

Positive Pay

User Guide

The following information will help you implement Positive Pay quickly and easily.

With Positive Pay you provide us with information about the checks you write. When each check is presented for payment, we compare the information provided with the physical check. If the information does not match, it's flagged for your review.

To begin the process of uploading your check data to us, you will need to create a data file.

The following information is required for an initial file setup:

The Data File format must be either:

- .CSV Delimited or Fixed Width
- .PRN Delimited or Fixed Width
- .TXT Delimited or Fixed Width

The Data File must contain:

- Check Number
- Amount of Check
- Payee

Note: There cannot be any spaces between each line of the file.

Once you have created your Data File, the file will need to be sent to Treasury Management Support via email as an attachment. The file will be used to build a template with the data to assist you with importing the file.

Data files can be imported 24 hours a day. It is very important that you import files each day checks are issued. If there are exceptions, you will receive an email from treasurymgmt@fnb-corp.com at 8:30 a.m. ET informing you of items that need to be reviewed. A reminder email will be sent at 10:00 a.m. ET if items have not been cleared. We ask that you do not access your exceptions until you receive an email. **You will only receive an email if you have items for review.** You will have until 12:00 p.m. ET of that day to validate if suspect checks are legitimate and should be paid or if they are fraudulent and should be returned. In the event you fail to decision suspect items, the checks will be approved or returned, as per your default option chosen at initial setup.

This User's Guide is intended to cover the basic operations of your Positive Pay system. Once you have your basic Set-Up in place, please review our online banking demo to see a complete tutorial for Positive Pay.

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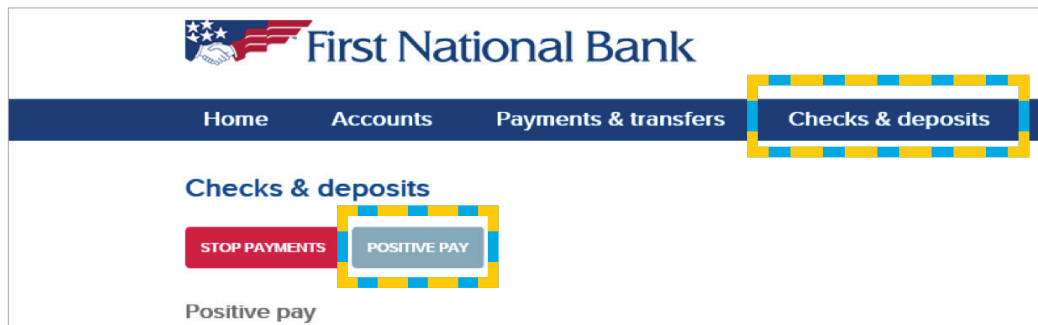
TREASURY MANAGEMENT



First National Bank

OVERVIEW

- **Log** into Business Online Banking
- Select the **Checks & Deposits** tab
- After you select the **Positive Pay** section, the **Overview** page will display



The overview page combines commonly used functions in a single, convenient page available immediately when accessed through Positive Pay. The overview page gives you faster access to Positive Pay functionality and tasks all from a single interactive page. The overview page offers the following:

- **Item Review** – displays current exception items and reasons
- **Import a File** – import files using predefined templates listed in the Template drop down box
- **File Template List** – simply click the Template Name hyperlink to quickly access a template
- **Add an Item** – add a single issue item to an account
- **Item Search** – robust item search capabilities
- **Import Exceptions** – displays a list of import files and exceptions encountered during the file import

Overview
Review
Import a File
Import Exceptions
Items
Import Templates

Positive Pay Overview

Item Review

Account	Check Number	Tran Date	Amount	Payee	Reason
CHECKING 2702 TWO	1126	5/7/2019	\$1.00		Issue Not on File
CHECKING 9253	2090	5/7/2019	\$1.25		Duplicate Item
CHECKING 9253	2091	5/7/2019	\$1.00		Issue Not on File

Import a File

File Name: Browse...

Template:

Add an Item

Account Number:

Check Number:

Date:

Amount:

Payee:

Reference Number:

Type:

File Template List

Template	Type
ALPS	Fixed Width
Atlantic Rental	Delimited
bob GAWEL	Delimited
bolboth	Delimited
CARRIETESTFORTASVIRTUALIZATION	Fixed Width

1 - 5 of 26 Templates

Item Search

Account:

Tran Date: Through

Amount: Through

Check Number: Through

Status:

Import Exceptions

File Name	Import Date/Time	Template	Exception Count
bolboth.csv	May 07, 2019 at 11:15 AM	bolboth	1
bolboth.csv	May 07, 2019 at 11:29 AM	bolboth	1
bolboth.csv	May 07, 2019 at 11:33 AM	bolboth	1

TREASURY MANAGEMENT



REVIEWING/CLEARING DAILY EXCEPTION ITEMS

Any item that does not match the information you provided is flagged by the bank when it is presented for payment. The item will await your review. If there are exceptions, an email is sent from treasurymgmt@fnb-corp.com with the subject Positive Pay Items Ready For Review at 8:30 a.m. ET listing the items that need to be reviewed (examples below). A reminder email is also sent at 10:00 a.m. ET if no actions were performed.

List of exceptions:

- **Issue Not on File** – no Data was uploaded previously to compare against this check clearing
- **Amount Mismatch** – the check amount does not match its issue amount
- **Duplicate Item** – duplicate check exists
- **Issue Stale Dated** – issue for check has exceeded the stale dated days you set at your initial setup
- **Item Void** – issue was marked as void
- **Exceeds Amount Threshold** – an item that exceeds the threshold amount you set at your initial setup
- **Payee Mismatch** – the payee name verification does not match the payee name on the check

Positive Pay Items Ready For Review



treasurymgmt@fnb-corp.com

Retention Policy FNB - 2 Year Permanently Delete (2 years)

This message was sent with High importance.

Expires 4/25/2026

Reply Reply All Forward

Wed 4/24/2024 8:

You have Positive Pay Exception Items to Review in your First National Bank Checking Account. Please review these items prior to 12:00PM or the default decision chosen at setup will be applied.

Account Number	Date	Item Number	Amount
DDA-XXXX9245	April 23, 2024	2358	\$1.35
DDA-XXXX9245	April 23, 2024	2359	\$1.25
DDA-XXXX9245	April 23, 2024	2360	\$1.15

Reminder: Positive Pay Items Ready For Review



treasurymgmt@fnb-corp.com

Retention Policy FNB - 2 Year Permanently Delete (2 years)

This message was sent with High importance.

Expires 4/25/2026

Reply Reply All Forward

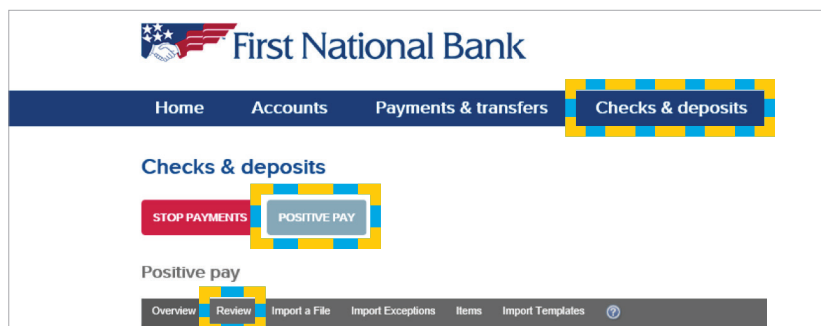
Wed 4/24/2024 10:04 AM

REMINDER: You have Positive Pay Exception Items to review in your First National Bank Checking Account. Please review prior to 12:00PM or the default decision chosen at initial setup will be applied.

Account Number	Date	Item Number	Amount
DDA-XXXX9245	April 23, 2024	2358	\$1.35
DDA-XXXX9245	April 23, 2024	2359	\$1.25
DDA-XXXX9245	April 23, 2024	2360	\$1.15

To clear your exceptions:

- **Log** into Business Online Banking
- Select the **Checks & Deposits** tab
- Select the **Positive Pay** section, click **Review**



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First National Bank

Select **All** to review all exceptions or select a specific account from the drop-down menu

- Click **Submit**

Overview Review Import a File Import Exceptions Items Import Templates ?

Item Review

Item Type Selection

☒ Check Exceptions

Account: All

Submit

All exception items requiring authorization for the specific account(s) are displayed on this page.

Overview Review Import a File Import Exceptions Items Import Templates ?

Item Review

Show: 20 50 100 200

Check Items 1 - 3 of 3 Items

Account	Check Number	Tran Date	Amount	Payee	Reason	Action	Return Reason
CHECKING 2702 TWO	1126	5/7/2019	\$1.00		Issue Not on File Duplicate Item	No Action	
CHECKING 9253	2090	5/7/2019	\$1.25		Issue Not on File	No Action	
CHECKING 9253	2091	5/7/2019	\$1.00		Issue Not on File	No Action	

Process Items

To view the check image:

- Click **Check Number** – to view images of your checks as they have been presented to the bank for payment.
- **Action** – review each item and decide if you want to **Approve** the item presented, **Return***, or No Action until you have researched the discrepancy.
 - *If selecting **Return**, select Refer to Maker for the Return Reason.
- Click **Process Items** to submit your **Action** for all checks listed

Overview Review Import a File Import Exceptions Items Import Templates ?

Item Review

Show: 20 50 100 200

Check Items 1 - 3 of 3 Items

Account	Check Number	Tran Date	Amount	Payee	Reason	Action	Return Reason
CHECKING 2702 TWO	1126	5/7/2019	\$1.00		Issue Not on File Duplicate Item	Return	Refer To Maker
CHECKING 9253	2090	5/7/2019	\$1.25		Issue Not on File	Approve	
CHECKING 9253	2091	5/7/2019	\$1.00		Issue Not on File	Return	Refer To Maker

Process Items

NOTE: If no action is taken by 12:00 p.m., the default decision (Pay All or Return All) chosen at initial setup will be applied.

You will receive a **Success** message:

Overview Review Import a File Import Exceptions Items Import Templates ?

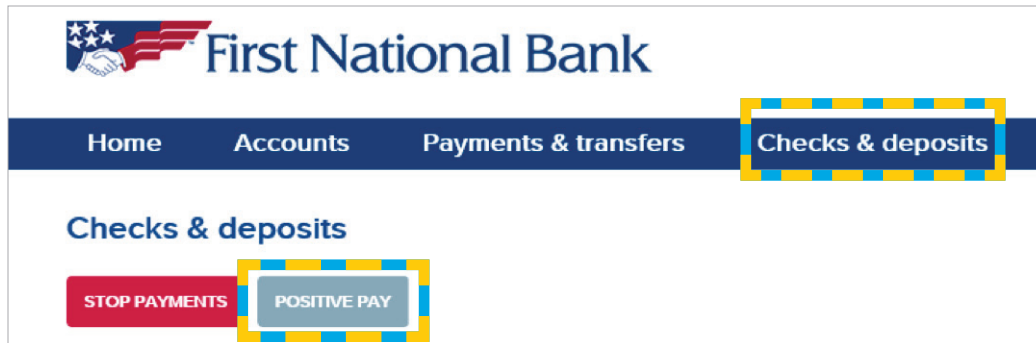
Success
3 Item(s) Reviewed Successfully

TREASURY MANAGEMENT

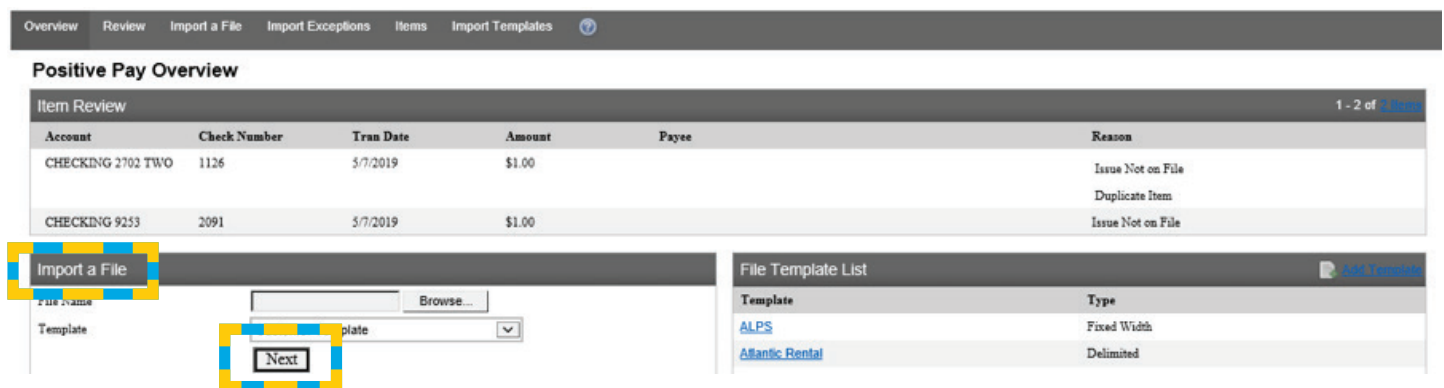


FILE IMPORT - Uploading a File thru Business Online Banking

- **Log** into Business Online Banking
- Select the **Checks & Deposits** tab
- After you select the **Positive Pay** section, the **Overview** page will be displayed

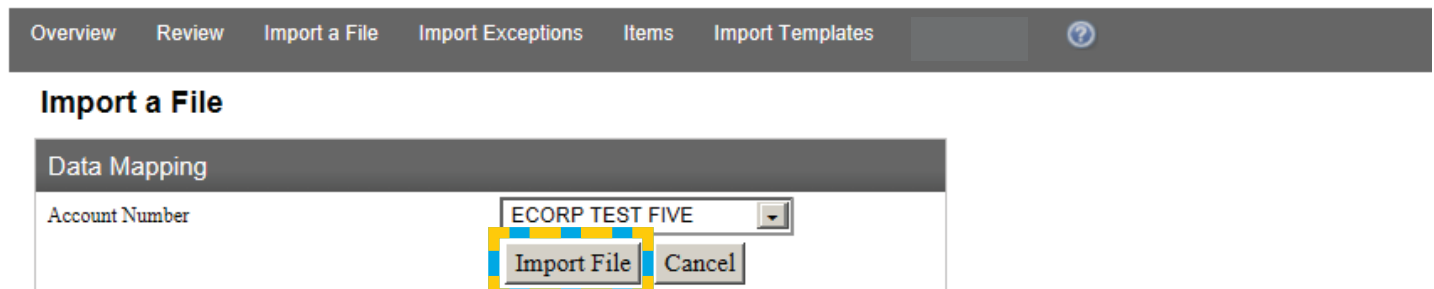


- In the **Import a File** section on the left side of the screen:
- **File Name** – use the **browse** button to locate the data file you are importing
- **Template** - select the designated template name for the file that was provided to you by Treasury Management Support
- Click **Next**



If you have **Multiple Accounts**:

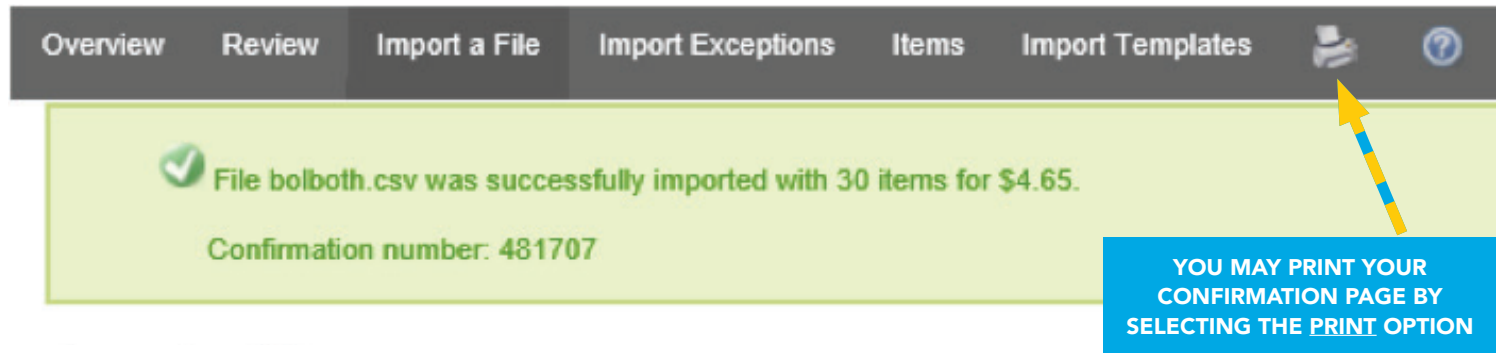
- Choose the **Account** number from the drop-down box that corresponds to the data file you are importing
- Click **Import File**



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- Once the file has uploaded, the confirmation will display.
- The page will also display the number of items, the total amount and the confirmation number.



OR

- Select the **Checks & Deposits** tab
- Select **Positive Pay**, click **Import a File** and follow the above procedures

***NOTE:** If the file did not upload successfully, you will receive a yellow exception message, meaning that some of the items in the file did not match template specifications and need to be corrected. The steps to address exceptions are explained on the next page.*

IMPORT EXCEPTIONS

If the file did not upload successfully, you will receive the below message, meaning that some of the items in the file did not match template specifications and need to be corrected.

✓ File hundredbolone.csv was successfully imported with 2 items for \$0.03.
Confirmation number: 100116

⚠ File hundredbolone.csv contained 1 exceptions.

Exceptions									
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	
3	ECORP TEST THREE		1/16/2015	0.03			Issue	Invalid Item Number	<div> <div>Edit</div> <div>Delete</div> </div>

All Exception Reasons for the file will be displayed

Choose from:

- **Edit** – will open the item exception fields to make appropriate changes to the item
- **Delete** - will delete the item from the file altogether
- Enter or correct the necessary information
- Click **Save Item**

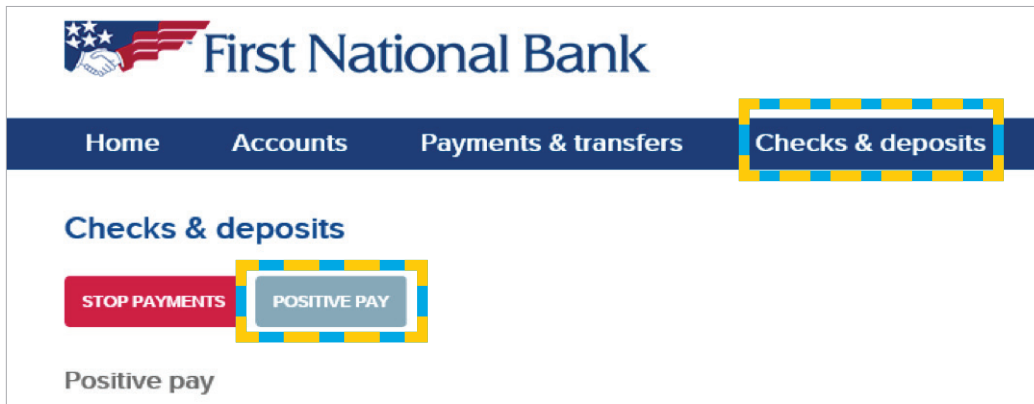
Import Exception

Change Item

Account	ECORP TEST FOUR	
Check Number		Invalid Item Number
Issue Date	01/16/2015	
Amount	0.00	
Payee		
Reference Number		
Type	Issue	
	<div> <div>Save Item</div> <div>Cancel</div> </div>	

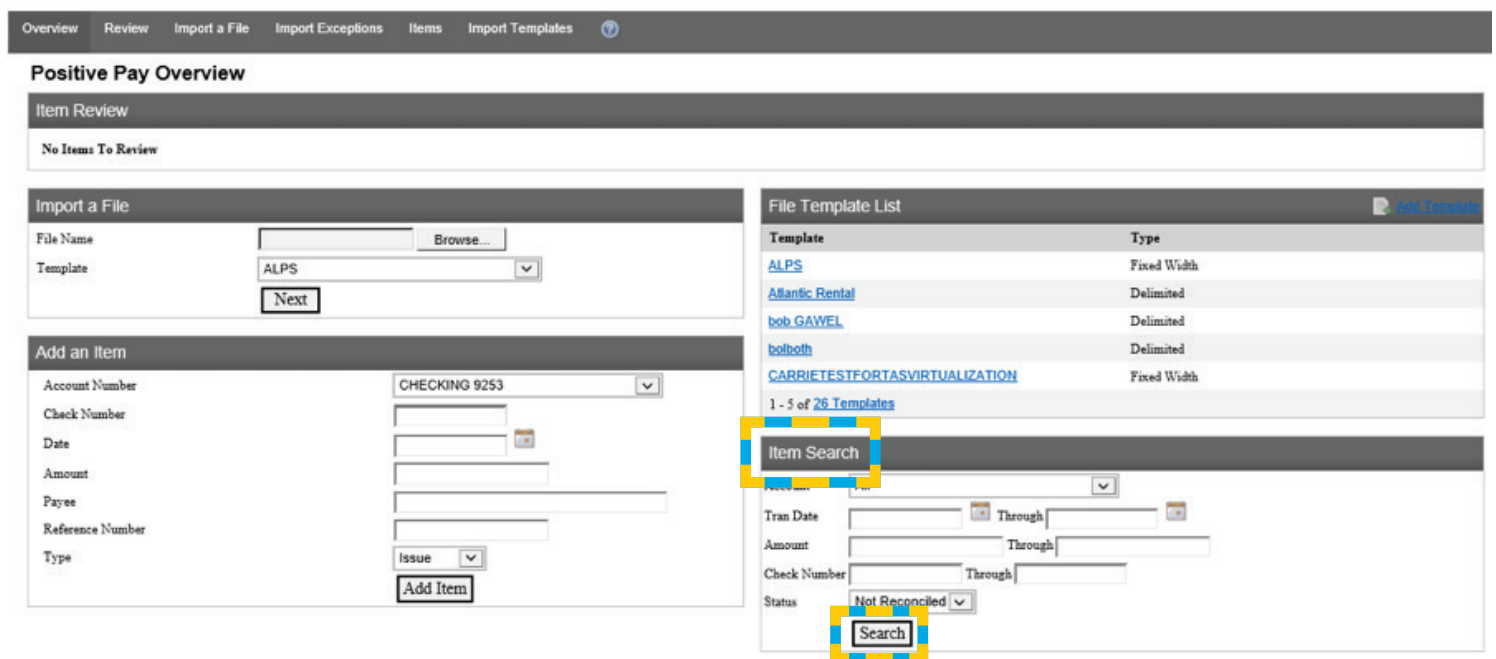
ITEMS – available for viewing 365 days from the date you submitted the file to the bank

- Select the **Checks & Deposits** tab
- Select **Positive Pay**, the **Overview** page will display



In the **Item Search** section on the right side of the screen:

- Select the **Account** and any sorting preferences
- Click **Search**

The image shows the 'Positive Pay Overview' screen. At the top is a navigation bar with 'Overview', 'Review', 'Import a File', 'Import Exceptions', 'Items', and 'Import Templates'. Below this is the 'Positive Pay Overview' section. On the left, there is an 'Item Review' section with 'No Items To Review'. Below that is an 'Import a File' section with fields for 'File Name', 'Template' (set to 'ALPS'), and a 'Next' button. To the right of 'Import a File' is an 'Add an Item' section with fields for 'Account Number' (set to 'CHECKING 9253'), 'Check Number', 'Date', 'Amount', 'Payee', 'Reference Number', and 'Type' (set to 'Issue'). Below these fields is an 'Add Item' button. On the right side of the screen is a 'File Template List' section with a table of templates. Below the table is an 'Item Search' section with fields for 'Tran Date', 'Amount', 'Check Number', and 'Status' (set to 'Not Reconciled'). Below these fields is a 'Search' button. The 'Item Search' section is highlighted with a yellow and blue dashed border.

TREASURY MANAGEMENT



You will be directed to the **Positive Payment Items** page. This page will display the following information:

- **Account** – the account the item was uploaded to
- **Check Number** –the check number of the item
- **Issue Date** – the date the file containing this item was uploaded
- **Amount** –the amount of the item
- **Payee** – the payee listed on the check
- **Reference Number** –the optional document reference number for the item
- **Type** – the type of item (ex. Issue, Void)
- **Status** – the status of the item (ex. Reconciled, Not Reconciled)

Overview Review Import a File Import Exceptions Items Import Templates ?

Positive Payment Items

Item Search
Add Items

Account: TEST CHECKING 2681
Issue Date: Through
Amount: 1.00 Through 5.00
Check Number: Through
Status: Not Reconciled
Search Items

Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Status	Edit	Delete
TEST CHECKING 2681	123	10/17/2018	\$5.00	Lisa		Void	Not Reconciled		X
TEST CHECKING 2681	1234	12/11/2018	\$1.00			Issue	Not Reconciled		X
TEST CHECKING 2681	1733	7/17/2018	\$1.00			Issue	Not Reconciled		X

- You can begin a new **Item Search** at the top of the screen
- The **Add Items** option directs you to the Add Positive Pay Items screen, explained on the next page

Positive Payment Items

Item Search
Add Items

Account: All
Issue Date: Through
Amount: Through
Check Number: Through
Status: Not Reconciled
Search Items

Account	Check Number	Issue Date	Amount	Payee	Reference #	Type
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OR

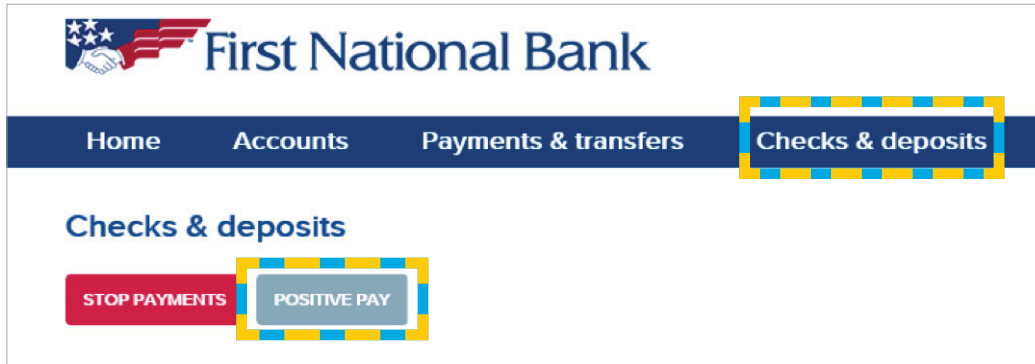
- Select the **Checks & Deposits** tab
- Select **Positive Pay**, click **Items** and follow the above procedures

TREASURY MANAGEMENT



ADD ITEMS – used when an item was missed or a check was written after a file was uploaded

- Select the **Checks & Deposits** tab
- Select **Positive Pay**, the **Overview** page will display



In the **Add an Item** section on the left side of the screen enter or select:

- **Account Number** – choose from the drop-down box the account that goes with the item you are adding
- **Check Number** – enter the check number
- **Date** – enter the date of the check
- **Amount** – enter the amount of the check
- **Payee** – enter the payee for the check (optional field)
- **Reference Number** – enter up to 18 characters of additional information for the check (optional field)
- **Type** – choose Issue or Void
- Click **Add Item**

Template	Type
ALPS	Fixed Width
Atlantic Rental	Delimited
bob GAWEL	Delimited
CARRIESTESTFORTASVIRTUALIZATION	Fixed Width
CRS	Fixed Width

1 - 5 of 25 Templates

Item Search

Account: All
Issue Date: [] Through []
Amount: [] Through []
Check Number: [] Through []
Status: Not Reconciled
Search

OR

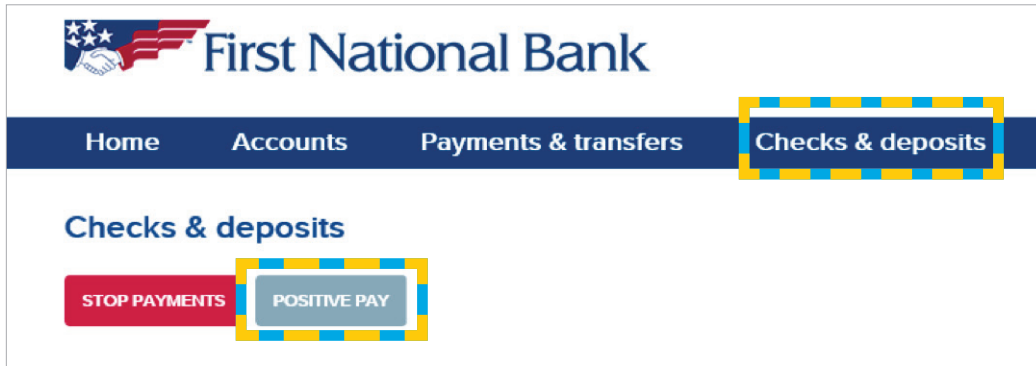
- Select the **Checks & Deposits** tab
- Select **Positive Pay**, click **Items**
- Select the **Add Items** link and follow the above procedures

TREASURY MANAGEMENT



CHANGE ITEM – items can only be changed if the check has not cleared the account

- Select the **Checks & Deposits** tab
- Select **Positive Pay**, the **Overview** page will display






- In the **Item Search** section on the right side of the screen, select the **Account** and any sorting preferences from the available options
- Click **Search**

The image displays the 'Positive Pay Overview' screen. It includes a navigation bar at the top with options like 'Overview', 'Review', 'Import a File', 'Import Exceptions', 'Items', and 'Import Templates'. Below this is the 'Positive Pay Overview' title and an 'Item Review' section showing 'No Items To Review'. The main area is divided into three sections: 'Import a File' with fields for 'File Name' and 'Template' (set to 'ALPS'), 'Add an Item' with fields for 'Account Number' (set to 'TEST CHECKING 2681'), 'Check Number', 'Date', 'Amount', 'Payee', 'Reference Number', and 'Type', and 'File Template List' showing a table of templates. The 'Item Search' section on the right is highlighted with a yellow and blue dashed border. It contains fields for 'Account' (set to 'All'), 'Issue Date' (with 'Through' date), 'Amount' (with 'Through' amount), 'Check Number' (with 'Through' number), and 'Status' (set to 'Not Cleared'). A 'Search' button is at the bottom of this section.


TREASURY MANAGEMENT





- Click the **Edit** symbol to indicate which item you would like to change

Overview Review Import a File Import Exceptions Items Import Templates   

Positive Payment Items




Item Search  [Add Items](#)

Account
Issue Date Through
Amount Through
Check Number Through
Status

Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Edit	Delete
ECORP TEST FIVE	1031	1/16/2015	\$5.00			Issue		

- The following fields can be changed:
 - Account
 - Check Number
 - Issue Date
 - Amount
 - Payee
 - Reference Number
 - Issue Type (**item stop not available thru Positive Pay**)

Note: When Voiding a check, it must be in a Not Reconciled Status

Overview Review Import a File Import Exceptions Items Import Templates   

Edit Positive Payment Items

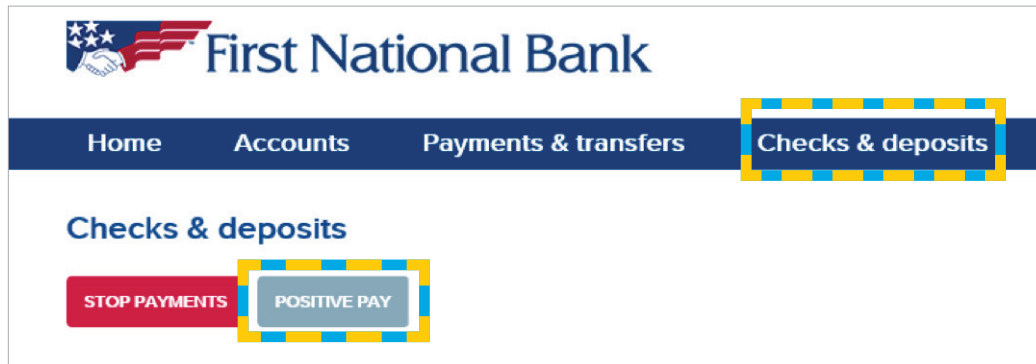
Edit Item

Account
Check Number
Issue Date
Amount
Payee
Reference Number
Issue Type

- Click **Save Item**
- OR**
- Select the **Checks & Deposits** tab
- Select **Positive Pay**, click **Items** and follow the above procedures.

DELETE ITEM - items can only be deleted if the check has not cleared the account

- Select the **Checks & Deposits** tab
- Select **Positive Pay**, the **Overview** page will display



- In the **Item Search** section on the right side of the screen, select the **Account** and any sorting preferences from the available options
- Click **Search**

The image shows the 'Positive Pay Overview' screen. At the top is a navigation bar with 'Overview', 'Review', 'Import a File', 'Import Exceptions', 'Items', and 'Import Templates'. Below this is the 'Positive Pay Overview' title. Underneath is the 'Item Review' section, which says 'No Items To Review'. To the left are two sections: 'Import a File' with fields for 'File Name' and 'Template' (set to 'ALPS'), and 'Add an Item' with fields for 'Account Number' (set to 'TEST CHECKING 2681'), 'Check Number', 'Date', 'Amount', 'Payee', 'Reference Number', and 'Type'. To the right is the 'File Template List' section with a table of templates. Below this is the 'Item Search' section, which is highlighted with a yellow and blue border. It contains fields for 'Account' (set to 'All'), 'Issue Date' (with 'Through' date), 'Amount' (with 'Through' amount), 'Check Number' (with 'Through' number), and 'Status' (set to 'Not Reconciled'). A 'Search' button is at the bottom of the 'Item Search' section, also highlighted with a yellow and blue border.

TREASURY MANAGEMENT



- Click the **Delete** symbol to indicate which item you would like to delete

Overview Review Import a File Import Exceptions **Items** Import Templates

Positive Payment Items

Item Search [Add Items](#)

Account:

Issue Date: Through

Amount: Through

Check Number: Through

Status:

[Search Items](#)

Items List

Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Edit	Delete
ECORP TEST FIVE	1031	1/16/2015	\$5.00			Issue		

- A window will appear asking **Are you sure you want to delete this row?**
- Click OK or Cancel
- The item will be removed

ecorptest-fnb.fnb-online.com says

Are you sure you want to delete this row?

[OK](#) [Cancel](#)

Positive Payment Items

Item Search

Account:

Issue Date: Through

Amount: Through

Check Number: Through

Status:

[Search Items](#)

Items List 1 - 6 of 6 Items

Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Status	Edit	Delete
TEST ACCOUNT ONE	459603	8/29/2023	\$2.00	No response		Issue	Reconciled		
TEST ACCOUNT ONE	459605	8/29/2023	\$10.00	Amount Mismatch		Issue	Reconciled		
TEST ACCOUNT ONE	459606	8/29/2023	\$1.25	Void		Void	Reconciled		
TEST ACCOUNT ONE	459607	8/29/2023	\$8.00	High Dollar threshold		Issue	Reconciled		

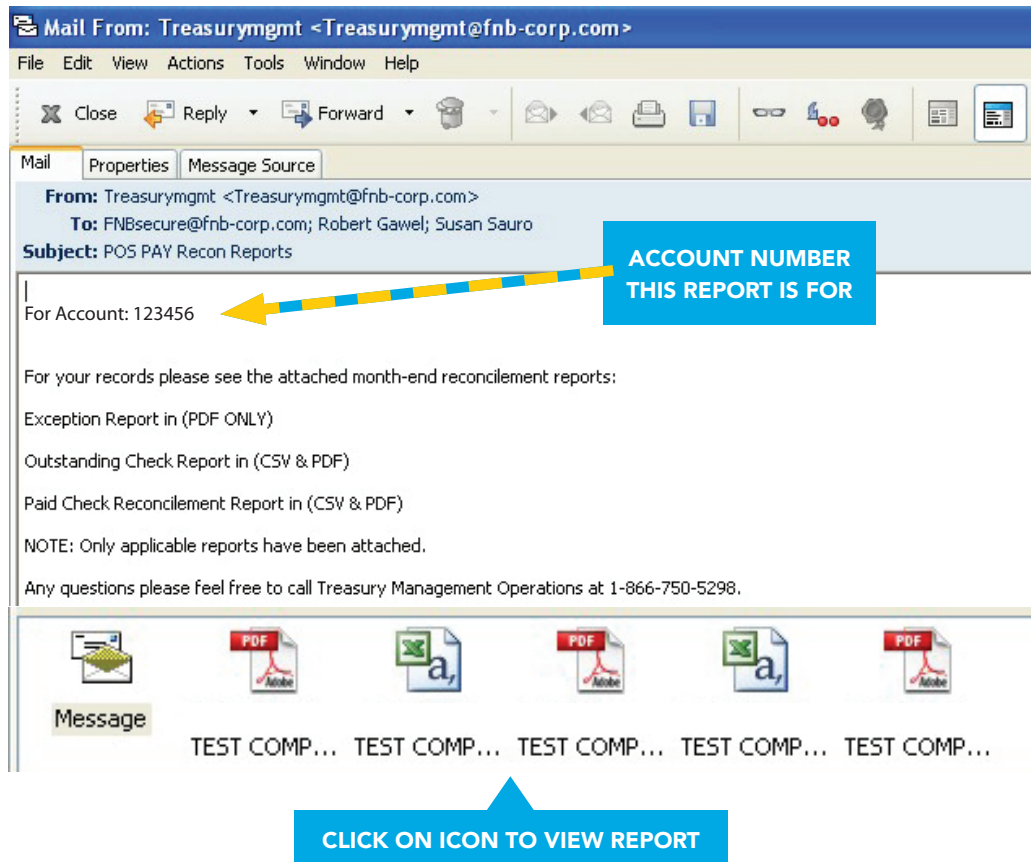
OR

- Select the **Checks & Deposits** tab
- Select **Positive Pay**, click **Items** and follow the above procedures.

MONTH END RECONCILEMENT REPORTS

As a part of the Positive Pay/Account Reconciliation package you will receive month end reconciliation reports. Reconciliation reports will be sent out by the 4th business day of the month for the previous month's activity via secure email to the same recipients who receive TAS items for review (specified at initial set-up.) You will receive an email which includes all three report types, per account. The email will come from treasurymgmt@fnb-corp.com with the subject POS PAY/Recon Reports.

Example Email below:



TREASURY MANAGEMENT



You will receive a total of 3 reports per account each month:

- **Paid Check Reconciliation Report** (in CSV and PDF format) – will show all checks paid in the *previous month*.
- **Outstanding Check Report** (in CSV and PDF format) – will show any checks not paid *accumulatively*.
- **Exception Items Report** (in PDF format only) – will show any exceptions for the month and the action taken.

NOTE:

- **Exception Items** and **Paid Check Reports** are month by month. **Outstanding Check Report** is accumulative.
- If you do not have any *Exceptions, Outstanding or Paid Items* for that specific month you will not receive these reports.



From 03/01/2009 to 03/31/2009

Acct Nbr	Check Nbr	Amount	Tran Date	Issue Date	Payee
4910	1276	10.00	03/03/2009	03/04/2009	FNB
4910	1277	12.13	03/03/2009	03/04/2009	FNB
TOTAL	2	22.13			

Paid Check Reconciliation Report

ECORP TEST COMPANY
TEST ACCT 2

Page 1
Rpt date: 4/3/2009

REPORT TYPE AND YOUR
ACCOUNT NAME



For: March 2009

Acct Nbr	Check Nbr	Amount	Issue Date	Payee
4910	1026	5.00	01/12/2009	FNB
4910	1260	3.00	01/08/2009	SUE
4910	1265	.50	01/21/2009	FNB
4910	1266	1.00	01/21/2009	FNB
4910	1267	4.44	01/21/2009	FNB
4910	1268	1.00	01/23/2009	FNB
4910	1269	2.00	01/23/2009	FNB
TOTAL	7	16.94		

Outstanding Check Report

ECORP TEST COMPANY
TEST ACCT 2

Page 1
Rpt date: 4/2/2009

TREASURY MANAGEMENT





First National Bank

From 03/01/2009 to 03/31/2009

Excp Date	Check Nbr	Exception Reason	Amount	Issue Amt	Amt Difference	Issue Date	Pd/Rtn	Payee
03/03/2009	1276	Issue not on File	10.00				PAID	
03/03/2009	1277	Issue not on File	12.13				PAID	

Positive Pay Exception Items

Page 1
Rpt date: 4/2/2009



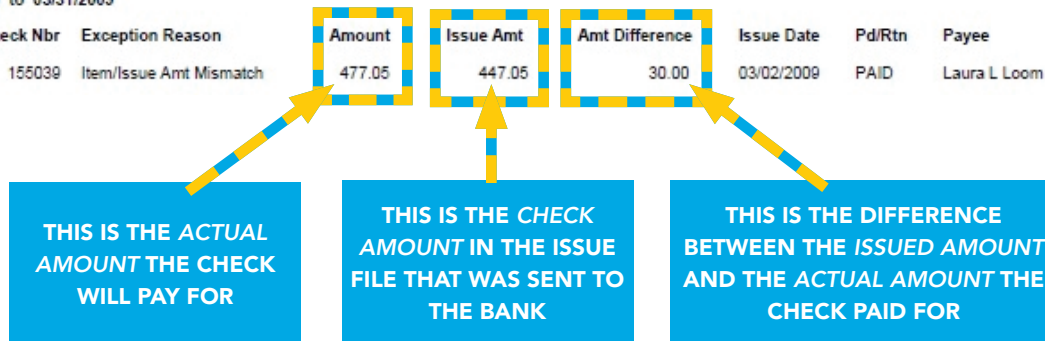
First National Bank

From 03/01/2009 to 03/31/2009

Excp Date	Check Nbr	Exception Reason	Amount	Issue Amt	Amt Difference	Issue Date	Pd/Rtn	Payee
03/11/2009	155039	Item/Issue Amt Mismatch	477.05	447.05	30.00	03/02/2009	PAID	Laura L Loom

Positive Pay Exception Items

Page 1
Rpt date: 4/2/2009



Exception reasons that may appear on your *Exception Items* report:

- **Issue Not on File** – no Data was uploaded previously to compare against this check clearing (for that reason no data will show on the monthly report under *Issue Amt*, *Amt Difference*, *Issue Date* or *Payee*)
- **Amount Mismatch** – the check amount does not match its issue amount
- **Duplicate Item** – duplicate check exists
- **Issue Stale Dated** – issue for check has exceeded the stale dated days you set at your initial setup
- **Item Void** – issue was marked as void
- **Exceeds Amount Threshold** – an item that exceeds the threshold amount you set at your initial setup
- **Payee Mismatch** – the payee name verification does not match the payee name on the check.

NOTE:

- * Checks with encoding errors will not show on the **Outstanding Check Report**. The check will show "Paid" listing the correct check amount on the **Paid Check Report**.

TREASURY MANAGEMENT



First National Bank

Contact Information:

- For additional assistance, please call Treasury Management Support Toll-free at **(866) 750-5298** to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:30 PM ET.
- For additional information, you can visit our website at www.fnb-online.com, or you can take advantage of the [Business Online Banking](#) also available on our website..
- To contact Treasury Management Support via e-mail, the address is treasurymgmt@fnb-corp.com.

System Requirements:

- **Equipment** - A personal computer with an Internet connection are needed. A monitor resolution of 800 x 600 (or greater) is recommended for best performance.
- **Software** –
 - Current version of Adobe Reader
 - Current version of an Internet browser capable of 128-bit encryption

Note: Beta versions of browsers or Operating Systems are not supported.

TREASURY MANAGEMENT

