



Positive Pay Handbook

www.citizensbanktx.com

TABLE OF CONTENTS

Contacts/Standard Federal Reserve Holidays	3
Logging into Business Online Banking	4
Positive Pay Overview	5
Other Helpful Information	6
Create A Template	7
Import a File Using a Template	11
Import Exceptions	14
Add Issue Item (Manually Enter Checks)	16
Review Exception Items	18
Modify or Delete Issued Items	21
Modify Issued Items	21
Delete Issued Items	23
Sort Issued Items	24
Creating/Updating Users	25
Creating a New Employee (User)	25
Updating/Resetting an Employee (User)	27
ZixCorp	29

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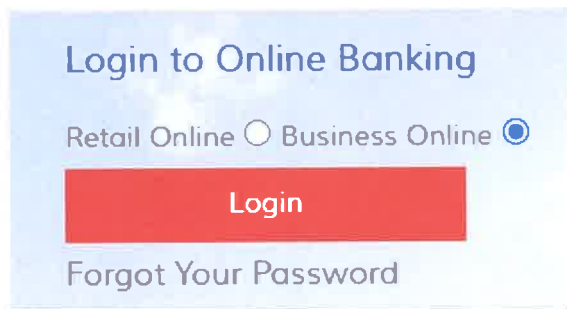
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Standard Federal Reserve Holidays

New Year's Day
Martin Luther King Jr. Day
President's Birthday
Memorial Day
Independence Day
Labor Day
Columbus Day
Veterans' Day
Thanksgiving Day
Christmas Day

Logging Into Business Online Banking

Go to: www.citizensbanktx.com. In the upper right-hand corner, the Positive Pay User clicks on the Business Online Radio Button and then clicks the red Login Button:



The screenshot shows a login interface with a blue header. Below the header, there are two radio buttons: 'Retail Online' and 'Business Online'. The 'Business Online' radio button is selected. Below the radio buttons is a red 'Login' button. At the bottom, there is a link that says 'Forgot Your Password'.

This will take the Positive Pay User to the Log in Screen that looks similar to this:



Log In

Enter your username and password to login to Online Banking. Your username (lower case only) and password are case sensitive. If you need login assistance please contact Client Services at 903-984-8671.

Username

HIDE

Password

☐ Remember My Username

Log In

[Forgot password or PIN?](#)

The Positive Pay User enters their Username and Password. Remember that passwords are case sensitive and must be a minimum of 10 characters long and contain at least 1 letter, 1 number and 1 special character.

NOTE: If this is the first time using Business Online, the Positive Pay User will have to set up their User ID with questions and answers first.

Positive Pay Overview

The Positive Pay Program is located under Checks & Deposits > Positive Pay.
The Home Screen is shown below:



Checks & Deposits



Positive Pay

Select Positive Pay Criteria

☒ Issued Items

☐ Add Issued Items

☐ Review Exception Items

☐ File Import

☐ Import Templates

Submit

Options on the Home Screen are:

Issued Items – Where the Positive Pay User can see what Checks have been loaded into the Positive Pay Program and Modify or Delete Checks as necessary.

Add Issued Items – Where the Positive Pay User adds single or multiple Checks manually.

Review Exception Items – Where the Positive Pay User looks **every** day for Exceptions (Checks) that need to be returned and **NOT** paid.

File Import – Where a File is Imported into the Positive Pay Program.

Import Templates – Where Templates are kept that are created to bring in Imports to the Customer's Positive Pay Program.

Other Helpful Information

Additional Vocabulary:

Issued Item – This is the term the Positive Pay Program uses for Check.

Import File Format – The Format the Positive Pay User's File is currently styled as. The Positive Pay User will convert their Positive Pay File into the "Standard" File Format.

Standard File Format – The standard order and format a File **MUST** be in when Importing into Positive Pay.

Fixed – A File format where each column is the same width.

Delimited – A File format where each piece of information is separated by the same character usually a comma.

Positive Pay Home Screen – The main screen from which all options are chosen from. It is found by going to Checks & Deposits > Positive Pay.

Cutoff Times: All Decisions **MUST** be made by 10:15 in the morning. All Imports and Manual Check Entry **MUST** be completed by 4:30 in the afternoon.

NOTE: For the Positive Pay Program to work effectively, your company MUST import or manually enter checks as they are created.

Timing Out:

The system will time-out after 10 minutes of no keyboard or mouse activity. With each "click" to submit, process, or other function action, the timer re-starts. If the Positive Pay User is typing or entering information and does not Submit or Process within 10 minutes, the system will Time-Out and the Positive Pay User will have to log back into Business Online again by clicking the **log in again** link.

Shortcut:

Another way to access the Positive Pay Home Screen is a link on the far right side under Pay Or Transfer. Click on the red **Go To Positive Pay** link and it will take the Positive Pay User to the Positive Pay Home Screen shown on page 5.

The screenshot shows the Business Online interface. At the top is a navigation bar with links: Home, Accounts, Payments & Transfers, Checks & Deposits, and Administration. Below the navigation bar, the 'Alerts' section on the left includes a 'Stay Alert' notification with an 'Enroll' button. The 'Accounts' section shows a 'DDA' account with an 'Available Balance' of '\$1,234.56'. The 'Pay Or Transfer' section on the right lists options: Internal, ACH, ACH import, and Bill pay, each with a 'Show' dropdown. The 'Checks & Deposits' section at the bottom right features a red 'Go To Positive Pay' link.

Create A Template

Creating a Positive Pay Template:

Files **must** be exported from the User's software into an Excel Spreadsheet as a CSV file or TEXT Document before beginning the Template process!

Excel CSV File Used in Example:

A	B	C	D	E	F
Check Number	Date	Amount	Pay To	Account #	Issue/Void
1009	4/28/2021	0.01	Test	██████████	V
1010	4/28/2021	0.01	Test	██████████	I

NOTE: Standard Format for TEXT Documents: Account Number, Check Number, Date, Amount, Processing Code, and Payee Name. Date Field needs to be in MMDDYY format and valid; Amount does not have any symbols like \$; Processing Codes are surrounded by quotation marks and are as follows: "I" for Issue and "V" for Void.

Example:

The Account Number is 12345, Check Number 1009, Date is 4/28/2021, Amount of \$0.01, Processing Code is Void and the Payee is Test. So the Customer would set up the File in a **TEXT** document as:

Standard File Format example:

12345 1009 042821 0.01 "V" "Test"

1. From the Positive Pay Home Screen the Positive Pay User clicks on the Import Templates Radio Button and then clicks the Submit Button.

Positive Pay

Select Positive Pay Criteria
☐ Issued Items
☐ Add Issued Items
☐ Review: Exception Items
☐ File Import
☒ Import Templates

Submit

2. Click "Add Template" (The highlighted Icon on the far right-hand side of the screen shot.)

File Import Templates

Template List

Template	Type	Edit	Delete
Positive Pay	Delimited		

Cancel

Add Template

3. The Create File Import Template Menu appears. Fill it in as follows:

Positive Pay

Create File Import Template

Template Properties	
Attach File	<input type="button" value="Choose File"/> Positive Pa...rt Test-3.csv
Import Attached File	<input type="radio"/> Yes <input checked="" type="radio"/> No
Template Name	<input type="text" value="Test 3"/>
Number of Header Rows	<input type="text" value="1"/>
Number of Footer Rows	<input type="text" value="0"/>
Input Decimals into Amount	<input type="button" value="No"/> ▾
Text Qualifier	<input type="button" value="None"/> ▾
File Format	<input type="radio"/> Fixed Width <input type="radio"/> Tab Delimited <input type="radio"/> Space Delimited <input checked="" type="radio"/> <input type="text" value=""/> Delimited
<input type="button" value="Next"/> <input type="button" value="Cancel"/>	

- **Attach File:** Browse out to the File saved on your computer.
- **Import Attached File:**
 - Do you want to Import the File you attached (YES)
 - Do you want to only create a Template (NO)?
- **Template Name:** Name of the new Template. This can be any name.
- **Number of Header Rows:** Do the columns have any headers? Ex. Account Name, Payee, Check Number etc.
 - If so, Yes.
 - If not, No.
- **Number of Footer Rows:** Are there any totals in the Files at the bottom of the File?
 - If so, Yes.
 - If not, No.
- **Input Decimals into Amount:** Do the Amounts contain decimals or do they need to be entered?
 - If set to YES: 2500 would be 25.00
 - If set to NO: whatever is in the File is what will be loaded into Positive Pay.
- **Text Qualifier:** If any of the columns have "." Or ':' Around any information, specify which one in this Field.
- **File Format:** What File Format is being uploaded?
 - Fixed Width: Every column is exactly the same length.
 - Delimited: Something is separating the information like a Tab, Space, etc. **NOTE:** This example is for an Excel File. Choose Other, place a comma (,) in the blank and save the Excel File a CSV File.
- Click Next.

- 4 Map the information in the File: The Positive Pay User tells the Positive Pay Program where the mandatory information is located in their File, so the information is Imported over in Standard Format.

Positive Pay

Create File Import Template - Test 3

Map Data from Imported File			
Column	File Data	Data Type	Mask Format
1	██████	Check Number ▾	<input type="text"/>
2	4/28/2021	Issue Date ▾	<input type="text"/>
3	0.01	Amount ▾	<input type="text"/>
4	Test	Payee ▾	<input type="text"/>
5	██████	Account Number ▾	<input type="text"/>
6	V	Item Type Code ▾	<input type="text"/>

Except the order, the following rules **MUST** be followed when the Positive Pay File is created.

- **Required Fields:** Account Number, Amount, Check Number, Item Type Code, Issued Date, and Payee.
- **Account Number:** No special settings.
- **Amount:** No special characters except decimal. Cannot have \$ or , (comma). NOTE: If YES was chosen above decimals are **NOT** needed in your numbers!
- **Check Number:** No special settings.
- **Item Type Code:** I or V for Issued or Void.
- **Issue Date:** MMDDYY {can have / (slashes) but no - (dashes)}
- **Payee:** Cannot have "." (period) in this Field.
- **Masked Format:** If the Positive Pay User wants to mask the Account, Amount, or Check Number when it displays on the screen during the Import process, place an X in this box.
 - Click Next.

5 Add Issued Item Type Codes

Positive Pay

Create File Import Template - Test 2

Item Type Code Mapping		
File Data	Assigned Value	Add/Delete
I	Issue	<input type="button" value="X"/>
V	Void ▾	<input type="button" value="Add"/>

- Add the File Data for the Issued Items being used in the File. Click add on the right side.
 - Typically it is an I for Issued, and V for Void.
- Click Create Template.
 - If "Import Attached File" – Yes was selected in Step 3, when you click Import, the Customer will get a Confirmation Screen with totals. (see illustration 5a)
 - If "Import Attached File" – No was selected or no File was selected in Step 3, when the Positive Pay User clicks Import, they receive a Template was successfully created screen. (see illustration 5b)
 - Click Cancel to return to the Positive Pay Home Screen.

Positive Pay

Import Success Confirmation	
File Name	Positive Pay Import Test-5.csv
Date/Time Imported:	5/4/2021 10:56AM
Number of Items Imported:	2
Total Amount Imported:	\$0.02
Number of Import Exceptions:	0
<input type="button" value="Done"/>	

Illustration 5a

Positive Pay

 Template was successfully created.

File Import Templates


Template	Type	Edit	Delete
<u>USE ME</u>	Delimited		X
<u>Positive Pay</u>	Delimited		X
<u>Template</u>	Delimited		X
<u>Test 2</u>	Delimited		X

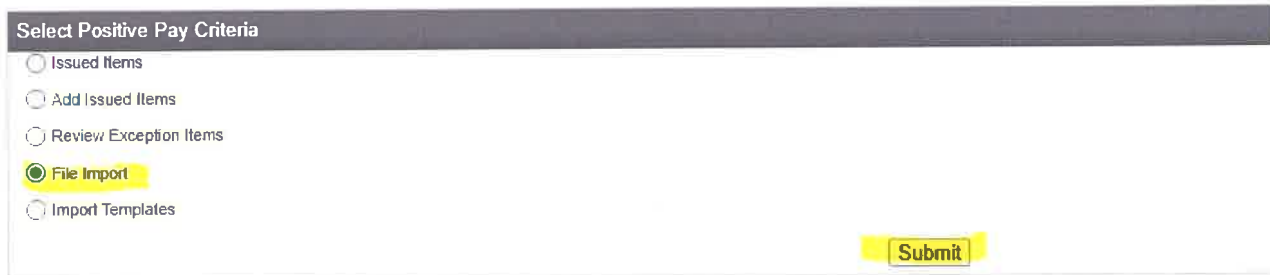
Illustration 5b

NOTE: This Template is the format that all future Positive Pay Import Files for the company will need to match. If the Positive Pay User changes a column title or the save format, the Positive Pay User **MUST** edit the Template to match the new format, or Create a new Template.

Import A File Using a Template

1. Once a Template is created, the Positive Pay User clicks on the **File Import** Radio Button from the Positive Pay Home Screen and then the Submit Button at the bottom.

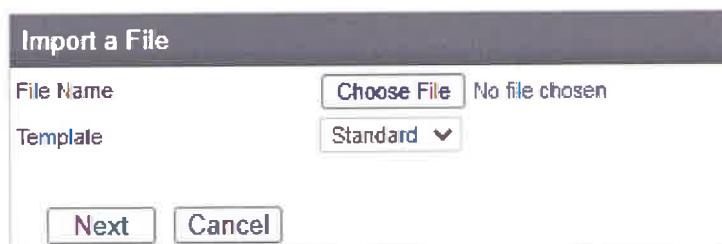
Positive Pay



The screenshot shows a web form titled "Select Positive Pay Criteria". It contains five radio button options: "Issued Items", "Add Issued Items", "Review Exception Items", "File Import", and "Import Templates". The "File Import" option is selected and highlighted with a yellow background. At the bottom right of the form is a yellow "Submit" button.

2. The Positive Pay User comes to a screen that looks similar to this:

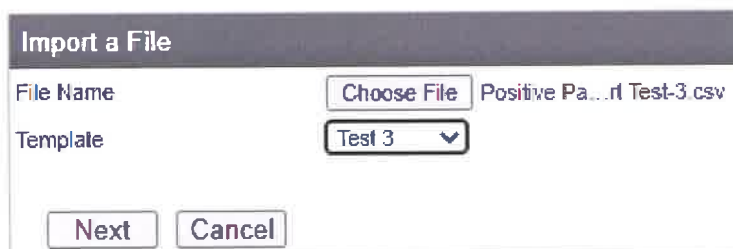
Positive Pay



The screenshot shows a web form titled "Import a File". It has two input fields: "File Name" with a "Choose File" button and the text "No file chosen", and "Template" with a dropdown menu showing "Standard". At the bottom are "Next" and "Cancel" buttons.

3. The Positive Pay User browses out to the Positive Pay File on their computer and selects the Template they want to use.

Positive Pay



The screenshot shows the "Import a File" form with the "File Name" field now containing the text "Positive Pa...rl Test-3.csv" and the "Template" dropdown menu showing "Test 3". The "Next" and "Cancel" buttons remain at the bottom.

Illustration: What the screen should look like when the File and Template are both chosen.

4. Click the Next Button

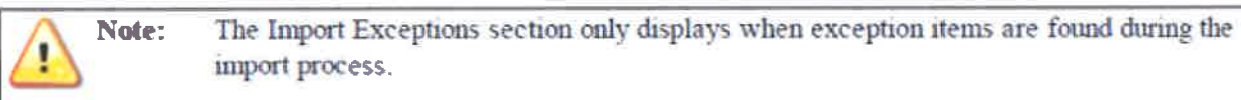
5. The Import Success Confirmation window is displayed.

Positive Pay

Import Success Confirmation	
File Name:	Positive Pay Import Test-3.csv
Date/Time Imported:	5/3/2021 9:47AM
Number of Items Imported:	2
Total Amount Imported:	\$0.02
Number of Import Exceptions:	0
<input type="button" value="Done"/>	

6. Verify the Items (Checks) Imported and review any Exceptions Items. Click “**Done.**”

Correcting Errors:



If the Positive Pay User receives a Confirmation window with a section titled **Import Exceptions** something did not Import correctly.

An **Exception** is a Check or Checks (or a complete File) that did not Import over. The Positive Pay User will need to look at the Exception Reason (error), correct the error, and Import the Check(s) again.

1. Click the Print Icon in the upper right-hand corner to print this Exception page for a reference of the errors.
2. Put the error Check(s) into their own File and correct the error(s).
3. Name the New File and Save (as the correct File Type).
4. Import the New Corrected File.

NOTE: If the entire File has the same Exception Reason, then the entire File was rejected and will need to be corrected before it can be Imported again.

See the following page for two examples of the most common Exceptions.

NOTE: For the Positive Pay Program to work effectively, your company MUST import checks as they are created.

Example 1:

Positive Pay

Import Success Confirmation					
File Name		Positive Pay Import Test-2.csv			
Date/Time Imported		4/29/2021 5:51PM			
Number of Items Imported		0			
Total Amount Imported:		\$0.00			
Number of Import Exceptions:		2			
Import Exceptions					
Account	Exception Reason	Check Number	Amount	Payee	Item Type
X0983	Account Not Found	1007	\$0.01	Test	Issue
X0983	Account Not Found	1008	\$0.01	Test	Issue
Done					

In this example, the Exception Reason is Account Not Found for the complete File. The File tried to Import. However, the Template is set to Mask the Account Number and the Account Number in the File is not formatted the same as the Template; therefore, the Account Number cannot be found. **NONE** of the Checks in this File are Imported. The Positive Pay User will have to correct the entire File or create a new Template, without masking, before trying to Import again.

Example 2:

Positive Pay

Import Success Confirmation					
File Name		Positive Pay Import Test-1.csv			
Date/Time Imported		5/4/2021 10:32AM			
Number of Items Imported:		2			
Total Amount Imported:		\$0.02			
Number of Import Exceptions:		1			
Import Exceptions					
Account	Exception Reason	Check Number	Amount	Payee	Item Type
DDA 0983	Duplicate	1003	\$0.01	Test	Issue
Done					

In this example, the Exception Reason is Duplicate (for one Check). When the File was Imported every Check Imported correctly except this one because the system said the Check Number already existed. The Positive Pay User will need to correct the Check Number and save the Check in its own File before Importing again. In this example there is only one Check.

Import Exceptions

When the Positive Pay User begins Importing Files, there are some Exceptions that may occur before the File can Import. Here are a few examples and their meanings.

Example 1: File Format

Positive Pay

The screenshot shows a web-based dialog box titled "Positive Pay". At the top, there is a red banner with the word "Error" in white. Below the banner, a message box states "Invalid Issue file format". The main section of the dialog is titled "Import a File" and contains two input fields: "File Name" and "Template". The "File Name" field has a "Choose File" button and a text box containing "Positive Pa...ort Test.xlsx". The "Template" field has a dropdown menu currently set to "Positive Pay". At the bottom of the dialog are two buttons: "Next" and "Cancel".

In this example, something in the Excel File is not formatted properly. The Positive Pay Program will not allow the File to Import until the error is corrected. It is possible that the Date Field is in an incorrect format. Dates must have slashes "/" but cannot have dashes "—". The Positive Pay User will need to check the Date Field in the Excel File and correct any Dates. If these are all correct, check that there are not any numbers in the Payee Field and are not any letters in the number Fields before trying to Import again.

Example 2: Empty File

Positive Pay

The screenshot shows a web-based dialog box titled "Positive Pay". At the top, there is a red banner with the word "Error" in white. Below the banner, a message box states "Error Processing Import File: Empty File". The main section of the dialog is titled "Import a File" and contains two input fields: "File Name" and "Template". The "File Name" field has a "Choose File" button and a text box containing "No file chosen". The "Template" field has a dropdown menu currently set to "Standard". At the bottom of the dialog are two buttons: "Next" and "Cancel".

In this example, the Excel File is not saved properly. The Positive Pay Program will not allow the File to Import until the Excel File is saved with the correct extension. Remember to save Excel Files as CSV. The Positive Pay User will need to save the Excel File as a CSV (Comma Delimited) File before trying to Import again.

Example 3: Duplicate File

Positive Pay

Error

Error Processing Import File: Duplicate File

Import a File

File Name

Choose File

No file chosen

Template

Standard ▼

Next

Cancel

In this example, the Positive Pay User has tried to Import a File that has already been Imported. The Positive Pay Program will not allow a duplicate File, one with the same Checks, to Import twice. This prevents duplicate Checks. The Positive Pay User will have to check the File to confirm the correct one is being Imported and that new Checks are in the File before trying to Import again.

Add Issued Item (Manually Enter Checks)

The Positive Pay User clicks on the **Add Issued Items** Radio Button from the Positive Pay Home Screen and then clicks the Submit Button at the bottom of the screen.

Positive Pay

This screenshot shows the 'Select Positive Pay Criteria' dialog box. It contains five radio button options: 'Issued Items', 'Add Issued Items' (which is selected), 'Review Exception Items', 'File Import', and 'Import Templates'. A yellow 'Submit' button is located at the bottom right of the dialog.

A screen similar to the following illustration opens:

Positive Pay

This screenshot shows the 'Add Issued Items' form. The 'Account' dropdown menu is highlighted with a yellow box, showing the value 'DDA 3206'. Other fields include 'Check Number', 'Amount', 'Payee', 'Date Issued' (set to 04/06/2021), and 'Item Type' (set to Issue). There are 'Add Row', 'Submit', and 'Cancel' buttons.

1. The Positive Pay User chooses the correct Account Number from the dropdown menu.
NOTE: If there is only one Account this step is not necessary.

Positive Pay

This screenshot shows the 'Add Issued Items' form. The 'Check Number', 'Amount', and 'Payee' input fields are highlighted with yellow boxes. The 'Account' dropdown is set to 'DDA 0983'. The 'Date Issued' is 04/06/2021 and 'Item Type' is Issue. 'Add Row', 'Submit', and 'Cancel' buttons are visible.

2. The Positive Pay User enters the Check Number, Amount, and Payee Name.

Positive Pay

This screenshot shows the 'Add Issued Items' form. The 'Date Issued' field, which shows '04/06/2021', is highlighted with a yellow box. The 'Check Number', 'Amount', and 'Payee' fields are also highlighted with yellow boxes. The 'Account' dropdown is set to 'DDA 3206'. 'Add Row', 'Submit', and 'Cancel' buttons are visible.

3. The Positive Pay User clicks the Calendar to choose the Date the Check was Issued.

Positive Pay

This screenshot shows the 'Add Issued Items' form. The 'Date Issued' field, showing '04/06/2021', is highlighted with a yellow box. The 'Check Number', 'Amount', and 'Payee' fields are also highlighted with yellow boxes. The 'Account' dropdown is set to 'DDA 3206'. 'Add Row', 'Submit', and 'Cancel' buttons are visible.

- The Positive Pay User chooses Issued or Void from the dropdown menu to tell the Positive Pay Program if the Check entered was Issued or Voided. **NOTE:** Be sure to enter Voided Checks to ensure they are not used fraudulently.

Positive Pay

- If there are more Checks to enter, the Positive Pay User clicks the Add Row Button. A screen smiliar to the illustration opens.

Positive Pay

Follow steps 2 -4 until all Checks are entered.

When all Manual Checks are entered you should have a screen that looks similar to the following:

Positive Pay

NOTE: If the Positive Pay User needs to delete a single line, click on the "X" at the end of the line.

NOTE: If the Positive Pay User needs to delete all entries, click the Cancel Button at the bottom of the screen next to the Submit Button. This will take the Positive Pay User back to the Positive Pay Home Screen.

- Once all Checks are entered, the Positive Pay User clicks on the Submit Button at the bottom of the screen. A screen similar to the following illustration opens:

Positive Pay

- The Positive Pay User clicks the Done Button at the bottom of the screen and is returned to the Positive Pay Home Screen.

NOTE: For the Positive Pay Program to work effectively, your company MUST manually enter checks as they are created.

Review Exception Items:

The Positive Pay User clicks on the **Review Exception Items** Radio Button from the Positive Pay Home screen and then the Submit Button at the bottom.

Positive Pay

Select Positive Pay Criteria

☐ Issued Items
☐ Add Issued Items
☒ Review Exception Items
☐ File Import
☐ Import Templates

Submit

If there are not any Exceptions to review that day the Positive Pay User will see a screen similar to the following:

Positive Pay

Exception Items to Review

No matching record(s) found

Cancel

If there are Exceptions to review that day, the Positive Pay User will see a screen similar to the following:

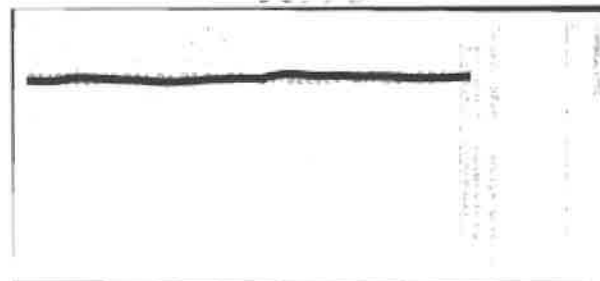
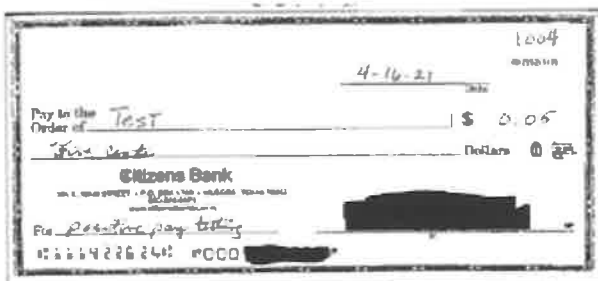
Positive Pay

Exception Items to Review

Account	Check Number	Amount	Date	Exception Reason	Action
DDA	1003	\$0.03	4/27/2021	Amount Different	Pay
DDA	1004	\$0.05	4/27/2021	Cleared Not Issued	Pay

Process Items
Close

1. The Positive Pay User looks at all the information available: Check Number, Amount, Date, and Exception Reason to see why this Check might be an Exception.
2. The Positive Pay User looks at the Check if they are uncertain whether the Check should be paid. To do this, click on the blue Check Number and an image of the Check will appear similar to this:



- The Positive Pay User makes their decisions under the Action column. The default is to Pay. If the Check listed is not a Check the Customer wrote then the Positive Pay User chooses Return from the dropdown menu.

Positive Pay

Exception Items to Review					
Account	Check Number	Amount	Date	Exception Reason	Action
ODA 8863	1003	\$8.83	4/27/2021	Amount Different	Pay
ODA 8863	1004	\$8.95	4/27/2021	Chequed Not Issued	No Action
					Pay
					Return

- When the Positive Pay User has made all decisions, they can click the Printer Icon in the upper right-hand corner to print a report of their decisions.
- Click the Process Items Button at the bottom of the list. A screen similar to the following should appear:

Positive Pay

Exception Items to Review					
Account	Check Number	Amount	Date	Exception Reason	Action
					Process Items
					Close

- Clicking Process Items again will take the Positive Pay User to the following screen showing only the remaining Checks that are authorized to pay:

Positive Pay

Exception Items to Review					
Account	Check Number	Amount	Date	Exception Reason	Action
ODA 8863	1004	\$8.95	4/27/2021	Chequed Not Issued	Pay
					Process Items
					Close

- Click Close to return to the Positive Pay Home Screen.

WHAT THE ACCOUNT LOOKS LIKE:

Transactions

🕒 Pending ● Posted

Date	Description	Debit	Credit
● Apr 29, 2021	[REDACTED]		
● Apr 28, 2021	Check Returned Ret-Refer to Maker 1003		0.03
● Apr 27, 2021	Check 1004	0.05	
● Apr 27, 2021	Check 1003	0.03	

Once the Positive Pay User Returns the Check that does not belong to the company, The Online Account will show the Check as a debit (where the Check tried to pay on the Customer's Account) and a credit (Check Returned Ret-Refer to Maker ###) where the Check was credited back to the Customer's Account.

ERROR MESSAGE:

If the Positive Pay User receives the following Error Message: "Error in application. Please contact system administrator.", the Positive Pay User has tried to Process Items after the cutoff time. This means that all checks presented on the Customer's Account will be paid without exception; whether the Positive Pay User would have returned the check or not.

Error

Error in application. Please contact system administrator

Exception Items to Review

Account	Check Number	Amount	Date	Exception Reason	Action
DDA 0983	1004	50.05	4/27/2021	Cleared Not Issued	Pay

Process Items

Close

Modify or Delete Issued Items:

The Positive Pay User clicks on the **Issued Items** Radio Button from the Positive Pay Home Screen and then the Submit Button at the bottom.

Positive Pay

Select Positive Pay Criteria

☒ Issued Items

☐ Add Issued Items

☐ Review Exception Items

☐ File Import

☐ Import Templates

Submit

A screen similar to the following will open. It shows Checks that have not cleared the Positive Pay System for various reasons. These may or may not have cleared the Customer's Account.

Positive Pay

Check Number	Amount	Payee	Date Issued	Item Type	Status	
1001	\$0 01	Tyler Pooschke	8/20/2020	Issue	Not Reconciled	X
1002	\$0 01	Tyler test	8/31/2020	Issue	Not Reconciled	X
1003	\$0 06	Test	4/16/2021	Issue	Not Reconciled	X
1004	\$0 06	Test	4/16/2021	Issue	Not Reconciled	X
1006	\$0 05	Test	4/16/2021	Issue	Not Reconciled	X
1007	\$0 01	Test	4/28/2021	Issue	Not Reconciled	X
1008	\$0 01	Test	4/28/2021	Issue	Not Reconciled	X

Submit Cancel

MODIFYING AN ISSUED ITEM (CHECK)

In this example, the Positive Pay User wants to Modify (change) Check 1008 to say the Payee is Test 2 and the Amount is \$0.02.

1. The Positive Pay User clicks on the Pencil and Paper Icon on the far left (under the word Account) to put a Box around Changeable Fields.

Positive Pay

Check Number	Amount	Payee	Date Issued	Item Type	Status	
1001	\$0 01	Tyler Pooschke	8/20/2020	Issue	Not Reconciled	X
1002	\$0 01	Tyler test	8/31/2020	Issue	Not Reconciled	X
1003	\$0 06	Test	4/16/2021	Issue	Not Reconciled	X
1004	\$0 06	Test	4/16/2021	Issue	Not Reconciled	X
1006	\$0 05	Test	4/16/2021	Issue	Not Reconciled	X
1007	\$0 01	Test	4/28/2021	Issue	Not Reconciled	X
1008	0.01	Test	04/28/2021	Issue	Not Reconciled	X

Submit Cancel

2. The Positive Pay User changes the needed Fields.

Positive Pay

Issued Items

Account: [Account Name]

Check Number	Amount	Payee	Date Issued	Item Type	Status	
1001	\$0.01	Tyler Pooschke	8/20/2020	Issue	Not Reconciled	X
1002	\$0.01	Tyler test	8/31/2020	Issue	Not Reconciled	X
1003	\$0.06	Test	4/16/2021	Issue	Not Reconciled	X
1004	\$0.06	Test	4/16/2021	Issue	Not Reconciled	X
1006	\$0.05	Test	4/16/2021	Issue	Not Reconciled	X
1007	\$0.01	Test	4/28/2021	Issue	Not Reconciled	X
1008	\$0.02	Test 2	04/28/2021	Issue	Not Reconciled	X

Submit Cancel

3. Step 3: The Positive Pay User clicks the Submit Button at the bottom of the list to see the changes.

Positive Pay

Issued Items

Account: [Account Name]

Check Number	Amount	Payee	Date Issued	Item Type	Status	
1001	\$0.01	Tyler Pooschke	8/20/2020	Issue	Not Reconciled	X
1002	\$0.01	Tyler test	8/31/2020	Issue	Not Reconciled	X
1003	\$0.06	Test	4/16/2021	Issue	Not Reconciled	X
1004	\$0.06	Test	4/16/2021	Issue	Not Reconciled	X
1006	\$0.05	Test	4/16/2021	Issue	Not Reconciled	X
1007	\$0.01	Test	4/28/2021	Issue	Not Reconciled	X
1008	\$0.02	Test 2	4/28/2021	Issue	Not Reconciled	X

Submit Cancel

- **NOTE:** If there is more than one Account, The Positive Pay User will have to choose the correct one from the dropdown menu.
- **NOTE:** Clicking Cancel will return the Positive Pay User to the Positive Pay Home Screen without making any changes
- **NOTE:** While the Positive Pay User is making changes, if a mistake is made, click the Undo Icon on the far right to start over.

Positive Pay

Issued Items

Account: [Account Name]

Check Number	Amount	Payee	Date Issued	Item Type	Status	
1001	\$0.01	Tyler Pooschke	8/20/2020	Issue	Not Reconciled	X
1002	\$0.01	Tyler test	8/31/2020	Issue	Not Reconciled	X
1003	\$0.06	Test	4/16/2021	Issue	Not Reconciled	X
1004	\$0.06	Test	4/16/2021	Issue	Not Reconciled	X
1006	\$0.05	Test	4/16/2021	Issue	Not Reconciled	X
1007	\$0.01	Test	4/28/2021	Issue	Not Reconciled	X
1008	\$0.03	Test	04/28/2021	Issue	Not Reconciled	X

Submit Cancel

DELETING AN ISSUED ITEM (CHECK)

NOTE: Once an Check is Deleted, it cannot be recovered. It will have to be reentered into the Positive Pay System if it is Deleted in error.

In this example the Positive Pay User wants to delete Check Number 1008.

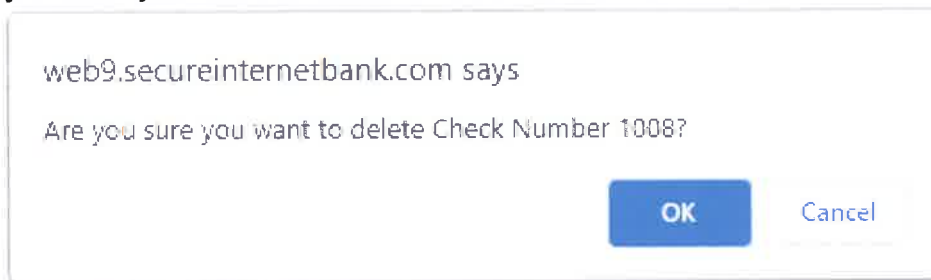
1. The Positive Pay User clicks on the X at the far right of the line.

Positive Pay




Account	Check Number	Amount	Payee	Date Issued	Item Type	Status	
	1001	\$0.01	Tyler Pooschke	8/20/2020	Issue	Not Reconciled	X
	1002	\$0.01	Tyler test	8/31/2020	Issue	Not Reconciled	X
	1003	\$0.06	Test	4/16/2021	Issue	Not Reconciled	X
	1004	\$0.06	Test	4/16/2021	Issue	Not Reconciled	X
	1006	\$0.05	Test	4/16/2021	Issue	Not Reconciled	X
	1007	\$0.01	Test	4/28/2021	Issue	Not Reconciled	X
	1008	\$0.01	Test	4/28/2021	Issue	Not Reconciled	X

2. Depending on the web browser (google, firefox, etc.) used, a message silmilar to “Are you sure you want to delete Check Number XXXX” appears. Click OK.



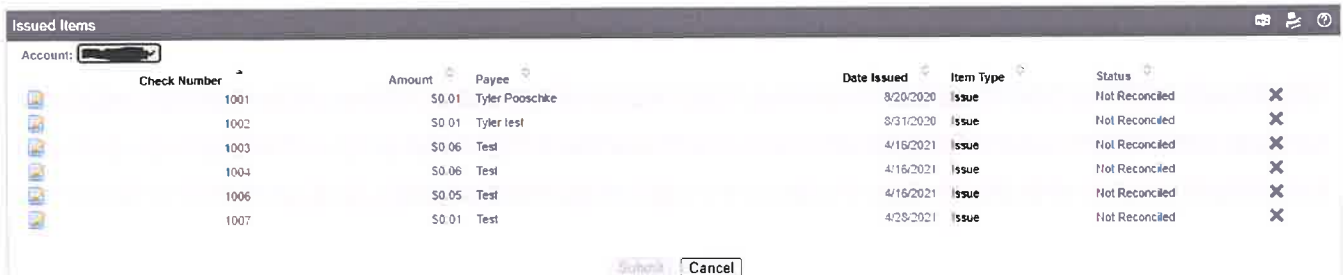
3. A line is drawn through the Check and the whole line across.

Positive Pay



Account	Check Number	Amount	Payee	Date Issued	Item Type	Status	
DDA 0933	1001	\$0.01	Tyler Pooschke	8/20/2020	Issue	Not Reconciled	X
	1002	\$0.01	Tyler test	8/31/2020	Issue	Not Reconciled	X
	1003	\$0.06	Test	4/16/2021	Issue	Not Reconciled	X
	1004	\$0.06	Test	4/16/2021	Issue	Not Reconciled	X
	1006	\$0.05	Test	4/16/2021	Issue	Not Reconciled	X
	1007	\$0.01	Test	4/28/2021	Issue	Not Reconciled	X
	1008	\$0.01	Test	4/28/2021	Issue	Not Reconciled	X

4. Click the Submit Button and the chosen Check (in this example 1008) will be removed.



Account	Check Number	Amount	Payee	Date Issued	Item Type	Status	
	1001	\$0.01	Tyler Pooschke	8/20/2020	Issue	Not Reconciled	X
	1002	\$0.01	Tyler test	8/31/2020	Issue	Not Reconciled	X
	1003	\$0.06	Test	4/16/2021	Issue	Not Reconciled	X
	1004	\$0.06	Test	4/16/2021	Issue	Not Reconciled	X
	1006	\$0.05	Test	4/16/2021	Issue	Not Reconciled	X
	1007	\$0.01	Test	4/28/2021	Issue	Not Reconciled	X

NO ISSUED ITEMS TO MODIFY OR DELETE:

If there are not any Checks to modify or delete the Positive Pay User will see a screen similar to this with the message, "No matching records found." At this time, there are not any Checks Imported or manually entered into this Account in the Positive Pay Program for the chosen Account.

Positive Pay


Issued Items

Account: DDA 1206

No matching record(s) found

Submit Cancel

SORTING ISSUED ITEMS (CHECKS):

Additionally, to make it easier to find Check(s) that have not been reconciled (are still outstanding in the Positive Pay Program), there is a Sort Icon on the Issued Items Bar next to the Printer Icon. It looks like this  and when clicked brings up a screen similar to this:

Positive Pay

Issued Items

Sort by: Check Number then by: Check Number Sort

Account: DDA 0963

Check Number	Amount	Payee	Date Issued	Item Type	Status	
1001	\$0 01	Tyler Pooschke	8/20/2020	Issue	Not Reconciled	X
1002	\$0 01	Tyler test	6/31/2020	Issue	Not Reconciled	X
1003	\$0 06	Test	4/16/2021	Issue	Not Reconciled	X
1004	\$0 06	Test	4/16/2021	Issue	Not Reconciled	X
1006	\$0 05	Test	4/16/2021	Issue	Not Reconciled	X
1007	\$0 01	Test	4/28/2021	Issue	Not Reconciled	X
1008	\$0 02	Test 2	4/28/2021	Issue	Not Reconciled	X

Submit Cancel

There are four ways to sort information: Check Number; Amount; Payee and Date Issued.

In this Example, the Payee is sorted First and then the Amount. Notice The Payees are listed alphabetically and the Amounts are listed from smallest to largest within the same Payee. The Sort feature can be used to find outstanding Checks not cashed by vendors that may be lost/stolen and need to be replaced.

Positive Pay

Issued Items

Sort by: Payee then by: Amount Sort

Account: DDA 0963

Check Number	Amount	Payee	Date Issued	Item Type	Status	
1007	\$0 01	Test	4/28/2021	Issue	Not Reconciled	X
1006	\$0 05	Test	4/16/2021	Issue	Not Reconciled	X
1003	\$0 06	Test	4/16/2021	Issue	Not Reconciled	X
1004	\$0 06	Test	4/16/2021	Issue	Not Reconciled	X
1008	\$0 02	Test 2	4/28/2021	Issue	Not Reconciled	X
1001	\$0 01	Tyler Pooschke	8/20/2020	Issue	Not Reconciled	X
1002	\$0 01	Tyler test	6/31/2020	Issue	Not Reconciled	X

Submit Cancel

Creating/Updating Users:

Any User who is a Senior Administrator has rights to create and change Employees (Users). However, it is advised that New Employee information is sent to the Kilgore Positive Pay Department to create the New Employee.

CREATING A NEW EMPLOYEE (USER)

1. To create/add an Employee (Positive Pay User) go to the Administration > Employee Profile & Permissions Screen and click on the New Employee Radio Button.



Administration



Employee Profile & Permissions

Select User Criteria

☐ Inquire Employee
☐ Change Employee
☒ New Employee
☐ New Employee Using Existing Employee
☐ Delete Employee

Submit Clear

2. A screen similar to the following will open. Fill in the following information at the top of the screen:

Employee Profile & Permissions

New Employee 1 - Codes 2 - Send Emails

Codes

* Indicates Required Field

* Name: [Text Field]

Tax ID Code: [Text Field] Not Present Status: Active Employee

Tax ID Number: [Text Field] Date Created: [Text Field]

Security Level: [Dropdown Menu: Employee] Date Last Accessed: [Text Field]

Mother's Maiden Name: [Text Field] Date of Birth: [Text Field]

Employee Group: [Text Field] Date Last Changed: [Text Field]

Transaction Exports: [Text Field] None No

(None) [Text Field]
(None) [Text Field]
(None) [Text Field]
(None) [Text Field]
(None) [Text Field]
(None) [Text Field]

Contact Methods

* E-mail Address: [Text Field]

Business Phone: [Text Field]
Business Phone Ext: [Text Field]
Mobile Phone: [Text Field]

Client Details

Client Name: Tyler's Teacups Client Number: [Text Field] Client Tax ID: [Text Field]

- *Name – Name of the Employee. This is a Required Field.
- Security Level – The default is Employee. Only change from the dropdown menu if the New Employee should be a higher level
- *Email Address – The email address where the Employee's temporary password will be sent. This is a Required Field.

3. Enter the next set of information in the middle of the screen:

Security

* Username

Terms Acceptance Date

Multifactor Authentication

Token Status (None)

Token Type (None)

Mobile Business

☒ Mobile Business access is enabled. Uncheck the checkbox to disable Mobile Business access.

No Devices Registered

Role Assignment

* Role Name

[Add Role](#)

ACH

☐ Employee is not enabled for ACH Manager access. Check the checkbox to grant ACH Manager access.

Accounts

To grant account access for this Employee check the checkbox associated with the account. To remove account access, uncheck the checkbox.

Checking

Access	Account Number	Account Nickname
<input checked="" type="checkbox"/>	XX	
<input checked="" type="checkbox"/>	XX	
<input type="checkbox"/>	XX	
<input type="checkbox"/>	XX	
<input type="checkbox"/>	XX	

- *Username – The User ID the Employee (Positive Pay User) will use to log into Business Online to access the Positive Pay Program. This is Required and once entered **CANNOT** be changed!
- Put a checkmark in Mobility Business if it is not there automatically.
- *Role Name – From the dropdown menu choose Positive Pay. This is a Required Field.
- Put checkmarks in all Accounts that the Employee (Positive Pay User) will have access to for Positive Pay.

4. If necessary, enter the following information at the bottom of the screen:

Fund Transfer Options

Inquire Transfers

Initiate Transfers

Merchant Capture Options

Merchant Capture Option

Role

View Client Deposits

Merchant Capture Location

Assign Location

Stop Payments

Inquiry

New

Interface Specifications

Interface

User Code

Password

☐ Enables employee access to customer alerts for name, address, and phone number changes for the Business.

Electronic Documents

☒ Enable All

Document ☐

DDA OH US Debits ☐

DDA OH US Credits ☐

eStatements ☐

Applications Enabled

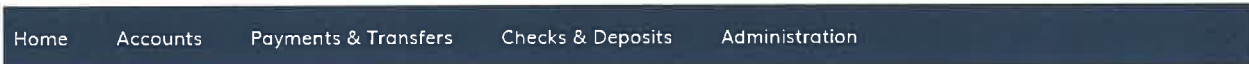
☒ Select All

Web ☐

- Funds Transfer – Yes if the Employee (Positive Pay User) will have access to transfer funds between two Accounts.
- Stop Payments – Yes if the Employee (Positive Pay User) will have the right to complete and look at Online Stop Payments.
- Electronic Documents – Put a checkmark in any box that the Employee (Positive Pay User) will have the right to ask for or look at.

UPDATING/RESETTING AN EMPLOYEE (USER)

1. To create/add an Employee (Positive Pay User) the go to the Administration > Employee Profile & Permissions Screen and click on the Change Employee Radio Button.



Administration



Employee Profile & Permissions

Select User Criteria

☐ Inquire Employee
☒ Change Employee
☐ New Employee
☐ New Employee Using Existing Employee
☐ Delete Employee

Name: _____
Username: _____

Go To: Codes ▾

Submit Clear

2. Click Submit and any Employee(s) the User is allowed to make changes to appear.

Select User Criteria

☐ Inquire Employee
☒ Change Employee
☐ New Employee
☐ New Employee Using Existing Employee
☐ Delete Employee

Name: _____
Username: _____

Go To: Codes ▾

Submit Clear

Employee List

Name	Client Name
[Redacted]	Tyler's Teacups

Reset Password/PIN

- There are two Choices the User can make.
 - Click on the Reset Password/PIN to reset the Employee's Password if they forget it. This will send an email to the Employee with a temporary Password and allow the Employee to create a new one.
 - Click on the Employee's name to Update/Change information in the Employee's Profile. A screen similar to the following illustration opens:

3. Click on the Pencil and Paper in the upper right-hand corner

User - [Redacted]

Name: [Redacted]

Customer Number: 304 Institution Number: [Redacted]

Employee ID: 311 Branch: 06

Tax ID Code: Not Present Status: Active Employee

Tax ID Number: Date Created: 07/24/2020

Theme Name: Use Default Date Last Accessed: 05/05/2021 03:11 PM

Brand Name: Use Default Date Last Changed: 04/07/2021 02:56 PM

View Type: Corporate Date Last Update: 05/05/2021

Security Level: Senior Administrator Date Last Service Charge: 5/5/2021

Mother's Maiden Name: [Redacted] Date of Birth: [Redacted]

Employee Group: None

Transaction Exports: Yes

(None)

(None)

(None)

(None)

(None)

Contact Methods

E-mail Address: [Redacted]

Business Phone: [Redacted]

Business Phone Ext: 0

Mobile Phone: [Redacted]

Client Details

Client Name: Tyler's Teacups Client Number: [Redacted] Client Tax ID: [Redacted]

- The User's Name (top left-hand corner) changes to Change User and Boxes are drawn around Changeable Fields. Change or add information in these Fields as necessary.
- Click SAVE in the upper left-hand when all changes/updates are completed.

- The User is returned to the following screen:

- The User clicks on Checks & Deposits > Positive Pay to return to the Positive Pay Program Home Screen.

Accessing Zix Corporation

www.citizensbanktx.com

CITIZENS BANK SECURE EMAIL

As you are aware, email has become the preferred method for private and corporate communication. However, email is not a private conversation; unencrypted email messages can be intercepted and read. To ensure the confidentiality of private information sent via email and comply with regulations, Citizens Bank has implemented a new email encryption service through Zix Corporation, the leader in email encryption services.

For both our employees and our customers, Zix Corporation makes encrypted communication easy. ZixCorp's services allow us to send encrypted email messages to anyone, whether they are a ZixCorp customer or not. They also allow our customers to send encrypted email messages to us.



Just click on the (button with an envelope) on the Home page. To find out more about ZixCorp and encrypting messages, go to <http://www.uapguide.com/citizens-bank/customer>

Citizens Bank Encrypted Email User Awareness Program

INTRODUCTION RECEIVING ENCRYPTED EMAIL SENDING ENCRYPTED EMAIL FREQUENTLY ASKED QUESTIONS

INTRODUCTION

To ensure the confidentiality of private information that our company sends you via email and comply with financial regulations, we are implementing a new email encryption service through Zix Corporation, the leader in email encryption services.

ZixCorp's easy-to-use email protection makes it seamless for you to receive, read and reply to all encrypted email communication we send you. If you are a ZixCorp customer, you do not need to do anything. Email is securely sent between our organizations and delivered directly to your Inbox. If you are not currently a ZixCorp customer, you receive confidential email through the Secure Message Center.

The protection of confidential communication is important to us and we want to ensure your information stays private. This site helps you understand our encrypted email initiatives.

zixcorp.

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