

Pro-Chex Positive Pay Client Conversion FAQs



What is changing?

On March 4, 2024, Trustmark's positive pay services will move to a service called Pro-Chex on the ALERT platform. If you currently use our ACH positive pay service (ACH Alert), you're already familiar with ALERT, and the service will be accessed through the same *myTrustmark*® login you use today.

When is this change going into effect?

March 4, 2024.

Why is this change happening?

The move to Pro-Chex provides access to enhanced check positive pay functionality, such as payee name verification. It also puts fraud prevention services for both check and ACH transactions on the same platform. Clients with both services will have the ability to use a consolidated view where both check and ACH exception items are presented and can be decided in the same interface.

Will there be new functionality available to me after the change?

Enhanced functionality, like payee name verification, will be available after the new system has been in place for the first month. Contact your CTS Relationship Manager for details on how to add the new service.

How will I access the new application?

The Pro-Chex positive pay service will be accessed through *myTrustmark* in the Services menu for "ALERT & Positive Pay Services". If you are a current ALERT user for ACH Positive Pay, ACH Returns or EDI Reporting, you'll be familiar with this link and the new platform.

Will I have to create my users and accounts in the new system?

No. All users with access to the current positive pay service will have the same access on the new Pro-Chex service.

How will I make decisions on exceptions?

The new Pro-Chex service is designed to be simple and intuitive for utilizing positive pay services. Exceptions are available for review weekdays by 8:45 AM CT. Each exception will have an image of the check to view and a drop-down selection for the user to select the appropriate decision for each item.

Will I be notified if I have exceptions that need my attention?

Yes, you will receive email alerts when exceptions are available on your account for review.

Is my deadline changing because of this change?

No. The current deadline for submitting decisions of positive pay exceptions will remain 12:00 PM CT.

Will an outstanding issue be voided after 180 days?

Outstanding issues can be set to stale date after a period of time selected by the client, which will ensure the item becomes an exception after that time period but will not automatically void the item. To change the status of an item to void, clients will need to submit the item with a voided status. This can be done through the Manual Issue Entry screen or through file upload within Pro-Chex.

Will I still see my reconciliation reporting?

Reconciliation reporting is available to clients through a new function called “Scheduled Reporting” and is accessible through the Pro-Chex user interface or via SFTP transmission. Current SFTP transmission clients will continue to receive their reporting through their existing SFTP setup.

How do I import files in the new system?

Issue files are imported into Pro-Chex in a process very similar to the current process. Default templates for file uploads in Trustmark’s standard format are available for use, and clients have the ability to create their own templates to fit their unique file formats. Clients who used templates for file uploads through the old interface will have those templates available in Pro-Chex.

Do I need to re-establish my templates?

Templates for clients who load issue files are being migrated to the new Pro-Chex system. If you have any problems accessing your templates, please contact CTS Support.

I send and/or receive Positive Pay files via SFTP. Will this process change?

No. Clients who send or receive files related to their Positive Pay service will continue to do so through the same process.

Is there a guide available for my reference?

User guides and training videos will be available to help assist clients with the Pro-Chex service.

Who do I contact with questions?

For additional questions about the new Pro-Chex service, please contact CTS Support at 855.731.0243 or via email at cts@trustmark.com.