Pro-Chex
Quick Reference Guide

Version 1.0

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1. Overview

This Quick Reference Guide (QRG) is meant to provide information on the most used positive pay functionality within Pro-Chex. For comprehensive information on all options and functionality within Pro-Chex, refer to the full Pro-Chex Client User Guide and use the linked table of contents to jump directly to the desired section.

2. Managing Issue Items

2.1 Manual Entry Overview

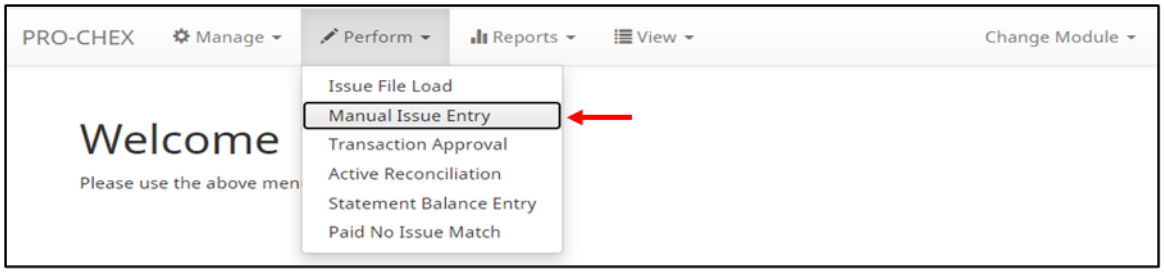
You can manually enter a list of checks that have been issued.

The table below describes fields that may display in the **Manual Entry** screen, criteria for the field to display, and how the information entered is used to identify exceptions when matching issue items to checks presented for payment.

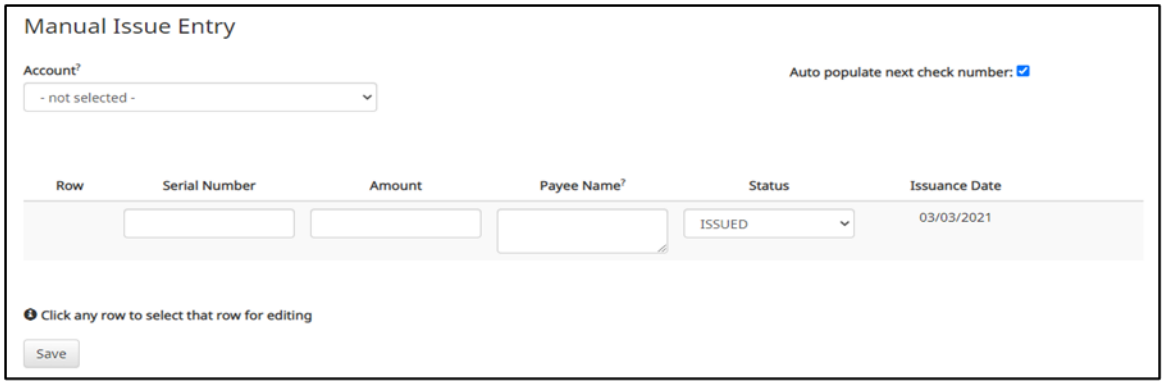
Field	Criteria	Use
Serial #	Check/Serial number of the issue. • This field is always required.	Identifies if the check was issued or presented more than once.
Amount	Dollar value of the issue. • This field is always required.	Identifies if the amount of a check has been altered.
Payee Name	Person(s) or entities to whom the check was intended to pay. • This field supports entry of up to four multiple payee names. Click **Enter** to input another name on the next line. • This feature is optional, and the field only displays for accounts configured for payee positive pay. ***Note**: When enabled, if a payee is required in an issuance file, values consisting of only white space (ex., all spaces) are considered the same as an empty value and are not accepted.* • This field supports both alphabetic and numeric characters. • Multi-Line Payee Names cannot be utilized on accounts with a Custom Payee Box enabled.	Identifies if the name in the Pay to the order of line has been altered.
Status	This value advises Trustmark if a check has been issued and distributed, issued and later voided, not distributed or issued, and if it was distributed and a stop payment order was requested later. • The issued and void status values are always available for selection.	Determines if a check should be analyzed for matching (issued) or if a check was presented for payment previously voided or stopped.

	• The stopped status only displays if Trustmark enabled this option for you to designate. • Each check should be accounted for, even those voided or with a stop payment issued.	
Issuance Date	Date the check was issued and valid for payment. • This field is always required. • The issuance date always defaults to the current date, but the user can assign a back or future date.	Determine if a check is presented earlier than intended or later than allowed.
Additional Issue Fields	Only available if the Issue Templates user privilege is turned on for a user. • Additional issue fields are typically used if you require Check Positive Pay (PRO-CHEX) to retain information related to the issued item for reconciliation purposes.	Used for account reconciliation purposes. Example: To match an invoice # associated with a check.

1. From the Check Positive Pay (PRO-CHEX) module, click **Perform** > **Manual Issue Entry**.



The **Manual Issue Entry** screen displays.



The table below describes the fields in the **Manual Issue File** screen.

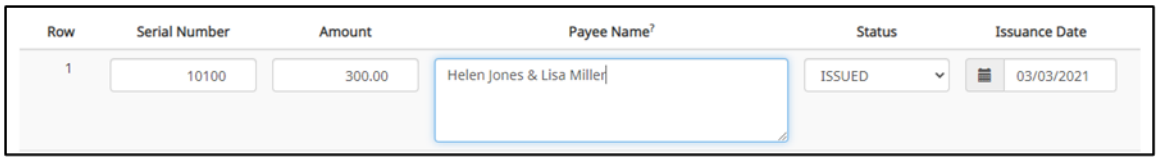
Field	Description
Account	Used to select the appropriate **Account Number** from the drop-down.
Auto populate next check number	When checked, the next check number auto-populates in the following row. • This feature is designed to eliminate serial number entry when checks are issued in sequential order. • When unchecked, the next check number remains blank until it is fill Issued in by the user.
Row	Each issue item is numbered in the order entered. • Once the cursor is placed in the current row, an additional row displays for the next entry.
Serial Number	Used to enter the item serial number for this manual issuance file.
Amount	Used to enter the dollar amount for this manual issuance file. • You can also use the up and down arrows to select a dollar amount.
Payee Name	Used to enter the payee's name for this manual issuance file. • The **Payee Name** field supports the entry of a single or multiple payees. • This field supports both alphabetic and numeric characters. • See Step #3 below for in-depth information about the **Payee Name** field and **Multiple Payee Names**.
Status	**Issued** – The check was issued. **Voided** – The check was voided by the maker. **Stopped** – A stop payment was placed on the check.
Issuance Date	Click **Issuance Date** and select the date this item was issued. • On accounts configured for active account reconciliation, the **Manual Issue Entry** screen will not permit selecting a date prior to the start date of the current reconciliation period.

2. Click **Payee Name** to enter up to four payees. If entering multiple payees, press **Enter** and input the payee name for each additional payee.

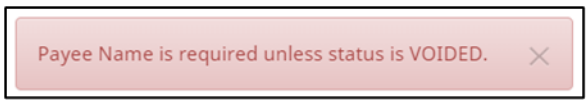
You can enlarge the view size on the **Payee Name** field by dragging the bottom right corner of the field box. This feature is not available in all browsers.

This functionality is not available if Trustmark enabled **Custom Payee Boxing** for an account. If multiple-payees are listed on a single line of the check, putting them on separate lines is not applicable.

- The Payee Name field currently supports 500 alphanumeric characters in total. This count includes the carriage returns separating multiple payees. The 500-character limit is for the entire field and not per payee.
- 500 characters are allowed in this field; however, names may be truncated if using a fixed width template, and the number of characters allowed in that column is less than 500.

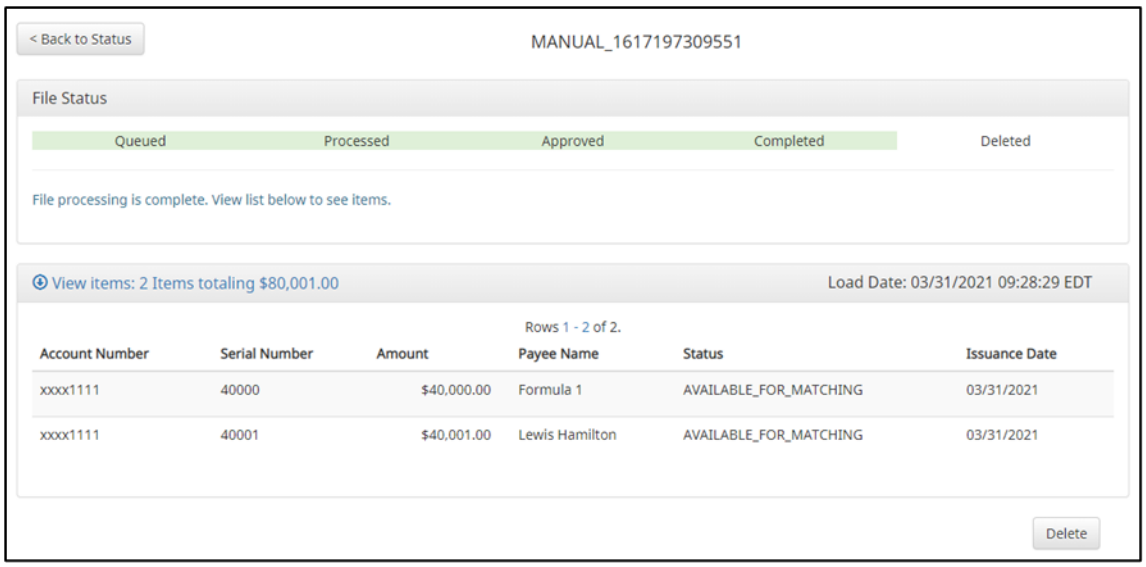


3. If **Payee Positive Pay** is enabled, the **Payee Name** field will not accept blank entries for items with an Issued status. An error message returns if there is an attempt to save an entry without a payee name.



- Click in any field(s) that need to be edited and make changes.
- After all manual issuance files have been entered, click **Save**.

The **Manual Issuance File Status Detail** screen displays.



The table below describes the fields on the **Manual Issuance File Status** screen.

Field	Description
Load Date	Date and time the file was loaded.
Account Number	The account number on each issue item.
Serial Number	The serial number of the issue item.
Amount	The dollar amount of the issue item.
Payee Name	Name of the payee(s) from the issue item.
Status	**Available_For_Matching** – Issued item is available for exception matching against an incoming check. **Duplicate Issuance** – Issued item is a duplicate and already issued. **Used in Matching** – Issued item was used in exception matching against an incoming check.
Issuance Date	The dollar amount of the issue item.

Click **Back to Status** to view the **Issuance File Status** page.

3. Issue Templates

Issue templates make it easy to load issue items into Check Positive Pay (Pro-Chex) using files generated out of most accounting systems. Pro-Chex provides a variety of flexible options for providing a list of issued or voided checks.

- Issue templates allow users to select from a list of file formats supported and identify where required data elements are located within the file.
- Once a template is set up, it can be selected when loading a file to tell Check Positive Pay (Pro-Chex) how to use the data contained in the file.
- Multiple file templates can be set up, displayed, and used. Trustmark can create templates for you to use or allow you to create your own templates.
  Note: The **Issue Templates** user privilege must be enabled.

1. From within the Check Positive Pay (Pro-Chex) module, click **Manage** > **Issue Templates**.

The system displays a list of existing templates available for viewing or editing, and a **Create New Template** button.

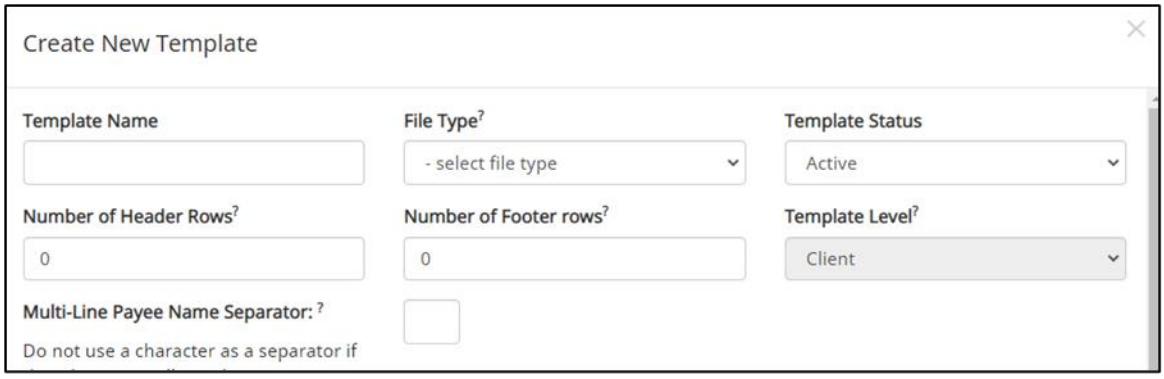
- Templates created by Trustmark cannot be modified.
- Templates you create can be modified by both you and Trustmark.
- Click the **eye icon** in the **Edit/View** column to view a template created by Trustmark.

2. Click the **pencil icon** next to a template to view or edit the template. The template displays the date the template was last updated.

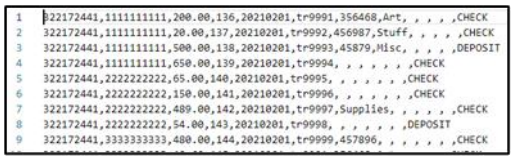
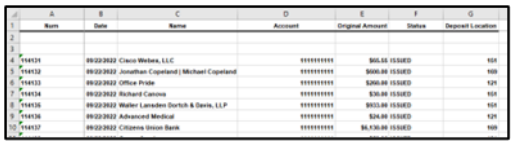
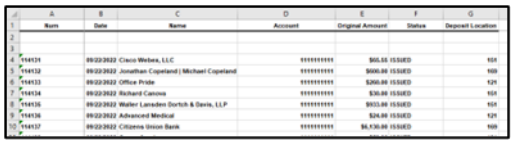
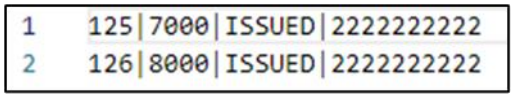
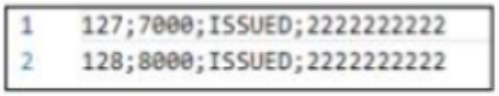
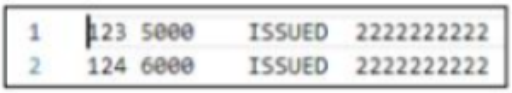
3. To delete an existing template, click the **checkbox** next to the template to be deleted and click **Delete Selected**. Templates with the **Delete** option were built by you and can be deleted/edited. Templates without the **Delete** option were built by Trustmark and cannot be deleted/edited.

4. Click **Create New Template** to create a new template.

- The upper portion of the template screen will not change regardless of the file type selected.
- The **Template Name**, **File Type**, and **Template Status** values are required. The **Number of Header Rows** and **Number of Footer Rows** fields are optional.



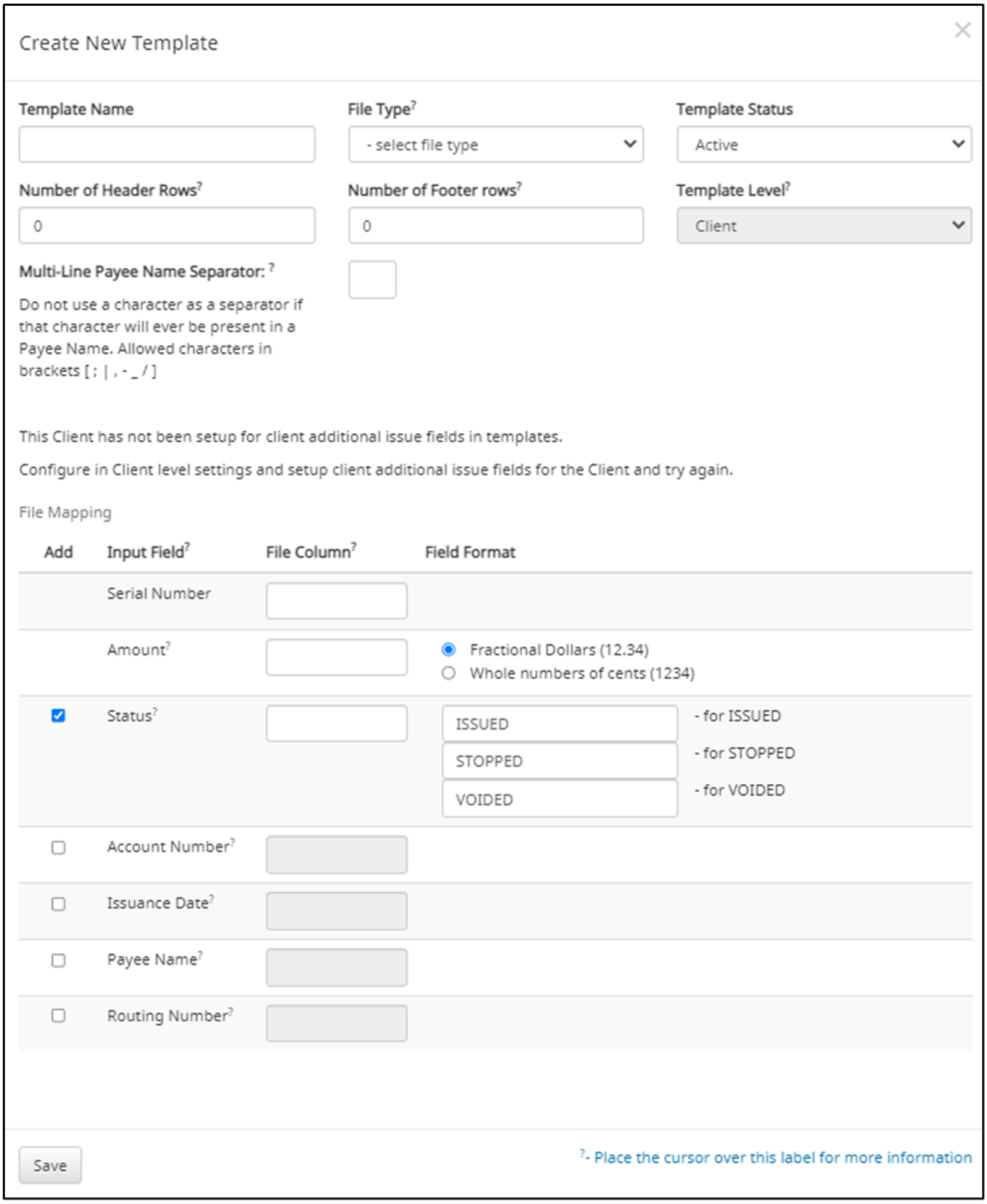
The table below describes the fields for the **Create New Template** screen.

Field	Description
Template Name	Name of the template being created.
File Type	Select the appropriate file type. Check Positive Pay (Pro-Chex) accepts issuance file uploads with the following formats: Comma Separated (.csv)  Fixed Width (.txt) Excel Workbook (.xlsx)  Excel 97-2003 Workbook (.xls)  Pipe Separated (.csv)  Semi-colon Separated (.csv)  Tab Separated (.txt) 
Template Status	Can be set to **Active** or **Inactive**. Active templates are used for loading issue files; inactive templates cannot be used for issue file loading.
Number of Header/Footer Rows	Many accounting systems can export Excel or fixed width files. Sometimes those files have header (beginning) rows or footer (ending) rows containing data not required by Check Positive Pay (Pro-Chex). When setting up a template, the Client can define the number of rows Check Positive Pay (Pro-Chex) should ignore at the beginning and end of the file. If the values are entered incorrectly, an issue file may load with errors or no items.

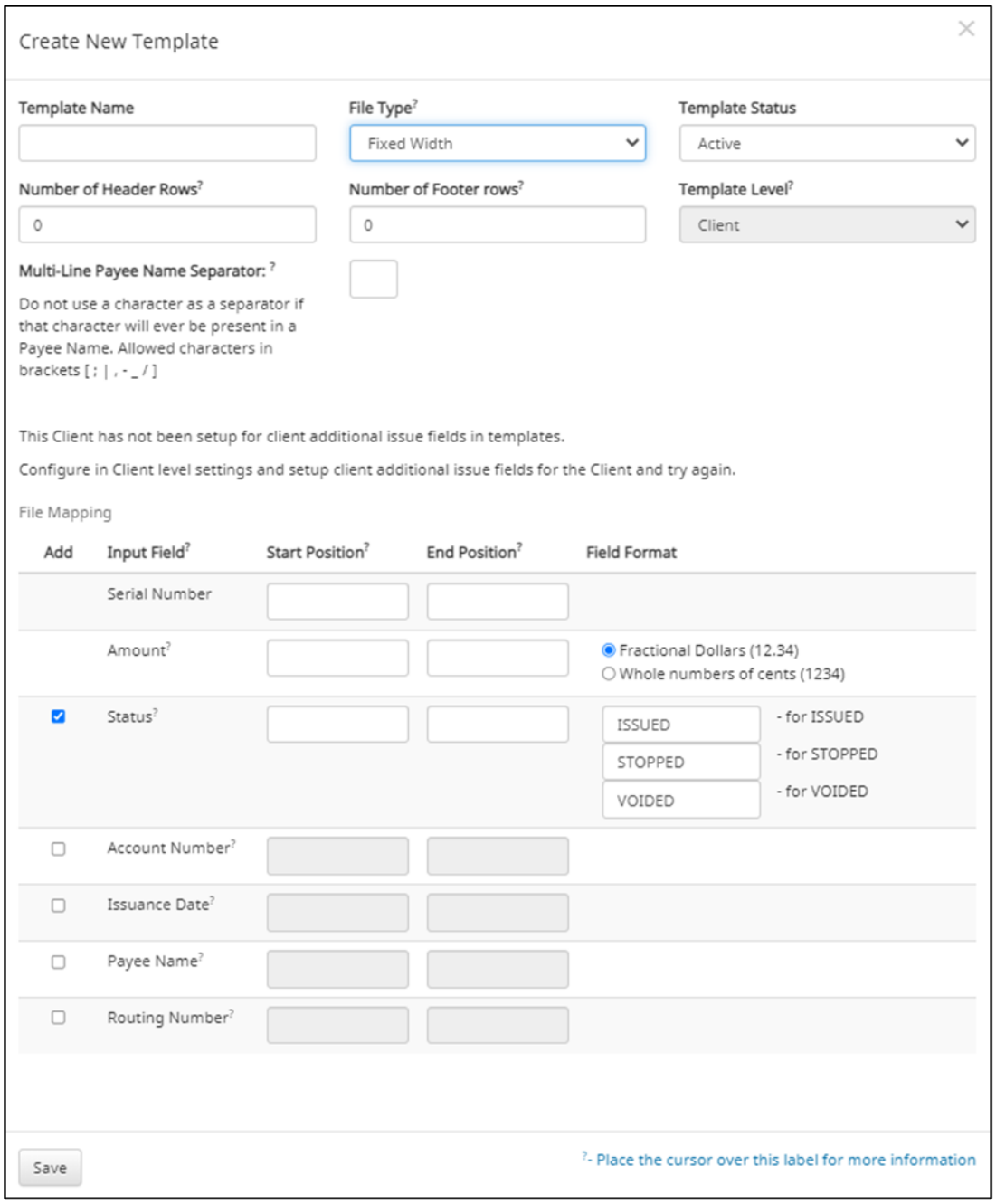
The mapping section below displays based on the file type selected.

Note: Fields/options seen in these images may be available for your organization based on settings configured by Trustmark.

Excel and separated files require you to define the column data elements that will be found.



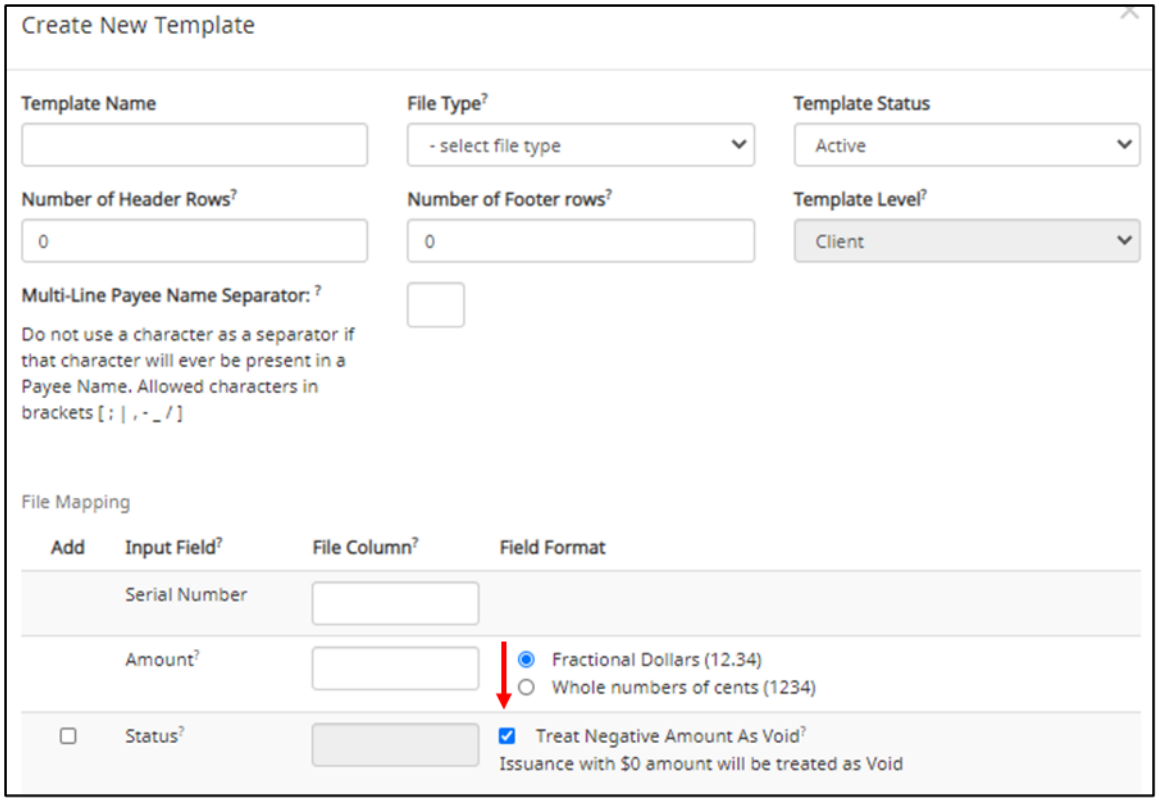
Fixed width files require you to define the start and end position in which the data element is located.



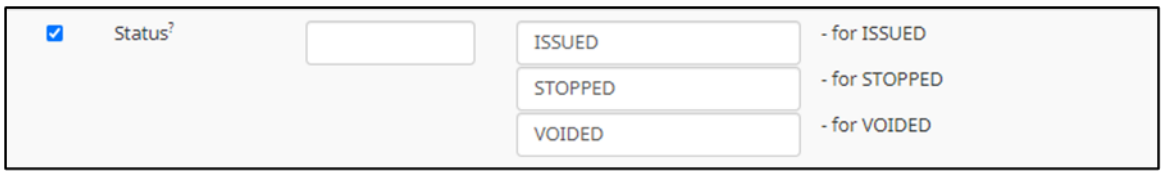
- The **File Mapping** section on the lower part of the screen displays the required fields.
- The **Serial Number** and **Amount** fields are always required. You must specify if the **Amount** data in the imported file will or will not contain decimal points.
    - If the **Amount** value is set to fractional dollars, then 100, 100.0 and 100.00 are all processed the same.
    - If the **Amount** value is set to whole numbers of cents, the system divides by 100 and saves it as a dollar value. For example, a value of 100 is saved as $1.00 in the system.

You can import additional data by checking the **Add** box next to the desired data element.

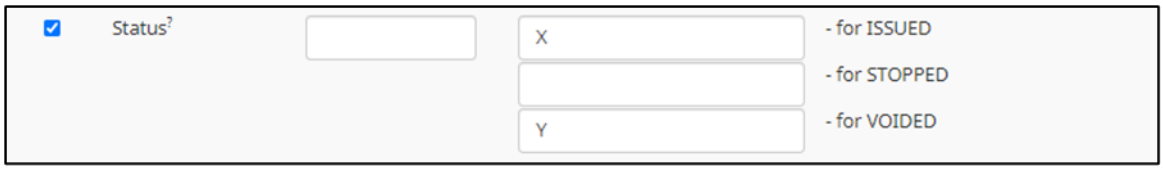
- If the status box is not checked (as shown below), Check Positive Pay (Pro-Chex) loads all issue items with a status of **Issued**.
- If your file represents voided items as a negative number, you can **check Treat Negative Amount as Void** and Pro-Chex will status any item in the file with a negative value as **Voided**.
- Issuances with a $0 amount are treated as void.



- If you check the **Status** box, additional fields display as shown below.
- If your accounting system exports issue items with an **Issued** or **Voided** status, no additional action is required.



- If the **Status** box is checked for a template, and this information is not provided in the issue file loaded, the system gives each record an **ISSUED** status. In addition, the **STOPPED** status may not appear in the Template configuration screen if Trustmark has disabled stop payments.
- If the accounting system used exports issued items with a value of **X** and voided items with a value of **Y**, you can identify the values as shown below so Check Positive Pay (Pro-Chex) can translate the data appropriately when importing the data.



The table below describes system behavior if additional data elements are included.

Field	Description
Account #	• If the **Account** box is selected, you can import one file that contains issues items for multiple accounts. • If the **Account** box is not selected and you load a file through the Client portal, Check Positive Pay (Pro-Chex) requires you to select the account on which the checks were issued.
Issuance Date	• If the **Issuance Date** box is not checked, Check Positive Pay (PRO-CHEX) defaults the issue date to date the file was loaded. • If the issuance date box is checked, the file must contain an issuance date for each item. • For Excel files, PRO-CHEX translates the data format used in the file. • For separated and fixed width files, you must define the date format being used as shown in the screenshot below. The formats displayed are examples only. A complete list of date formats can be found at: https://docs.oracle.com/javase/8/docs/api/java/time/format/DateTimeFormatter.html#patterns
Payee Name	The **Payee Name** box displays if one or more accounts are configured for payee positive pay. • If the box is checked, Check Positive Pay (Pro-Chex) requires the payee name for accounts configured for payee positive pay. • If the payee name is provided for accounts not enrolled in payee positive pay, the payee name data is ignored when the file is loaded. • For Excel or delimited files, the complete and single payee name is expected in a single column.

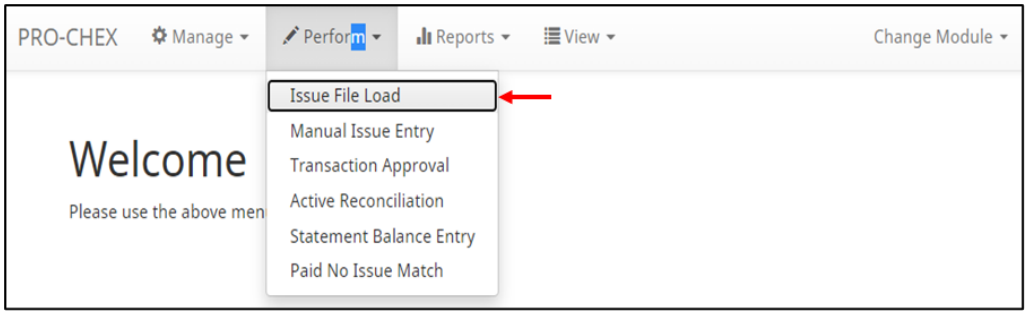
	• For fixed width files, the complete and single payee name must be contained in the file between the starting and ending position. • This field supports both alphabetic and numeric characters. • When a payee name is required in an issuance file, values consisting of only white space (i.e., all spaces) are considered the same as an empty value and are not accepted. • If the **Multiple Payee Names** feature is enabled, the **Issuance Payee** name may display more than one payee. • Multi-Line Payee Names cannot be used on accounts with **a Custom Payee Box** enabled.

4. Loading Issue Files

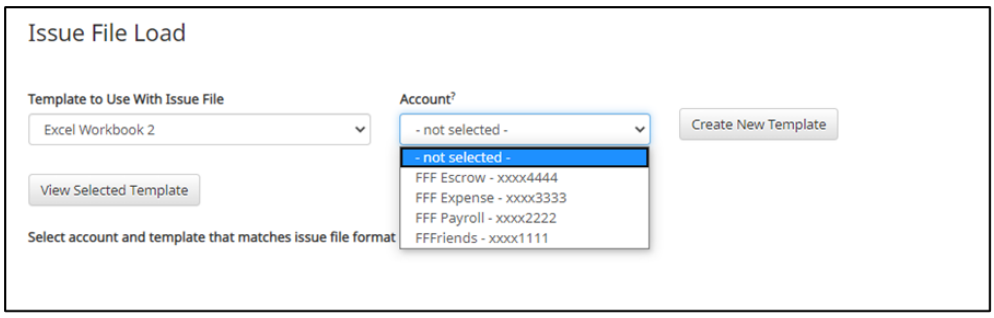
Check Positive Pay (PRO-CHEX) allows you to load issue files into the system for use in matching. PRO-CHEX accepts these files in a variety of formats, used in conjunction with file templates (covered in the previous subsection).

- The **Load Issuance File** user privilege must be enabled.
- Issue file loading strips and ignores dollar signs on dollar amounts and double and single quotations around data fields.
- For best results, do not load issue files with mixed account numbers unless they have access to all the listed accounts. Loading issue files with account numbers for which the user has no access will cause errors.
- There is a 100-character limit on issuance file names.
- In the case of an issuance file containing voids or stops being loaded to overwrite previously issued (outstanding) items, the system updates the status of the issued items, but keeps the original amount of the issued item, even if the void or stop amounts are listed in the issuance file.

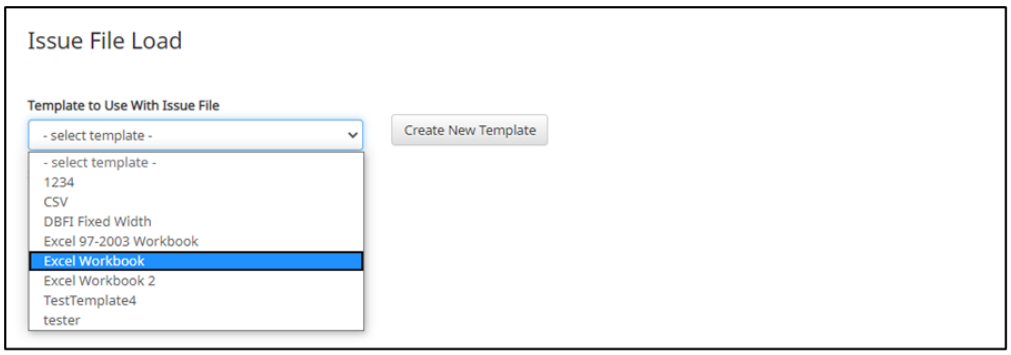
1. From the Client Portal Check Positive Pay module, click **Perform** > **Issue File Load**.



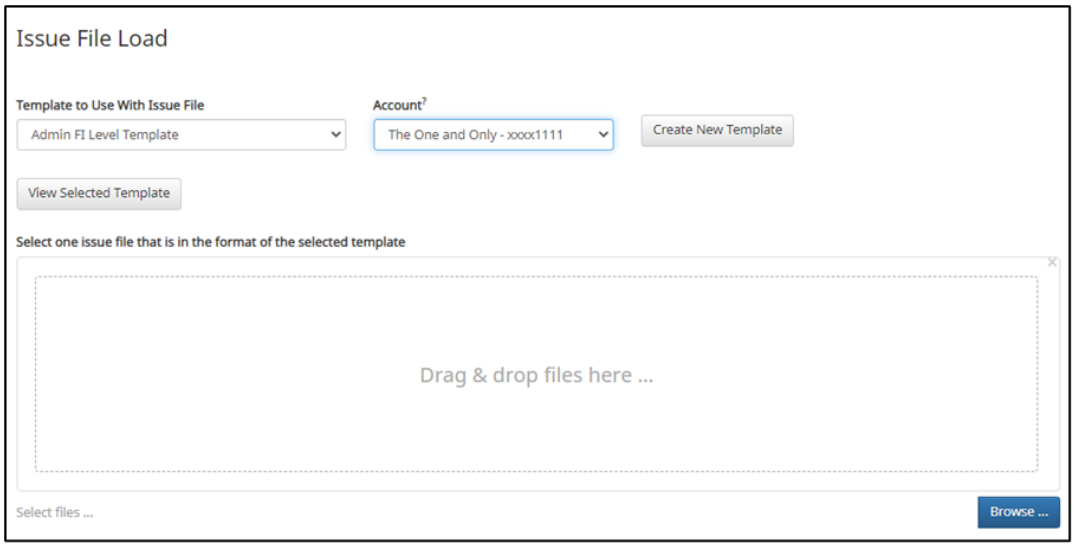
2. Click the **Template to Use With Issue File** drop-down box and select one of the available templates. If only one template is available, it is selected by default.



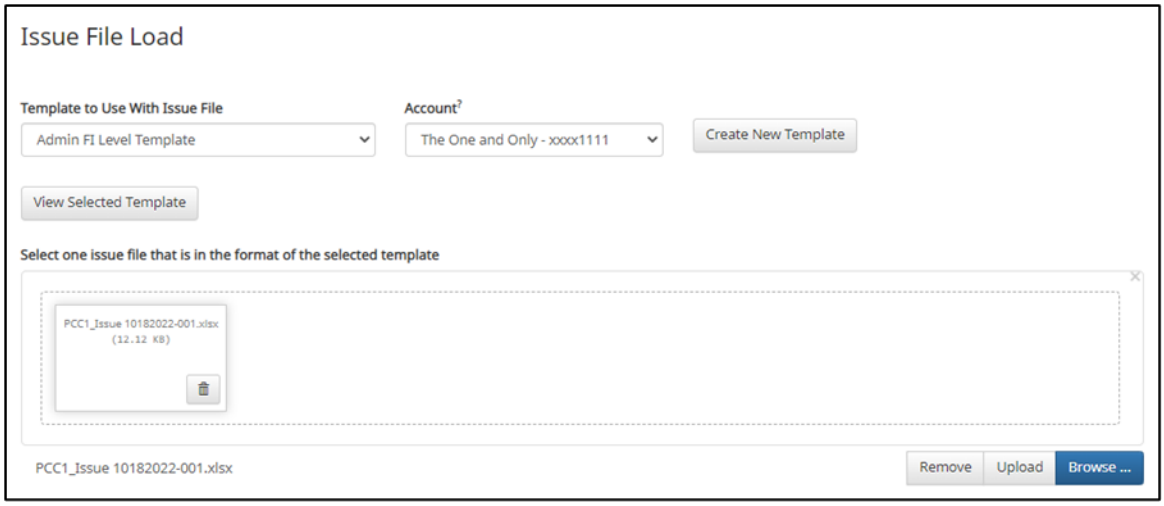
3. If the template selected was created without the **Account** field enabled, a drop-down box displays; select from the list of accounts. If only one account is available, it is selected by default.



4. Click **Browse** to select the appropriate file.



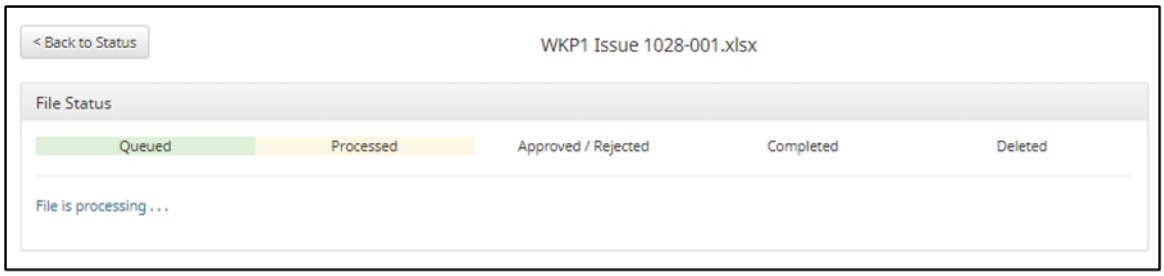
Once the file is selected, it displays in the upload interface:



There are three options available:

- **Remove** – selected to remove the file from the page.
- **Browse** – used to locate the file you want to load.
- **Upload** – selected to upload the selected file.

5. The **Status Bar** displays the status of the file.

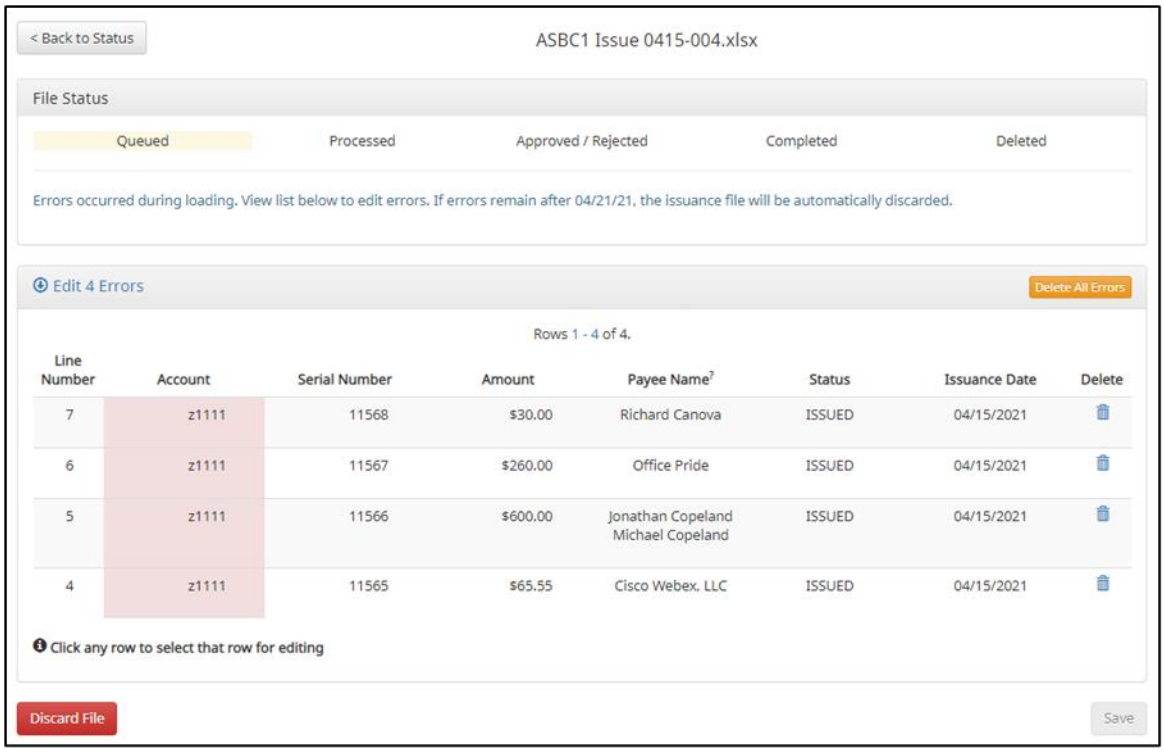


If errors are encountered during the initial processing of the issuance file, the **Parse Errors** display displays, allowing you to view the error detail within the file.

- This most commonly displays when the file contains improper formatting. You have the option to:
    - Correct those errors.
    - Delete individual errors. This feature only displays if there are errors in the file and is only available until errors are corrected and the file is saved.
    - Delete all errors. This feature only displays if there are errors in the file and is only available until errors are corrected and the file is saved.
    - This retains the totals and counts for audit history.

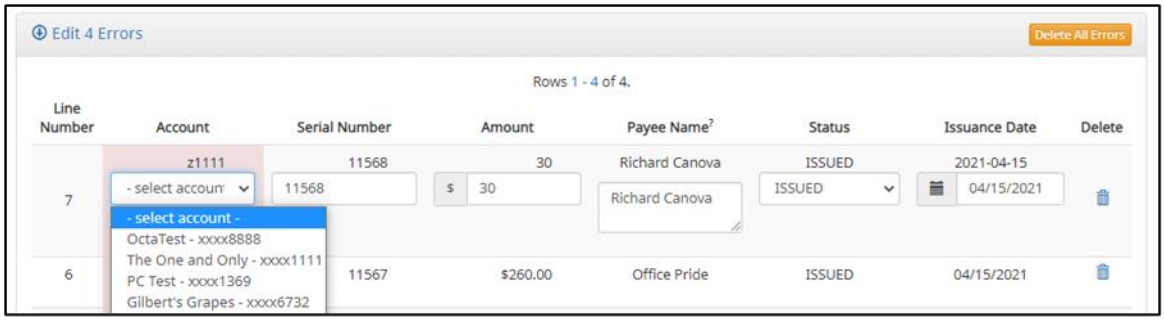
Discard the File displays when there is an error in the file.

- This option is not available after corrections are made and saved.
- This removes the file and its contents from the system.



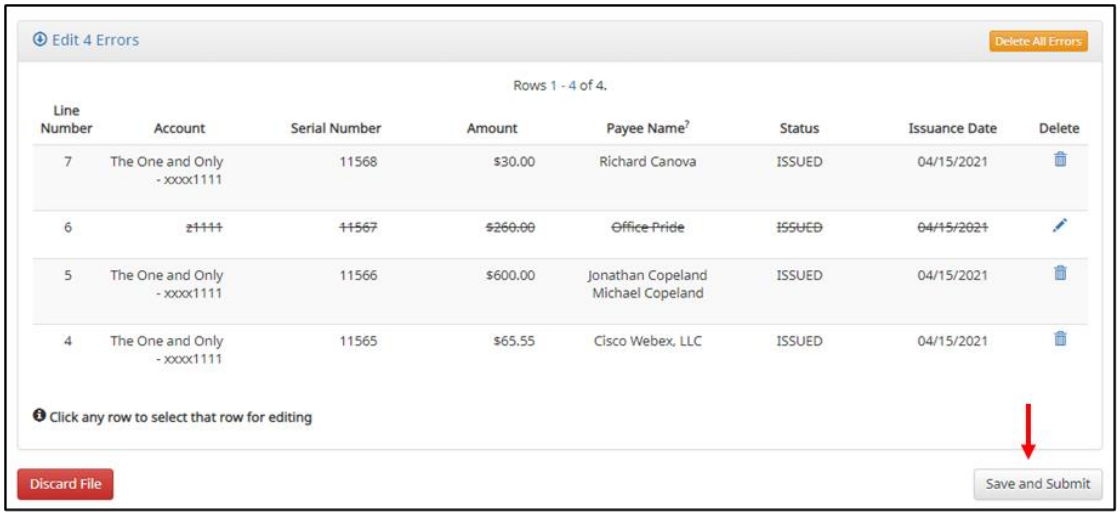
In this case, the account numbers in the issuance file were entered incorrectly and must be corrected before the file can be fully processed and loaded.

6. Click any fields highlighted in red to make updates or changes.



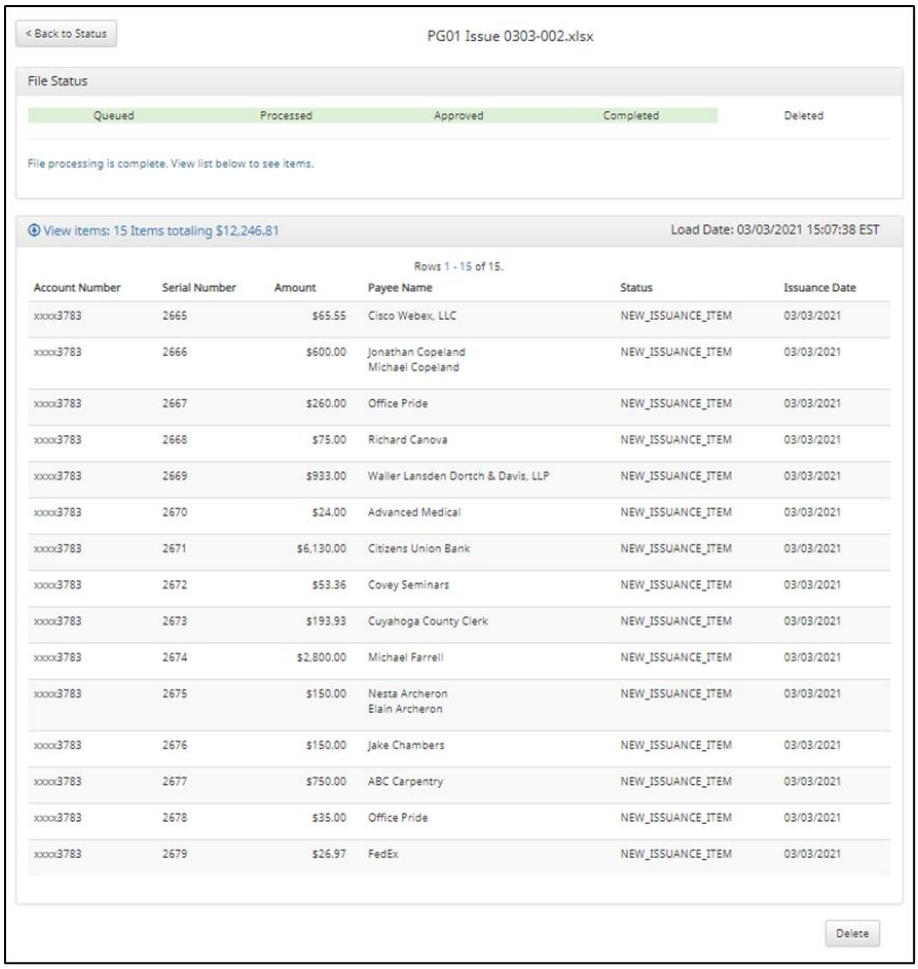
In this example, the user is presented with an account number drop-down to choose the correct account number for the issuance item.

7. Once all errors are corrected, the red highlights are no longer visible. Click **Save and Submit** to reprocess the file. This feature is only available until all errors are corrected, deleted, or discarded.

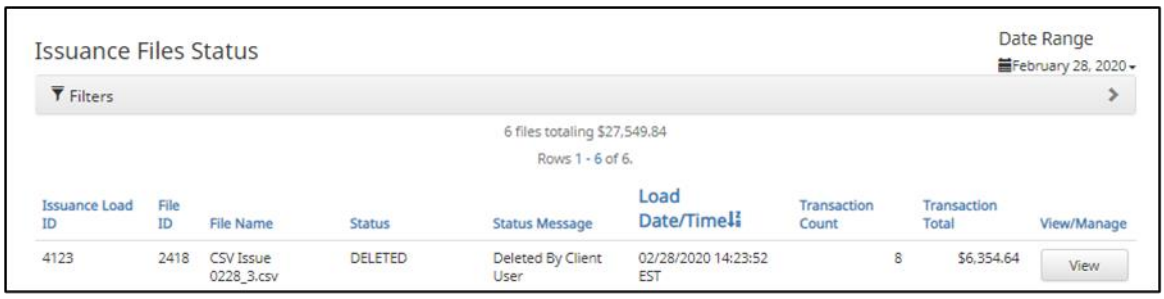


8. If the file is processed successfully, you can view details on all items in the file.

- If there are no errors in the file during the initial load, the file automatically displays as approved and complete.



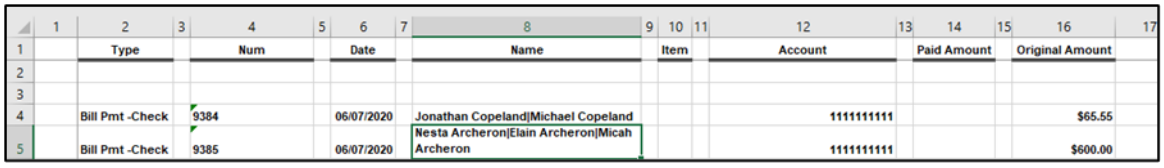
9. If an issuance file needs to be deleted for any reason, click **Delete** to remove it. Deleting a file retains item counts and totals as audit history.
   Note: *Files are only eligible for deletion if every item in the file is still available for matching status. If just one item in the file has been paid, the file cannot be deleted.*



4.1 Multiple Payees

Check Positive Pay (Pro-Chex) can support customers with multiple payee names on issued items. The system scores multiple names on a check against information provided in the issuance file.

- When you load an issue file into the system, the loaded file processes using the **Issue Template** set up with Check Positive Pay (Pro-Chex). This allows for selection of a **Multi-Line Payee Separator**, a character chosen to separate the names of multiple payees in the issue file.
- If multiple payees are listed on a single line of a check, no action needs to be taken.
- If multiple payees are listed on two or more separate lines of a check, the multiple payee separator character (which should match the one designated in the template), must be used between each name. In the example below, the Multi-Line Payee Name Separator designated in the Issue Template is a pipe (|). The issue items shown are entered with the pipe separator between each name with no spaces.

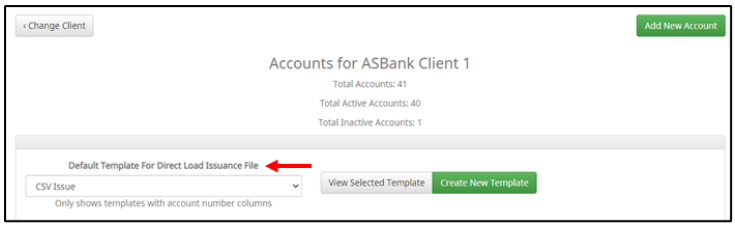


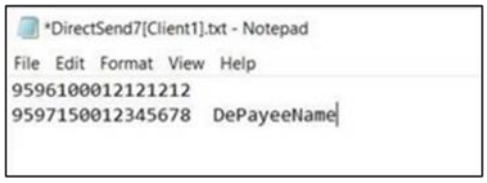
	Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
4	Bill Pmt -Check	9384	06/07/2020	Jonathan Copeland|Michael Copeland		1111111111		$65.55
5	Bill Pmt -Check	9385	06/07/2020	Nesta Archeron|Elain Archeron|Micah Archeron		1111111111		$600.00

- When the Issue File is loaded, the system separates the data before and after the character as separate payees.
- Please refer to Section 3, **Issue Templates**, for more information about multi-line payee name separators and how best to use this feature.
- Multi-line payee names cannot be utilized on accounts that have a **Custom Payee Box** enabled.

4.2 Direct Send Issue File Recommendations

This feature allows you to send issue files to Trustmark via SFTP or another file transfer method, so that Trustmark can load those issue files to Check Positive Pay (Pro-Chex) for processing. Please note the following guidelines:

Subject	Recommendation
File Naming	There is a 100-character limit for issuance file names.
Direct Send Issuance File Mapping	Direct Send Issuance Files must be mapped to match the **Default Template** for Direct Load Issuance Files. 
Direct Send Issuance File Mapping – Using a different template than the default	A direct send issuance file can be loaded and mapped to a different issue template if that template name is included in the brackets with the client code, with a plus (+) sign in front. Example: Issuance_Date_[6789+CSV1].csv, YYYYMMDD_[Client Code].csv
Direct Send Issuance File Mapping – Account Numbers	Account numbers must be included in the assigned issue template.
Direct Send Issuance File Mapping – Issuance Date Format	The issuance date in the file must match the date format set up in the assigned issue template. If a file is loaded where the issuance date format does not match the assigned issue template, the system updates the issuance items with the current date.
Direct Send Issuance File Template – Account Configurations	This template must have mapping set up to accommodate all account configurations. • If one account is set for Payee Positive Pay, and one is set for Standard Positive Pay, then the **Payee Name** field must be mapped in the template, even though the **Payee Name** is not a required field for accounts enrolled in Standard Positive Pay. The template must be able to accommodate **Payee Name** if items are loaded for an account configured for Payee Positive Pay. In the image below, issue items for two different accounts, each configured differently, are shown. • Account 12121212 is set for Standard Positive Pay and 12345678 is set for Payee Positive Pay. • The file will load without incident if not payee is included for the Standard Positive Pay account because Check Positive Pay (Pro-Chex) knows the **Payee Name** is not required for Account 12121212.

	• However, if the Payee Name is not provided for Account 12345678, the file will fail. 
Direct Send Issuance – Account Reconciliation – Issuance Dates	If a **Direct Send Issuance** is loaded for an account configured for Active Account Reconciliation, any items dated prior to the start date of the current reconciliation period are automatically updated to the current date when loaded.

Direct Send Issuance Load Alerts	If you are configured to receive alerts, you will receive an alert email once the direct send issuance file is transferred to the system and the file loads successfully.
	• If the file loads with errors, the alert email informs Trustmark that the file load failed. Trustmark checks the **Issuance File Status** page in Check Positive Pay (PRO-CHEX) before taking action.
	  ○ If the **Issue File Status** column indicates the load failed, Trustmark reviews the direct send issue file, corrects any problems, and resubmits the file.
	  ○ If the status column indicates **edits_pending**, click **View** to open the issue file and make edits within PRO-CHEX.

4.3 Issuance Dual Approval

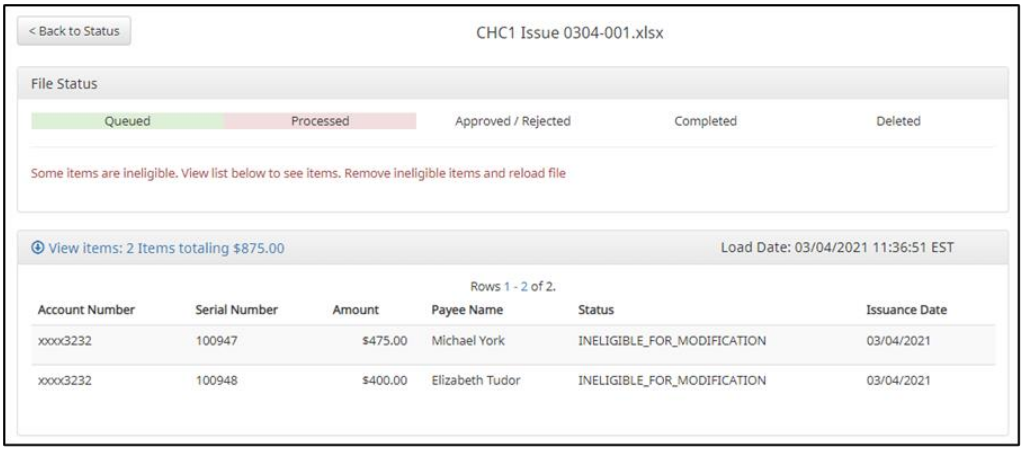
You may have the optional **Issuance Dual Approval** feature enabled. In this circumstance, loaded issue files must be approved by a second user. If no second user is available to approve the file, you can request that Trustmark approve the issue file.

Please refer to section 4.3 Issuance Dual Approval for more information about the Dual Approval process.

4.4 Disabled Stop Payments

When Trustmark has disabled stop payments, you cannot create new stopped issue items or modify previously stopped issue items. Trustmark can, however, feed stop pay items from the core banking system.

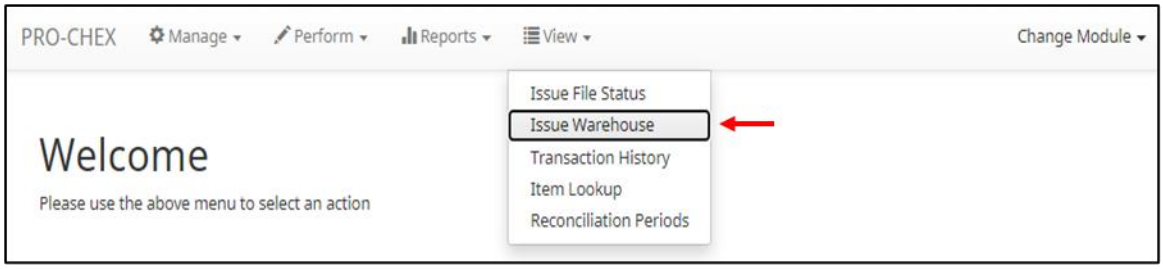
- If you load an issue file with serial numbers on which Trustmark has loaded a stop pay, the system will not accept the file.



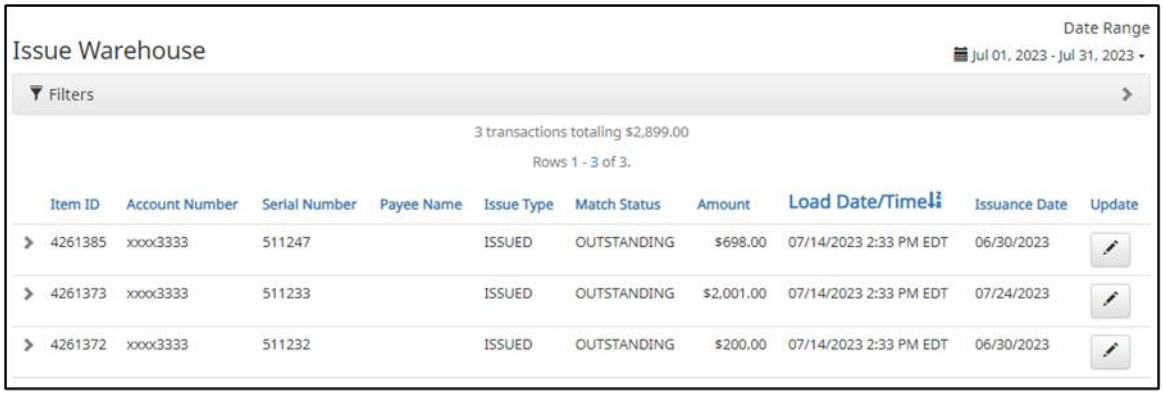
5. Issue Warehouse

Check Positive Pay (PRO-CHEX) allows you to see the status of all issued items. Authorized users can modify items in the **Issue Warehouse**. You can use the **Issue Warehouse** to search for issued items or specific account using the filtering options available.

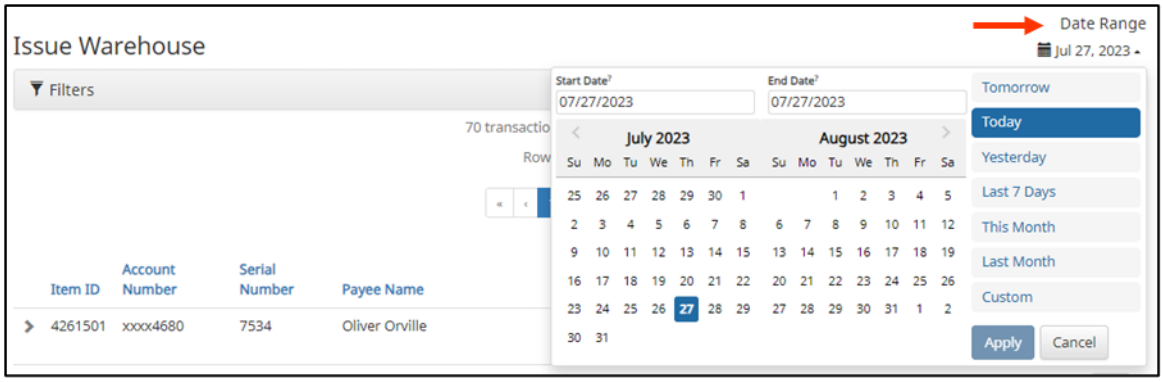
1. Within the Check Positive Pay (Pro-Chex) module, click **View** > **Issue Warehouse**.



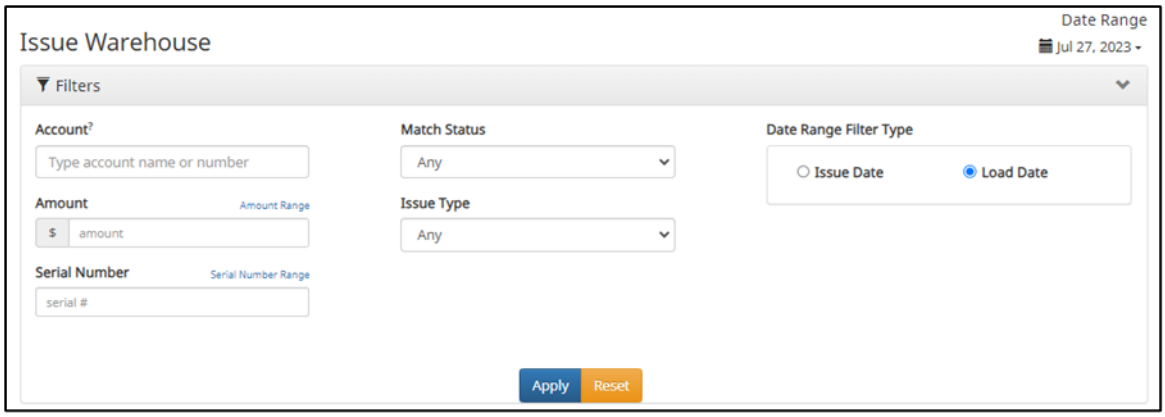
The **Issue Warehouse** page displays.



2. Click **Date Range** to filter the date range of items displayed.



3. Click **Filters** to narrow the search results.

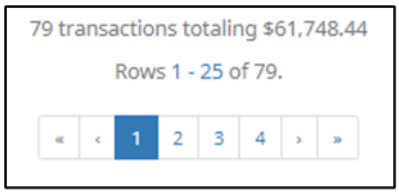


A window containing additional search criteria displays.

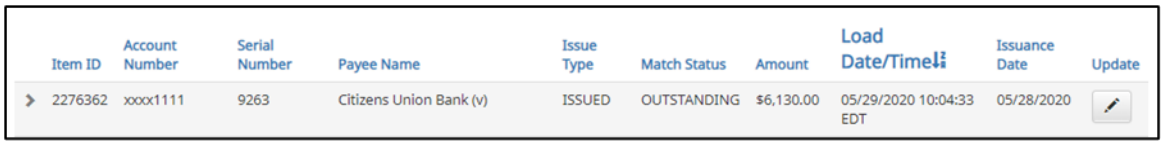
Field	Description
Account	Used to enter an account name of the last four digits of the account number.
Match Status	**Paid** – An item for the issued item was presented and paid. **Returned** – An item for the issued item was presented and returned. **Outstanding** – No item has been presented for the issued item and it remains outstanding.
Amount	Enter a specific amount for the transaction. **Amount range** – Click the hyperlink above **Amount** to enter an amount range or a maximum or minimum amount of transaction. **Min Amount** – Minimum dollar amount of transaction. **Max Amount** – Maximum dollar amount of transaction.
Issue Type	**Issued** – The check has been issued for payment. **Voided** – The check has been voided by the maker. **Stopped** – The check has a stop payment placed on it.
Serial Number	Enter the item serial number for a specific issued item. **Serial Number Range** – Click the **hyperlink** above **Serial Number** to enter a serial number range or a maximum or minimum serial number. **Min Serial #** - Minimum serial number. **Max Serial #** - Maximum serial number.

4. Once search criteria are selected, click **Apply** to narrow search results.

- Search results are displayed on pages of 25 items.
- If the search contains more than 25 issue items, results are displayed on multiple pages.
- Use the navigation buttons at the top of the search results to review all results.



Search results:

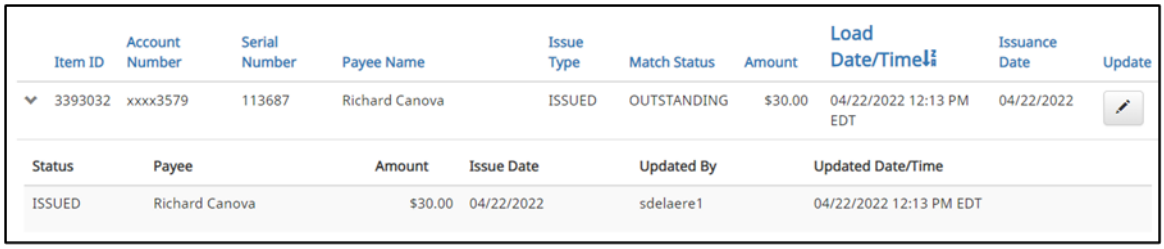


Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
2276362	xxxx1111	9263	Citizens Union Bank (v)	ISSUED	OUTSTANDING	$6,130.00	05/29/2020 10:04:33 EDT	05/28/2020	

The table below describes the search results.

Field	Description
Item ID	Number assigned by Check Positive Pay (Pro-Chex) when a file is loaded.
Account Number	Displays the account number for an item.
Serial Number	Displays the serial number of the issued item.
Payee Name	Displays the name of the payee for the item.
Issue Type	**Issued** – The check has been issued for payment. **Voided** – The check has been voided by the maker. **Stopped** – The check has a stop payment placed on it.
Match Status	**Paid** – An item for the issued item was presented and paid. **Returned** – An item for the issued item was presented and returned. **Outstanding** – No item has been presented for the issued item and it remains outstanding.
Amount	Displays the dollar amount for the issued item.
Load Date/Time	Date (MM/DD/YYYY) and time (HH:MM:SS) the item was loaded.
Issuance Date	The date of the issued item.
Update	Click the **pencil** icon to update the item's **Amount**, **Status**, or **Issuance Date**. • If Issuance Dual Approval is enabled for a client, any updates made to issue items through the loading, manual entry issue, or modifying issue items in the **Issue Warehouse** are passed through **Issuance Dual Approval** to be reviewed and approved by a secondary user.

5. Click the **arrow** next to the Item ID to view more detail on each issued item. The information shown in this drop-down is an audit history of all activity on the issue item.



Item ID	Account Number	Serial Number	Payee Name	Issue Type	Match Status	Amount	Load Date/Time	Issuance Date	Update
3393032	xxxx3579	113687	Richard Canova	ISSUED	OUTSTANDING	$30.00	04/22/2022 12:13 PM EDT	04/22/2022	

Status	Payee	Amount	Issue Date	Updated By	Updated Date/Time
ISSUED	Richard Canova	$30.00	04/22/2022	sdelaere1	04/22/2022 12:13 PM EDT

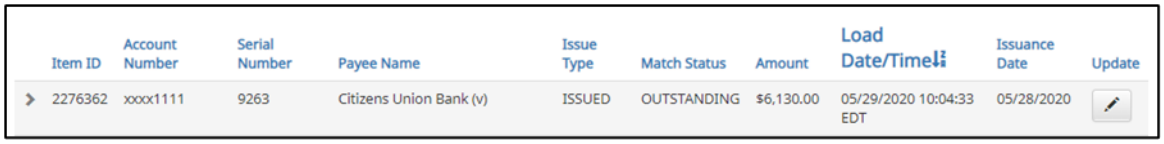
The table below describes the items visible once the view has been expanded.

Field	Description
Status	**Issued** – The check has been issued for payment. **Voided** – The check has been voided by the maker. **Stopped** – The check has a stop payment placed on it.
Payee	Displays the payee name of the issue item.
Amount	Displays the dollar amount for the issued item.
Issue Date	Date of the issued item.
Updated By	User who updated the issue item.
Updated Date/Time	Date and time this issued item was updated.

5.1 Modifying Issue Items

Issue items can be modified by users with a **Load Issue File** or **Manual Issue Entry** privilege. Issue items can only be modified if the **Match Status = Outstanding**.

1. Click the **edit pencil** button under the **Update** column to update the issued item.



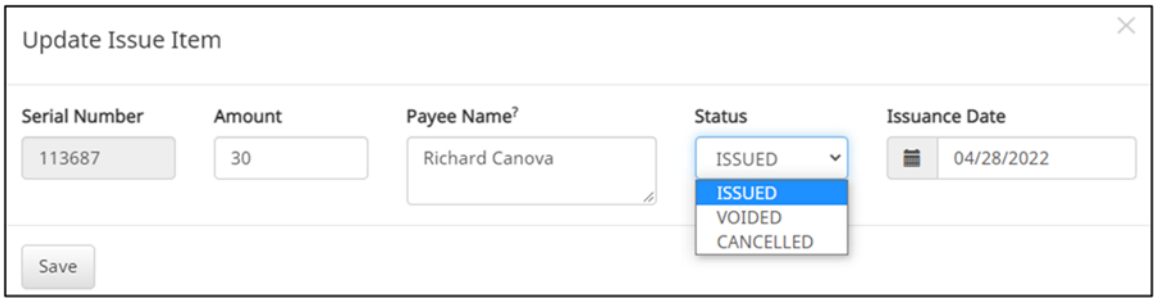
The **Update Issue Item** pop-up window displays.

The table below describes the Update Issue Item screen.

Field	Description
Serial Number	Check serial number. • This cannot be updated on an existing issued item.
Amount	Amount of the issued item. • The amount cannot be updated.
Payee Name	The name of the Payee associated with the specific issued item. • The payee name can be updated.
Status	**Issued** – The check has been issued for payment. **Voided** – The check has been voided by the maker. **Stopped** – The check has a stop payment by the maker. • If Trustmark disabled stop payments in the configuration, Stopped will not be an option in the drop-down menu on this pop-up screen. Cancelled – The check is being cancelled by the maker. See next paragraph.

An outstanding issue item can be updated to **Cancelled** status.

- Only outstanding issue items have the option to be changed to **Cancelled**.
- Once the issue item is updated to **Cancelled**, the item disappears from all views except **Item Lookup**, **Active Reconciliation** (if enabled), and **Audit Report** for historical purposes.



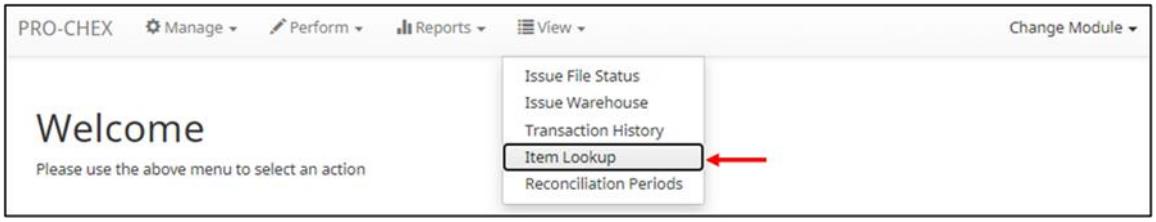
2. Click **Save**.

A copy of the **Issue Warehouse** can be downloaded by clicking **Download as CSV** at the bottom of the **Issue Warehouse** screen.

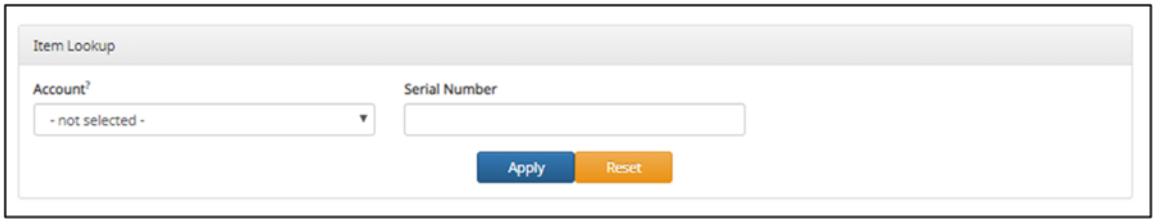
6. Item Lookup

Check Positive Pay (PRO-CHEX) provides you with the ability to look up all recorded data on individual issued items with the Item Lookup feature.

1. Within the Check Positive Pay (Pro-Chex) module, click **View** > **Item Lookup**.



The Item Lookup page displays. All fields on this page are mandatory.



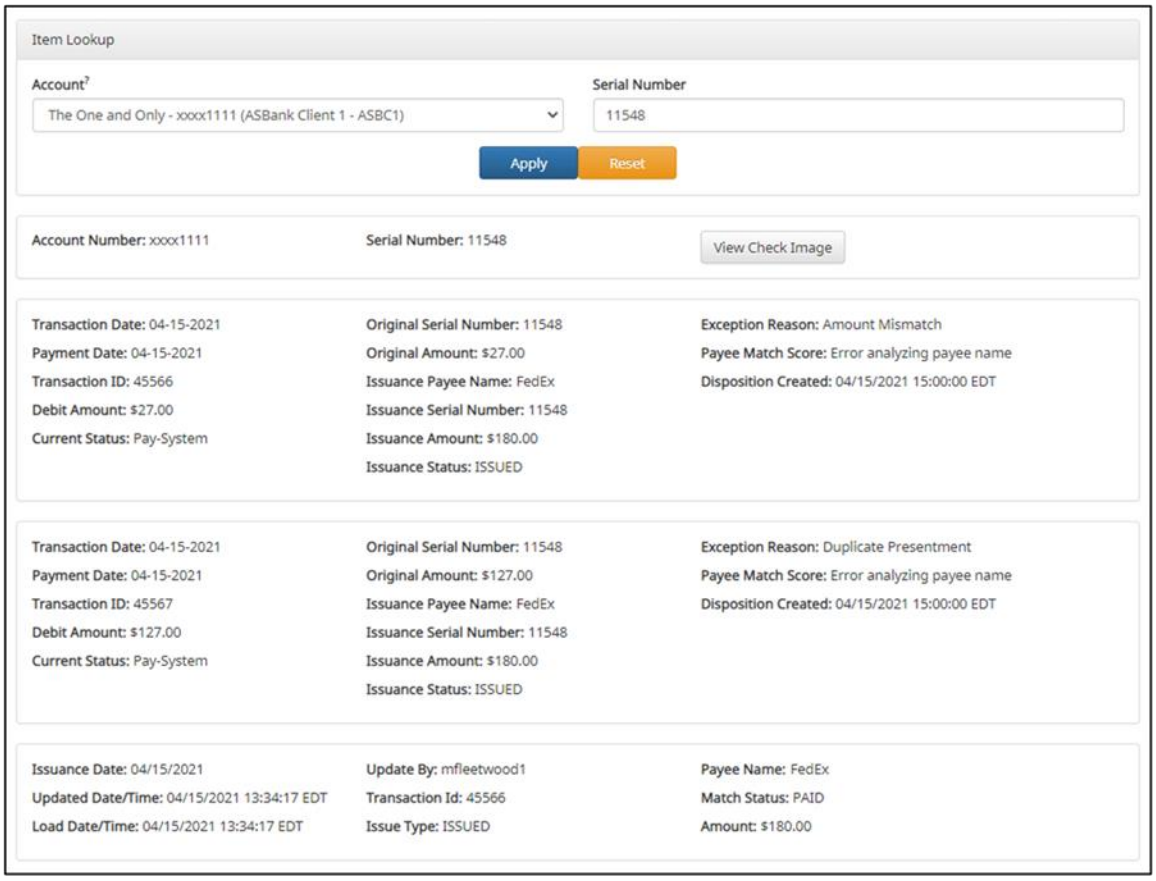
The table below describes the fields on the Item Lookup page.

Field	Description
Account	Select to display a list of your accounts.
Serial Number	Enter the serial number of the item.

2. Once search criteria are selected/entered, click **Apply** to complete the Item Lookup.

- Search results for the item display.
- Within this screen, the lifecycle of the issued item is displayed.

Search results:



7. Other Options Prior to Item Presentment

If you need to make changes to an item prior to item presentment, there are two options within Check Positive Pay (Pro-Chex):

- Items originally issued are updated to **Voided**.
- Information for an existing item, such as changes in amount and/or payee are overwritten.

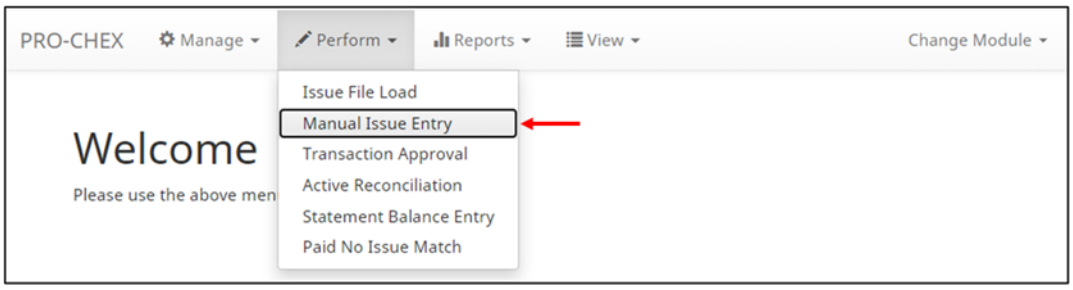
7.1 Modifying Issue Items

Issue Items can be modified in the **Issue Warehouse**. Refer to Section 7.2 Manual Re-Entry.

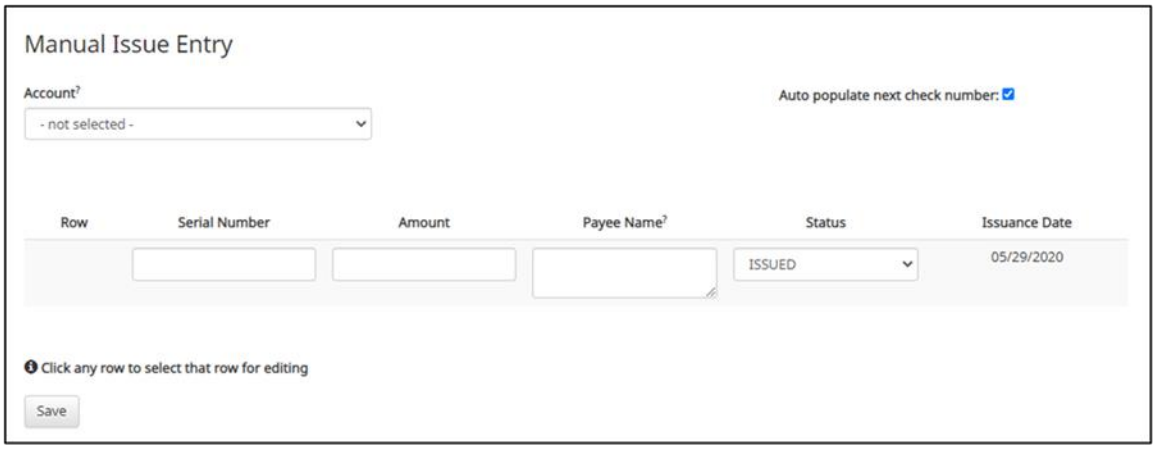
7.2 Manual Re-Entry

To change individual items previously submitted, you can overwrite the previous item as follows:

1. Within the Check Positive Pay (Pro-Chex) module, click **Perform** > **Manual Issue Entry**.



2. The **Manual Issuance File Entry** page displays. For definitions of the fields available on this screen, refer to Section 5.1 – Modifying Issue Items.



3. Create a Manual Entry for the item to be changed. The serial number must match the previously submitted item.

- Fill out all fields, updating the fields to be overwritten with the correct information.
- Click **Save**.

The **Manual Issuance File Detail** page displays.

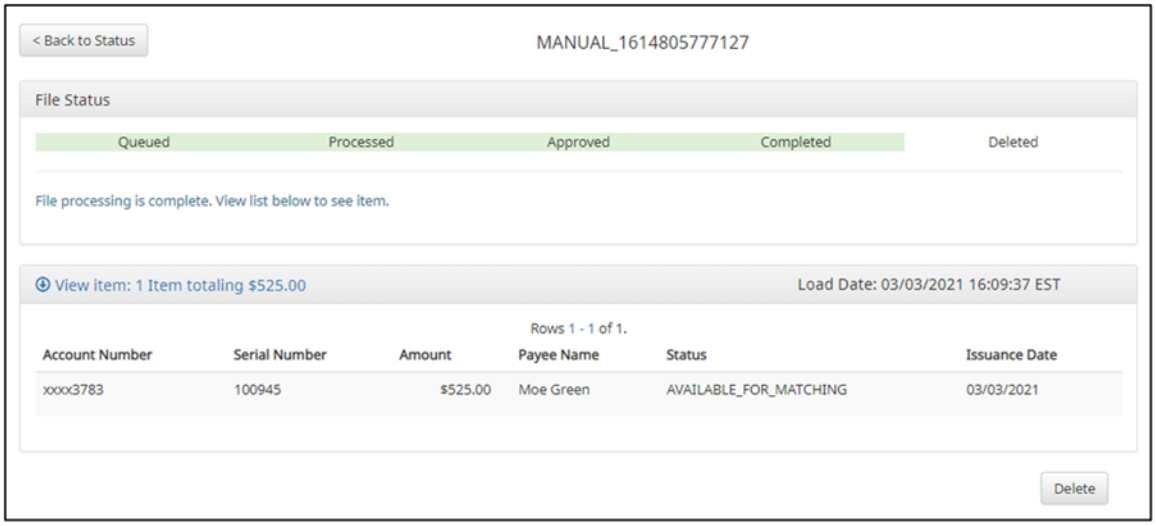
7.3 File Reloads

To change multiple items that were previously submitted, use the **Issue File Load** function to reload and overwrite them in the Issue File.

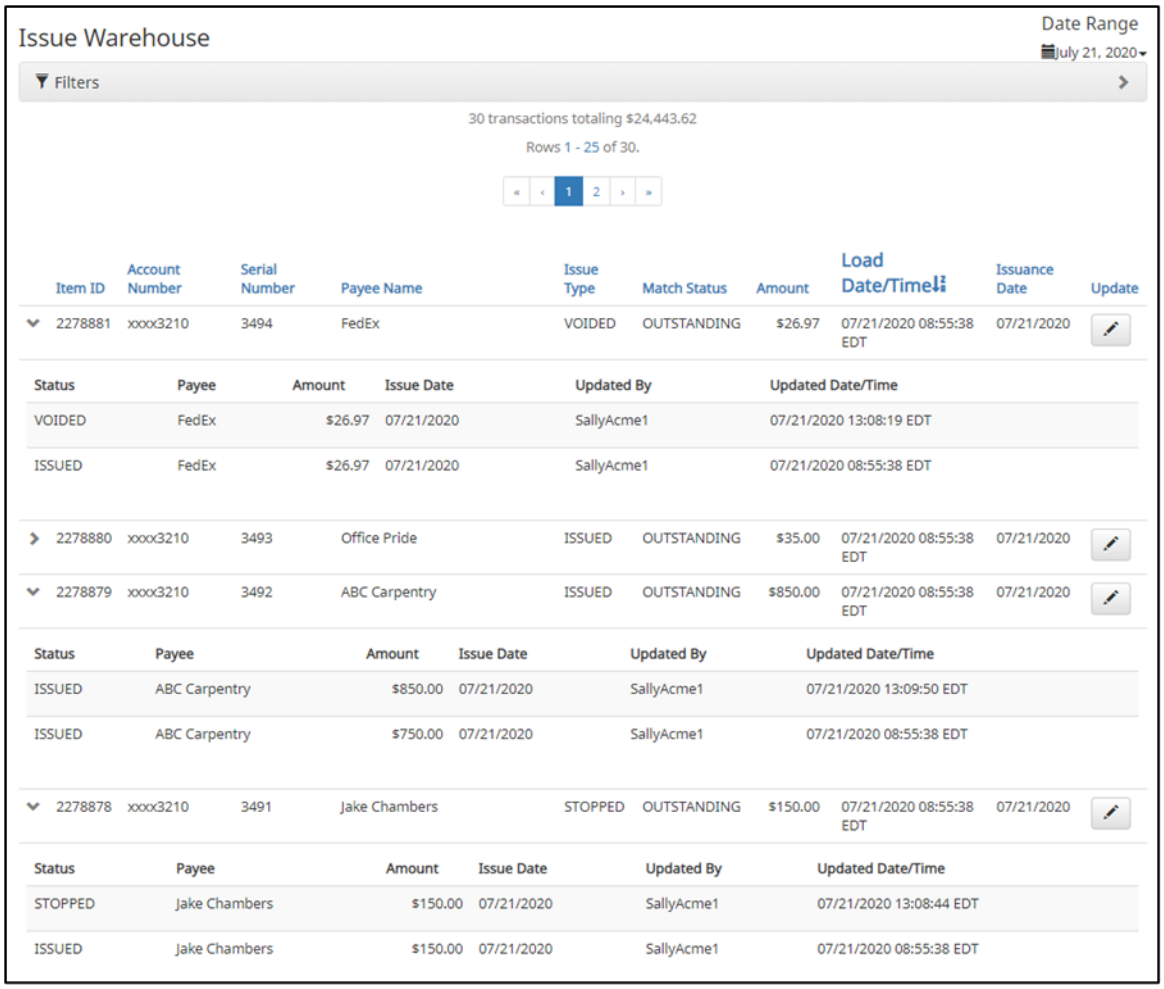
1. Once your issue file is prepared with all items to be overwritten, including the corrected information in the appropriate fields, **upload the Issue File**.

Note: Prior to item presentment, these changed/overwritten items can be viewed in the **Issue Warehouse**. Refer to Section 5 – Issue Warehouse for information on how to access the Issue Warehouse.

2. Once within the **Issue Warehouse** screen, click the **arrow** (>) next to the **Client Code** to view more detail on each issued item. The information in this drop-down is an audit history of all activity on the issue item.



As shown in the next image, three issue items have been updated/changed. The updates/changes from the most recent entries have overwritten the previously loaded issue item.



8. Managing Check Presentment

The primary objective of Check Positive Pay (PRO-CHEX) is to give users the opportunity to make pay and/or return decisions on checks presented for payment on accounts enrolled for the service. The decision function is performed in the **Transaction History** screen.

8.1 Transaction History

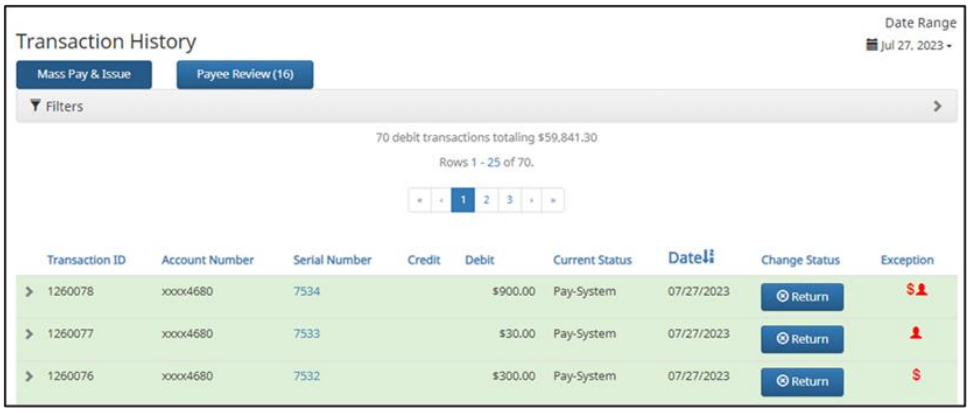
Check Positive Pay (PRO-CHEX) provides a function for you to search and view the status of checks presented on enrolled accounts, and to make decisions on presented items.

- You can use **Transaction History** to search for presented check items for a specific account using the filtering options available. The default filter setting is **Exceptions Only**. Additional transactions may be available to view and decision (such as reverse positive pay items); however, they are not displayed unless the **Exception** filters option is set to **Show All Transactions**.
- Transactions are stored for 12 months.
- The **Transaction History** user privilege must be enabled to access this screen.
- If the user has been granted the **Change Status** user privilege and the transaction is available to decision, the **Pay** and **Return** buttons will be available for use.

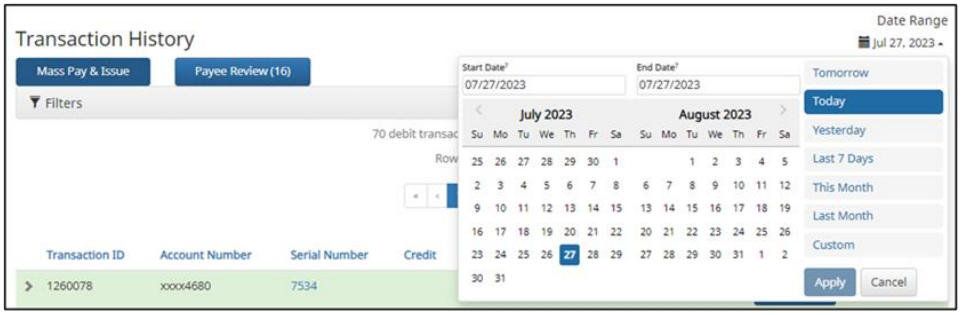
- Transactions that will be paid will have green shading as a background.
- Transactions that will be returned will have yellow shading as a background.
- Transaction status cannot be changed after the end of day cut-off time.

8.1.1 View Transaction History

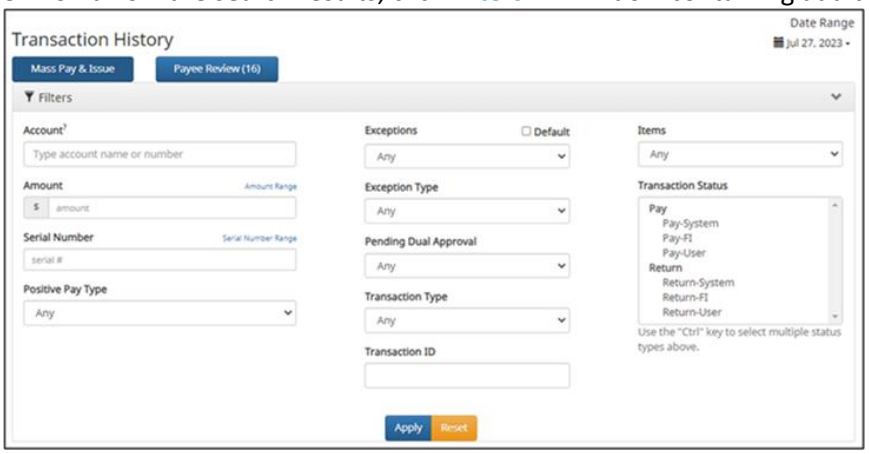
1. Within the Check Positive Pay (Pro-Chex) module, click **View** > **Transaction History**. This page displays all current-day transactions for all accounts to which the user has access.



2. Click **Date Range** to filter the date range of items displayed.



3. To narrow the search results, click **Filters**. A window containing additional search criteria displays.



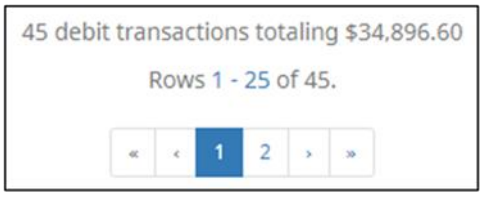
The table below describes the fields in the Transaction History page.

Field	Description
Account	Used to enter or select an account name or the last four digits of the account number to view transactions for one specific account.
Amount	Used to enter a specific dollar amount for the transaction. **Amount Range** – Click the **hyperlink** above **Amount** to enter an amount range or a minimum or maximum amount of transaction. **Min Amount** – Minimum dollar amount of transaction. **Max Amount** – Maximum dollar amount of transaction.
Serial Number	Type the item serial number for a specific issued item. **Serial Number Range** – Click the **hyperlink** above **Serial Number** to enter a serial number range or a minimum or maximum serial number. **Min Serial #** - Minimum serial number. **Max Serial #** - Maximum serial number.
Positive Pay Type	Defaults to **Any**. Select **Positive Pay Type** to filter by: **Standard** – Transactions on accounts set up for Standard Positive Pay. **Reverse** – Transactions on accounts set up for Reverse Positive Pay. **Blocked** – Transactions on accounts set up for Block Positive Pay. **None** – Transactions on accounts set up for No Positive Pay.
Exceptions	Defaults to viewing only **Exceptions**. Select **Exceptions** to filter by: **Exceptions Only** – Only exceptions display. **Show all Transactions** – Exceptions and non-exceptions display. **No Exceptions** – Only non-exceptions display. You can set an option to be the default for future filtering by clicking the Default checkbox once the selection is made.
Exception Type	Displays the standard exception reason labels; however, Trustmark can customize these during implementation. What is seen in the documentation may differ from what you see in service.
Pending Dual Approval	If Trustmark enabled **Decision Dual Approval**, this field may be available in the filter window. You can select from the **drop-down** to filter transactions based on whether they are pending approval. The default is set to **Show All**. **Yes** – displays only transactions pending approval. **No** – displays only transactions not pending approval.
Transaction Type	Defaults to **Any**. Select Transaction Type to filter by: **Check** – Check transactions only. **Deposit** – Deposit transactions only.
Transaction ID	A unique number assigned to the transact=ion when loaded.
Items	Defaults to **Any Items**. Click the **drop-down** to select one of the following: **Any Items** – Includes all items, including client pay and adjust items. **Adjusted Items** – Checks paid by a client user and either the amount and/or serial number was adjusted.
Transaction Status | Pay	**Pay-System** – The system's default is pay this check. If you take no action before end of day, the check pays.

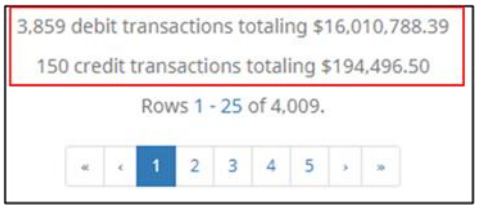
	Pay-FI – The check was paid by Trustmark. In the case of payment items loaded by Trustmark in a **Force Pay** status using the standard **Force Pay** template, the items display with the Trustmark Pay status and are ineligible for changes to the transaction status. **Pay-User** – A user changed the transaction status from **Return** to **Pay**. **Pending-Pay** – The check was paid by the user but awaits approval or rejection because you are enrolled in **Decision Dual Approval**.
Transaction Status | Return	**Return-System** – The system is set to default return this check. If the user takes no action before end of day, the check is returned. **Return-FI** – The check was returned by Trustmark. **Return-User** – A user changed the transaction status from **Pay** to **Return**.

4. Once search criteria are selected, click **Apply** to narrow your search results.

- Search results display in pages of 25 items.
- If the search contains more that 25 issue items, the results display on multiple pages. Use the navigation buttons at the top of the search results to review all results.

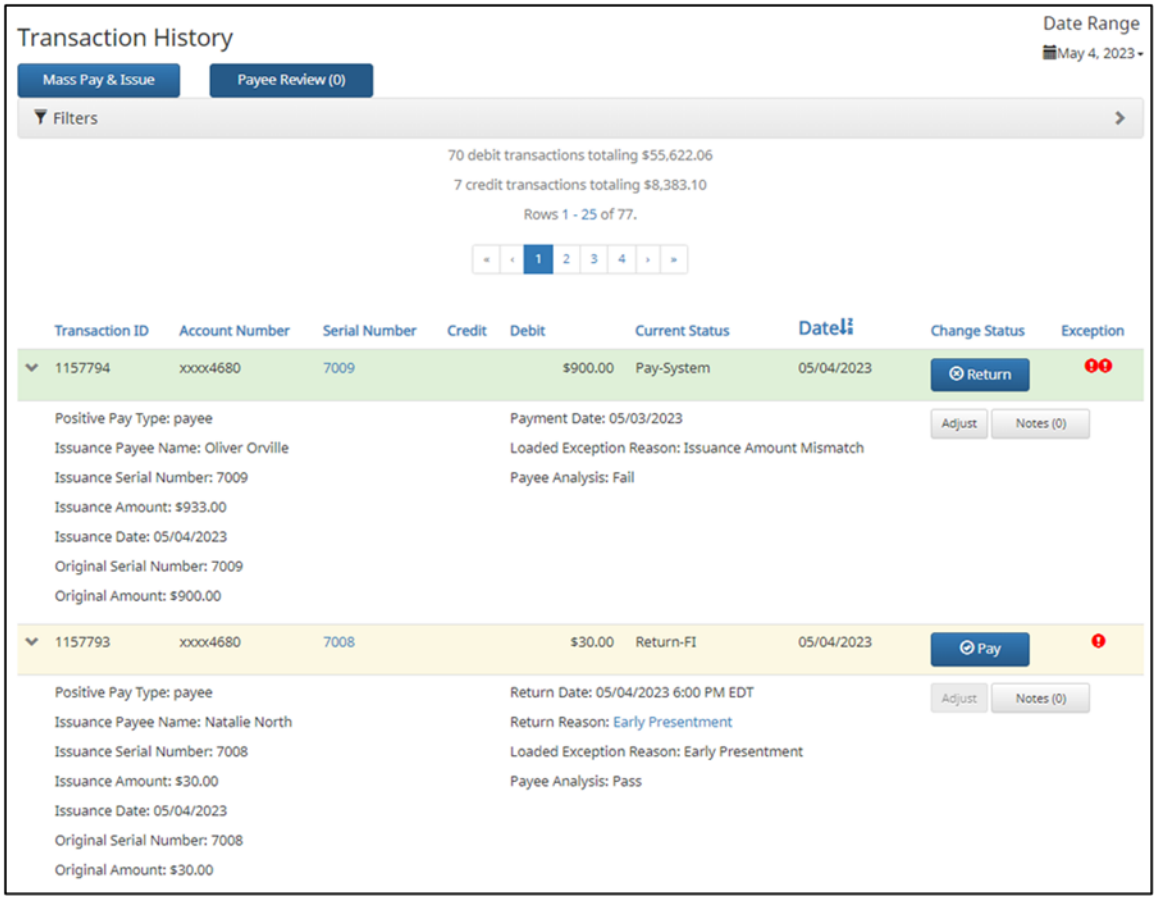


Summary debit and /or credit transaction totals are displayed at the top of the screen above the navigation buttons.



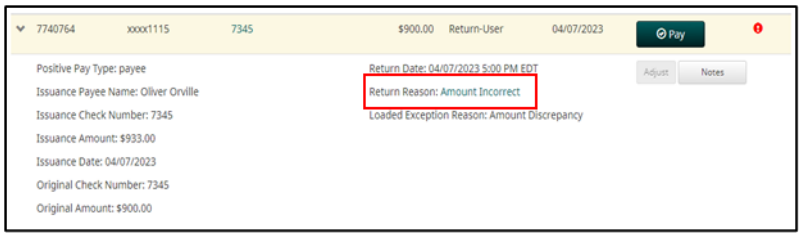
5. Click the **arrow** next to the **Transaction ID** to view more details on each issued item. The information shown is an audit history of the activity on the issue item.

Detail results:



The table below describes the fields in the Transaction History:

Field	Description
Positive Pay Type	Indicates the type of positive pay for which the account is set. • Types include **Standard**, **Reverse,** and **Payee**.
Issuance Payee Name	Name of payee submitted with the transaction presented for payment.
Issuance Serial Number	Serial number on the uploaded issued item.
Issuance Amount	Amount on the uploaded issue item.
Issuance Date	Date the issued item uploaded.

Original Serial Number	Serial number submitted with the transaction presented for payment.
Original Amount	Amount submitted with the transaction presented for payment. This number may be different than displayed in the top line. For example, an item was adjusted in pre-scrub by Trustmark or if Trustmark is allowing you to adjust.
Payment Date	Date listed within the transaction file.
Loaded Exception Reason	This user documentation displays standard exception reason labels. Because Trustmark can customize these during implementation, what is seen in the documentation may differ from what you see in the service.
Originally Cleared Date	In the case of Duplicate Presentment exceptions, the **Originally Cleared Date** displays the cleared date of the originally presented item.
Originally Cleared Amount	In the case of Duplicate Presentment exceptions, the **Originally Cleared Amount** displays the cleared amount of the originally presented item.
Originally Cleared Status	In the case of Duplicate Presentment exceptions, the **Originally Cleared Status** displays the status of the originally presented item.
Payee Analysis	Displays as **Pass** or **Fail** based on payee scoring.
Return Date	Date the item was returned.
Return Reason	Reason for the return. • Click the **Return Reason** hyperlink to open a pop-up window to select a different return reason as needed.  When an item is in **Pending-Pay** status and awaiting approval or rejection (because the account is set up for **Decision Dual Approval**), the **Return Reason** hyperlink is disabled.
Adjust	Allows you to adjust a serial number from the value presented to a new value and/or the amount from the amount presented to a new value.
Notes	Allows both Trustmark and users to make notes regarding a transaction in **Pay** or **Return** status. • The **Notes** button displays the number of Note entries on a transaction. • Click **Notes** to enter information regarding a transaction.

8.2 Change Transaction Status

If you are granted the **Change Status** user privilege and the transaction is eligible for a decision, a **Pay** or **Return** button displays for use.

- If the transaction is not eligible for a decision, the button displays as Ineligible.
    - Reasons for the Ineligible message can include the item being a deposit, already decisioned, left at the system default, or the item is a Force Pay item loaded by Trustmark using the Standard Force Pay template.

8.3 Change Status: Pay

If the **Current Status** on an issued item is set to **Return**, you can opt to change the status to **Pay** if you determine it should be paid.

- Click **Pay** in the **Change Status** column.

The Change Status button changes to **Return**, and the **Current Status** column updates to **Pay-User**.

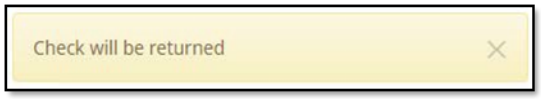
8.4 Change Status: Return

If the **Current Status** on an issued item is set to **Pay**, you can change the status to **Return** if you determine it should not be paid.

- Click **Return** in the **Change Status** column.

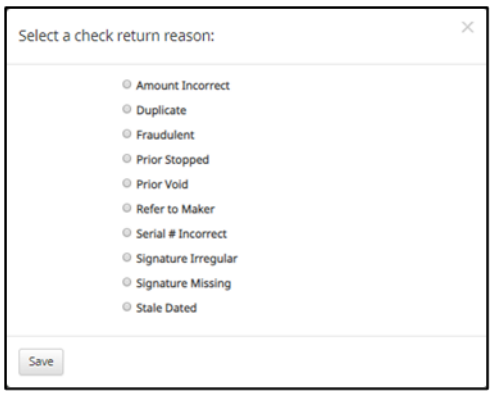
The **Check Return Reason** pop-up window displays.

- Select the appropriate reason for the check return and then click **Save**. The system will display a success message.



The **Change Status** button changes to **Pay**, and the **Current Status** column updates to **Return-User**.

The list of return reasons displayed below are the system default.



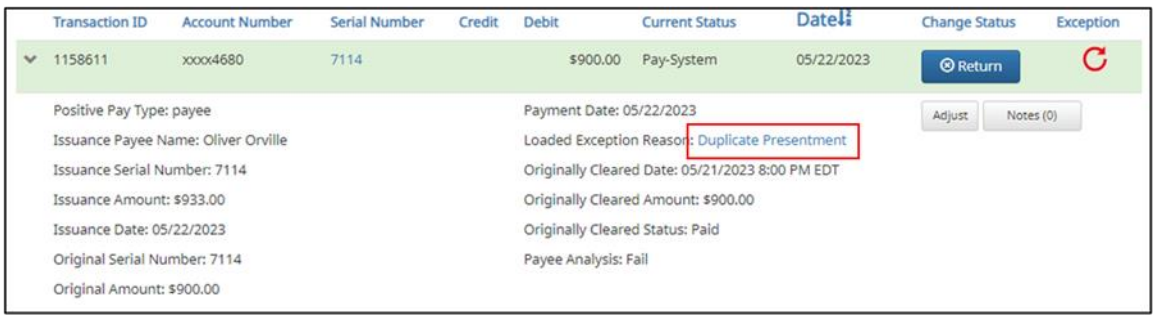
The table below describes the return reasons.

Field	Description
Amount Incorrect	Dollar amount is incorrect.
Duplicate	The item has already been presented.
Fraudulent	Fraudulent item.
Prior Stopped	This item has a sop payment placed on it.
Prior Void	The item was previously voided.
Refer to Maker	Refer to the maker of the check.
Serial # Incorrect	The serial number on the item is incorrect.
Signature Irregular	The signature does not match.
Signature Missing	The item is missing a signature.
Stale Date	The presented item has a date greater than the number of stale days allowed on the corresponding issued item.
Suspect Item – Review Required	The item is suspicious and possibly fraudulent – please review further.

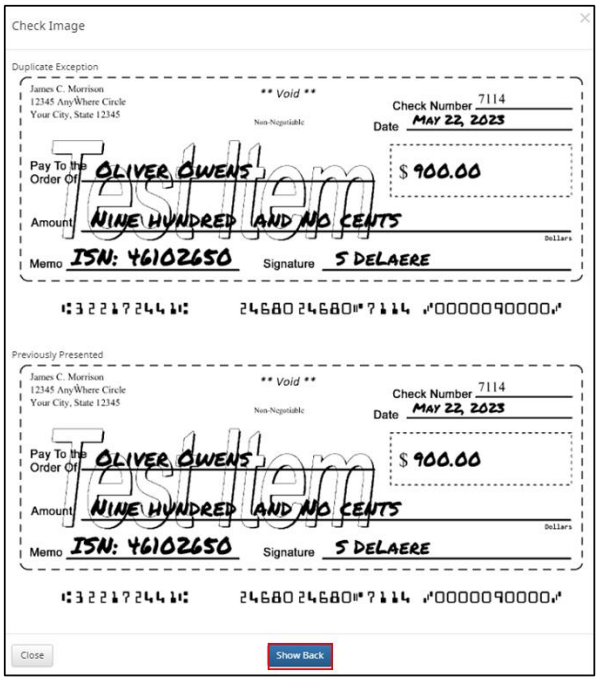
8.5 Duplicate Presentment

For transactions that list the **Duplicate Presentment** exception reason, you can view the duplicate and previously presented check items to visually inspect the checks.

- Click **Duplicate Presentment** to open the **Check Image** window.



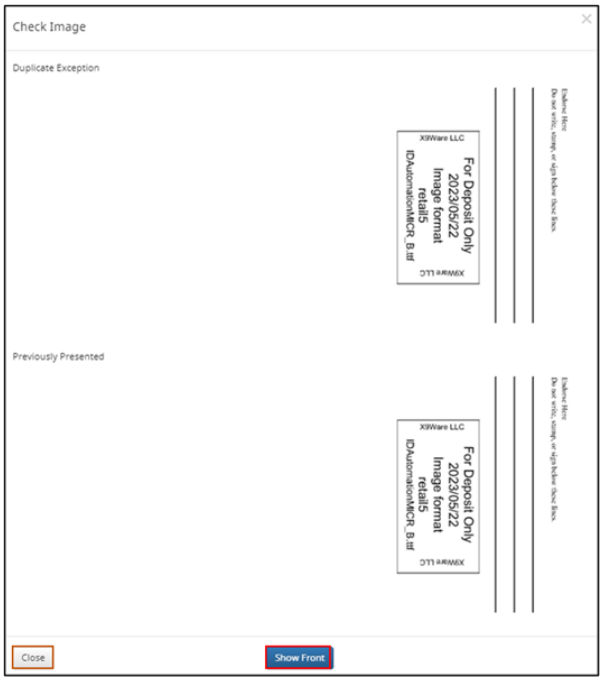
The Check Image window displays the **Duplicate Exception** item and **Previously Presented** item so you can visually inspect both items.



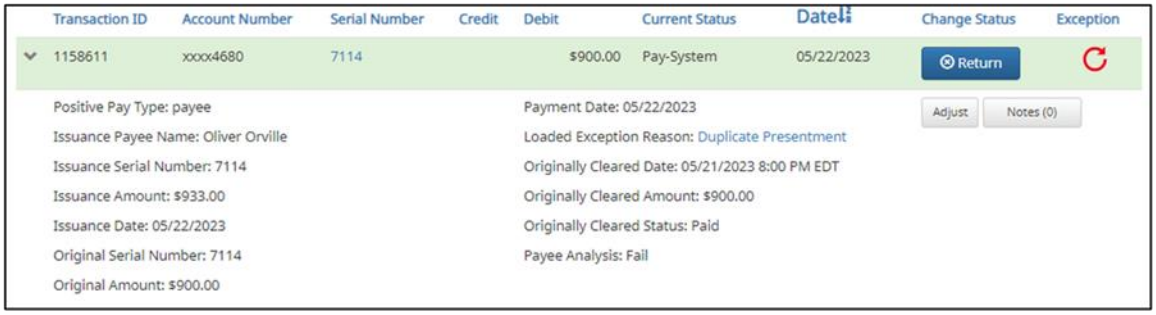
Click **Show Back** at the bottom of the screen to view the back of the checks.

The backs of the **Duplicate Exception** item and the **Previously Presented** item appear. You can visually inspect the images.

- Click **Show Front** to return to the front view of the checks.
- Click **Close** to return to the **Transaction Warehouse** view.



In the expanded transaction view, both the current and previously presented check data displays for comparison.



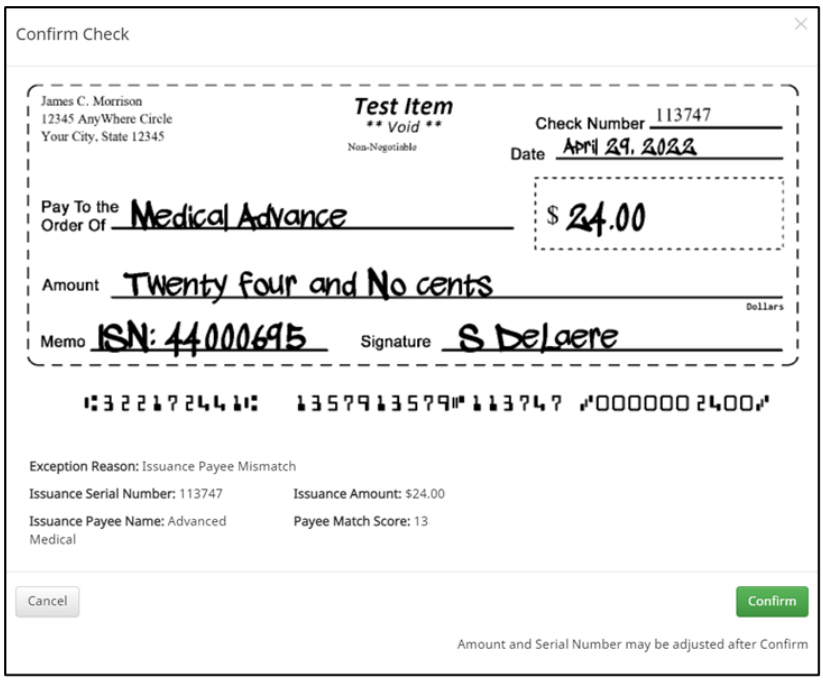
A copy of the **Transaction History** can be downloaded by clicking **Download as CSV** at the bottom of the **Transaction History** screen.

8.6 Optional Actions

8.6.1 Confirm Paying Exceptions

When the first exception is triggered on a presented item, additional validations are not performed.

- If the system detects a user pay decision on a check for which additional validations were not performed (such as payee name analysis, which is the last validation to occur), an image of the check is presented to allow you to visually inspect the check.
- You must click **Confirm** to finalize the pay decision.



- If you decide to pay an item that is set to return, a pop-up window displays to confirm the action you wish to take. The window displays an image of the check and other details for you to review before confirming to pay the item.
- Click **Pay** to pay a check.
- A pop-up window with check information displays for your review.
- Once the information presented is reviewed, you can click **Confirm** so that the check is paid or **Cancel** so that the check is returned.

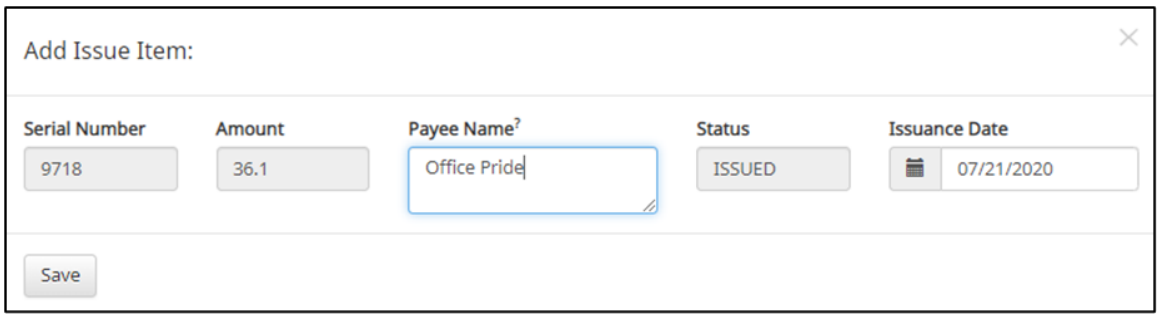
8.6.2 Pay and Issue

This enterprise feature must be enabled by Trustmark and the user must have the **Manual Issue Entry**, **Load Issue File** and **Change Transaction Status** user privileges.

- If an exception is triggered because no issue item exists and you pay the check, you are presented with a link to tell the system to create a matching issue item.
- If **Client Pay & Issue** is enabled, the expanded view on the item displays an **Add Issue** button. Click the **Add Issue** button to proceed.

The **Add Issue Item** pop-up displays. The **Serial Number**, **Amount**, and **Status** fields are locked from editing.

- Click in the **Payee Name** field to enter a payee name, or in the **Issuance Date** field to select the date of the issued item and click **Save**.



A success message displays.

Note:

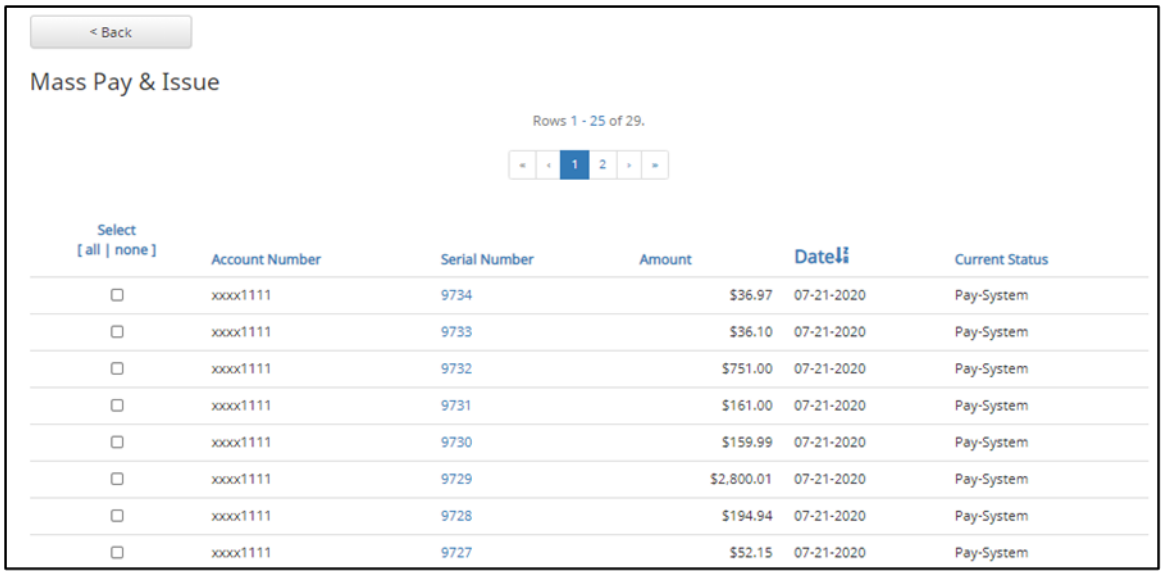
- Items with duplicate presentment exceptions will not present the option to **Add Issue** from within **Transaction History**, as another item has been presented and paid with that serial number.
- The system will not allow the **Add Issue** function for a check with no serial number.

8.6.3 Mass Pay and Issue

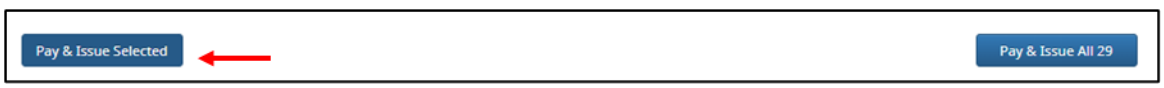
This enterprise feature must be enabled by Trustmark and the user must have the **Manual Issue Entry**, **Load Issue File** and **Change Transaction Status** user privileges.

- If you are on standard or payee positive pay, you should always enter or load issue items prior to distributing checks to avoid denial of payment at the teller line. However, if you fail to enter or load issue items and many No Issue exceptions occur as a result, this feature allows you to have issue items systematically created for each item without clicking each exception item individually, and to pay all items at once instead of individually.
- If **Mass Pay & Issue** is enabled, click the **Mass Pay & Issue** button at the top of the **Transaction History** screen.

When clicked, the **Mass Pay & Issue** page displays a list of issue items with checkboxes for each.



Individual issue items can be clicked for **Mass Pay & Issue**. Once all issue items are selected, click **Pay and Issue Selected** at the bottom left of the screen.

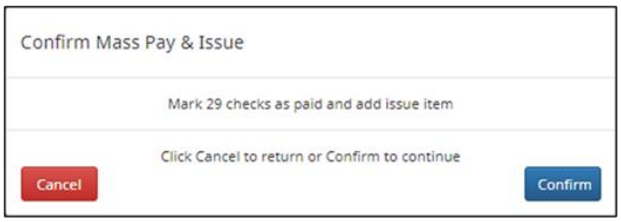


To approve all issue items to Pay and Issue, click **Pay & Issue All [number]**.

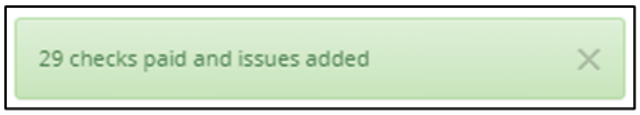
- The **Mass Pay & Issue** page displays 25 issue items per page.
- The **Pay & Issue All [number]** button pays and issues all available issue items on all pages. The button displays the total number of issue items available.

The **Confirm Mass Pay & Issue** pop-up window displays.

- Click **Cancel** to return to the **Mass Pay & Issue** screen or **Confirm** to continue.



A success message displays:



Note:

- The **Mass Pay & Issue** button is also available within the **Consolidated Transaction History** screen.
- The system does not allow the **Add Issue** function for a check without a serial number.
- **Add Issue** is not available for transactions in Reverse Positive Pay accounts.

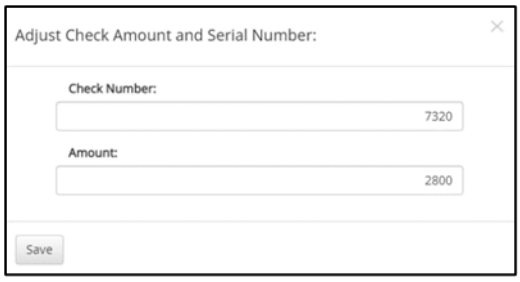
8.6.4 Pay & Adjust

This enterprise feature must be enabled by Trustmark and the user must have the **Manual Issue Entry**, **Load Issue File** and **Change Transaction Status** user privileges.

- Trustmark may allow users to adjust a serial number from the value presented to a new value and/or the amount from the amount presented to a new value.
- If **Client Pay & Adjust** is enabled, an **Adjust** button displays under the **Pay** button.
- Click **Adjust**.

The **Adjust Check Amount and Serial Number** pop-up screen displays.

- The available fields are contingent upon what Trustmark has enabled.
- In this example, the **Adjust** screen includes check amount and serial number.
- Enter the correct **Check Number** and/or **Amount** and click **Save**.



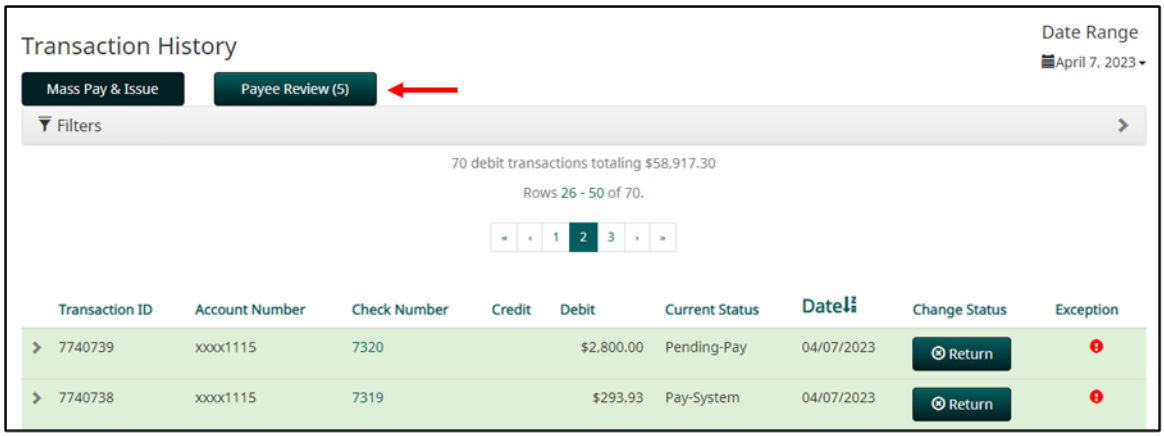
The **Transaction History** page displays the adjusted serial number and/or adjusted amount.

When the serial number is changed using **Pay & Adjust**, any issuance items previously matched and used by this transaction are marked as **Available for Matching**, releasing the issuance for matching by future transactions. In addition, issuance matching is performed using the new serial number and if any issuance is found it is marked as **Used in Matching**.

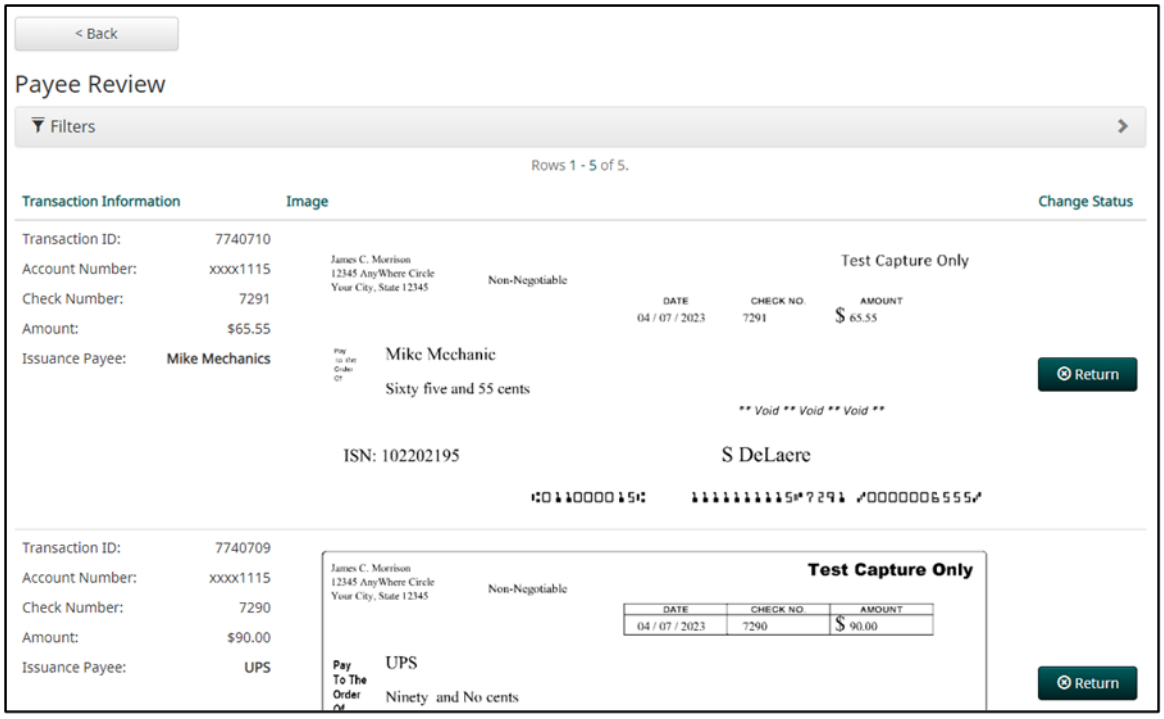
8.7 Review Payee

Although payee analysis is a good technology, it is not perfect technology. The **Review Payee** functionality allows users to visually inspect presented items to ensure fraudulent transactions that may not have triggered exceptions are identified.

- If Payee Positive Pay is configured by Trustmark, the **Review Payee** feature is available in **Transaction History**.
- **Review Payee** allows users to easily view non-exception items for transactions on accounts enrolled in Payee Positive Pay.
- From within **Transaction History**, the **Payee Review** button displays at the top of the screen with the total number of non-exception items available for review in parentheses.
- Click **Payee Review** to proceed.



The **Payee Review** screen displays all current day non-exception transactions for all accounts to which the user has access.



The table below describes the fields displayed on the Payee Review screen.

Field	Description
Check Number	The check number presented for payment.
Amount	The dollar amount of the check.
Issuance Payee	Name of payee submitted with the issuance presented for payment.
Image View	Used to display the front image of the check for review.
Change Status	The **Return** button is available for the user to change the status of the transaction to Return.

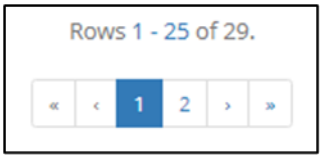
To narrow the review screen results, click **Filters**. A window containing filter criteria displays.

The table below describes the fields displayed on the Payee Review filtered screen.

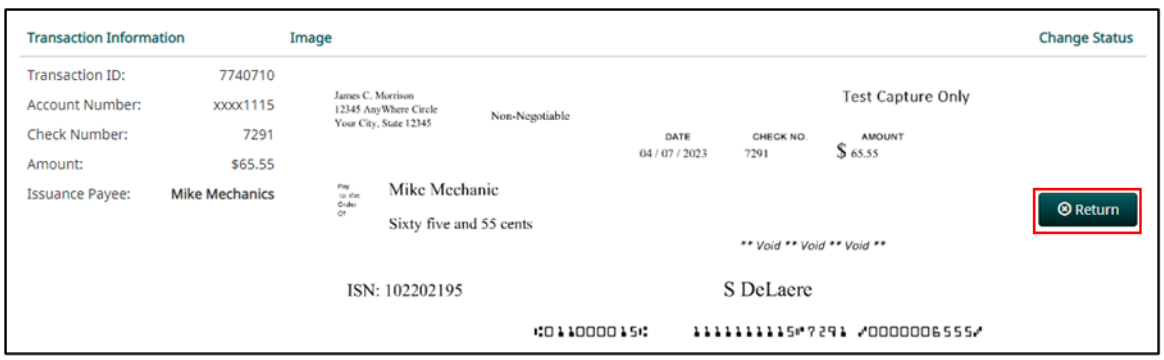
Field	Description
Account	Select account or enter an account name or the last four digits of the account number to view transactions for a specific account.
Amount	Enter a specific amount for the transaction. **Amount range** – Click the hyperlink above the **Amount** field to enter an amount range or a maximum or minimum amount of transaction. **Min Amount** – Minimum dollar amount of transaction. **Max Amount** – Maximum dollar amount of transaction.
Serial Number	Enter the item serial number for a specific issued item. **Serial Number Range** – Click the **hyperlink** above **Serial Number** to enter a serial number range or a maximum or minimum serial number. **Min Serial #** - Minimum serial number. **Max Serial #** - Maximum serial number.

Once search criteria are selected, click **Apply** to narrow your results.

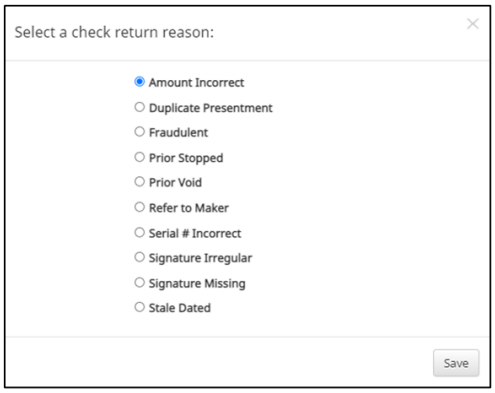
- Results are displayed on pages of 25 items.
- If the Review Payee screen contains more than 25 items, the results display on multiple pages.
- Use the navigation buttons at the top of the review screen to review all results.



Click **Return** to change the transaction status to **Return**.

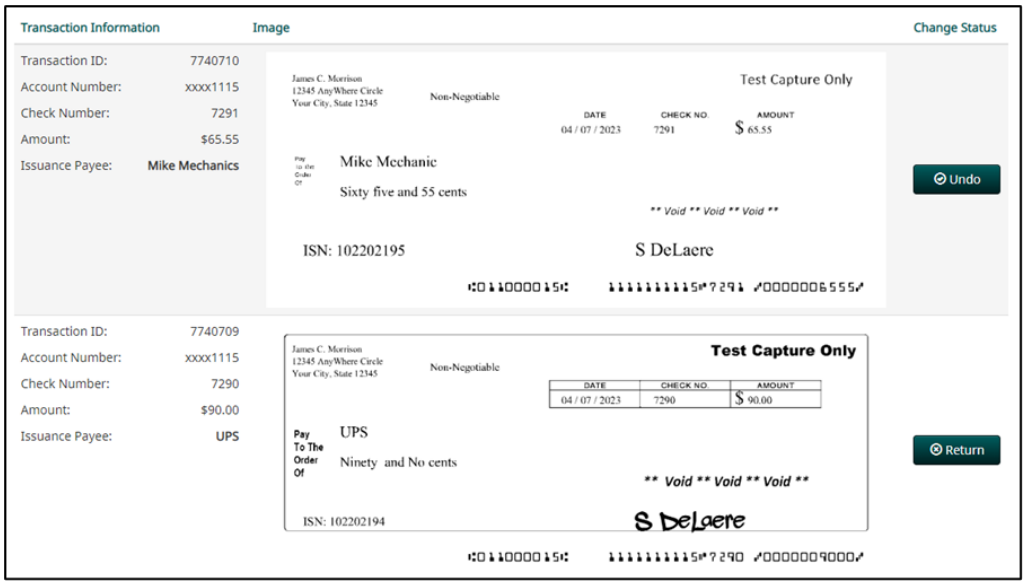


The **Select a check return reason** window displays. Select the appropriate return reason and click **Save**.

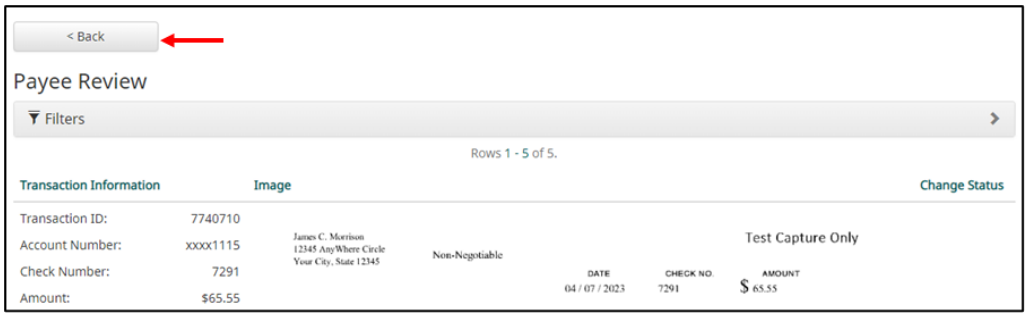


Once the return reason is saved, you are returned to the **Review Payee** screen, and the **Return** button displays as an **Undo** button.

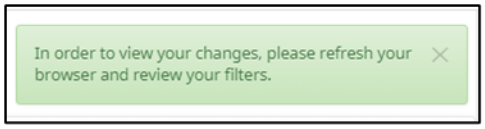
- If you determine that the return should be undone, click **Undo** to change the status back to Pay.
- The screen reverts the button to **Return**.



Click **Back** at the top of the screen to return to the **Transaction History** screen.



You are returned to the **Transaction History** view and may see the following alert message:



Refresh the browser window to view the changes to the **Transaction History** screen. You will see the previously changed item with the status of Return-User.