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GATEWAY

Positive Pay User Guide

Digital Commercial Banking

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Purpose

This document is intended to provide the background information and procedures that you need for Synovus Gateway Positive Pay. The guide explains how to perform the following procedures and more:

- Navigate Synovus Gateway Positive Pay
- Send a file of your issued checks
- Decision exceptions items
- Access advanced features

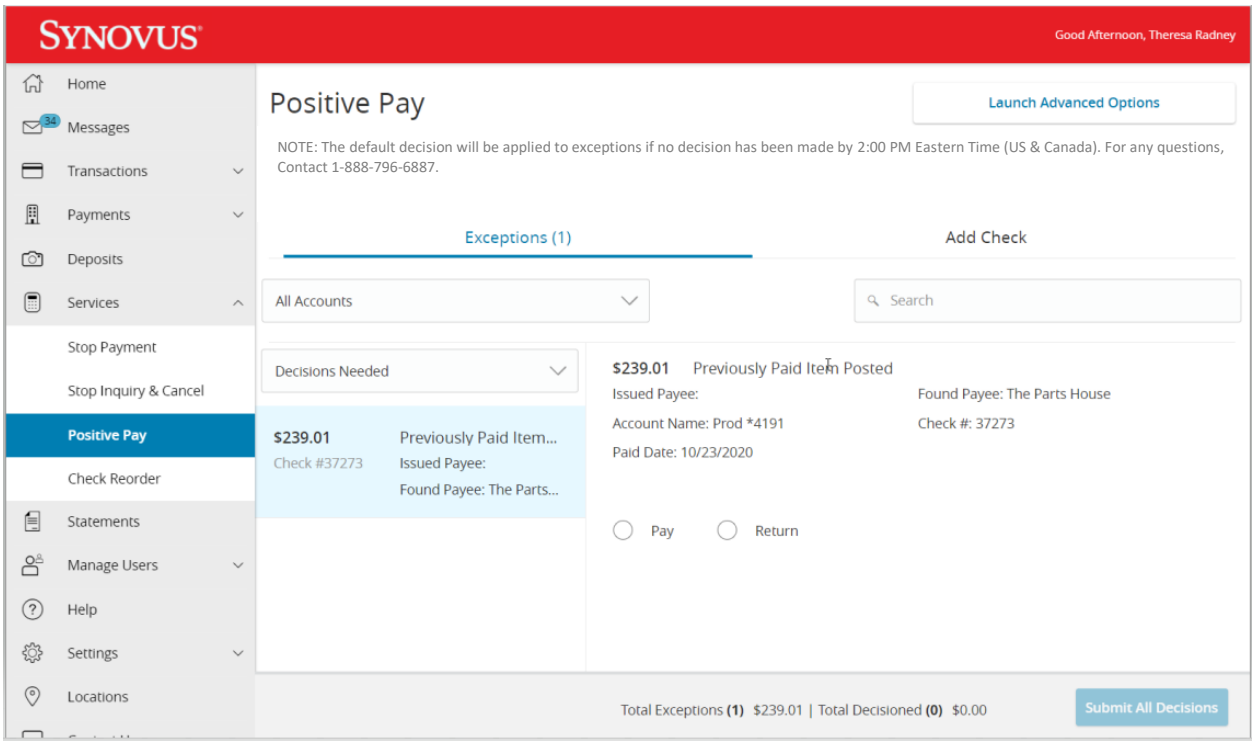
Audience

This document is intended for all Synovus Gateway digital commercial banking users with business and commercial accounts.

Positive Pay

Synovus Positive Pay is an automated fraud detection tool that matches incoming checks and ACH debits with payments you've previously authorized. All exceptions are then presented to you for review and payment decisions.

This way you can stay on top of your account activity, stop potential fraudulent threats, and help protect your business' bottom-line.



Check Positive Pay

Check Positive Pay allows you to set up validation and authorization protocols for checks posted to your account, with the convenience of being initiated online through Synovus Gateway.

By sending a file of your issued checks, Positive Pay will maintain your data and match the check number, account number, dollar amount and issue date with any check that is presented.

Exception items are created when checks received do not match your check issue file. You can easily view these exception items and decide whether they should be paid or returned. For each exception decision, you can choose from a reason including:

- Duplicate item
- Fraud
- Past Deadline Item Paid
- Past Deadline Item Returned
- Refer to Maker
- Serial Number Correction
- Stale Dated

- Unauthorized
- Void

If you do not decision your exceptions by the cutoff time 2:00 PM Eastern Time, your default decision will be applied.

ACH Positive Pay

With the ACH Positive Pay, you can directly return unpaid ACH debits, review posted transactions, and make appropriate payment decisions.

For an extra layer of protection and automation, you can also add an ACH Rule for specific companies. It dictates the preferred SEC code, transaction type and the maximum amount that can be debited from your account without being posted as an unauthorized ACH transaction.

With this streamlined solution, it is easy to make Pay or Return decisions to stop unauthorized payments.

Exceptions

To make Pay / Return decisions:

1. In the navigation menu, click or tap Services > Positive Pay.
2. Select an account or search on all accounts.
3. From the Exceptions drop-down list, select Decisions Needed, Decisioned, or All.
4. Select an Exception you want to pay or return. The transaction details appear in the right pane.
5. In the transaction details pane, select Pay or Return.
    a. For unpaid ACH debits, decide whether to add an ACH Rule.
        i. Click or tap ACH Rule.
        ii. Select an SEC Code.
        iii. Select a Transaction Type.
        iv. (Optional) Edit the Max Amount.
        v. (Optional) Enter a Note.
        vi. Click or tap Done.
    b. If returning a check, select a reason in the drop-down list.
6. Click or tap Submit All Decisions.

Adding a Check

To manually send a file of issued checks:

1. In the navigation menu, click or tap Services > Positive Pay.
2. Click or tap Add Check.
3. Enter an Amount.
4. Enter a Payee.
5. Select an account in the Account drop-down list.
6. Select an Issue Date.
7. Enter Check Number.
8. (Optional) Click or tap Auto Increment.
    a. If submitting multiple checks that are in sequential order, selecting Auto Increment will

increment the check number.

9. Click or tap Add Check.

To upload a file containing issued check records:

1. In the navigation menu, click or tap Services > Positive Pay.
2. Click or tap Submit Issued Check File.
3. Select the file type in the File Type drop-down list.
4. Select Choose File to browse for the desired file and upload it.
5. Click or tap Process File.

Advanced Options

You also have the option to access advanced settings and features, by selecting Launch Advanced Options. You can:

- Submit and void checks directly from the issue file.
- Access system reporting for a comprehensive overview of all your transactions. You can also set up email and mobile alerts for all your users at every stage of the Positive Pay process.
- Establish preauthorized rules for your ACH debits.

To access advanced settings and features, from the navigation menu, click or tap Services > Positive Pay.

Client Setup / Maintenance

ACH Authorization Rules displays a listing of all pre-authorized rules and allows you to establish preauthorized rules for your ACH debits. If an unauthorized ACH item posts to an account, the rules determine whether the item requires a pay / return decision of if you will receive and alert by email that an unauthorized activity has occurred.

You can perform the following actions on this page:

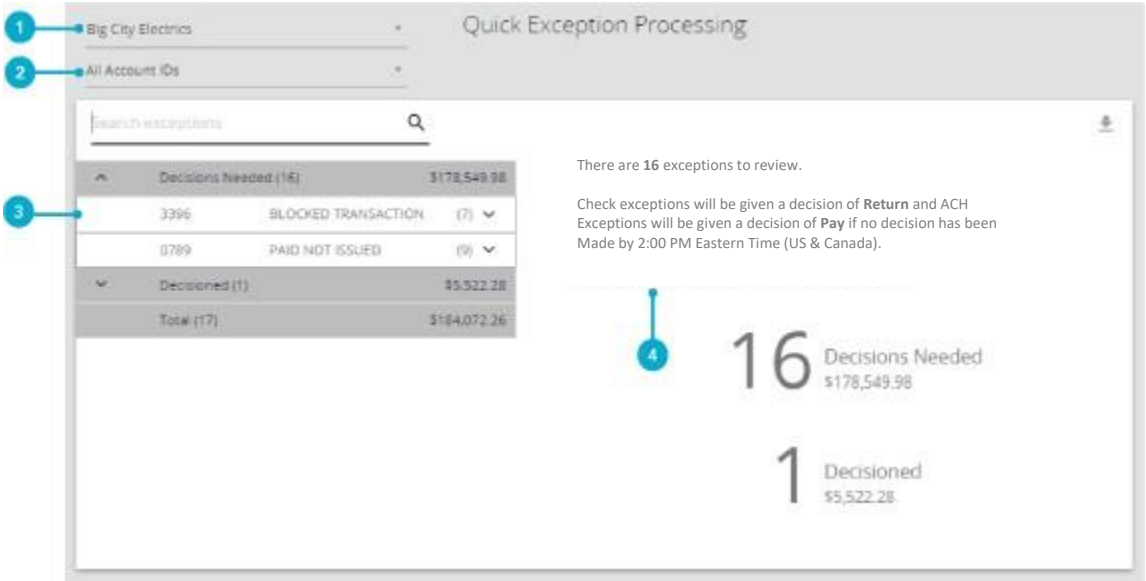
- Drag a column header to reorder.
- Select the search filter icon to filter and search all results or select a specific column to search within.
- Select the columns icon to select or remove columns from the report.
- Select the export icon to export the search results to Excel or PDF.
- Set up a new ACH authorization rule. To set up a new ACH authorization rule:
    - Select the Add icon.
    - Select the account from the Account ID drop down.
    - Select Debits Only from the Debits or Credits drop down.
    - (Optional) Enter a description.
    - Select the SEC Code (ACH transaction Type) from the SEC Code drop down.

- Enter a max allowable amount.
- Click Save and Add more (if adding multiple rules) or Save Changes.

You can also manage your users under Client Setup / Maintenance. User Setup (Client) is available for administrators only.

Exception Processing

Use Exception Processing to manage exception item activity.



1. Select the company to process exceptions for. Only companies with available exceptions to process are available.
2. (Optional) Select an individual account to process exceptions for.
3. Select the exception reason row in the Decisions Needed section to display a list of all exceptions.
4. Specifies the exception cutoff time.

Note: Decisions must be applied by 2:00 PM Eastern Time.

Transaction Processing

Transaction Processing provides an additional menu option for adding a new issued check, submitting an issued check file, or voiding a check. While these functions can be performed prior to launching advanced options, you will need to access Transaction Process to place secondary decisions if dual approval is enabled or if you are modifying / adding a new import configuration.

To upload a file containing issued check records:

1. Select Choose File to browse for the desired file and upload it.
2. Select the Account from the Account ID drop down.

3. Select the file type from the File Processing Type drop down.
4. Click Process File.

To add a new issued check:

1. Select the account from the Account ID drop down.
2. Enter the Check Number.
3. Enter the Amount.
4. Enter the Issue Date as MM//DD/YYYY or select from the calendar.
5. (Optional) Enter the Issued Payee.
6. (Optional) Enter Notes.
7. (Optional) Auto Increment.
    a. If submitting multiple checks that are in sequential order, selecting Auto Increment will increment the check number.
8. Click Add Check.

To void a check:

1. Enter check information.
    a. Select the account from the Account ID drop down.
    b. Enter the Check Number.
    c. Enter the Check Amount.
    d. Enter the Issue date as MM/DD/YYYY or select from the calendar.
2. Click Find Matching Check to find the check.
3. Once search results appear, verify the check that will be voided.
4. Click Void Check to complete the void process.

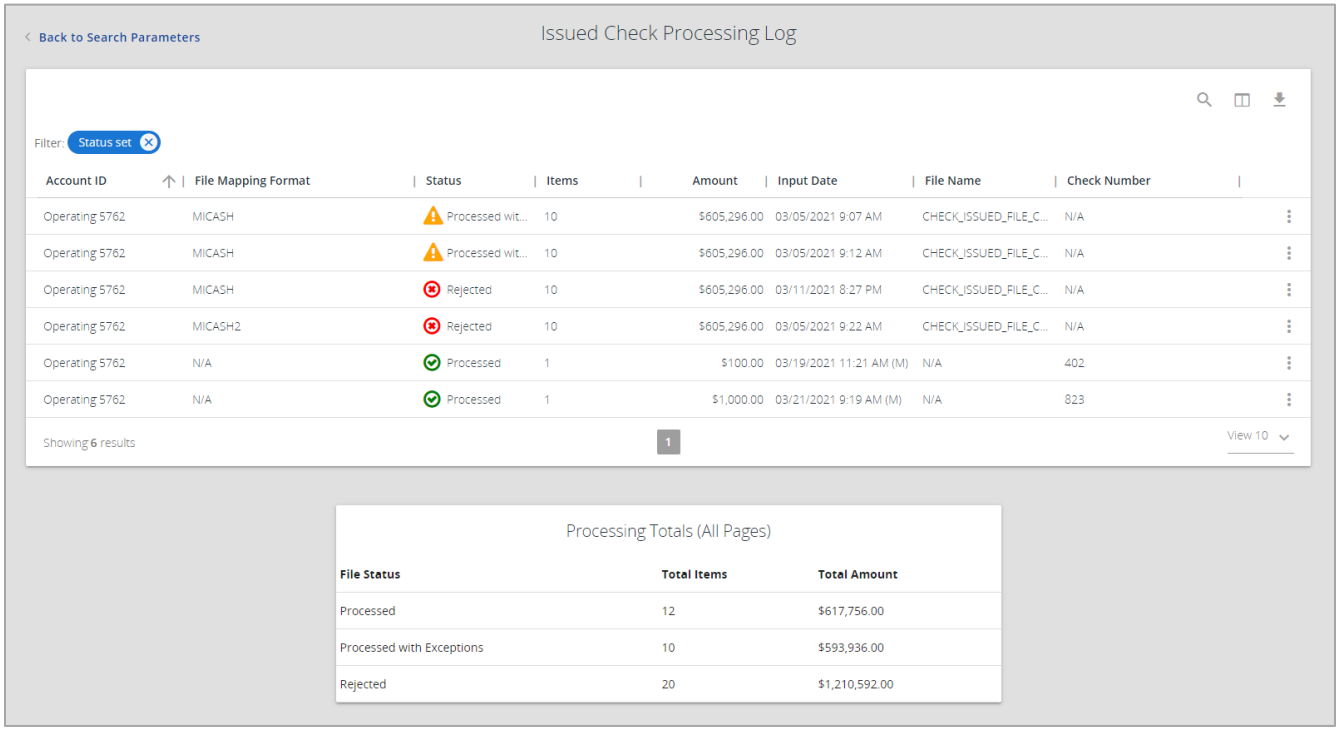
System Reports

Issued Check File Processing Log displays a list of all issued check files.

Once you choose the desired Input Date From and Input Date To range and click Search, you can perform the following actions:

- Drag a column header to reorder.
- Select the search filter icon to filter and search all results or select a specific column to search within.
- Select the columns icon to select or remove columns from the report.
- Select the export icon to export the search results to Excel or PDF file format.

The following is displayed:



Item	Description
Account ID	The nickname or description that identifies the account.
File Mapping Format	The file processing type associated with this upload.
Status	The results column from the Issued Check File Processing Log will display one of the following processing statuses: Unprocessed - the file has been uploaded but has not yet been processed. Processed - the file was processed successfully. Processed with Exceptions - the file was processed successfully, but duplicate checks were not loaded. Rejected - the file was rejected due to one of the following reasons: A mismatch between the number of items /amounts entered on the page and the number of items / amounts contained in the file. The file format did not match the format selected.
Items	The number of items in the file.
Amount	The total amount in the file.
Input Date	The date the file was uploaded.
File Name	the name of the issued check file uploaded to Synovus Gateway.
Check Number	the check number if manually keyed in Synovus Gateway.

To see additional details for each record, select the three vertical dots. If processed with exceptions or rejected, you can view the error details.

Audit Reports

Transaction Audit Log is an administrator only option that provides audit history for accounts and users.

To view audit logs:

1. (Optional) Select an account(s) from Account ID.
    a. Note: If you do not choose an account, your search results will contain audit logs for all accounts.
2. Choose the Start and End date.
3. Select the Transaction Type.
    a. Check Transactions – search results will contain audit records for user activity associated with check transactions.
        i. If you select Check Transactions, enter the Check Number (optional).
    b. ACH Transactions – search results will contain audit records for user activity associated with ACH transactions.
        i. If you select ACH Transactions, enter the ACH Description (optional).
4. Select <All Users> or an individual user from the User drop down.
5. Select the Maximum # of Records.
    a. Note: the default is 500
6. Click Produce Report.

Transaction Reports

Transaction Reports provides comprehensive reporting including a summary of daily checks issued, stopped and voided checks, reconciliation summaries, etc.

Report Name	Description
Daily Checks Issued Summary	See how many checks were issued on any given day and their totals. This includes both manually loaded checks and checks uploaded through an issued check file.
Check Search	Used to search for specific Check transactions. See account, check number, amount, issue payee, issue date, paid date, and current status.
ACH Transaction Search	Review posted ACH transaction activity. Only transactions with valid ACH Standard Entry Class (SEC) codes or ACH transaction codes appear on this report. **Note:** If a check is converted to ACH, it will appear in this search instead of in the Check Search.
Paid Transactions Extract	Review extract of paid checks.
Stops and Voids	Create a report of checks that have been stopped or voided. Select items by **Issued Date**, **Void Date**, **Stop Placed Date**, **Item Stopped Date**, or **Issued Payee**.
Exceptions Items	Generate a report of items that were flagged as exception items.
Correction Report	List items that have been corrected by Synovus Bank. These are items that have posted incorrectly, usually due to encoding errors such as check number blank,

	zero or incorrect, and amount mismatches.
Stale Dated Checks	Generate a report of stale dated checks.
Account Reconciliation Summary	Displays an activity summary with the following: • newly issued checks • paid checks • stopped checks • voided checks • ACH debits • miscellaneous debits and credits • deposits • service charges • paid interest • taxes/withholding The report also provides a total of outstanding checks and the check register balance as of reconciliation date.
Check Reconciliation Summary	Displays an activity summary of newly issued checks, paid checks, and stopped/voided checks. The report also provides a total of outstanding checks as of the reconciliation date.
Deposit Reconciliation Summary	Reconcile a full list of all deposits on an account or reconcile deposits for each location separately.
Payee Match Report	Select items by issued date, paid date, check number or issued payee name. Available upon request with Synovus Gateway Positive Pay – Payee Match.

Appendix

MICASH File Format Requirements

MICASH is a standard fixed file format used by Account Recon and Positive Pay.

Record size = 143. Block size = 800. EBCDIC for tape or mainframe transmission. ASCII for PC transmissions. Record Format = FB. No label. For numeric fields, right justify and zero fill.

Field #	Positions	Length	Characteristics	Description
001	001 - 001	1	Alphanumeric Pic X	Constant Value = C
002	002 - 004	3	Numeric Pic 9(3)	Bank Number
003	005 - 006	2	Numeric Pic 9(2)	Filler - Zeros
004	007 - 016	10	Numeric Pic 9(10)	Account Number
005	017 - 017	1	Alphanumeric Pic X	Filler - Blanks / Spaces
006	018 - 018	1	Alphanumeric Pic X(3)	Issue Type R = Register V = Void
007	019 - 019	1	Alphanumeric Pic X(3)	Import Action A = Add D = Delete
008	020 - 020	1	Alphanumeric Pic X	Filler - Blanks / Spaces
009	021 - 030	10	Numeric Pic 9(10)	Check Serial Number
010	031 - 040	10	Numeric Pic 9(8)V99	Check Amount
011	041 - 046	6	Numeric Pic 9(6)	Issue Date (MMDDYY)
012	047 - 142	96	Alphanumeric Pic X(20)	Payee Name - Left Justified

Custom File Format Requirements

The following table defines the field requirements and formats for delimited and fixed file definitions.

Note: An asterisk (*) denotes fields for which a default value can be defined during the file import definition creation so that the fields are not required in the actual file.

Field	Required?	Description
Amount	Yes	Dollar amounts with or without a decimal (.) or dollar sign ($). If the decimal is not included, the customer needs to select an applied decimal format, Whole Dollar (123 =123.00) or Implied (123 =1.23).
Issue Date	Yes	MMDDYY MMDDYYYY YYMMDD YYYYMMDD YY/MM/DD MM/DD/YYYY YYYY/MM/DD MM/DD/YY MM-DD-YY MM-DD-YYYY YY-MM-DD YYYY-MM-DD
ABA / TRC	No, if default value is defined	Numbers 0 - 9. Must match the routing number (ABA/TRC) set up with your bank.
Account	No, if default value is defined	Numbers 0 - 9. Must match the account number setup with your bank.
Check Number	Yes	Numbers 0 - 9. Up to 10 characters allowed.
Issue Type	No, if default value is defined	I for issue or V for void (not case sensitive). If this field is undefined or has characters other than I or V, it defaults to I for issue.
Debit / Credit	No	Not a required field and not required in file or mapped in field definition.
Issue Action	No, if default value is defined	A for add or D for delete. If this field is left blank or has characters other than A or D, it defaults to A for add. This field must be mapped; however, you do not need to contain it within the actual file.
Payee Name	Only required for Payee Positive Pay	Letters A – Z and numbers 0 – 9. Up to 96 characters allowed for non-payee positive pay accounts. Up to 80 characters allowed for payee positive pay accounts.

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