

## **M&T Web InfoPLU\$® Quick Start Guide Ad Hoc Image Inquiry, Check Image Inquiry, Deposit Image Inquiry, Positive Pay**

### **Welcome**

Welcome to Web InfoPLU\$. This user manual provides information on accessing and using the following modules:

- Check Image Inquiry
- Deposit Image Inquiry
- Positive Pay

In addition, **Ad Hoc Image** is a feature within the Balance Reporting module that allows you to view images of your checks while reviewing balance information. You do not need to subscribe to the Check Image or Deposit Image Inquiry modules to use the Ad Hoc image feature.

The **Check Image Inquiry Service** provides the image of a check, front and back, so that the authenticity of the amount, date, signature and other critical information can be verified.

The **Deposit Image Inquiry Service** provides images of deposit tickets and the associated deposited items.

**Positive Pay** is a check fraud prevention service that compares checks issued by customers with the checks presented to M&T Bank for payment. Mismatches are considered exceptions and are reported to customers for authorization to Pay or Return. Decisions to Pay or Return the exceptions are submitted to the Bank to authorize check disposition.

### **System Requirements**

- PC with Internet connection
- Microsoft Internet Explorer v. 6.0 supporting 128 bit encryption
- Cookies must be activated within your Internet Browser. Web InfoPLU\$ utilizes temporary cookies which are automatically deleted after exiting your session.

### **Service Module Availability:**

- |                          |  |
|--------------------------|--|
| ▪ Ad Hoc Image Inquiry   | Available 24 hours/day, 7 days a week                |
| ▪ Check Image Inquiry    | Available 24 hours/day, 7 days a week                |
| ▪ Deposit Image Inquiry  | Available 24 hours/day, 7 days a week                |
| ▪ Positive Pay Decisions | 10:00AM - 3:00PM, Eastern Standard Time, Mon. - Fri. |

### **Using the Image Viewer**

A browser-oriented Image Viewer is required to view check images. The first time an image is selected for viewing, the Image Viewer installation screen appears. A Security Warning dialog box will display asking whether or not to continue the installation and run the check viewer. The Security Warning screen indicates that the content of the viewer is safe.

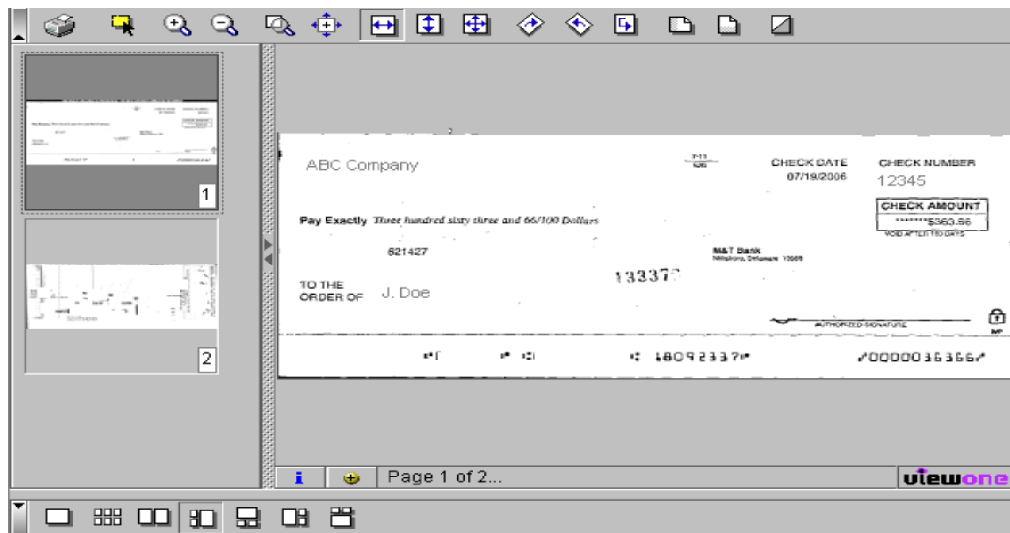


- Click **Yes** or **Always** to continue. Click **No** to discontinue the installation, if necessary.  
**Note:** Once the **Always** button is clicked, this warning message will not display again.

**Ad-Hoc Image Inquiry:**

Follow the steps below to select the paid check images to be viewed:

- Click **Balance Reporting** on the menu bar
- Click **Previous Day Summary** from the sub-menu
- Select the desired **Account Number** by clicking on the account and highlighting the row
- Click the **Transactions** button at the bottom of the screen
- Enter the desired date range
- Select the desired **Check** by clicking on the check and highlighting the row
- Click on the **Image Icon**
- The image-viewer will open and will look similar to the screen below. Use the image viewer tools zoom or rotate the image.



### **Check Image Inquiry:**

Follow the steps below to select the paid check images to be viewed:

- Click **Image Query** on the menu bar
- Click **Cleared Item Query** from the sub-menu
- Select the **Account Number** from the Account Number drop-down list to select an account. This is a required field.
- Enter the desired **Posting Date**, and select the appropriate qualifier. This is a required field
- Enter the **Amount** for the check, and select the appropriate qualifier. This is an optional field.
- Enter the **Serial Number** and select the appropriate qualifier. This is an optional field.
- Click the **View Image** icon on the menu bar
- Click **OK**
- The image-viewer will open (see above under Ad Hoc Image Inquiry). Use the image viewer tools to zoom or rotate the image.

### **Deposit Image Inquiry:**

#### **To Select a Deposit Ticket to View**

- Click **Image Query** on the menu bar
- Click **Deposit Ticket Query**
- Select the **Account #** from the Account # drop-down list to select an account. This is a required field.
- Enter the desired **Posting Date**, and select the appropriate qualifier. This is a required field.
- Enter the **Deposit Amount**. This is an optional field.
- Enter the **Deposit Ticket Sequence #**. This is an optional field.
- Enter the **Store ID/Lockbox**. This is an optional field.
- Click **OK**
- Click on the item you wish to view
- Click the checkmark icon on the menu bar
- Use the tools on the viewer window to rotate the image, to zoom in or out, to target a specific portion of the image, to magnify, to reverse colors or to print the image.

#### **To Select a Deposited Item to View**

- Click **Image Query** on the menu bar
- Click **Deposit Item Query**
- Select the **Account #** from the Account # drop-down list to select an account. This is a required field.
- Enter the desired **Posting Date**, and select the appropriate qualifier. This is a required field.
- Enter the **Deposit Ticket Sequence #**. This is an optional field.
- Enter the **Item Amount**. This is an optional field.

- Enter the **Item Serial #**. This is an optional field.
- Enter the **Item Sequence #**. This is an optional field.
- Click **OK**
- Click on the image you wish to view
- Click the checkmark icon on the menu bar
- Use the tools on the viewer window to rotate the image, to zoom in or out, to target a specific portion of the image, to magnify, to reverse colors or to print the image.

## **Positive Pay**

### **Summary Screen**

The Summary Screen lists all items within the retention period (issues, voids, exceptions). Each item will include the following information

- Type – issue, void, exception
  - Status
  - Account number
  - Issue date
  - Serial number
  - Entry user
  - Payee
  - Amount
  - Decision
  - Reason

### **Enter Payment Decisions**

Follow the steps below to decision items:

- Click **Positive Pay** on the menu bar
- Click **Enter Payment Decisions**
- For each item needing decisioning, choose the appropriate action in the **Action** column drop-down menu. Alternatively, you may select **Pay All** or **Return All** at the bottom of the screen.
- Click **Submit**

### **Approve Payment Decisions**

If your company uses the approval feature, follow the steps below to approve payment decisions:

- Click **Positive Pay** on the menu bar
- Click **Approve Payment Decisions**
- To approve all decisions, click **Approve All** at the bottom of the screen. To reject all decisions, click **Reject All** at the bottom of the screen.

**Note:** Payment decision approval is an optional feature.

### **Import Issues**

Follow the steps below to create an **Issue File Format**:

- Click on **Administration** on the menu bar and then select the **File Mapping** tab.
- Click on the **Add** icon

- Enter a name in the **Import Definition Name** field. For example, ABC Co Issues.
- Select **POSITIVEPAY** from the **Import Definition Type** menu
- Select the appropriate file format, either Delimited or Fixed Width.
- Select the format that check issue dates use in your file.
- Select the format that amounts use in your file.
- Click on the **Continue** button.
- If you are using a fixed-width file format, continue. If you are using a delimited file format, skip to Step 10.

**For Fixed-Width File Formats:**

- Enter the length of each record in the 'Line Width' field.
- Select one of the following as the end of line delimiter:
  - **Smart - EOL can be CR, LF, or CR/LF** - End of line delimiter can be carriage return, linefeed, or both carriage return and linefeed
  - **CR/LF - Carriage Return and Linefeed** - End of line delimiter is carriage return and linefeed
  - **CR - Carriage Return ONLY** - End of line delimiter is carriage return  
only **TAB - Tab Character** - End of line delimiter is tab character
  - **LF - Linefeed ONLY** - End of line delimiter is line feed only
  - **Other Character** - End of line delimiter is something other than the selections available above
- In the **Start From Line** field, enter the line number that indicates where the system should begin looking for data in files imported using this mapping. For example, the first line of the file may be comprised of header/title information. The second line may be blank. The data that is to be imported begins on line 3. In this example, the value that would be entered in the **Start From Line** field would be 3.
- In the **Start From Character Position** field, indicate the character position at which column 1 begins. For example, if column one begins in position 1 of the start from line, enter 1 (one) in the **Start From Character Position** field. If column begins in character position 26, enter that number in the field.
- Click at the right of the **From** field to indicate:
  - **Default** - Information for this data element is found in the **Default Value** field
  - **File** - Information for this data element is found in the **Field** indicated
  - **Ignore** - Ignore this data element during import
- If **Default** is selected, indicate that value in the **Default Value** field. *This default*

*value will be used as the field value for each imported record.*

- If **File** is the selected location, indicate (in the **Starting Position** field), the start position in each record that the specified data element is to be found.
- In the **Length** field, enter the length of that field. The maximum field lengths are as follows:

<b>Field</b>	<b>Maximum Length (characters)</b>
Financial Institution	6
Account Number	20
Serial Number	13
Payee	15
Issue Date	8
Amount	1
Transaction ID	3
Description	235

- If **Ignore** is selected, the system will not look for this data element in the file being imported.
- Repeat this process for each of the data elements listed. In the **Transaction ID** field, enter **IS** for issue transactions or **CN** for void transactions. When finished, click the **Save** button to add the import mapping to the system.
- Use the following steps to set up a **Delimited** file format.
  - Select the Field Delimiter (character or value used as field separators) used in your file by clicking the appropriate radio button next to the appropriate option. Valid options include:
    - If **Other** is selected, enter the value that represents that delimiter in the field provided.
  - In the **Text Quotation Character** field, enter the value that is used to identify text in your files. Punctuation (comma, semicolon, colon, etc.) used within text surrounded by Text Quotation Characters is ignored (as field delimiters/separators) during the import process. For example, if in files being imported using this map, text is surrounded by quotation marks; enter quotation marks (" ") in this field.
  - Select one of the following as the end of line delimiter:
    - **Smart - EOL can be CR, LF, or CR/LF** - End of line delimiter can be carriage return, linefeed, or both carriage return and linefeed
    - **CR/LF - Carriage Return and Linefeed** - End of line delimiter is carriage return and linefeed
    - **CR - Carriage Return ONLY** - End of line delimiter is carriage

return only **TAB - Tab Character** - End of line delimiter is tab character

- **LF - Linefeed ONLY** - End of line delimiter is line feed only
- **Other Character** - End of line delimiter is something other than the selections available above
- In the **Start From Line** field, enter the line number that indicates where the system should begin looking for data in files imported using this mapping. For example, the first line of the file may be comprised of header/title information. The second line may be blank. The data that is to be imported begins on line 3. In this example, the value that would be entered in the **Start From Line** field would be 3.
- Click at the right of the **From** field to indicate:
  - **Default** - Information for this data element is found in the **Default Value** field
  - **File** - Information for this data element is found in the field indicated
  - **Ignore** - Ignore this data element during import.
- If **Default** is the selected location, indicate that value in the **Default Value** field. If **File** is the selected location, indicate the field number in the field provided (**Field**) If **Ignore** is the selection, the system will not look for this data element.
- Repeat this process for each of the data elements listed. In the **Transaction ID** field, enter **IS** for issue transactions or **CN** for void transactions. When finished, click the **Save** button to add the import mapping to the system.

#### Enter Positive Pay Issues:

- Click **Positive Pay** on the menu bar
- Click **Enter Issues**
- To manually enter issues:
  - Select "M&T Bank" in the Financial Institution column
  - Select the desired Account Number
  - Enter the **Serial Number, Payee, and Issue Date**
  - Enter the issue **Amount**
  - If the issue is a Void, check the void box
  - Enter the **Description**, if desired
  - Enter additional issues using the same process
  - When all issues have been entered, click **Submit**

To Import an issue file:

- Click **Import** at the bottom of the screen
- Click on the **Browse** button
- Locate the desired file

- Click **Open**
- Click **Submit**

### **Approve Issues Submissions**

If your company uses the approval feature, follow the steps below to approve issues submissions:

- Click **Positive Pay** on the menu bar
- Click **Approve Issues Submissions**
- For each item needing approval, choose the appropriate action in the **Action** column drop-down menu. Alternatively, you may select **Mark All = Submit** or **Mark All = Delete** at the bottom of the screen.
- Click **Submit**.
- **Note:** Issue approval is an optional feature.

### **M&T Treasury Management and Merchant Customer Service (TMMCS)**

Customer Service assistance is available by calling 800.724.2240 between 8:00AM and 6:00PM ET Monday through Friday.