MOUNTAIN AMERICA
CREDIT UNION

Module: PRO-CHEX

Member User Guide

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1. DASHBOARD

1.1. GENERAL

1.1.1. The Dashboard is a quick reference summary of the current day's file information.

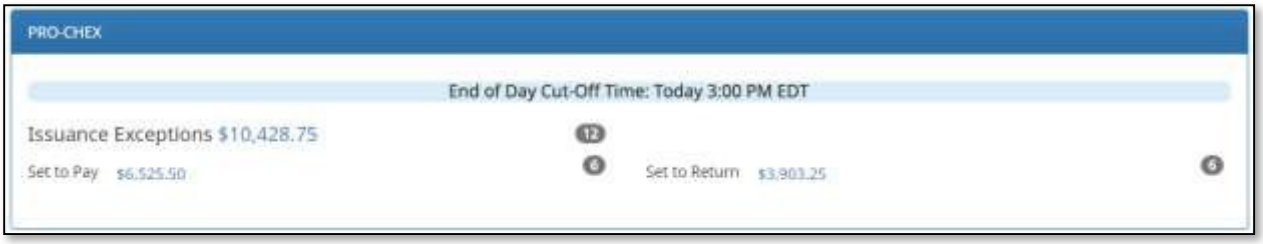
➔ The End of Day Cut-Off Time is represented in the light blue bar

➔ Direct links will navigate the User to specific transactions

⇨ Issuance Exceptions

⇨ Set to Pay

⇨ Set to Return



1.1.2. The ***Dashboard*** is a quick reference summary of the current day's file information.

1.1.3. The ***Dashboard*** allows you to access the individual product modules.

1.2. VIEWING THE DASHBOARD

1.2.1. End of Day Information

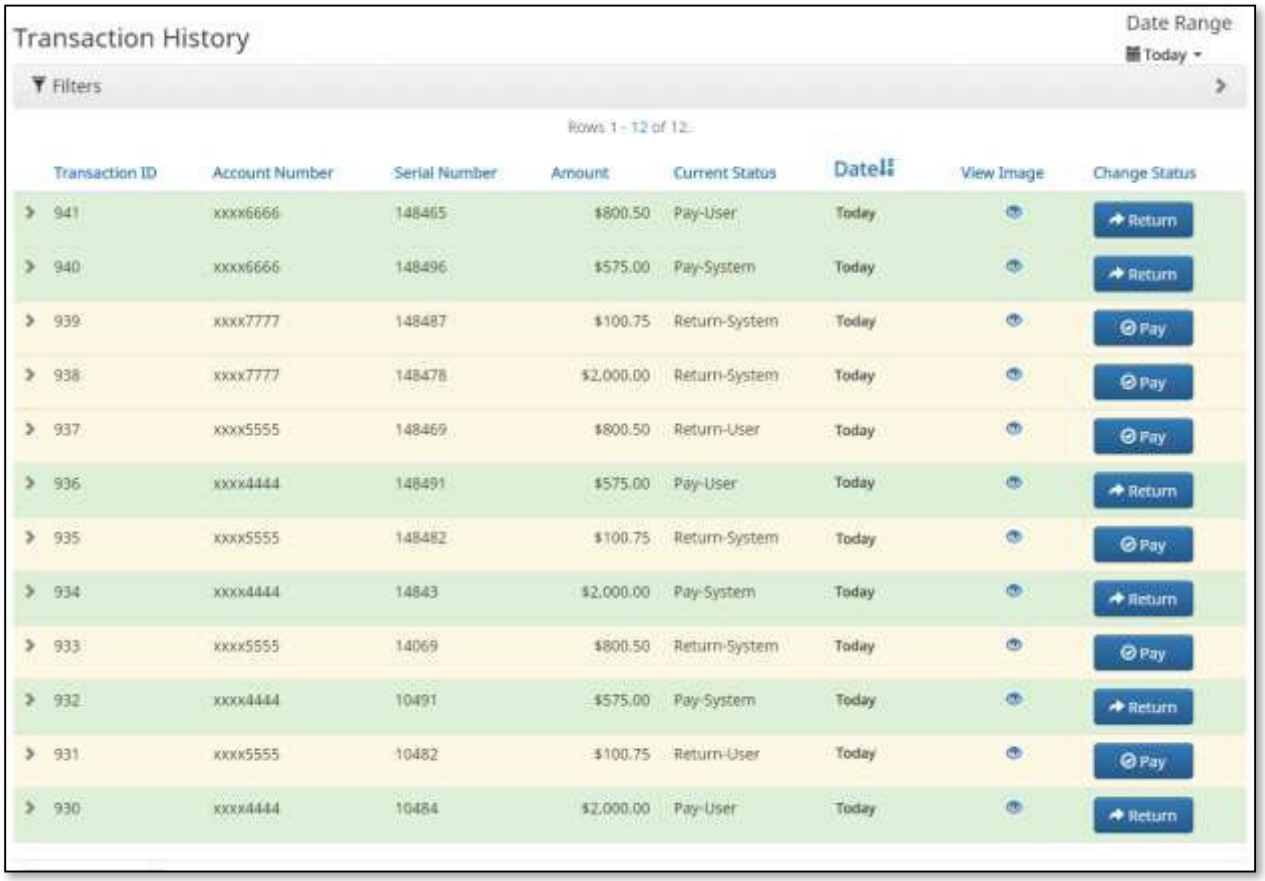
➔ The current Day, Time and Time Zone are listed

1.2.2. Direct links to Specific Transactions.

➔ Issuance Exceptions

User Privilege Required: Transaction History

➔ All transactions will be displayed



➔ Set to Pay

User Privilege Required: Transaction History

⇨ Set to Pay expands

⇨ System

Transactions set to pay based on Default selection setup by Mountain America Credit Union.

⇨ Users

Transactions a Client User has selected to pay.

⇨ Business User

Transactions a Mountain America Business User has selected to pay.

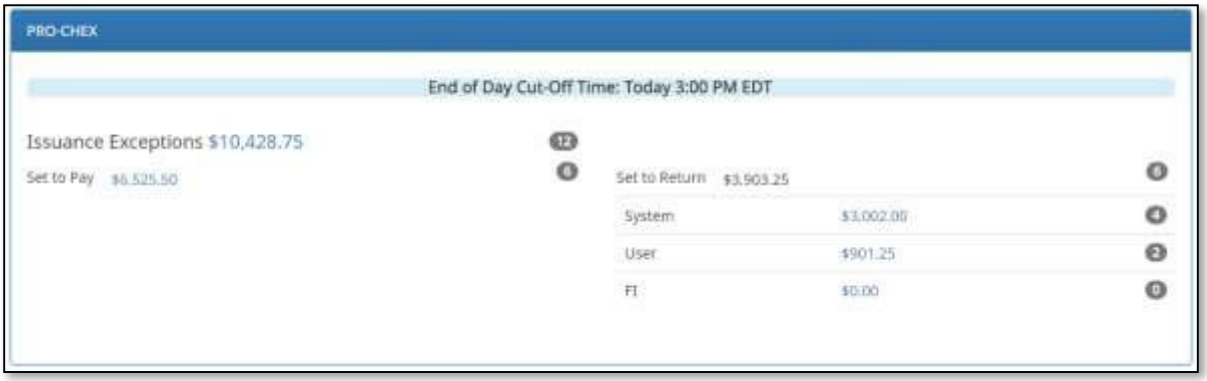
NOTE:

- The ***Transaction History*** page displays with current days' FI pay items.
  - ☐ If there are none No Checks Found displays.

➔ Set to Return

User Privilege Required: Transaction History

⇨ Set to Return expands



⇨ System

Transactions set to return based on Default selection setup by Mountain America Credit Union.

⇨ Users

Transactions a Client User has selected to return.

⇨ Business User

Transactions a Mountain America Business User has selected to return.

NOTE:

- The ***Transaction History*** page displays with current days' Mountain America return items.
  - ☐ If there are none No Checks Found displays.

2. PREFERENCES

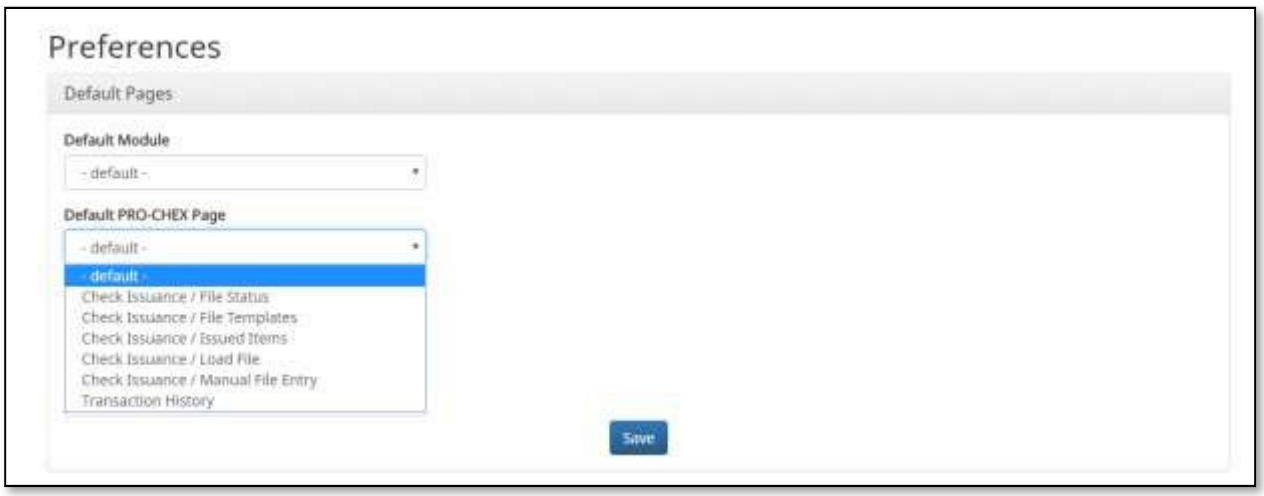
2.1.1. Click **Change Module** and then select **PRO-CHEX.**

2.1.2. Click User's Name>Preferences.

2.1.3. The ***Preferences*** page appears. Default Pages gives the user the ability to choose the default landing page.

2.1.4. Default PRO-CHEX Page allows the user to select the default landing page within PRO-CHEX.

- ➔ Check Issuance/File Status
- ➔ Check Issuance/File Templates
- ➔ Check Issuance/Issued Items
- ➔ Check Issuance/Load File
- ➔ Check Issuance/Manual File Entry
- ➔ Transaction History



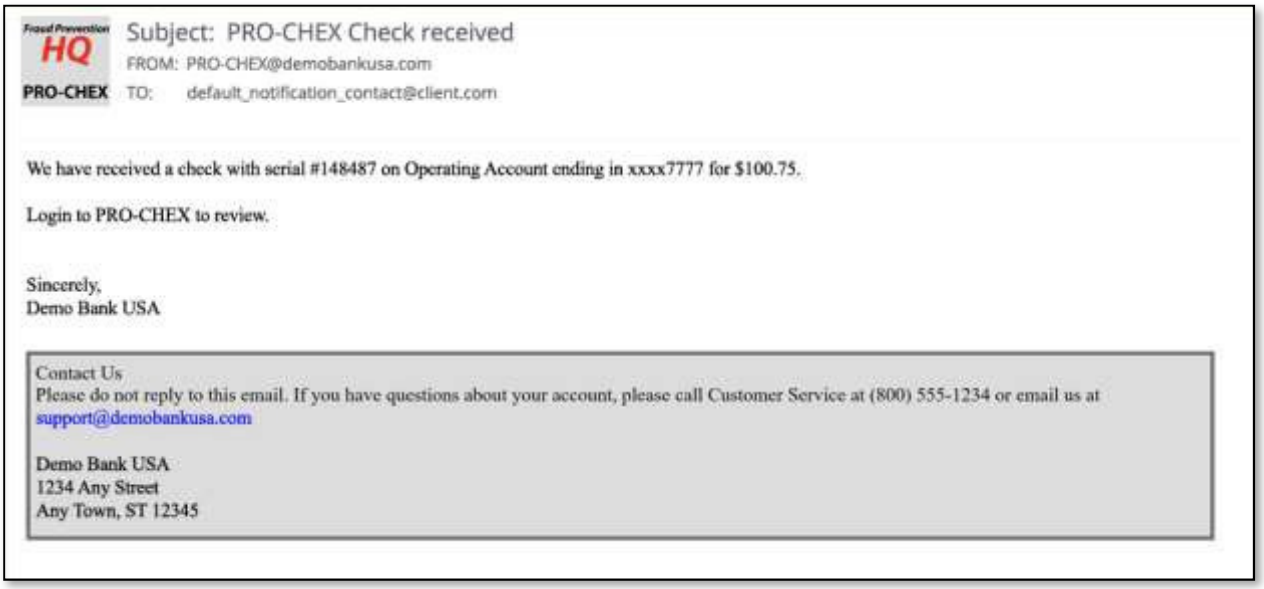
3. TRANSACTION HISTORY

3.1. CHECK FILE IS LOADED

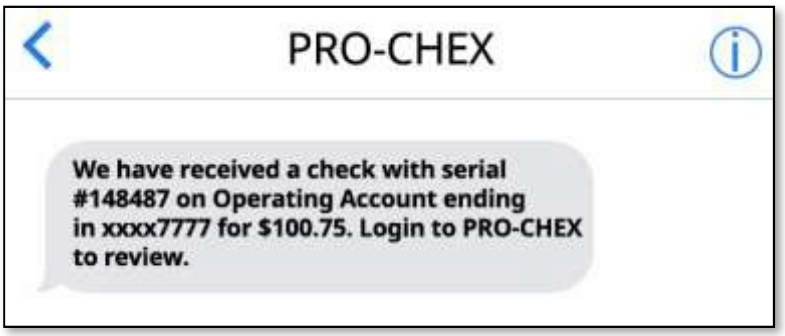
3.1.1. ALERT sent to Originator Contact(s)

➔ Transaction Level ALERT

⇨ Sample Email ALERT

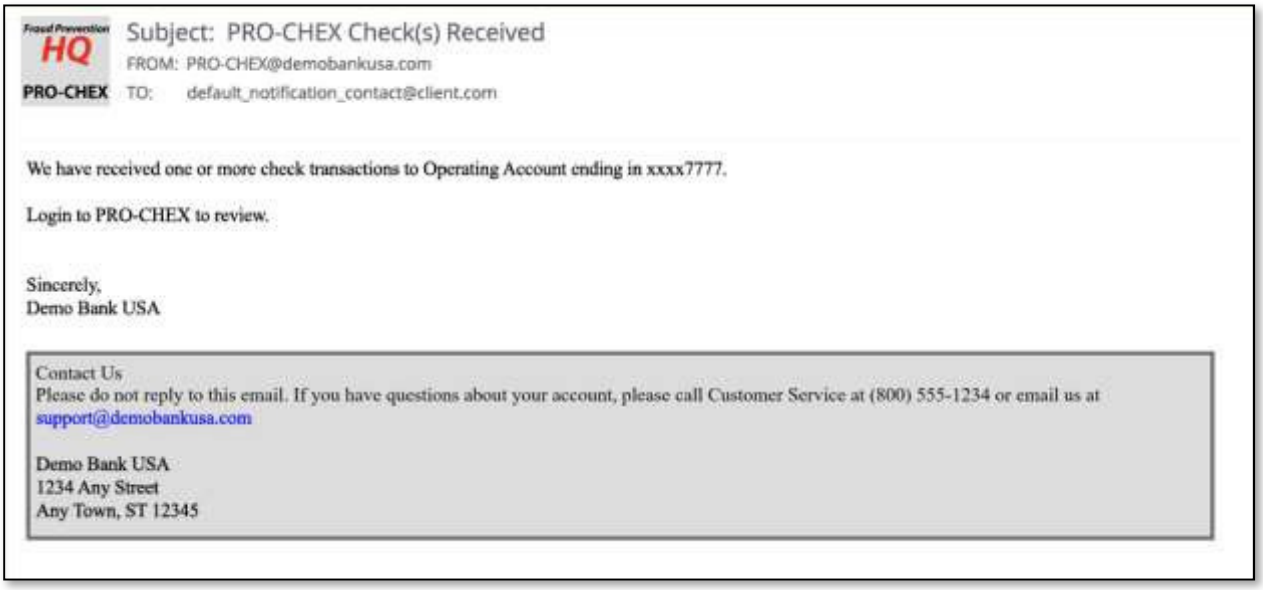


⇨ Sample Text ALERT

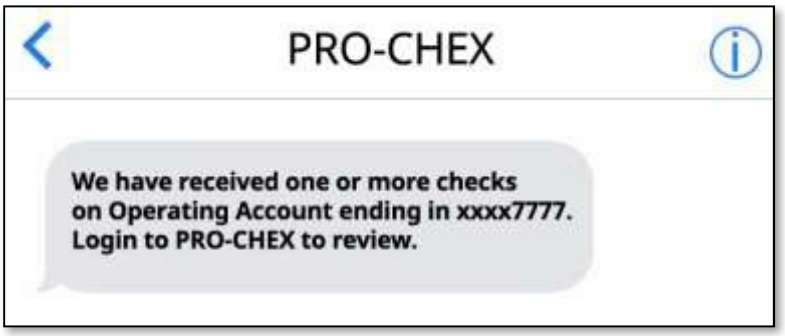


➔ Account Level ALERT

⇨ Sample Email ALERT



⇨ Sample Text ALERT

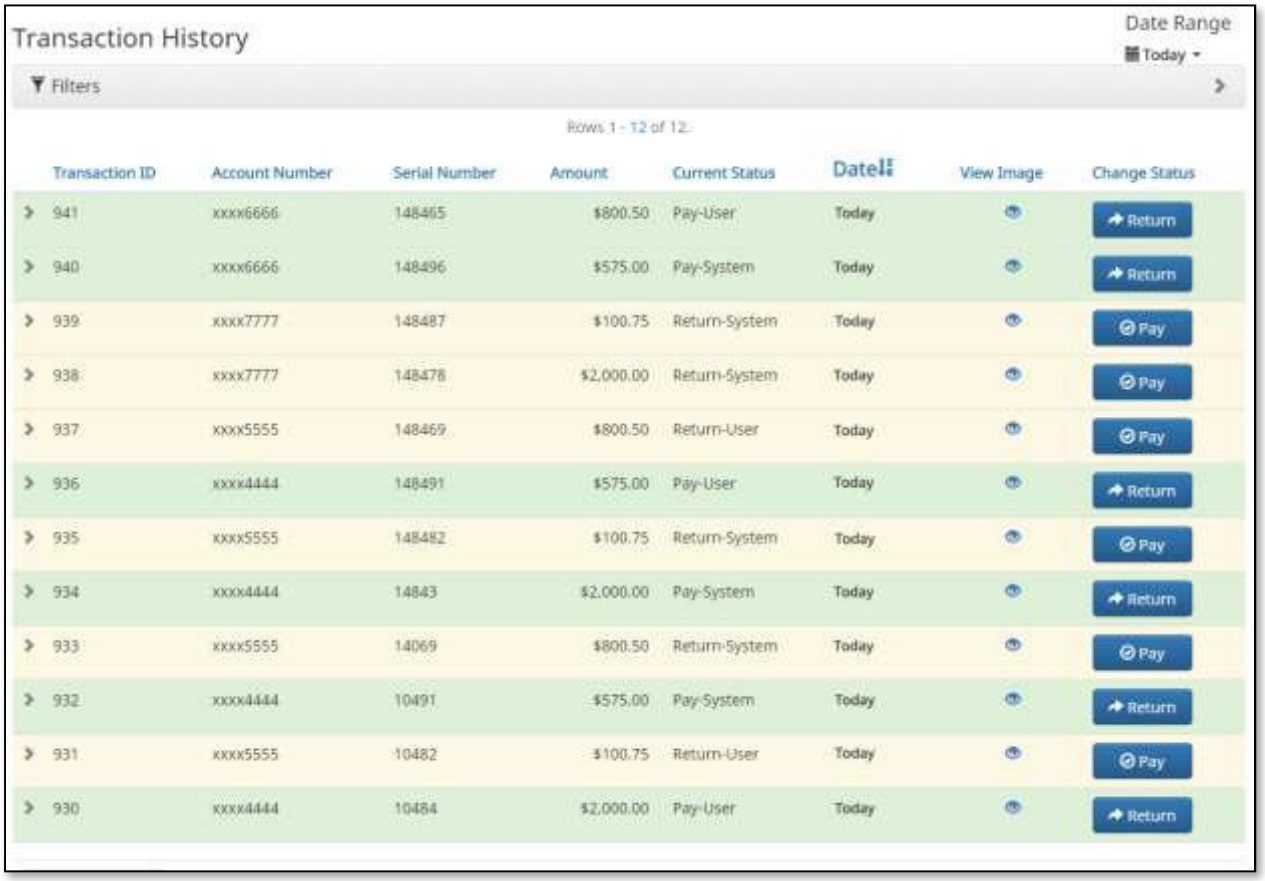


3.2. VIEW TRANSACTION HISTORY

3.2.1. Click **Change Module** and then select **PRO-CHEX.**

3.2.2. Click **Transaction History.**

3.2.3. The ***Transaction History*** page appears.
User Privilege Required: Transaction History



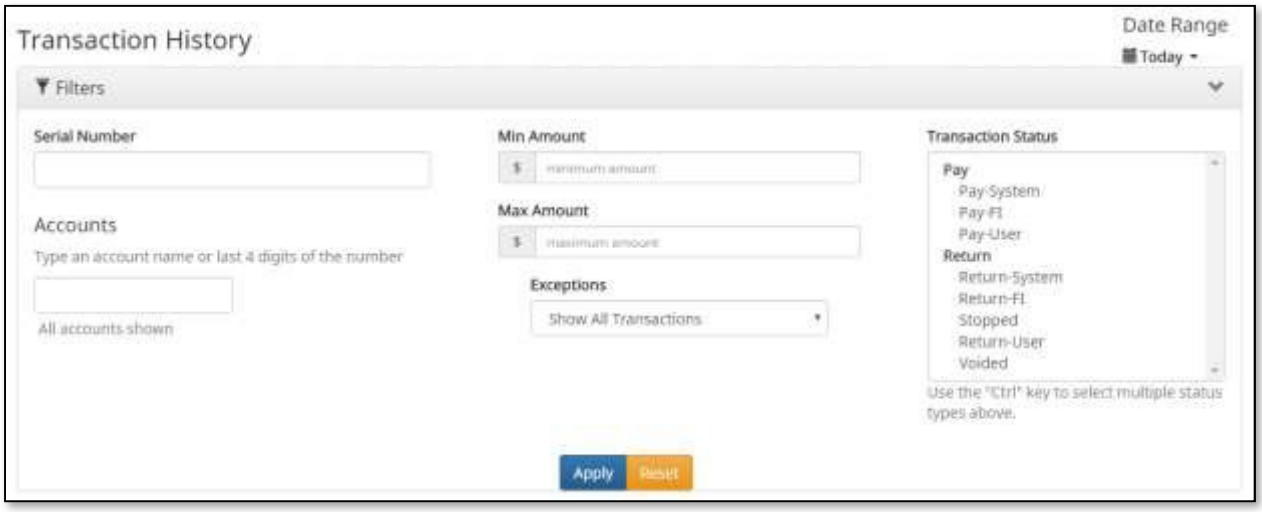
Field	Description
Transaction ID	Unique ID assigned by the PRO-TECH system
Account Number	Account number the transaction posted against
Serial Number	Check serial number
Amount	Amount of check
Current Status	Current status of transaction
Date	Date transaction posted to PRO-CHEX

View Image	Click the icon to view the check image
Change Status	Select the **Pay** or **Return** button below Change Status to change the status of a check.

NOTE:

- Transactions that will be paid will have green background shading.
- Transactions that will be returned will have yellow background shading.

3.2.4. Click **Filters** to customize the search options.



Field	Description		
Serial Number	Type the check serial number for a specific check into the field.		
Accounts	Type an account name or the last 4 digits of the account number into the field.		
Min Amount	Type the minimum check amount into the field.		
Max Amount	Type the maximum check amount into the field.		
Exceptions	Defaults to Show All Transactions. Select the drop down to select one of the following: • Exceptions Only • No Exceptions		
Transaction Status	Pay	Pay-System	The system is set to default pay this check
		Pay-FI	The check was paid by Mountain America
		Pay-User	The Check was paid by the Client User
	Return	Return-System	The system is set to default return this check
		Return-FI	The check was returned by Mountain America
		Stopped	The check has a stop payment placed on it
		Return-User	The check was returned by the Client User
		Voided	The check has been voided by maker

3.3. TRANSACTION STATUS

3.3.1. Accounts set to Pay All

Starting Status	Changed To	Description	Change Allowed Until
Pay – System		Transaction loads with status Pay – System if Company ID does not meet Approved List parameters.	Return Deadline Rule Expires
Pay – System	Return – User	Client User may change transaction status to return the transaction which will change the status to Return – User. This action must be performed within the Return Deadline Rules.	End of Day
Return – User	Pay – User	Client User may change transaction status Return – User to pay the transaction which will change the status to Pay – User. This action must be performed before the end of day. Transactions with status Return – User after end of day cannot be changed to pay.	Return Deadline Rule Expires
Pay – User	Return – User	Client User may change transaction status Pay – User to return the transaction which will change the status to Return – User. This action must be performed within the Return Deadline Rules.	End of Day

3.3.2. Accounts set to Return All

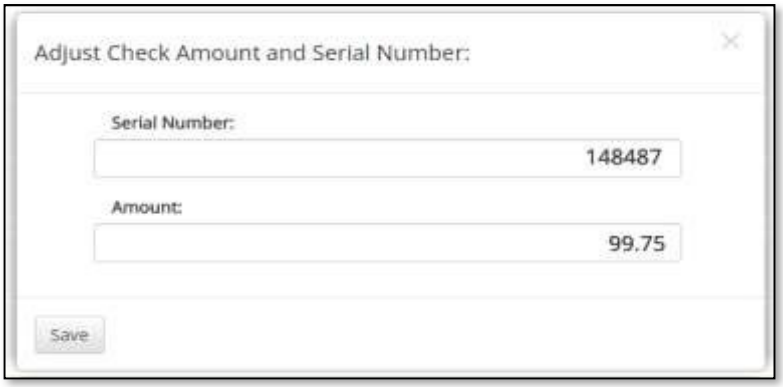
Starting Status	Changed To	Description	Change Allowed Until
Return – System		Transaction loads with status Return – System if Company ID does not meet Approved List parameters.	Return Deadline Rule Expires
Return – System	Pay – User	Client User may change transaction status Return – System to pay the transaction which will change the status to Pay – User.	End of Day
Return – User	Pay – User	Client User may change transaction status Return – User to pay the transaction which will change the status to Pay – User.	End of Day
Pay – User	Return – User	Client User may change transaction status Pay – User to return the transaction which will change the status to Return – User.	Return Deadline Rule Expires

3.4. CHANGE STATUS TO PAY

3.4.1. Click **Pay** to pay a check.
User Privilege Required: Change Transaction Status

3.4.2. A link will display under the Pay button "**Adjust?**"

3.4.3. Click **Adjust**
➔ Adjust Check Amount and Serial Number pop-up displays
➔ Enter the correct Serial Number and/or Amount



3.4.4. Click **Save**

3.4.5. The ***Transaction History*** page displays the adjusted Serial Number and/or adjusted Amount.

3.4.1. Click > next to the Transaction ID to view more detail on each transaction.

Field	Description	
Issuance Serial Number	Revised serial number as changed	
Original Serial Number	Serial number submitted with the transaction	
Original Amount	Amount submitted with the transaction	
Exception Reason	Exception Reason Missing	The exception reason present in the file does not exist in CP_EXCEPTION_REASON_TBL
	Issuance Already Used	Check presented with a serial number previously presented.

	Issuance Amount Mismatch	Check presented where amount of check differs from issue amount.
	Issuance Not Found	Check presented where no issue item is found to match against.
	Issuance Payee Mismatch	Check presented where payee name differs from issue payee name.
	Issuance Stopped	Check presented with a serial number of an issued item marked with a stop status.
	Issuance Voided	Check presented with a serial number of an issue item marked with a void status.
Notified By Email	Yes or No	
Notified By SMS	Yes or No	
Cleanup Complete	Yes or No	
Client Notified	Date and Time of Notification	

3.5. CHANGE STATUS TO RETURN

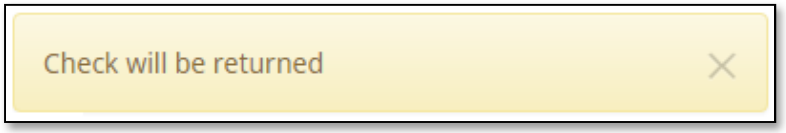
3.5.1. Select **Return** to return a check.
User Privilege Required: Change Transaction Status

3.5.2. A list of return reasons will be displayed. Select one of the applicable return reasons.

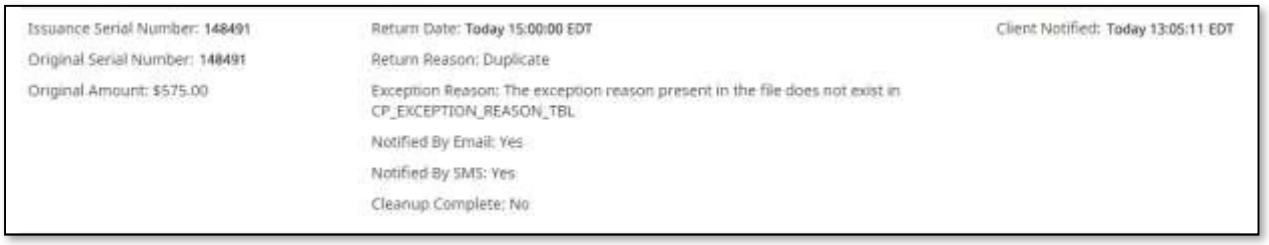
Field	Description
Amount Incorrect	The dollar amount is incorrect
Duplicate	This item has already been presented
Fraud	Fraudulent item
Prior Stopped	This item has a stop payment placed on it
Prior Void	This item has been previously voided
Refer to Maker	Refer to the maker of the check
Serial # Incorrect	The serial number on the item is wrong
Signature Irregular	The signature doesn't match
Signature Missing	The item is missing a signature
Stale Dated	The item is dated for 6 months prior (Banks don't have to honor checks dated longer than 6 months prior)
Suspect Item-Review Required	The item is suspicious and possibly fraudulent, needs further review

3.5.3. Click **Save**

3.5.4. Success Message:
Check will be returned



3.5.5. Click > next to the Transaction ID to view more detail on each transaction.



Field	Description	
Issuance Serial Number	Revised serial number as changed	
Original Serial Number	Serial number submitted with the transaction	
Original Amount	Amount submitted with the transaction	
Return Date	Date return was submitted through system	
Return Reason	Reason selected for report	
Exception Reason	Exception Reason Missing	The exception reason present in the file does not exist in CP_EXCEPTION_REASON_TBL
	Issuance Already Used	Check presented with a serial number previously presented.
	Issuance Amount Mismatch	Check presented where amount of check differs from issue amount.
	Issuance Not Found	Check presented where no issue item is found to match against.
	Issuance Payee Mismatch	Check presented where payee name differs from issue payee name.
	Issuance Stopped	Check presented with a serial number of an issued item marked with a stop status.
	Issuance Voided	Check presented with a serial number of an issue item marked with a void status.
Notified By Email	Yes or No	
Notified By SMS	Yes or No	
Cleanup Complete	Yes or No	
Client Notified	Date and Time of Notification	

4. FILE TEMPLATE

NOTE:
There are two methods to creating a file template:
- ☐ Check Issuance>Load File
- ☐ Check Issuance>File Template

4.1. CREATE TEMPLATE: CHECK ISSUANCE > LOAD FILE

4.1.1. Click **Change Module** and then select **PRO-CHEX.**

4.1.2. Click **Check Issuance>Load File.**
User Privilege Required: Load Issuance File

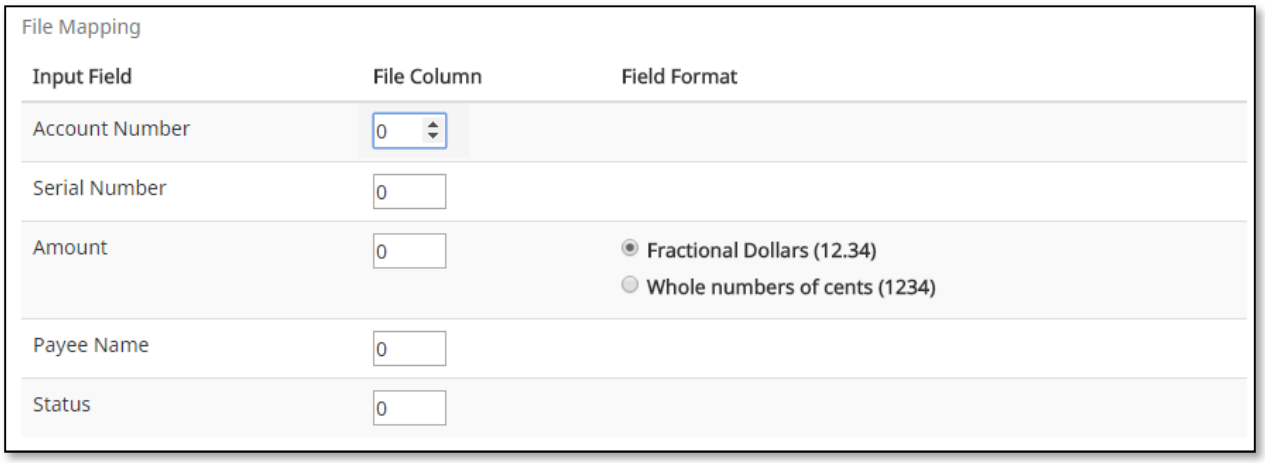
4.1.3. The ***Load Check Issuance File*** page displays.

4.1.4. Click **Create New Template**

4.1.5. The ***Create New Template*** page displays:

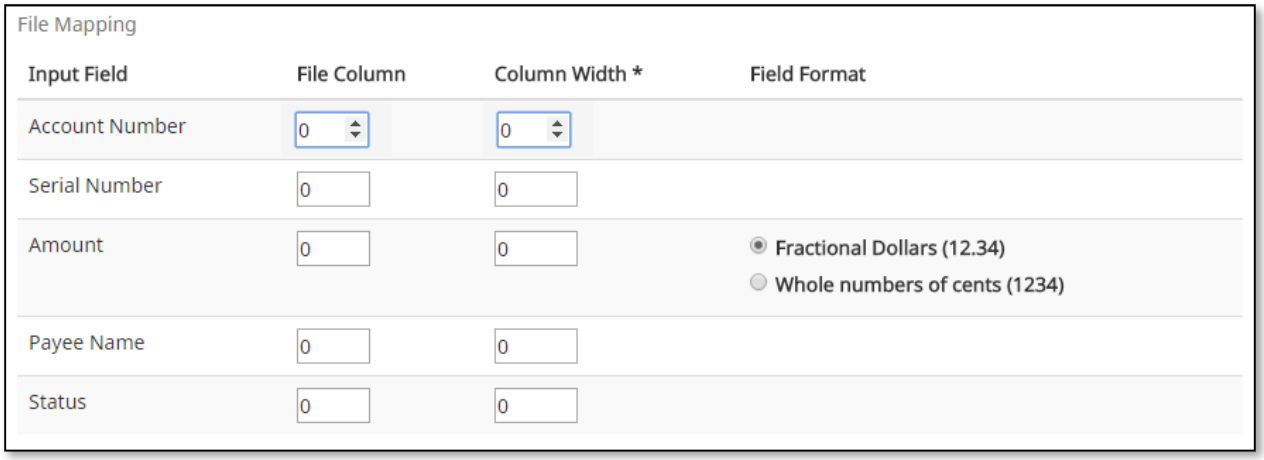
Field	Description	
Template Name	Type the name for this specific template in the Template Name field.	
File Type	Select the file type. • Comma Separated • Fixed Width • Excel Workbook • Excel 97-2003 Workbook • Tab Separated Specific instructions for each file type will appear based on the selection.	
Template is active	Check the box to make this template active. Uncheck the box to make this template inactive.	
File has account number(s)	Toggle **Account Number** within File Mapping>Input Field section	
File has header row	Checked	File loader will skip the first row of the file. If a user sets a template to have a file header row, but uses a file without a header, they will lose the first row of data.
	Unchecked	File loader will expect the first row of the file to be data. If a user sets the template to not have a file header, but uses a file with a header, the file load will fail because the headers from the first row will be read as data.
File has payee name	Toggle **Payee Name** within File Mapping>Input Field section	

➔ Comma Separated



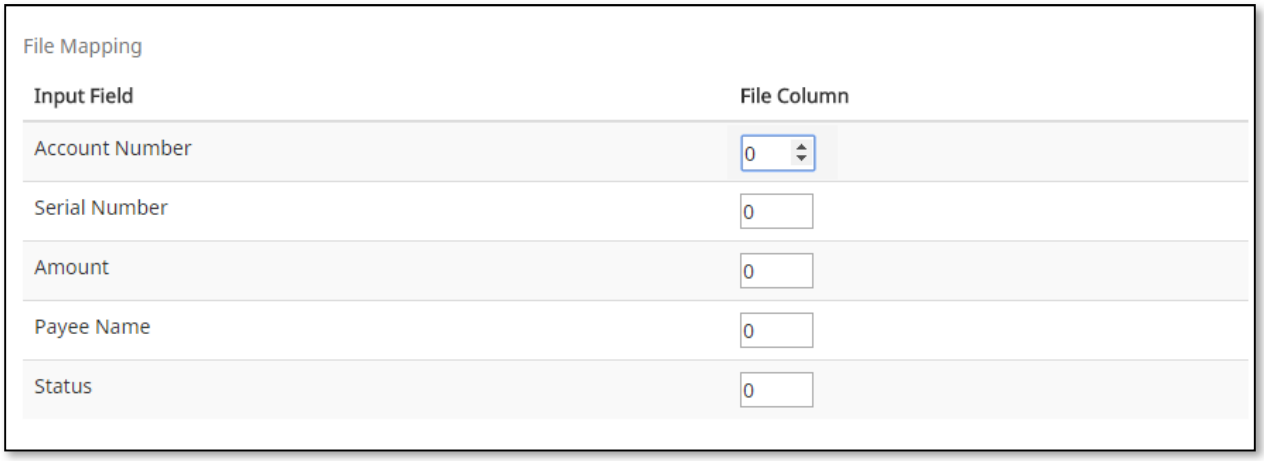
Field	Description
File Column	Based on the layout of the file, enter the column number of the field by typing or using the up or down arrows in each field.

➔ Fixed Width



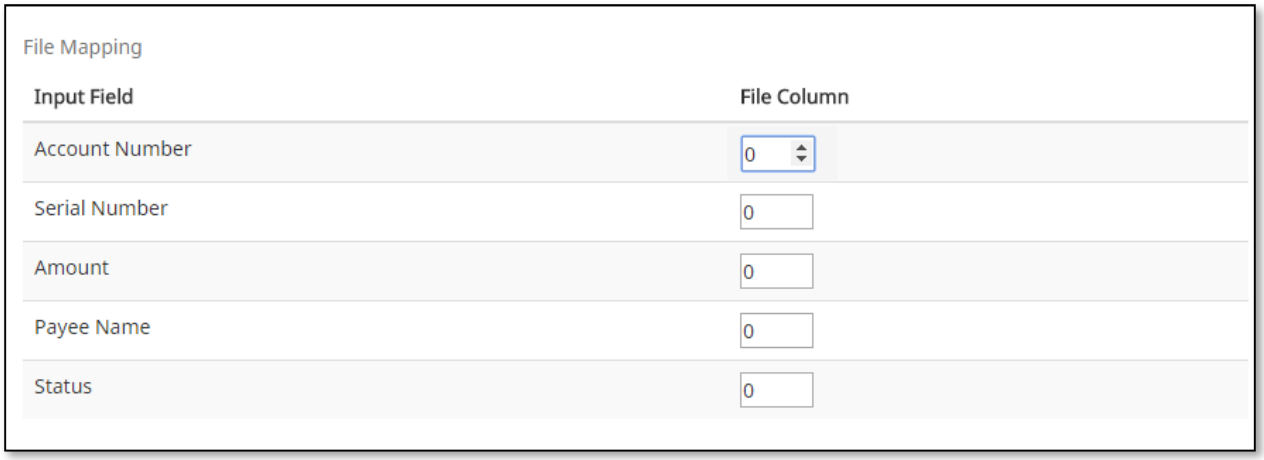
Field	Description
File Column	Based on the layout of the file, enter the column number of the field by typing or using the up or down arrows in each field.
Column Width	Based on the layout of the file, enter the column width of the field by typing or using the up or down arrows in each field.

➔ Excel Workbook



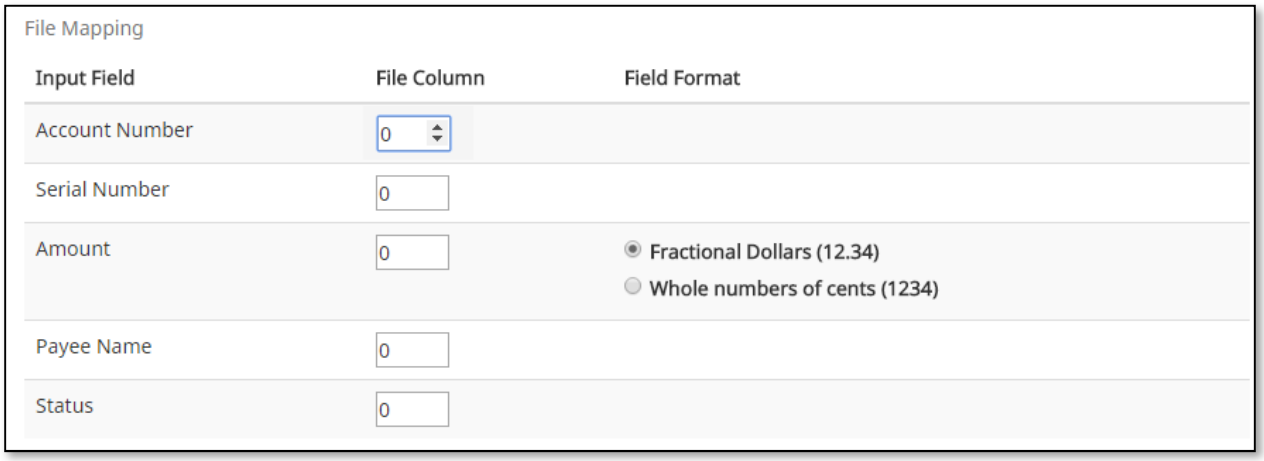
Field	Description
File Column	Based on the layout of the file, enter the column number of the field by typing or using the up or down arrows in each field.

➔ Excel 97-2003 Workbook



Field	Description
File Column	Based on the layout of the file, enter the column number of the field by typing or using the up or down arrows in each field.

➔ Tab Separated



Field	Description
File Column	Based on the layout of the file, enter the column number of the field by typing or using the up or down arrows in each field.

4.1.6. Click **Save**.

4.1.7. Success Message:
Template has been created successfully!

4.2. CREATE TEMPLATE: CHECK ISSUANCE > FILE TEMPLATES

4.2.1. Click **Change Module** and then select **PRO-CHEX.**

4.2.2. Click **Check Issuance > File Templates.**
User Privilege Required: Manage Issuance File Templates

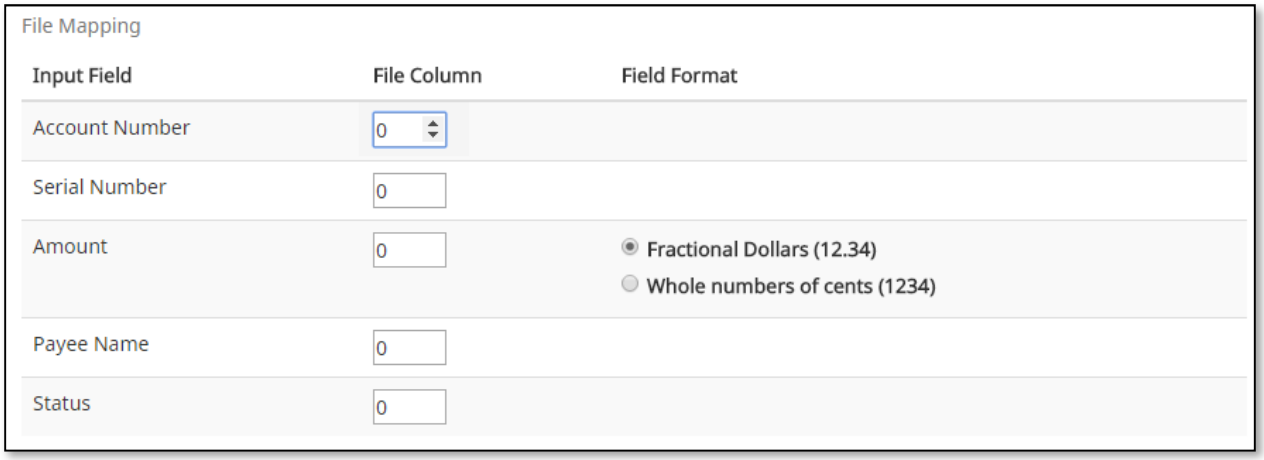
4.2.3. The ***File Templates*** page appears.

4.2.4. Click **Create New Template.**

4.2.5. The ***Create New Template*** page appears.

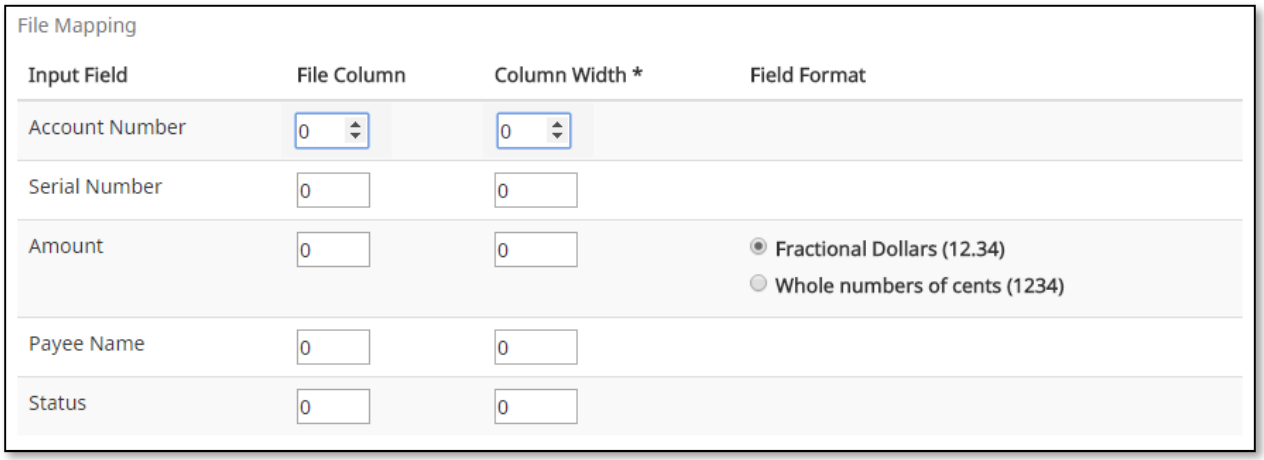
Field	Description	
Template Name	Type the name for this specific template in the Template Name field.	
File Type	Select the file type. • Comma Separated • Fixed Width • Excel Workbook • Excel 97-2003 Workbook • Tab Separated Specific instructions for each file type will appear based on the selection.	
Template is active	Checked	The box to make this template active.
	Unchecked	The box to make this template inactive.
File has account number(s)	Checked	Enables Account Number field within the File Mapping > Input Field section. Account number must be in file for each transaction.
	Unchecked	Disables Account Number field within the File Mapping > Input Field section. Account number will be a pull-down and must be selected prior to the file being loaded. All transactions will be loaded for that account number.
File has header row	Checked	File loader will skip the first row of the file. If a user sets a template to have a file header row, but uses a file without a header, they will lose the first row of data.
	Unchecked	File loader will expect the first row of the file to be data. If a user sets the template to not have a file header, but uses a file with a header, the file load will fail because the headers from the first row will be read as data.
File has payee name	Toggle **Payee Name** within File Mapping > Input Field section	

➔ Comma Separated



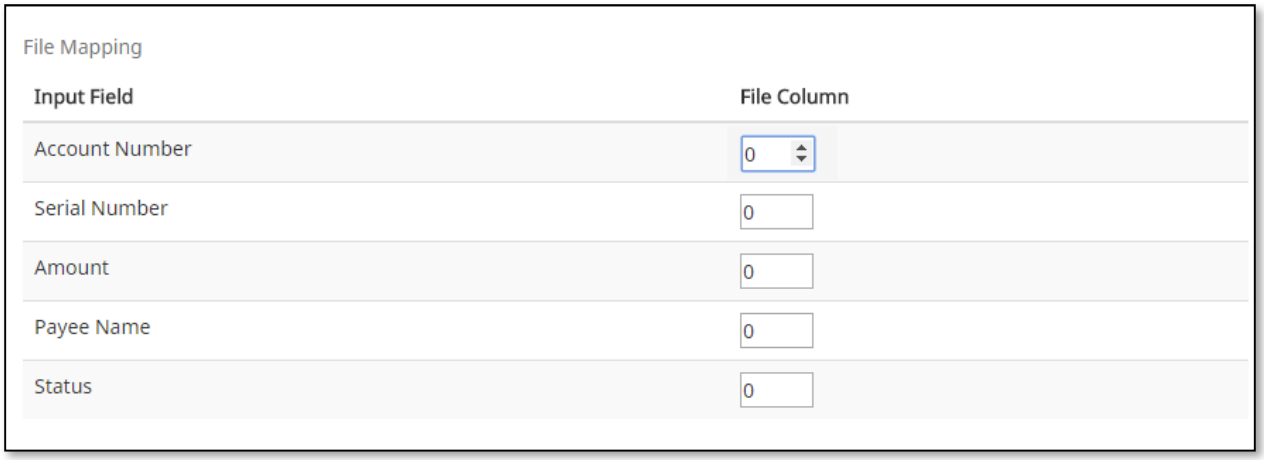
Field	Description
File Column	Based on the layout of the file, enter the column number of the field by typing or using the up or down arrows in each field.

➔ Fixed Width



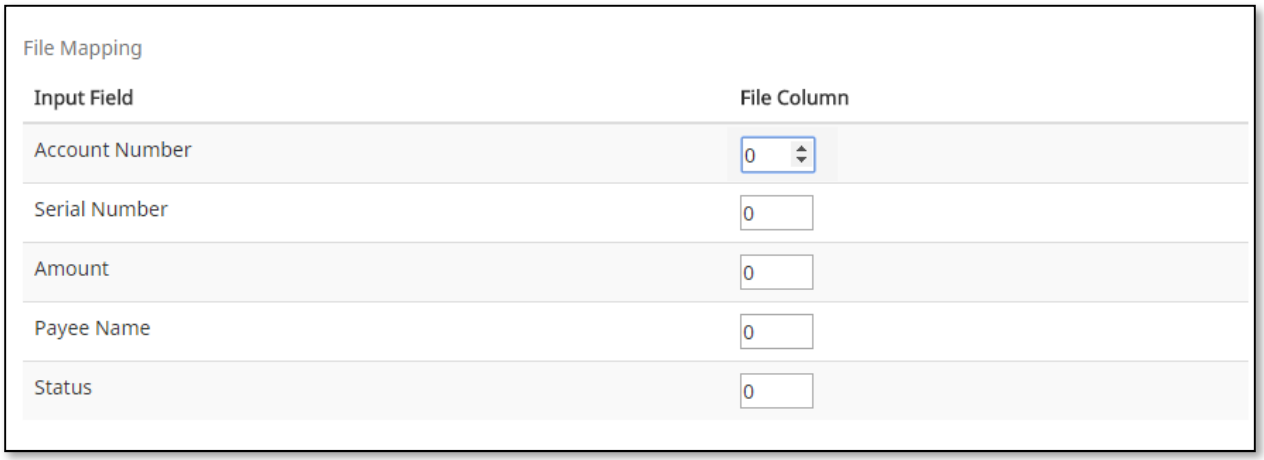
Field	Description
File Column	Based on the layout of the file, enter the column number of the field by typing or using the up or down arrows in each field.
Column Width	Based on the layout of the file, enter the column width of the field by typing or using the up or down arrows in each field.

➔ Excel Workbook



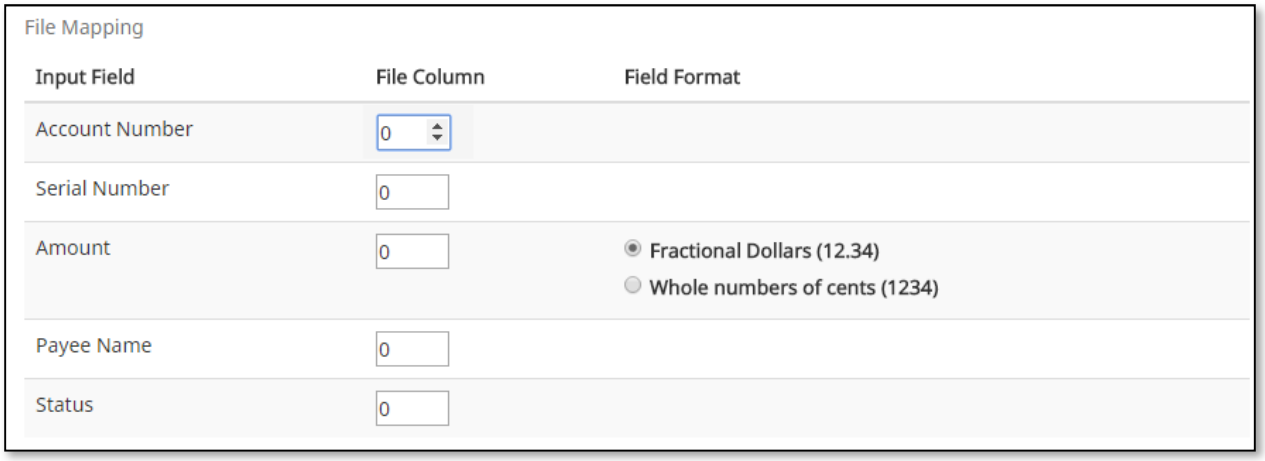
Field	Description
File Column	Based on the layout of the file, enter the column number of the field by typing or using the up or down arrows in each field.

➔ Excel 97-2003 Workbook



Field	Description
File Column	Based on the layout of the file, enter the column number of the field by typing or using the up or down arrows in each field.

➔ Tab Separated



Field	Description
File Column	Based on the layout of the file, enter the column number of the field by typing or using the up or down arrows in each field.

4.2.6. Click **Save**

4.2.7. Success Message:
Template has been created successfully!

4.3. EDIT FILE TEMPLATE

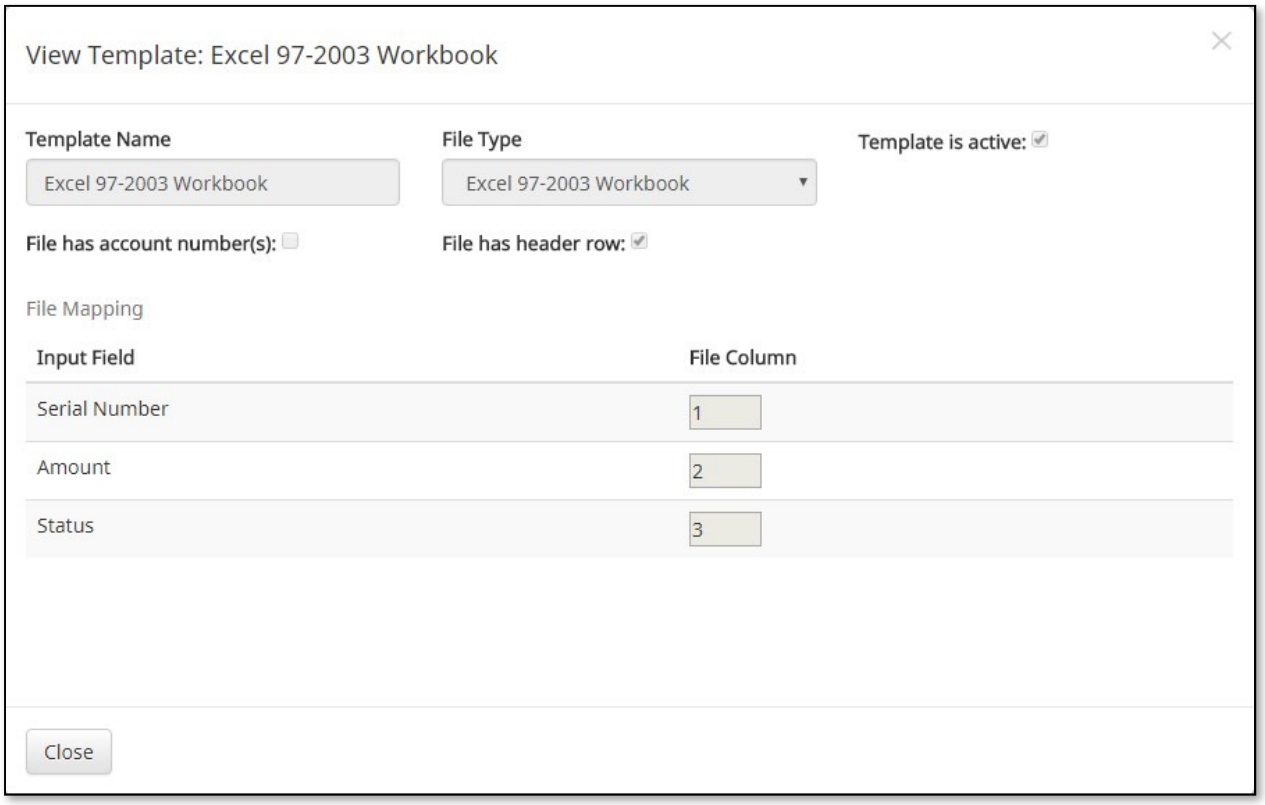
4.3.1. Click **Change Module** and then select **PRO-CHEX.**

4.3.2. Click **Check Issuance > File Templates.**
User Privilege Required: Manage Issuance File Templates

4.3.3. The ***File Templates*** page appears.

Field Title	Description
Delete	Click the checkbox next to the Templates to delete. Any Template added by default cannot be deleted.
Template	The Template is created by creating a new template or when default templates are added. • To search for a Template, enter the first character or first few characters in the Template box.
File Type	The File Type is selected by creating a new template or when default templates are added. • To search for a File Type, enter the first character or first few characters in the File Type box.
	Click the pencil icon to edit/view the template.
	Click the eyeball icon to view the template.

4.3.4. The ***Edit Template [Template Name]*** page appears.



4.3.5. Make the necessary changes.

4.3.6. Success Message:
Template has been created successfully!

4.4. VIEW FILE TEMPLATE

4.4.1. Click **Change Module** and then select **PRO-CHEX.**

4.4.2. Click **Check Issuance** > **File Templates.**
User Privilege Required: Manage Issuance File Templates

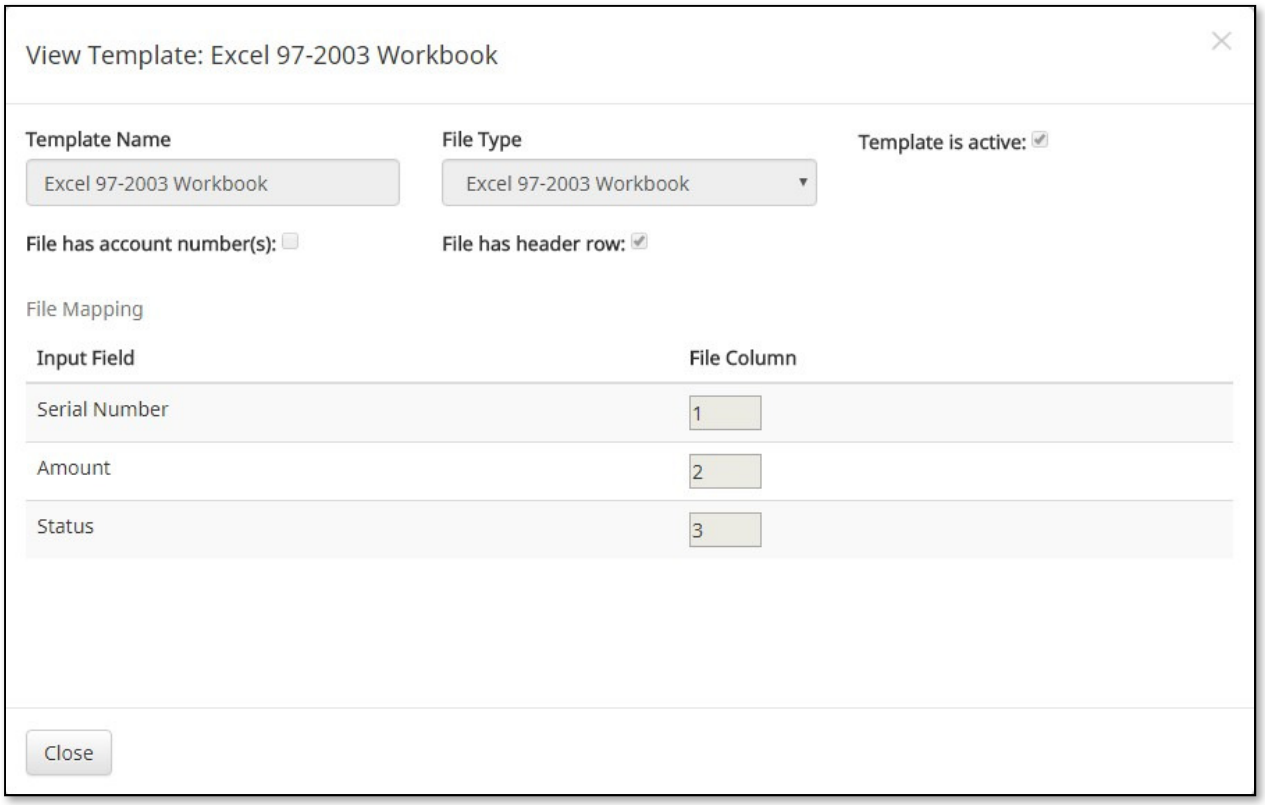
4.4.3. The ***File Templates*** page appears.

Field Title	Description
Delete	Click the checkbox next to the Templates to delete. Any Template added by default cannot be deleted.
Template	The Template is created by creating a new template or when default templates are added. • To search for a Template, enter the first character or first few characters in the Template box.
File Type	The File Type is selected by creating a new template or when default templates are added. • To search for a File Type, enter the first character or first few characters in the File Type box.
	Click the pencil icon to edit/view the template.
	Click the eyeball icon to view the template.

4.4.4. Navigate to template to view.

4.4.5. Click the eyeball icon to view the template.

4.4.6. The ***View Template: [Template Name]*** page appears.



4.4.7. Click **Close.**

4.5. DELETE FILE TEMPLATE

4.5.1. Click **Change Module** and then select **PRO-CHEX.**

4.5.2. Click **Check Issuance > File Templates.**
User Privilege Required: Manage Issuance File Templates

4.5.3. The ***File Templates*** page appears.

Field Title	Description
Delete	Click the checkbox next to the Templates to delete. Any Template added by default cannot be deleted.
Template	The Template is created by creating a new template or when default templates are added. • To search for a Template, enter the first character or first few characters in the Template box.
File Type	The File Type is selected by creating a new template or when default templates are added. • To search for a File Type, enter the first character or first few characters in the File Type box.
	Click the pencil icon to edit/view the template.
	Click the eyeball icon to view the template.

4.5.4. Locate the template. Check the box in the delete column. You may select more than one template to delete.

NOTE:
Client Users can only delete templates created by the client. Templates created by Mountain America won't have the delete checkbox option available.

4.5.5. Click **Delete**.

4.5.6. Success Message:
Templates removed successfully

5. Load Check Issuance File

5.1. File Load

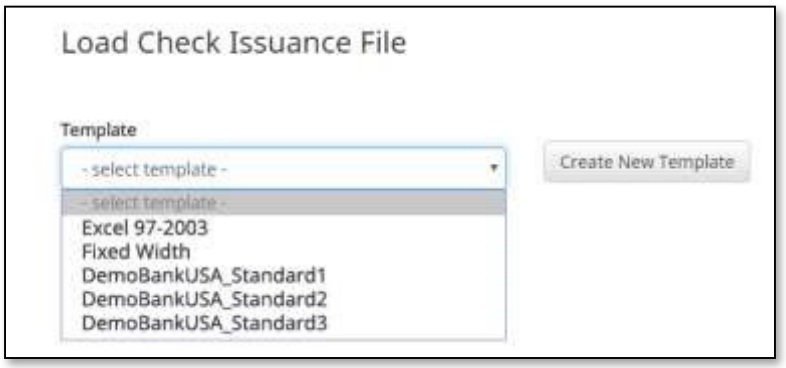
5.1.1. Click **Change Module** and then select **PRO-CHEX.**

5.1.2. Click Check Issuance > Load File.
User Privilege Required: Load Issuance File

5.1.3. The ***Load Check Issuance File*** page appears.

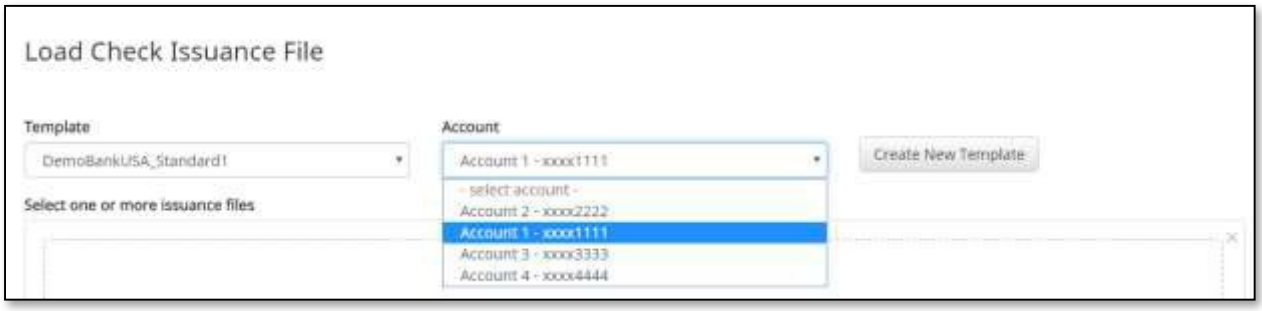
5.1.4. Select the Template drop-down box to select from a list of existing templates.

5.1.5. Select one of the available templates listed.

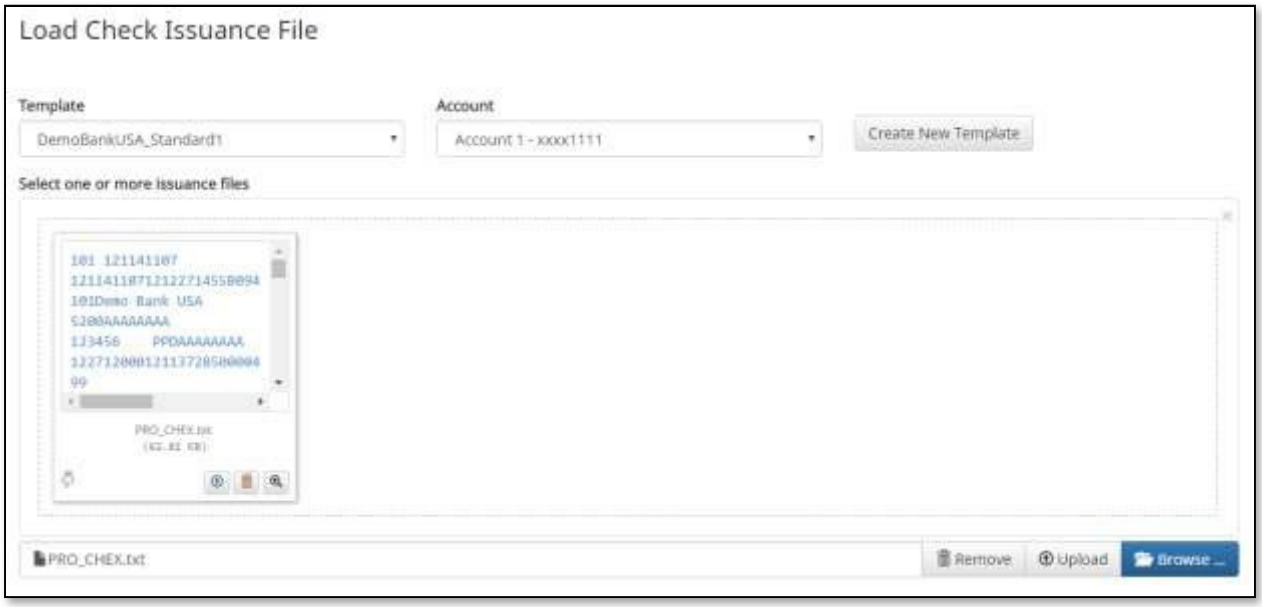


NOTE:
If the Template selected was created with the Account field enabled, then an Account drop-down box will display an account from which to select.

5.1.6. Select the **Account** drop-down box to select from a list of existing Accounts. Select an Account.

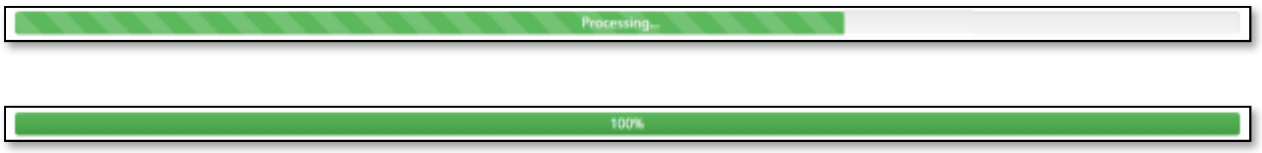


5.1.7. Click **Browse** to choose a file saved to the computer. Select the file.



Field	Description
Remove	The file will be removed from the page
Browse	Click Browse to add more Issuance Files to upload
Upload	The file will be uploaded

5.1.8. The Status bar will display Processing until the file upload is complete.



5.2. MANUAL FILE ENTRY

5.2.1. Click **Change Module** and then select **PRO-CHEX.**

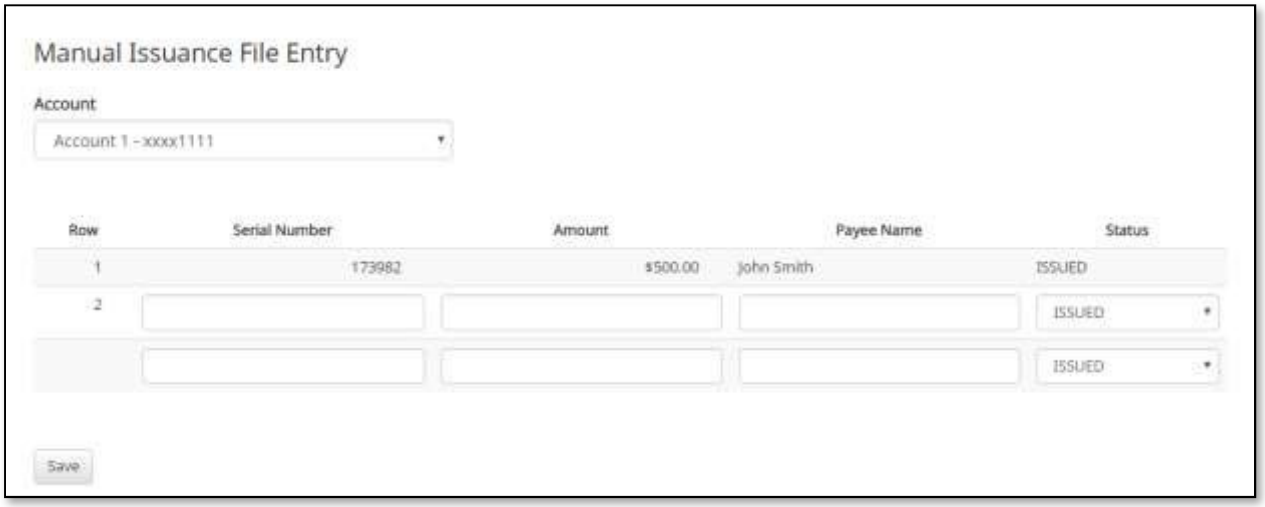
5.2.2. Click **Check Issuance > Manual File Entry.**
User Privilege Required: Manual Issue File

5.2.3. The ***Manual Issuance File Entry*** page appears.

5.2.4. Click the **Account** drop-down to select an Account for a Manual Issuance File. A list of available Accounts will display, select an Account.

Field	Description	
Serial Number	Type the item serial number for this Manual Issuance File in the Serial Number field.	
Amount	Type the dollar amount for this Manual Issuance File in the Amount field. Or, use the up and down arrows in the Amount field to select a dollar amount.	
Payee Name	Type the payee name for this Manual Issuance File in the Payee Name field.	
Status	Issued	The check has been issued
	Voided	The check has been voided by the maker
	Stopped	The check has a stop payment issued by the maker

5.2.5. **To add multiple rows**: After entering data for each row, another row will display: **Row 2, Row 3, Row 4, etc.…**



5.2.6. When complete, click **Save.**

5.2.7. The ***Issuance Files Status*** page appears.

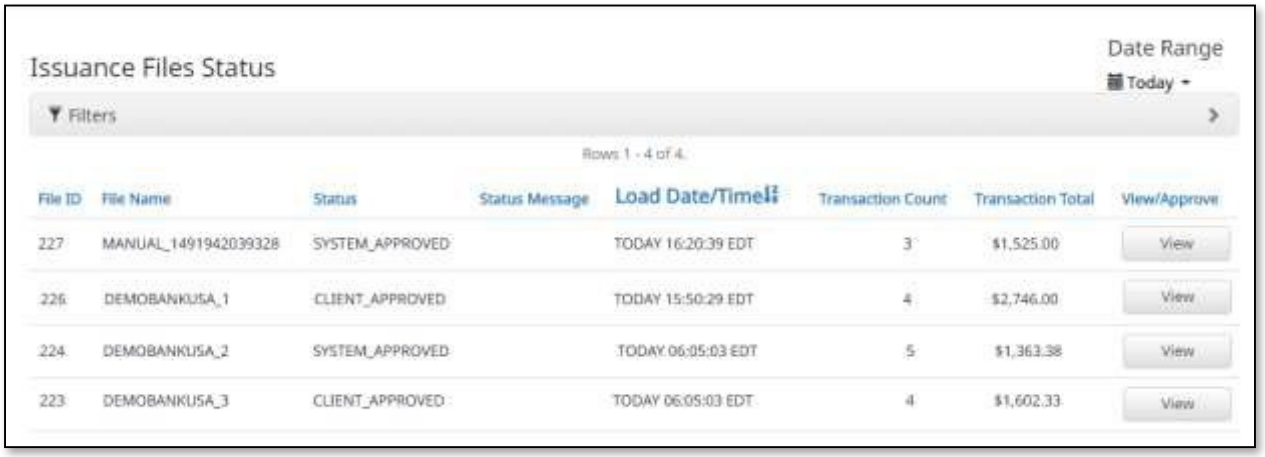
Field	Description	
File ID	The ID number associated with the specific file	
File Name	The name associated with the specific file	
Status	Client_Approved	The file was approved by the client
	Failed	The file failed to load
	FI_Approved	The file was approved by Mountain America
	Loading	The file is loading
	Processing	The file is processing
	Queued	The file is in line awaiting a status change
	Suspended	The file has been suspended
	System_Approved	The system is set to default approve the file
Status Message	The message associated with the specific file	
Load Date/Time	The load date and time this file was loaded	
Transaction Count	The number of transactions contained within the file	
Transaction Total	The total dollar amount of the transaction	
View/Approve	Displays a View or Approve button under this column heading	

6. FILE STATUS

6.1.1. Click **Change Module** and then select **PRO-CHEX.**

6.1.2. Click **Check Issuance > File Status.**
User Privilege Required: View Issuance File Status

6.1.3. The ***Issuance Files Status*** page appears.



Field	Description	
File ID	The ID number associated with the specific file	
File Name	Name of file	
Status	Client_Approved	The file was approved by the client
	Failed	The file failed to load
	FI_Approved	The file was approved by Mountain America
	Loading	The file is loading
	Processing	The file is processing
	Queued	The file is in line awaiting a status change
	Suspended	The file has been suspended
	System_Approved	The system is set to default approve the file
Status Message	Message explaining the reason for the current status	
Load Date/Time	Date and time the file was loaded	
Transaction Count	Total transactions in the file	
Transaction Total	Total amount in the file	
View	View details	

6.1.4. Click **Filters** to customize the search options.

Field	Description	
File ID	The ID number associated with the specific file	
Status	Client_Approved	The file was approved by the client
	Failed	The file failed to load
	FI_Approved	The file was approved by Mountain America
	Loading	The file is loading
	Processing	The file is processing
	Queued	The file is in line awaiting a status change
	Suspended	The file has been suspended
	System_Approved	The system is set to default approve the file
Min Amount	The minimum dollar amount	
Max Amount	The maximum dollar amount	

6.1.5. Click **View** for additional details on each file.

6.1.6. The ***View File: [File Name]*** page appears.

Field	Description	
Account Number	Account number from which the transaction posted	
Serial Number	Check serial number	
Amount	Amount of the transaction	
Payee Name	The beneficiary being issued the check	
Status	Available_for_Matching	There is an issued item to match the transaction
Load Date	Load date and time	

7. ISSUED ITEMS

7.1.1. Click **Change Module** and then select **PRO-CHEX.**

7.1.2. Click **Check Issuance** > **Issued Items.**

7.1.3. The ***Issued Warehouse*** page appears.
User Privilege Required: View Issuance File Status

Field	Description	
Item ID	The ID number associated with the specific issued Item	
Account Number	Account number from which the transaction posted	
Serial Number	Check serial number	
Payee Name	The name of the payee associated with the specific issued item	
Status	Issued	The check has been issued
	Voided	The check has been voided by the maker
	Stopped	The check has a stop payment issued by the maker
Amount	Amount of the transaction	
Load Date/Time	Load date and time	

7.1.4. Click **Filters** to customize the search options.

Field	Description	
Accounts	Type an account name or the last 4 digits of the account number into the field	
Serial Number	Enter a check serial number	
Status	Issued	The check has been issued
	Voided	The check has been voided by the maker
	Stopped	The check has a stop payment issued by the maker
Min Amount	Type the minimum check amount into the field	
Max Amount	Type the maximum check amount into the field	