M&T Bank

M&T Bank Treasury Center®
Check Management

USER GUIDE

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TREASURY CENTER CHECK MANAGEMENT

Treasury Center provides an online check management workspace that provides a convenient solution for confirming the status of checks and placing stop payments. Widgets included in this workspace are the Check Inquiry Widget and the Stop Payments Widget. Dual Approval security feature can be made mandatory for your company for Stop Payment requests and/or Cancel Stop Payment requests.

Note: You will be required to confirm the status of your stop payment request.

Features available in the Check Inquiry Widget include:

	Description	Search Details
Check Inquiry	Confirm the status of a check	Check Inquiry searches the last 90 days of history; Full Recon and/or Positive Pay accounts have expanded history to match reconciliation retention

Features available in the Stop Payments Widget include:

	Description	Details
Summary	View summary of Check Management actions performed: Stop Payment, Cancel Stop Payment	200 days of history
Stop Payment	Use this function to place stop payments on issued checks	Stop Payments will remain in effect for 6-months
Cancel Stop	Cancel a stop payment that has been placed	NA

CHECK INQUIRY WIDGET

You can confirm the status of a check to see if it has cleared the account or not by using the Check Inquiry Widget. Check Inquiry searches the last 90 days of history. Note, Full Recon and/or Positive Pay accounts, have expanded history to match reconciliation retention. If you need to verify the status of a check that is older than the system verifies, the user can view Treasury Center Previous Day reporting, refer to the account statements, or contact the Treasury Management Service Team Monday–Friday, 8:00am–6:00pm (ET) at 1-800-724-2240.

To perform a check inquiry:

1. Choose **Check Management** under the Payments menu option.

2. Choose the **Account Number** from the drop-down list, this is required.

3. Enter a **Check Number**, this is required. Options include:
   - is equal to
   - is less than
   - is less than or equal to
   - is greater than
   - is greater than or equal to
   - is between
   - in

4. Click **Search**

5. The Check Inquiry Response screen will display whether the item was found with a confirmed status. The status responses available when performing a check inquiry in Treasury Center are dependent on whether an account is enrolled in the Full Account Reconciliation, Positive Pay, and/or Payee Positive Pay services.

6. Depending on the status of the check you can take the following actions by clicking the drop down in the **Actions column** and selecting:
   - **Cancel Stop** – available for items where the status is stopped
   - **Place Stop** – available for items where the status is not found or outstanding
   - **View** – available for paid items

Note: For accounts that are not enrolled in Full Account Reconciliation, Positive Pay, and/or Payee Positive Pay, the status responses include:

Check Status	Description	Data Provided with Status
Check is paid	Check was paid on a given date	Paid Date
Stop in effect	Check is stopped	N/A
Item not found	Check is outstanding – it has not been paid or stopped	N/A

For accounts that are enrolled in Full Account Reconciliation, Positive Pay, and/or Payee Positive Pay, the status responses include:

Check Status	Description	Data Provided with Status
Check is outstanding	Check is on an issue list, not yet paid or stopped	Issue Date
Check is voided/canceled	Check has been voided or canceled	N/A
No record of check found	Check is not on an issue list, has not been paid or stopped	N/A
Check issued and canceled	Check was canceled and included in an issue list	Issue Date
Check is paid	Check was paid and matches issue list	Paid Date
Check is stopped, no issue	Check was stopped and was not included in an issue list	Stop Date
Check presented against stop	Check was stopped and attempted to clear	Stop Date
Force Paid	Positive Pay Only: suspect check was paid by customer	Paid Date
Check issued and stopped	Check was stopped and included in an issue list	Stop Date
Check is paid, no issue in current period	Full Reconciliation Only: check not in current period issue list and was paid	Paid Date
Check is paid, no issue prior period	Full Reconciliation Only: check not in previous issue list and was paid	Paid Date

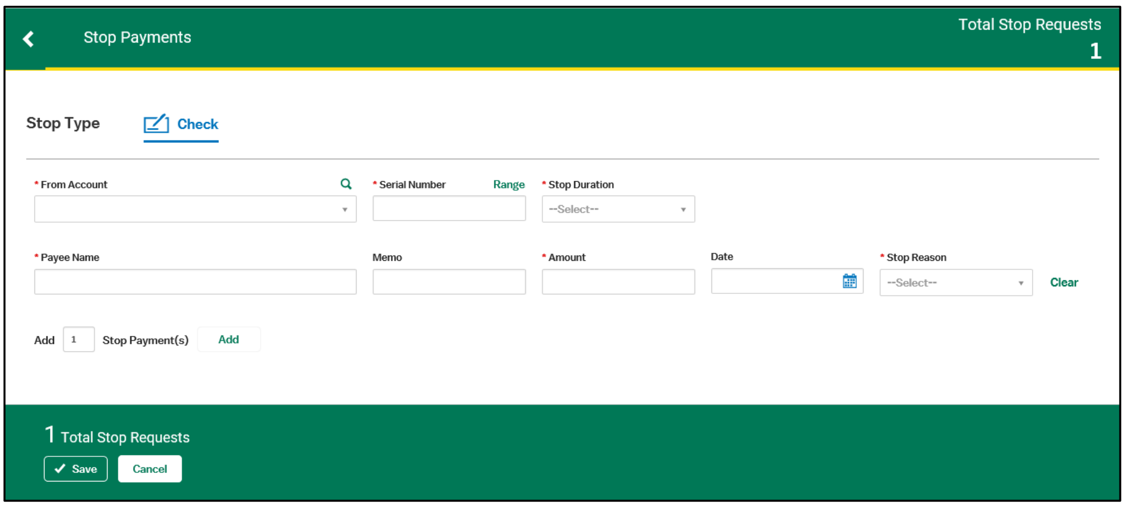
Note: For accounts enrolled in Full Account Reconciliation, Positive Pay, and/or Payee Positive Pay, a one business day delay will occur between placing or canceling a stop payment and receiving the appropriate response in the Check Inquiry function. For accounts enrolled in these services, please use the Stops Paid reporting function in Treasury Center to confirm that stop payments have been placed or cancelled successfully.

STOP PAYMENT

To initiate a stop payment:

1. Choose **Check Management** under the Payments menu option.

2. Using the Stop Payments Widget, click **Add New Stop Request**.



3. Choose an **Account Number** from the drop-down list or click in the From Account filed and search by account name or account number. This is a required field. If you have more than one account number, be sure to choose the correct number of the account where the stop payment should occur.
   - Click on the magnifying glass if you wish to perform an advanced search for an account number

4. Enter the check **Serial Number(s)** to be stopped (required). Stop Payments supports placing a stop on a range of checks

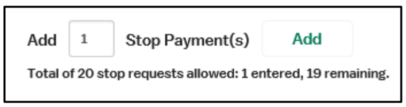
5. Select 6 Months from the **Stop Duration** dropdown. This is a required field.

6. **Stop Reason** – Choose one of the following reasons for the stop payment from the drop-down list: Lost, Stolen, Destroyed, Voided, Other or Stale. This is a required field.

7. The following fields are **optional:**
   - **Payee Name**
   - **Memo**
   - **Amount**
   - **Date**

Note: Stop payments automatically expire in 6 months.

8. To add multiple stop payments from the same screen, use the **Add Stop Payment(s)** feature above the Save button, which allows you to add up to 20 stop requests at one time.



9. Click **Save**.

Note: Before placing a Stop Payment use the Check Inquiry tool to confirm that the check is still outstanding. If the check is older than 90 days of history or the reconciliation retention for your accounts that have Full Recon and/or Positive Pay refer to Treasury Center Previous Day reporting, the account statements or contact the Treasury Management Service Team Monday – Friday, 8am – 6pm (ET) at 1-800-724-2240.

10. The stop payment(s) placed will also display as Confirmed in the Stop Payments Widget summary grid.

Note: For accounts enrolled in Full Account Reconciliation, Positive Pay, and/or Payee Positive Pay, a one business day delay will occur between placing or canceling a stop payment and receiving the appropriate response in the Check Inquiry function. For accounts enrolled in these services, please use the Check Management Summary reporting function in Treasury Center to confirm that stop payments have been placed or cancelled successfully.

CANCEL STOP

You can cancel a stop payment previously placed by using **Add Cancel Stop Request** in the Stop Payments Widget. There is no delay period for a cancel stop payment request. Stop payments are removed immediately when a request is completed.

To cancel a stop payment:

1. Choose **Check Management** under the Payments menu option.

2. Using the Stop Payments Widget, click **Add Cancel Stop Request**.

3. Choose an **Account Number** from the drop-down list or click in the From Account field and search by account name or account number. This is a required field.
   - Click on the magnifying glass if you wish to perform an advanced search for an account number

4. Enter the check **Serial Number**, this is a required field or click the **Specify a range** check box to cancel stop payments that have been placed on a range of checks

5. The following fields are **optional:**
   - **Memo**
   - **Amount**
   - **Payee Name**

6. Click **Save**.

Note: For accounts enrolled in Full Account Reconciliation, Positive Pay, and/or Payee Positive Pay, a one business day delay will occur between placing or canceling a stop payment and receiving the appropriate response in the Check Inquiry function. For accounts enrolled in these services, please use the Check Management Summary reporting function in Treasury Center to confirm that stop payments have been placed or cancelled successfully.

IMPORT STOP PAYMENTS

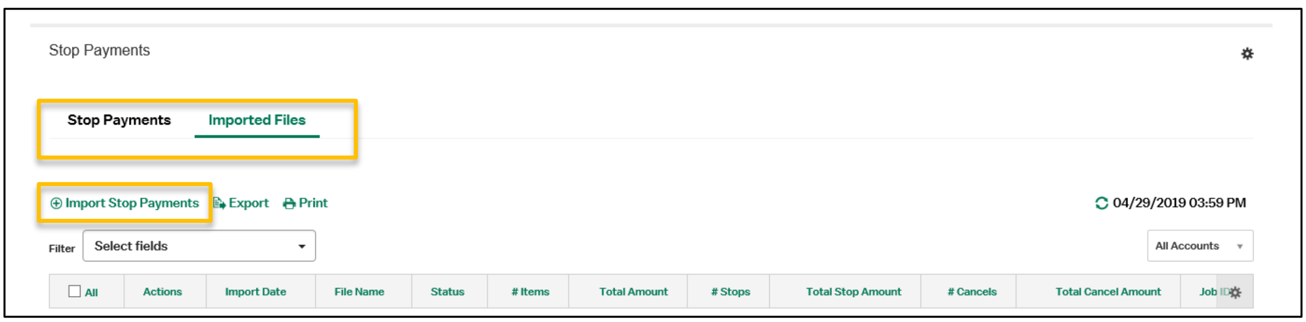
The Stop Payments Widget allows you to expedite your stop payments by offering **Import Stop Payments** as an entry option. To take advantage of this option **you first must create an Import Map**. Import Maps can be created from the Import Widget. Stop Payment Import Maps can be Delimited or Fixed. The creation of an import map is not covered in this user guide.

To import stop payments:

1. Create an **Import Stop Payments Import Map**.

2. Choose **Check Management** under the Payments menu option.

3. Using the Stop Payments Widget, click **Import Stop Payments**. This can be accessed from the Stop Payments menu option and/or the Imported Files menu option



4. Click **Browse** to find your file.

5. Click **File Import**.

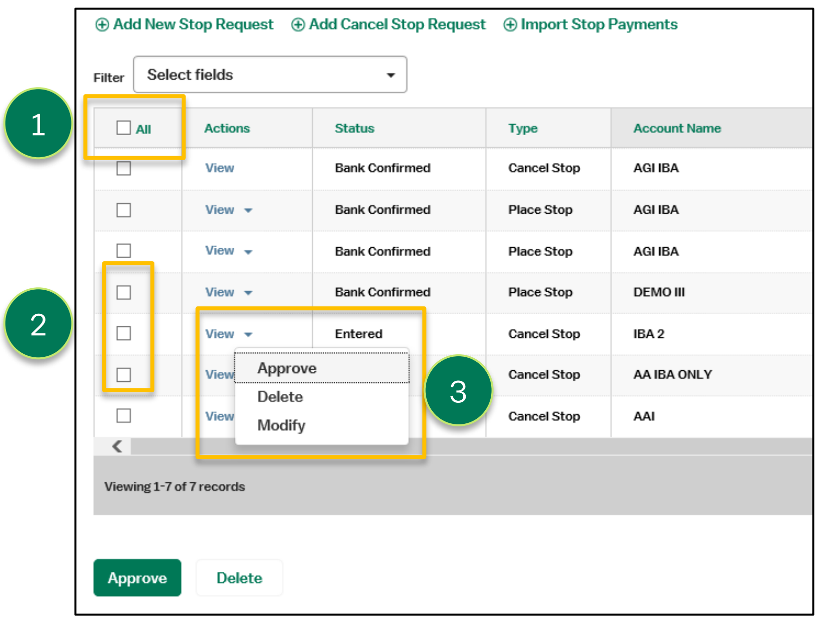
Note: You also have the option to **Load the file in test mode** if you want to validate the file will be successful before officially loading it. If there any issues with your file it will fail. There will be a report available that advises what needs to be corrected.

- Totals shown in the Stop Payments list will exclude items loaded from test files
- Reports will exclude data loaded from test files
- The status of files imported in test mode will be appended with "test xxx"
- Records created as “test” are only eligible for the view and delete action
- Test file imports will not be auto approved regardless of the user’s permissions
- Alerts and MFA checks will not be triggered for test file imports

DUAL APPROVAL

Dual Approval security controls can be made mandatory for both Stop Payment requests and/or Cancel Stop Payment requests. This extra level of security requires that a separate user other than the originator review and approve any Stop Payment Requests and/or Cancel Stop Payment requests before they are processed.

Once a request has been submitted, users with the necessary entitlements can review and act on the pending requests from the Stop Payments Widget summary grid. Users can Approve or Delete pending items one at time, multiple items or all items at one time.



1. Click the checkbox next to All to select all items at once
2. Select Multiple items at one time by clicking the check box under the All column next to each item
3. Select Individual Items by clicking the drop down in the Actions column

REPORTING

The Stop Payments Widget contains a summary grid that maintains 200 days of history of Stop Payment Requests, Cancel Stop Requests and Imported Stop Payments. The Summary Grid can be exported in CSV or PDF Format.

The Summary Grid has multiple options to personalize your view including:

- **Grid Settings** – located in the upper right-hand corner of the table, allows you to choose which columns are in view and which are hidden. If you update which columns you want to display or hide, be sure you click the Update button. You can also rearrange the order of the columns by clicking and dragging them to the desired location
- **Filter** – located right above the upper left-hand corner of the table, this feature allows you to filter the gird by options such as Entry Date, Status, Account Number, etc.

To help you work your way the Summary Grid also offers **List Views**. List Views control what data is displayed in the Summary Grid. The Stop Payments Widget comes with three predefined list views

- **All Requests** – displays all dates and actions. This is the default List View
- **Cancel Stops Only** – displays only cancel stop payment requests that have been submitted
- **Stops Only** – displays only stop payment requests submitted

List Views are accessed above the upper right-hand corner of the Summary Grid

Note: Once you've personalized your Summary Grid, you can name and save your alternative view for future use by

1. Clicking the **List View** dropdown

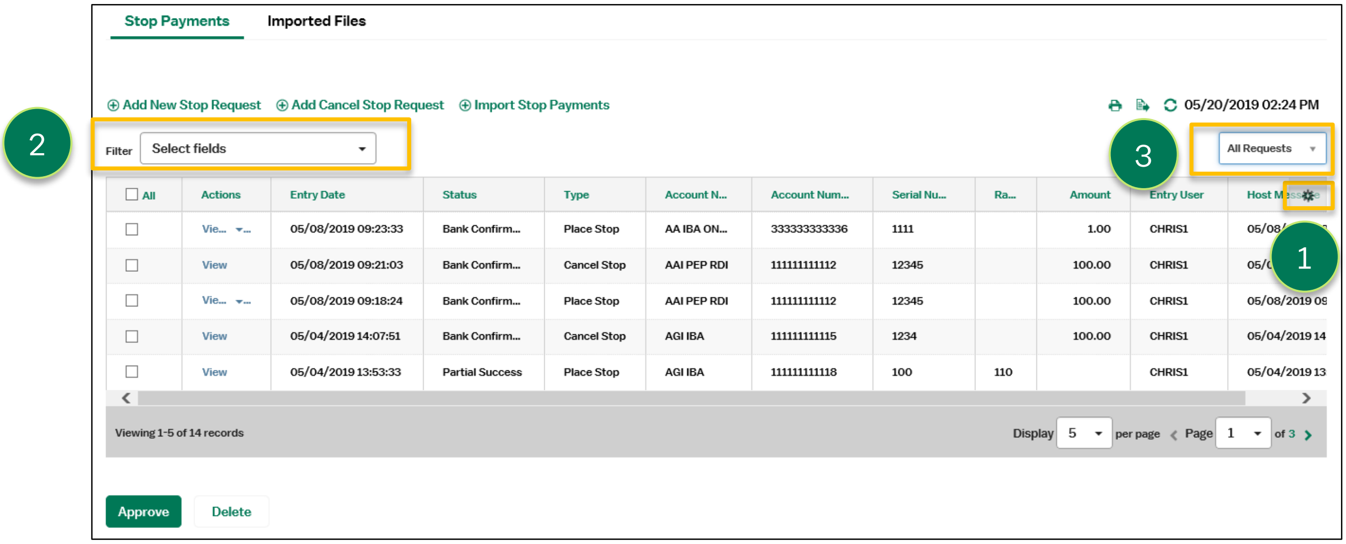
2. Click the **Save** view button

3. Type in a Name

4. Click **Go**

Your alternative view can also be set as your default view when viewing the Stop Payments Widget each time you log in.

Reporting Example:



1.	Grid Settings
2.	Filter
3.	List Views

CONTACT US

WE ARE HERE TO ASSIST YOU.

For Treasury Center questions or other Treasury Management services, please contact your Treasury Management Consultant or call M&T's Treasury Management Service Team at:

1 (800) 724-2240

MONDAY – FRIDAY 8AM TO 6PM ET