



Positive Pay secure check payout

Positive Pay Admin Guide





TRADEMARKS

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Introduction

This manual details how to set up and maintain eDOC Innovations' CheckLogic Manager Positive Pay product. Positive Pay is a secure check payout product for merchants. It matches the routing number, transit number, MICR account number, check serial number, and dollar amount of items received for in-clearing against a list of checks previously authorized and issued by the merchant.

Theory of Operation

Positive Pay is an integral part of the CheckLogic (CL) Manager Item Processing (IP) system. It operates as follows:

1. Members create a list of approved Items using the 2020eDOC Positive Pay web pages.
2. In-clearing files are received from the Federal Reserve Bank and imported into the CheckLogic Manager system using the Fed In-clearings Importer. The Fed In-clearings Importer performs the Positive Pay tests, assigns statuses, links items in the CL Manager system to items in the Positive Pay system, and sends notification emails to members and staff if items need to be reviewed.
3. CU staff or IP team members review, repair, and/or adjust items as necessary using the CheckLogic Manager Item Processing web pages in idocVAULT. As items are repaired, the CheckLogic Manager Server runs them through the Positive Pay tests and updates statuses accordingly. If appropriate, additional email notifications are sent. Any invalid or duplicate items that need to be manually adjusted via FedLine are also updated to an "Invalid" status in the Positive Pay system.
4. Items in the CL Manager system that fail the Positive Pay tests are given a "Customer Review" status. They do not progress through the system until this status is changed to either "Read Post" or "Ready Return."
5. Members review any failed items and either approve or decline them using the 2020eDOC Positive Pay web pages. These actions also move the items in the CL Manager system into "Ready Post" or "Ready Return" status. Items that are returned due to Positive Pay criteria include information in the "Return Explanation" field, which includes the Positive Pay exception type.
6. Shortly after the daily cutoff time, the Positive Pay task application moves any items that have not been reviewed by the member to either an "Approved" or "Declined" status based on account settings or institution defaults. This also changes their status in the CL Manager system to "Ready Post" or "Ready Return," respectively.
7. After the Positive Pay task application runs, CU Staff or IP team members create core posting files and Fed Returns X9 files using the CL Manager web pages in idocVAULT. This also changes statuses of items in the Positive Pay system to "Posted" or "Returned," respectively.
8. When the core response files are received and imported each day, the Fed Returns Importer updates the status in the Positive Pay system for any items that were returned for non-Positive Pay reasons.
9. Members can view individual item statuses using the Positive Pay web pages "History" tab or "Reports" tab.

Components

The following applications and web pages contain updates that specifically support the Positive Pay Product. These applications reside on the central CheckLogic server, central idocVAULT server (for ASP clients), and local 2020eDoc and back-end servers (for in-house clients). With the exception of the RAP_CLM and Positive Pay Task Application, all applications and web pages should already be installed and configured for the institution. The minimum version number required for successful operation of Positive Pay is also listed.

- **MySQL Configurator 8.8.0.11** (MySQLCmdConfig.exe)
- **CheckLogic Manager Server 7.8.0.9** (CLMgrServer.exe)
- **Fed In-Clearings Importer 7.8.0.8** (FedImporterTask.exe)
- **Fed Reports Generator 7.8.0.0** (FedReportGenerator.exe)
- **Fed Returns Importer 7.8.0.1** (FedReturnsImporterTask.exe)
- **ISAPI Gateway 7.8.0.4** (DLSAPIGate.dll)
- **ISAPI Web portal 7.8.0.1** (DLSAPIWP.dll)
- **Security Manager 7.8.0.16** (SecurityManager.exe)
- **2020COLD Statements 7.8.0.1** (Staemnt.exe)
- **Positive Pay Task Application 8.8.0.3** (PosPayTask.exe)
- **RAP for CheckLogic Manager 8.8.0.12** (RAP_CLM.exe)
- **RIP 8.8.0.1** (RIP.dll)
- **2020eDoc PHP web pages 8.8.0.0**
- **idocVAULT PHP web pages 8.9.0.0**
- **Positive Pay PHP web pages 8.9.0.0**

How 2020eDOC is Linked to Positive Pay

2020eDOC runs locally for in-house clients or on an idocVAULT server for ASP clients. The Positive Pay website runs on the CheckLogic server. Navigation from 2020eDOC to Positive Pay (i.e. when the customer clicks the “Positive Pay” button) requires a session transfer between the two servers. The session transfer takes existing data from the current 2020eDOC session and creates a corresponding session on the CheckLogic server. This allows the 2020eDOC site to open an iFrame and run the Positive Pay pages, making it appear as if it were the same website.

The 2020eDOC pages do this by first calling the local ISAPI Gateway “Get Transfer” action which returns a handoff string. This handoff string is then used to call the ISAPI Gateway on the CheckLogic server and execute a “Transfer Session” action. This requires that both servers be configured with matching transfer encryption type, parameters, and keys. The detailed configuration settings are specified in the sections that follow.

Set Up Positive Pay for a New Client

Since Positive Pay is a part of CheckLogic Manager, it is assumed that the institution (i.e. Control ID) has already been installed and set up for 2020DOC, 2020eDOC, idocVAULT, and CheckLogic Manager.

Set Up the Checklogic Servers

Note: In the examples below, “CUA123” is used as the Control ID. This should be replaced with the Control ID of the institution for which the CheckLogic servers are being set up.

Run MySQL Configurator

On the Control ID, run MySQL Configurator. Check the **Create Item Processing Tables** box.

This creates the *Positive_Pay_Accounts* and *Approved_Items* tables.

Install the RAP_CLM

Copy the **RAP_CLM**, **libmysql.dll**, and **RDI.ini file** to the *...Program Files (x86)\DocLogic\RAP_CLM* folder.

Update the RDI.ini file with the desired settings as shown in the example below:

```
[User]
Company=NOT FOR RESALE
Name=ServiceCenter
; Path to the root data folder
; Network path to RDI folder
RDI_Dir=C:\RDI\
SessionLife=15
; Should be on local machine, fastest possible drive
PrivateDir=E:\RDI_WORK\Priv_RCLM\

[CryptID]
; 0303 Crypt IDs are Control ID-specific.
; 0302 CryptIDs should be used if local Control ID does not match the server Control ID
DEFAULT=0302194B7597F654B955C02421C652A0287C4C14D5221B99B6DF5774E9E0846B5550
CUA123=0303194B7597F654B955C02421C652A0287C4C14D5221B99B6DF5774E9E0846B5551
```

[SQL]

Provider=MySQLCmd
Control=MySQL
; SQL Server IP address
Host=127.0.0.1
Pool_Connections=1
Max_Pooled_Connections=0
Max_Total_Connections=0

[RAP_CLM]

; This port should be opened in the firewall between the RIP web server and the application server
Port=20307
LogFolder=E:\RDI_Work\logs\
; Diagnostics must be turned on to get logs
Diagnostics=Y
; DEFAULT does everything. Other levels include DEBUG, INFO, WARNING, and ERROR
MinLogThreshold=DEFAULT
LogFlushIntervalSeconds=15
TripLoggingOnError=Y
UseTextLogging=Y

; Default handoff parameters – overridden by Control ID-specific sections

[Handoff]

; Difference in hours between server time and client time – not used if UseGMT is turned on
TimeDifference=0
; Allowable difference in minutes between handoff time and server time
TimeWindow=5
; Encryption type used in handoffs – recommended DES3CBC or AES
Encryption=DES3CBC
; Name of encryption key stored via Statements, ProDOC, or other eDOC Innovations desktop app.
KeyName=Test3CBC
; Used for DES3CBC and AES encryption types
IncludeInitVector=Y
; Name of timestamp parameter in encrypted handoff string – defaults to DATETIME
TimeKey=TIMESTAMP
; Time in handoff is GMT
UseGMT=Y

; Control ID specific handoff parameters – overrides default section

[Handoff-CUA123]

TimeDifference=0
TimeWindow=5
Encryption=DES3CBC
KeyName=Test3CBC
IncludeInitVector=Y
TimeKey=TIMESTAMP
UseGMT=Y

; Set to Y for Control IDs using Positive Pay

[DoPositivePay]

CUA123=Y

; Set the Positive Pay Task App to run after this time. Customers cannot accept or decline items
; after this time. Format is HH:MM 24-hour clock. Defaults to 14:00

[PositivePayCutoffTime]

DEFAULT=14:00

CUA123=9:30

[AfterCutoffAction]

; The Positive Pay Task App will do this action on any items that are still in a “failed” status after the
; cutoff time. Valid values are “Decline” or “Approve”. Defaults to “Decline”.

; Only used if not specified for the MICR account in the Positive_Pay_Accounts

DEFAULT=Decline

CUA123=Approve

; Used in parsing MICR line to get RT and account number

; Effects MICR parsing rules. Contract eDOC Innovations for details. Defaults to false (N).

[ForceSingleCheckFormat]

DEFAULT=N

CUA123=N

; The default maximum number of days after a check is written that it can be cashed.

; The value here is only used if not specified for the MICR account in the Positive_Pay_Accounts table.

[Max_Item_Age]

DEFAULT=180

CUA123=120

; Path to the Spoolfolder for sending notification emails.

[DeSpooler]

SpoolFolder=E:\RDI\SpoolFolder\

After updating the RDI.ini file, the RAP_CLM.exe can be registered as a server. Run the command line as an administrator and execute the following, specifying the full path to the RAP_CLM.exe in quotes. If RegSvr is not recognized, also specify the full path to that executable as well:

```
RegSvr "C:\Program Files (x86)\DocLogic\RAP_CLM\RAP_CLM.exe" /install
```


Install the Positive Pay Task Application

Create the folder ...*Program Files (x86)\DocLogic\PosPayTask* .

Copy **PosPayTask.exe**, **LibMySQL.dll**, and **RDI.ini** into the folder.

Update the RDI.ini file for the specific install using the example below:

[User]

Name=SCenter

Company=NOT FOR RESALE

; Network path to the RDI root folder

RDI_Dir=E:\RDI\

SCenter=E:\RDI\SCenter\

Diagnostics=Y

[SQL]

; IP of the SQL Server

Host=127.0.0.1

Provider=MySQLCmd

Control=MySQL

[PosPayTask]

; Should be on local machine, fastest possible drive

PrivateDir=E:\RDI_Work\Priv_PPay\

LogDir=E:\RDI_Work\Logs\

[Logging]

; DEFAULT logs everything. Other levels include DEBUG, INFO, WARNING, and ERROR

MinLogThreshold=DEFAULT

LogFlushIntervalSeconds=15

TripLoggingOnError=Y

UseTextLogging=Y

; Set to Y for Control IDs using Positive Pay

[DoPositivePay]

CUA123=Y

; This specifies the text of the label on the web page indicating server time zone

; Defaults to "Eastern Time"

TimeZone=Eastern Time

; If specified here, items from all control IDs without a specific setting

; below will use this value. Cutoff time is HH:MM, 24-hour format - Defaults to 14:00

DEFAULT=14:00

; Control ID-specific setting overrides DEFAULT above

CUA123=14:30

After the RDI.ini file has been updated, set up the Positive Pay Task App as a Windows Scheduled Task. It should be set to run daily, at least once after each Positive Pay Cutoff Time value.

Add Positive Pay Settings to Other Applications on the CheckLogic Server

For each application listed below, apply the settings in the RDI.ini:

CheckLogic Manager Server (CLMgrServer.exe)

; Set to Y for Control IDs using Positive Pay
[DoPositivePay]
CUA123=Y

[Notification_Emails]
; This is the sender ("from") address on the email notifying the customer they have items to review
CUA123_FromEmailAddress=support-address@fi-domain.com
; This is the sender ("from") name
CUA123_FromEmailName=Dev Test

[PositivePayCutoffTime]
; This specifies the text of the label on the web page indicating the server time zone
; Defaults to "Eastern Time"
TimeZone=Eastern Time
; If specified here, items from all Control IDs without a specific setting below
; will use this value. Cutoff time is HH:MM, 24-hour format - Defaults to 14:00
DEFAULT=14:00
; Control ID-specific setting overrides DEFAULT above
CUA123=14:30

[PosPayDefaultAction]
; This action will be executed by the Positive Pay Task after the cutoff time.
; Valid values are Approve or Decline - Defaults to Decline
; This is only used if not specified for the MICR account in the Positive_Pay_Accounts table
DEFAULT=Decline
CUA123=Approve

Fed In-Clearings Importer (FedImporterTask.exe)

; Set to Y for Control IDs using Positive Pay
[DoPositivePay]
CUA123=Y

[PositivePayCutoffTime]
; This specifies the text of the label on the web page indicating server time zone
; Defaults to "Eastern Time"
TimeZone=Eastern Time
; If specified here, items from all Control IDs without a specific setting
; below will use this value. Cutoff time is HH:MM, 24-hour format - Defaults to 14:00
DEFAULT=14:00
; Control ID-specific setting overrides DEFAULT above
CUA123=14:30

[PosPayDefaultAction]

; This action will be executed by the Positive Pay Task after the cutoff time.

; Valid values are Approve or Decline - Defaults to Decline

; This is only used if not specified for the MICR account in the Positive_Pay_Accounts table

DEFAULT=Decline

CUA123=Approve

Fed Returns Importer (FedReturnsImporterTask.exe)

; Set to Y for Control IDs using Positive Pay

[DoPositivePay]

CUA123=Y

Security Manager (SecurityManager.exe)**[PosPayDefaultAction]**

; This action will be executed by the Positive Pay Task after the cutoff time.

; Valid values are Approve or Decline - Defaults to Decline

; This is used to set the default value if not already set for the MICR account

; in the Positive_Pay_Accounts table.

DEFAULT=Decline

CUA123=Approve

Fed Reports Generator (FedReportGenerator.exe)

; Set to Y for Control IDs using Positive Pay

[DoPositivePay]

CUA123=Y

Security Manager (SecurityManager.exe)

; Encryption parameters used in the session transfer between 2020eDOC and Positive Pay websites

[Transfer-CUA123]

KeyName=TestKeyName

Encryption=DES3CBC

IncldeInitVector=Y

AltPadding=N

TimeWindow=5

UseGMT=Y

TimeDifference=0

Configure the Positive Pay Website

RIP (RIP.dll)

Add the following settings to the RDI.ini:

```
; This directs requests to the POSPAYITEMS resource to the desired application server and port  
; that the RAP_CLM is installed on. Default port for RAP_CLM is 20207  
[EndPointRouting]  
POSPAYITEMS=127.0.0.1:20207
```

The contents of the config.php file in the Positive Pay website should be similar to what is shown below:

```
<?php  
$cfg['db']['ExternalGatewayAddress'] = 'https://checklogic.idocvault.com/ISAPI/DLSapiGate.dll';  
$cfg['db']['InternalGatewayAddress'] = 'http://127.0.0.1/ISAPI/DLSapiGate.dll';  
$cfg['db']['ExternalWebPortalAddress'] = ' https://checklogic.idocvault.com/ISAPI/DLSapiWP.dll';  
$cfg['db']['InternalRESTAddress'] = 'http://127.0.0.1/ISAPIQC/RIP2.dll';  
  
// The temp folder  
$cfg['db']['tempfilepath'] = "C:\\Web\\pospay\\temp\\";  
$cfg['db']['tempdir'] = " https://checklogic.idocvault.com/pospay/temp/";  
  
// The full file path to the PHP log file  
$cfg['LogFile'] = 'C:\\Web\\logs\\PosPay.log';  
// Diagnostics must be turned on to get logging  
$cfg['Diagnostics'] = true;  
  
// Destination when exiting the Positive Pay pages  
$cfg['Default']['ReturnURL'] = 'https://checklogic.idocvault.com?r=1';  
  
// Institution Customized CSS file  
// If not specified for a specific Control ID, the default CSS will be used  
$cfg['CUA123']['CSS'] = 'CUA123.css';  
  
// Institution Graphic on Positive Pay Pages  
$cfg['Default']['ICON'] = 'ediico.png';  
$cfg['CUA123']['ICON'] = 'CUA123.png';  
  
// The number of lines displayed on item list pages  
$cfg['CUA123']['PosPaySearchLimit'] = 20;  
?>
```

Enter the EULA and the Disclosure for the Institution

The EULA and Disclosure must be manually added to the Agreements SQL table.

The HTML/text of the disclosure page is hex-encoded before being entered in the Agreement_Text field.

Text-to-hex conversion tools are available online, such as:

<https://www.online-toolz.com/tools/text-hex-convertor.php>.

The Version field is in standard xx.xx.xx.xx format.

Version date must be in SQL DATETIME format (yyyy-mm-dd hh:mm:ss).

The EULA is in the SCenter database Agreements table. The Name field in the record should be "POSPAYEULA".

An example SQL command to enter the eDOC Innovations EULA is as follows:

```
INSERT INTO SCenter.Agreements SET Name='POSPAYEULA', Version='1.0.0.0',  
VersionDate='2020-02-02', Agreement_Text='XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX'
```

where "XXXXXXXXXXXXXXXX..." is the hex-encoded HTML of the EULA web page.

The Institution's Positive Pay disclosure is in the Control ID database Agreements table. The name field in the record should be "POSPAYDISC".

An example SQL command to enter the Control ID disclosure and agreement is as follows:

```
INSERT INTO CUA123.Agreements SET Name='POSPAYDISC', Version='1.0.0.0',  
VersionDate='2020-02-02', Agreement_Text='YYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYYY'
```

where "YYYYYYYYYYYYYYYY..." is the hex-encoded HTML of the institution's Positive Pay disclosure web page.

Set Up the In-House/ASP Servers

Note: In the examples below, “CUA123” is used as the Control ID. This should be replaced with the Control ID of the institution for which the in-house/ASP servers being set up.

Run MySQL Configurator

Run MySQL Configurator on the Control ID on the local or ASP idocVAULT/2020eDOC server databases.

Configure the Local/ASP Applications for the Institution

Security Manager (SecurityManager.exe)

; If the Control ID on the CheckLogic server is different than the local 2020eDOC setup,

; it is specified here

[TransferControlIDs]

; local Control ID = Control ID on CheckLogic server

Reed=CUA456

; Encryption parameters used in the session transfer between 2020eDOC and Positive Pay websites

[Transfer-CUA123]

KeyName=TestKeyName

Encryption=DES3CBC

InitVector=RANDOM

IncludeInitVector=Y

AltPadding=N

UseGMT=Y

TimeDifference=0

Configure the Local/ASP Websites for the Institution

For idocVAULT institution websites, just add the Positive Pay menu item for the Control ID:

```
$cfg['CUA123']['Menu'] = array(  
...  
    "PosPay"=>"Positive Pay"  
...  
);
```

For the 2020eDOC website, add the following in Config.php:

```
// Positive Pay page location – points to the CheckLogic server  
$cfg['CUA123']['PositivePayPages'] = 'https://checklogic.idocvault.com/PosPay/';  
$cfg['CUA123']['ShowPositivePay'] = true;  
  
// The fedauthserver settings point to the ISAPI Gateway and Web Portal  
  
// for the Positive Pay website on the CheckLogic server  
$cfg['db']['fedauthserver'] = 'https://checklogic.idocvault.com/ISAPI/DLSapiGate.dll';  
$cfg['db']['fedimageserver'] = 'https://checklogic.idocvault.com/ISAPI/DLSapiWP.dll';
```

SUPPORT

eDOC comprehensive support is our warranty to you and is available 24 hours a day, seven days a week.

Our professionally trained, skilled, and motivated Client Service Representatives are available Monday through Friday from 8:00 AM – 7:00 PM to assist with all your service and support needs. They can be reached by filling out our web form. After-hours and federal holiday support* is also available.

To contact support, visit <https://edoclogic.com/email-our-client-service-team/>.

For after-hours support, visit <https://edoclogic.com/after-hours-support/>.

*** Additional charges may apply**



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