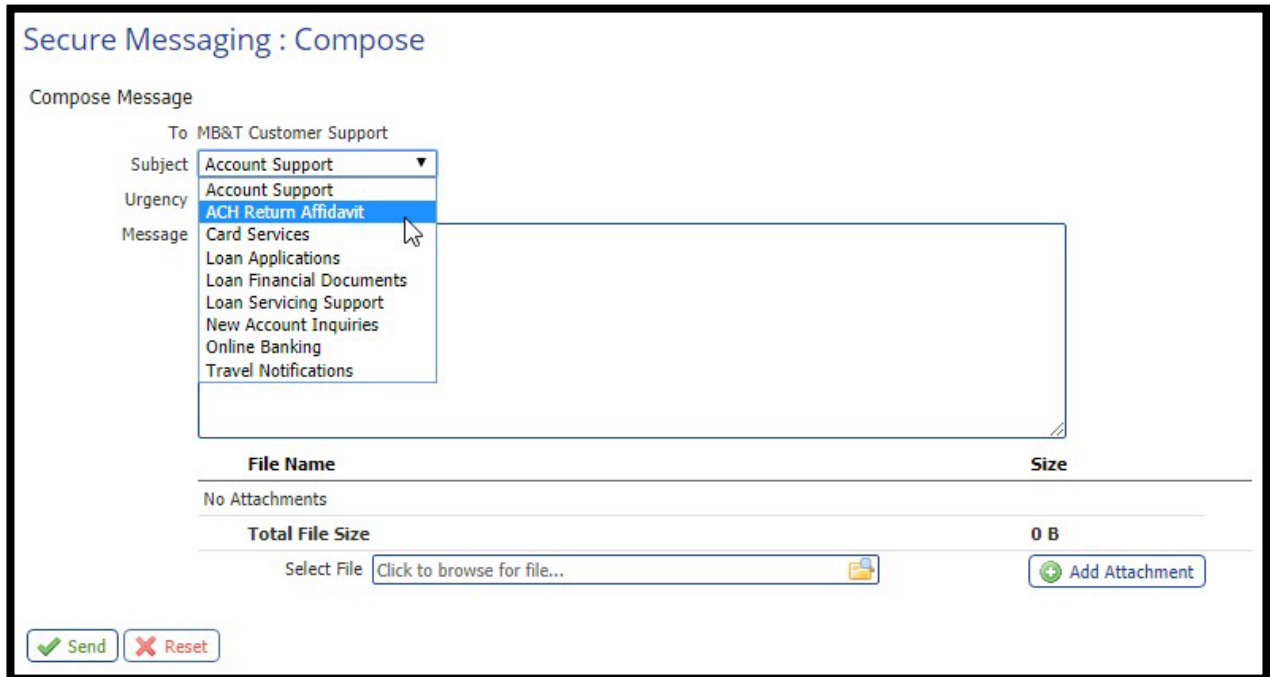




5. Click Compose to start a new message.



6. Select the Subject ACH Return, set the Urgency to High and add the Affidavit as an attachment. Then click Send.





## Revisiting/Editing Decisions Prior to Cut-Off Time

You can revisit/edit your pay and return decisions any time before cut-off (11:00 am PST).

1. Go to **Positive Pay** from Business Online Banking or Commercial Center.
2. Click on **Quick Exception Processing**.
3. Uncheck the Hide exceptions already decided box.

Montecito Bank & Trust Client: Architect Test

### Quick Exception Processing as of 04/14/2021

Account Nickname: 9500  
Display Type: Both Check & ACH Exceptions

Processed Exceptions: (Count: 2) (Amount: \$0.04)  
Unprocessed Exceptions: (Count: 0) (Amount: \$0.00)  
Total Exceptions: (Count: 2) (Amount: \$0.04)

Hide exceptions already decided

NOTE: Exceptions will be given a decision of "Pay" if no decision has been made by 1:00 PM Pacific Time (US & Canada).

Account Nickname	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
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4. View your exceptions, make changes if needed, and click **Save Decisions**.

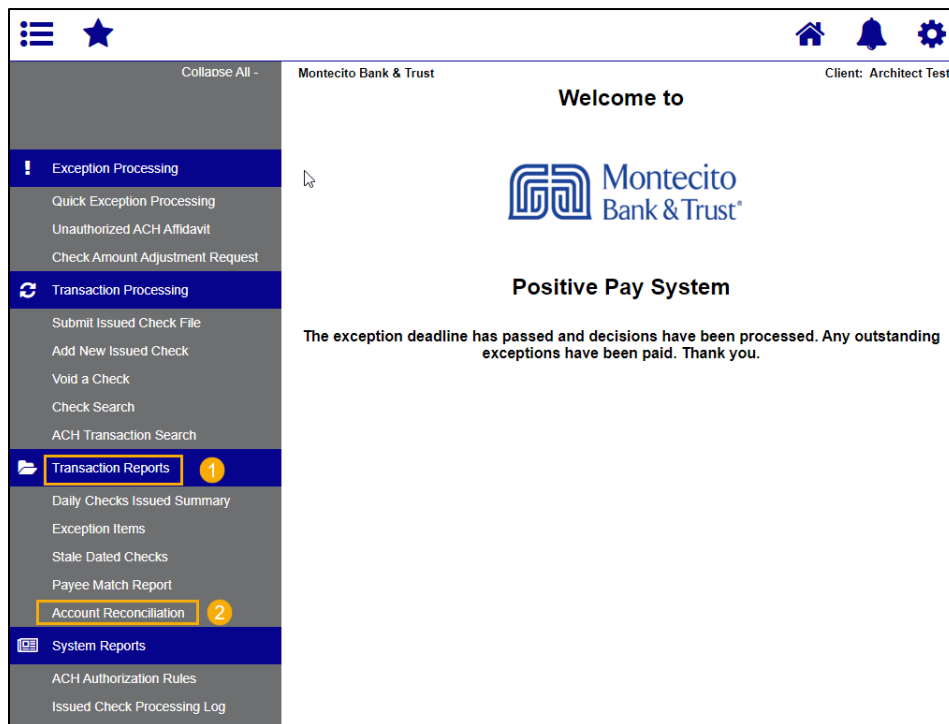
## Important Reminders

- ✓ Any exceptions not decided by the 11:00 am PST cut-off time will be PAID
- ✓ Any return for Unauthorized Debit requires an Unauthorized Return Affidavit to be completed and submitted by 3:00 pm PST the day of the return
- ✓ If an ACH with a CCD Entry Class Code is processed a day after it is received due to a reject or NSF, it cannot be returned due to the 24-hour return window mandated by the NACHA Rules. In this instance, we would not be able to honor a return request submitted through the Positive Pay system.

# Account Reconciliation Reporting

The Account Reconciliation feature in Positive Pay allows your business to simplify the reconciliation process by providing a comprehensive report with detailed information of transaction activity on your business account. The report may be exported in Excel or PDF format for use with your accounting software or incorporated into your reconciliation process.

To begin, log into Positive Pay within Online Banking or Commercial Center.



1. Click on **Transaction Reports** to expand the menu.
2. Click **Account Reconciliation**.

## Reconciling Accounts

The Account Reconciliation screen provides a reconciliation history and allows you to make selections for a new reconciliation report.

The screenshot shows the 'Account Reconciliation' interface. On the left, the 'Start New Reconciliation' section has three highlighted fields: 'Account Nickname' (1) with the value '9500', 'Reconcile Through Date' (2) with the value '04/25/2023', and 'Last Reconcile Through Date' (3) with the value '03/31/2023'. Below these is a note: 'Note: Transaction history is retained within the system for 90 days after an item has paid.' and a blue 'Search' button. On the right, the 'Reconciliation History' section shows 'Account Nickname' as '9500' and a 'Date' field (4) with the value '03/31/2023', which includes download and clear icons.

1. **Account Nickname** – The last 4 digits of the business account. If there are multiple accounts, a drop-down menu will appear.
2. **Reconcile Through Date** - The ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account.
3. **Last Reconcile Through Date** - The date the last time the account was reconciled.
4. **Reconciliation History Date** – The last reconciliation history date that can be exported to an Excel or PDF file or be cleared to reconcile items prior to the date displayed.



**Note** The first time an account is reconciled, all activity up until the Reconcile Through Date will be included.

Make your desired selections and click **Search**.

A summary of activity from the last reconciliation date to the “Reconcile Through Date” you chose will display.

The screenshot shows the 'Account Reconciliation' interface. At the top left is a '< Go Back' link. The title 'Account Reconciliation' is centered at the top. On the top right, there is a yellow circle with the number '5' and a download icon. The interface is divided into four main sections:

- Transaction Summary (6):** A table with columns for Transaction Type, Count, and Total Amount. It lists various transactions such as Previous Outstanding Checks, Issued Checks, Paid Checks, Stop Payments, Voids, ACH Debits, ACH Credits, Miscellaneous Debits, Miscellaneous Credits, Deposits, Service Charges Paid, Interest Paid, Taxes/Withholding, and Current Outstanding Checks.
- Reconciliation Summary (7):** A box containing the text: 'Last Reconcile Through Date: 03/31/2023', 'This Reconcile Through Date: 04/25/2023', and 'Account Nickname: 9500'. Below this text is a blue button labeled 'Finish Reconciliation'.
- Balance Summary (8):** A box showing three balance items: 'Account Balance: \$3.70', 'Current Outstanding Checks: \$100.53', and 'Current Register Balance: -\$96.83'.
- Reconciliation History (9):** A box with a table header 'Date' and one entry: '03/31/2023'. To the right of the date are a download icon and an 'X' icon.

5. **Export Icon** – Clicking this option provides the ability to export reports:

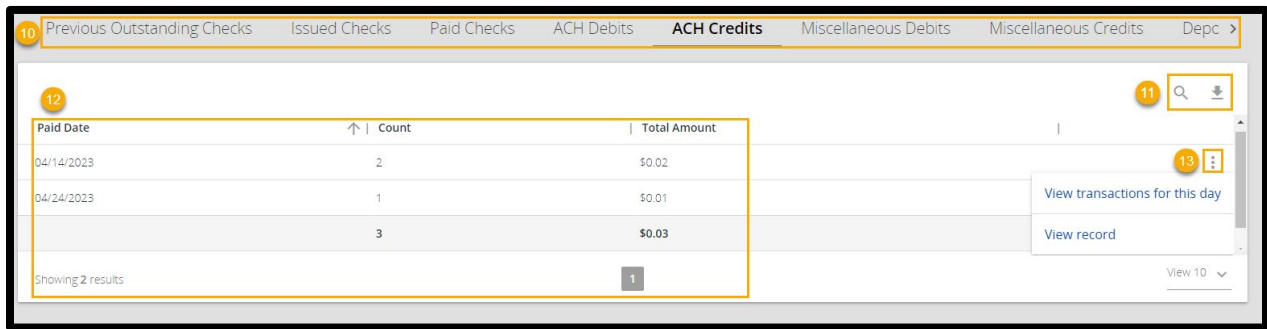
- Export transactions to Excel
- Export summary to PDF
- Export summary and transactions to PDF

6. **Transaction Summary** –displays account activity items that will be part of the reconciliation including ACH Debits and Credits, Miscellaneous Debits and Credits, Deposits, Service Charges, Interest Paid, and Taxes/Withholding.

7. **Reconciliation Summary** - displays the last time the account had been reconciled, the current period that will be reconciled, and the last 4 digit of the account to be reconciled.

8. **Balance Summary** – displays the Account Balance, Current Outstanding Check amount, and Current Register Balance after calculating the Current Outstanding check amount.

9. **Reconciliation History** – displays the last reconciliation date which can be exported or cleared. Clearing the last reconciliation date will bring in all transactions prior to that date into the current reconciliation.



**10.Transaction Types** – The transaction type navigation menu allows you to view specific transactions for a selected transaction type.

**11.Search and Export** – Search for specific criteria in the Results History or Export the results from the transaction type in Excel or PDF format.

**12.Results History** – Based on the transaction type selected, the results history will display all transactions for the reconciliation period by Paid Date, Count, and Total Amount.

**13.Click on the ellipses (...)** to view all transactions or a summary record for the day selected.

Select **Finish Reconciliation** to reconcile the account and generate a reconciliation report in Excel or PDF format.

