› Reconciliation Suite with Positive Pay

AUTOMATED CHECK RECONCILIATION PLUS FRAUD DETECTION TOOLS

TREASURY MANAGEMENT SERVICES

Sound Advice and Powerful Solutions

We'll help you achieve your goals with management tools that maximize your cash flow, accelerate your receivables and easily adapt to your evolving needs.

You issue checks, you need to protect your company against fraud and you need to automate reconciling your accounts.

We Deliver

Business Online Banking provides timely access to your Reconciliation Suite, helping reduce disbursement risk. You can easily view suspect items and images of those items online.

How It Works

When you issue payroll or other types of checks, you provide the bank with a list of check numbers and the amounts of each of these checks by 7:00 p.m. CT. As checks are presented for payment from your account, the bank validates that the check information matches your issued file. Items not matching are included in your exception report.

You have until 2:00 p.m. CT to review these exceptions and decide if the items should be paid or returned.

Additional risk mitigation tools include entitlements/administrative options. You can designate users with either Upload or Decision privileges to create separation of duties in your company. Your positive pay protection extends to include checks presented for cashing at our branch locations.

Exceptions

- Quickly and easily view positive pay exception items
  – Stale date – Duplicate paid – Paid no issue
  – Paid over stop – Paid over void
- View images of exception items
- Adjudicate disposition of exception items

Issued, Void and Stop Payment Items

- Enter information on individual checks directly via Online Banking
- And/or send issue file directly via Online Banking or SFTP

Powerful Reconciliation Reports

- Issued (lists all items loaded into system)
- Exceptions (lists items that were paid but don't match issued)
- Outstanding items (issued but not paid)
- Paid not issued (paid items not loaded as issued)
- Combined (all information included in the above reports plus paid items)
- Can be exported in PDF, CSV, HTML and TXT formats

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Filter Reports as You Need Them

- Date Range
- Account
- Check Number(s)
- Amount
- Status (only in combined report).

Customize Alerts

- Provided at 12:30 p.m. CT, if you have exceptions that have not been reviewed
- Alert for positive pay exceptions
- Alert for positive pay cutoff.

Implement Efficiency

One of our experienced implementation specialists will work with your organization to choose the best connectivity option, provide file specifications and assist in developing and testing the format of your transmission.

Training Support

We provide multiple levels of support. Understanding the features available in our Business Online Banking service is vital to improving how you do business. Take advantage of our web-based tutorials, join a training session or schedule one-on-one support to master the efficiencies available through Business Online Banking.*

Your Commercial Banking Partner

Mutual of Omaha Bank is a commercial bank. We're devoted to meeting the needs of business – whether you're a family-owned entrepreneurial venture, a professional practice or an emerging leader in your industry. Our teams work hand-in-hand with you to find the right solutions to get you where you want to go.

*Additional services include Electronic Payments (ACH/Wires), ACH EDI Reporting, Positive Pay, Remote Deposit Capture, Bill Pay, Wealth Management and Trust Portal, Cash Vault Services, Merchant Services, My Card Info, Smart Data and Check Stock Ordering.