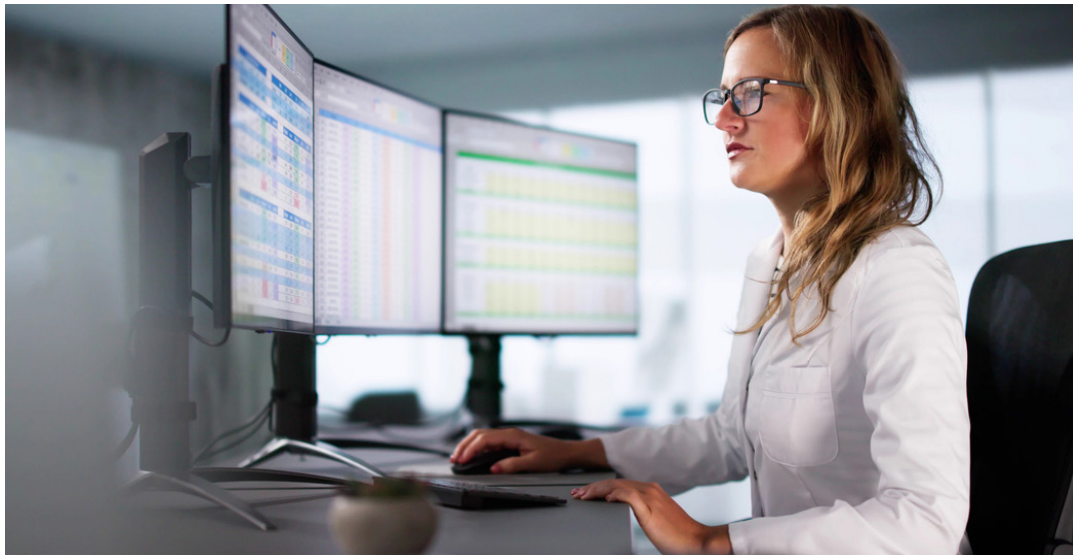


# Positive Pay

## User Guide



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## TREASURY MANAGEMENT



# Positive Pay

## User Guide

### Introduction

This User Guide provides step-by-step instructions about how to use Positive Pay, a system that mitigates the potential of check fraud. It's an important safeguard, because check fraud attempts are increasing, and no organization is immune from the potential damages of fraud.

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.

For future reference, you may download this User Guide to your local device or print out a hard copy to store in your work area.

### Getting Started

The first step in using Positive Pay is preparing the process you will follow for uploading your check payment information to FNB. This will be in the form of an **Issued Check File**, which can be any of the following formats:

- .CSV
- .TXT
- .XLSX
- Fixed Width

When preparing your Issued Check File, include the following information:

- Date of Check (optional)
- Check Number
- Amount of Check
- Payee

How often you upload Issued Check Files depends on how frequently your organization issues checks (e.g., daily, every other day, weekly, etc.). **Just be sure to upload your Data File EVERY day your organization issues checks.**

---

## TREASURY MANAGEMENT

---



## Creating Your First Issued Check File (and sending it to FNB)

As you create your first Issued Check File, **it's important to remember how you formatted it**. That's because FNB will build a system template so that your future uploads are instantly recognized.

When your first Issued Check File is created, email it as an attachment to Treasury Management Support ([TMClientSupport@fnb-corp.com](mailto:TMClientSupport@fnb-corp.com)). A Support Representative will contact you once your template has been mapped, tested and established in the Positive Pay system.

## Issued Check Files and Check Discrepancy Notifications

Issued Check Files can be uploaded to the Positive Pay system 24 hours a day. Remember, it is very important that you import files each day checks are issued.

If there are discrepancies between the Issued Check Files you upload to us and the checks that are presented to FNB for payment ("**exceptions**"), you will receive an email from [treasurymgmt@fnb-corp.com](mailto:treasurymgmt@fnb-corp.com) by 8:00 a.m. ET. The email will identify the discrepancy and direct you to review the check payment and provide FNB with a "Pay" or "Return" decision. (You will only receive an email if you have items to review.)

If you haven't responded to FNB by 11:00 A.M. ET that same day, a reminder email will be sent to you. If, by 12:00 P.M. ET that same day you have not provided FNB with confirmation that the suspect checks are valid or fraudulent, the checks will be approved or returned according to the default option you chose during initial setup.

## Using Positive Pay

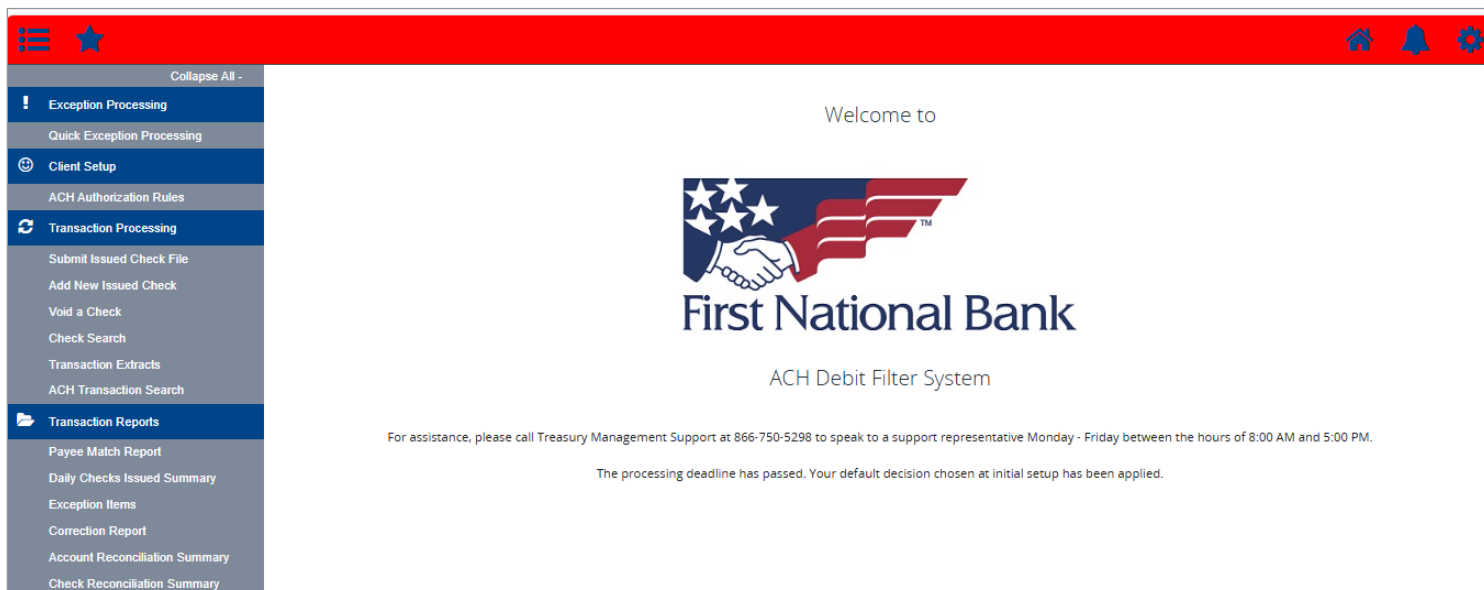
- First, log into Business Online Banking.
- From the home screen, scroll down to the Positive Pay/ACH Debit Filter section. Your screen should look similar to this (listing a checking account number and the number of exceptions associated with each:

The screenshot displays the First National Bank Business Online Banking interface. The top navigation bar includes links for Home, Accounts, Payments & transfers, Checks & deposits, and Administration. The main content area is divided into several sections. On the left, under 'Accounts', there is a table showing account details for 'A TEST CHECKING 2681' with an available balance of \$2.00. Below this is a 'Positive Pay/ACH Filter' section, which is highlighted with a yellow and blue border. This section contains a table with two columns: 'ACH Debit Filter' and 'Current Day Exceptions'. It lists two accounts: 'XXXX2681' and 'XXXX2702', both showing 'Account has no exceptions today'. To the right of the 'Positive Pay/ACH Filter' section is a 'Pay or transfer' section with a list of transaction types (INTERNAL, ACH, ACH IMPORT, WIRE, WIRE IMPORT, BILL PAY) and a 'SHOW' button for each. Below the 'Pay or transfer' section is a 'Checks & deposits' section with a 'Go to positive pay' link. At the bottom left, there is a 'Payments & transfers' section with a 'REVIEW (6)' button and a 'Wire' section with a table header for 'Description', 'Reason', and 'Amount'.

# TREASURY MANAGEMENT



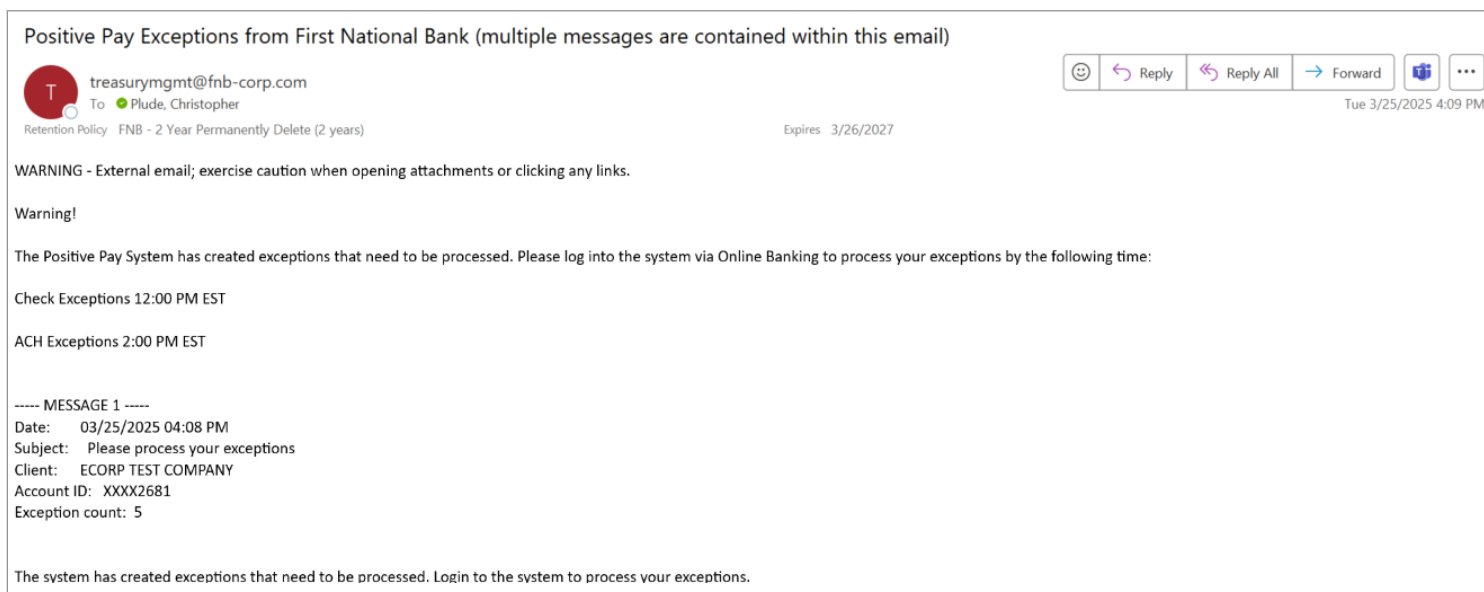
- If one (or more) of your business checking accounts appears in this section with “Current Day Exceptions,” click on an account to enter the Positive Pay platform.
- This is the **Positive Pay Overview** page, and your screen will look similar to this:



## Reviewing/Clearing Daily Exception Items

Any check that does not precisely match the check information you provided in your Issued Check File is flagged by the bank when it is presented for payment. The item will await your review and a “Pay” or “Return” decision.

If there are exceptions, the designated individual(s) within your organization will receive an email from [treasurymgmt@fnb-corp.com](mailto:treasurymgmt@fnb-corp.com) with “Positive Pay Items Ready For Review” in the Subject line. This email will be sent by 8:00 A.M. ET, and the number of items that need to be reviewed will be listed. The email will look similar to this:



# TREASURY MANAGEMENT




Again, if you haven't responded to FNB by 11:00 A.M. ET that same day, a reminder email will be sent to you. If, by 12:00 P.M. ET that same day you have not provided FNB with confirmation that the suspect checks are valid or fraudulent, the checks will be approved or returned according to the default option you chose during initial setup.

When reviewing your exceptions, keep in mind there are eight reasons why the check has been flagged for a payment decision:

- 1. Issue Not on File – This means no data was uploaded previously to compare against this check clearing.
- 2. Amount Mismatch – This means the check amount does not match the data uploaded to the system.
- 3. Duplicate Item – This means an exact duplicate of check exists in the system.
- 4. Issue Stale Dated – This means the check date has exceeded the “stale dated days” you set during your initial setup.
- 5. Item Void – This means the check presented for payment was marked as “void.”
- 6. Blocked Transaction – This means that a check that was received exceeds the maximum payment amount you set at your initial setup.
- 7. Payee Mismatch – This means the payee name you provided in the file you uploaded to FNB does not match the payee name on the check.
- 8. Stop Payment – This means that a stop payment has been placed on the check.

To resolve your exceptions:

- Log into Business Online Banking
- Scroll down to the Positive Pay/ACH Debit Filter section of the home screen and click on one of the accounts to enter the Positive Pay/ACH Debit Filter system.



HomeAccountsPayments & transfersChecks & depositsAdministration !

Accounts

A TEST CHECKING 2681

49102681

Available balance

\$2.00

RECENT

▼

EDIT ACCOUNTS

PRINT

SHOW ALL ACCOUNTS

▼

Pay or transfer

INTERNAL

SHOW

▼

ACH

SHOW

▼

ACH IMPORT

SHOW

▼

WIRE

SHOW

▼

WIRE IMPORT

SHOW

▼

BILL PAY

SHOW

▼

Checks & deposits

Go to positive pay

Quick launch

Demo and User Guides

Payments & transfers

REVIEW (6)

HIDE

▲

Wire

Description

Reason

Amount

Positive Pay/ACH Filter

ACH Debit Filter

Current Day Exceptions

XXXX2681

Account has no exceptions today

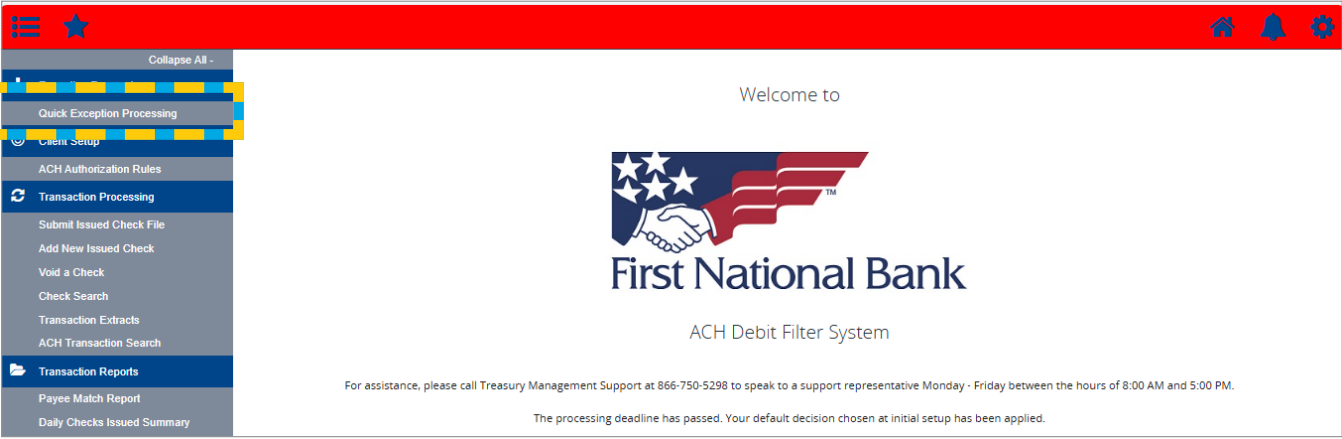
XXXX2702

Account has no exceptions today

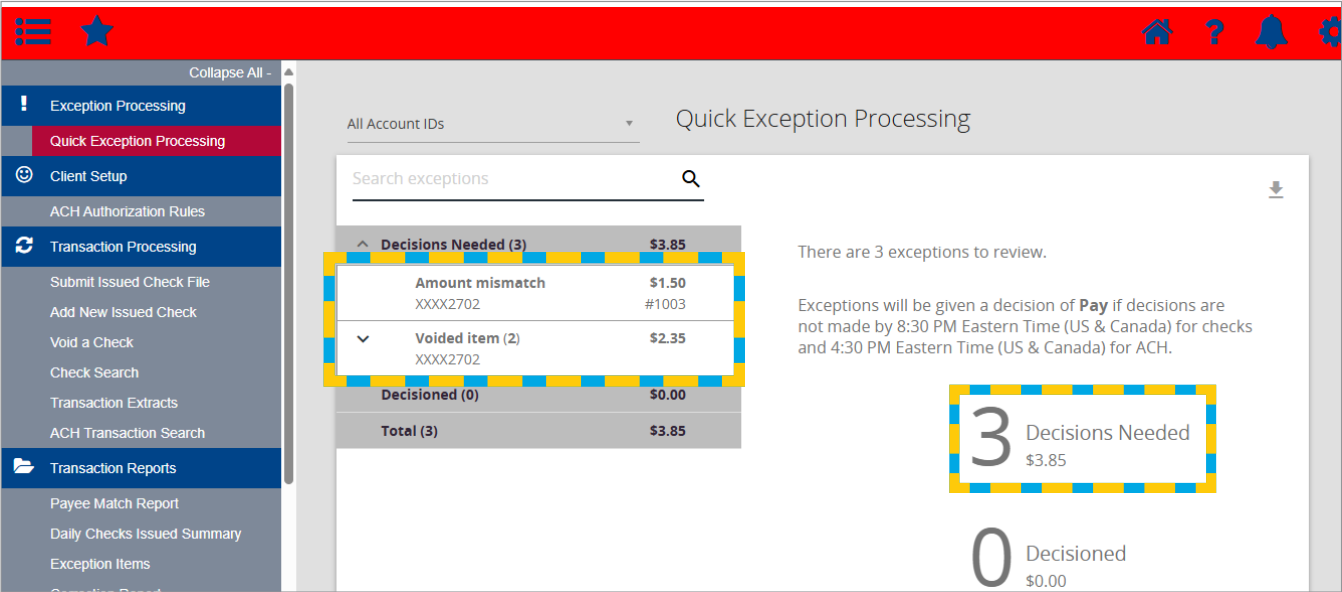
# TREASURY MANAGEMENT

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You will arrive at a window that looks like this. Click **Quick Exception Processing** on the left menu:



The exceptions will then display, showing how many need decisions and how many have been decisioned:



To view and review the exceptions, click the item under **Decisions Needed** to display details about the item. When clicking on an item, the image of the check will appear along with the details of the item.

Review the item and if you wish to authorize it for payment, click the **Pay** button under the check image.

^

Decisions Needed (3)

\$3.85

Amount mismatch

XXXX2702

\$1.50

#1003

▼

Voided item (2)

\$2.35

XXXX2702

Decided (0)

\$0.00

Total (3)

\$3.85

Amount mismatch

Default Decision: Pay

Cutoff Time: 8:30 PM Eastern Time (US & Canada)

Account ID: XXXX2702

Issued Amount: \$18,913.25

Check #: 1003

Paid Date: 05/20/2025

Amount: \$1.50

Issued Date: 05/20/2025

Issued Payee: AMOUNT MISMATCH

Front

Back

Hover over image to zoom. Click to view full-size image.

FIRST NATIONAL BANK

332 MAIN ST 070-425-4609

JOHNSTOWN, PA 15801-0211

1003

DATE 5/20/25

PAY TO THE ORDER OF Amount Mismatch

One 50 \$ 1.50

DOLLARS

FOR First National Bank

OK LT

Pay

Return

Correct

The reviewed item will move from the “**Decisions Needed**” area to the “Decided Group.”

▼

Decisions Needed (2)

\$2.35

^

Decided (1)

\$1.50

\$

Amount mismatch

XXXX2702

\$1.50

#1003

Total (3)

\$3.85

Amount mismatch

Decision: Pay

Decided By: FNBDEMOCUST

Account ID: XXXX2702

Issued Amount: \$18,913.25

Check #: 1003

Paid Date: 05/20/2025

Amount: \$1.50

Issued Date: 05/20/2025

Issued Payee: AMOUNT MISMATCH

Front

Back

Hover over image to zoom. Click to view full-size image.

FIRST NATIONAL BANK

332 MAIN ST 070-425-4609

JOHNSTOWN, PA 15801-0211

1003

DATE 5/20/25

PAY TO THE ORDER OF Amount Mismatch

One 50 \$ 1.50

DOLLARS

FOR First National Bank

OK LT

Pay

Return

Correct

The next item to review (if there is more than one) will pop up, and you will repeat the decisioning process.

If the check presented is fraudulent or unauthorized, click **Return** and then select the reason ("**Refer to Maker**" or "**Fraudulent**") from the drop-down list. This will then move the item to the Decidedon folder:

Decisioned (1)

\$1.20

Total (4)

\$4.65

Extra payee name

Word "Payee" was found in line 1 of the payee name, but was not issued. Word "Mismatch" was found in line 1 of the payee name, but was not issued.

FrontBack

Hover over image to zoom. Click to view full-size image.

FIRST NATIONAL BANK

533 MAIN ST STE 400

JOHNSTOWN, PA 15801-2011

1008

DATE 5/21/25

PAY TO THE ORDER OF Payee Mismatch \$ 1.25

One to

DOLLARS

FOR First National Bank

12345

⑆001008⑆ ⑆043316092⑆

\$

Pay

↶

Return

✎

Correct

XXXX/02

#1008

Issued payee name not matched

Decisioned (1)

\$1.20

Total (4)

\$4.65

Extra payee name

Word "Payee" was found in line 1 of the payee name, but was not issued. Word "Mismatch" was found in line 1 of the payee name, but was not issued.

FrontBack

Hover over image to zoom. Click to view full-size image.

FIRST NATIONAL BANK

533 MAIN ST STE 400

JOHNSTOWN, PA 15801-2011

1008

DATE 5/21/25

PAY TO THE ORDER OF Payee Mismatch \$ 1.25

One to

DOLLARS

FOR First National Bank

12345

⑆001008⑆ ⑆043316092⑆

Reason

Fraudulent

Refer to Maker

## Corrections

During your review of exceptions, it may be necessary for you to correct a check number encoding error. When a check number mismatch occurs, but the check may be paid, click the **Correct** button found under the check image.


Decisoned (2)		\$4.75
Stop pay item (2)	XXXX2702	\$4.75
\$ Issue Not on File	XXXX2702	\$2.75 #1156
Stop pay item	XXXX2702	\$2.00 #1161
<b>Total (4)</b>		<b>\$19.81</b>

Decision: Pay

Account ID: XXXX2702      Check #: 156      Amount: \$2.75  
Paid Date: 06/16/2025      Issued Date: 06/16/2025      Issued Payee: Test

**Front**      Back

Hover over image to zoom. Click to view full-size image.

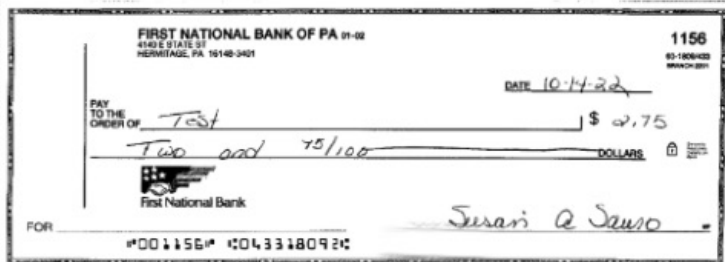


**Pay**      **Return**      **Correct**

Once clicked, enter the correct check number in the "Search for a check" field. Then, click on the check information that appears below the "Search for a check" field. Next, in the "Reason" field select "Other," and in the "Correction Notes" field, enter "Corrected Check Number" and then click "Save." The item will then be paid.

Stop pay item	XXXX2702	\$2.00 #1161
<b>Total (4)</b>		<b>\$19.81</b>

Hover over image to zoom. Click to view full-size image.



**Search check number**      **Reason**

1156 Test    2.75      Other

**Correction Notes**

Corrected Check Number


**Cancel**      **Save**

# TREASURY MANAGEMENT



# How to Upload an Issued Check File

- Log into Business Online Banking.
- On the home screen, scroll down to the Positive Pay/ACH Debit Filter section and click on one of the accounts to enter the Positive Pay/ACH Debit Filter system.

 **First National Bank**

Home

Accounts

Payments & transfers

Checks & deposits

Administration

Accounts

EDIT ACCOUNTS

PRINT

A TEST CHECKING 2681

49102681

Available balance

\$2.00

RECENT

SHOW ALL ACCOUNTS

Pay or transfer

INTERNAL

SHOW

ACH

SHOW

ACH IMPORT

SHOW

WIRE

SHOW

WIRE IMPORT

SHOW

BILL PAY

SHOW

Checks & deposits

Go to positive pay

Quick launch

Demo and User Guides

Positive Pay/ACH Filter

ACH Debit Filter

Current Day Exceptions

XXXX2681

Account has no exceptions today

XXXX2702

Account has no exceptions today

Payments & transfers

REVIEW (6)

HIDE

Wire

Description

Reason

Amount

You will arrive at a screen that looks like this. Click on **Submit Issued Check File** from the menu on the left:

★

Collapse All -

! Exception Processing

Quick Exception Processing

😊 Client Setup

ACH Authorization Rules

Transaction Processing

Submit Issued Check File

Add new issued check

Void a Check

Check Search

Transaction Extracts


ACH Transaction Search

Transaction Reports

Payee Match Report

Daily Checks Issued Summary

Welcome to


  
**First National Bank**

ACH Debit Filter System

For assistance, please call Treasury Management Support at 866-750-5298 to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:00 PM.

The processing deadline has passed. Your default decision chosen at initial setup has been applied.

TREASURY MANAGEMENT

  
**First National Bank**

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On the **Submit Issue Check File** screen, click **Choose File**. Then browse to select the file you wish to upload from your device:

Name	Status	Date mo
Positive Pay Users - Email list	✓	5/6/2025
PositivePay-Email11-20250430	✓	4/30/202
POSPAY WARRIORS PAYFILE	✓	5/21/202
RM Positive Pay Notice-Draft	✓	4/29/202
schedule	✓	4/29/202
Upcoming Enhancement to ACH Debit Filter	✓	4/2/2025
Updated Pos Pay Manual Draft	↻	5/22/202

name: POSPAY WARRIORS PAYFILE

All files

Upload from mobile

Open

Cancel

Submit Issued Check File

Step 1. Select a file to process.

Choose FileNo file chosen

Step 2. Input details about the file.

Account ID: XXXX2681

File Mapping Format: ECRP TEST

Step 3. Click the "Process File" button.

Process File

If you have more than one account – or the account number is NOT in the Issued Check File – select the appropriate account from the Account ID menu. Additionally, if you have more than one template, select the appropriate File Mapping Format for your issued file.

Once complete click **Process File**:

Submit Issued Check File

Step 1. Select a file to process.

Choose FilePOSPAY WARRIORS PAYFILE.xlsx

Step 2. Input details about the file.

Account ID: XXXX2681

File Mapping Format: XXXX2681  
XXXX2702

Step 3. Click the "Process File" button.

Process File

Once the Process File button is clicked, please wait a moment for the system to complete the upload:

Submit Issued Check File

Step 1. Select a file to process.

Choose File

POSPAY WARRIORS PAYFILE.xlsx

Step 2. Input details about the file.

Account ID

File Mapping Format

File is processing. Please Wait...

Step 3. Click the "Process File" button.

Process File

Once the file is uploaded, a confirmation will appear at the bottom of the screen listing the File Name, Upload Date, Status of Processed, Item Count and Total Amount of the file:

Step 1. Select a file to process.

Choose File

No file chosen

Step 2. Input details about the file.

Account ID

File Mapping Format

Step 3. Click the "Process File" button.

Process File

Processing Results

File Name	Upload Date	Status	Items	Amount
POSPAY_WARRIORS_PAYFILE.xlsx	05/22/2025 11:00:23 AM	Processed	7	\$30.01

NOTE: If the file did not upload successfully, you will receive a pop up which will indicate **Processed with Exceptions** or **Rejected**:

Close

Results: **Processed with Exceptions**

	Error Message
1	Invalid value in numeric field ()
2	Skipping Row 1 for previous errors. 5/21/2025 12:00:00 AM,999999,Steph Curry,,I
3	Invalid value in numeric field ()
4	Skipping Row 5 for previous errors. 5/21/2025 12:00:00 AM,1000003,Draymond Green,,I
5	INTERNAL ERROR
6	Invalid value in date field ()
7	Skipping Row 7 for previous errors. ,1000005,Kevon Looney,2.75,I

Close

Results: **Rejected**

	Error Message
1	Account ID: XXXX2681 Check Number: 109801 Amt: 10.00 Error: 1002-Check is already in system
2	Account ID: XXXX2681 Check Number: 109802 Amt: 3.00 Error: 1002-Check is already in system
3	Account ID: XXXX2681 Check Number: 109803 Amt: 4.00 Error: 1002-Check is already in system
4	Account ID: XXXX2681 Check Number: 109804 Amt: 1.28 Error: 1002-Check is already in system
5	Account ID: XXXX2681 Check Number: 109805 Amt: 5.65 Error: 1002-Check is already in system

Import Exceptions

If the file you uploaded shows “**Processed with Exceptions**,” it means that some of the items in the file did not match template specifications you created when you submitted your first Issued Check File and need to be corrected. You have two options to correct your data:

- 1. You can manually enter check information into the system (see below); or
- 2. You can correct the file and then re-submit it to the system.


If the file you uploaded shows “**Rejected**,” the file will need to be corrected and re-submitted to FNB.

TREASURY MANAGEMENT



## Manually Entering Checks

- To manually enter checks into the system, log into Business Online Banking.
- On the home screen, scroll down to the Positive Pay/ACH Debit Filter section and click on one of the accounts to enter the Positive Pay/ACH Debit Filter system:



# First National Bank

[Home](#)
[Accounts](#)
[Payments & transfers](#)
[Checks & deposits](#)
[Administration](#)

## Accounts

[EDIT ACCOUNTS](#)
[PRINT](#)

A TEST CHECKING 2681 49102681	Available balance <b>\$2.00</b>	<a href="#">RECENT</a>
----------------------------------	------------------------------------	------------------------

[SHOW ALL ACCOUNTS](#)

### Pay or transfer

INTERNAL	<a href="#">SHOW</a>
ACH	<a href="#">SHOW</a>
ACH IMPORT	<a href="#">SHOW</a>
WIRE	<a href="#">SHOW</a>
WIRE IMPORT	<a href="#">SHOW</a>
BILL PAY	<a href="#">SHOW</a>

### Payments & transfers

[REVIEW \(6\)](#)
[HIDE](#)

#### Wire

Description	Reason	Amount
XXXX2681	Account has no exceptions today	
XXXX2702	Account has no exceptions today	

### Checks & deposits

[Go to positive pay](#)

### Quick launch

[Demo and User Guides](#)

When you arrive at the window below, click on **Add New Issued Check** from the left menu:

Collapse All -

- Exception Processing
- Quick Exception Processing
- Client Setup
- ACH Authorization Rules
- Transaction Processing
- Submit Issued Check File
- Add New Issued Check
- Void a Check
- Check Search
- Transaction Extracts
- ACH Transaction Search

## Welcome to

# First National Bank

### ACH Debit Filter System

If you maintain just one checking account with FNB, your account number will automatically populate the Account ID field. If you maintain more than one checking account in the Positive Pay system, use the **Account ID** menu to select the account on which the check was drawn.

# TREASURY MANAGEMENT



Next, enter the Check Number, Amount, Issued Date and Issued Payee in the appropriate fields. Then click **Add Check**.

!

Exception Processing

Quick Exception Processing

😊

Client Setup

ACH Authorization Rules

↻

Transaction Processing

Submit Issued Check File

Add New Issued Check

Void a Check

Check Search

Collapse All -

Add New Issued Check

Account ID: <Not Selected>

Check Number:

Amount:

Issued Date: 05/22/2025

Issued Payee:

☐ Auto-Increment Check Number

Add Check

The system will generate a confirmation showing the check was successfully added. Your screen will look like this and you will have the opportunity to enter additional checks if you like:

✓ Check (998765) was successfully added.

Add New Issued Check

Account ID: XXXX2681

Check Number:

Amount:

Issued Date: 05/22/2025

Issued Payee:

☐ Auto-Increment Check Number

Add Check

	Account ID	Check Number	Amount	Issued Date	Issued Payee
1	XXXX2681	998765	\$2.00	05/22/2025	Mickey Mouse
Total:			\$2.00		

If you are entering more than one check AND they are in sequential order, click the box to the left of **Auto-Increment Check Number** option. The system will populate the next check to be entered once **Add Check** is clicked:

Add New Issued Check

Account ID: XXXX2702

Check Number: 998767

Amount: 2.50

Issued Date: 05/22/2025

Issued Payee: Steve Rogers

☒ Auto-Increment Check Number

Add Check

Your screen will look like this after the first check is added. Additional checks may now be entered:

✓ Check (998767) was successfully added.

Add New Issued Check

Account ID: XXXX2702

Check Number: 998768

Amount: 3.00

Issued Date: 05/22/2025

Issued Payee: Tony Stark

☒ Auto-Increment Check Number

Add Check

Your screen will look like this after the second check is added. The list at the bottom of the window will continue to show all checks as you add them:

✓ Check (998768) was successfully added.

Add New Issued Check

Account ID: XXXX2702

Check Number: 998769

Amount:

Issued Date: 05/22/2025

Issued Payee:

☒ Auto-Increment Check Number

Add Check

	Account ID	Check Number	Amount	Issued Date	Issued Payee
1	XXXX2702	998767	\$2.50	05/22/2025	Steve Rogers
2	XXXX2702	998768	\$3.00	05/22/2025	Tony Stark
			Total: \$5.50		

### Void A Check

To void a check, click **Void a Check** on the left menu:

★

Collapse All -

! Collapse All Processing

Quick Exception Processing

😊 Client Setup

ACH Authorization Rules

↺ Transaction Processing

Submit Issued Check File

Add New Issued Check

**Void a Check**

Check Search

Transaction Extracts


ACH Transaction Search

📁 Transaction Reports

Payee Match Report

Daily Checks Issued Summary

Welcome to



First National Bank

Positive Pay/ACH Filter

For assistance, please call Treasury Management Support at 866-750-5298 to speak to a support representative Monday - Friday between the hours of 8:00 AM and 5:00 PM.

Select the account number from the Account ID drop-down, and complete the Check Number, Check Amount and Issued Date fields. Once complete click **Find Matching Check**:

Void a Check

Step 1. Enter check information.

Account ID: XXXX2681

Check Number: 998789

Check Amount: 2.00

Issued Date: 06/10/2025

Step 2. Click the "Find Matching Check" button to find the check.

Find Matching Check

Step 3. Verify the check that will be voided.

Step 4.

Verify that the check details match, and then click **Void Check**. **Note:** The system will hold Voided Checks for 365 days before they are removed.

Void a Check

Step 1. Enter check information.

Account ID: XXXX2681

Check Number: 998789

Check Amount: 2.00

Issued Date: 06/10/2025

Step 2. Click the "Find Matching Check" button to find the check.

Find Matching Check

Step 3. Verify the check that will be voided.

Account ID	Check #	Check Amount	Issued Date
XXXX2681	998789	2.00	06/10/2025

Step 4. Click the "Void Check" button to complete the void process.

Void Check

Once Void Check is clicked the system will void the item and a confirmation will appear.

✓ \*\* The check has been successfully voided \*\*

### Void a Check

**Step 1.** Enter check information.

Account ID:

Check Number:

Check Amount:

Issued Date:

**Step 2.** Click the "Find Matching Check" button to find the check.

**Step 3.** Verify the check that will be voided.

**Step 4.** Click the "Void Check" button to complete the void process.

## Change Items

If you need to change/update information about a check that you issued (provided the check has not cleared), click **Check Search** from the left menu:

**Check Search**

Account ID  
All Account IDs

Check Status  
All

Check Number From  Check Number To

Date  
Issued

Date From  Date To

If you maintain one checking account in the Positive Pay system, the account number will automatically appear next to Account ID. If you maintain multiple accounts, click the drop-down menu next to Account ID to select the account on which the check was written. Then click the appropriate account number:

Check Search

Account ID

XXXX2681

XXXX2702

Check Number From

Check Number To

Date

Issued

Date From

Date To

Next, select **Issued/Outstanding** under the **Check Status** and then enter the check number(s). If you are entering only one check number, enter that number in both the “From” and “To” fields. Similarly, use the “From” and “To” fields if entering a range of checks.

You may also search by Issued Date or Issued Payee (found under the **Show Additional Options**).

Finally, scroll to the bottom of the window and click the **Search** button at the lower right.

XXXX2681 x

Check Status

Issued / Outstanding

Outstanding As Of

05/22/2025

Check Number From

Check Number To

Date

Issued

Date From

Date To

Show additional options

Amount From

Amount To

Decision

All Decisions

Reason

All Reasons

Trace Number

Issued Payee

Stephen Curry

When the results page populates, click the three vertical dots to the right of the check you wish to edit and select **Edit record**.

Account ID	Check Number	Amount	Original Issued Amount	Issued Payee	Issued Date	Paid Date	Current Status	Stale Dated As Of
XXXX2681	5601	\$23.00	\$23.00	Steph Curry	06/14/2024		Issued	06/25/2024
XXXX2681	7809	\$50.00	\$50.00	Steph Curry	08/17/2023		Issued	08/28/2023
XXXX2681	12345	\$25.00	\$25.00	Steph Curry	04/25/2024		Issued	05/06/2024
XXXX2681	109801	\$10.00	\$10.00	Steph Curry	05/21/2025		Issued	06/01/2025
XXXX2681	234567	\$25.00	\$25.00	Steph Curry	06/20/2024		Issued	
		\$133.00						

Showing 5 results

1

View check images

Edit record

View record

Account ID

XXXX2681

Payee

Steph Curry

Check Number

109801

Amount

15.00

Issued Date

05/21/2025

Paid Date

Trace Number

No Trace Number to display

Void Date

Decision

No Decision to display

Reason

No Reason to display

Notes

Cancel

Save Changes

When you select a record to be edited, your window will contain the contents of that record. The following fields can be changed:

- Account ID
- Payee
- Check Number
- Amount
- Issued Date
- Paid Date (Only used in the event the check cleared with an encoding error such as check #0)
- Void Date allows the user to void a check by entering in a date for the item to be voided. This can only be completed if the "Paid Date" is blank.
- Notes (To be used if you want to include any notes related to the change being made.)

Once the edits are made, click **Save Changes**.

A pop-up will display in the upper right showing “**The check was updated.**” The updated check will be reflected in the search results.

Back to Search Parameters

Check Search

The check was updated.

Account ID	Check Number	Amount	Original Issued Amount	Issued Payee	Issued Date	Paid Date	Current Status	Stale Dated As Of
XXXX2681	5601	\$23.00	\$23.00	Steph Curry	06/14/2024		Issued	06/25/2024
XXXX2681	7809	\$50.00	\$50.00	Steph Curry	08/17/2023		Issued	08/28/2023
XXXX2681	12345	\$25.00	\$25.00	Steph Curry	04/25/2024		Issued	05/06/2024

Month-End Reconciliation Reports

Positive Pay offers a variety of management reports that may be downloaded to your device. Reports can be generated at any time for a variety of reconciliation and information purposes and are available for a period of one year. Some of the commonly pulled reports are:

EXCEPTION ITEMS:

This is a report containing the items which were flagged as an exception. To generate this report, click on **Exception Items** found under the **Transaction Reports** subhead on the left menu bar:

Transaction Processing

Submit Issued Check File

Add New Issued Check

Void a Check

Check Search

Transaction Extracts

ACH Transaction Search

Transaction Reports

Payee Match Report

Exception Items

Account Reconciliation Summary

Check Reconciliation Summary

Deposit Reconciliation Summary

System Reports

Issued Check Processing Log

Exception Items

Account ID

All Account IDs

Date

Paid

Date From

05/21/2025

Date To

Transaction Type

Both check and ACH exceptions

Check Number From

Check Number To

Under the **Account ID** drop-down menu, you may select All Account IDs to include ALL of your accounts in one report. Or, if you prefer, you may select a specific account by clicking the Account ID drop-down menu and selecting the specific account.

Next, select the date range of your report in the **Date From** and **Date To** fields. Then scroll to the bottom of the window and click the **Search** button at the lower right.

Date

Paid

Date From

04/01/2025

Date To

04/30/2025

Transaction Type

Check exceptions only

Check Number From

Check Number To

Decision

All Decisions

Reason

All Reasons

Show additional options

The report displayed will look similar to this:

Account ID	Trace Number	Check Number	Amount	Original Issued Amount	Issued Payee	Paid Date	Input Date	
XXXX2702	990041021...	1001	\$1.25	\$1.25		05/20/2025	05/21/2025	
XXXX2702	990041021...	1002	\$1.10	\$1.10		05/20/2025	05/21/2025	
XXXX2702	990041021...	1003	\$1.50	\$18,913.25	AMOUNT M...	05/20/2025	05/20/2025	
XXXX2702	990039019...	1007	\$1.20	\$1.20		05/21/2025	05/22/2025...	Voided item / ...
XXXX2702	990039019...	1008	\$1.25	\$1.25	TODD SMITH	05/21/2025	05/21/2025...	Payee name ...
XXXX2702	990039019...	1009	\$1.05	\$5.00	AMOUNT M...	05/21/2025	05/21/2025...	Amount mism...
XXXX2702	990039019...	1010	\$1.15	\$1.15		05/21/2025	05/22/2025...	Paid not issued
			\$8.50					

You can export this report to your device by clicking the drop-down arrow in the upper right and selecting the desired format.

# TREASURY MANAGEMENT



## OUTSTANDING/NOT RECONCILED CHECKS:

This is a report listing all the checks issued that are still outstanding. To produce this report, click on the **Check Search** option located under **Transaction Processing** on the left menu:

The screenshot shows the 'Check Search' window. On the left is a navigation menu with the following items: Transaction Processing, Submit Issued Check File, Add New Issued Check, Void a Check, Check Search (highlighted with a yellow and blue dashed border), Transaction Extracts, ACH Transaction Search, Transaction Reports, Payee Match Report, Daily Checks Issued Summary, Exception Items, Correction Report, Account Reconciliation Summary, Check Reconciliation Summary, Deposit Reconciliation Summary, and System Reports. The main area of the window is titled 'Check Search' and contains the following fields: Check Status (set to 'All'), Check Number From, Check Number To, Date (set to 'Issued'), Date From, Date To, and a 'Show additional options' link. The 'Check Search' option in the left menu is highlighted with a yellow and blue dashed border.

You will now see a Check Search window that looks like this:

The screenshot shows the 'Check Search' window with several fields highlighted by yellow and blue dashed borders: 'Account ID' (set to 'XXXX2681'), 'Check Status' (set to 'Issued / Outstanding'), 'Outstanding As Of' (set to '05/22/2025'), and the 'Search' button at the bottom right. The main area of the window is titled 'Check Search' and contains the following fields: Account ID, Check Status, Outstanding As Of, Check Number From, Check Number To, Date (set to 'Issued'), Date From, Date To, and a 'Show additional options' link. A note at the bottom states: 'Note: Transaction history is retained within the system for 90 days after an item has paid.'

Click on the **Account ID** field and select the specific account you wish to be reported. (You may also leave the default selection to ALL to generate reporting of all your checking accounts in one report.)

Next, change the **Check Status** to Issued/Outstanding and make sure the “Outstanding As Of” date is set to the current date. Once this is completed click the **Search** button at the bottom right.

# TREASURY MANAGEMENT



The report generated will look like this:

Account ID	Check Number	Amount	Original Issued Amount	Issued Payee	Issued Date	Paid Date	Current Status	See
XXXX2681	963	\$1.00	\$1.00	TEST	08/23/2023		Issued	0
XXXX2681	1351	\$4.65	\$4.65	Daion Roberts	11/02/2022		Issued	1
XXXX2681	1352	\$9.06	\$9.06	Suede Goodwin	11/02/2022		Issued	1
XXXX2681	1354	\$15.76	\$15.76	Christopher Verlich	11/02/2022		Issued	1
XXXX2681	1361	\$10.96	\$10.96	Hector Rivera	11/02/2022		Issued	11/13/2022
XXXX2681	1374	\$0.09	\$0.09	Corey Hill	11/02/2022		Issued	11/13/2022
XXXX2681	1395	\$78.14	\$78.14	Ernest Turner	11/02/2022		Issued	11/13/2022
XXXX2681	1418	\$0.09	\$0.09	Jericho Dechiccnis	11/02/2022		Issued	11/13/2022
XXXX2681	1448	\$150.91	\$150.91	Trevor Purdy	11/02/2022		Issued	11/13/2022
XXXX2681	1449	\$19.60	\$19.60	Mark Beavers	11/02/2022		Issued	11/13/2022
		\$22,637.72...						
Showing 1-10 of 5511 results								
1 2 3 ... 552 >								
View 10								

Export all to Excel

Export page to PDF

Export all to PDF

Export all to CSV

You can export this report to your device by clicking the dropdown arrow in the upper right and selecting the desired format.

PAID CHECK REPORT:

This is a report listing all the checks that have cleared the account. To produce this report, click on the **Check Search** option located under **Transaction Processing** on the left menu.

Transaction Processing

Submit Issued Check File

Add New Issued Check

Void a Check

Check Search

Transaction Extrac...

ACH Transaction Search

Transaction Reports

Payee Match Report

Daily Checks Issued Summary

Exception Items

Correction Report

Account Reconciliation Summary

Check Reconciliation Summary

Deposit Reconciliation Summary

System Reports

Check Search

Check Status

All

Check Number From

Check Number To

Date

Issued

Date From

Date To

Show additional options

Now click on the **Account ID** field and select the specific account you wish to be reported. You may also leave the default selection to ALL to generate reporting of all your checking accounts in one report:

Account ID

XXXX2681 x XXXX2702 x

Check Status

Paid

Check Number From

Check Number To

Date

Paid

Date From05/01/2025

Date To05/31/2025

Show additional options

Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

Next, click the drop down under **Check Status** and select **Paid**, and then select the date range for the period you wish to be reported for all paid items. (If this field is left blank, it will generate a listing of all checks paid). Once this is completed click the **Search** button at the bottom right.

The report displayed will look similar to this:

[Back to Search Parameters](#)

Check Search

Account ID	Check Number	Amount	Original Issued Amount	Issued Payee	Issued Date	Paid Date	Current Status	
XXXX2702	1001	\$1.25	\$1.25		05/20/2025	05/20/2025	Paid	
XXXX2702	1002	\$1.10	\$1.10		05/20/2025	05/20/2025	Paid	
XXXX2702	1003	\$1.50	\$18,913.25	AMOUNT MI...	05/20/2025	05/20/2025	Paid	
XXXX2702	1004	\$1.15	\$1.15	Alex Cooper ...	05/20/2025	05/20/2025	Paid	
XXXX2702	1005	\$1.00	\$1.00	TEST	05/20/2025	05/20/2025	Paid	
XXXX2702	1006	\$1.00	\$1.00	TEST	05/21/2025	05/21/2025	Paid	
		\$7.00						

Showing 6 results

1

View 25

You can export this report to your device by clicking the dropdown arrow in the upper right and selecting the desired format.

For Additional Assistance:

- Please call Treasury Management Support toll-free at (866) 750-5298. Support Representatives are available Monday – Friday, 8:00 AM to 5:30 PM ET.
- To contact Treasury Management Support via e-mail, the address is: **treasurymgmt@fnb-corp.com**.