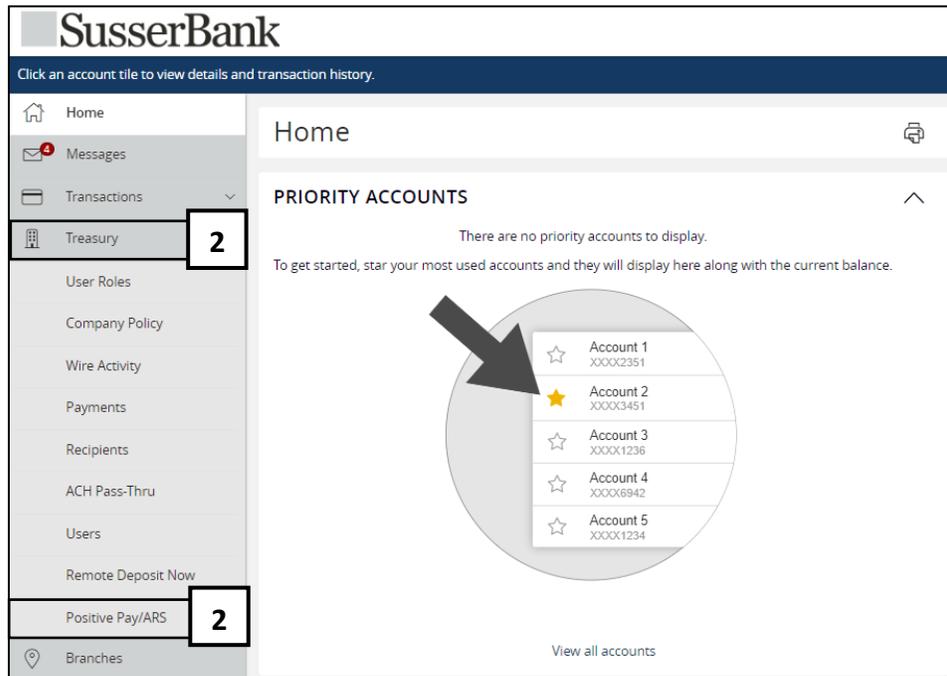


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## Logging into Positive Pay

1. Log into Online Banking to access Positive Pay.
2. In the left menu bar, click the **Treasury** tab, then select **Positive Pay**.



## Quick Exception Processing (Integrated View)

1. You will land on our integrated Positive Pay landing page where you can make Quick Exception Decisions, Add Checks (manually) into the system, and Upload an Issued Check File.
2. To decision items in this view, click on the exception item, review it, make your decision and select **Submit Decisions**, on the bottom right of your screen.
3. If you are decisioning an ACH item that is being presented, be sure to **Add ACH Rule** for items you wish to automatically allow in the future. You will need to select the transaction type (credit, debit, or both) and the maximum dollar amount allowed for that particular originator.
4. To manually add checks to the system, select **Add Checks**.

The screenshot shows the 'Positive Pay' interface. At the top right is a 'Launch Advanced Options' button. Below it are navigation links: 'Exceptions', 'Add Check', and 'Submit Issued Check File'. The main area has two filters: 'Accounts' (set to 'All Accounts') and 'Status' (set to 'Decision Needed'). A search bar labeled 'Search PosPay Exceptions' is also present. The main content area displays 'No Exceptions'. At the bottom, there is a summary bar showing 'Total Exceptions (0) \$0.00' and 'Total Decided (0) \$0.00', with a 'Submit Decisions' button. A box with the number '2' highlights the 'Submit Decisions' button.

### Quick Exception Processing (Advanced Options View)

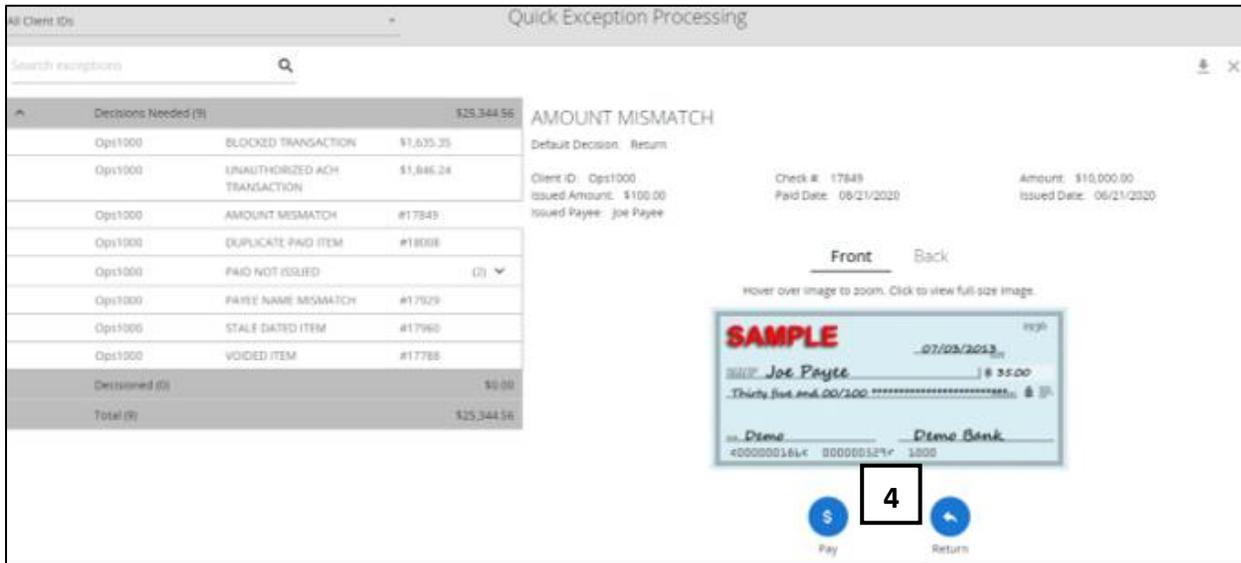
Note, you can also select **Launch Advanced Options** to enter the full Positive Pay website for uploading check files, pulling reports and all other features within Positive Pay.

This is a simplified version of the Positive Pay header, showing the 'Positive Pay' title and the 'Launch Advanced Options' button.

1. Select **Quick Exception Processing** from the **Exception Processing** menu bar on the left.

The screenshot shows a menu bar with two items: 'Exception Processing' and 'Quick Exception Processing'. The 'Quick Exception Processing' item is highlighted, and a box with the number '1' is placed over it.

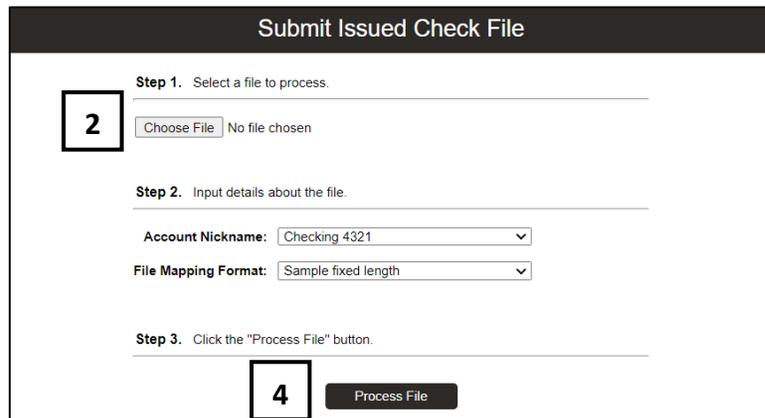
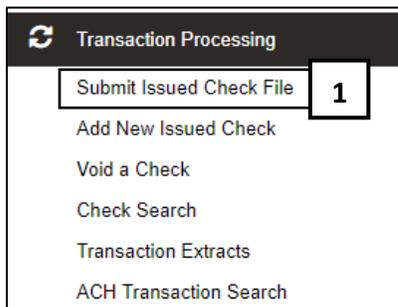
2. Select **Decisions Needed**.
3. You will see each check image, exception reason, and the option to pay or return each item with a reason code.
4. Select **Pay** or **Return** after viewing each exception item. If you are returning an item, you must select a reason.



Note, you can decision some items and then come back into the system later to decision the remaining. To change a previously made decision before the cutoff time, select **Decisoned** to change your decision if needed. You can then decision any remaining items marked in the **Decision Needed** section.

### Uploading a File

1. Select **Submit Issued Check File** from the **Transaction Processing** menu on the left.
2. Choose your file by clicking **Choose File**. Locate the file saved on your computer and click **Open**.
3. Select the **Account Nickname** and **File Processing Type**. If you only have one file type, this will default to your file type already.
4. Select **Process File**.
5. Your file totals will be displayed at the bottom of the screen. Compare this to your file's item count and dollar amount totals to be sure they match.



## Manual Check Entry

1. Select **Add New Issued Check** from the **Transaction Processing** menu on the left.
2. Select your **Account Nickname**.
3. Enter your first check number, dollar amount of the item, change the issue date if it is not that day, and enter the payee.
  - a. If you are entering one check or checks not in sequential order, then select **Add Check**.
  - b. If you are entering multiple, sequential checks then select **Auto-Increment Check Number** before clicking **Add Check**. This will keep the date the same. Then, enter the next check number for you, leaving only the dollar amount and payee to be entered.
  - c. When you reach the last check for entry, unselect **Auto-Increment Check Number** before clicking **Add Check** to end and save the last item.

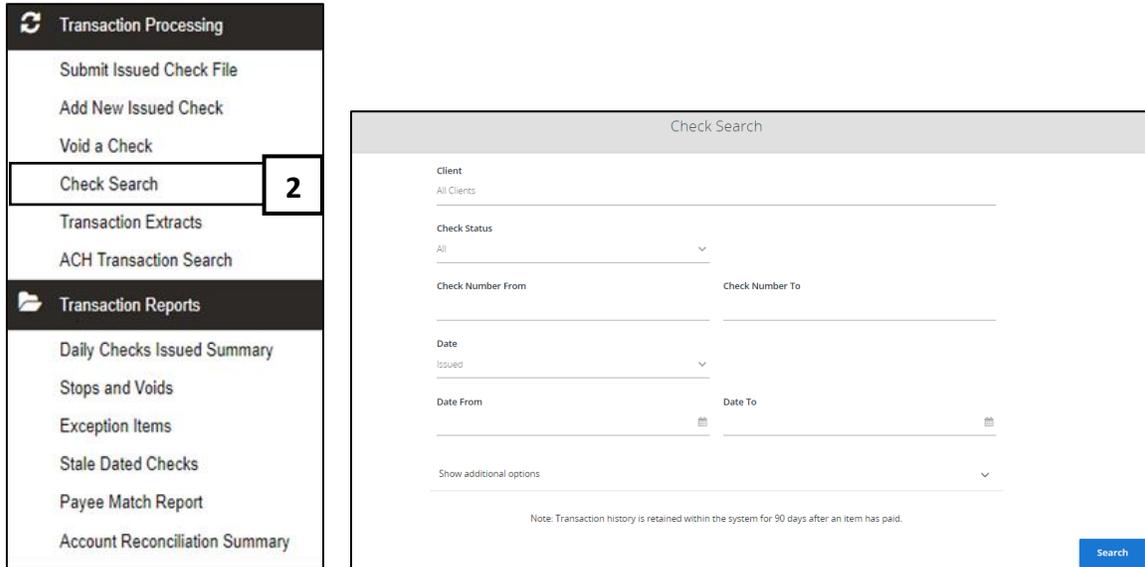
The screenshot shows the 'Add New Issued Check' interface. On the left, the 'Transaction Processing' menu has 'Add New Issued Check' highlighted with a box labeled '1'. The main form area has 'Account Nickname' set to 'Checking 4321' (labeled '2'), 'Check Number' (labeled '3'), 'Amount', 'Issued Date' (10/04/2022), 'Issued Payee', and 'Notes' (512 characters left, labeled '3c'). At the bottom, there is a checkbox for 'Auto-Increment Check Number' and an 'Add Check' button (labeled '3').

## Reporting

1. Reports can be found in 2 places. The first is the **Transaction Reports** section where you can pull reports on the following items: *Daily Checks Issued Summary*, *Exception Items*, *Stale Dated Checks*, *Payee Match*, and *Account Reconciliation Summary*.

The screenshot shows the 'Transaction Reports' menu. The item 'Daily Checks Issued Summary' is highlighted with a box labeled '1'. Other items in the list include 'Stops and Voids', 'Exception Items', 'Stale Dated Checks', 'Payee Match Report', and 'Account Reconciliation Summary'.

2. The second location is in the **Check Search** under the **Transaction Processing** section. Within **Check Search** you can pull the following reports under the **Check Status** tab: *Exception, Issued/Outstanding, Paid, Returned, Reversal and Void.*



- a. **Outstanding Issued Checks:** report of all items issued to the bank but have not cleared your account yet
- b. **Paid Checks:** report of all items that have paid through positive pay
- c. **Exception Items:** report of all items that were presented as exception items
- d. **Stale Dated Checks:** report of items issued 180 days or longer that have not cleared or been presented as exceptions
- e. **Void:** checks that have a void status placed on them