

Full Account Reconciliation Guide

Full Account Reconciliation allows company users to balance account activities. Using the serial number and dollar amount of items users can compare paid checks to issues and provide the results of the comparison for balancing purposes. Your company can see outstanding issues, such as checks that have not been paid, exceptions with paid checks that differ from their related issues, and paid matched items for checks that cleared successfully without any exceptions.

By using Full Account Reconciliation check issues can be manually added or imported through a file manually. A single or a sequence of check issues can be added. Check issues can be imported using a pre-defined or custom file import definition. When a company user imports a check issue file their approval is applied automatically to the file. Each check issue that is successfully imported is audited and available for review in user activity.

Statements & Activity

Full Account Reconciliation Statements are account history-based reports that are generated at a cycle defined by the Bank. Statements provide extensive account activity for a specific period, including account balance summary, exception items, credits, debits, outstanding issue items, and previously cycled issues.

Full Account Reconciliation Statement Components	
Component	Description
Account Balance Summary	Provides the working balance as of the current cycle cutoff. The component starts with the working balance from the previous cycle cutoff and calculates the net activity (total credits less total debits) for the current cycle. Also included is the number and dollar amount of outstanding issue items.
Exception Items	Provides all paid items that created exceptions. The exceptions are grouped by the following types: <ul style="list-style-type: none">• Duplicate Item: Two or more checks paid with the same serial number.• Amount Mismatch: The paid check amount and the issued amount are not the same.• Future Dated: The check was paid on a date earlier than when it was issued.• Posted Against Void: A paid check matched a voided issue.• No Issue Found: A paid check had no matching issue.• Serial Error: A paid check is missing a serial number, i.e. - serial number not correctly read during processing.• Posted Against Stop: A paid check matched a stopped issue.
Statement of Activity	Provides all activity of credits, debits (both check debits and non-check debits), and matched issues (all items that matched successfully without any exceptions) posted for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.
Outstanding Issue Items	Provides a record of checks that have been issued but not yet paid. The component is divided into outstanding issues, future dated issues, voids, stale issues and active stops. The outstanding issues subsection includes all items that are not future dated, voided, stale or stopped.
Previously Cycled Issues	Provides items that were paid in a previous cycle without an issue but now have the issue entered in the current cycle.

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Full Account Reconciliation Activity provides company users with on-demand access to credits and debits, outstanding issue items, and correction items (if applicable) for accounts during a specified period.

Full Account Reconciliation Activity Components

Component	Description
Statement of Activity	Provides all activity of credits, debits (both check debits and non-check debits), and matched issues (all items that matched successfully without any exceptions) posted for the current cycle. A subtotal of the number of items and the dollar amount is provided for each item type.
Outstanding Issues	Provides a record of checks that have been issued but not yet paid. The component is broken out into outstanding issues, future dated issues, voids, stale issues and active stops. The outstanding issues subsection includes all items that are not future dated, voided, stale or stopped.
Correction Items	Provides exception items that have an issued date, issued amount and/or payee name correction.
Paid Checks	Provides paid check activity for a selected account or accounts.

VIEWING SCHEDULED FULL ACCOUNT RECONCILIATION STATEMENTS

1. Click Account Services > Statements - reconciliation
2. Select an Account option and click Change account
3. Click the link in the Account column for the statement you want to view

Account Reconciliation Statement Page Sample

First-half of statement

Account Reconciliation Statement		Print this
Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.		
New search		
Report created:	7/14/2014 3:33 PM (ET)	
Account:	011301798 • 3232 • CHECKING • Full Account Recon	
Date range:	6/1/2013	
Account Balance Summary		Download as: <input type="button" value="CSV file"/>
Date range:	6/1/2013	
Beginning Balance:		\$0.00
Credits		
Deposits:	0 items	\$0.00
Other Credits:	0 items	\$0.00
Total Credits:	0 items	\$0.00
Debits		
Check Debits:	0 items	\$0.00
Other Debits:	0 items	\$0.00
Total Debits:	0 items	\$0.00
Ending Balance:		\$0.00
Outstanding Issues:	6 items	\$470.00
Statement Of Activity		
Credits		
Total reported amount:		\$0.00
Total reported items:		0
No items to display		
Debits		
Total reported amount of all debits:		\$0.00
Total reported debits:		0
Check debits		
Total reported amount:		\$0.00
Total reported items:		0
No items to display		
Non-check debits		
Total reported amount:		\$0.00
Total reported items:		0
No items to display		

Second-half of statement

Matched Issues		
Total reported amount:		\$0.00
Total reported items:		0
No items to display		
Outstanding Issue Items		
Total reported amount for all issues:		\$470.00
Total reported issues:		6
Outstanding Issues		
Total reported amount:		\$70.00
Total reported items:		2
Check Number	Issued Date	Issued Am
200	01/01/2013	\$1
250	01/01/2013	\$1
Future Dated		
Total reported amount:		\$100.00
Total reported items:		1
Check Number	Issued Date	Issued Am
3234	03/15/2014	\$1
Voids		
Total reported amount:		\$100.00
Total reported items:		1
Check Number	Issued Date	Issued Am
3707	05/30/2012	\$1
Stale		
Total reported amount:		\$200.00
Total reported items:		2
Check Number	Issued Date	Issued Am
3708	05/30/2011	\$1
4703	06/11/2011	\$1
Active Stops		
Total reported amount:		\$0.00
Total reported items:		0
No items to display		
Previously Cycled Issues		
Total reported amount:		\$0.00
Total reported items:		0

SEARCHING ACTIVITY - FULL ACCOUNT RECONCILIATION

1. Click Account Services > Activity - reconciliation
2. Select an Output to option: Screen, CSV, or PDF
3. Select one or more Accounts options
4. Select a Date range option:
 - Specific date
 - From/To
 - Previous business day
5. Select an Include option:
 - Statement of activity
 - Outstanding issues: Outstanding items, Future dated items, Voiced items, Stale items, and/or Active stop pay items
 - Correction items
 - Paid checks
6. Click Generate Report

Outstanding Items Page Sample

Outstanding Items		Print this page
New search		
Report created:	7/14/2014 4:19 PM (ET)	
Account:	011301798 • *3456 • CHECKING • Main Account	
Date range:	All dates	
Total reported amount:	\$985.00	
Total reported items:	13	
Download as: <input type="text" value="CSV file"/> <input type="button" value="Go"/>		
Active Stops		
Total reported amount:	\$985.00	
Total reported items:	13	
Check Number	Issued Amount	Status
1215	\$100.00	Stopped
1389	\$100.00	Stopped
1666	\$100.00	Stopped
2710	\$100.00	Stopped
3354	\$100.00	Stopped
Subtotal for 1-5000: 5 items for \$500.00		

VIEWING PAID CHECKS

1. Click Account Services > Paid checks
2. Select an Account option and click Change account
3. Click the link in the Account column for the account you want to view

Paid Checks Page Sample

Paid Checks		Print this page	
Checks that have been converted into an ACH electronic payment are displayed with an ACH indicator beside the check number.			
New search			
Report created:	7/15/2014 8:55 AM (ET)		
Account:	011301798 • *3456 • CHECKING • Main Account		
Date range:	5/1/2014 to 5/20/2014		
Download as: <input type="text" value="CSV file"/> <input type="button" value="Go"/>			
Total reported amount:	(\$1,570.00)		
Total reported items:	16		
Account	Check Number	Posted Date	Posted Amount
*3456 - Main Account	8098091	05/02/2014	(\$100.00)
*3456 - Main Account	9098091	05/02/2014	(\$50.00)
*3456 - Main Account	7699	05/12/2014	(\$110.00)
*3456 - Main Account	7699	05/12/2014	(\$10.00)
*3456 - Main Account	1399	05/13/2014	(\$110.00)
*3456 - Main Account	1389	05/13/2014	(\$110.00)

