

Check Issue File Formatter

Using the Positive Pay File Formatter to upload Positive Pay files

BMO  Harris Bank

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Introduction

Welcome to Check Issue File Formatter, a Positive Pay file creation and transmittal software package.

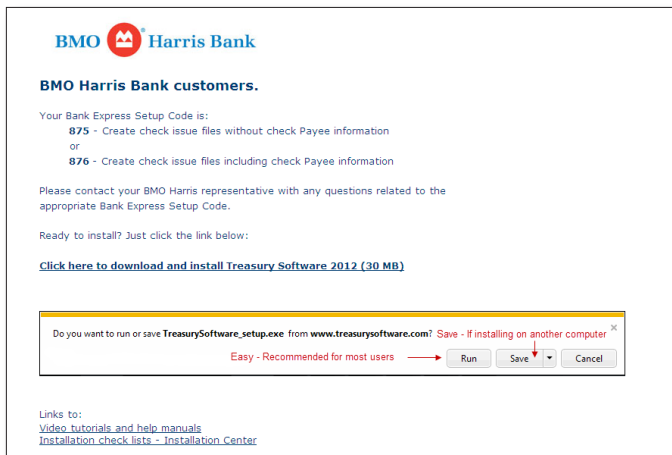
In order to participate in the BMO Harris anti-fraud Positive Pay service, you need to regularly send the bank a list of the checks you issue from your checking account. This program enables you to create the check issue files in the format required for transmission to BMO Harris Bank.

Getting Started

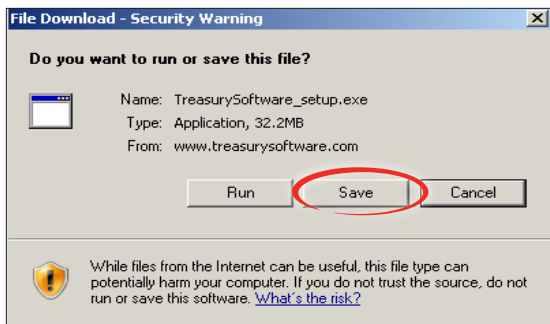
DOWNLOAD THE FILE FORMATTER SETUP FILE

Open your web browser and go to the following url:
<http://treasurysoftware.com/zserver87504649352491113.html>

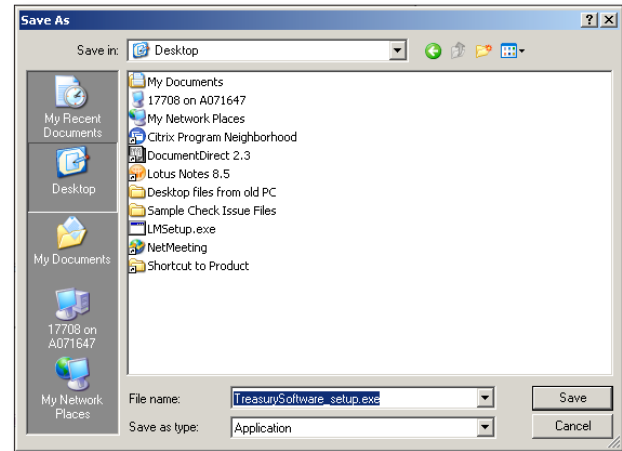
Click on the link labeled "Click here to download and Install Treasury Software 2012 (30MB)" to download the Setup File.



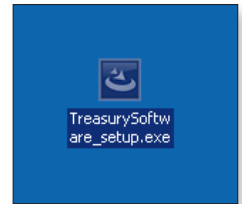
After clicking the link, select to **Save** the installation file.



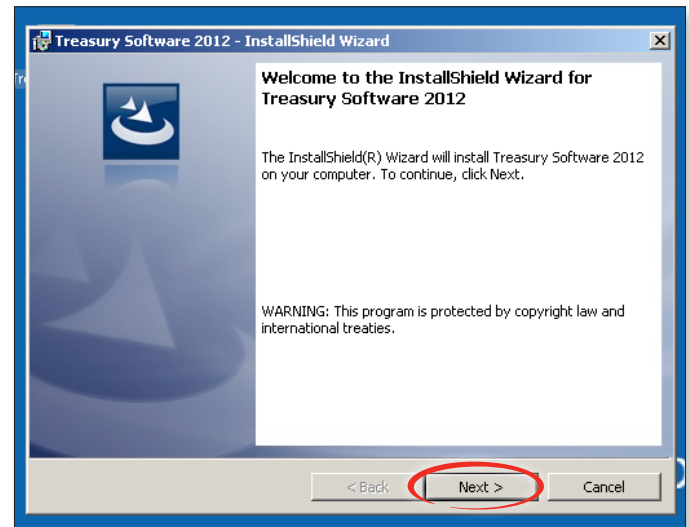
Save the installation file to your "desktop" for easy access.



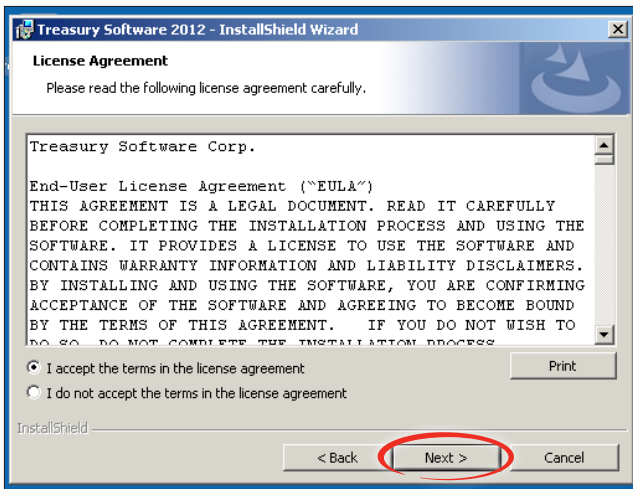
Download to the file destination, in this case the Desktop, and once the download is complete, the installation file icon will display. Double click the icon to install the software on your PC.



The InstallShield will appear.



You will be prompted to **Accept** the terms of the license agreement before you can continue.



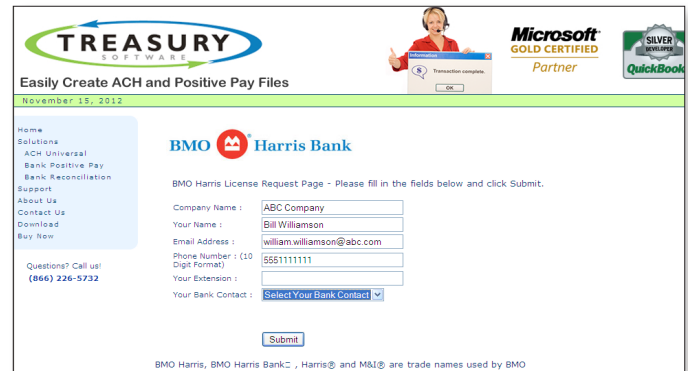
Complete the InstallShield Wizard accepting the default settings until complete. The Treasury Software icon will be saved on your Desktop



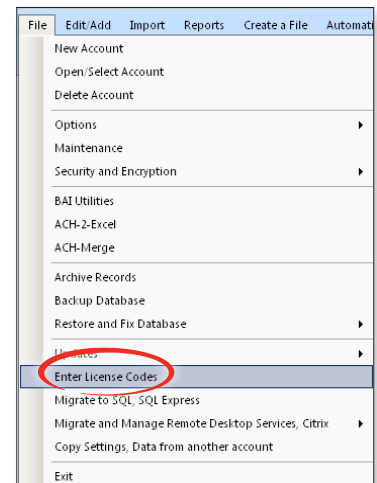
REQUEST LICENSE CODES

This initial session will enable you to download the file format software to create your initial check issue file that you will send to the bank but you will not be allowed to use the software after an initial 7 day trial period. In order to use the software to format your check issue file on an ongoing basis, you will need to submit a request for license codes from the following web page:

<http://treasurysoftware.com/zserver87514649352491113.aspx>

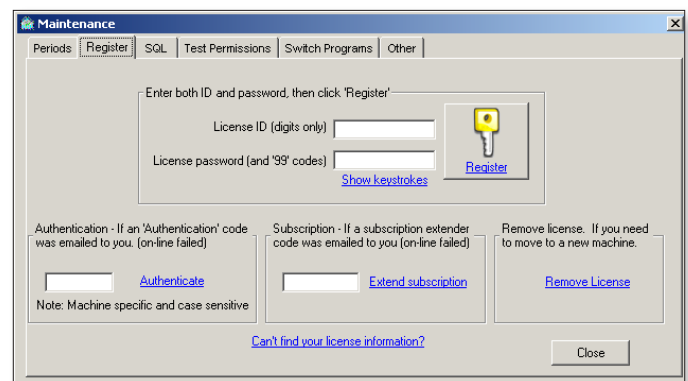


To request a License Code to continue using the software past the 7 day trial period, complete the information on the form and select the **Bank Contact**. Once you submit the form, an email will be sent to the designated Bank Contact for approval. The bank contact approves the license request and will email you the permanent license code required for subsequent use.



When the license code is emailed to you, access the software and select **File > Enter License Codes**.

The License Code entry box will appear. Enter the License ID and password, and click the **Register "key."** You are now a licensed user. Select **"Close."**

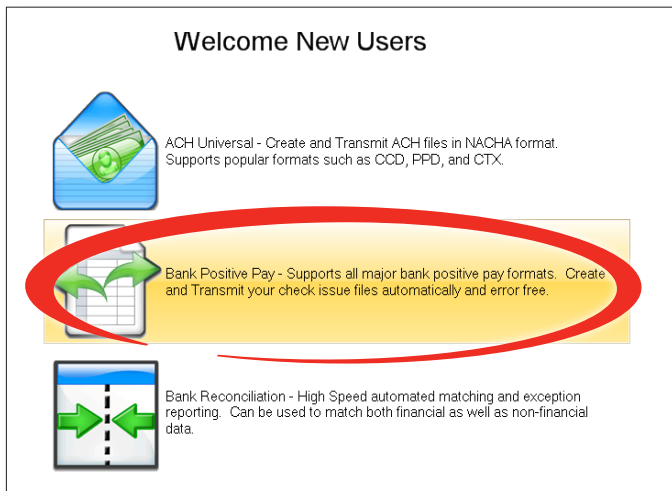


INITIAL SOFTWARE USE

Follow the steps below to initiate the Positive Pay software.

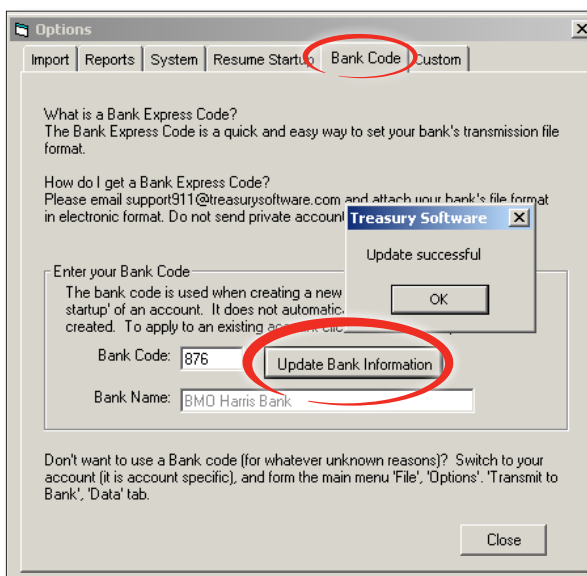
1. Click the Windows **Start** button.
2. Select **Programs** or **All Programs > Treasury Software**.
3. Click the **Treasury Software** icon. The Welcome New Users page will load.
4. Select the **Bank Positive Pay** option.

The Welcome New Users page will continue to display until the software is licensed. After licensing the software, the program will load to the home page.



ENTER BANK EXPRESS SETUP CODE

1. On the Bank Positive Pay home page, use the main menu and select **File > Options > General**. The Options window will appear.



2. Select the **Bank Code** tab.
3. Enter in the Bank Express Setup Code in the Bank Code field.
 - Type 875 if you are sending positive pay information only and not payee information (the "Bank Name" BMO Harris Bank" will populate).
 - Type 876 if you are sending Payee information for Payee Positive Pay (the "Bank Name" BMO Harris Bank" will populate).
4. Click the **Update Bank Information** button.
5. Click **OK** on the "Update successful" message box. This indicates the program has been updated to use the BMO Harris Positive Pay format.

Notice that the Bank Name field text changed from "Treasury Software" to "BMO Harris Bank" after entering Bank codes 875 or 876. This text change means the Express Code has been entered successfully

6. Click **Close**.

CREATE AN ACCOUNT

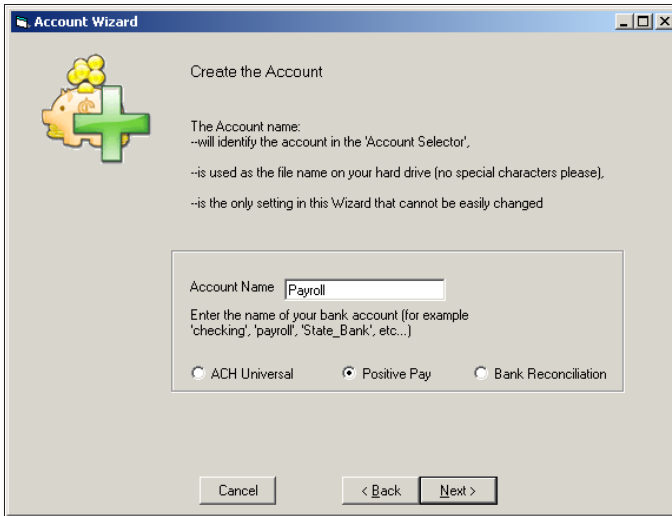
This process will create a check issue file account.

1. Click **File > New Account** to start the Account Creation Process. The Account Wizard window opens.
2. Select **Create an account + Add it to your Catalog**.
3. Click the **Next** button to continue.

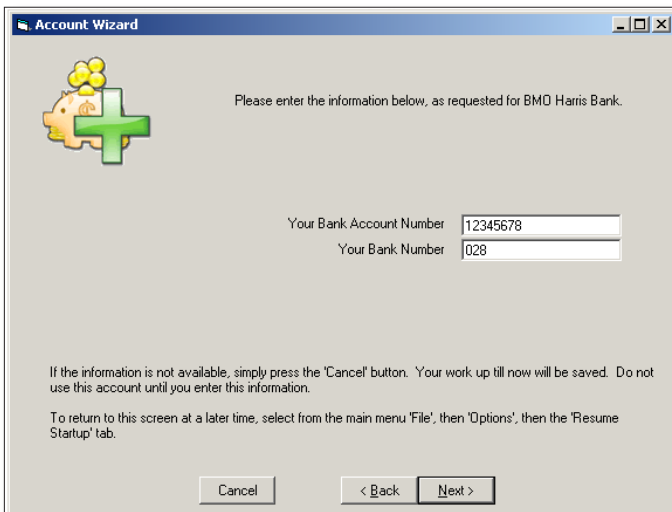


4. Enter an Account Name.
5. Select **"Positive Pay."**

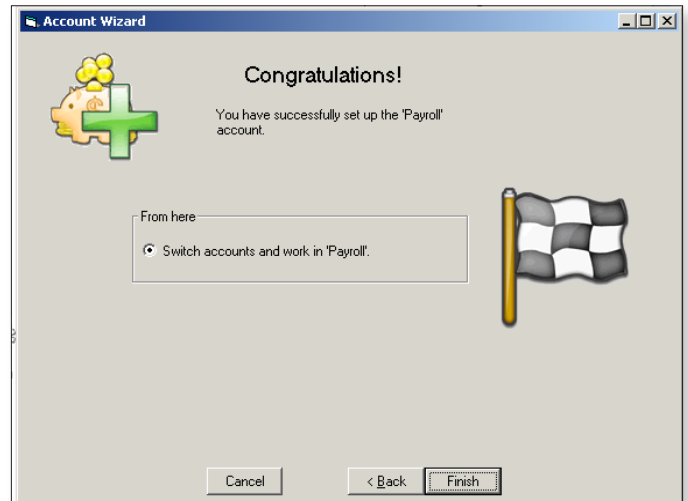
6. Click the **Next** button to continue



7. Enter the account number in the Your Bank Account Number field.
8. Enter the three digit bank number 028 in the Your Bank Number field.
9. Click the **Next** button to continue.



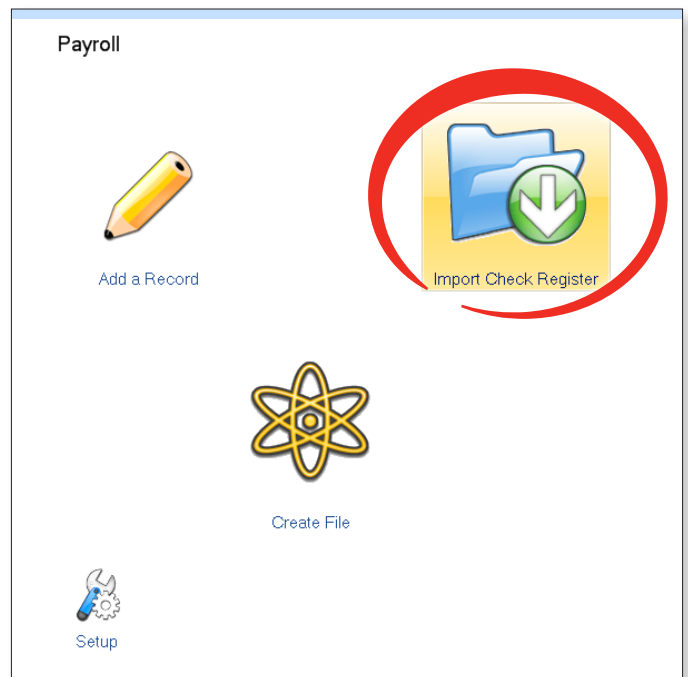
10. Click the **Finish** button on the Congratulations screen.



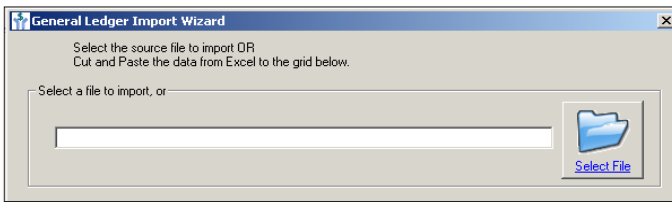
Import Check File Data

Using the Check Register Import Wizard: follow this process to import check issuance transaction data to create a check issue file for upload to the bank.

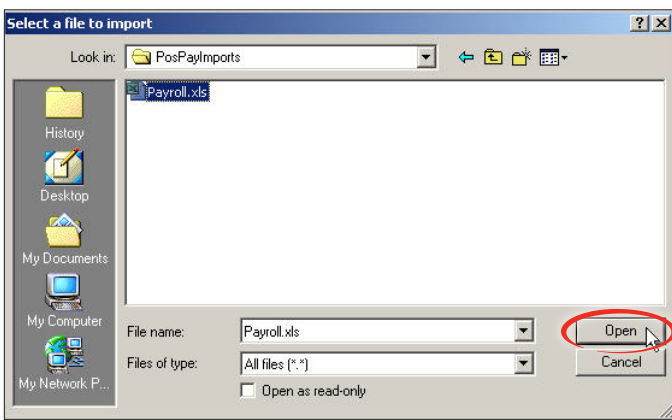
1. Start the Check Register Import Wizard by clicking the **Import Check Register** icon in the center of the homepage or by selecting Import > Check Register off the top menu.



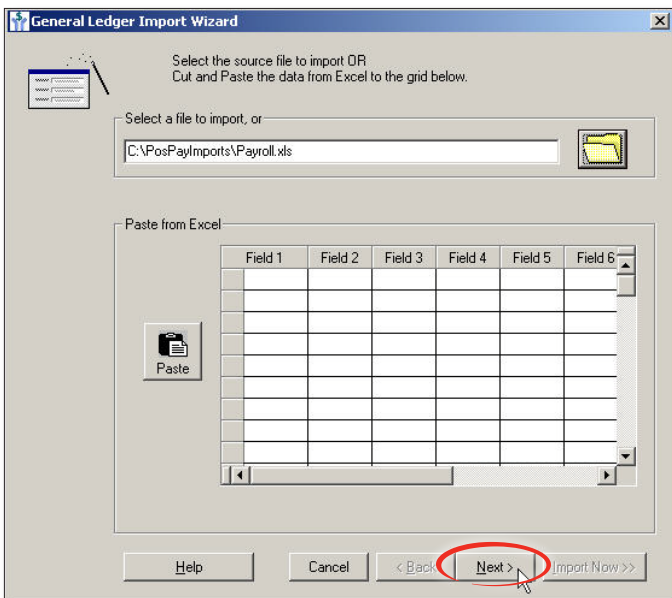
2. To import check data, you can browse and click **“Select File”** under the Folder icon.



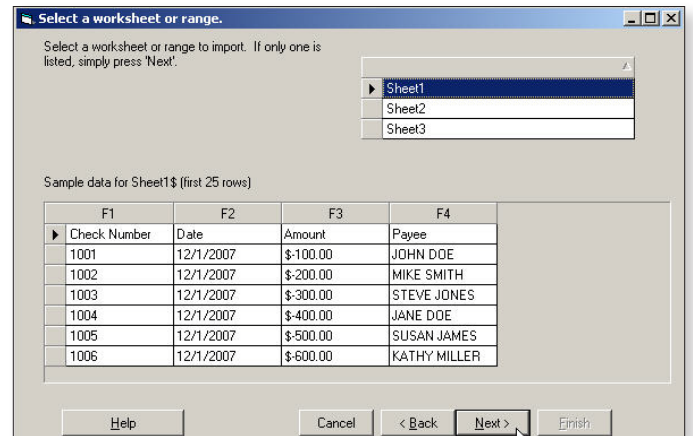
To select a file to import, select your file and click **Open**. Common file software types are Excel® (.xls), Access® (.mdb), Comma Delimited (.csv or .txt), tab delimited (.txt) and text (.txt).



Notice the path and file name have now been populated in the General Ledger Import Wizard window. Click **Next** to continue.

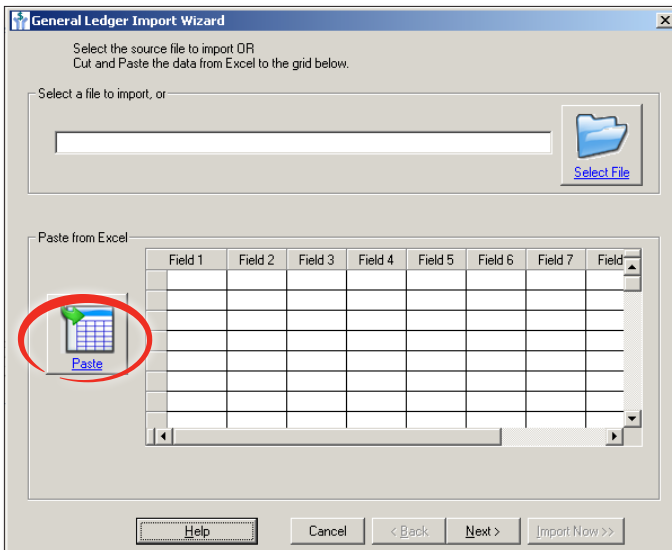


The “Select a worksheet or range” screen is designed to allow the user to select the appropriate worksheet from an Excel® file that contains the data to be imported. If you can see your data from the Excel® file in the grid, simply click the **Next** button.

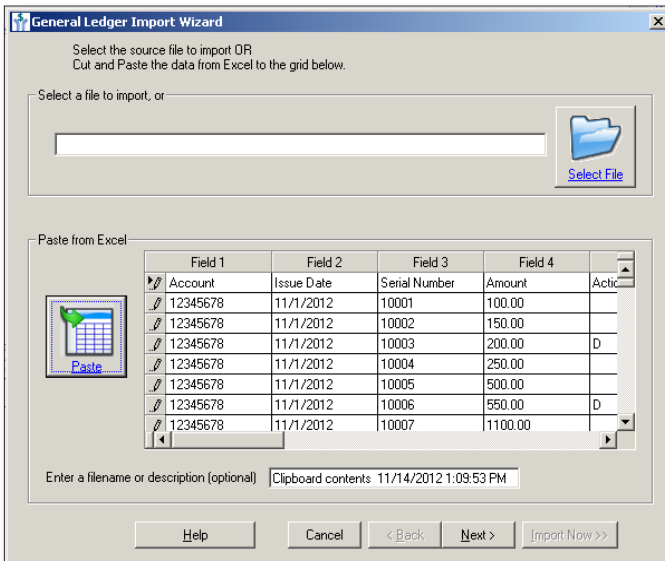


If you choose source data from a Microsoft® Excel® file, data can be copied directly from the Excel® spreadsheet and pasted directly to the software by selecting the **Paste** button.

| | A | B | C | D | E | F |
|----|----------|------------|---------------|----------|--------|---------------------------|
| 1 | Account | Issue Date | Serial Number | Amount | Action | Payee |
| 2 | 12345678 | 11/1/2012 | 10001 | 100.00 | | James Smith |
| 3 | 12345678 | 11/1/2012 | 10002 | 150.00 | | Jim Smith |
| 4 | 12345678 | 11/1/2012 | 10003 | 200.00 | D | John Smith |
| 5 | 12345678 | 11/1/2012 | 10004 | 250.00 | | Smith, James |
| 6 | 12345678 | 11/1/2012 | 10005 | 500.00 | | Smith, Jim |
| 7 | 12345678 | 11/1/2012 | 10006 | 550.00 | D | Smith, John |
| 8 | 12345678 | 11/1/2012 | 10007 | 1100.00 | | Jane Smith |
| 9 | 12345678 | 11/1/2012 | 10008 | 1100.50 | | Jill Smith |
| 10 | 12345678 | 11/1/2012 | 10009 | -1250.53 | | Jackie Smith |
| 11 | 12345678 | 11/1/2012 | 10010 | 1575.32 | | Smith, Jane |
| 12 | 12345678 | 11/1/2012 | 10011 | 110.00 | | Smith, Jill |
| 13 | 12345678 | 11/1/2012 | 10012 | 0.53 | | Smith, Jackie |
| 14 | 12345678 | 11/1/2012 | 10013 | 5300.35 | | United Insurance Benefits |
| 15 | 12345678 | 11/1/2012 | 10014 | 2.00 | | City Parking Corp. |
| 16 | 12345678 | 11/1/2012 | 10015 | -10.00 | D | Big City Taxation Firm |
| 17 | | | | | | |



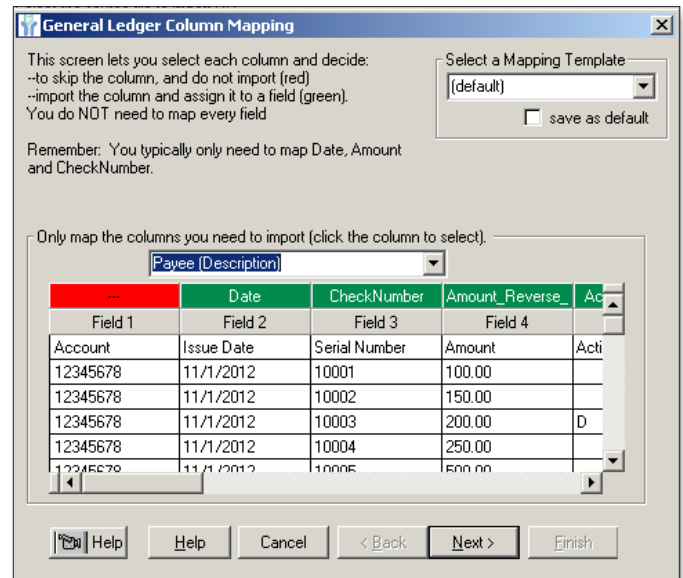
The screen below shows the check issue data pasted from an Excel® Spreadsheet



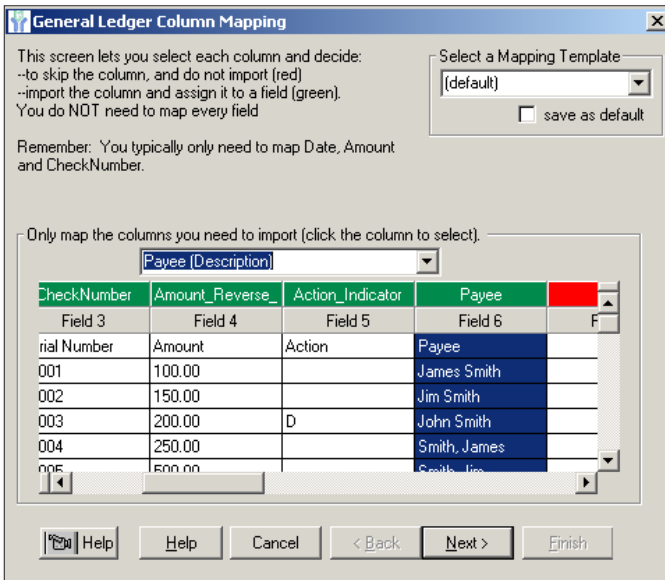
Click the **Next** button.

- After importing the check data, the General Ledger Column Mapping screen allows the user to identify what information is contained in each column on the import file. Simply highlight a column, and then select the appropriate column mapping from the drop down for the data.
- Mapping Rules
 - Debits: when importing debits as positive transactions, map the column for the amounts as Amount_Reverse_Sign. This ensures that the debits will be viewed as balance decreasing transactions.

- Account numbers are not required in the input data, and do not need to be mapped.
 - Action indicator: (4th column or field mapped) identify void or deleted items. The action indicator should be included in the source data that is loaded to the File Formatter software within a separate column:
 - Register Adds: Default, no action necessary.
 - Register Deletes: Action indicator of "D".
 - Void Adds: Opposite +/- of default items.
 - Void Deletes: Opposite +/- of default items and action indicator of "D".
 - You need to map the columns only one time (or whenever you change the format of the input data).
- The section above the column field numbers (Field 1, Field 2, Field 3, etc.) switches from red to green (as shown in the screen below) and lists the selected mapping. Repeat for all required columns.
 - Be sure to map the required columns: Date, Check Number, Amount/Amount Reverse Sign, Action Indicator.

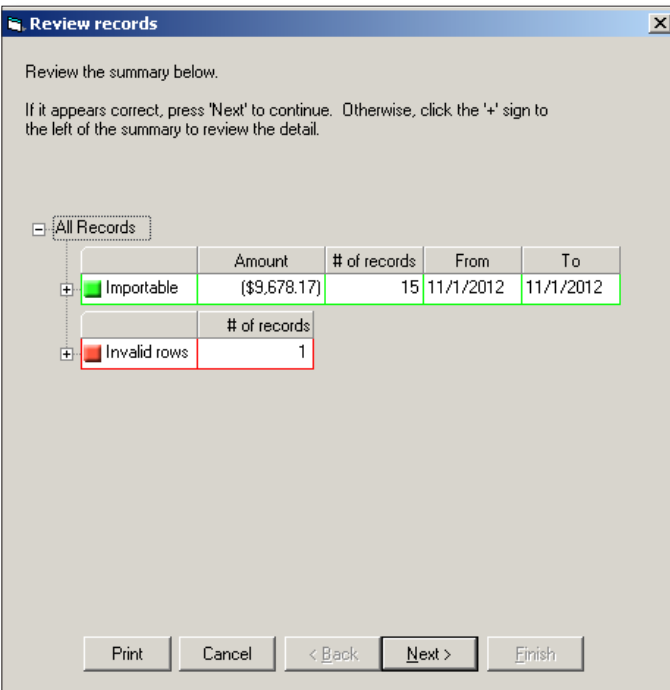


Payee names should be mapped as Payee (Description) for those who are creating check issue files with payee name data.

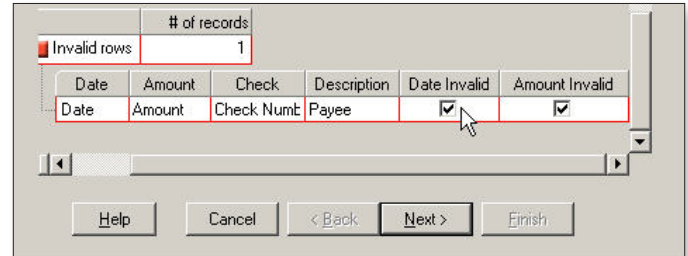


IMPORTABLE RECORDS

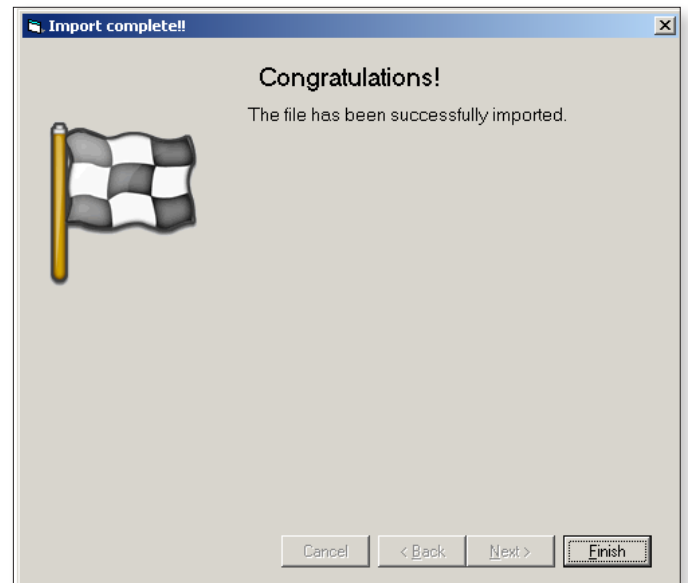
1. The "Review records" screen displays a list of the importable rows and invalid rows. To review the list of Importable records, click on the + (plus sign). The records listing will expand and display a list of importable checks, and the basic check information.



The invalid row is the row of column headings. The File Formatter automatically marks header rows, footer rows, summation lines, and blank lines as invalid. For each row that is invalid, a check mark will be placed in the appropriate column indicating why the row was invalid. In the screenshot below, both the Amount and Date columns contained text instead of an amount and date value, making the row invalid.



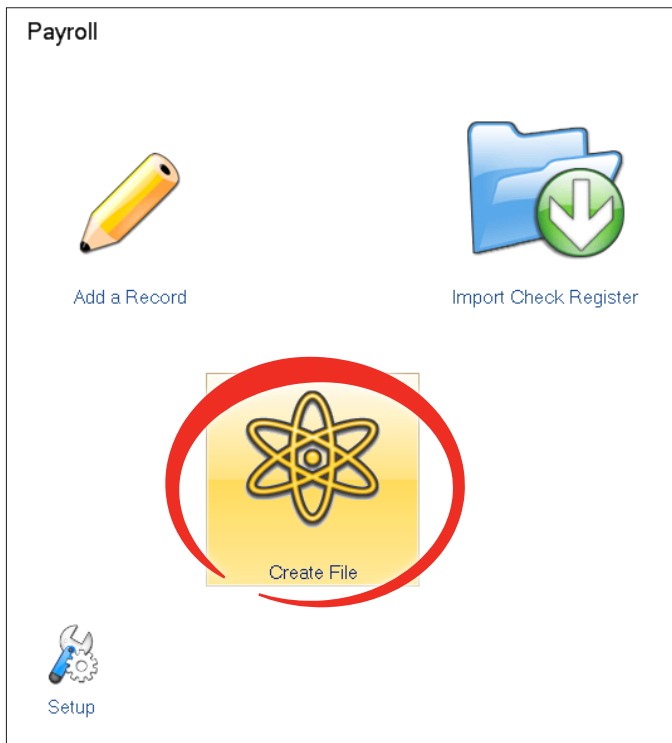
2. Once you have verified the importable information is accurate, click the **Next** button. If you wish to cancel the import process and try again, simply click the **Cancel** button.
3. Click **Finish** to complete the General Ledger Import Wizard.



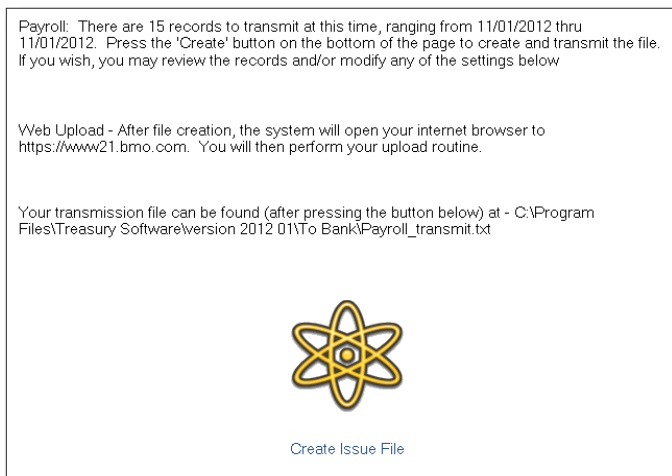
Positive Pay File

TRANSMITTING A POSITIVE PAY FILE TO THE BANK

1. Select **"Create File"** to create the check issue file and begin upload process



2. Click the **Create Issue File** button to create the Positive Pay file.

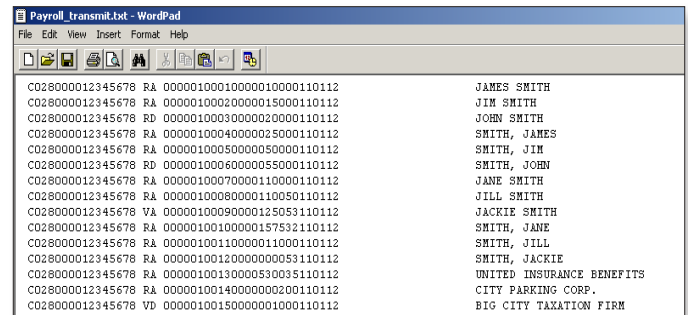


The created file will be saved as noted in the third paragraph displayed on the screen above.

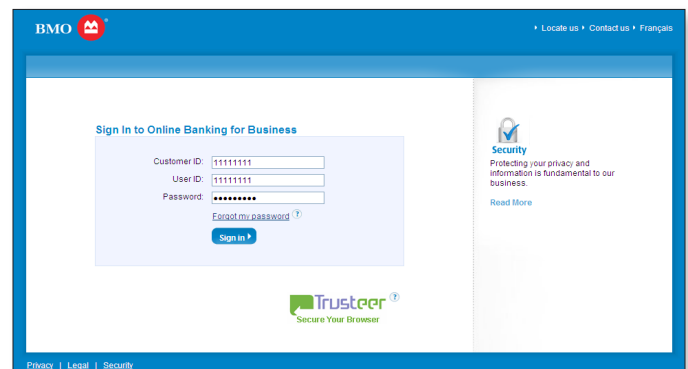
- The first paragraph on the screen indicates how many records will be included in the transmission file (in this example, there are 15 records).
 - The second paragraph indicates the selected transmission method. (This will always be Web Upload.)
 - The final paragraph displays where the transmission file will be saved. The default location for the file is the C:\Program Files\Treasury Software\Treasury Desktop\To Bank directory. The default file name is the name of the account, followed by an underscore and the word 'transmit'. The file will always have a .TXT file extension.
3. The program provides you the option to view the recently created file. Select the **Yes** button if you want to view and verify the file format.



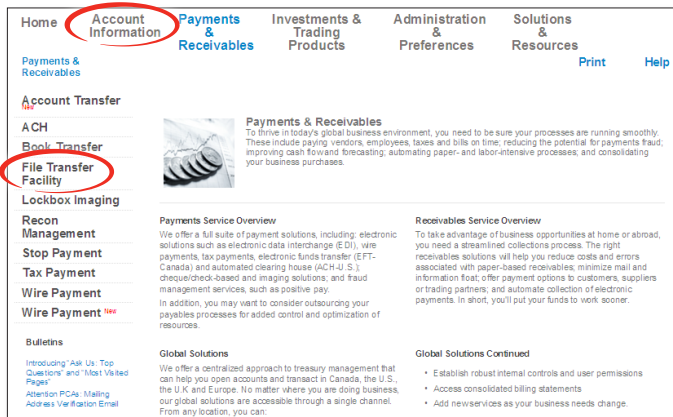
4. The Check Issue File created is displayed below.



5. After file creation a web browser will then open to the BMO Harris Online Banking for Business (OLBB) <https://www21.bmo.com/> login screen.

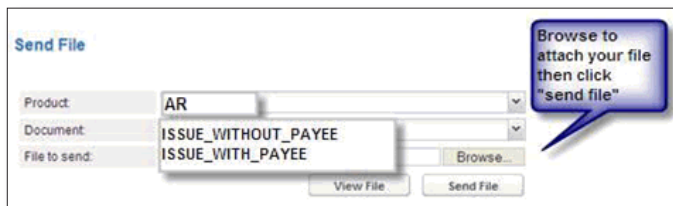


- After you login to Online Banking for Business, select the **Account Information** tab and navigate to **File Transfer Facility (FTF)**.

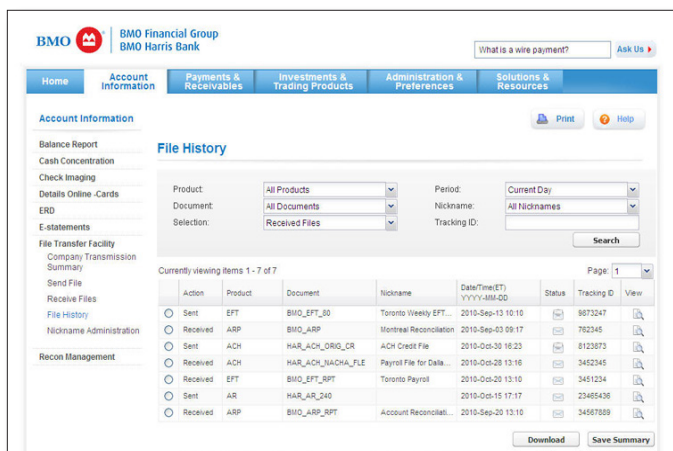


- Click **Send File** to initiate the file upload process.

- Select the appropriate Product and Document type from the dropdown menu
- Browse to attach your file
- Click **Send File** to upload your file.



- To view a history of sent and received files, go to **Account Information tab > File Transfer Facility > File History**.



Additional Support

If you have questions regarding the check file creation and formatting process call 1.866.226.5732 or access online help at <http://www.treasurysoftware.com/contact.asp>

If you have questions on how to upload your file via the FTF module of BMO Harris Online Banking for Business, call the Client Services Help Desk at 1.866.867.2173.

Frequently Asked Questions

Do I use Amount or Amount Reverse sign?

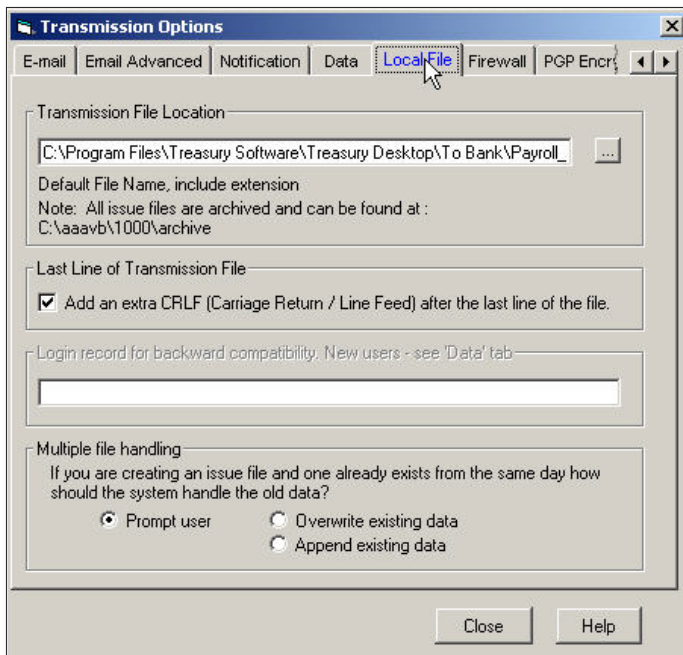
Amount is used when the records on the file are issued checks, and the amount on the import file is listed as a negative amount. Amount_Reverse_Sign is used when the records on the file are issued checks, and the amount on the import file is a positive amount. The File Formatter requires Issued Checks to have a negative amount, and Void Checks to have a positive amount.

I entered the wrong Bank account number and/or Bank number. How do I fix this?

Click File > Options > General. Select the Resume Startup tab and click the Resume button. This will re-enter the Account Creation wizard and bring you to the page where the Account Number and Bank Number are entered. Correct the entries as needed, click Next, and then click Finish to save the changes.

How do I change where the Issue File is saved?

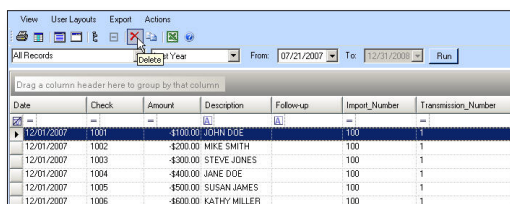
File > Options > Transmit to Bank. Select the Local File tab, and modify the Transmission file location textbox. The Transmission File Location must include both a file name and extension (.TXT).



How do I delete a record?

Select Reports, and pick the All Records Report from the Drop Down box.

Select a record in the grid, and click the Red X on the toolbar.



How can I delete an entire import?

Select Reports, and select the Import Logs Report. Highlight the import you wish to delete and click the Red X on the toolbar. Deleting an import will remove all records from that import file from the File Formatter database.



When Importing an Excel® file, my dates convert from MM/DD/YY to numbers. How do I avoid this?

Close the Excel® file when you are importing it into the File Formatter. When the Excel® file is open during the import process, Excel® converts the dates to Julian format, which will be rejected by the File Formatter for an "Invalid Date."

Can I manually add a record without importing?

Yes. Click Edit > Add Record and enter in the check information on the form. When finished, click OK.

I need to resend a transaction to the bank, how do I do this?

Select Reports, and select the All Records Report. Highlight the record you need to resend and click the "Mark as Untransmitted" button. The record will be marked as Untransmitted and be included on the next issue file that is created.

How do I enter my license codes?

Click File > Enter License Codes. Enter in the License ID and License Password and click the Register button. If prompted to complete the Authentication process, please follow the instructions provided on the screen.

Can I also select the ACH Universal or Bank Reconciliation option to format a check file to transmit to BMO Harris Bank?

No. The Bank Positive Pay file option is the only option for selection by BMO Harris Bank clients.

