Business Online Banking

User Guide

Fraud Control with Positive Pay and Reconciliation

DollarBank®
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Positive Pay

What is Positive Pay?

Positive Pay is a fraud detection tool for check and ACH transactions. The service matches presented check and ACH transactions to previously provided transaction details such as check number, check amount, ACH company ID and ACH transaction amount. If transaction details match, the item is automatically paid. If transactions details do not match, the company is required to review the transaction and make a decision as to pay or return.

How does Positive Pay work?

Positive Pay for checks requires a company to provide a list of issued checks to Dollar Bank each day checks are written. When those issued checks are presented for payment, they are compared electronically against the check issue information provided.

The check list contains check numbers, account numbers, amounts, payee names and issue dates. When a check is presented that does not have a match in the file, it becomes an exception item. Dollar Bank sends the exception item to the company for review via Business Online Banking. The company must then let us know whether to pay or return the check.

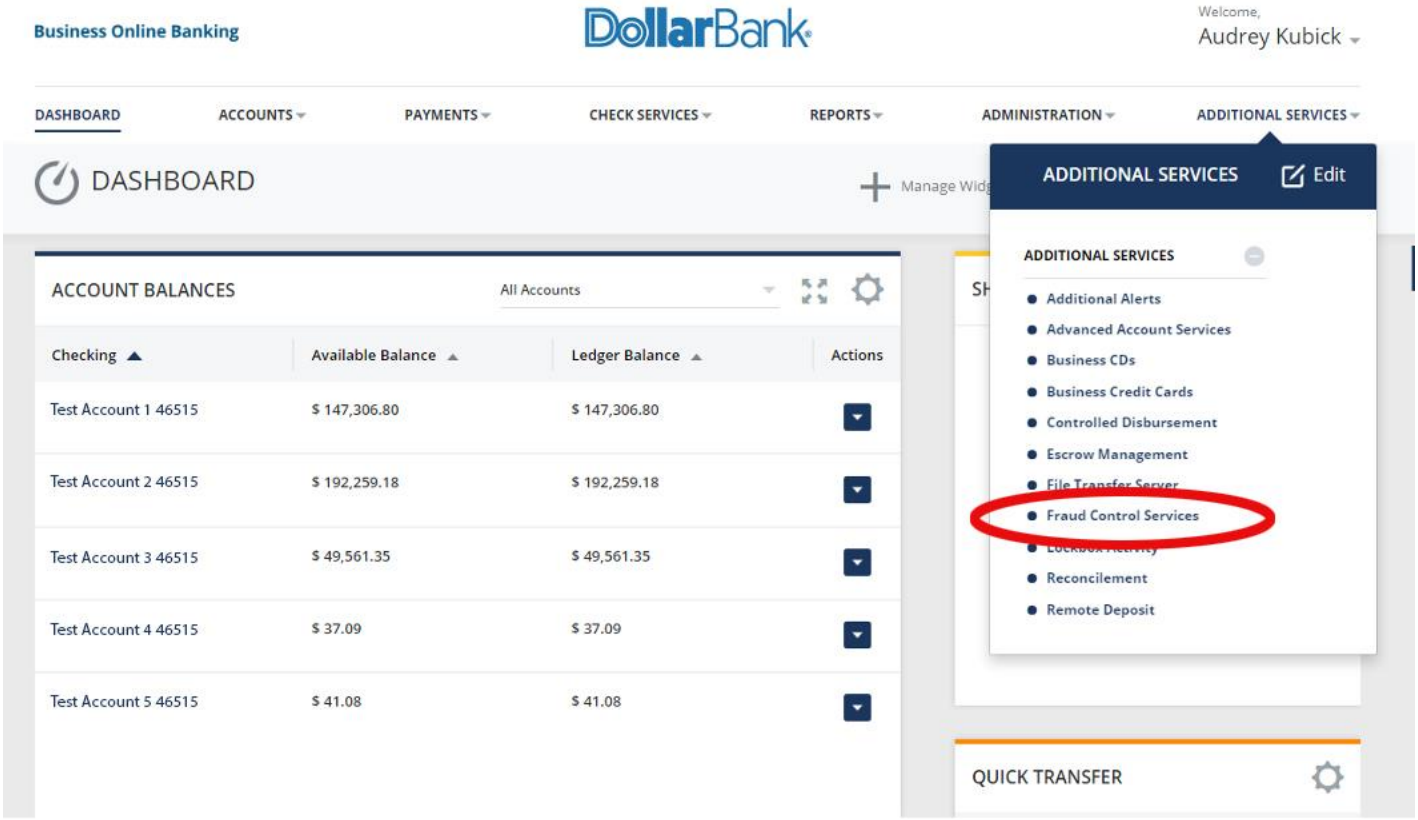
Positive Pay for ACH transactions requires the company to create payment rules that direct the system to pay an item. The payment rules include transaction amount, type of ACH transaction (known as the SEC code), ACH company ID number, and allowable amount. When an ACH transaction is presented that does not match the payment rule, it is classified as an exception. Dollar Bank then sends the exception item to the company for review via Business Online Banking. The company must then let the Bank know whether to pay or return the ACH transaction.

What is Payee Positive Pay?

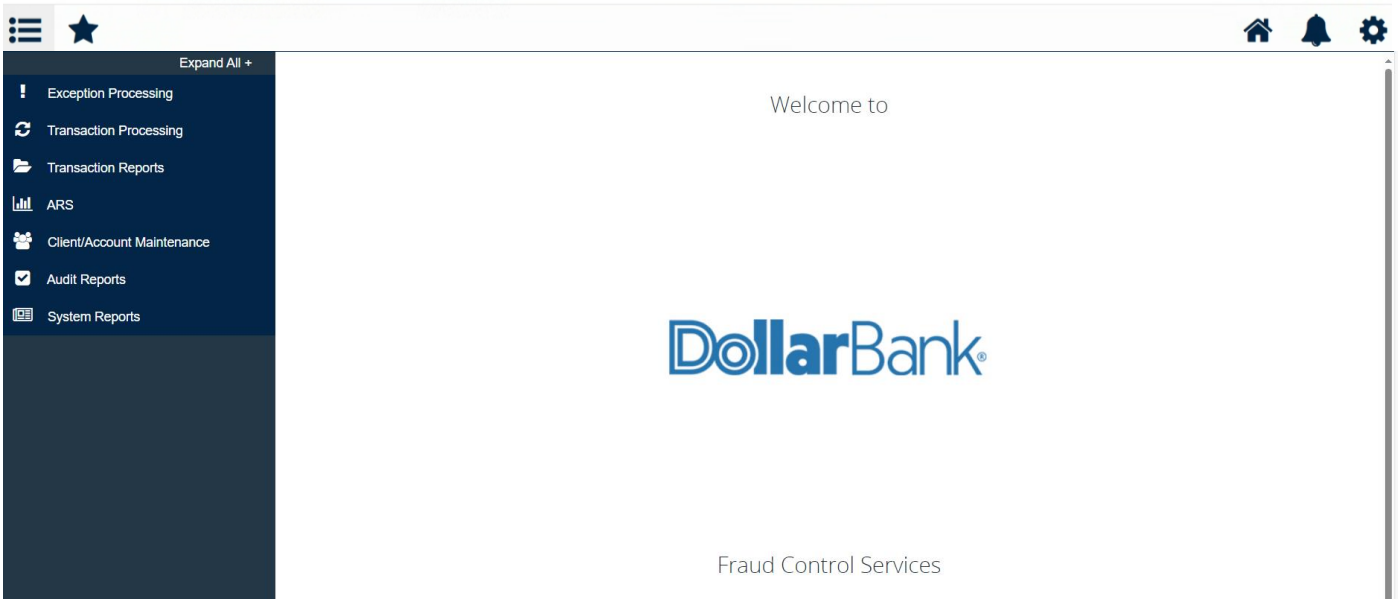
Payee Positive Pay, when combined with Positive Pay, can enhance you validation process by allowing you to include the "payee" as an additional point of comparison between checks presented and the issue data file you send to Dollar Bank. This is an additional way to increase your check fraud prevention measures.

Access the Positive Pay System

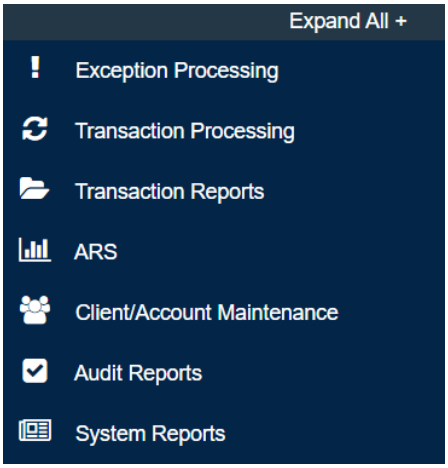
To access the Positive Pay system, begin by logging into Business Online Banking, click on the Additional Services drop down menu, then select Fraud Control Services.

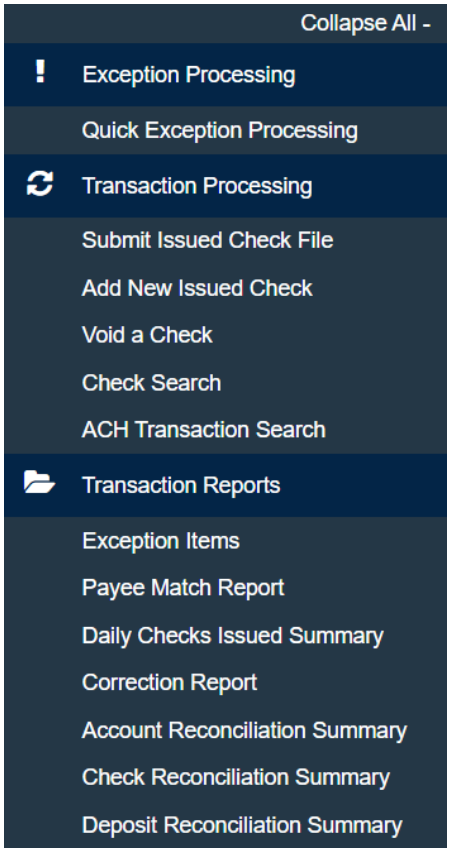


Once the Fraud Control Services option is selected, the Positive Pay system will be displayed, and all system features can be accessed.



The navigation links to access all major system features are displayed on the left-hand side of the screen as top-level menu options. Clicking on these links will expand the top-level menu options to sub-menu options. The Expand All / Collapse All commands will expand or collapse all top-level menu options with one click.





Quick Navigation Links

Once a sub-menu option has been selected, all Positive Pay screens display four Quick Navigation Icons in the red bar, in top right-hand corner of the screen. The icons allow navigation to, from left to right: (1) the Home screen, (2) the Help feature which opens in a new window, (3) display your Notifications, and (4) configure your Notifications and log out.



Note that the Positive Pay system has a powerful Help feature which can be accessed by clicking on the question mark icon in the top right corner. All system functions and screens contain detailed Help field descriptions and information which will assist in the completion of all tasks.

Create Issued Items

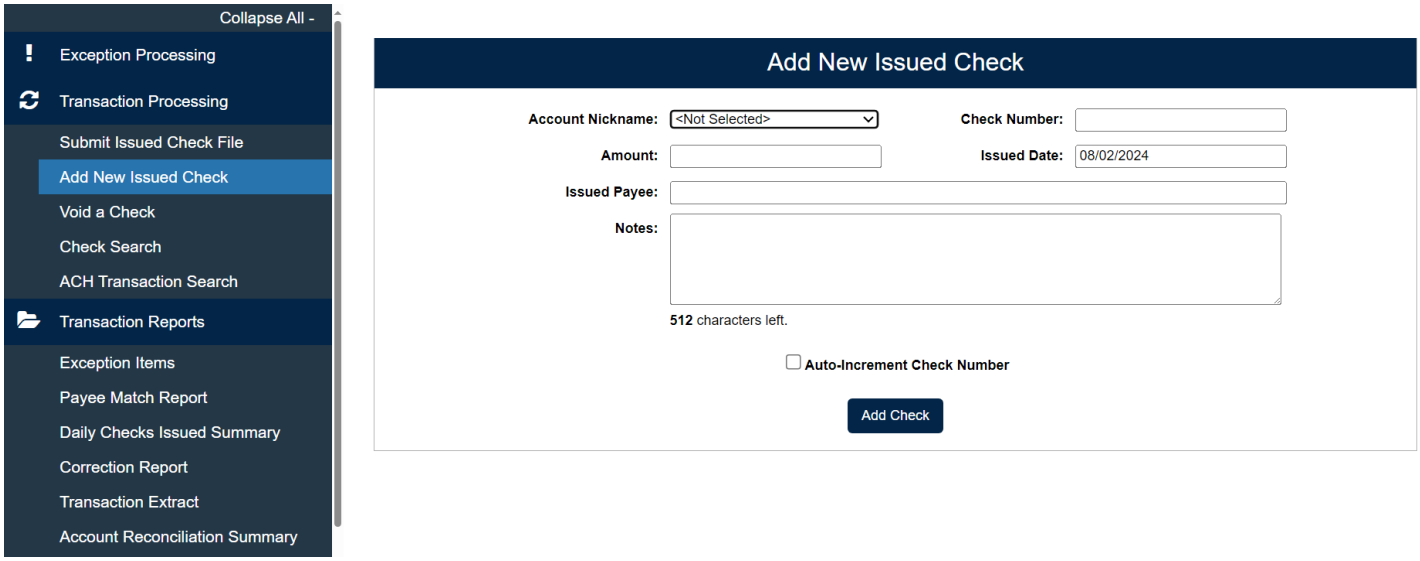
There are two ways a company can get their issued check data to Dollar Bank: (1) upload an issued item file that contains issued items, or (2) manually enter the issued check data, one check at a time.

If uploading a file, a file format must be configured in the positive pay system. Issued item files can be uploaded directly to the positive pay system, or they can be processed via the Bank's file transfer server.

Tasks 1 and 2 show the manual method of loading issue and void instructions. The manual method is ideal if the volume of issues is relatively low or if there is a need to create an individual issue apart from your normal bulk load process.

Task 1: Submit Single Issued Check

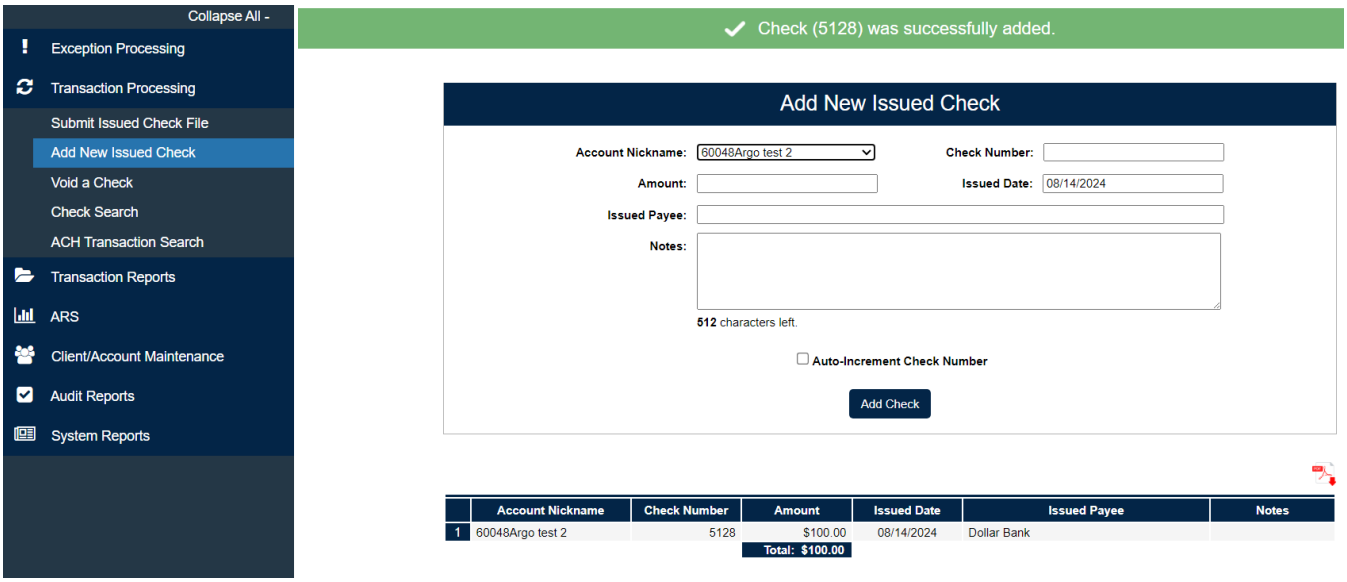
Step 1: Click the Transaction Processing menu option to expand the Transaction Processing sub-menu, then click Add New Issued Check to bring up the issued check entry screen as displayed below.



Step 2: Enter the information for the Add New Issued Check screen.

- **Account Nickname** – the nickname or description that identifies the account to you.
- **Check Number** – the check number of the item.
- **Amount** – the amount of the check.
- **Issued Date** – the issued date for the check.
- **Issued Payee** – the issued payee name for this check.
- **Notes** – notes for the check.
- **Auto-increment Check Number** – checking this box increments the check number by one after each check submission.

Step 3: When finished with all info for each check, click Add Check and any checks entered on this page in the current session will be added to the issued item list. A green bar with a check mark will appear at the top of the screen and a confirmation will be displayed that indicates the check was successfully added.

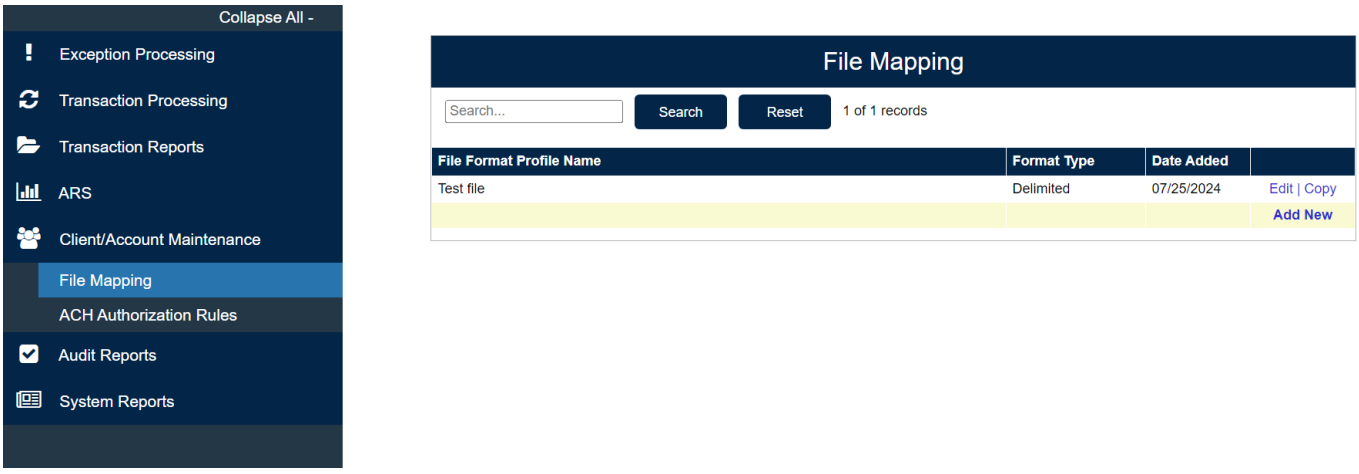


Task 2: Submit Issued Check File

Step 1: Before a user can add an Issued Check File, they must first complete the File Mapping step and build a File Format Profile that matches the layout of the Issued Items file. If a File Format Profile is already built, then continue to Step 2 below and begin uploading a file. For new Positive Pay users, follow the steps below to complete file mapping. For detailed assistance in completing this step, please contact Dollar Bank at 1-855-282-3888.

Click the Client/Account Maintenance menu option to expand the Client/Account Maintenance sub-menu, then click File Mapping to display any existing File Format Profiles, or to add a new one.

Click Add New to create a new File Format Profile.

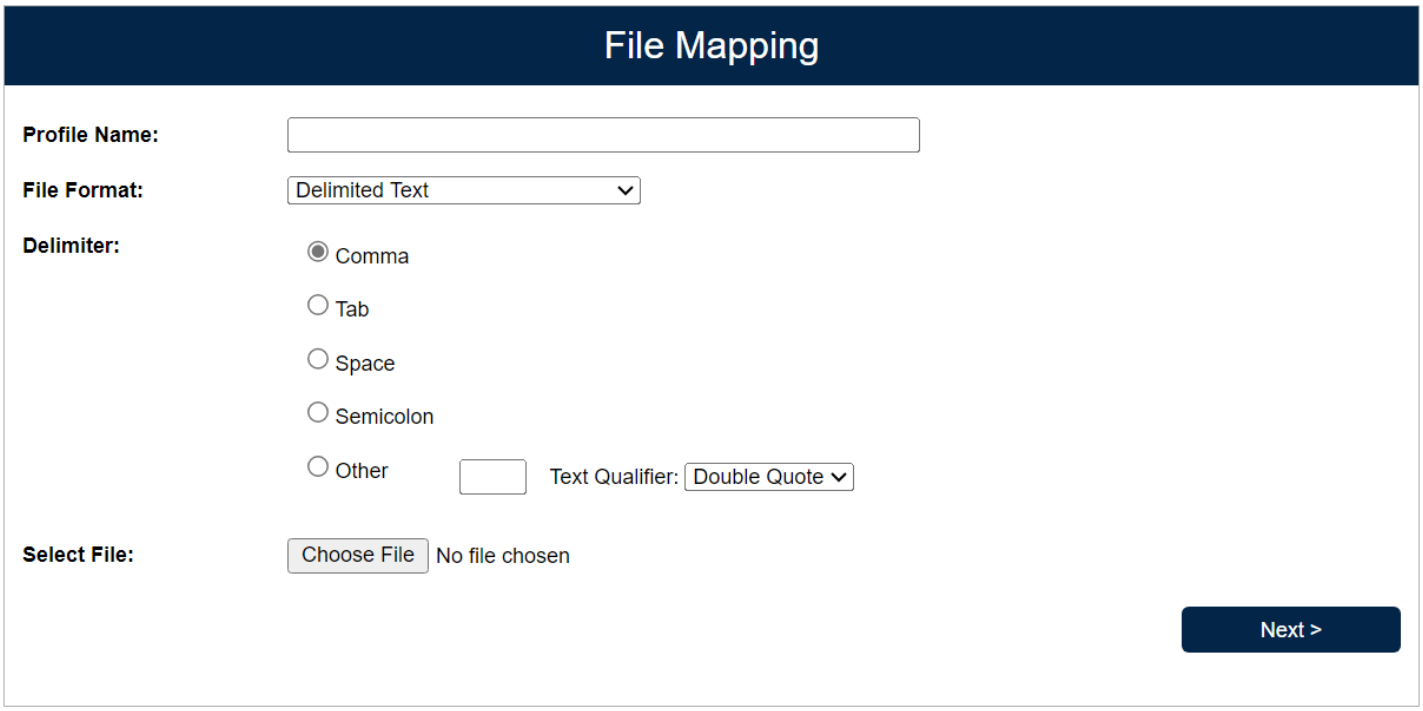


On the File Mapping screen, enter an appropriate Profile Name and complete the rest of required information to match the layout of your issued items file, then click Next.

The Positive Pay system supports multiple file formats, including Delimited Text, Fixed Length, and Microsoft Excel. For Delimited Text options, delimiter options are comma, tab, space and semicolon.

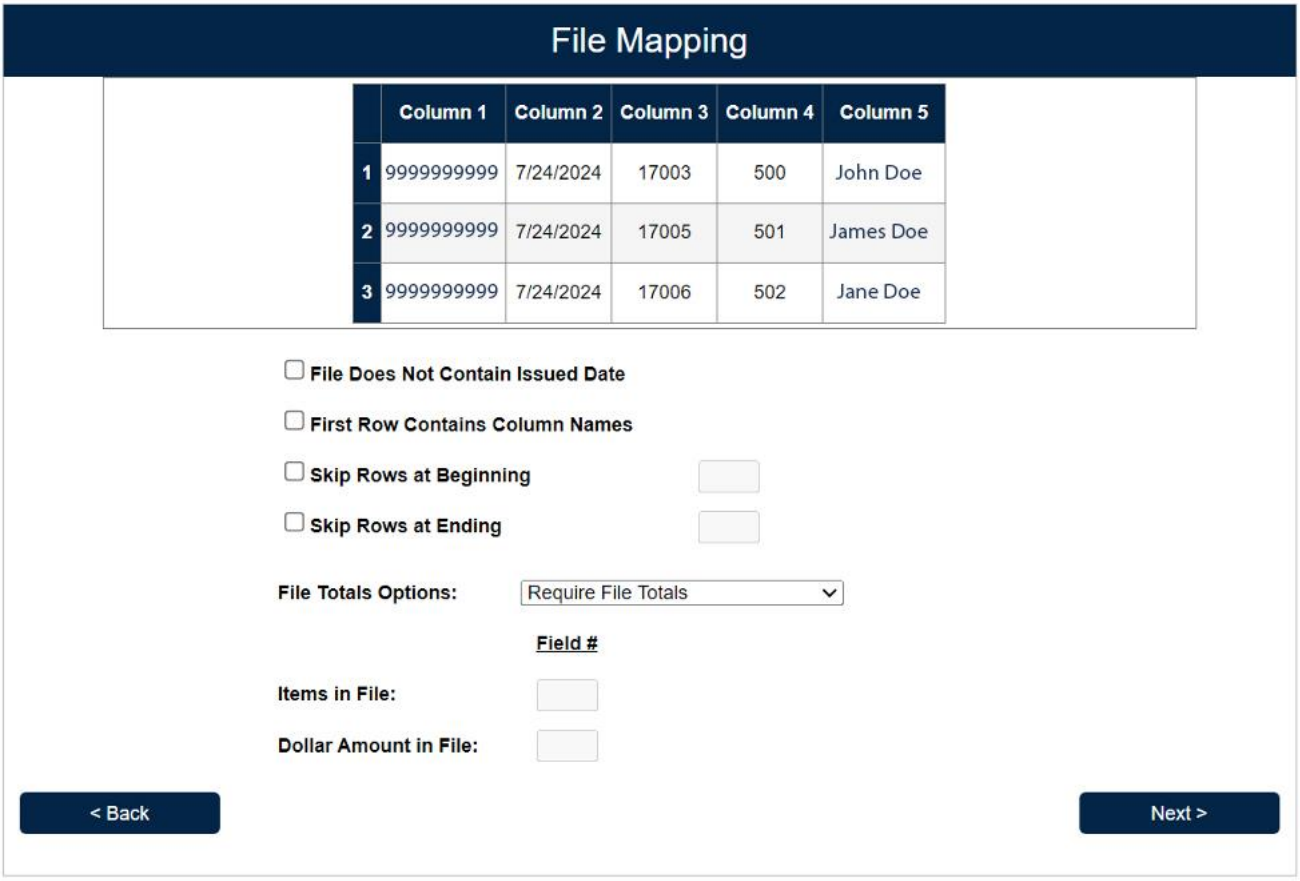
You can choose your file and upload to the system during the mapping process. The data from your chosen file will be displayed to help guide you through mapping on subsequent screens.

Note that for the purposes of these instructions, a comma delimited file will be used as an example, but you can use any of the options supported by the system.



On the first File Mapping screen, File Mapping details will be displayed for the file that has been uploaded. The system will interpret the data in the file and display in a table at the top of the screen.

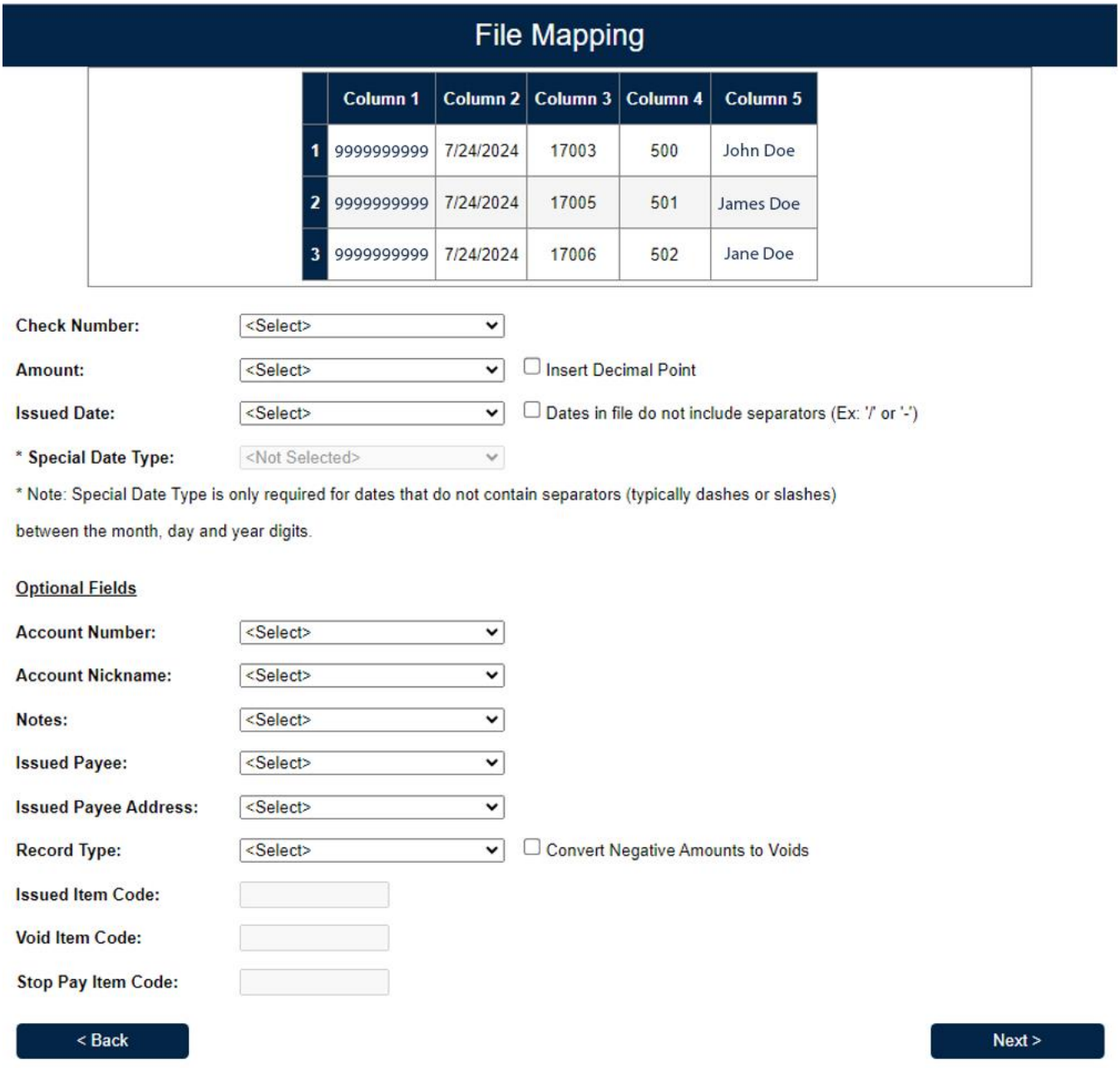
Review options for issued date, rows column names, skipping rows, file totals, field numbers, and make appropriate selections on this screen. When complete, click Next.



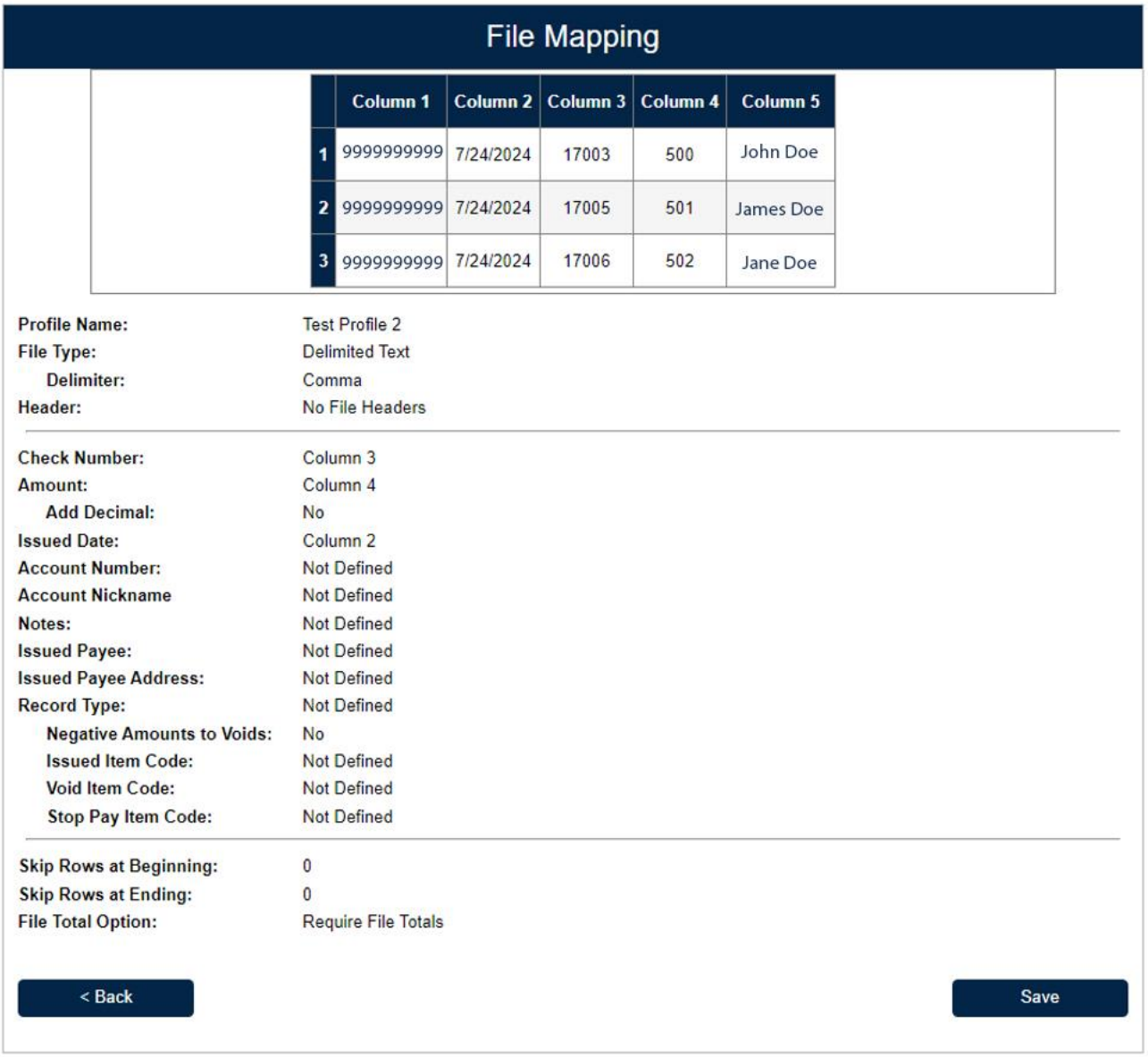
On the second File Mapping screen match the values for the individual fields to the columns by selecting the column numbers from the drop-down menus. Use the data displayed in the table at the top of the screen to assist in the step.

The required fields are listed first, they are Check number, amount, and issued date. Optional fields are included at the bottom of the screen.

When this step is complete, click Next.

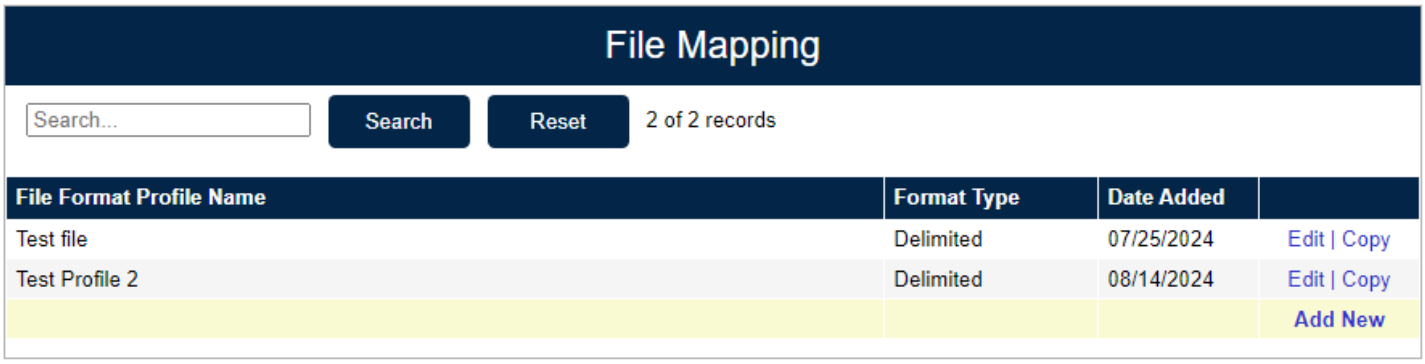


A File Mapping confirmation screen will be displayed. If the information is accurate, click Save.

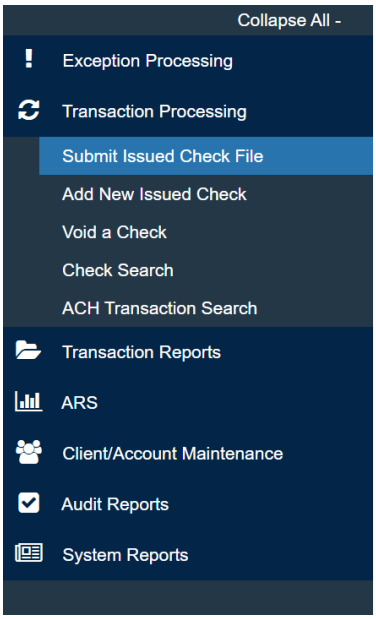


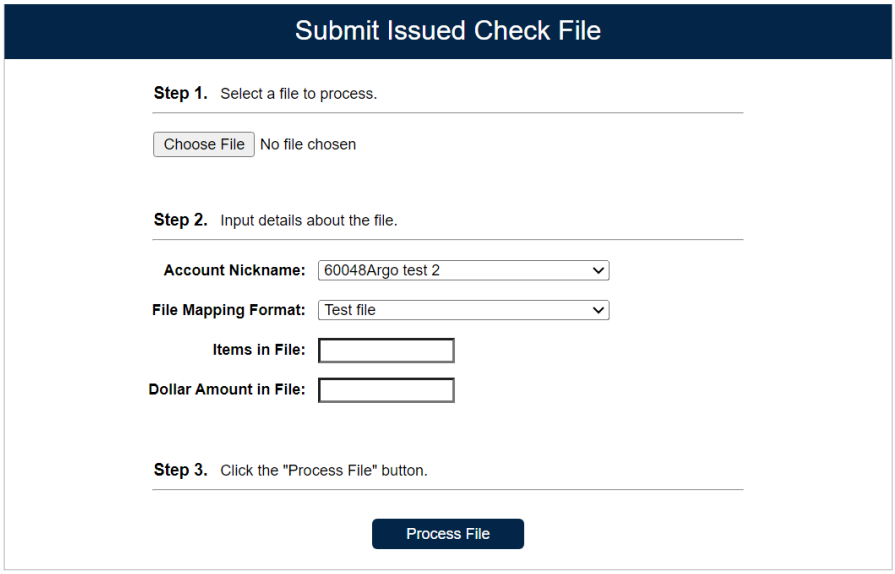
A confirmation screen will appear to confirm the File Mapping has been completed.





Step 2: Click the Transaction Processing menu option to expand the Transaction Processing sub-menu, then click Submit Issued Check File to bring up the Submit Issued Check File screen as displayed below.





Step 2: Enter the information for the Submit Issued Check File screen. First, click Choose File and locate the file on your local PC, then complete the next section Input details about the file; field descriptions are as follows:

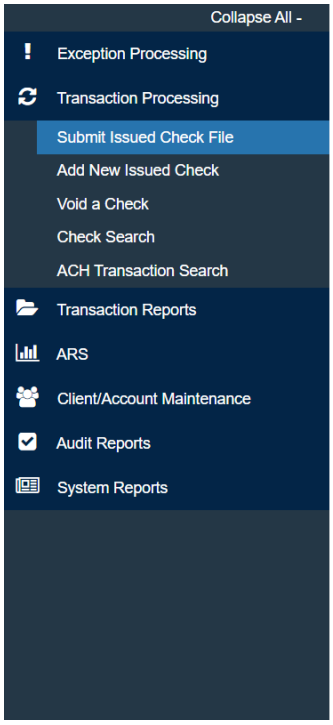
- **Account Nickname** - the nickname or description that identifies the account to you.
- **File Mapping Format** – the format of the issued check file (see section X for detailed instructions on building format).
- **Items in File** – the number of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual number of items in the file, the file will be rejected.

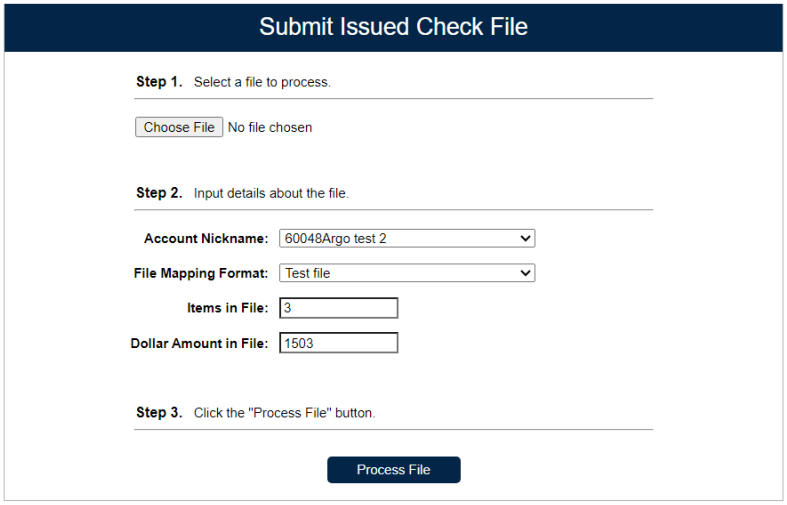
- **Dollar Amount in File** – the total dollar amount of checks in the file. This number is used for validation during file processing. If the number entered does not match the actual among in the file, the file will be rejected.
- **Issued Date** – if the issued check file does not have an issued date within the file, the issued date must be entered here when the file is uploaded.

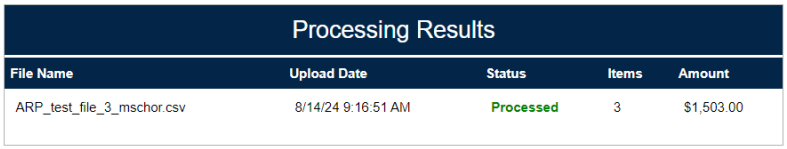
Step 3: When all information has been completed, click Process File.

Once the Process File button is clicked, a window is briefly displayed while the file is being uploaded. Once the system finishes processing, the screen below will be displayed if it was successful.

Note the Processing Results bar at the bottom right, with Processed indicated in green under Status. If the file is processed successfully, no further action is required.







If the file has not processed within 30 seconds, a message is displayed informing the user that an email will be sent indicating the file processing status. The file processing status can also be checked online using the Issued Check File Processing Log Page.

If the file is not processed successfully, the following is a list of other possible processing statuses:

- Unprocessed – the file has been uploaded but has not yet completed processing.
- Processed with Exceptions – the file was processed successfully, but duplicate checks were not loaded.
- Rejected – the file was rejected due to one of the following reasons:
  - A mismatch between the number of items/amounts entered on the page and the number of items contained in the file.
  - The file format did not match the selected format.

Reviewing Exception Items

Transactions that do not match the Issued Items list or ACH Payment Rules are defined as Exceptions. Exceptions require manual review of transaction details and either a Pay or Return decision must be entered. If no Pay or Return decision is entered, then the transaction will be processed according to the default decision of Return.

Positive Pay exceptions may be presented for your review for a number of possible reasons. The following is a list of possible exception reasons for both check and ACH items:

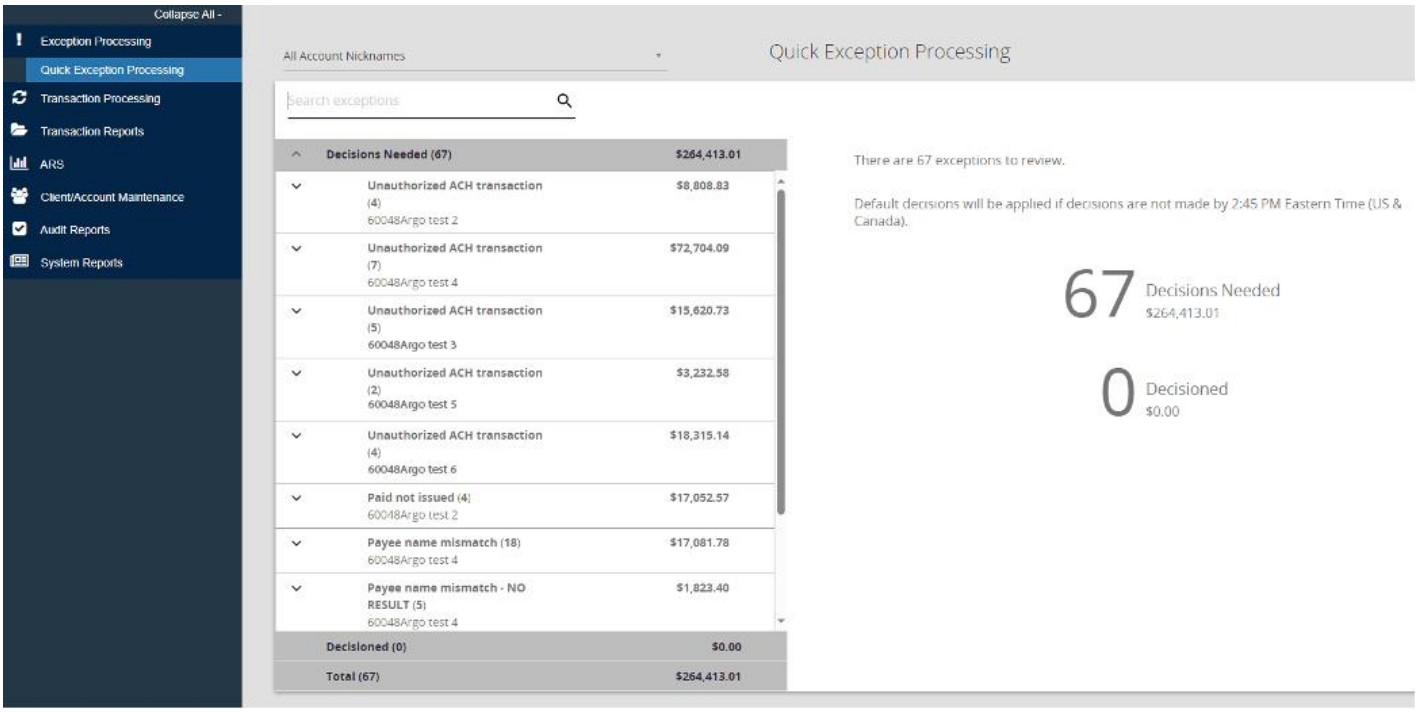
- **Blocked Transaction** – the item meets the filter requirements specified on the Transaction Filters/Blocks page.
- **Duplicate Paid Item** – the item was previously paid
- **Paid Not Issued** – the item was not loaded into the system as an issued check
- **Stale Dated Item Paid** – the item is a stale-dated check. A check is considered stale dated if the item was issued prior to the stale-dated cutoff date of 180 days.
- **Previously Paid Item Posted** – the item was previously paid
- **Voided Item** – the item was previously voided
- **Unauthorized ACH Transaction** – the item is an ACH transaction that was flagged as an exception by the ACH authorization rules defined for the account on the ACH Authorization Rules page.

Task 3: View Positive Pay Exceptions

Use the Quick Exception Processing page to manage exception item activity for both check and ACH items. You can make pay and return decisions on all items from this page.

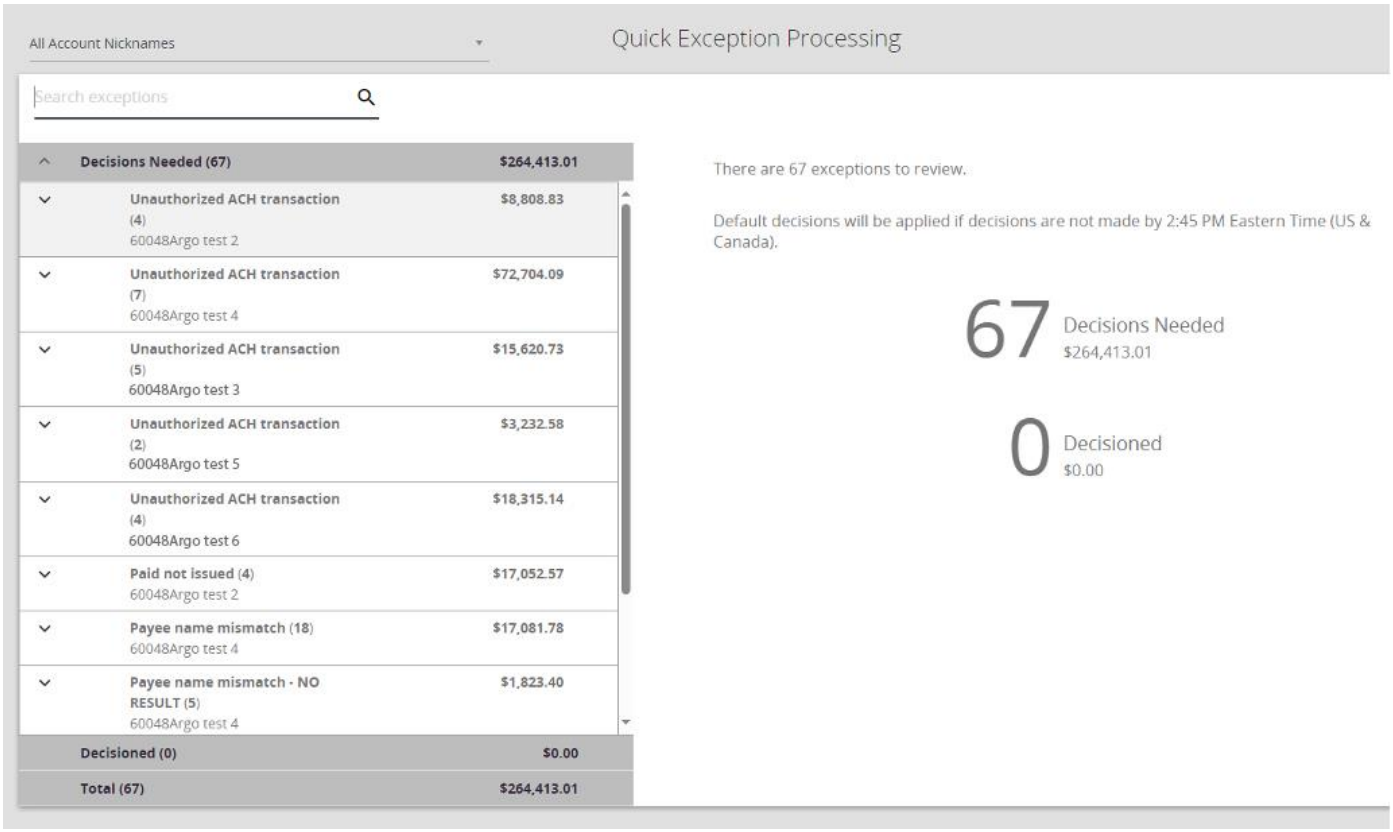
Step 1: Click the Exception Processing menu option to expand the Exception Processing sub-menu and then click Quick Exception Processing.

As displayed in the screen shot below, the Quick Exception Processing screen displays a summary of all pertinent exception information including a summary of all items in all accounts that require decisions, the total number of exceptions, the cut off time, and the default decision.

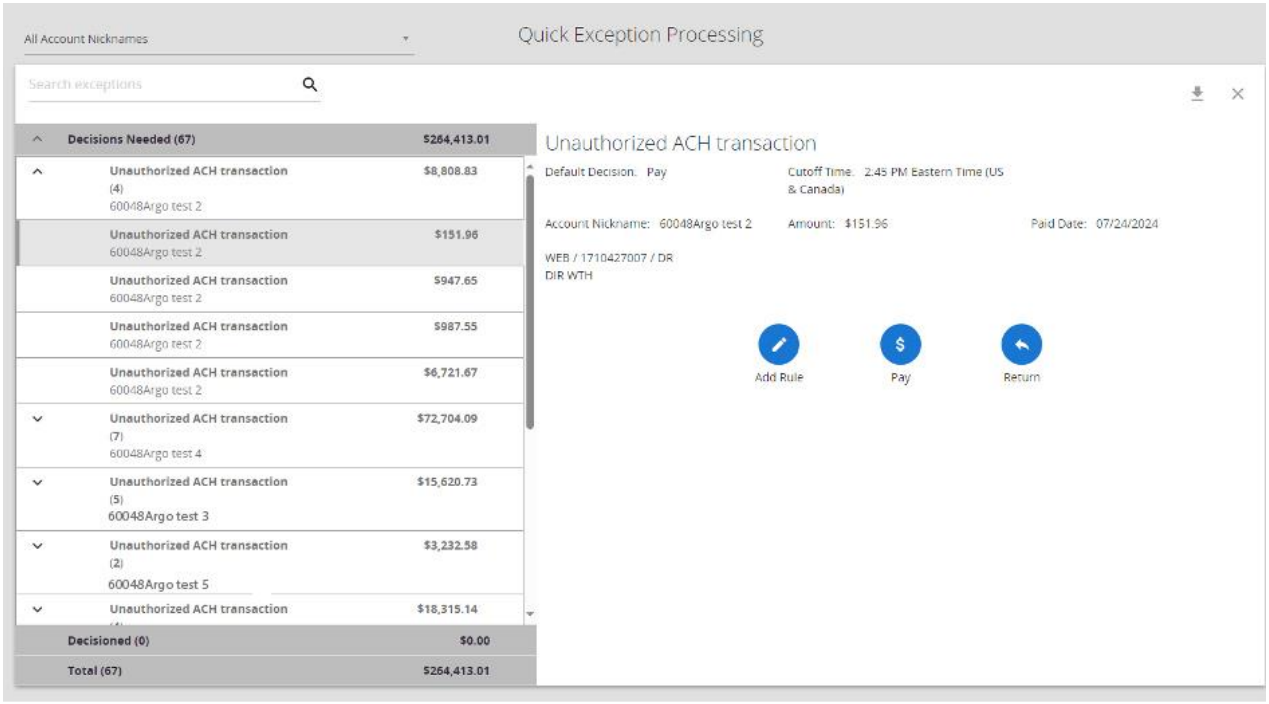

Collapse All -
Exception Processing
Quick Exception Processing
Transaction Processing
Transaction Reports
ARS
Client/Account Maintenance
Audit Reports
System Reports
All Account Nicknames
Quick Exception Processing
Search exceptions
Decisions Needed (67) $264,413.01
Unauthorized ACH transaction (4) 60048Argo test 2 $8,808.83
Unauthorized ACH transaction (7) 60048Argo test 4 $72,704.09
Unauthorized ACH transaction (5) 60048Argo test 3 $15,620.73
Unauthorized ACH transaction (2) 60048Argo test 5 $3,232.58
Unauthorized ACH transaction (4) 60048Argo test 6 $18,315.14
Paid not issued (4) 60048Argo test 2 $17,052.57
Payee name mismatch (18) 60048Argo test 4 $17,081.78
Payee name mismatch - NO RESULT (5) 60048Argo test 4 $1,823.40
Decisioned (0) $0.00
Total (67) $264,413.01
There are 67 exceptions to review.
Default decisions will be applied if decisions are not made by 2:45 PM Eastern Time (US & Canada).
67 Decisions Needed
$264,413.01
0 Decisioned
$0.00

Step 2: Review exception items.

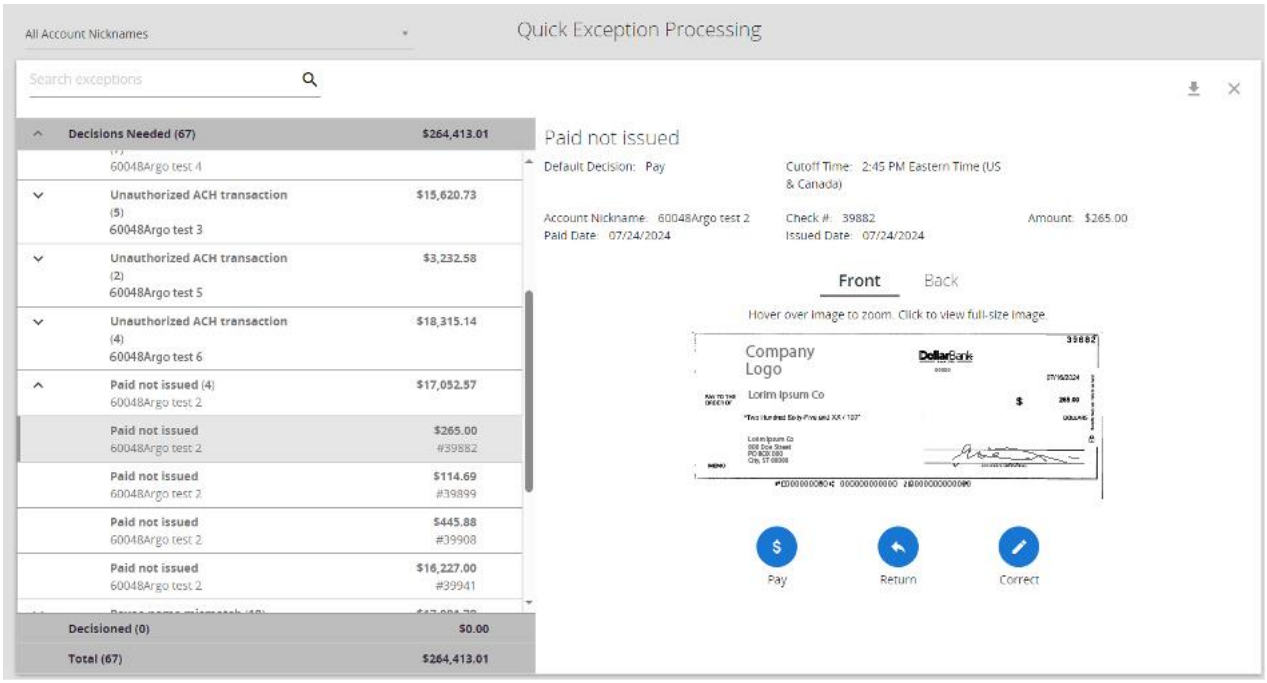
In the **Decisions Needed** section, each line in the table indicates: (1) the type of exception, (2) the account, (3) the number of transactions for that account, and (4) the total dollar amount of those exceptions.



In order to display individual transaction detail for each exception type, click the ﹀ icon to expand the sub-menu. You can now click on individual transactions and transaction details are displayed on the right, as seen in the screen shot below.

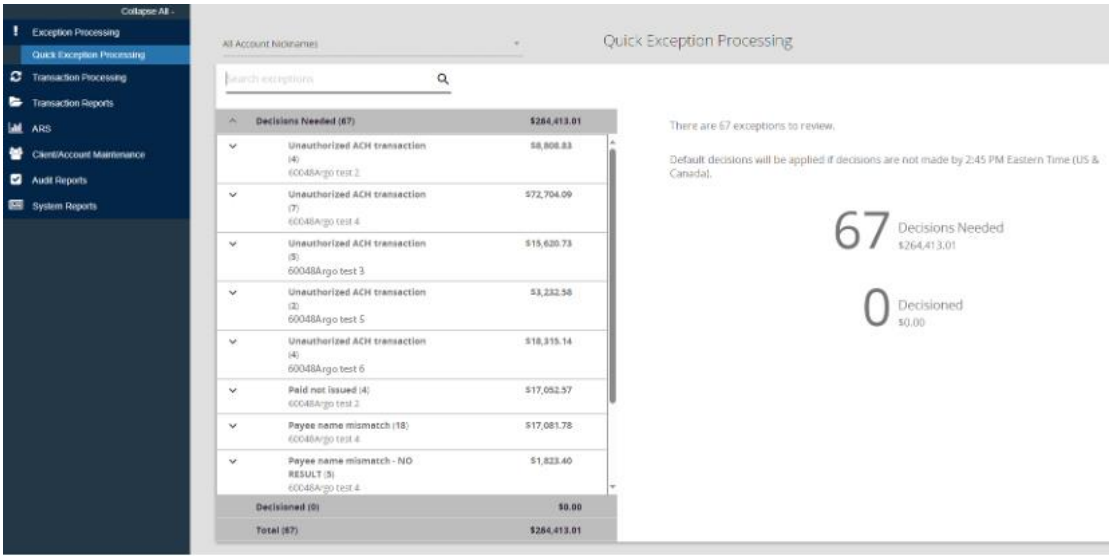


For check transactions, a check image will also be displayed.

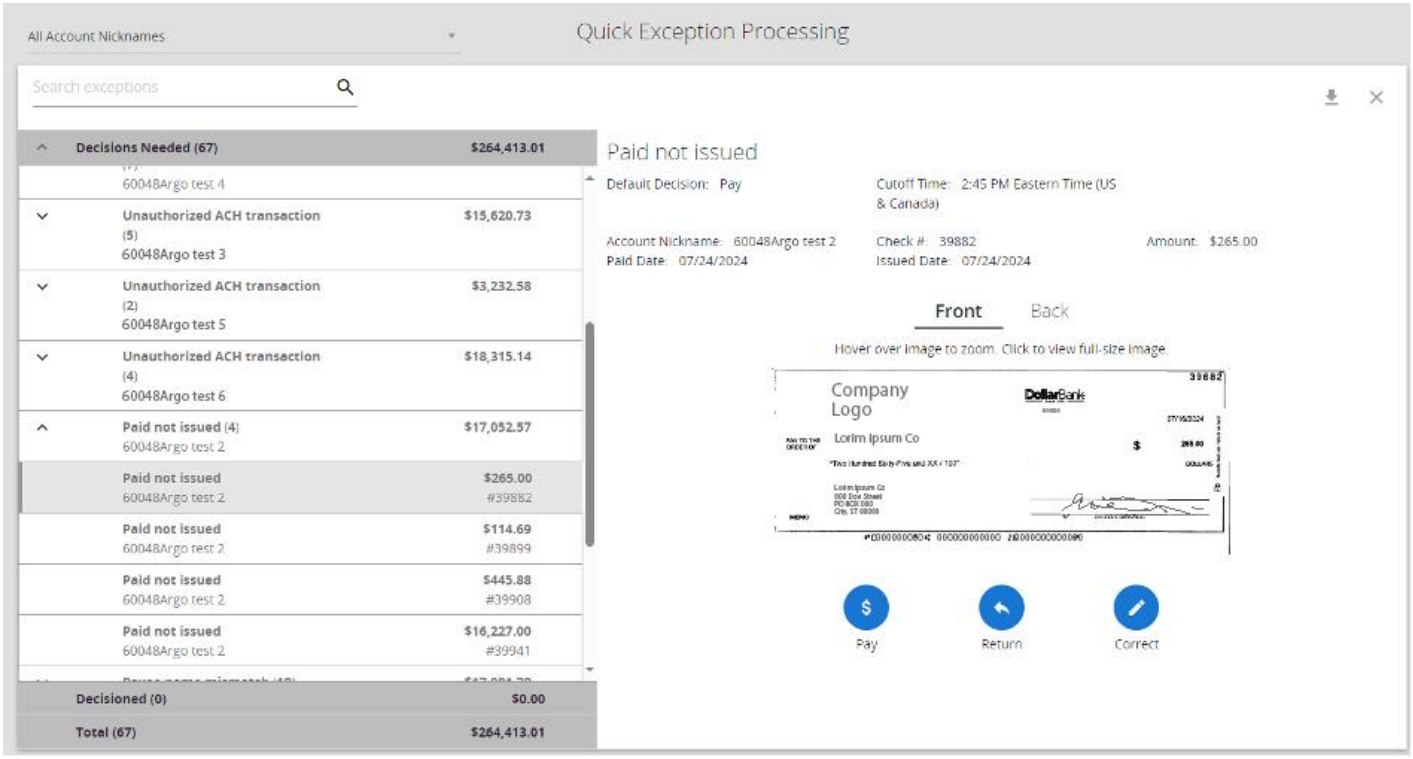


Task 4: Make a Decision on Positive Pay Items

Step 1: Click the Exception Processing menu option to expand the Exception Processing sub-menu and then click Quick Exception Processing.



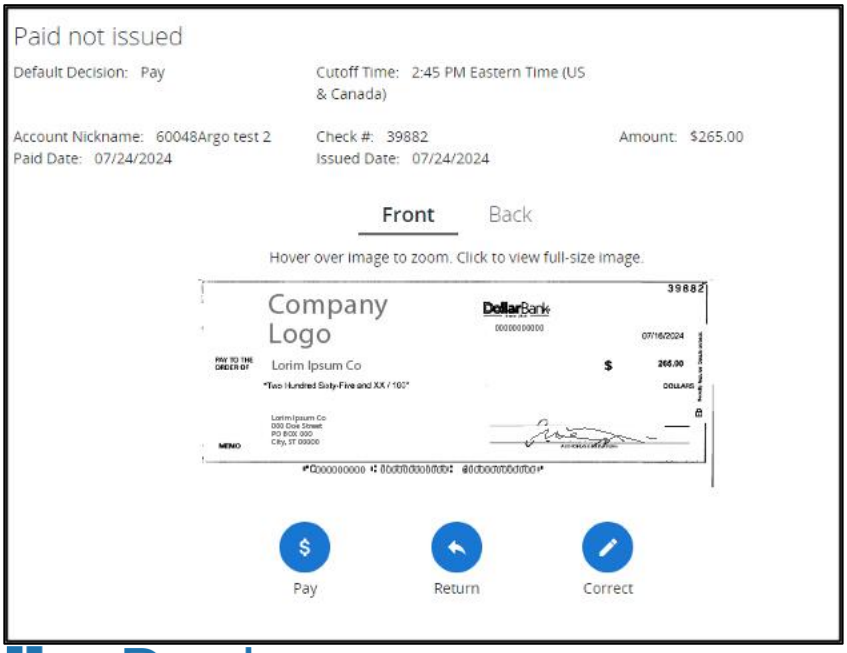
Step 2: Display individual transaction detail for each exception type by clicking the ⌄ icon to expand the transaction sub-menu. You can now click on individual transactions and transaction details are displayed on the right, as seen in the screen shot below.



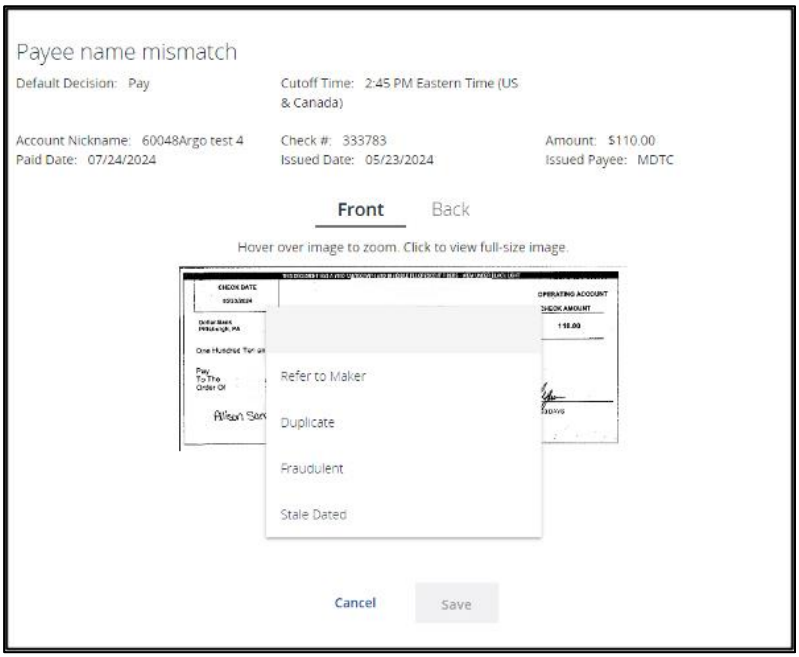
Step 3: Review transaction detail and enter an appropriate handling option by clicking one of the blue circle icons.

For check exceptions, you have the option to either (1) Pay, (2) Return, or (3) Correct the item.

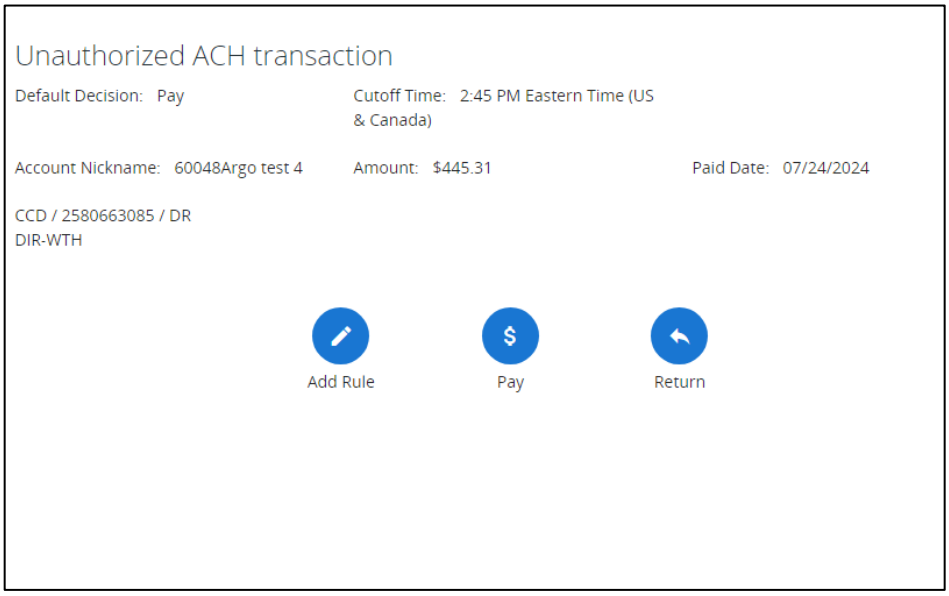
You will need to select the Correct option if the item was processed with inaccurate payment information such as a check number or payee, which caused the item to be incorrectly flagged as an exception.



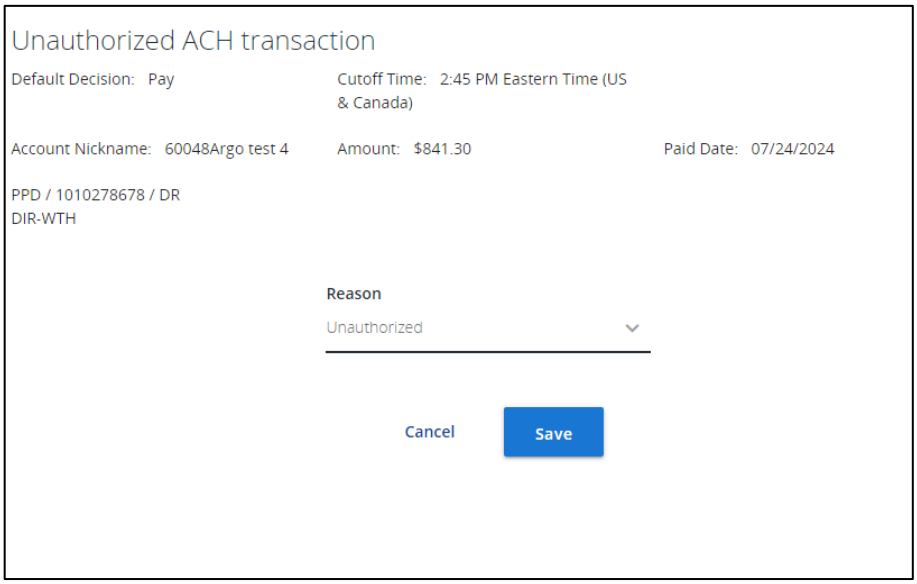
If you select the Return option for a check, you must then select a reason for the return. Once you have selected the reason, click Save.



For ACH transaction exceptions, you have the option to (1) Add Rule, (2) Pay, or (3) Return.



If you decide to return an ACH transaction, you must enter a reason for the return and then click Save (note that only one return reason – “unauthorized” is available for ACH transactions).



Once you enter a handling decision on an item, the system will then be automatically updated and you will be prompted to continue to enter a decision on the next item.

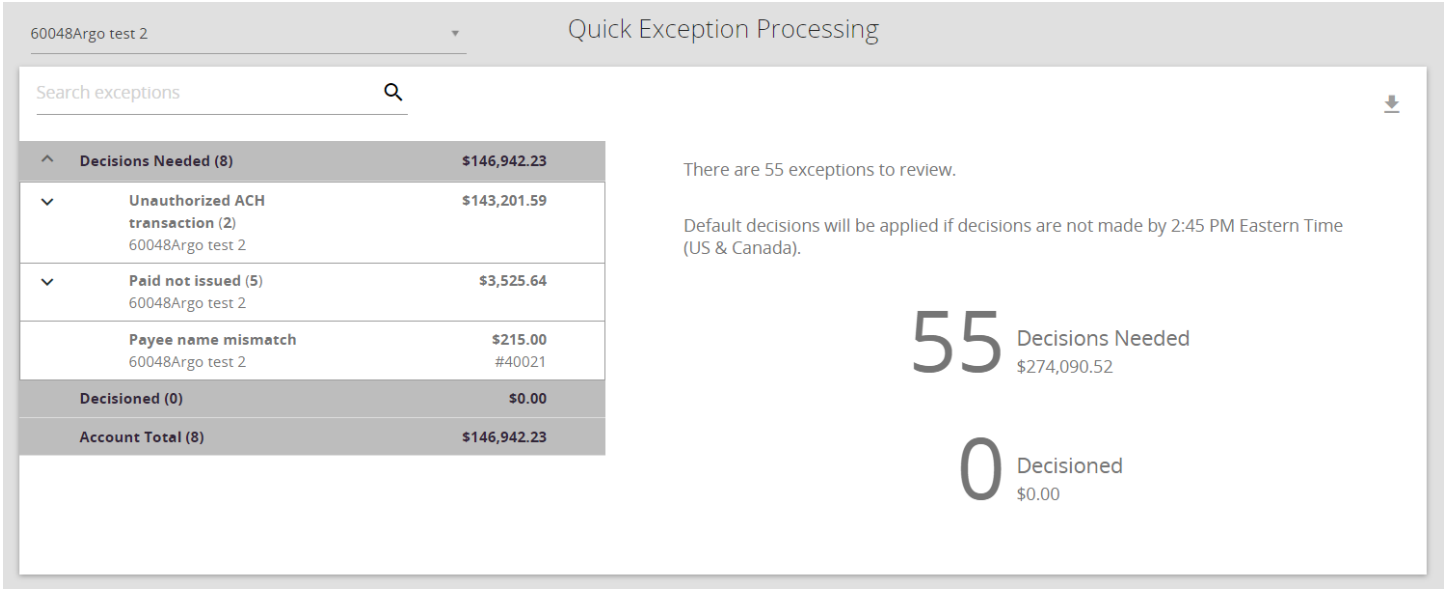
Task 5: Make a Decision on Positive Pay Items (Dual Control)

If exception processing requires dual approval, the initial decisioning process is the same as standard processing. When the user approves the exception, instead of moving to the Decisioned section, decisions are moved to a Decisions – For Review Only section for the user that made the initial approval.

After the first approver makes a decision, the following steps occur:

1. The system generates and sends an email to all users with approval access.
2. A user with approval access approves or denies the exception.
3. The system generates and sends an email to the user who approved the exception and to all users with approval access notifying them of the action taken.

Exceptions that are approved by the first approver and require secondary approval are in a pending review state and appear in the Decisions - Pending Approval section for all secondary approvers to make an approve or deny decision.



If the decisioned exception that is pending review is not approved or denied by the cutoff time, the exception will have the default account-level decision and reason applied. In this case, an email is sent to all users with approval access and the user who initially decisioned the item informing them that the cutoff time has been reached and the default account-level decision and reason have been applied.

If an exception is denied by the secondary approver, the exception is returned to the Decisions Needed section for additional review and updating.

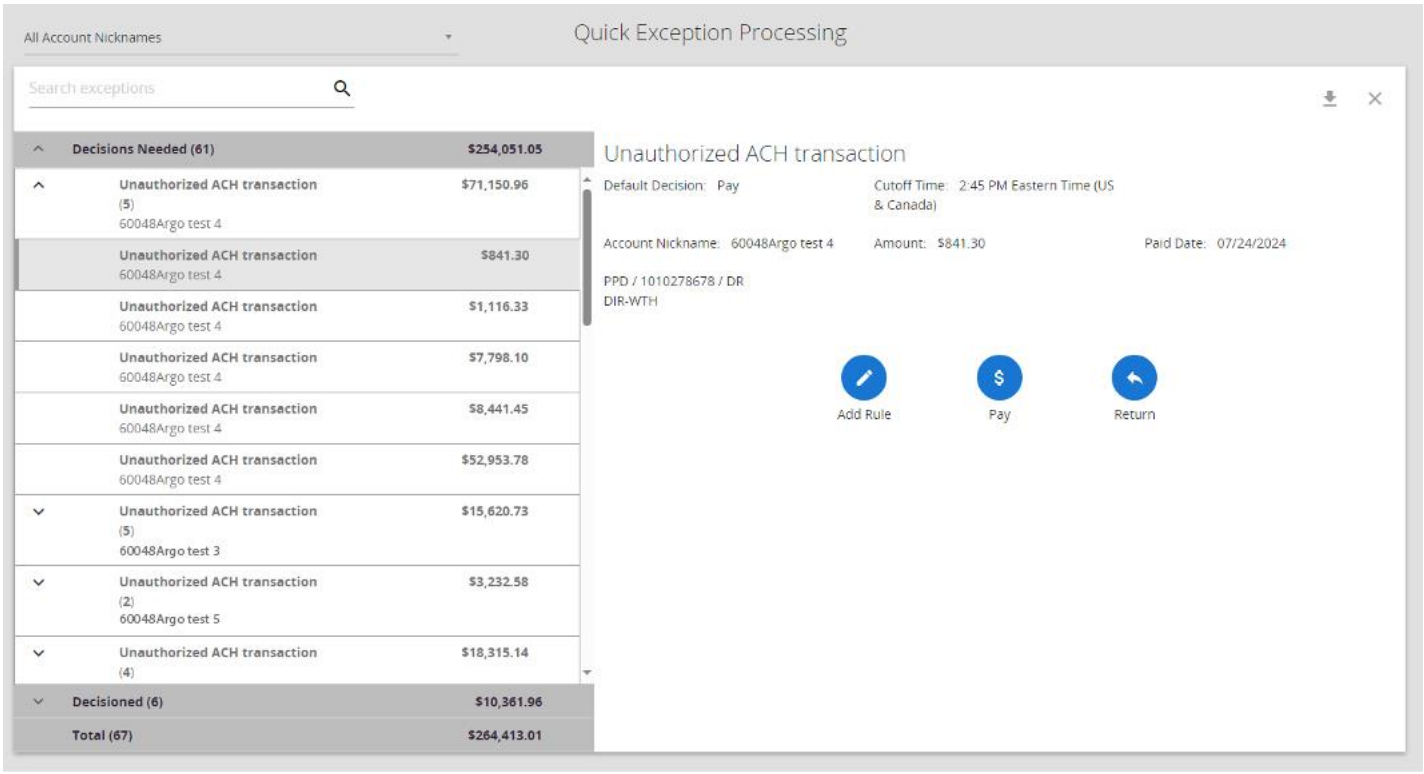
To deny an exception that is pending approval:

1. Select the transaction from the Decisions - Pending Approval section
2. Select Deny (X)
3. Enter the reason for the denial in the Deny Notes section. You cannot save the decision unless you add notes to the transaction.
4. Select Save. The exception returns to the Decisions Needed section and the system sends an email to the original approver that includes the denial notes and the name of the secondary approver.

Task 6: Create an ACH Payment Rule From an Exception

Users can quickly and easily create new ACH Authorization Rules directly from the Quick Exception Processing page, using information from presented ACH items.

Step 1: From Quick Exception Processing, select the transaction that requires the decision and click the blue Add Rule circle.



Step 2: Complete the required information on the ACH Authorization Rule screen.

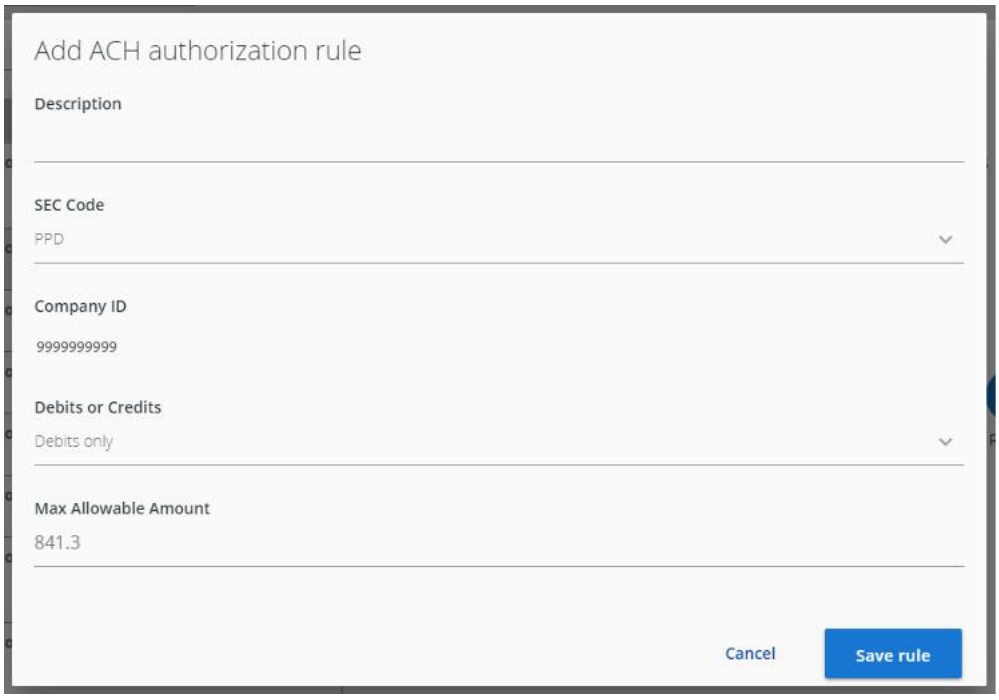
The Description should be a name for the transaction that you can use to easily identify the rule (such as Credit Card Payment – American Express).

The rest of the fields pre-fill to match the transaction as presented to the amount of the transaction but they can be modified as needed. The SEC code can be set to match the code of the transaction as presented, or it can be changed to All SEC Codes.

The Debits or Credits option can be set to either or both, but please note that the Positive Pay system will only filter ACH debit transactions according to the ACH Authorization Rules; all ACH credit transactions will post to the account regardless of the option selected in the Rule.

The Max Allowable Amount can be changed to any appropriate amount.

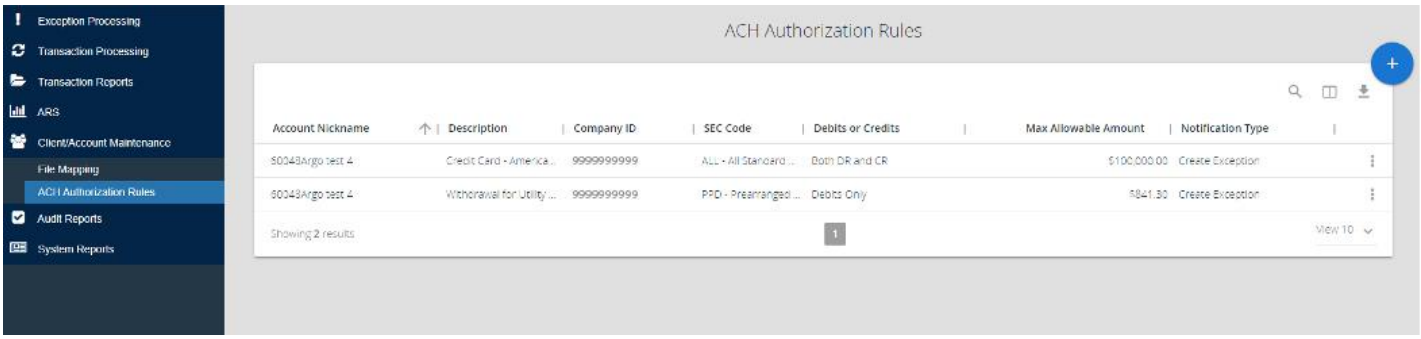
Once the required information is complete, click the blue Add Rule button.



Task 7: Create a new ACH Payment Rule

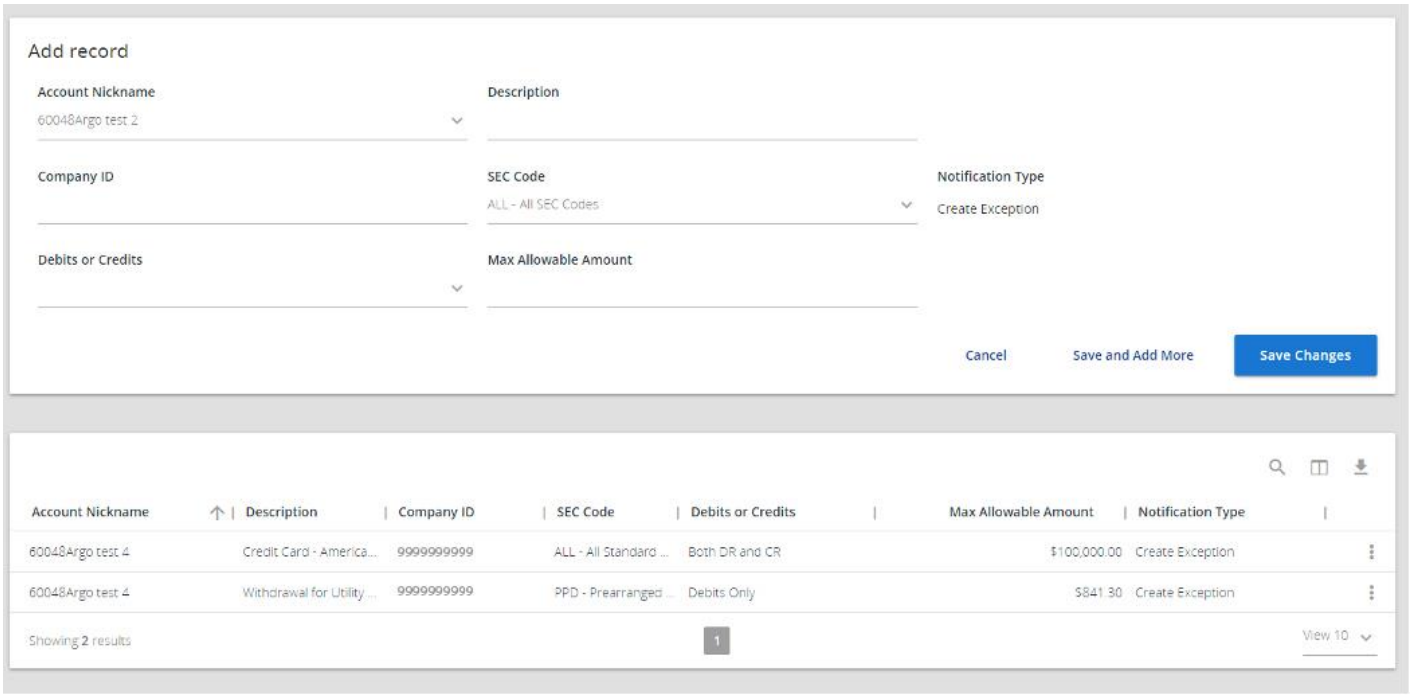
ACH Payment Rules can also be created from scratch without the use of an existing exception from which to capture information.

Step 1: To create a new ACH payment rule, click the Client/Account Maintenance menu option, then select the ACH Authorization Rules sub-menu option. The ACH Authorization Rules will display to the right. Click the plus sign in the blue circle on the right-hand side of the screen to add a new rule.

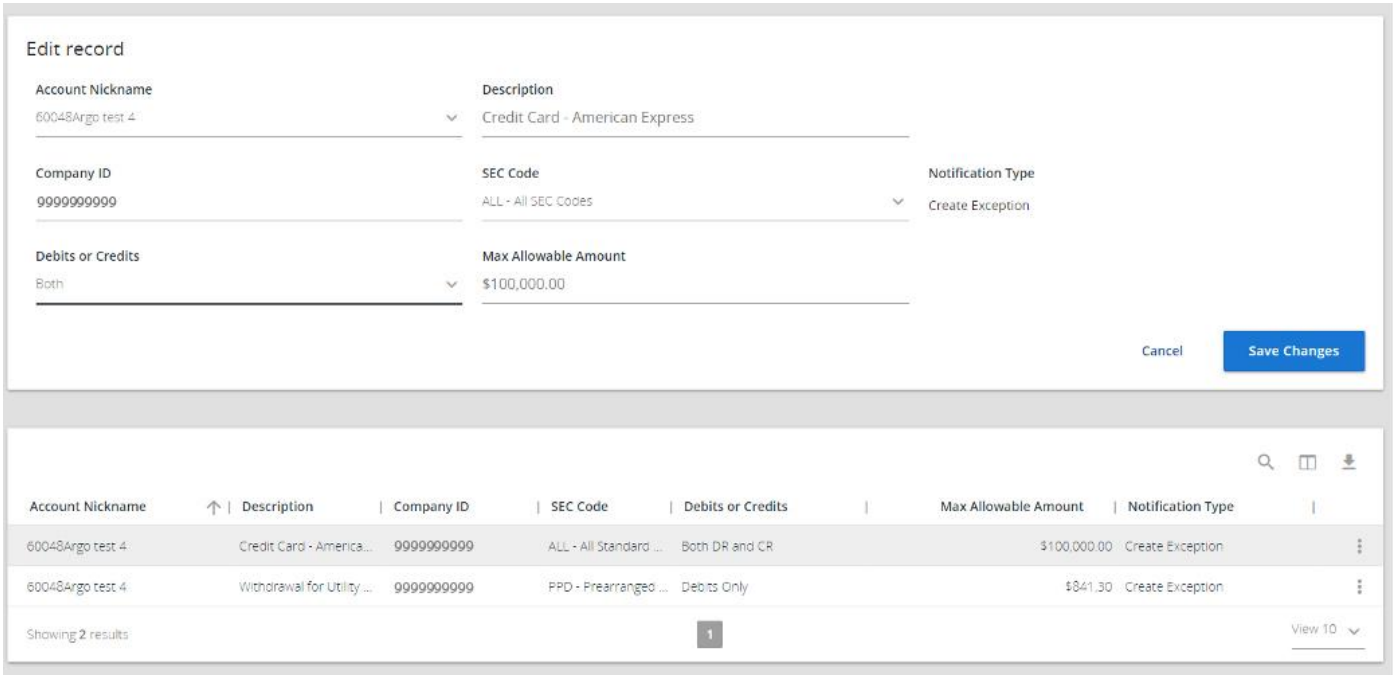


Step 2: Complete the information required in the Add Record box. First you must select the account for which you would like to add the Payment Rule. IMPORTANT NOTE, when adding a Payment Rule you must already know the originator's ACH company ID in order to complete the rule.

Click Save Changes when complete.



Note that existing payment rules can also be edited and modified from this screen. Existing rules are displayed at the bottom of the screen, to edit them simply click the rule and it will populate in the section above. Once the appropriate changes to the rule are complete, click Save Changes.

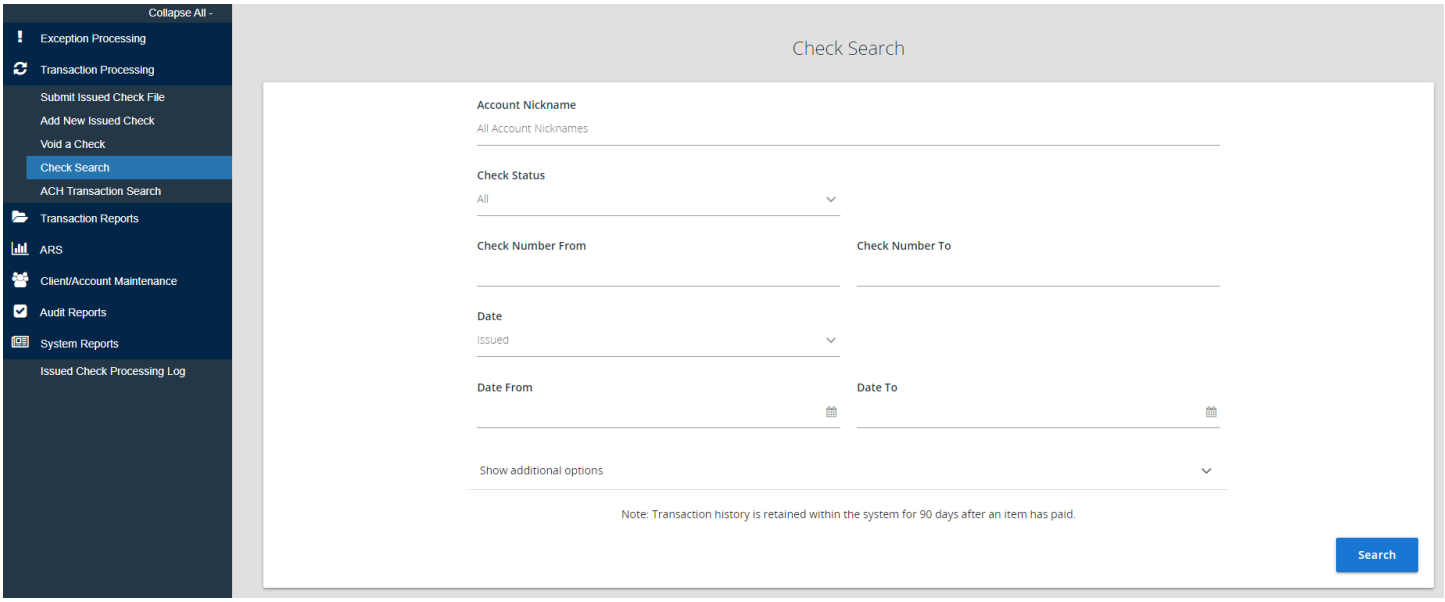

Edit record
Account Nickname
60048Argo test 4
Description
Credit Card - American Express
Company ID
9999999999
SEC Code
ALL - All SEC Codes
Notification Type
Create Exception
Debits or Credits
Both
Max Allowable Amount
$100,000.00
Cancel
Save Changes
Account Nickname
Description
Company ID
SEC Code
Debits or Credits
Max Allowable Amount
Notification Type
60048Argo test 4
Credit Card - America...
9999999999
ALL - All Standard ...
Both DR and CR
$100,000.00
Create Exception
60048Argo test 4
Withdrawal for Utility ...
9999999999
PPD - Prearranged ...
Debits Only
$841.30
Create Exception
Showing 2 results
1
View 10

Issue Maintenance

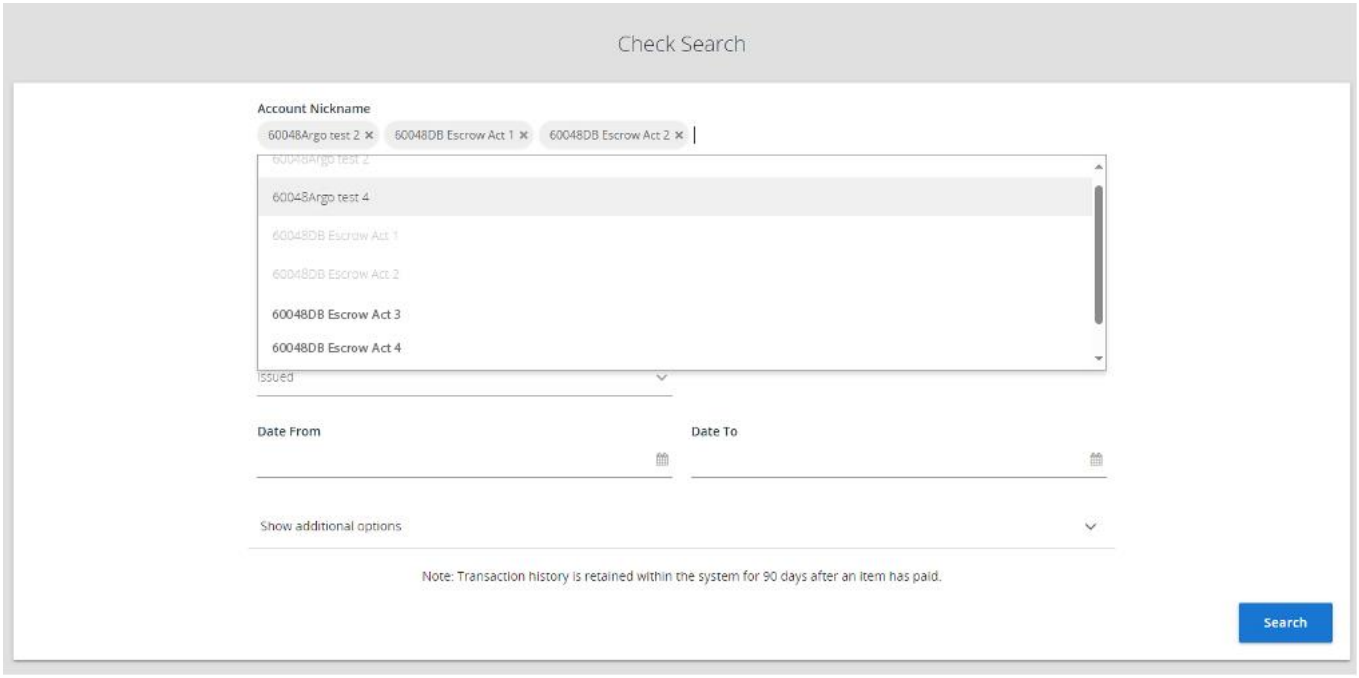
Task 8: Check Search

The Positive Pay system has a powerful search function that can be used to find items in the system. Search results can be edited to correct check entry mistakes and check search results can be exported in multiple formats.

Step 1: Click Transaction Processing then select Check Search; the Check Search screen will display.

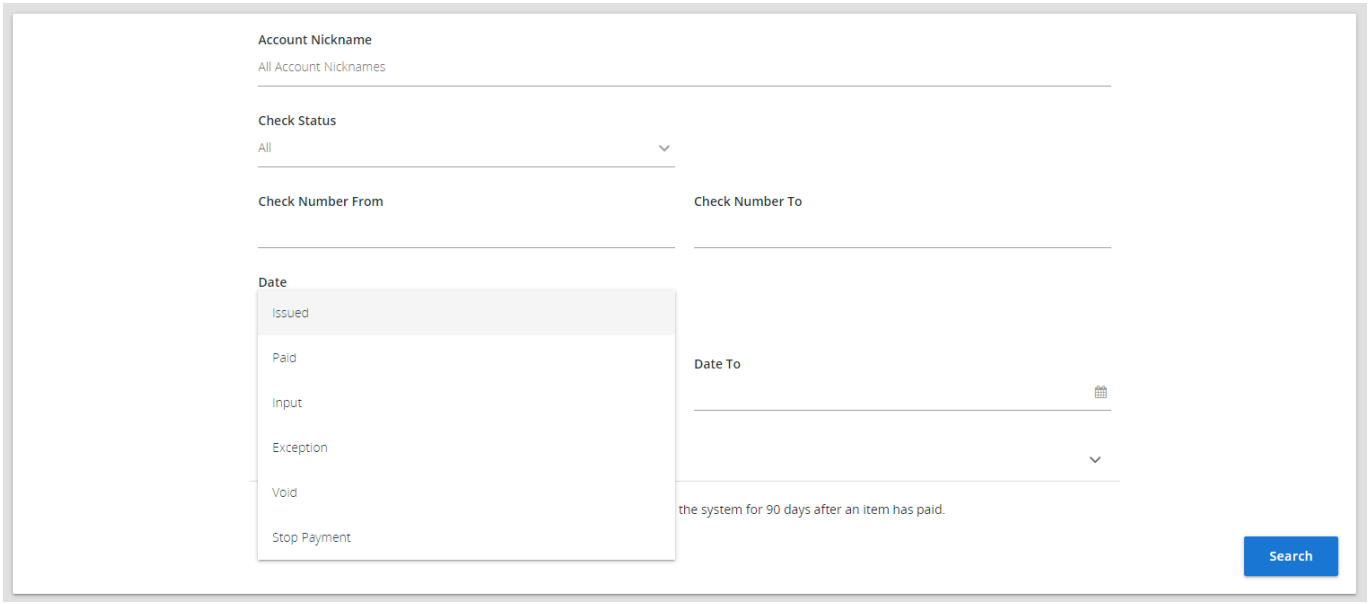


Note that individual accounts can be searched, or multiple accounts can be searched. To search multiple accounts, click in the Account Nickname box and begin selecting the accounts to include, they will then be displayed in the Account Nickname box.

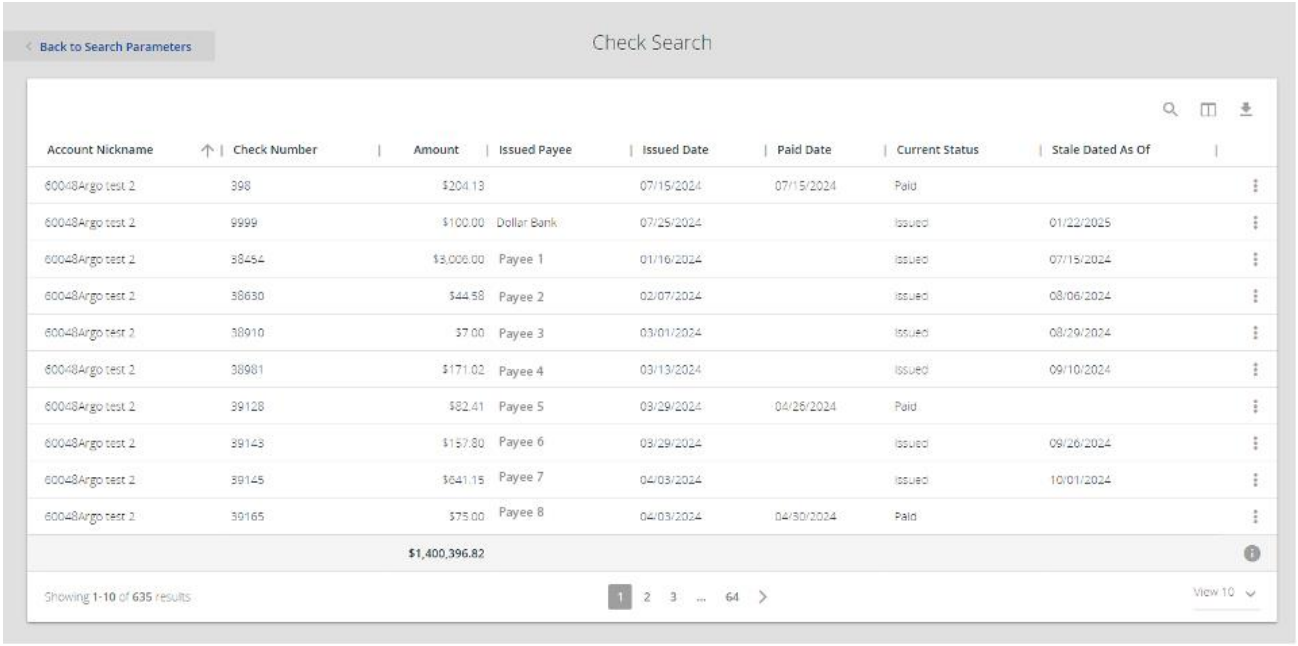


For the date criteria, multiple date options are available, including issued, paid, input, exception, void, or stop payment as seen below.

Once all search criteria is entered on the screen, click Search.

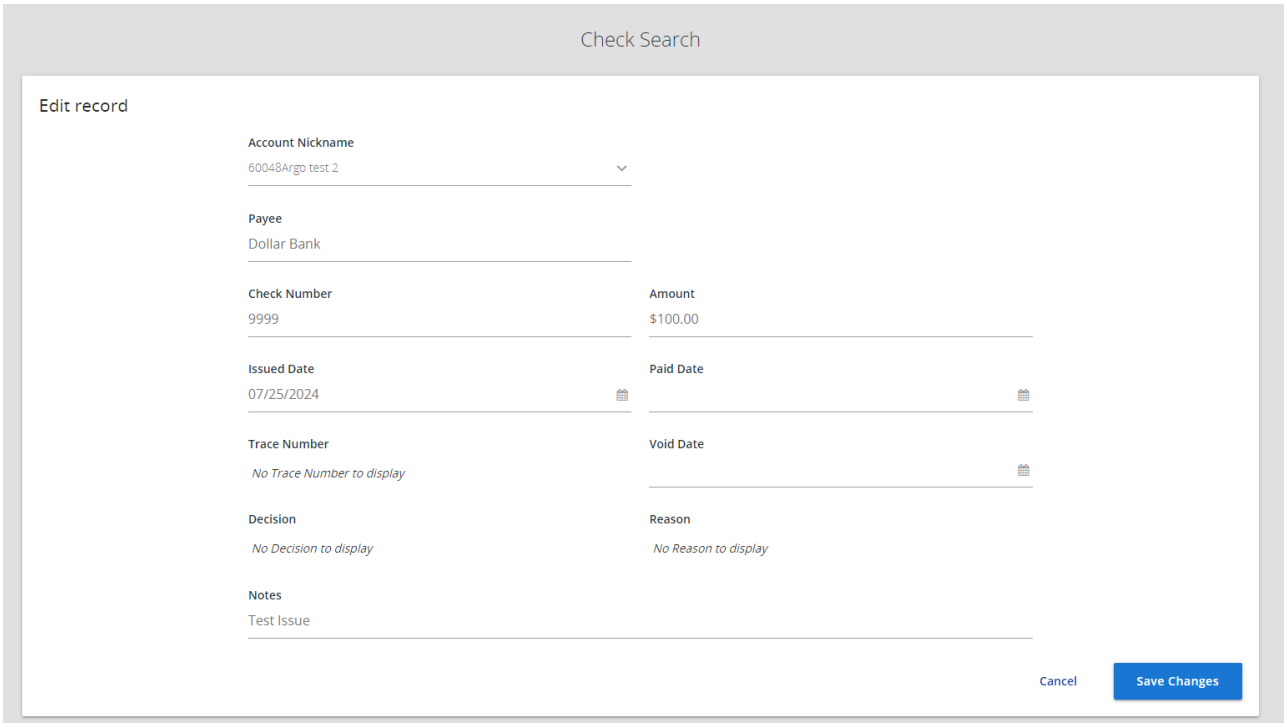


Step 3: Once the search criteria is displayed, the items can be edited by clicking on the item line.

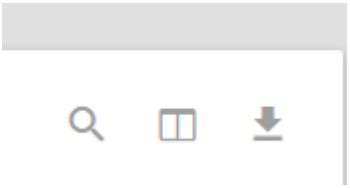


For items that have been issued, but not yet presented, payee, check number and amount, as well as date information can be edited. Note that for Paid Items, only the check number can be edited.

When edits to the item are complete, click Save Changes.

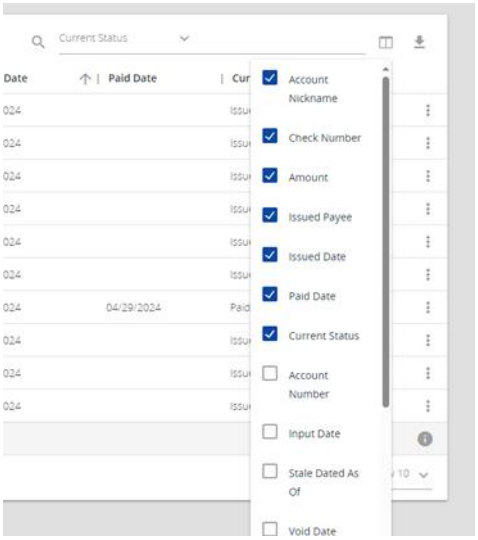


Note the icons for additional search options on the top right-hand corner of the search results summary page.

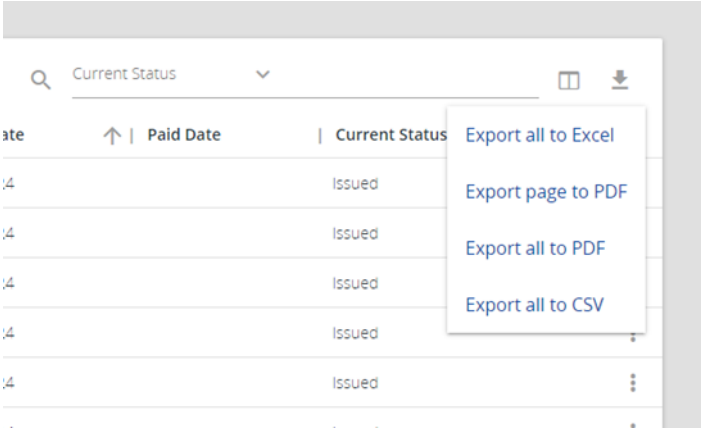


1. Click the magnifying glass icon to bring up additional search options.

2. Click the column icon to select or deselect the columns to be displayed on the search results.



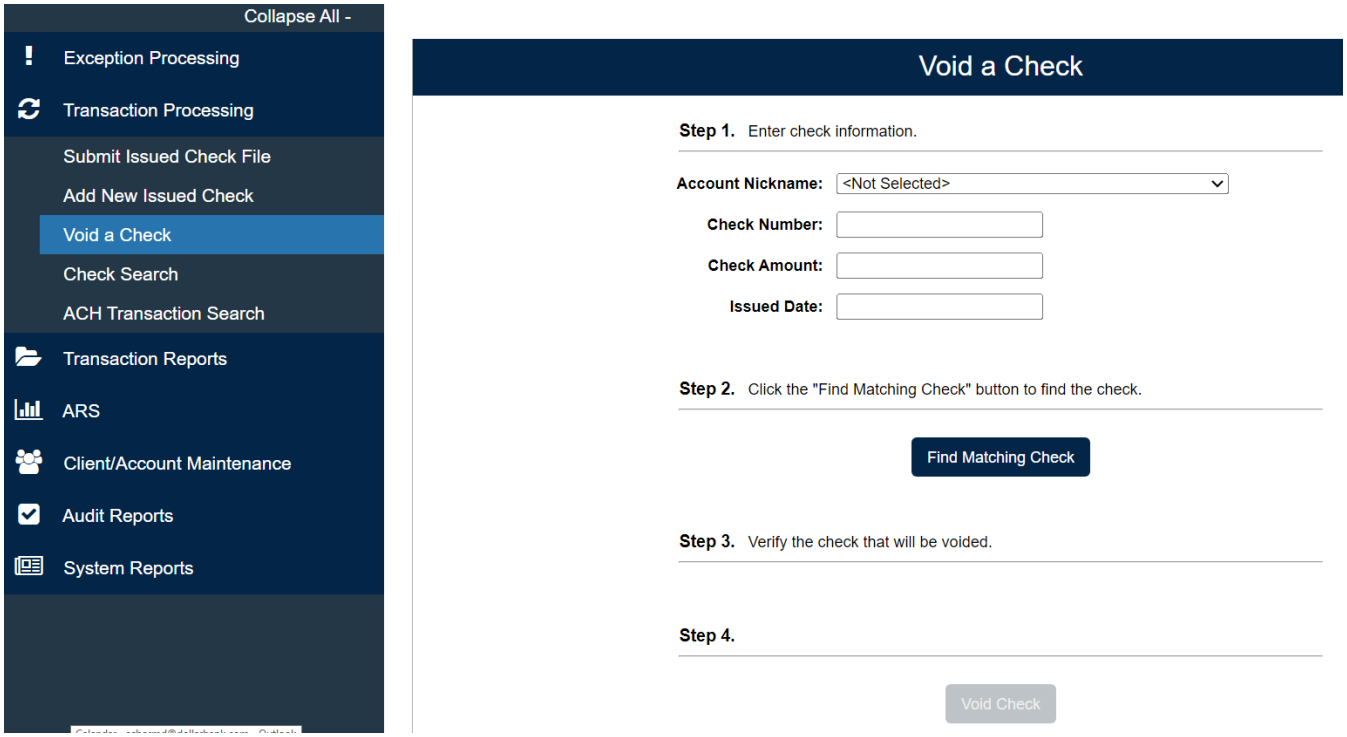
3. Click the down arrow to bring up export options for the search results.



Task 9: Void a Check

Use the **Void a Check** page to void an issued check on your account.

Step 1: Click Transaction Processing then select Void a Check; the Void a Check screen will display.

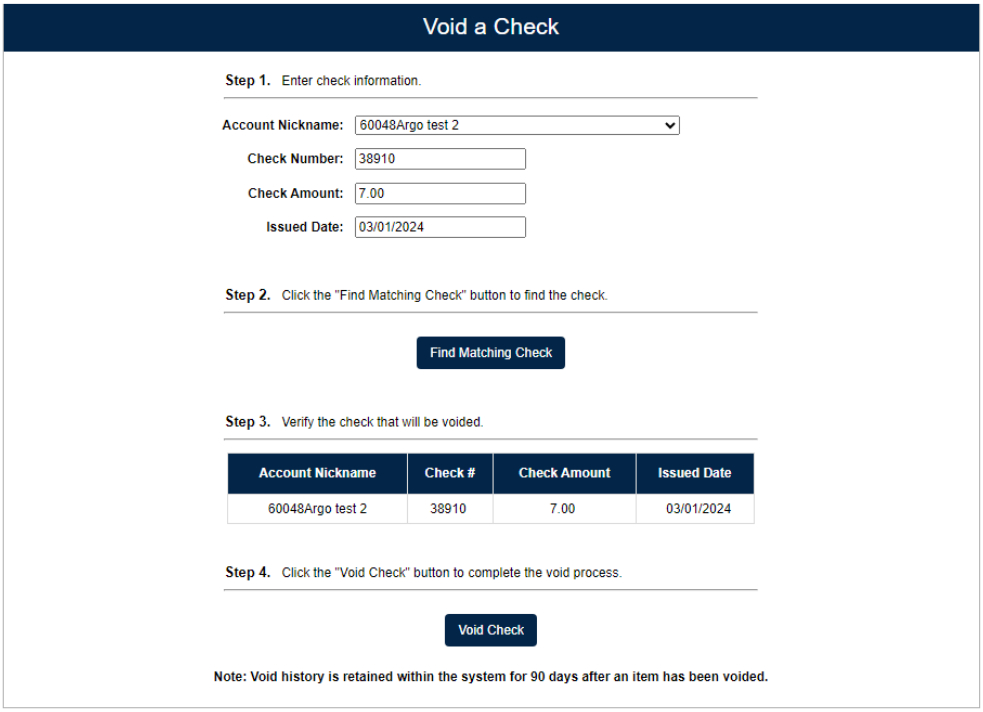


Step 2: Complete the check information as required. A description of the fields is as follows:

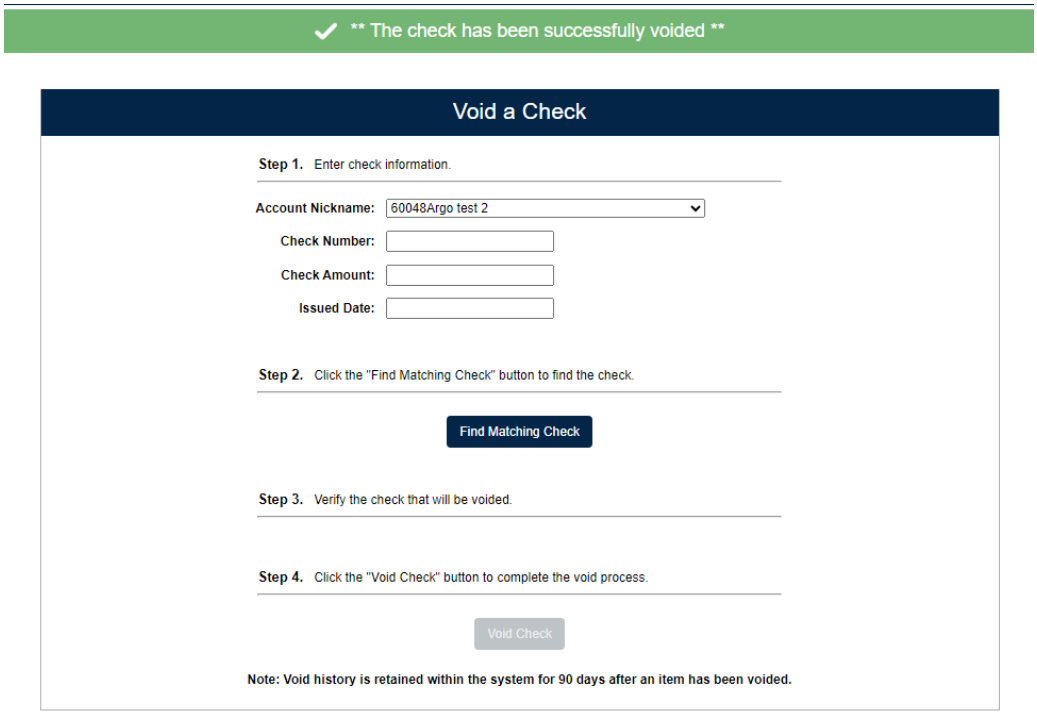
- **Account Nickname**—the nickname or description that identifies this account in the system.
- **Check Number**—the check number or serial number of the issued check.
- **Check Amount**—the amount the check was written for.
- **Issued Date**—the date the check was issued.

When the check information has been entered completely, click Find Matching Check.

Step 3: Review the matching results for the check information you entered. If the information is correct, click Void Check.



The system will then display a confirmation that the check has been successfully voided.

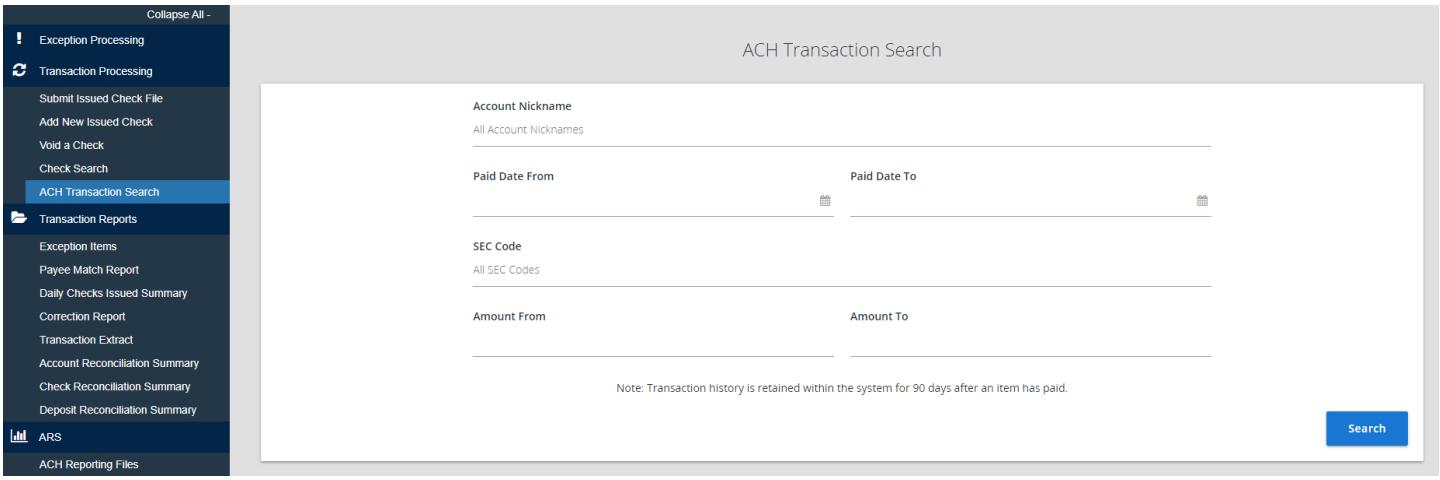


ACH Transactions

Task 10: ACH Transaction Search

Use the ACH Transaction Search page to review posted ACH transaction activity. Only transactions with valid ACH Standard Entry Class (SEC) codes or ACH transaction codes appear on this report.

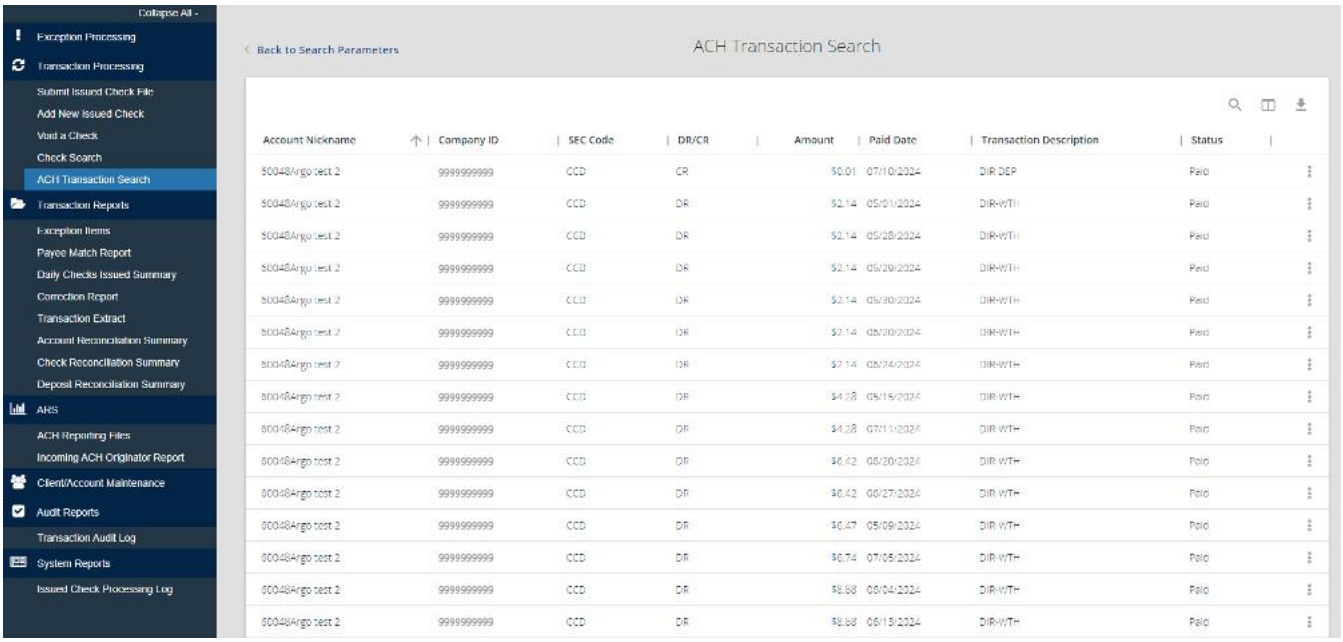
Step 1: Click Transaction Processing then select ACH Transaction Search; the ACH Transaction Search screen will display.



Step 2: complete the information as required. A description of the fields is as follows:

- **Account Nickname**—the nickname or description that identifies this account.
- **Paid Date From/Paid Date To**—search for transactions based upon the date or date range the item was posted. If you are searching for a specific date, enter the date in both fields.
- **SEC Code**—Search for transactions based upon the ACH transaction type or SEC code.
- **Amount From/Amount To**—search for transactions based upon the amount of the item posted. If you are searching for a specific amount, enter the amount in both fields.

Step 3: Review the ACH Transaction Search Results Page.



You can perform the following actions on the ACH Transaction Search Results Page:

- Drag a column header to reorder.
- Select the search filter icon [ ] and search all results or select a specific column to search within.
- Select the column icon [ ] to select or remove columns from the report. Note that by default, not all columns are displayed on the search results page.
- Select the export icon [ ] to export the search results to a Microsoft Excel, PDF, or CSV file.
- Select the options icon [ ] on an individual search result to perform one of the following actions:

    1. Edit record
    2. Delete record
    3. View record

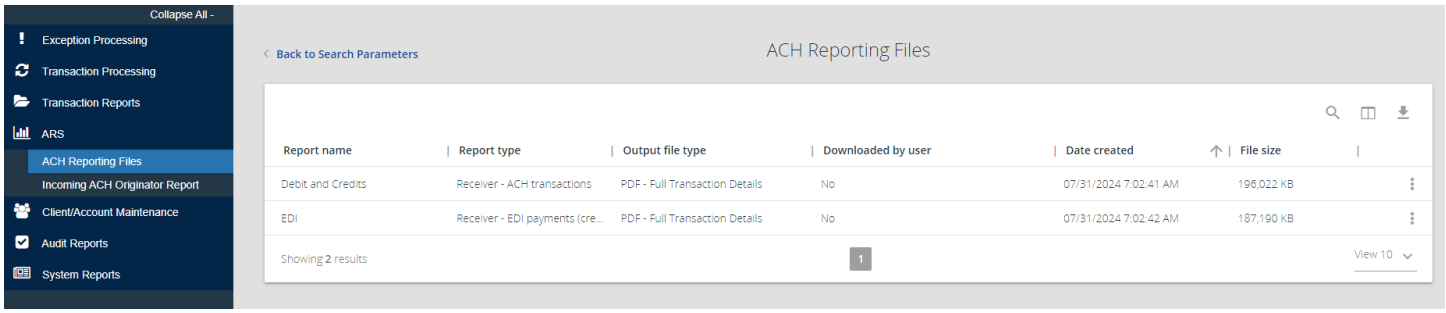
A description of the columns on the ACH Transaction Search Results Page is as follows:

- **Account Nickname**—the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
- **Company ID**—the originating ACH Company's identification number.
- **SEC Code**—the ACH standard entry class.
- **DR/CR**—indicates if the transaction is a debit or credit.
- **Amount**—the amount of the ACH transaction that has been presented for payment.
- **Transaction Description**—the description of the ACH transaction.
- **Paid Date**—the paid date for this transaction.
- **Status**—the status of the transaction. The possible statuses are as follows:
    - **Exception**—displayed on items that are flagged as exceptions by the system.
    - **Paid**—displayed on items that have been previously paid.
- **Decision**—the decision that has been applied to the transaction. If no decision has been applied, this is blank.
- **Reason**—the reason for the pay/return decision. If no reason has been applied, this is blank.
- **Account Number**—the account number of the originator. The first four numbers will be automatically masked.
- **Individual ID**—the accounting number by which the receiver is known to the originator.
- **Individual Name**—the name from the NACHA file.
- **Input Date**—the date the transaction was uploaded.
- **Date Reconciled**—the date the transaction was reconciled.
- **Decisioned By**—the user who performed the decision.
- **Trace Number**—a unique transaction ID number that is generated by the core processing system.
- **Notes**—any notes associated with the item.
- **Transaction Code**—the transaction code associated with the item.

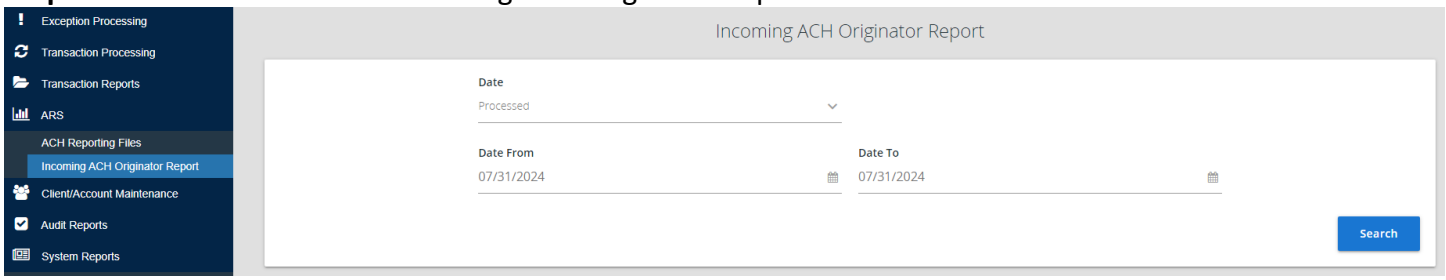
Task 11: ACH Reports

The Positive Pay system provides ACH reporting functions from the ARS menu. Downloadable report Files containing ACH transactions, returns, notice of change (NOC), or EDI detail from corporate ACH payments are available.

Step 1: Click ARS then select ACH Reporting Files; the ACH Reporting Files will display. Click on a report line and the file download will begin automatically. Use these reports to view.



Step 2: Click ARS" then select Incoming ACH Originator Report.



The files available and the format of each file are defined in the report specifications by the FI. To save an ACH Reporting file to a local workstation or network drive, select **File / Save** while viewing the file, or right click the download link and select **Save Target As.**

Reconcilement

The reconcilement functions can be used to assist in balancing accounts to a bank statement. Three options are provided for reconcilement: Account Reconciliation, Check Reconciliation, and Deposit Reconciliation.

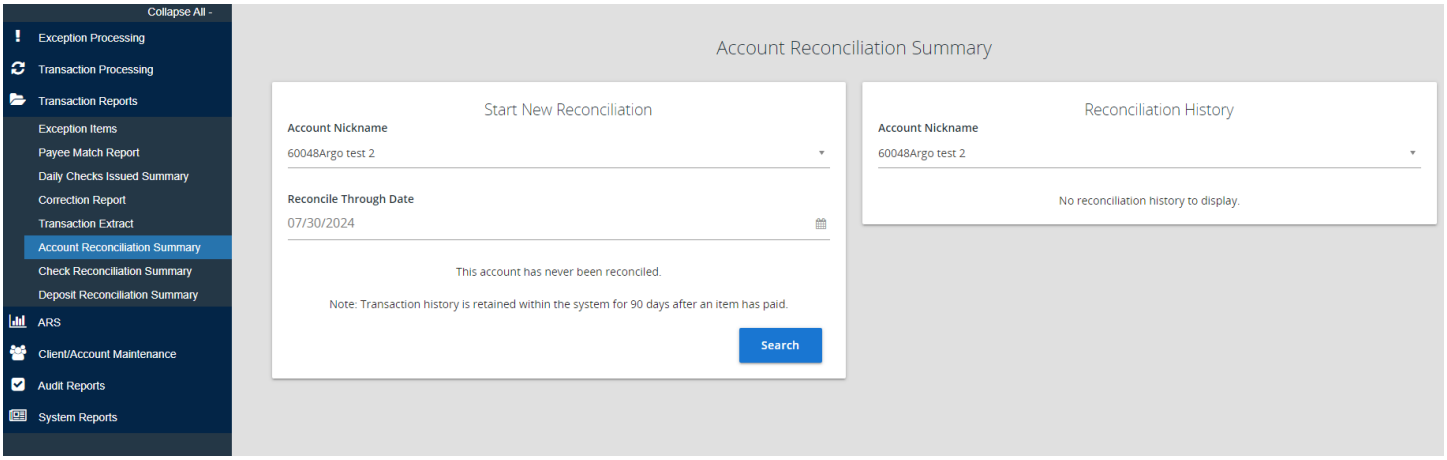
Task 12: Account Reconcilement

The Account Reconciliation Summary displays the following activity:

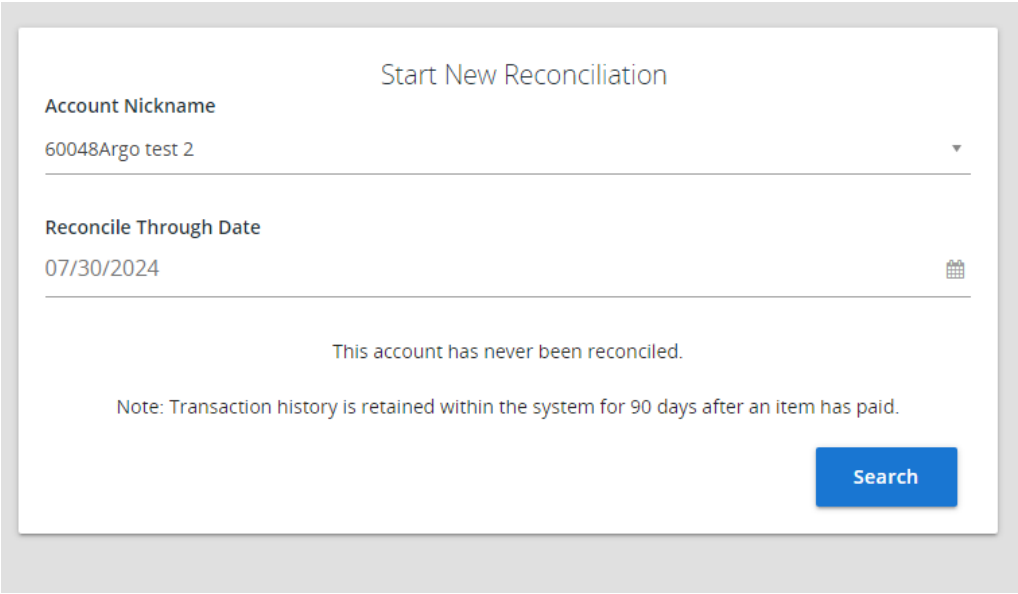
- Newly issued checks
- Paid checks
- Stopped checks
- Voided checks
- ACH debits and credits
- Miscellaneous debits and credits
- Deposits
- Service charges
- Paid interest
- Taxes/withholding

The report also provides a total of outstanding checks and the check register balance as of reconciliation date.

Step 1: To begin a reconciliation, click Transaction Reports then select Account Reconciliation Summary; the Account Reconciliation Summary screen will display.

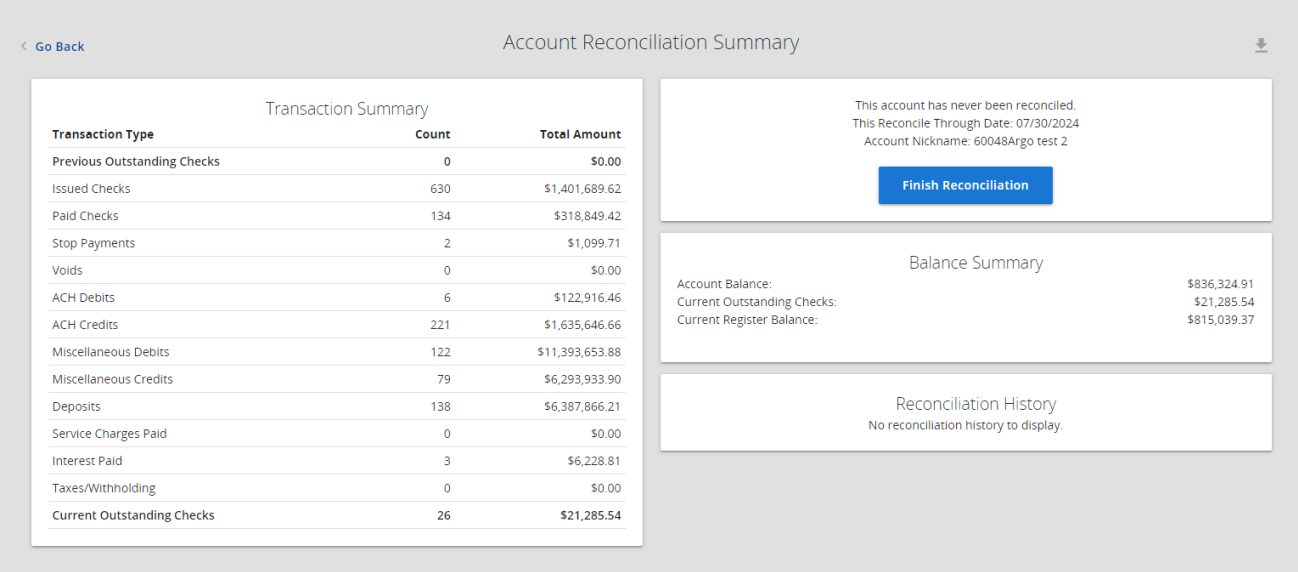


Step 2: To start a new reconciliation, select an account nickname and date options on the Selection Page and click Search.

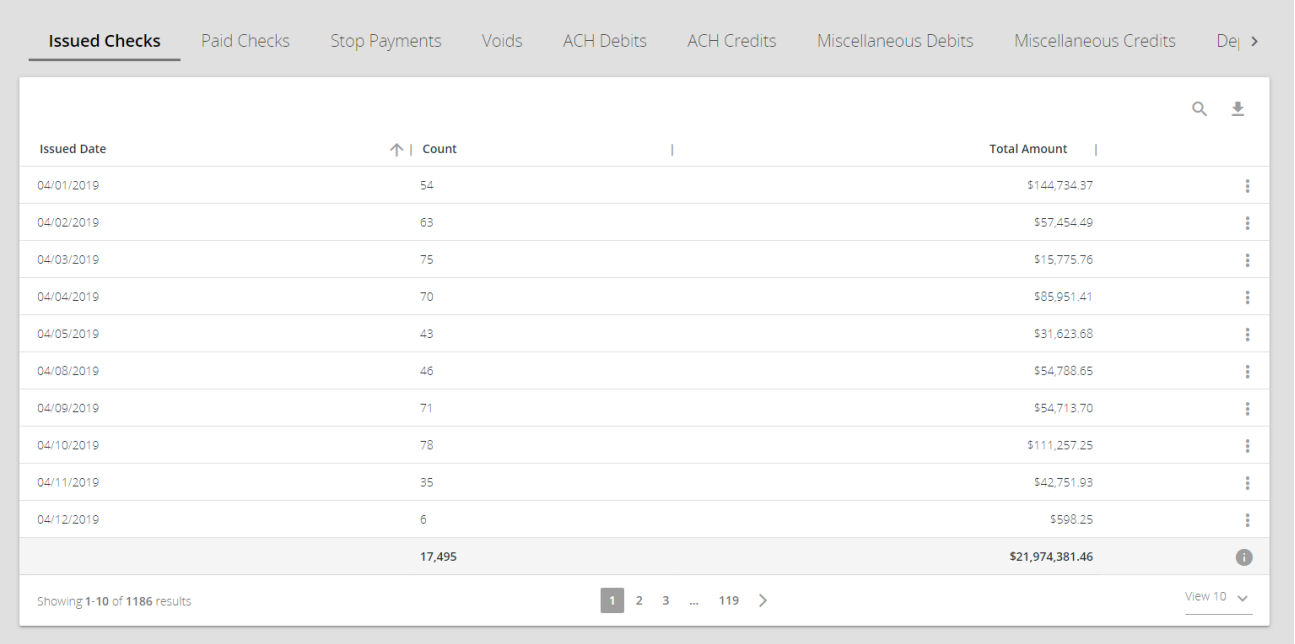


- **Account Nickname**—the nickname or description that identifies this account to the customer.
- **Reconcile Through Date**—the ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled, all activity up until the **Reconcile Through Date** will be included.

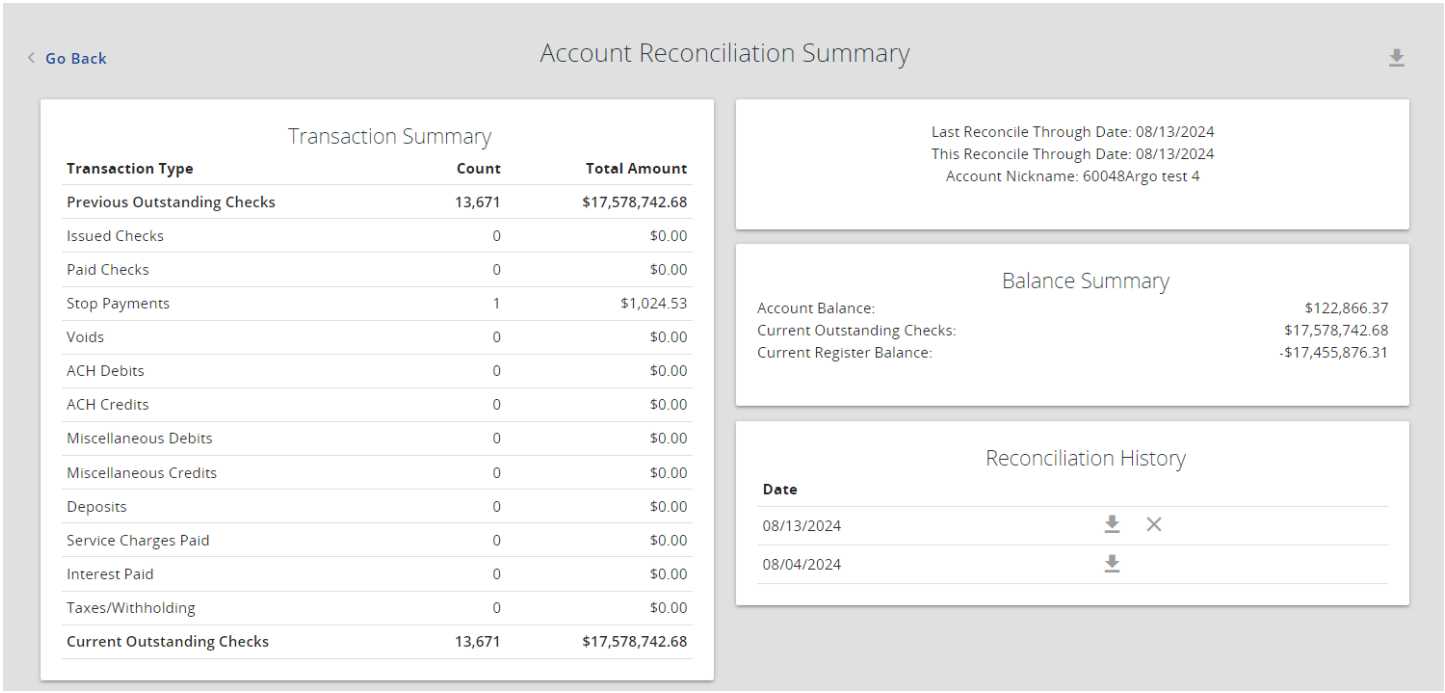
Step 3: Review the results on the Summary screen. Transaction type counts and totals are displayed at the top of this screen.



Scroll down to review Individual transaction types. Summaries for the following transaction types are displayed on the screen below: Issued Checks, Paid Checks, Stop Payments, Voids, ACH Debits, ACH Credits, Miscellaneous Debits, Miscellaneous Credits,



Step 4: Click Finish Reconciliation when review is complete. A pop-up notification will display when the review is complete and an Account Reconciliation Summary will display.

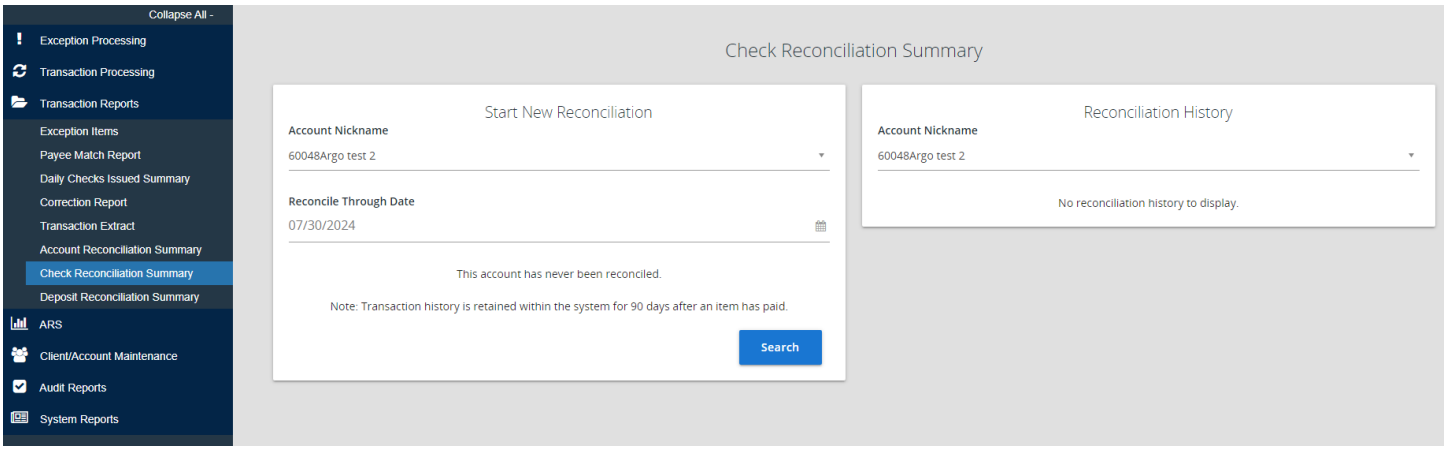


The reconciliation report can be downloaded by clicking on the download icon [ ] in the top right-hand corner of the screen. Reports can be exported to Excel or as a PDF. The three export options are displayed below. +

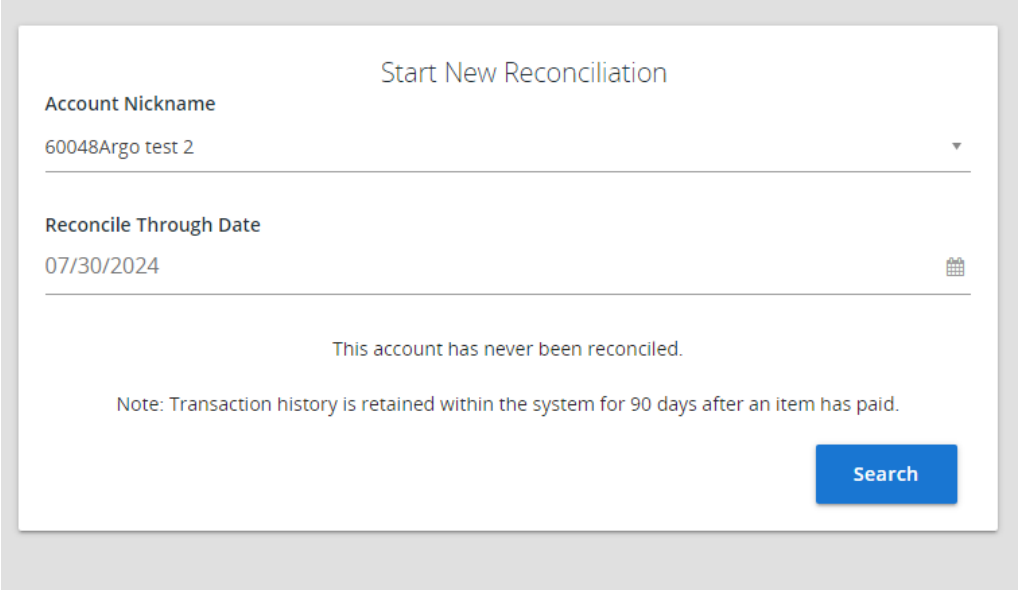


Task 13: Check Reconcilement

Step 1: Click Transaction Reports then select Check Reconciliation Summary; the Check Reconciliation Summary screen will display.

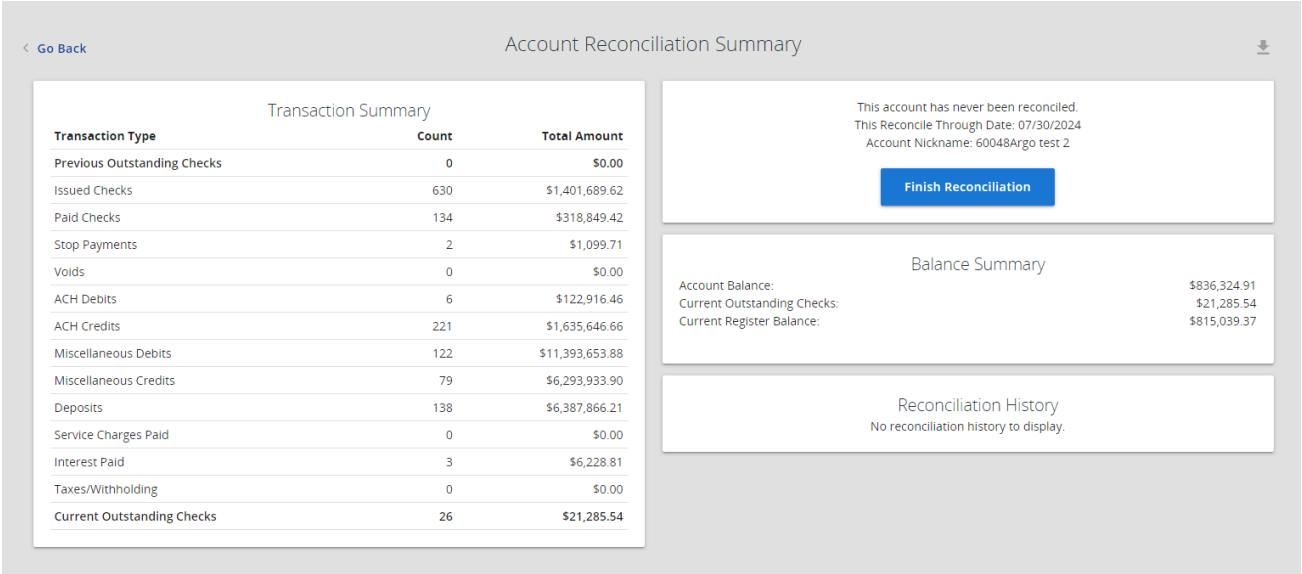


Step 2: To start a new reconciliation, select an account nickname and date options on the Selection Page and click Search.

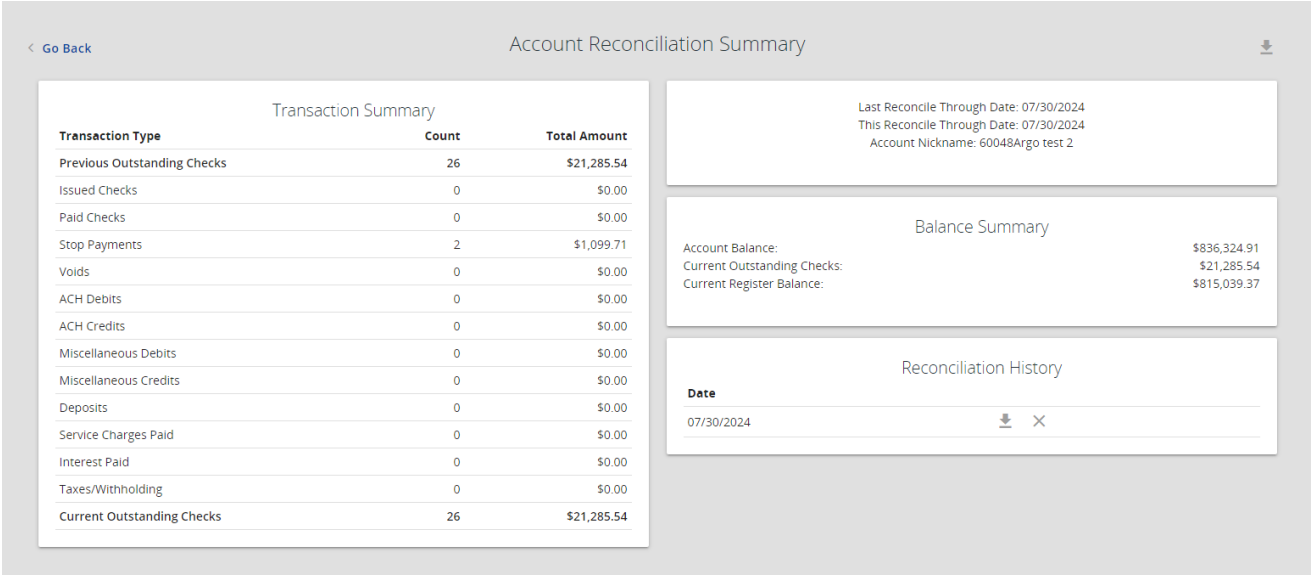


- **Account Nickname**—the nickname or description that identifies this account to the customer.
- **Reconcile Through Date**—the ending date of the reconciliation period. The beginning date of the reconciliation period is based upon the last reconciliation performed on the account. The first time an account is reconciled, all activity up until the **Reconcile Through Date** will be included.

Step 3: Review the results on the Summary screen. Click Finish Reconciliation when review is complete.



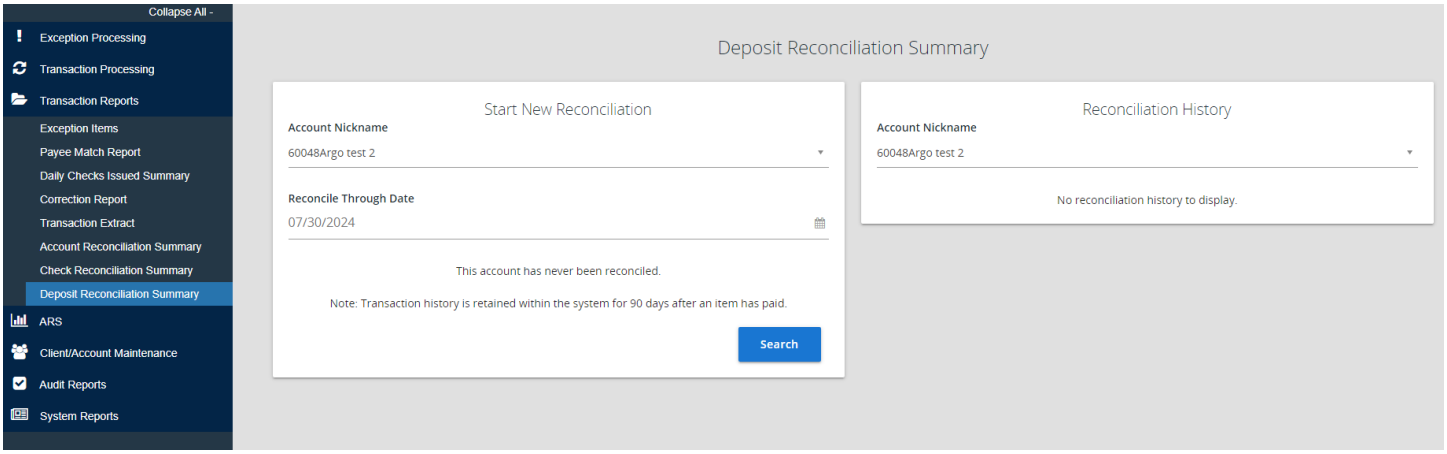
A pop-up notification will display when the review is complete and an Account Reconciliation Summary will display.



Task 14: Deposit Reconcilement

The reconcilement functions can be used to assist in balancing accounts to a bank statement. Three options

Step 1: Click Transaction Reports then select Deposit Reconciliation Summary; the Deposit Reconciliation Summary screen will display.



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