



Lake Ridge
Bank™

GO FAR. GO TOGETHER.

Fraud Services

USER MANUAL FOR BUSINESSES



2023



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FRAUD SERVICES INFORMATION

HOLIDAY SCHEDULE: Transfers cannot be processed or settled on the federal holidays listed in our holiday schedule.

ONLINE SECURITY TIPS: We recommend that you read the Online Security Tips. Please note, we will never email asking you to provide any ACH file information.

IMPORTANT CONTACT INFORMATION & FUNCTIONS:

- For Online Support call: **Treasury Management Team** at (608) 310-1240 or email: **TreasuryManagement@lakeridge.bank**
- When you have an exception that needs review you will receive a system generated email notification. If you are not receiving notifications, please contact us.
- Cutoff times – exception processing cut-off time is displayed on the home page of our Positive Pay system. Exceptions will be returned if they are not received by the cut-off time.
- Issued check files can be uploaded any time of the day, whenever it is convenient for you.



FRAUD SERVICES

These powerful monitoring tools will help you save time and quickly be alerted to unauthorized account activity. After enrollment forms have been completed:

- The bank setup process takes 1-2 business days once the forms and test file (see below) have been received.
- When setup is completed, a Treasury Management Specialist will contact you to walk you through the system and help guide you through the first file import.
- To log into Positive Pay, go to our website - www.lakeridge.bank and select **Business** in the Account Login box. The Positive Pay section is on your home page, below accounts.

POSITIVE PAY

Supported File Types for your Check Issued File: Exact/TMS™ supports the following three types of issued files:

1. Delimited text files (CSV)
2. Microsoft Excel files (Including .XLSX files)
3. Fixed-width text files

	A	B	C	D	E
1					
2		SAMPLE CHECK ISSUED FILE			
3	Date	Check #	Name	Amount	
4	3/2/2017	20767	ABC COMPANY	1,196.40	
5	3/2/2017	20768	XZY CORPORATION	266.50	
6	3/2/2017	20769	JANE DOE	300.00	

REQUIRED FIELDS

The following fields must be supplied for each issued check:

1. Issued Date – date the check was issued (recommended format mm/dd/yyyy)
2. Check Number – check serial number (recommended format is to have no leading zeros)
3. Check Amount – amount of the check (recommended format 999999.99 with no leading zeros)
4. Payee name – the name of the company or person that the check is payable to
5. Check Account number – if you have more than one account. The account number the checks were issued from (recommended format is to have no leading zeros)

OPTIONAL FIELDS

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

1. Record Type – “I” for issued check, “V” for voided check
2. Notes – miscellaneous notes related to the check



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POSITIVE PAY INSTRUCTIONS

Log into business online site at www.lakeridge.bank and click link in **Positive Pay** section (bottom of Home page).

For support call our **Treasury Management Team** at **608-310-1240**.

The screenshot displays the Lake Ridge Bank business online interface. It features three main sections: 'Accounts', 'Positive Pay', and 'Pay or transfer'. The 'Accounts' section lists a 'Payroll account' (5678) with an available balance of \$9.99 and an 'Operating account' (1234) with an available balance of \$8.75. The 'Positive Pay' section includes a 'Positive Pay Account Client id' field with the value 'Example 1234' and a 'Current Day Exceptions' section indicating 'Account has 1 exceptions today'. The 'Pay or transfer' section offers options for 'Internal', 'ACH', and 'ACH import', each with a 'Show' dropdown menu. A 'Quick launch' section is also visible at the bottom right.

This is a close-up view of the 'Positive Pay' section from the screenshot above. It shows the 'Positive Pay Account Client id' field, which contains the text 'Example 1234'. A green rectangular box highlights this text, indicating where the user should enter their account client ID.



POSITIVE PAY INSTRUCTIONS

TRANSACTION PROCESSING:

- **Submit Issued Check File** – to upload check file
- **Add New Issued Check** – to manually enter check information
- **Void a Check** - check that has been issued can only be marked as VOID to remove
- **Check Search** – search for specific checks issued/paid and generate various check reports
- **Reverse Positive Pay Extract** – create an extract file of paid check
- **ACH Transaction Search** – search for ACH transactions and generate reports on ACH activity
- **Check Verification** – search for specific check by check number and amount

ITEMS TO NOTE:

1. Cutoff for exception review is displayed on the home page of the Positive Pay system.
2. Email notifications are sent to notify of any exception items requiring your review. A reminder email will be sent if items are not reviewed by 10am.
3. To issue a stop payment of an issued check, under Transaction Processing go to Void A Check to complete. If the check presents, you will receive an exception notification.

Upload an issued check file – check files do need to have column headers and include issue date, check number and check amount. Payee is optional but will display if provided.

1. Browse out and find your check file on your computer
2. Select Account if there are more than one on system.
3. File Processing Type will default in click Process File to upload to the bank.
4. After processing completes you should see this screen with Processed in Status column. If there is an error in the file the bottom box will appear will error details. The example below is showing that a check within the current file has already been entered into the system.

Submit Issued Check File

Step 1. Select a file to process.

Step 2. Input details about the file.

Account Name: ▼

File Processing Type: ▼

Step 3. Click the "Process File" button.



POSITIVE PAY INFORMATION

RESULT FILE STATUS:

Processing Results				
File Name	Upload Date	Status	Items	Amount
Sample Int Ck file 2.xlsx	4/21/14 4:10:43 PM	Processed	2	\$706.65

- **Unprocessed:** The file has been uploaded but has not yet been processed.
- **Processed:** The file was processed successfully.
- **Processed with Exceptions:** The file was processed successfully, but duplicate checks were not loaded.
- **Rejected:** The file was rejected due to one of the following reasons: mismatch between the number of items/amounts entered on the screen and the number.

Close **Results: Rejected**

Error Message

1	Check Number: 111031 Amt: 30.82 Error:1002-CHECK IS ALREADY IN SYSTEM
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POSITIVE PAY INFORMATION

ADD NEW ISSUED CHECK (MANUAL ADD):

- **Client/Account ID:** Is the nickname or description that identifies this account.
- **Check #:** The check number of this item.
- **Amount:** The amount of the check.
- **Issued Date:** The issued date for this check.
- **Payee:** The payee name for this check.
- **Auto-Increment Check Number:** Checking this box will increment the check number by one after each check submission.

Add New Issued Check

Account ID: Check Number:
 Amount: Issued Date:
 Payee:

Auto-Increment Check Number

	Account ID	Check Number	Amount	Issued Date	Payee
1	BCE-Payroll	10001	\$1,100.23	05/23/2013	Jane Smith
2	BCE-Payroll	10002	\$1,215.98	05/23/2013	George Washington
3	BCE-Payroll	10003	\$590.02	05/23/2013	Richard Nixon
			Total: \$2,906.23		

POSITIVE PAY HOME PAGE

Quick exception processing – Pay or return decisions can be made by simply checking the corresponding box and selecting a Reason. Once all decisions are made select **SAVE**.

The screenshot shows the 'Quick Exception Processing' interface. On the left is a navigation menu with options like 'Exception Processing', 'Transaction Processing', and 'Transaction Reports'. The main area displays a table of exceptions:

Exception Number	Description	Amount
Ops1000	BLOCKED TRANSACTION	\$1,635.35
Ops1000	UNAUTHORIZED A/D TRANSACTION	\$1,816.24
Ops1000	DUPLICATE PAID ITEM	\$180.00
Ops1000	PAID NOT ISSUED	\$180.00
Ops1000	PAID NOT ISSUED	\$180.00
Ops1000	PAYEE NAME MISMATCH	\$175.99
Ops1000	VOIDED ITEM	\$177.99
Decisions (2)		\$10,201.15
Total (9)		\$24,944.06

Below the table, there is a 'DUPLICATE PAID ITEM' section with fields for 'Default Decision' and 'Return'. To the right, there is a 'Front' view of a sample check from 'Demo Bank' for \$500.00, dated 07/09/2013, payable to 'Joe Payee'. At the bottom, there are 'Pay' and 'Return' buttons.



POSITIVE PAY INFORMATION

Check Search

Search criteria can be entered to narrow down the search or you leave fields blank and system will display a log of any check issued or paid.

Status column – will display blank for outstanding items – see key below for the rest of the icons

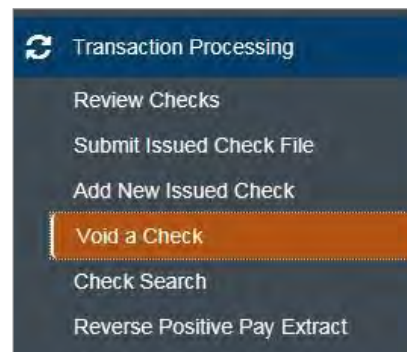
- **Client/Account ID** – optionally select a specific account. If no accounts are selected the system will search through all available accounts assigned to the corporate user.
- **Check Status** – the status of the check you would like to run reporting for. Check Number From – the beginning check number used to search for a range of checks.
- **Check Number To** – the ending check number used to search for a range of checks.
- **Date** – the type of date you would like to run the Check Search report for.
- **Date From** – the beginning date used in the date range.
- **Date To** – the ending date used in the date range.
- **Amount From** – the minimum check amount to include in the search.
- **Amount To** – the maximum check amount to include in the search.
- **Decision** – limits the search to a specific pay/return decision.
- **Reason** – limits the search based upon the reason that was selected.
- **Issued Payee** – limits the search to specific payee names. You can enter all or part of the payee name.
- **Include Reversals** – when enabled, the search includes reversals.



POSITIVE PAY INFORMATION

Stop Payment/Void Check Process

1. In the Positive Pay site, go to **Transaction Processing** and select **Void a Check**.



2. Choose Account, enter check number, check amount and check date and select **Find Matching Check**. System will retrieve the issued check and if that matches, click **Void Check**.

Check Search

Client: Cross Plains Bank Internal

Account Name: Interest Checks

	Start	End
Issued Date:	<input type="text"/>	<input type="text"/>
Paid Date:	<input type="text"/>	<input type="text"/>
Check Number:	<input type="text"/>	<input type="text"/>
Check Amount:	<input type="text"/>	<input type="text"/>
Issued Payee:	<input type="text"/>	<input type="text"/>

Transaction Status: <Not Selected>

Stop Pay Status: <Not Selected>

Decision: <Not Selected>

Reason: <Not Selected>

Note: Transaction history is retained within the system for 180 days after an item has paid.



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POSITIVE PAY INFORMATION

3. The check will be changed to a Void status. If the check were to present, the system will push it out as an exception item to be reviewed. Under Transaction Report you can produce a Stops and Voids report to display all checks with that status.

Void a Check

Step 1. Enter check information.

Account ID:

Check Number:

Check Amount:

Issued Date:

Step 2. Click the "Find Matching Check" button to find the check.

Step 3. Verify the check that will be voided.

Account ID	Check #	Check Amount	Issued Date
BCE Payroll	10006	590.01	03/08/2016

Step 4. Click the "Void Check" button to complete the void process.

Note: Voids are retained within the system for 90 days after an item has been voided.

Account Reconciliation Summary

Used to assist in balancing online account balances with your monthly account statement.

Account Reconciliation Summary

Start New Reconciliation

Client:

Account ID:

Reconcile Through Date:

Last Reconcile Through Date: 05/28/2019

Note: Transaction history is retained within the system for 90 days after an item has paid.

Reconciliation History

Account ID:

Date:



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POSITIVE PAY INFORMATION

Go Back Account Reconciliation Summary

This account has never been reconciled.
This Reconcile Through Date: 06/16/2019
Account ID: BCE Exp Acct

Transaction Type	Count	Total Amount
Previous Outstanding Checks	0	\$0.00
Issued Checks	16	\$6,674.56
Paid Checks	14	\$6,374.56
Stop Payments	0	\$0.00
Voids	0	\$0.00
ACH Debits	12	\$2,218.50
ACH Credits	0	\$0.00
Miscellaneous Debits	0	\$0.00
Miscellaneous Credits	0	\$0.00
Deposits	9	\$20,289.00
Service Charges Paid	0	\$0.00
Interest Paid	0	\$0.00
Taxes/Withholding	0	\$0.00
Current Outstanding Checks	2	\$300.00

Balance Summary

Account Balance:	\$222,969.83
Current Outstanding Checks:	\$300.00
Current Register Balance:	\$222,669.83

[Finish Reconciliation](#)

Reconciliation History
No reconciliation history to display.

Issued Checks | Paid Credits | ACH Debits | Deposits | Current Outstanding Checks

Issued Date	Count	Total Amount
05/28/2019	16	\$6,674.56

Showing 1 result | [View 10](#)

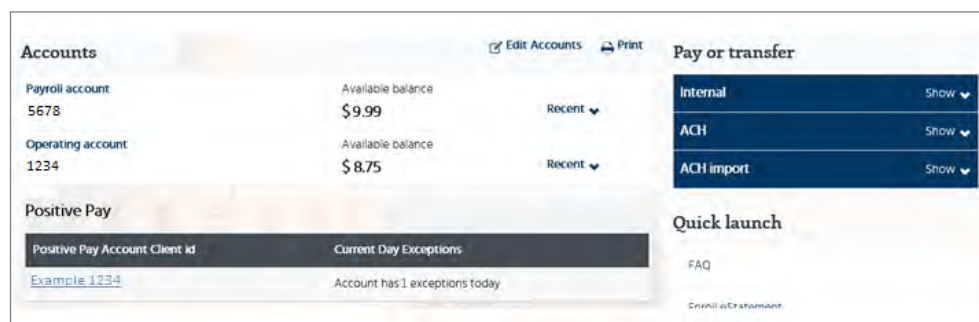


ACH FILTER INSTRUCTIONS

Lake Ridge Bank ACH Filter service will alert you when it detects ACH debit activity that is not allowed. An email notification will be sent letting you know there is an exception item for you to review. For companies that you transact with on an ongoing basis, you can create an ACH Whitelist to identify them. Once a company has been added to your ACH Whitelist that company will no longer appear as an ACH exception. For ACH Filter support call our **Treasury Management Team** area at **608-310-1240**.

STEPS TO REVIEW ACH EXCEPTIONS:

1. Log into business online site at **www.lakeridge.bank** and click link in Positive Pay section.

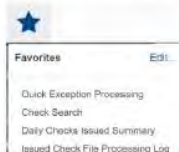


2. Select Quick Exception Processing.

The header icons at the top of the page give options to enhance or change the system functionality. The following image shows each icon. The numbers following describe the functionality of the icons.



1. **Toggle Menu**—collapses or expands the System Menu on the left side of the page.
2. **Favorites**—allows a list of Favorite actions to be created and saved for future use.





ACH FILTER INSTRUCTIONS

3. Select either **Pay** or **Return** by marking the box in appropriate column. If the Return box is selected you need to select a Return Reason from the drop down menu. 'Add ACH Rules' in Check # column will allow any future dated payments to post – see Step 4.

Quick Exception Processing

Use the Quick Exception Processing page to manage exception item activity. You can make pay and return decisions on all items from this page. Use the following images and corresponding numbered descriptions to understand how to use the Quick Exception Processing page.

The screenshot shows the 'Quick Exception Processing' interface. On the left, a table lists 12 exceptions with columns for account ID, description, and amount. A summary on the right indicates '12 Decisions Needed' and '\$35,231.15' total. A warning message states: 'There are 12 exceptions to review. Exceptions will be given a decision of Return if decisions are not made by 1:30 PM Central Time (US & Canada).' A large '12' and '0' are displayed next to 'Decisions Needed' and 'Decided' respectively.

Account ID	Description	Amount
1000	BLOCKED TRANSACTION	\$1,635.35
1000	UNAUTHORIZED ACH TRANSACTION	\$1,846.24
1000	AMOUNT MISMATCH	#17849
1000	CHECK NUMBER IS ZERO	#17939
1000	DUPLICATE PAID	#18018
Decisions (0)		\$0.00
Total (12)		\$35,231.15

4. Click on the **"Add ACH Rule"** to add to ACH Whitelist.

The screenshot shows the 'Quick Exception Processing' interface with a transaction details panel open for an 'UNAUTHORIZED ACH TRANSACTION'. The details panel includes fields for 'Default Decision: Return', 'Account ID: 1000', 'Paid Date: 09/21/2020', 'Amount: \$1,846.24', and 'TEL / 345678912 / DR. TELE Purchase'. Below the details are three buttons: 'Add Rule', 'Pay', and 'Return'. A numbered list below the screenshot explains the steps:

- 1 Select an individual transaction to display the following transaction details.
- 2 Add Rule
- 3 Pay



ACH FILTER INSTRUCTIONS

Adding new ACH Authorization Rules

Users with Allow user to add ACH Authorization Rules in Quick Exception Processing enabled on the User Setup (Client) page can create new ACH Authorization Rules directly from the Quick Exception Processing page.

To create a new ACH Authorization Rule

1. Expand the **Decisoned** section.
2. Select the transaction to create a new rule from.
3. Select **Add Rule** (🔗).
4. Enter the **Description** for the new rule. The **SEC Code**, **Company ID**, **Debits or Credits**, and **Max Allowable Amount** fields are filled out based on the information in the ACH transaction, but you can modify them as needed.

5. The Add ACH Authorization Rule and the Company ID will fill in for you. Optional fields include Description and Max Amount. Using Max Amount will allow you to set a limit for that ACH entry. If the ACH debit exceeds that Max Amount the transaction will produce an exception for you to review. Select **Add Rule** to save.

• **Description:** This is the client defined description of ACH rule.

• **SEC Code:** The Standard Entry Class Code for this transaction. There is an option to choose from the SEC Code that the transaction posted with or allow All SEC Codes.

• **Company ID:** The company ID for the transaction that posted.
Note: This field is not editable.

• **DR/CR:** Select either debits, credits, or both debits and credits to define the types of transactions for this rule.

• **Max Amount:** The max amount for this type of transaction. If the amount is left zero, the maximum amount field is not used during the authorization process.

The screenshot shows a form titled "Add ACH Authorization Rule". It contains the following fields and options:

- Description:** A text input field with "Optional" to its right.
- SEC Code:** Radio buttons for "PPD" (selected) and "All Standard Entry Class Codes".
- Company ID:** A text input field containing "8636088376".
- DR/CR:** Radio buttons for "Debits Only" (selected), "Credits Only", and "Both DR and CR".
- Max Amount:** A text input field with "Optional" to its right.
- At the bottom, there are two buttons: "Add Rule" (circled in red) and "Cancel".



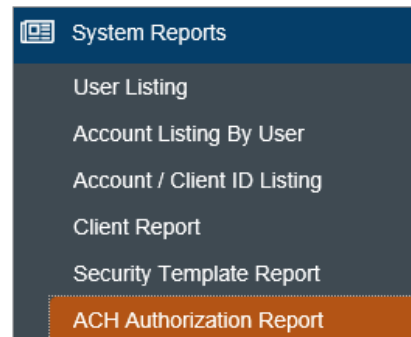
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ACH FILTER INSTRUCTIONS

ACH WHITELIST SYSTEM REPORT:

To view the companies on your ACH Whitelist, go to **System Reports** and then **ACH Authorization Report**.



****Note**** – Once a company has been added to the ACH Whitelist all ACH entries from that company will post to your account – they will not flip out as an exception item. It is very important to be reviewing your ACH Whitelist on a regular basis.

To delete a company from your ACH Whitelist you will need to contact the bank. Please contact a **Treasury Management Team** at **608-310-1240** or email: **TreasuryManagement@lakeridge.bank** with the company name you wish to remove.