OSAS v8.0 Banking

Introduction of the Enhancements

Beginning with version 7.52, OSAS Accounting Software offered the Banking enhanced Bank Reconciliation application. The Banking enhancement does require the Bank Reconciliation application to be installed and when complete will provide additional functionality to Bank Reconciliation application and other applications and that have the option to interface with Bank Reconciliation.

Some notable features that Banking enables include:

Credit Card Authorizations – This is an Accounts Receivable/Sales Order enhanced feature, which will allow the user to set a limit for authorizing credit card payments. When credit card payments exceed the set amount, an authorization is required before the payment will post.

Recurring Cash Receipts – This feature enhancement will affect the recurring Entry/Order process in either Accounts Receivable or Sales order and allows the use of a credit card or debit card method of payment to pay in full the recurring entry/order.

NOTE: **NOTE: The credit card authorization feature will affect Recurring Cash Receipts if the amount exceeds the limit defined and the option is used.**

ACH File Creation – Previously, this functionality was limited to Payroll with Direct Deposit, now you can create 1 of 4 different types of ACH files for your Accounts Payable/Purchase Order payments or your debit card payments in Accounts Receivable/Sales Order applications.

NOTE: **NOTE: Formats available are ADV(Automated Accounting Advice),CCD (Corporate Credit or Debit), CTX (Corporate Trade Exchange), or PPD (Prearranged Payment or Deposit Entry).**

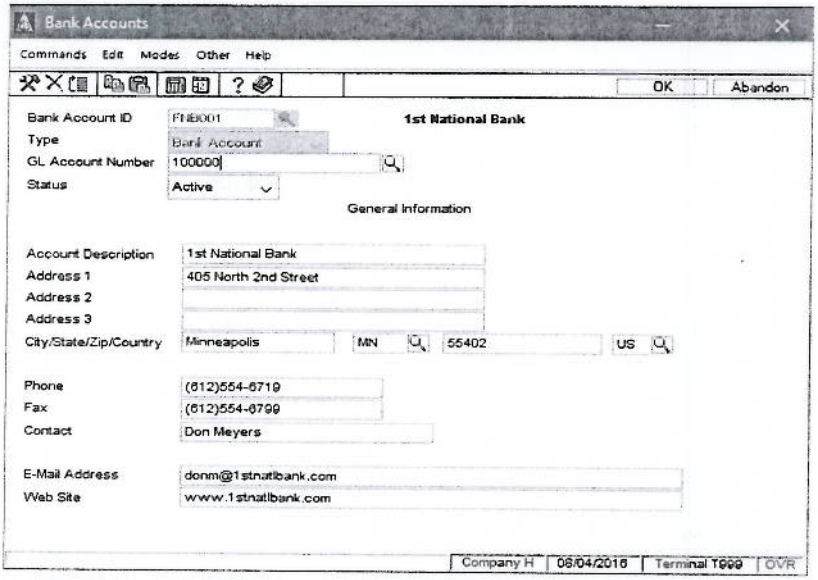
Reconciliation Import File – Functionality exists now to create an import file definition for bank reconciliation in OSAS allowing the user to more quickly flag transactions as cleared and expedite the reconciliation process.

Positive Pay File Usage – With information from the bank, the user can define the fields required and apply the definition of a positive pay export file for either Accounts Payable or Payroll. After defining the export file, apply it to a bank and then create the file after the posting of payments. When the file reaches the bank, they will process the file to authorize check payments.

Setting Up a Bank Account

Your system will require at least one Bank ID to be setup. The Bank ID is the basic link to your CASH/CREDIT CARD accounts. It provides the users the ability to record electronic methods of payment from AR, AP, and DD using ACH files, the functionality to create and use Positive Pay files for check authentication, and import a reconciliation file for a faster reconciliation process.

Bank Account - General Information Screen

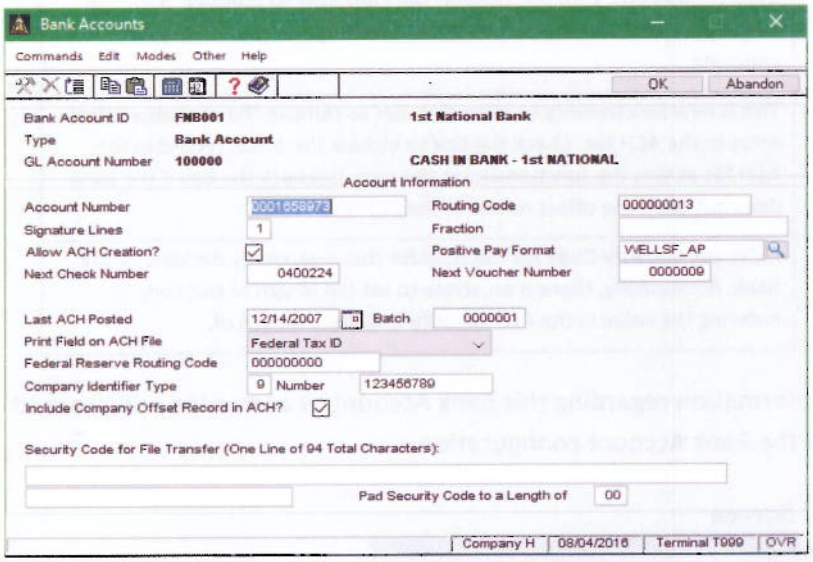


Field		Description
Bank Account ID		<u>You must define at least one Bank ID in your system. Enter the Bank ID you wish to create or Edit.</u> This bank ID will be used to define a cash or credit card account to be used in other functions throughout the software. Such as Cash Receipts in AR/SO, Payment Methods in AP/PO or Calculate Checks in PA/DD. If you have Bank Reconciliation or Bank Reconciliation with Banking you are able to enter transactions and reconcile defined Bank IDs as a well.
Type		<u>This field can only be accessed upon the original setup of the Bank ID.</u> Select **Bank Account** for the traditional type of defining a cash bank, which will provide all of the functionality of the past. Select **Credit Card** to allow for reconciling credit card payments from AP/PO. Bank account IDs flagged as a "Credit Card" type account are restricted to adjustment transactions only in Bank Reconciliation.
GL Account Number		Enter the **GL Account** associated with your Bank ID. The balance of this GL Account will be used to reconcile to your bank statements.

Vendor ID		Enter the Vendor ID associated with this credit card bank account. AP/PO must be installed in order to define this type of Bank ID. Credit card bank accounts carry a vendor ID instead of a GL account; this vendor ID, in turn, carries a liability GL account number, the balance of which is used to reconcile against credit card statements. Vendors associated with credit cards should be used only for the purpose of entering transactions for payments on the credit card and for issuing checks against those transactions.

Enter the rest of the general information regarding this Bank Account ID and proceed to the Account Information screen of the Bank Account configuration.

Bank Account – Account Information Screen

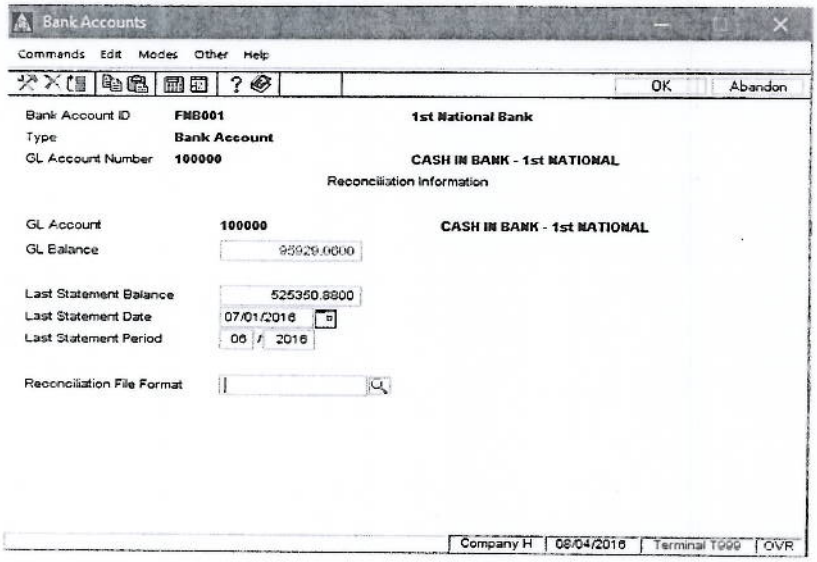


Field	Description
Account Number	Enter the **Account Number** as referenced by your bank.
Routing Code	Enter the bank routing code.
Allow ACH Creation?	If you will be processing vouchers through Direct Deposit or through AP/PO check the box. This will also allow you access to ACH specific information on the rest of the screen.
Positive Pay Format	A banking specific field. Select the format you will be using for positive pay files. If the format is not available or needs to be changed you will need to do so in the Bank Reconciliation application.
Next Check Number	Enter the next **Check number to be issued**. If both AP/PO and PA/DD are being used then you must create a separate bank ID for each application, unless you are using the laser multi-purpose check form.
Next Voucher Number	Enter the next **Voucher number to be issued**. If both AP/PO and PA/DD are being used then you must create a separate bank ID for each application, unless you are using the laser multi-purpose check form.

Last ACH Posted and Batch	When converting Direct Deposit this information will be filled in, otherwise this information will be updated upon the processing your Direct Deposit file in the Direct Deposit application.
Print Field on ACH File	Enter the information you want in your ACH file for Direct Deposit. Select from the Federal Tax ID, the Company Routing Code, or the Bank Federal Reserve Code to be displayed in your ACH file. This information will be converted from previous Direct Deposit applications. If no previous DD existed, then you will need to add information to the field.
Fed. Reserve Routing Code	Enter the **Federal Reserve Routing Code** if your bank is a federal reserve bank.
Company Identifier Type/Number	Enter the **Identifier Code** your bank requires for direct deposit records. Valid choices are: **1** for the **Federal Tax Employer ID number**, **3** for the **Employer DUNS number**, and **9** if the bank requires a number of its choosing.
Include Company Offset record in ACH	This is new functionality to allow the user to remove the company offset entry in the ACH file. Check the box to include the offset record in the ACH file as was the functionality in the past. Uncheck the box if the bank does not want the offset record in the ACH file.
Security Code for File Transfer	Enter **the Security Code for file transfer** this is generally decided by the bank. Additionally, there is an ability to set the length of this code by entering the value in the **Pad Security Code to a length of.**

Enter the rest of the account information regarding this Bank Account ID as needed and proceed to the Reconciliation screen of the Bank Account configuration.

Bank Account Reconciliation Screen



Field		Description
GL Account		The GL Account that has been assigned to this Bank ID is displayed and cannot be changed on this screen. If you need to change this account you must do it from the General Information Screen.
GL Balance		When interfaced to General Ledger the account balance is displayed. If you wish to change the balance for this account it should be done by entering adjusting transactions through Bank Reconciliation if installed or through General Ledger.
Last Statement Balance		The **Last Statement Balance** should be entered into the system during the **Cleared Transactions** function from the **Bank Reconciliation** application.
Last Statement Date		This information should be entered during the **Cleared Transactions** function from the **Bank Reconciliation** application.
Last Statement Period		This information should be entered during the **Cleared Transactions** function from the **Bank Reconciliation** application.
Reconciliation File Format		This is a Banking enhanced field only and is optional. Before entering the information the user would go through the **Reconciliation Import**.

Credit Card Authorizations

Credit Card Authorizations (Banking feature) allow the user to set a minimum charge amount, which if exceeded will require an authorization before that payment can post.

The SETUP:

1. Turn on the new option to **"Use Limits for Credit Card Authorizations?"** When set to **YES** allows the user access to the Credit Card Authorization feature.
   This option is available in both AR and SO and is dependent upon the application used.
2. Create one or more Payment Methods using **Credit Card** types.
3. Create a **CAUTHxxx table** in either **AR** or **SO** and set the authorization minimum limit for credit card payments to authorize.

The PROCESS:

1. Enter **Transactions** per normal steps and post them.

NOTE: **NOTE: If the invoice is prepaid using a credit card method of payment you will skip step 2.**

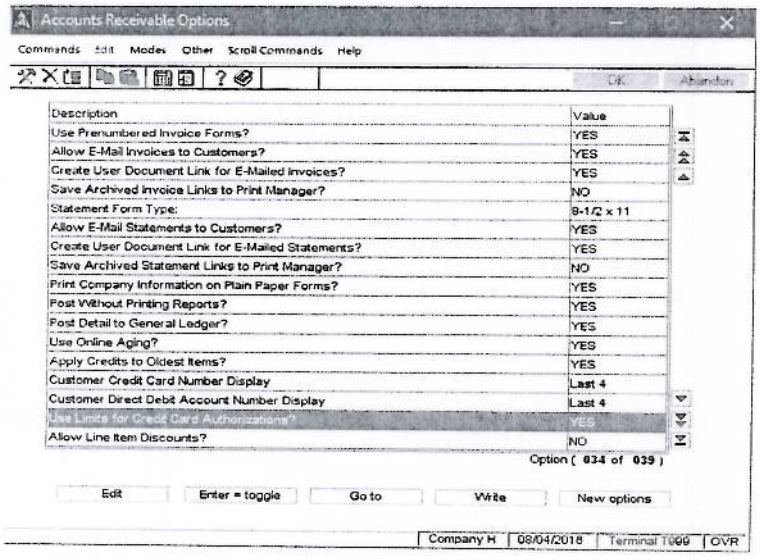
2. Enter **Cash Receipts** and using a credit card method of payment, apply the payment to the existing invoice(s).

NOTE: **NOTE: If a credit card payment authorization already exists then skip step 3.**

3. Use the **Credit Card Authorization** function to apply authorizations to the needed credit card payments.
4. Use the **Credit Card Authorization Report** to verify the necessary transactions have authorizations and then post your receipts.

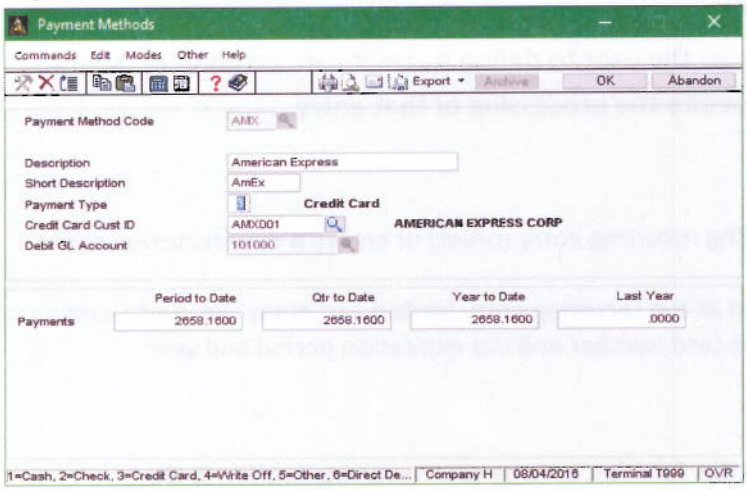
The Setup

Options:



To use the Credit Card Authorization feature and functionality then set the option **"Use Limits for Credit Card Authorizations?"** to **YES**.

Payment Method Setup:



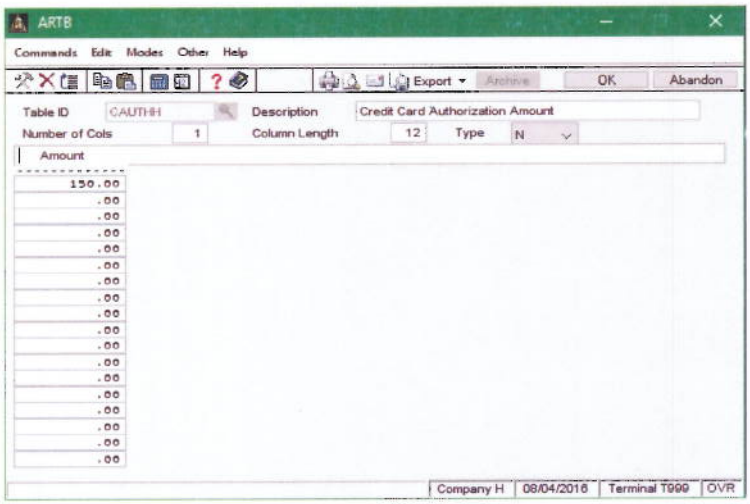
When entering a Credit Card method of Payment, be aware of the following fields:

Payment Type	Use type **3** or **6**. Type 6 will only be available with the Banking enhancement installed.
Credit Card Cust ID	Enter the Credit Card Customer, which this payment type is associated.
Debit GL Account	This account will default based upon the Accounts Receivable account in the Distribution Code being used by the Credit Card Customer.

Setting up the CAUTHxxx table

If you intend to authorize credit card payments, determine what dollar amount your company would like to require for credit card authorization. Create your company specific table by copying from the CAUTH table.

NOTE: **NOTE: If the credit card limit is set too high it may not insure validity to critical credit card payments made. If the limit is set too low then the authorization of some payments may become a nuisance in your everyday processing.**



Recurring Cash Receipts

The Banking application now allows the user to define a credit card method of payment for a recurring transaction to expedite the processing of that entry.

The SETUP:

1. The user must **Edit an existing** recurring entry (order) or **create a new** recurring entry (order).
2. Proceed to the Totals screen of the recurring entry (order) and enter the credit card payment method, the credit card number and the expiration period and year.

The PROCESS:

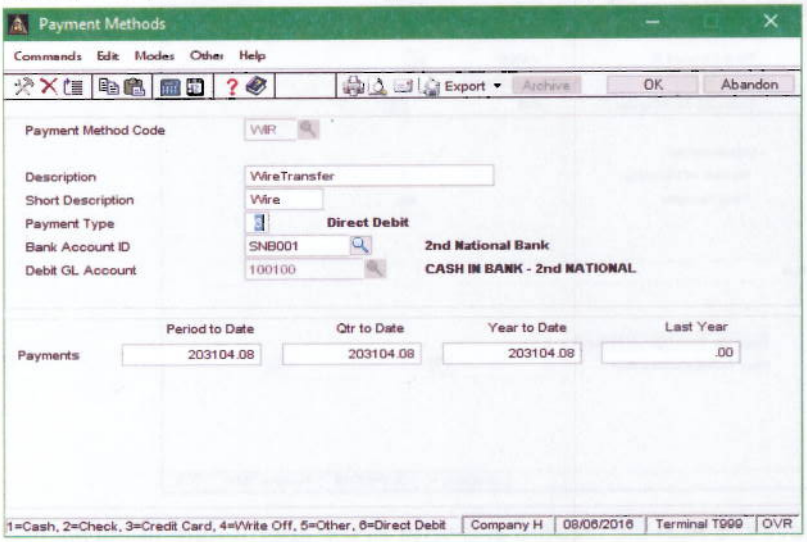
1. Use the **Copy Recurring Entries** function to copy your recurring entries to the transaction files for processing.
2. Process the entries to an invoice status **(Sales Order only)**.
3. Run the **Credit Card Authorization** function from the **Daily Work menu** and apply any authorizations if needed.
4. Run all appropriate reports prior to posting including the **Credit Card Authorization Report** if the option to use authorizations is set to YES.
5. **Post Transactions**.

ACH Processing

The OSAS Banking enhancement has ACH functionality built in to the software to allow the user to accept **direct debit** types of payments from customers and the ability to create an ACH file for the processing of those payment types. The payables side of the software, when enhanced by the Banking application, will allow for **electronic** type of payments to your vendors and for the creation of the ACH file for the processing of those payments.

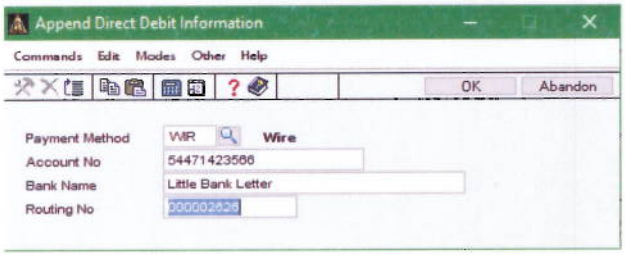
AR/SO ACH Setup:

1. Create a **Payment Method** using a **Direct Debit type**.



2. Each customer using the **Direct Debit** payment method must have that payment method **added and configured** to the customer file under the **Payment Information** screen.

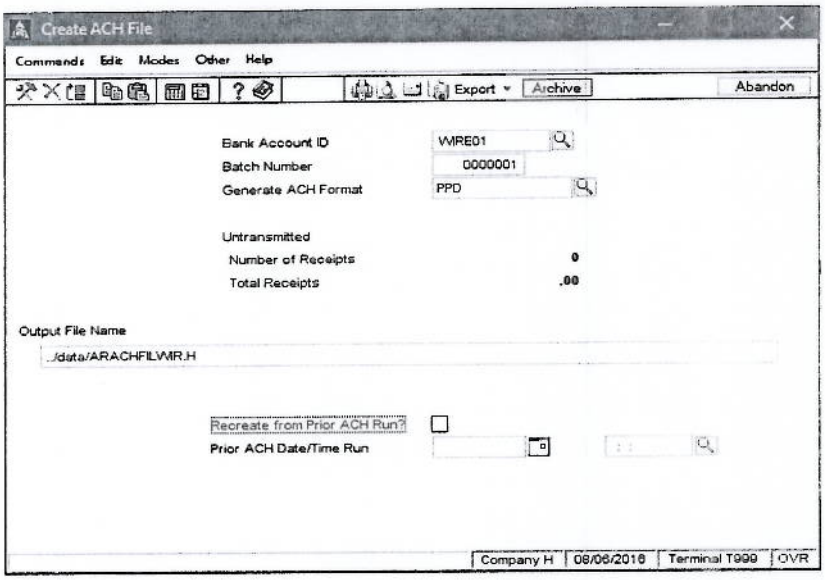
   From the Payment Information screen click on the **"Switch"** button and add the Direct Debit payment method previously configured.



Accounts Receivable ACH Usage

After confirming the Setup of a **Bank Account (Bank only)**, a payment method of **Direct Debit type** and a **Direct Debit Card** record in the customer file (Payment Information screen).

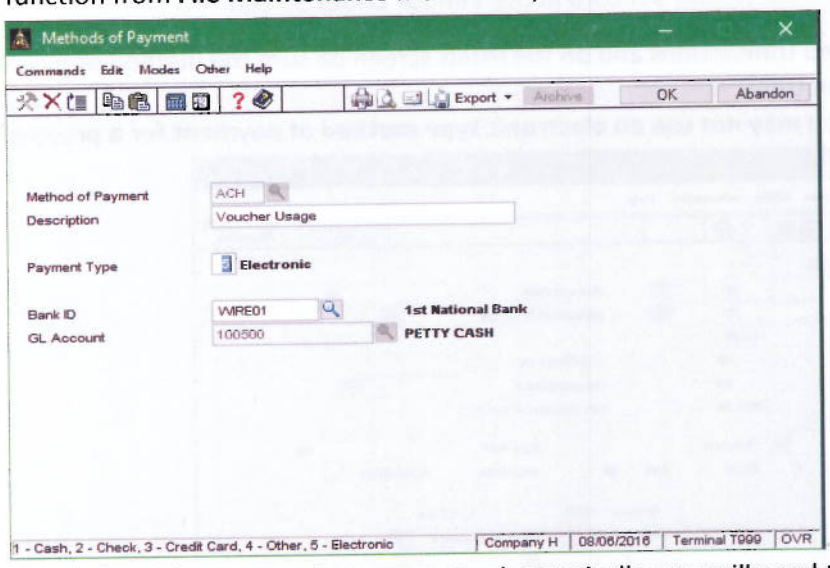
1. Enter transactions using any of the standard methods and enter the payment amount as prepaid using the Direct Debit type payment method on the totals screen.
2. Run the appropriate reports prior to posting.
3. Post transactions.
4. Run the Create ACH File function to create the appropriate type of ACH file.



Manually retrieve the ACH file created and send to the appropriate financial institution. By default, you will find this file in the data directory.

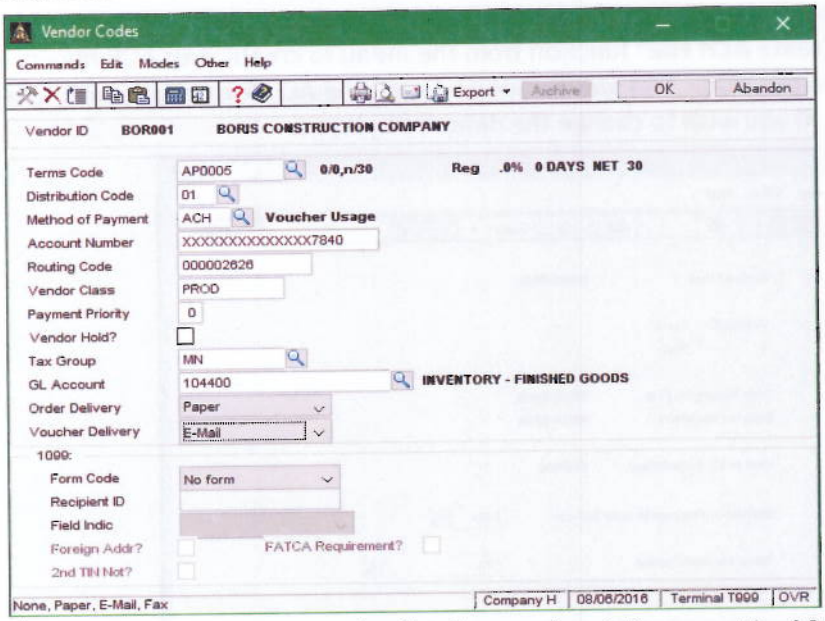
AP/PO ACH Setup:

1. Create an **Electronic type** method of payment for AP/PO in the **Method of Payment** function from **File Maintenance** menu in AP/PO.



2. For each vendor you send payments to electronically, you will need to specify an **Electronic type** of method of payment, including the **Account Number** and **Routing Code** for the bank.

   Select a Vendor through the File Maintenance menu and select the Vendor Codes screen to edit. Enter the Method of Payment, the Account Number, and routing Code. PageDown to exit the screen and write the changes.



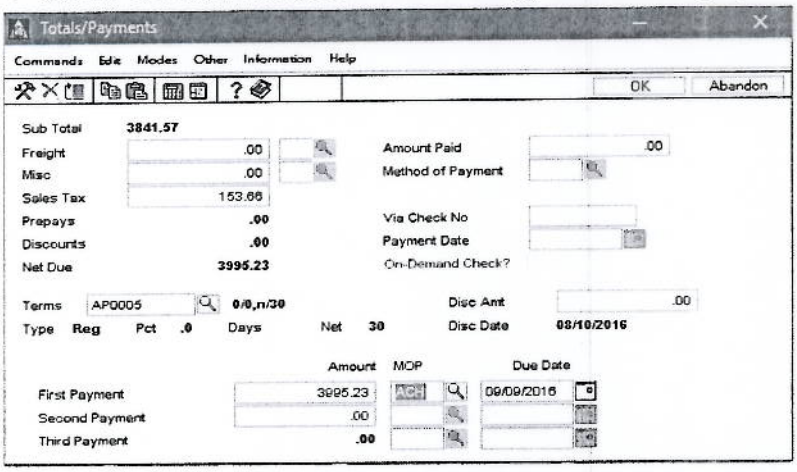
NOTE: **Be sure to review your selection for voucher delivery method for the vendor if desired.**

Accounts Payable ACH Usage

Confirm the setup of a **Bank Account** (Bank only), and an **Electronic type** method of payment using that bank account. Apply that **Method of Payment**, the **Account Number**, and **Routing Code** information to each vendor's record in the **Vendor Codes** screen.

1. Enter invoiced transactions and on the totals screen be sure the method of payment is set to the electronic method.

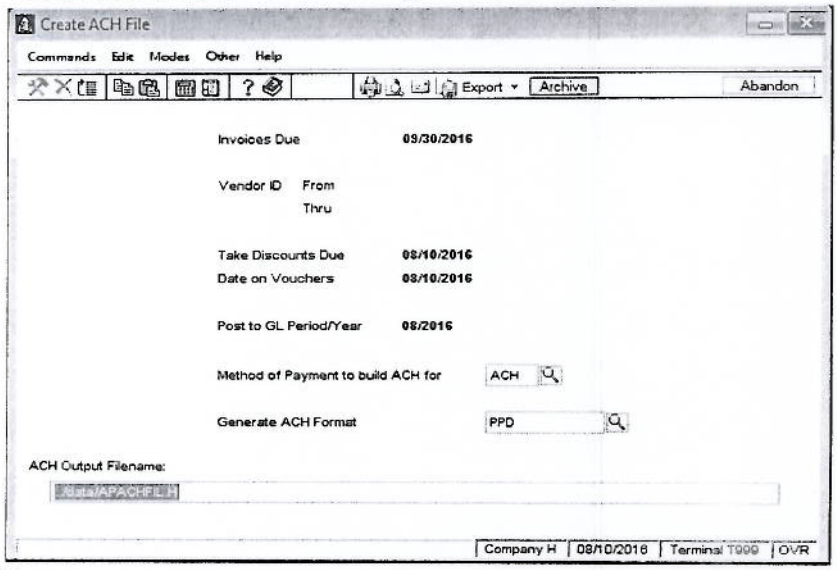
NOTE: **NOTE: You may not use an electronic type method of payment for a prepayment.**



2. Run the appropriate transaction reports for your records and post transactions.
3. Proceed to Pay invoice processing and be sure to include the electronic type method of payment in the selection criteria.

NOTE: **NOTE: If done correctly you should see a dollar amount for Vouchers to Print in the Prepare Payments log.**

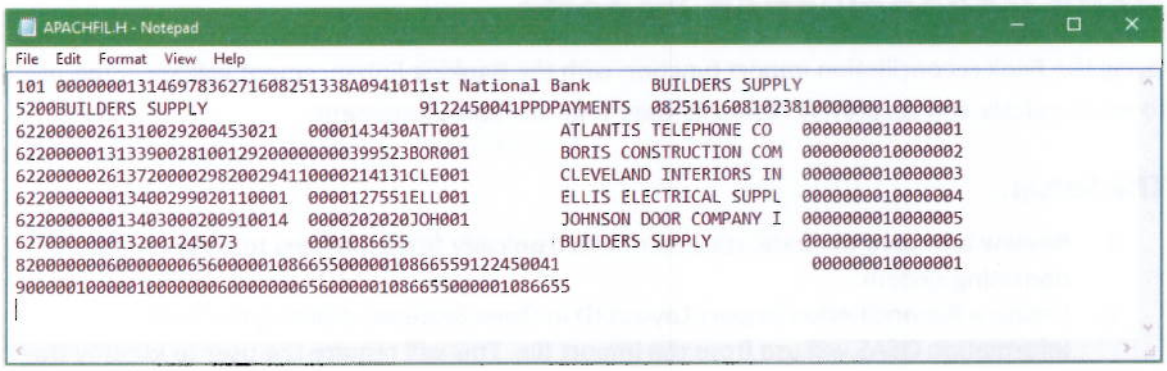
4. Proceed through the process of printing checks if needed, as well as vouchers.
5. Select the **"Create ACH File"** function from the menu to create your ACH file. Include in your picks the electronic type method of payment, the ACH format you wish to use and the filename, if you wish to change the default displayed.



NOTE: **NOTE: After this process you may review your ACH file if desired. If you find problems you will need to repeat the Pay Invoice process at a point that will allow you to correct the issue.**

6. Finish by utilizing the **Post Payments** function.

SAMPLE ACH FILE (PPD)

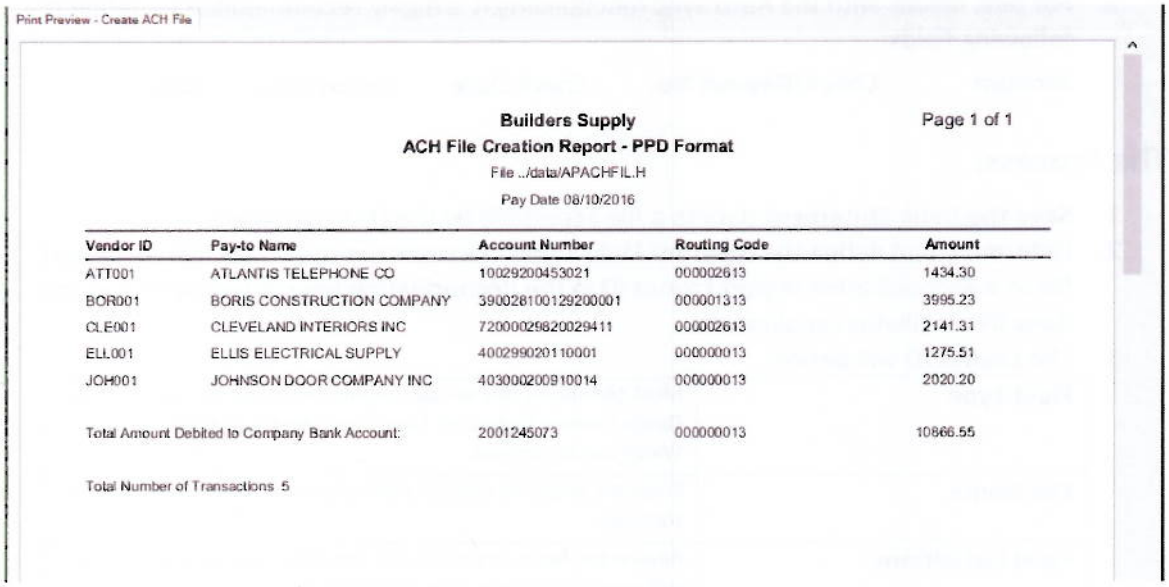


APACHFIL.H - Notepad

File Edit Format View Help

```
101 0000000131469783627160825133 8A0941011st National Bank      BUILDERS SUPPLY
5200BUILDERS SUPPLY                     9122450041PPDPAYMENTS  082516160810238100000010000001
6220000026131002920045302 1    0000143430ATT001          ATLANTIS TELEPHONE CO   0000000010000001
6220000013133900281001292000000003995 23BOR001          BORIS CONSTRUCTION COM  0000000010000002
6220000026137200002982002941100002141 31CLE001          CLEVELAND INTERIORS IN  0000000010000003
6220000000134002990201100 01   0000127551ELL001          ELLIS ELECTRICAL SUPPL  0000000010000004
6220000000134030002009100 14   0000202020JOH001          JOHNSON DOOR COMPANY I  0000000010000005
6270000000132001245073         0001086655                BUILDERS SUPPLY         0000000010000006
8200000006000000065600000108665500000108665591224500 41                        000000010000001
9000001000001000000060000000656000001086655000001086655
```

ACH Creation LOG



Print Preview - Create ACH File

Builders Supply Page 1 of 1

ACH File Creation Report - PPD Format

File ../data/APACHFIL.H

Pay Date 08/10/2016

Vendor ID	Pay-to Name	Account Number	Routing Code	Amount
ATT001	ATLANTIS TELEPHONE CO	10029200453021	000002613	1434.30
BOR001	BORIS CONSTRUCTION COMPANY	390028100129200001	000001313	3995.23
CLE001	CLEVELAND INTERIORS INC	72000029820029411	000002613	2141.31
ELL001	ELLIS ELECTRICAL SUPPLY	400299020110001	000000013	1275.51
JOH001	JOHNSON DOOR COMPANY INC	403000200910014	000000013	2020.20
Total Amount Debited to Company Bank Account:		2001245073	000000013	10866.55

Total Number of Transactions 5

Bank Reconciliation Imports

Using the Bank reconciliation Import function with the Banking Enhancement will allow the user to more quickly and accurately reconcile their monthly bank statement.

The Setup:

1. **Review and save** the bank statement **electronically** from the bank to a **file** on the operating system.
2. Create a **Reconciliation Import Layout ID** in Open Systems, defining the field information OSAS will use from the import file. This will require the user to identify the field and the length of information in a field from the downloaded file and apply it to the proper field in the OSAS file **BRTRxxx**.
3. For best results with the Auto Sync functionality it is highly recommended to define the following fields:

   Amount **Check/Deposit No.** **Check Date** **Description** **Reference**

The Process:

1. **Save the Bank Statement** data to a file accessible by the OSAS software.
2. Determine and define the different **Field Types** that makeup the reconciliation import file in a Reconciliation Import Layout ID in the Reconciliation Import function from the Bank Reconciliation application.
3. The **Layout ID** will define:

Field Type	Most commonly this will be Comma Delimited, but additionally Quote Comma Delimited, Field Fixed Width, or Record Fixed Width can be defined.
File Name	Enter the directory path and filename to be interpreted by the software.
Field Definitions	Review the fields of the file and setup how you would like the software to interpret each relevant field. Note: Not all fields will need interpretation in the download file.

4. When using the **Cleared Transactions** Function from the **Reconciliation** menu, the user will have the ability to **Import** a Layout ID to provide a means of expediting the reconciliation process and save their selections.

Getting Started

Save your Bank Statement information to a file and review the file to determine the file record type. Below are 2 sample files. The first, which has **"Comma Delimited"** record types where each field is separated with a comma. The second sample is a **"Field Fixed Width"** download file where each field is a fixed size.

SAVING THE DOWNLOAD FILE:

SAMPLE COMMA DELIMITED DOWNLOAD FILE:

TEST101.txt - Notepad

File Edit Format View Help

```
12/12/2007,,A,Bank Charges             ,FNB001,BKCHG  ,,17.5,
8/21/2016, ,C,ACE PLUMBING SUPPLY COMPA,FNB001,0400224,,95523.59,ACE001
8/21/2016, ,C,CLEVELAND INTERIORS INC  ,FNB001,0400225,,21356.03,CLE001
8/21/2016, ,C,EDDY APPLIANCE CO        ,FNB001,0400226,,2869.33,EDD001
8/21/2016, ,C,HENNEPIN MUNICIPAL UTILIT,FNB001,0400227,,530,HEN001
8/21/2016, ,C,JOHNSON DOOR COMPANY INC ,FNB001,0400228,,13197,JOH001
8/21/2016, ,C,MILLWORK LUMBER & CABINET,FNB001,0400229,,12126.36,MIL001
8/10/2016,,C,500/Bourne              L,FNB001,0400231,,5385.92,BOU001
8/10/2016,,C,500/Gerard               T,FNB001,0400232,,4235.11,GER001
8/10/2016,,C,500/Jenkins              K,FNB001,0400233,,4924.49,JEN001
8/10/2016,,C,501/Jonchim              M,FNB001,0400234,,1264.21,JON001
8/10/2016,,C,500/Lukas                G,FNB001,0400235,,2289.67,LUK001
8/10/2016,,C,501/Rossini              L,FNB001,0400236,,1065.28,ROS001
8/10/2016,,C,100/Stockard             A,FNB001,0400237,,830.07,STO001
8/5/2016, ,D,AR DEPOSIT                ,FNB001,000003 ,C,43,
8/17/2016, ,D,AR DEPOSIT               ,FNB001,000003 ,C,26576.98,
12/12/2007, ,D,Line of Credit           ,FNB001,023874 ,C,14500,
12/12/2007, ,D,BR Deposit               ,FNB001,023875 ,C,12,
7/27/2016,,D,BR Deposit                ,FNB001,300291 ,C,45000,INPUT
7/27/2016, ,T,Transfer from Bank WIRE01,FNB001,BK TSFR,C,100000,TRANSFER
```

SAMPLE FIELD FIXED WIDTH DOWNLOAD FILE

Book1.prn - Notepad

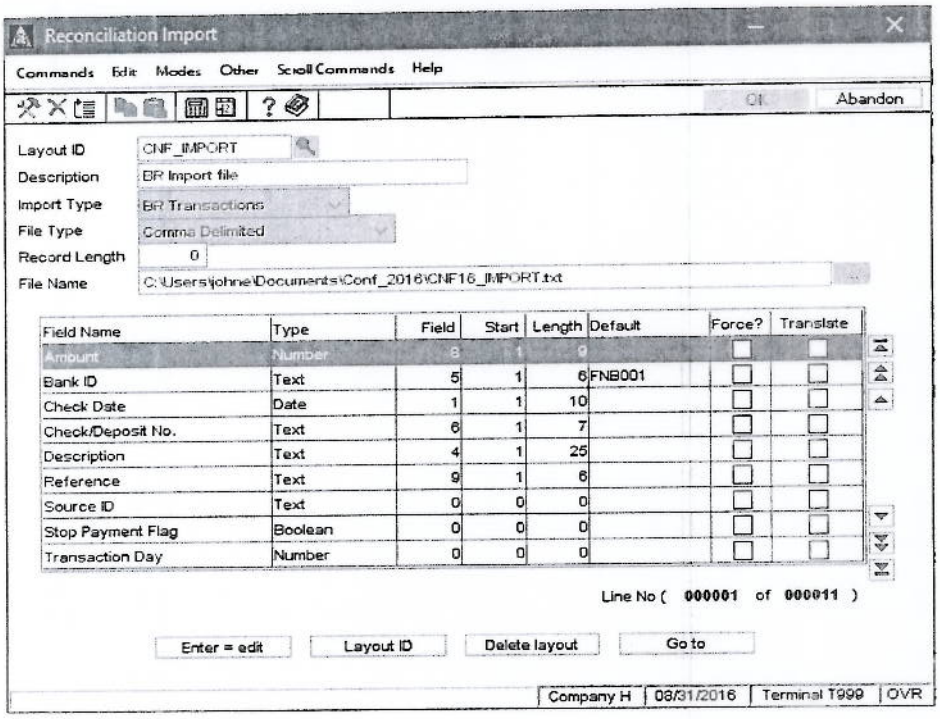
File Edit Format View Help

Column1	Column2	Column3	Column4	Column5	Column6	Column7	Column8	Column9
7/27/2016		T	Transfer from Bank WIRE01	FNB001	BK TSFR	C	100000	TRANSFER
8/21/2016		C	CLEVELAND INTERIORS INC	FNB001	400225		21356.03	CLE001
8/10/2016		C	500/Gerard	T	FNB001	400232		4235.11	GER001
8/21/2016		C	ACE PLUMBING SUPPLY COMPA	FNB001	400224		95523.59	ACE001
12/12/2007		A	Bank Charges	FNB001	BKCHG		17.5	
8/10/2016		C	500/Jenkins	K	FNB001	400233		4924.49	JEN001
7/27/2016		D	BR Deposit	FNB001	300291	C	45000	INPUT
8/17/2016		D	AR DEPOSIT	FNB001	3	C	26576.98	
8/21/2016		C	MILLWORK LUMBER & CABINET	FNB001	400229		12126.36	MIL001
8/10/2016		C	100/Stockard	A	FNB001	400237		830.07	STO001
8/21/2016		C	JOHNSON DOOR COMPANY INC	FNB001	400228		13197	JOH001
12/12/2007		D	Line of Credit	FNB001	23874	C	14500	
8/10/2016		C	501/Rossini	L	FNB001	400236		1065.28	ROS001
8/10/2016		C	500/Bourne	L	FNB001	400231		5385.92	BOU001
12/12/2007		D	BR Deposit	FNB001	23875	C	12	
8/21/2016		C	EDDY APPLIANCE CO	FNB001	400226		2869.33	EDD001
8/10/2016		C	501/Jonchim	M	FNB001	400234		1264.21	JON001
8/10/2016		C	500/Lukas	G	FNB001	400235		2289.67	LUK001
8/21/2016		C	HENNEPIN MUNICIPAL UTILIT	FNB001	400227		530	HEN001
8/5/2016		D	AR DEPOSIT	FNB001	3	C	43	

NOTE: **NOTE: When entering your Field definitions during the creation of your Layout ID using a text editor that displays the cursor position will allow easier entry for the field information.**

Creating your Layout ID:

With the Banking enhancement installed go to the **Reconciliation Import** function on the **File Maintenance** menu in **Bank Reconciliation**. The following screen will appear:



Enter the information below.

Field	Description
Layout ID	Enter the Layout ID to be created. The Layout ID can be up to 10 characters in length and is what will be referenced when importing data into the reconciliation process.
Description	Description should be descriptive enough for the user to understand. The bank and company might be good examples of information to include.
Field Type	How are the fields defined in each record in the file? The most common will probably be **Comma Delimited** (xxxxxx,xxx,xxxxxx,etc...) Others might include **Quote Comma delimited** ("xxxxxx","xxx","xxxxxx",etc...) **Fixed Field Width** (xxxxxxxxxxx,xxxxxxxxxxx,xxxxxxxxxx,etc...) **Fixed Record Width** (every record is the same length however the field widths may vary).
Record Length	This is active only for File IDs that are of a **Fixed Record Width**.
File Name	Enter the filename for the file to be imported. You must include the directory path to the file and you will need to make sure you have permissions to the file as well.

Use the **Verify Command (PGDN)** key after entering through the header information. All of the available fields display. With the contents of the import file displayed, begin applying the field parameters for the Layout ID's field definitions.

Example (Using the Comma Delimited sample):

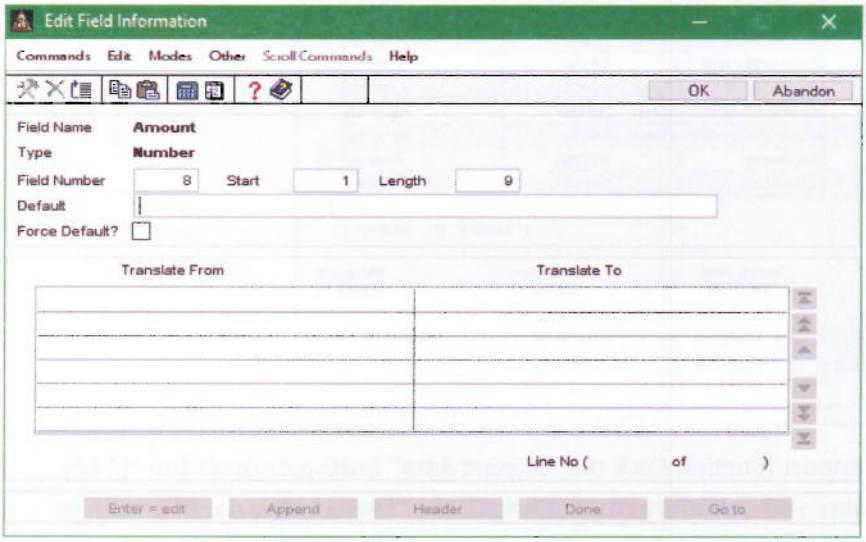
To identify the Amount field

Commas in the download file separate fields. To determine the field number in the import file, count the comma field separators in the file.

8/21/2016, , C,CLEVELAND INTERIORS INC,FNB001,0400225,,21356.03,CLE001

FLD1	2	3	FLD 4	FLD5	FLD6	7	FLD8	FLD9

Review the highlighted record in the download file to define the "Amount" field. You can easily identify the "Amount" as **Field 8**. The **"Start"** and **"Length"** of the field you need are determined by reviewing all records to determine not only the **maximum number of characters**, but also the start position for fields that may have multiple pieces of information in them.
In this file, the maximum field length for any record is 9 characters (be sure to include the negative sign. In the example above the length is set to 10 (allowed for expanded records in future files).



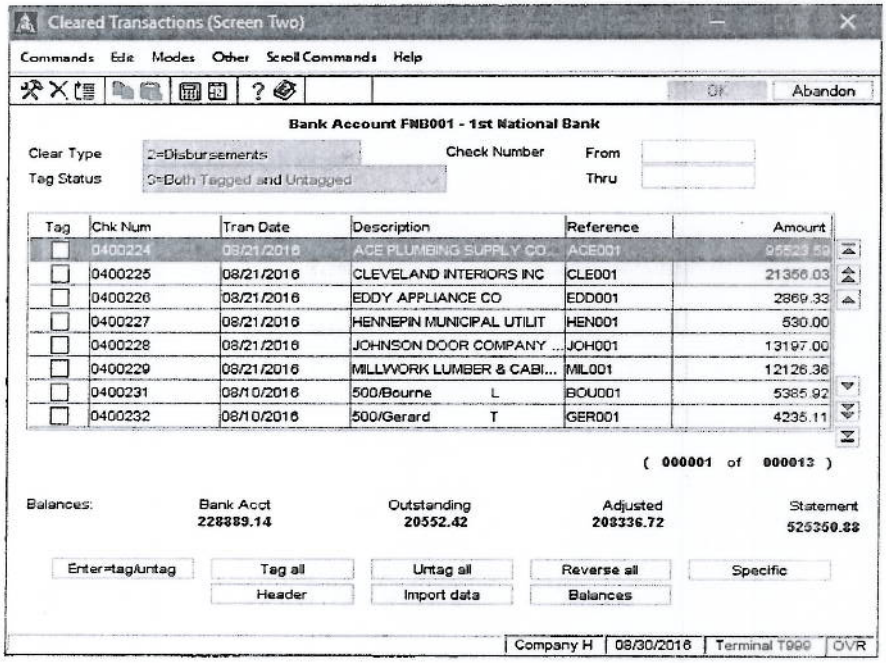
Field	Description
Field (Start and Length)	Enter the **field number** based upon the type of records in the file. Enter the field number when defining field in a delimited file (Comma or Quote Comma). The field number will be 0 when defining a field from a fixed width file. Enter the Start position for the field information for the field (a Delimited file) or for the record (Fixed Width files).
Default	Enter a **Default Value** for the field if the field is required, but may not have a value in the download file enter a value default in.
Forced Default?	Answer **Yes** to default in the default value regardless of the contents of the field in the download file.
Translate From / Thru	Enter a value that when read from the download file will be imported as the "Translated To" value.

Using the Bank Reconciliation Import

To use the Bank Reconciliation Import functionality you must be in the **Cleared Transactions** function from the **Reconciliation** menu in the **Bank Reconciliation** application.

Make the appropriate selections on **Screen One** of the **Cleared Transactions** function and then proceed using the **Verify Command (PGDN).**

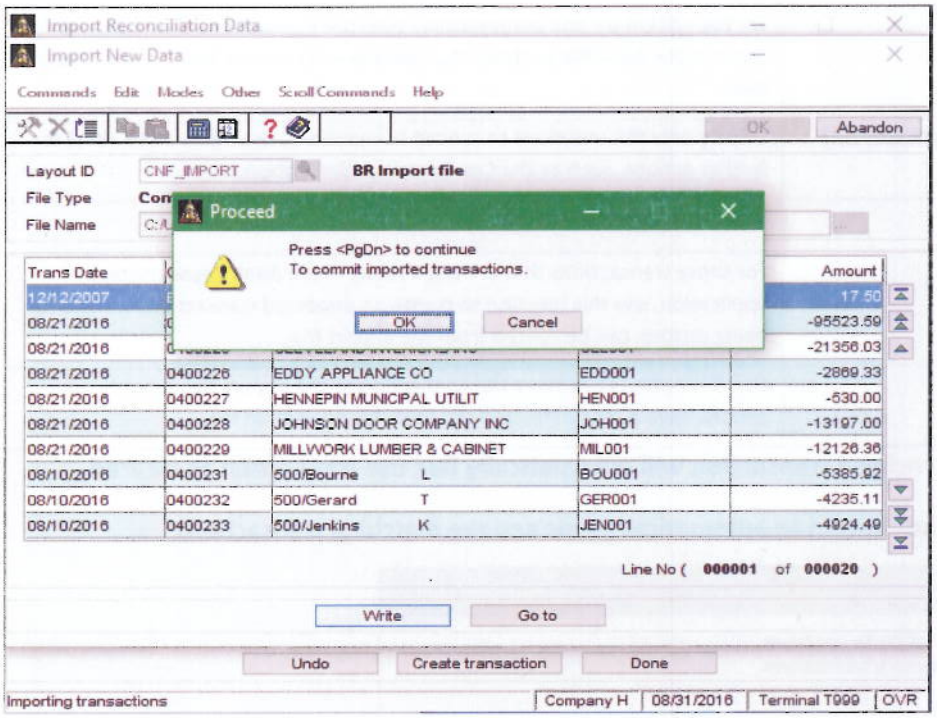
Enter the type of transactions to clear, the tag status and any other criteria relevant to the type of transactions to clear.



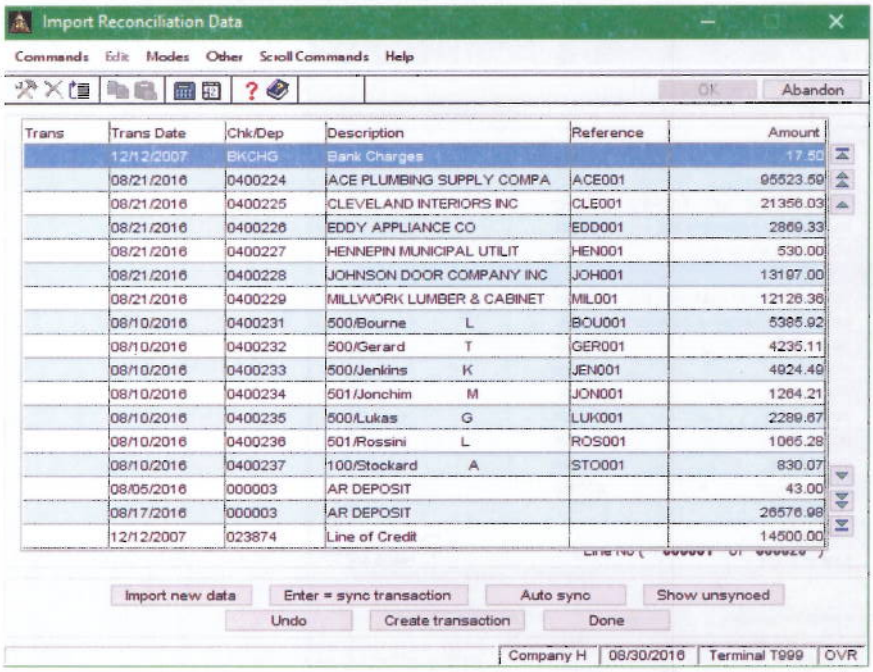
To use the reconciliation Import function Click the **"Import data"** button or press the **"I"** key. The following screen appears with no information. Click on the **"Import new data"** button or press the **"I"** key.

If you have assigned a **Reconciliation File Format** for this **Bank Account ID** it will default in to the Layout ID field. Enter through the information to view the data from your import file.

NOTE: **If information does not display properly at this point in the process you will need to review the field setup for that information in the Reconciliation imports function for this Layout ID.**



If the information appears to be correct Click on the "Write" button or press "W" to write the information into the **BATIxxx** file.



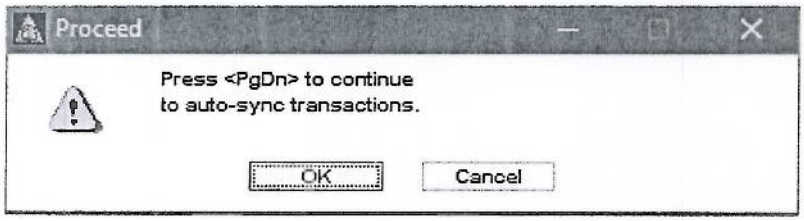
Using the Bank Reconciliation Import file with the Cleared Transaction function will allow the user to do the following:

Button	Description
Import new data	Re-import the same Layout ID or Import from a different Layout ID
Enter=sync transaction	Sync the selected transaction by applying it to already written transactions in Bank Reconciliation.

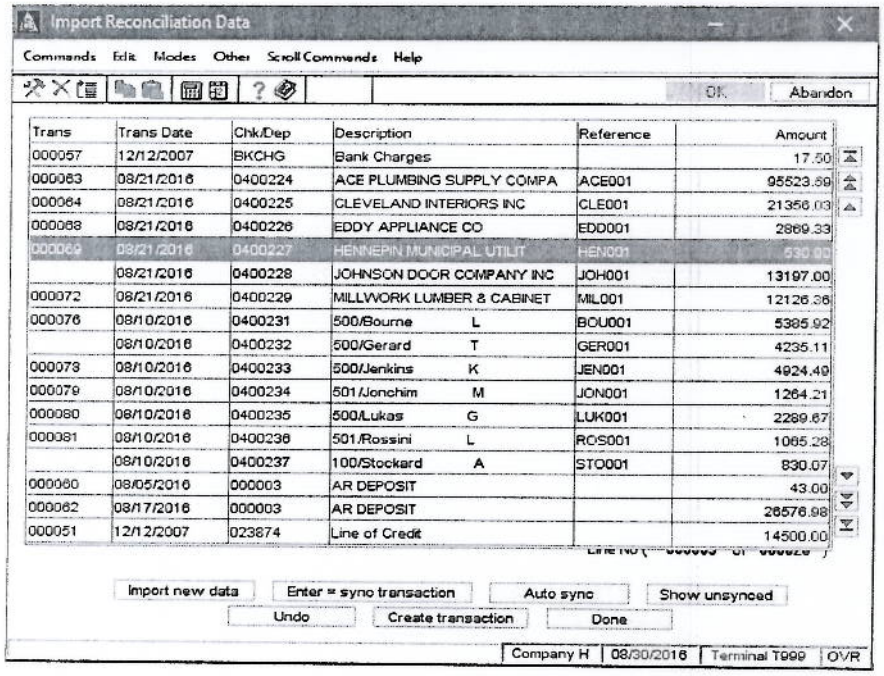
Auto sync	Let the system try and automatically sync the transactions that it can from those in the ASCII file to those that already exist in your Bank Reconciliation files.
Show (unsynced/synced/all)	Display only the unsynced or synced transactions, or display all to allow for further actions, such as the Create transaction option.
Undo	Undo any synced selections.
Create transaction	For those transactions that are not already in the Bank Reconciliation application, use this function to create an unposted transaction, which after being posted, can be synced from the import file.
Done	Use this option to remove the connection to the import file. Any previous actions have already affected the Bank Reconciliation files.

NOTE: **NOTE: Syncing a transaction will automatically flag the transaction as cleared.**

Select the **"Auto Sync"** button to automatically sync and tag matching transactions.



Those transactions that have been matched will now show with the transaction number.



Trans	Trans Date	Chk/Dep	Description		Reference	Amount
000057	12/12/2007	BKCHG	Bank Charges			17.50
000063	08/21/2016	0400224	ACE PLUMBING SUPPLY COMPA		ACE001	95523.89
000064	08/21/2016	0400225	CLEVELAND INTERIORS INC		CLE001	21356.03
000068	08/21/2016	0400226	EDDY APPLIANCE CO		EDD001	2869.33
000069	08/21/2016	0400227	HENNEPIN MUNICIPAL UTILIT		HEN001	530.00
	08/21/2016	0400228	JOHNSON DOOR COMPANY INC		JOH001	13197.00
000072	08/21/2016	0400229	MILLWORK LUMBER & CABINET		MIL001	12126.36
000076	08/10/2016	0400231	500/Bourne	L	BOU001	5385.92
	08/10/2016	0400232	500/Gerard	T	GER001	4235.11
000078	08/10/2016	0400233	500/Jenkins	K	JEN001	4924.49
000079	08/10/2016	0400234	501/Jonchim	M	JON001	1264.21
000080	08/10/2016	0400235	500/Lukas	G	LUK001	2289.67
000081	08/10/2016	0400236	501/Rossini	L	ROS001	1065.28
	08/10/2016	0400237	100/Stockard	A	STO001	830.07
000060	08/05/2016	000003	AR DEPOSIT			43.00
000062	08/17/2016	000003	AR DEPOSIT			26576.98
000051	12/12/2007	023874	Line of Credit			14500.00

For lines that do not have transaction numbers available you may try manually to sync them up, **(Enter=sync transaction)** button, or use the "**Create Transaction**"button to create a transaction in the application based upon the import information.

Positive Pay Processing

Another feature provided when applying the Banking enhancement to your Bank Reconciliation application is the creation and transmittal of positive pay files to provide your bank information for check payment authorization. This feature is available for both the Accounts Payable and Payroll applications.

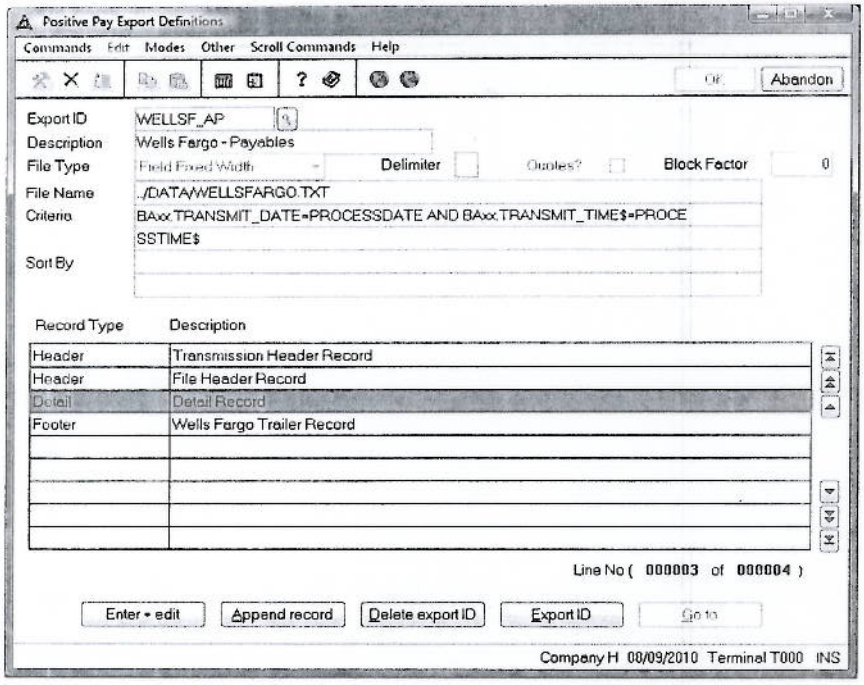
THE PROCESS:

1. Get information from the bank before implementing that includes:
   - **Minimum required information** needed for file transmission.
   - **Standard Transmission Input file specification**, define the File Total record, the Account Total record, and the Detail records to be created in the file.
2. Interpret the file definitions for information. This information may be bank file specific data, bank record specific data and detail record specific data information. In each type of record some of the information may originate from the bank, but most of the information will be coming from specific OSAS files. You will need to determine the location of the information before defining your file.
3. Based upon your interpretation of the file information sent from the bank, define the fields that you will use in the Positive pay export file.
4. Create the positive pay export file and define the records that will be included, adding the fields you had previously created.
5. Apply the Positive Pay export file name to the appropriate Bank Account ID.
6. After posting checks in either AP or PA use the Create Positive Pay file function to create the file desired.
7. Manually copy your export file to a location of your choosing and send the file to the bank to complete the process.

File and Field Setup

After determining the information needed, create and apply the information to a positive pay export file. The file definition will store both record definitions and field definitions for each record type. To better understand the process review the sample setup for the **WELLSF_AP** export file (Wells Fargo).

From the File Maintenance menu in Bank Reconciliation select the **Positive Pay Export Definitions** function and select the **WELLSF_AP** using the **F2 inquiry** command.

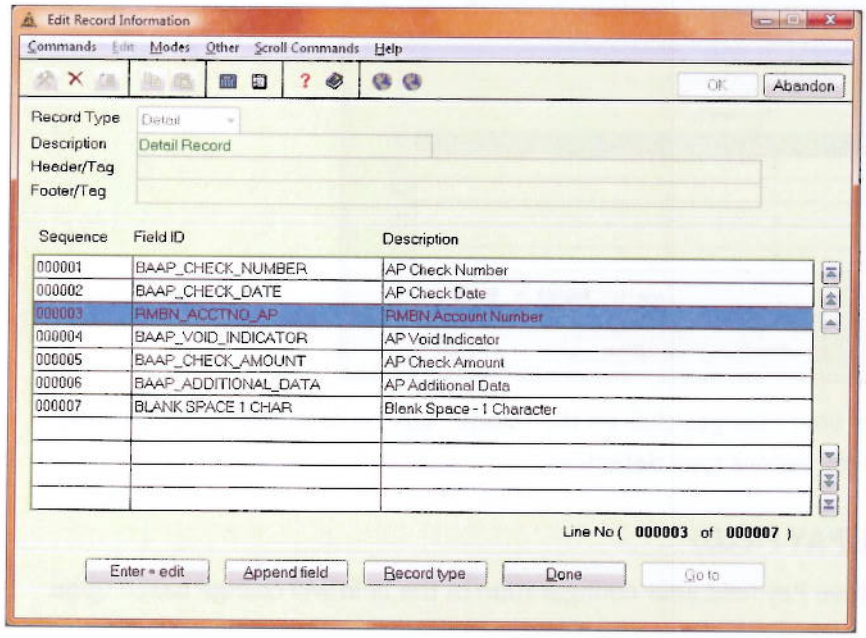


Field	Description
Export ID	Enter the Export ID to reference throughout the software. This ID is referenced in your Bank Information setup and is also referenced during the execution of the Create Positive Pay File functions in AP and PA.
Description	Enter a short description to easily recognize the bank and purpose of the export.
File Type	Enter the file type your bank requires for the positive pay file. The following types are available. **Delimited** – a delimiter specified by the user separates fields. If this type is used the **"Delimiter"** field and **"Quotes?"** fields are enabled. **Field Fixed Width** – each field in the file is a fixed width and a carriage return and line feed separate each record. **Record Fixed Width** – each record in the file is of a fixed width **XML** – file is exported to an XML format. **Block** – exports file to a standard ACH Block format. Records are 94 characters long and each block has a set number of records in the block. The number of records is determined by using the **"Block Factor"** field, which enables when using this file type.
File Name	Enter the directory path and file name to create.
Criteria	Enter the criteria for the file as defined by the user's bank. Minimal information would include the transmission date and time.
Sort By	

Enter the **header information** the file will require to transmit correctly. Minimally, these requirements will include a process date and time, as well as the type of file you are sending.

Use the **Verify Command (PGDN)** to save the header information and to review the detail of the file and record type definitions (there can be more than one record type defined per file).

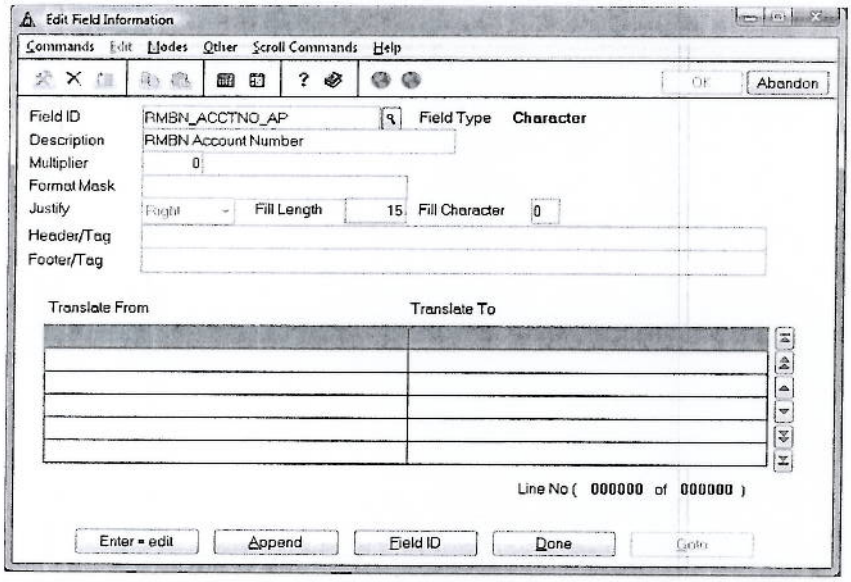
Select a Record Type (i.e. Detail Record) and click on the **"Edit" button or press** "Enter" to view or edit the record type definition.



Field	Description
Description	Enter or Edit the Description for this record type in the field.
Header/Tag	When using an XML file type you will enter the XML header tag to reference this record type.
Footer/Tag	When using an XML file type you will enter the XML footer tag to reference this record type.

Select a sequence number and click the **Edit button or press the Enter key** to view or Edit the field to change how it displays.

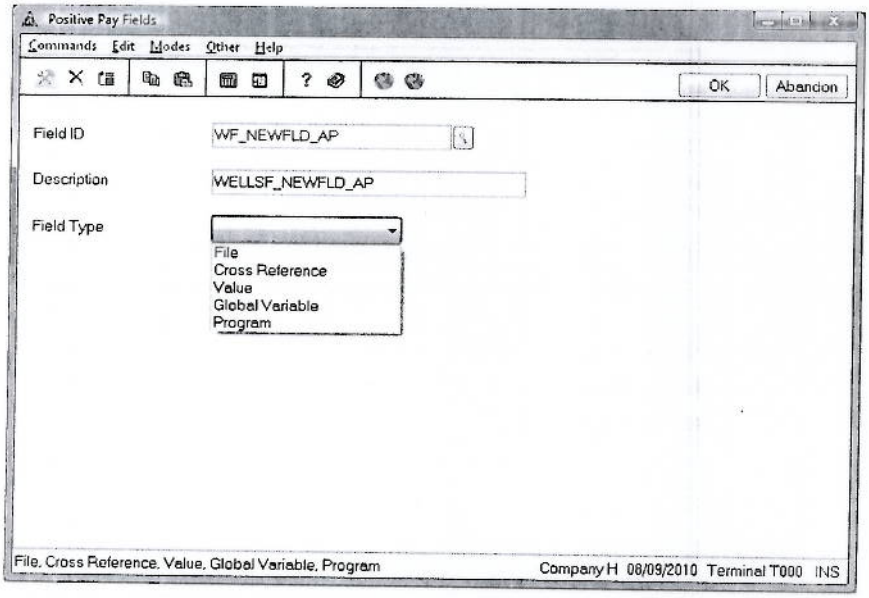
NOTE: **NOTE: When creating fields be sure to create them in the correct order. If a mistake in the order of fields is made you will need to delete the fields prior to the one you wish to delete in order to recreate properly.**



When you have completed your changes click on the **"Done" button or press "D"** to save the information and return to the record type definition.

CREATING A POSITIVE PAY FIELD:

When creating a new Positive Pay field your configuration of the field will change based upon the Field type selected.

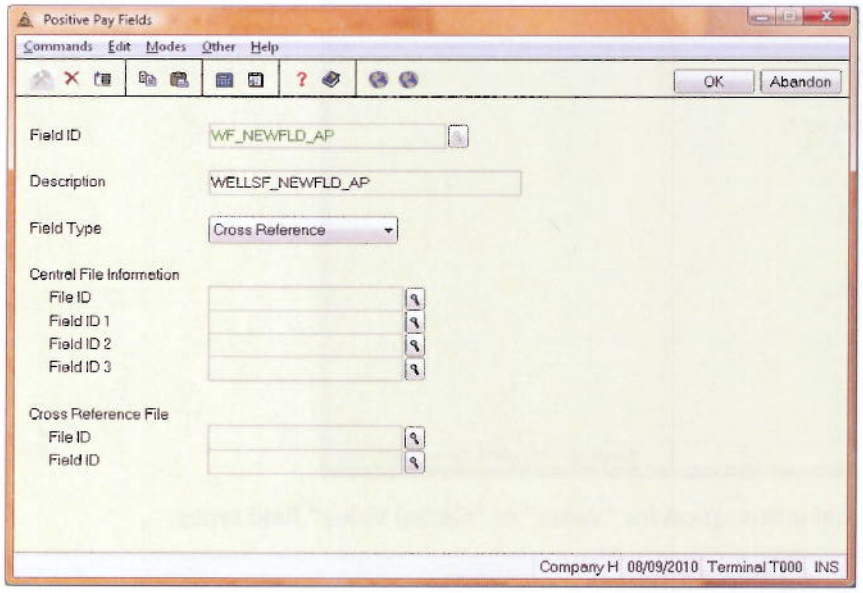


Options will include:

File	When using this field type the user will select a valid file and additionally a field within the file to retrieve the information requested. An example of this is the BAAP_CHECK_NUMBER field.
Cross Reference	When you select this field type the software will allow the user to link 2 different fields from different files. The user may use up to 3 fields in the central file to make the cross reference to a field in the cross referenced file. **See the RMBN_ROUTING_CODE_AP field as an example of this field type.**

Value	In this field type the user will typically define a fixed value that will appear in the file. The user will additionally define how that value will appear in the field by specifying a mask, justification, fill characters if needed and a specific value. **An example of this is the BLOCK_FILLER field.**
Global Variable	For this field type the user not only will define the mask, justification, fill characters, but also they will need to define the global variable to return. **Use the DETAILRECORDCOUNT field id as an example.**
Program	Also built in to the program is the Program field type. Use this type to have a value returned through a process in order to populate the field in the export file. In these circumstances a program must be created and in the program RETURNVALUE = is used to process the value into the file.

The following screens show some of the information differences between Field Types.



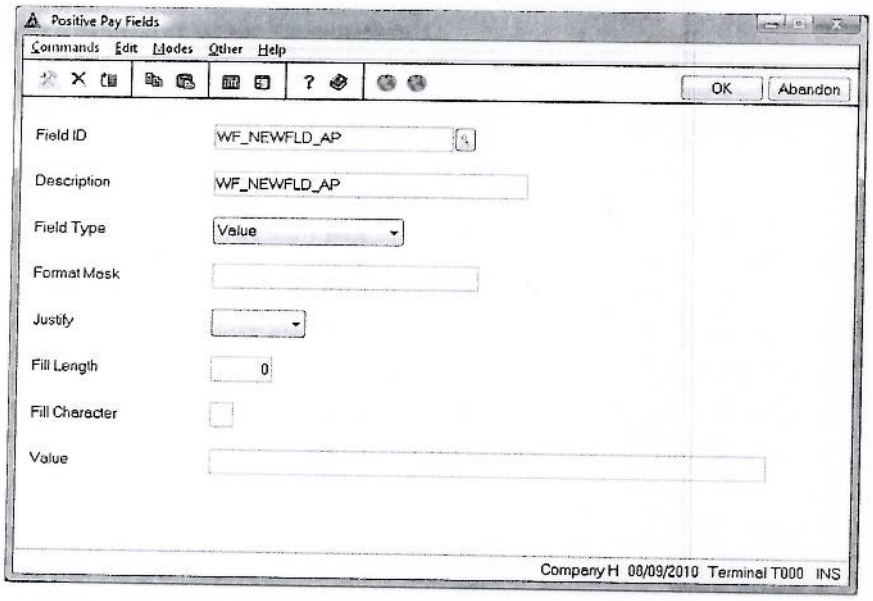
Enter the following additional Information for "File" or "Cross Reference" field types.

Central File Information

Field	Description
File ID	Enter the **File ID** that contains the information you wish to access, use the **F2 Inquiry command** to select the desired file. Both File and Cross reference Field types will use this field
Field ID 1, 2, and 3	Enter the Field ID 1 from the file previously selected (Field ID 2 and 3 are available only with the Cross Reference field type). The **F2 Inquiry command** is available to assist with your selection. Both File and Cross reference Field types will use this field

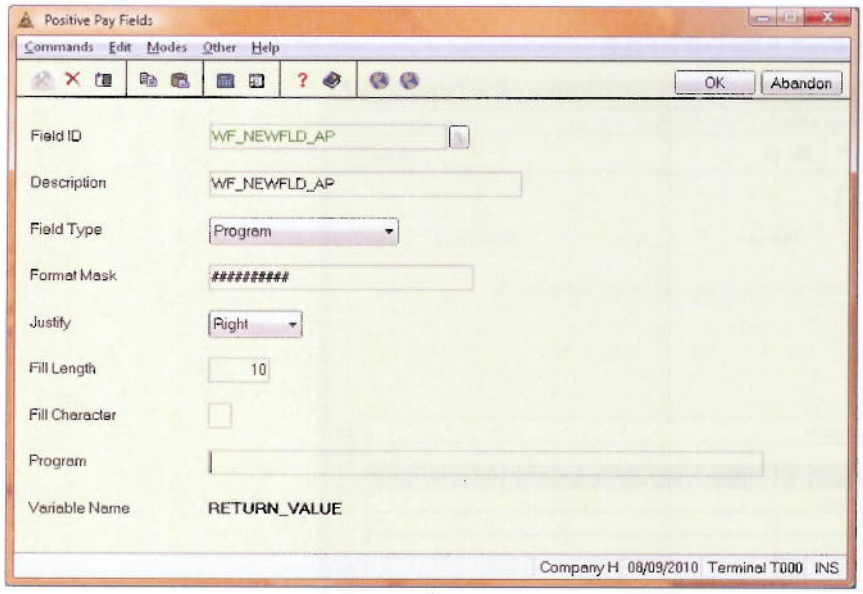
Cross Reference File

Field	Description
File ID	Enter the File ID for cross referencing the Field ID information. Use the **F2 Inquiry command** to select from the list of available files. Only Cross reference field types will have this field as active.
Field ID	Enter the field from the cross reference file used. Only Cross reference field types will have this field as active Use the **F2 Inquiry command** to select from the list of available fields. Only Cross reference field types will have this field as active



Enter the following additional information for "Value" or "Global Value" field types:

Field	Description
Format Mask	Enter the **Format Mask** for a numeric field only.
Justify	Set the justification as **Left** or **Right** as desired.
Fill Length	Fill length will default based upon the Format Mask if entered. If this is not a numeric field, then enter the length of the field.
Fill Character	The default fill character is a space. Enter the Fill character for a non-numeric field.
Value or STBL Name	Enter the specific Value you wish to appear in the field. If this is a Global Variable field then enter the STBL value.

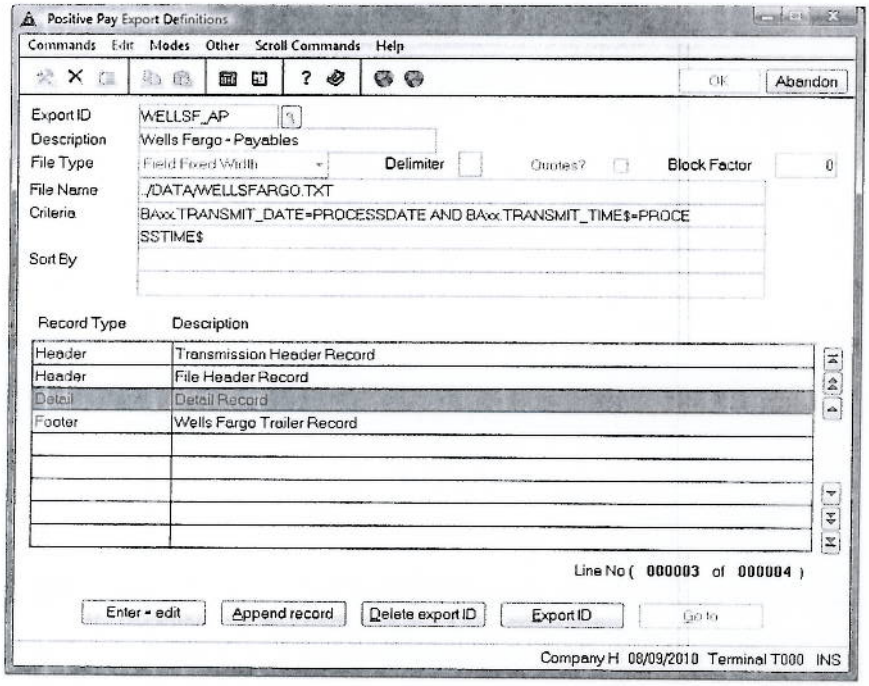


Enter the following additional information for "Program" field types:

Field	Description
Format Mask	Enter the **Format Mask** for a numeric field only.
Justify	Set the justification as **Left** or **Right** as desired.
Fill Length	Fill length will default based upon the Format Mask if entered. If this is not a numeric field, then enter the length of the field.
Fill Character	The default fill character is a space. Enter the Fill character for a non-numeric field.
Program	Enter the name of the **Program** used to return information into the positive pay file.
Variable Name	The system populates this field with **RETURN_VALUE**.

After creating all of positive pay fields needed, use the F7 Exit command to return to the File Maintenance menu in Bank Reconciliation.

CREATING A POSITIVE PAY EXPORT FILE

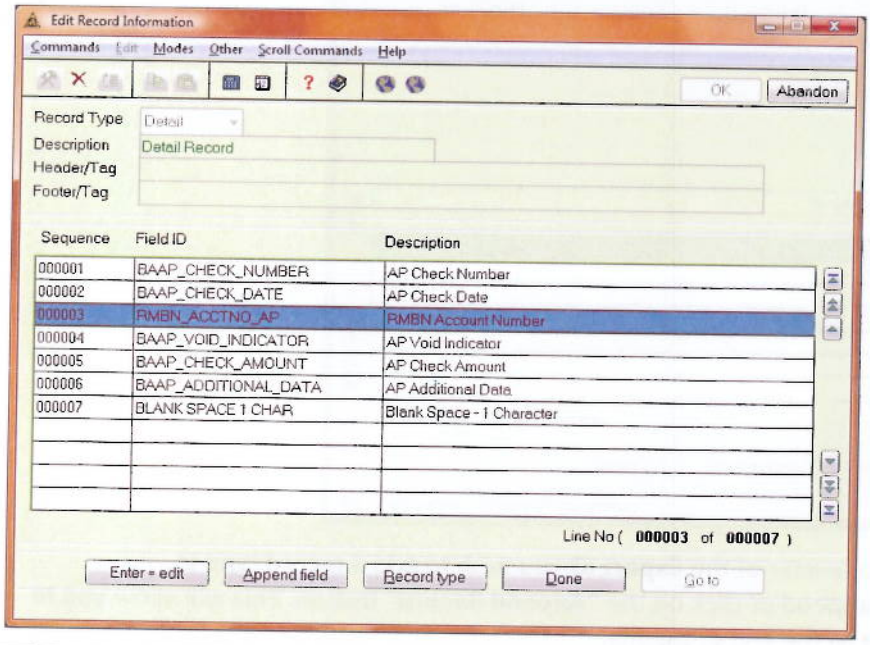


To create a positive pay export file enter the following information.

Field	Description
Export ID	Enter the Export ID to reference throughout the software. This ID is referenced in your Bank Information setup and is also referenced during the execution of the Create Positive Pay File functions in AP and PA.
Description	Enter a short description to easily recognize the bank and purpose of the export.
File Type	Enter the file type your bank requires for the positive pay file. The following types are available. **Delimited** – a delimiter specified by the user separates fields. If this type is used the **"Delimiter"** field and **"Quotes?"** fields are enabled. **Field Fixed Width –** each field in the file is a fixed width and a carriage return and line feed separate each record. **Record Fixed Width –** each record in the file is of a fixed width **XML –** file is exported to an XML format. **Block** – exports file to a standard ACH Block format. Records are 94 characters long and each block has a set number of records in the block. The number of records is determined by using the **"Block Factor"** field, which enables when using this file type.
File Name	Enter the directory path and file name to create.
Criteria	Enter the criteria for the file as defined by the user's bank. Minimal information would include the transmission date and time.
Sort By	

Editing a Record Type

In addition to the file criteria that the bank will provide the user for file creation, they should provide the record type definitions in that file as a well as the fields within each of those record types. To append or edit an existing record type, enter the following information:



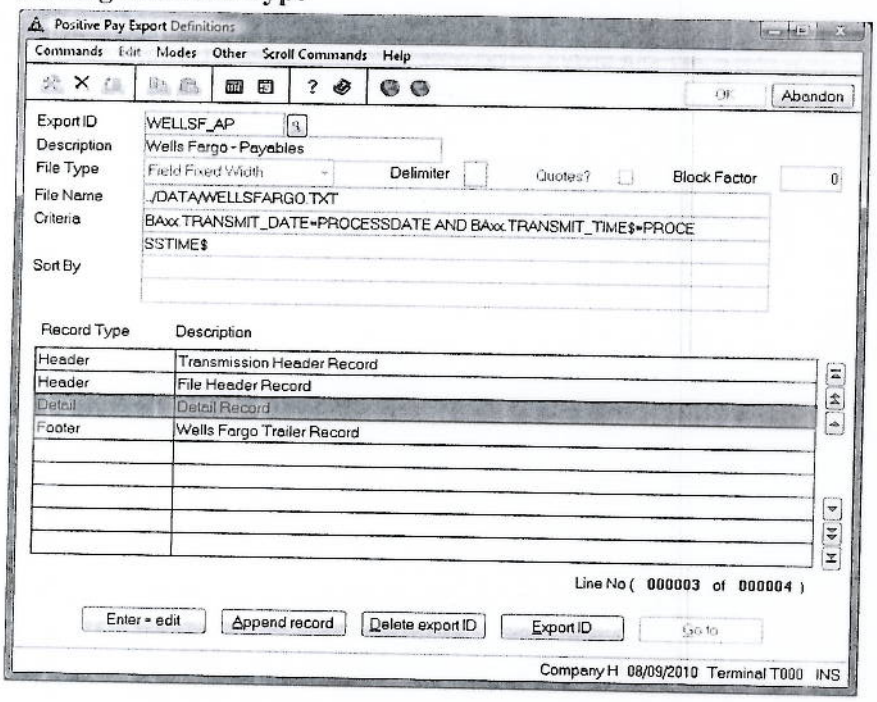
Record Type	Enter the record type that will be in the export file. You may create multiple records to complete your export file. The record types available are: **Block –** Use this record type only if the export file is setup as a block as well. You will only be able to assign a fill length and fill character to the detail records under this section. This is used to build blank records to block out each section of the file. **Detail** – Records of this type define the detail section of the export file. All export files must have a detail section defined in the file or it is not a valid export definition. **Header** – used to define the grouping of the data within the detail record of the export file and to set the sorts within the detail section by use of the "Group Value" field. **Footer –** Use a footer record type when you wish to group your footer total records by a specific field from the detail section of the file. Breaks will occur when the field specified in the footer section changes.
Description	Provide a description of the record type and the information it will contain.
Header/Footer Tags	Enter any specific XML tags that may be needed for the record display.

After entering through the appropriate Record Type header information use the **Verify (PGDN) command** to enter the detail information for this record type.

Based upon the specifics of the file definition, and the record descriptions provided by the bank click the "Append Field" button, and select a previously created field. When complete click on the **"Done"** button or press **"D"** to exit back to the File definition screen.

NOTE: **NOTE: You may not insert a field on the record type. In that situation you will need to delete the fields from the end to the position desired for the new field. After that has been done add the deleted fields back into the record type.**

Adding a Record Type



1. Enter through the header of the **Export ID** you wish to add a record type to.
2. Press **"A"** key to append or click on the **"Append Record"** button. This will allow you to add a record type to the end of the file.

NOTE: **NOTE: to insert a record type arrow down to the location of the insertion and use the Insert key (Text only) or use the Right Click option to insert (GUI only).**

3. Define your new record type as previously shown and press **"D"** or click on the **"Done"** button.
4. Use the **F7 Exit Command** after the record type appears to write the changes.

Using Positive Pay with Accounts Payable and/or Payroll

The following steps are

1. You must apply the Export definition to the Bank ID you wish to use with it. The bank ID selected must additionally, be assigned to the payment method for the checks that will be printed.
2. In the Accounts Payable or Payroll process your checks per the usual process. Checks are processed by the method of payment, which is linked to the Bank ID and thus the Positive Pay file defined.
3. After posting your payments run the "Create Positive Pay File" function, which creates information available to send to the bank.
4. Review the information displayed and **"Tag"** the information to populate your Export File. When the desired entries are tagged, click on the **"Processed Tagged"** button to create the file.
5. Outside of the software find the file and transmit to the bank using their designated transmission method.

NOTE: **NOTE: Check the Export ID definition for the location of the file if you are unable to find it on the operating system.**

An example of a Positive Pay Export file exists below.

```
0001658973  0000400207  0020869737  03032008  ACE PLUMBING SUPPLY COMPANY
0001658973  0000400208  0000021200  03032008  ATLANTIS TELEPHONE CO
0001658973  0000400209  0001708084  03032008  BORIS CONSTRUCTION COMPANY
0001658973  0000400210  0012835295  03032008  CLEVELAND INTERIORS INC
0001658973  0000400211  0000184471  03032008  ELLIS ELECTRICAL SUPPLY
0001658973  0000400212  0000005300  03032008  MINNEAPOLIS WATER DEPARTMENT
0001658973  0000400213  0001820815  03032008  PLASTICS & METAL FABRICATORS
0001658973  0000400214  0000042400  03032008  TELL & JACOBY
0001658973  0000400215  0003690359  03032008  THOMPSON HEATING &
0001658973  0000400216  0005429716  03032008  TIMBERLAND WINDOWS INC
0001658973  0000400224  0009542716  05012009  ACE PLUMBING SUPPLY COMPANY
0001658973  0000400225  0002092891  05012009  CLEVELAND INTERIORS INC
0001658973  0000400226  0000286745  05012009  EDDY APPLIANCE CO
0001658973  0000400227  0000053000  05012009  HENNEPIN MUNICIPAL UTILITIES
0001658973  0000400228  0001319700  05012009  JOHNSON DOOR COMPANY INC
0001658973  0000400229  0001212636  05012009  MILLWORK LUMBER & CABINETS
```