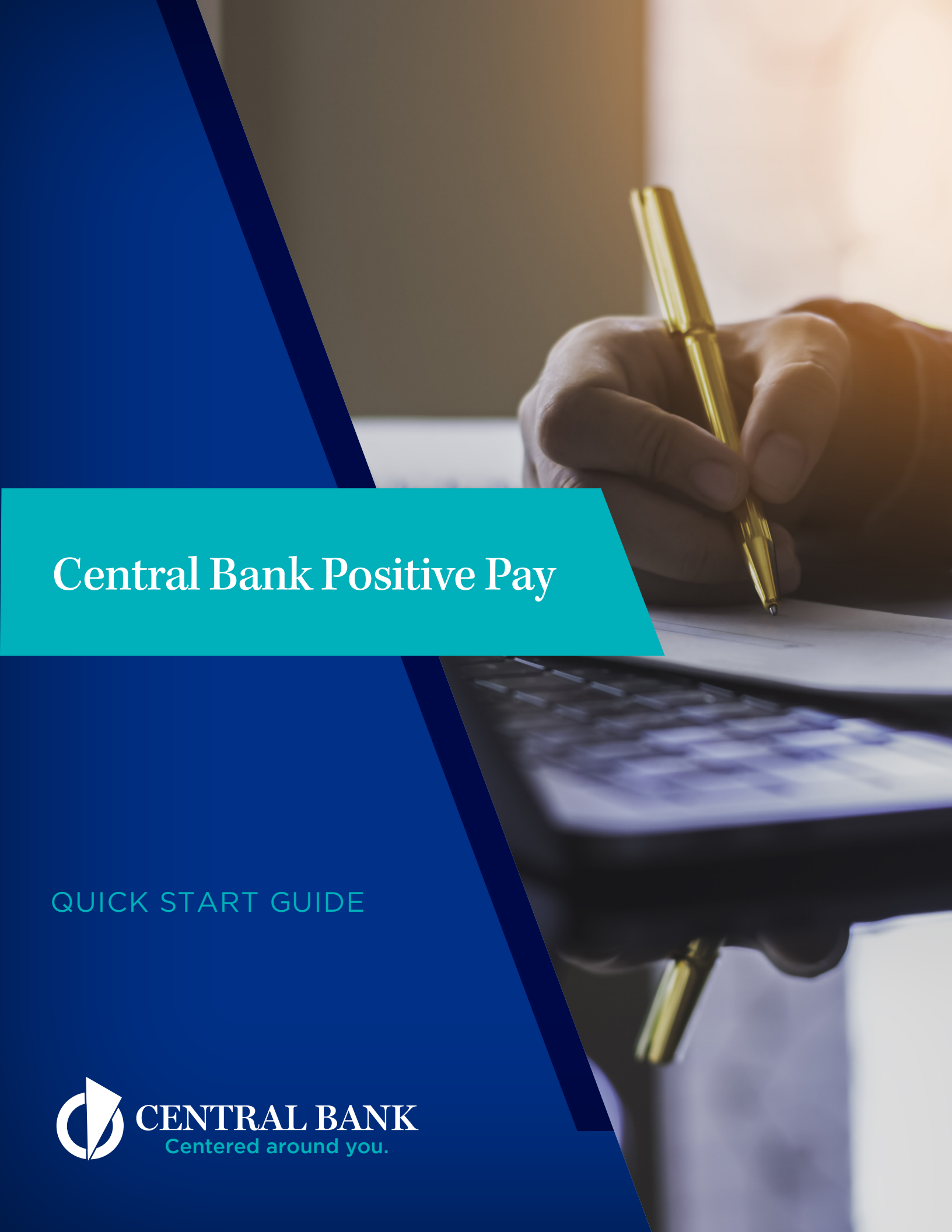




Central Bank Positive Pay

QUICK START GUIDE



CENTRAL BANK
Centered around you.

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GETTING STARTED

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PURPOSE

This step allows Central Bank to map your file and ensure its compatibility with our system and requirements, so as not to cause delay or interruption in processing files and checks for future use.

BEFORE YOU START USING POSITIVE PAY – YOU MUST:

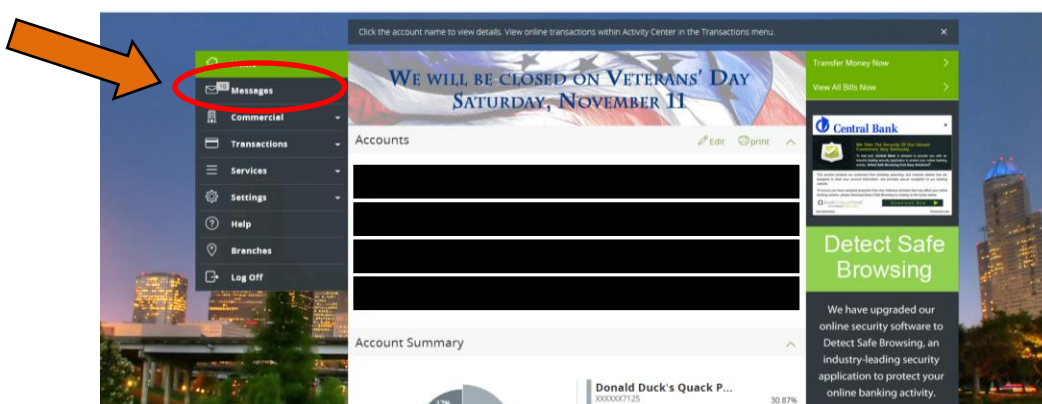
- If uploading a file from accounting software, QuickBooks, or other saved format such as Excel, etc. – you must **FIRST** submit a test file via Central Online Banking – Secure Message Center (see *Positive Pay File Requirements and Other Supported File Types* section).
- If manual entry of checks will be used instead of file uploading – please request instructions for this with the Treasury Management Department, as you will not be allowed into the Positive Pay system without an approved notification of manual entry.
- **NOTE** – Manual entry of checks is not required to have a test file prior to activating Positive Pay capabilities. HOWEVER, if at any point you would like to begin uploading files from a saved location, you will need to send a test file/message via Central Online Banking – Secure Message Center.

Once the step(s) above have been completed, you will have access to the Positive Pay system within the Central Bank Online Banking site.

TO SEND A SECURE MESSAGE (i.e. your test file for Positive Pay setup completion):

Log into Central Online Banking at www.cbhou.com

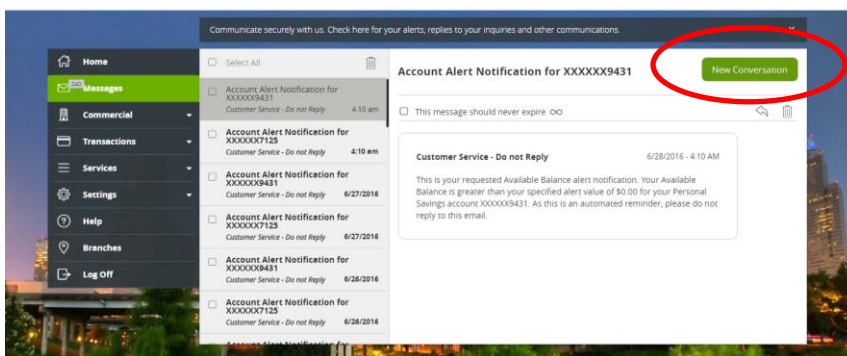
In the Sidebar Menu, go to “**Messages**”.



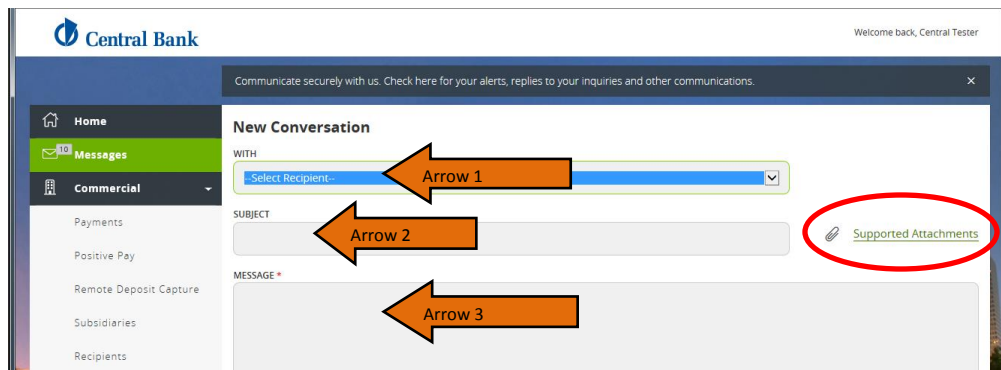
You will be directed to the Central Online Banking – Secure Message Center where you can send and receive secure messages. We **RECOMMEND** using this option when sending sensitive information such as account numbers and/or information pertaining to your accounts. Select “**New Conversation**”, at the top right-hand side of the screen.

GETTING STARTED

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A message box will appear where you will fill out the section with the following information:



- In the “With” section, select the drop down button and choose “Other.” [Refer to Arrow 1]
- In the subject line [Refer to Arrow 2], type “Positive Pay Test File”.
- You may type a message in the message box if further information is needed, or pertaining to your file: description, contact information, etc. [Refer to Arrow 3]
- Select the “Supported Attachments” (paperclip icon) and attach your file in one of the formats listed as acceptable in the *File Requirements and Other Supported File Types* section of this user manual. Refer to circle.
- Select “Send” – you will receive a confirmation or approval of the sent message.

Once the steps above have been completed, we will validate the file(s) to see whether or not it is compatible. If changes are needed, we will contact you with further instructions.

Please be sure to remove any excess columns or rows that may not be pertinent to the file.

Always make sure to upload the file in the same format as the test file. This will ensure the file is always readable by our system and decrease a file(s) getting rejected.

If you need any assistance in creating your test file and/or sending your test file, please contact the Treasury Management Department at 832-485-2555 or treasurymanagement@cbhou.com.

FILE REQUIREMENTS

Positive Pay User Manual

IMPORTANT NOTE - SEE POSITIVE PAY USER GUIDE FOR INSTRUCTIONS ON SUBMITTING A FILE

EXACT/TMS Issued File Format Requirements

The following information details the issued file format options available in Exact/TMS. The system is extremely flexible and can handle a wide variety of different file formats. This allows the bank to be flexible with the customer as far as issued file format requirements are concerned.

Required Fields

The following fields must be supplied for each issued check:

1. **Issued Date** – the date the check was issued (*recommended format mm/dd/yyyy*)
2. **Check Number** – the check serial number (*recommended format is to have no leading zeros*)
3. **Check Amount** – the amount of the check (*recommended format 999999.99 with no leading zeros*)

Optional Fields

The following fields may optionally be supplied for each issued check:

1. Record Type – “I” for issued check, “V” for voided check
2. Client ID – a bank-assigned value that represents the checking account
3. Account Number – the account number for the check
4. Payee Name – the name from the payee line on the check
5. Notes – miscellaneous notes related to the check

Other Fields

If additional fields are included in the issued check file, these fields can be ignored. However, it is recommended that only the fields listed above are included.

Field Formatting

Fields must be consistently formatted in each file that is submitted. Field formats other than the recommended formats listed above can be supported. **The key is consistency.**

FILE REQUIREMENTS

Positive Pay User Manual

Issued Check File - Supported File Types

Exact/TMS supports the following three types of issued files:

1. Delimited text files
2. Microsoft Excel files
3. Fixed-width text files

1) Delimited Text Files

A delimited text file is a file that has each field separated by a field delimiter. The most common delimited file format is a comma-separated values (csv) file. Separator characters other than commas are also supported. Other commonly used separator characters are semi-colon “;” and the pipe “|” character. Double quote characters may be used to surround the actual values between delimiters, but they are not required unless the field value contains a delimiter. For example, if the field value is “Lincoln, NE” is contained within a comma delimited file, then the field value must have double quotes around the value since the value contains a comma between “Lincoln” and “NE”. An example of records from a comma-delimited file may look like this:

```
I,123,100,12/31/2006,123.66
I,123,101,12/31/2006,1500.00
I,123,102,12/31/2006,40000.00
```

2) Microsoft Excel Files

For Microsoft Excel files (xls), each field should be listed in a separate column.

3) Fixed-width Text Files

In a fixed-width text file format, each field occupies the same columns in each record. This record format is most commonly generated by mainframe-based accounting systems. An example of records from a fixed-width file may look like this:

```
I1230001001231200600000123.66
I1230001011231200600001500.00
I1230001021231200600040000.00
```

Note - Header and Trailer Records

It is recommended that header and trailer records be omitted from all issued files regardless of the file type.

Creating an Issued Check File for Positive Pay Using Quickbooks 2015

The following instructions were created for Quickbooks Pro 2015. These procedures may vary slightly for other versions of Quickbooks.

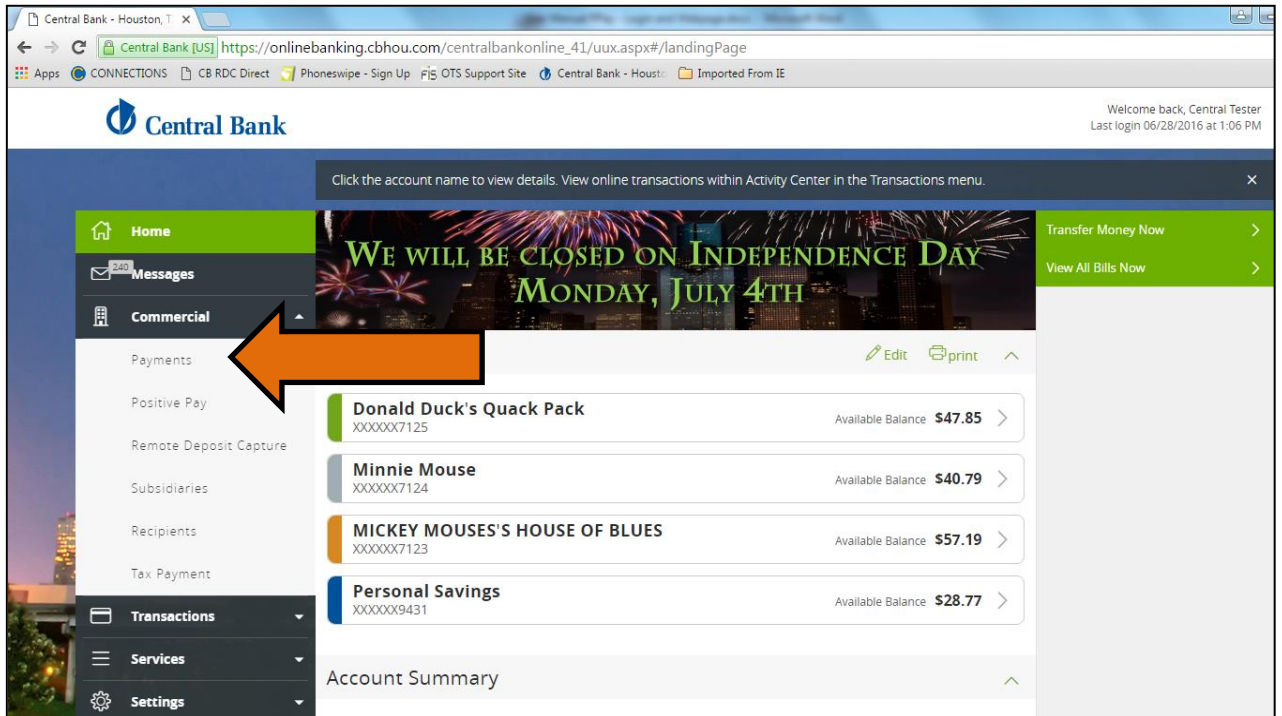
1. From the Quickbooks menu, click on Edit and then select Find.
2. Click on the Advanced tab.
3. Select the date that the checks were issued.
 - a. In the Choose Filter field list, click on the Date field.
 - b. Select the date (Ex: Today) from the dropdown list or enter a date range in the date fields.
4. Select the check transaction type.
 - a. In the Choose Filter field list, click on the TransactionType field.
 - b. Select Check from the dropdown list.
5. Select the check number range (optional).
 - a. In the Choose Filter field list, click on the Number field.
 - b. Enter the check number range.
6. Select the transaction detail level.
 - a. In the Choose Filter field list, click on the Detail Level field.
 - b. Select Summary Only from the dropdown list.
7. Click the Find button. The results of the search will display at the bottom of the screen.
8. Click on the Export button.
9. In the Export window, select “Create new worksheet – In new workbook” and then click the Export button.
10. Save the Excel workbook. This is the issued check file for positive pay.

LOGIN AND WEBPAGE

Positive Pay User Manual

Login to Central Bank Online

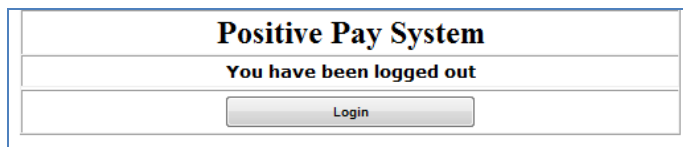
On Side Bar Menu, Go to Commercial > Positive Pay



You will be redirected to a separate webpage.

Recommended: Adding Trusted Sites for Positive Pay webpage

Some client's browser settings do not allow them to go directly from online banking to the positive pay system via Single Sign On (SSO) because of security settings. In these cases when the user clicks on the link to Positive Pay from online banking, they are transferred directly to a log out page.



If the client adds this domain (<https://www.centrixsecure.com>) to their list of trusted sites, they should be able to access positive pay directly from online banking

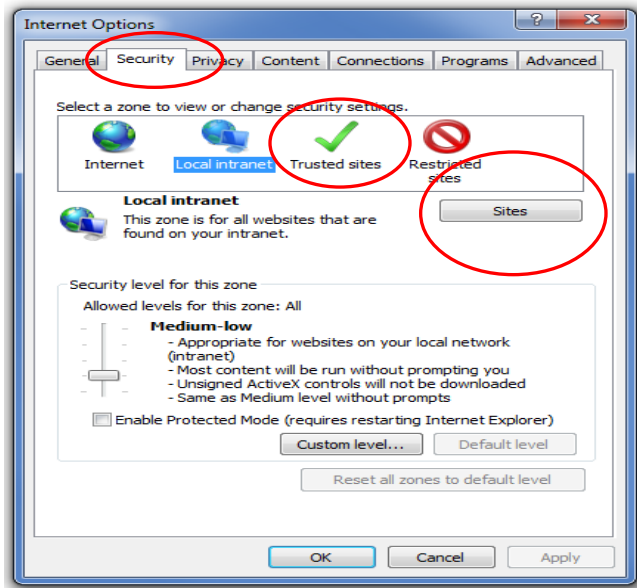
LOGIN AND WEBPAGE

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Adding a trusted site in Internet Explorer:

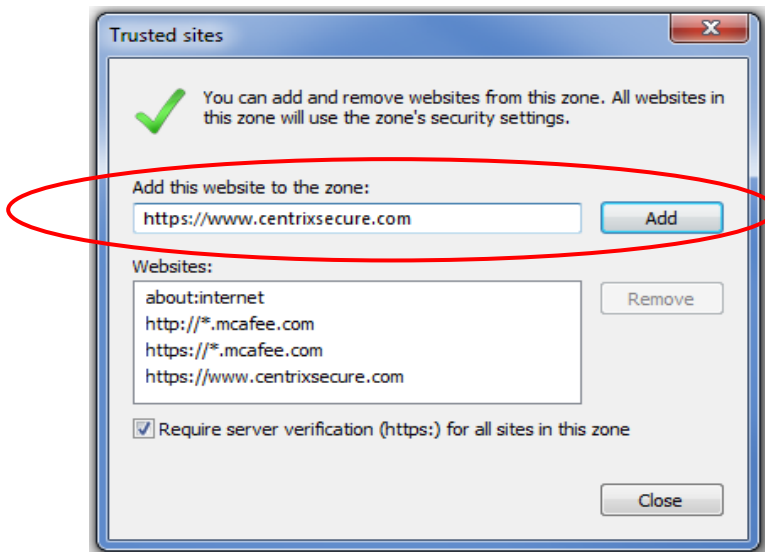
Go to Tools > Internet Options > Security

Select the Trusted Sites option and then choose Sites.



Add: <https://www.centrixsecure.com> to the list of trusted sites.

Close and save settings/click OK to close out Trusted Sites and Internet Options box.

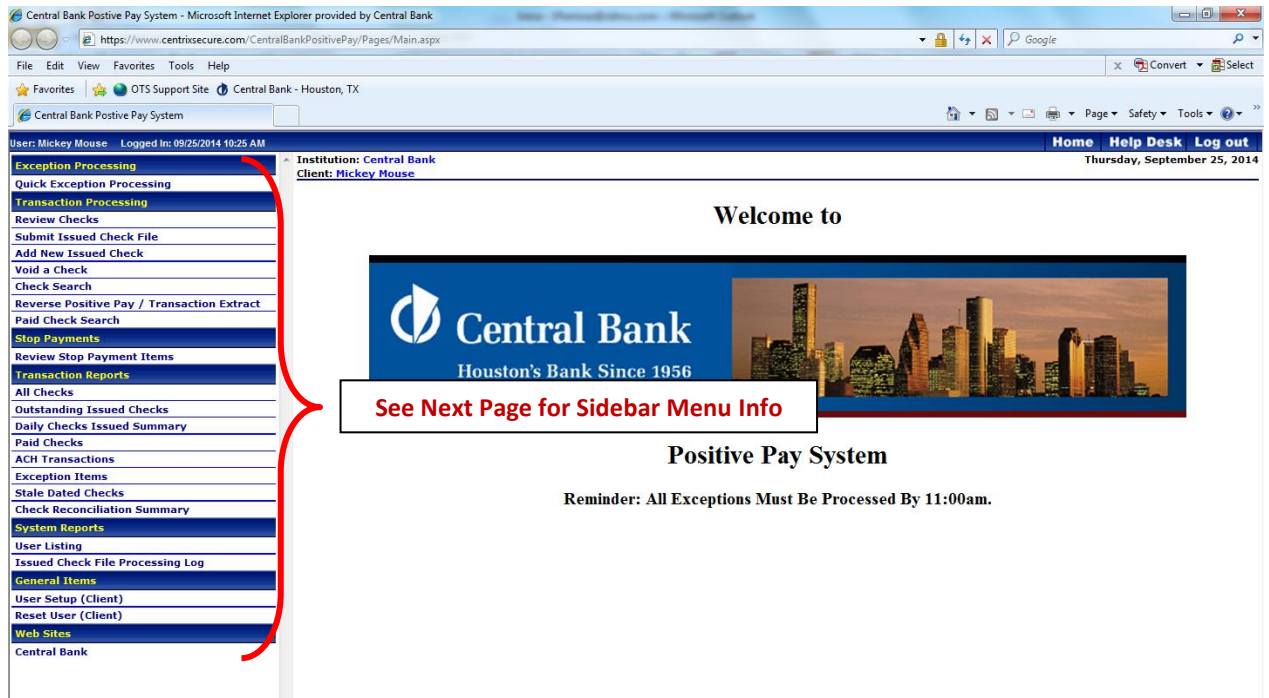


Positive Pay webpage

LOGIN AND WEBPAGE

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Within this webpage you will be able to maintain all Positive Pay functions for both Check Positive Pay and ACH Positive Pay.



PLEASE NOTE

ALL EXCEPTIONS MUST BE PROCESSED BY 11:00 AM CST.

If Exceptions are not worked by the customer by this time, they will be automatically returned per Positive Pay instructions.

Should you have any questions, please call 832-485-2555 or 832-485-2515 for assistance in resolving exception items.

Positive Pay Sidebar Menu

These are the main functions for Positive Pay that you will be using in your daily processes:

LOGIN AND WEBPAGE

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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 / Transaction Extract
Paid Check Search
Stop Payments
Review Stop Payment Items
Transaction Reports
All Checks
Outstanding Issued Checks
Daily Checks Issued Summary
Paid Checks
ACH Transactions
Exception Items
Stale Dated Checks
Check Reconciliation Summary
System Reports
User Listing
Issued Check File Processing Log
General Items
User Setup (Client)
Reset User (Client)
Web Sites
Central Bank

Hover your mouse over the **highlighted** sidebar menu items will give a brief function description for quick

Please refer to Positive Pay User Guide for instruction and/or screen shots on each process and function within the Positive Pay System.

NAVIGATING THROUGH POSITIVE PAY

Positive Pay User Manual

PURPOSE

This following screen shots will help in navigating through the Positive Pay system and allowing for completion of accepting or rejecting exception items as they are processed into our system and your account, as well as adding additional items to the Positive Pay system for updates to the system.

REMEMBER – Cut off Time for All Exception Items is 11:00 am CST.

Items MUST be rejected or accepted by an authorized Positive Pay user before the cut off time in order to avoid the risk of return.

COMMON MENU ITEMS

This section will go through each menu item most commonly used and needed for daily positive pay operation with an image and a brief description.

Quick Exception Processing – items listed here are your current day items that will need to be made decision on. The 'Pay/Return' columns will have a box to click and then once all items have been decided you will click Update (or Submit).

The screenshot shows the 'Quick Exception Processing' page for Mickey Mouse. The left sidebar menu has 'Quick Exception Processing' highlighted. The main content area shows a title 'Quick Exception Processing as of 06/28/2016'. Below this, there are fields for 'Client ID' (Mickey7007123) and 'Display Type' (Both Check & ACH Exceptions). There are also summary statistics for Processed, Unprocessed, and Total Exceptions, all showing zero counts and amounts. An 'Update' button is present. A note states: 'NOTE: Exceptions will be given a decision of "Return" if no decision has been made by 11:00 AM.' Below the note is a table with columns: Client ID, Paid Date, Check #, Amount, Payee, Exception Type, Pay, Return, Reason.

Review Checks - this will give a list of all checks as given per file upload submission and/or manual entry with the current status (first column).

The screenshot shows the 'Review Checks' page for Mickey Mouse. The left sidebar menu has 'Review Checks' highlighted. The main content area shows a title 'Review Checks'. Below this, there is a 'Client ID' field (Mickey7007123) and a 'Show Key' link. A table is displayed with columns: Status, Client ID, Issued Date, Paid Date, Check #, Amount, Payee, Details. The table is currently empty.

NAVIGATING THROUGH POSITIVE PAY

Positive Pay User Manual

Submit Issued Check File – You will navigate here anytime you are uploading a new list of checks for positive pay. Use this **ONLY AFTER** you have completed your initial uploaded test file.

The screenshot shows the Central Bank Positive Pay web application. On the left sidebar, the 'Submit Issued Check File' option is highlighted with a red circle. The main content area displays the 'Submit Issued Check File' form. The form includes a 'Step 1' section for selecting a file to process, a 'Step 2' section for inputting details about the file (Client ID, File Processing Type, Items in File, Dollar Amount in File), and a 'Step 3' section for clicking the 'Process File' button.

Add New Issued Check – Field to manually enter checks one by one to your positive pay system.

The screenshot shows the Central Bank Positive Pay web application. On the left sidebar, the 'Add New Issued Check' option is highlighted with a red circle. The main content area displays the 'Add New Issued Check' form. The form includes fields for Client ID, Check Number, Amount, Issued Date, and Payee, along with an 'Auto-Increment Check Number' checkbox and an 'Add Check' button.

Other Miscellaneous Features and Options

Void a Check – This is where you can manually void a check that has been previously entered into the Positive Pay system.

Search Options – Allow to search for items (check or ach) that have been previously entered into the Positive Pay system.

Stop Payment Options – Allows to input a check as a stop payment item.

NOTE: THIS DOES NOT UPDATE THE ONLINE BANKING SYSTEM AND ANY CHECK THAT IS NEEDING A STOP PAYMENT SHOULD BE ENTERED THROUGH ONLINE BANKING OR REQUESTED PER YOUR BRANCH REPRESENTATIVE OR ACCOUNT SERVICES ASAP.

Report Options – Allows for review and printing options for Positive Pay items previously entered into the system.