Positive Pay

User Guide

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TREASURY MANAGEMENT

First National Bank

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.**

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). 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

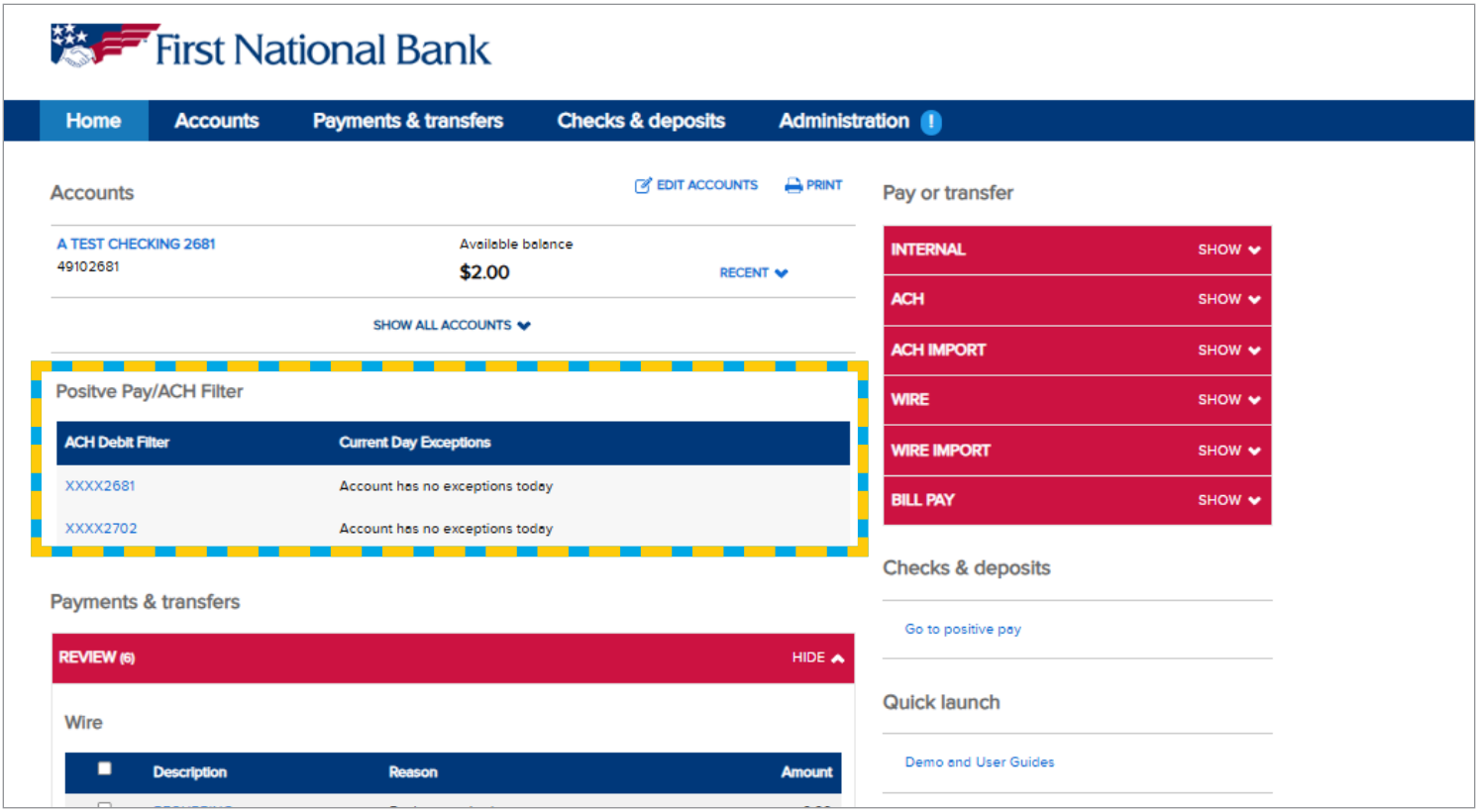
Issued Check Files can be uploaded to the Positive Pay system 24 hours a day. Remember, it is very important that you import files each day checks are issued.

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 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.)

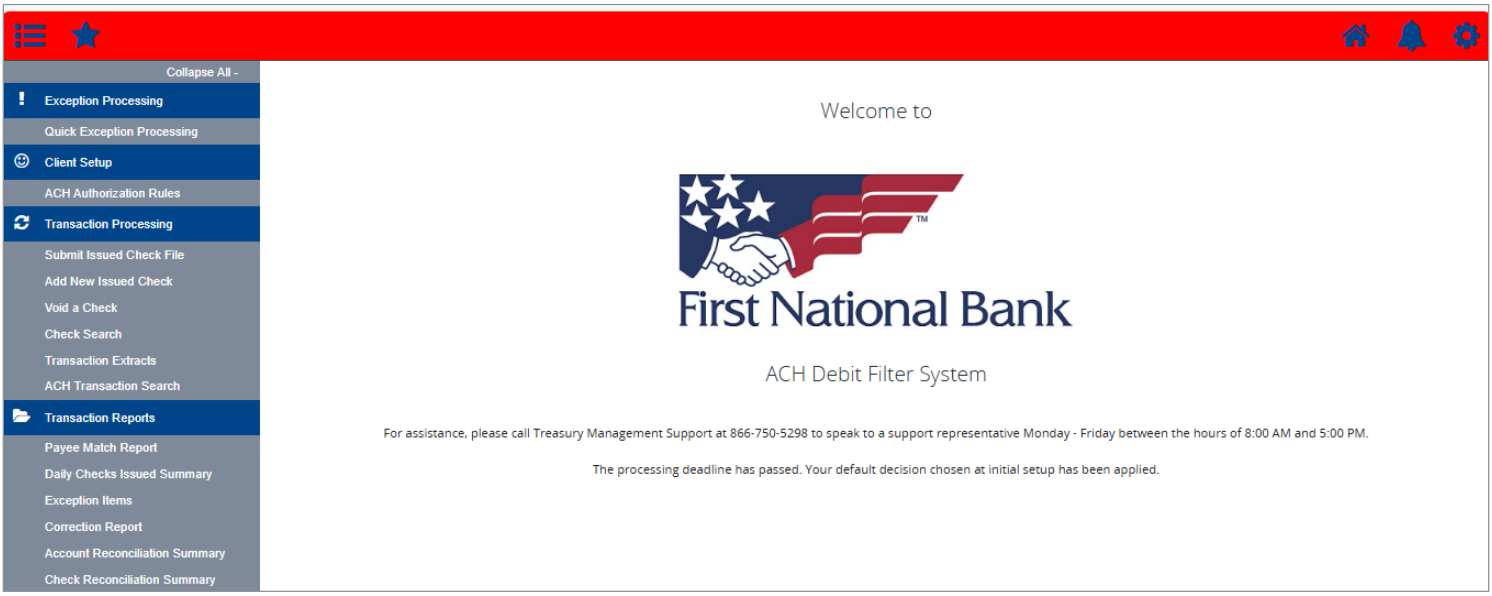
If you haven't responded to FNB by 11:00 A.M. ET that same day, a reminder email will be sent to you. If, by 12:00 P.M. ET that same day you have not provided FNB with confirmation that the suspect checks are valid or fraudulent, the checks will be approved or returned according to the default option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



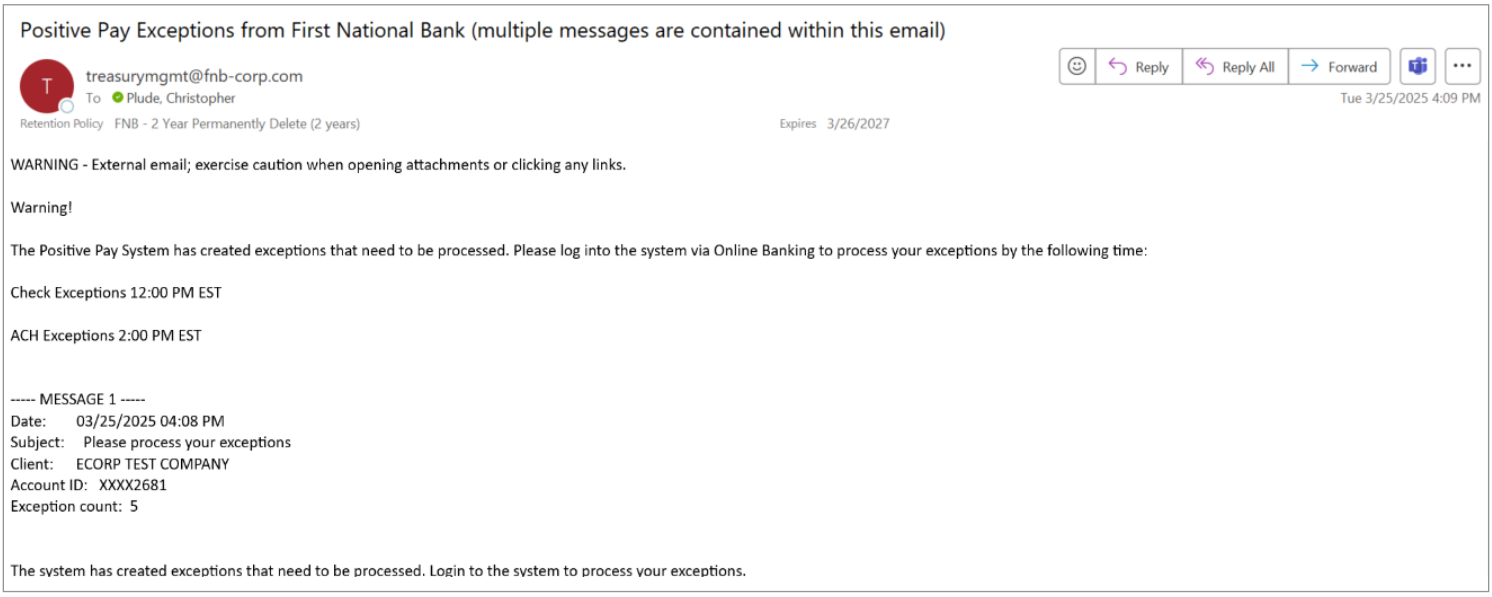
- If one (or more) of your business checking accounts appears in this section with “Current Day Exceptions,” click on an account to enter the Positive Pay platform.
- This is the **Positive Pay Overview** page, and your screen will look similar to this:



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** 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:



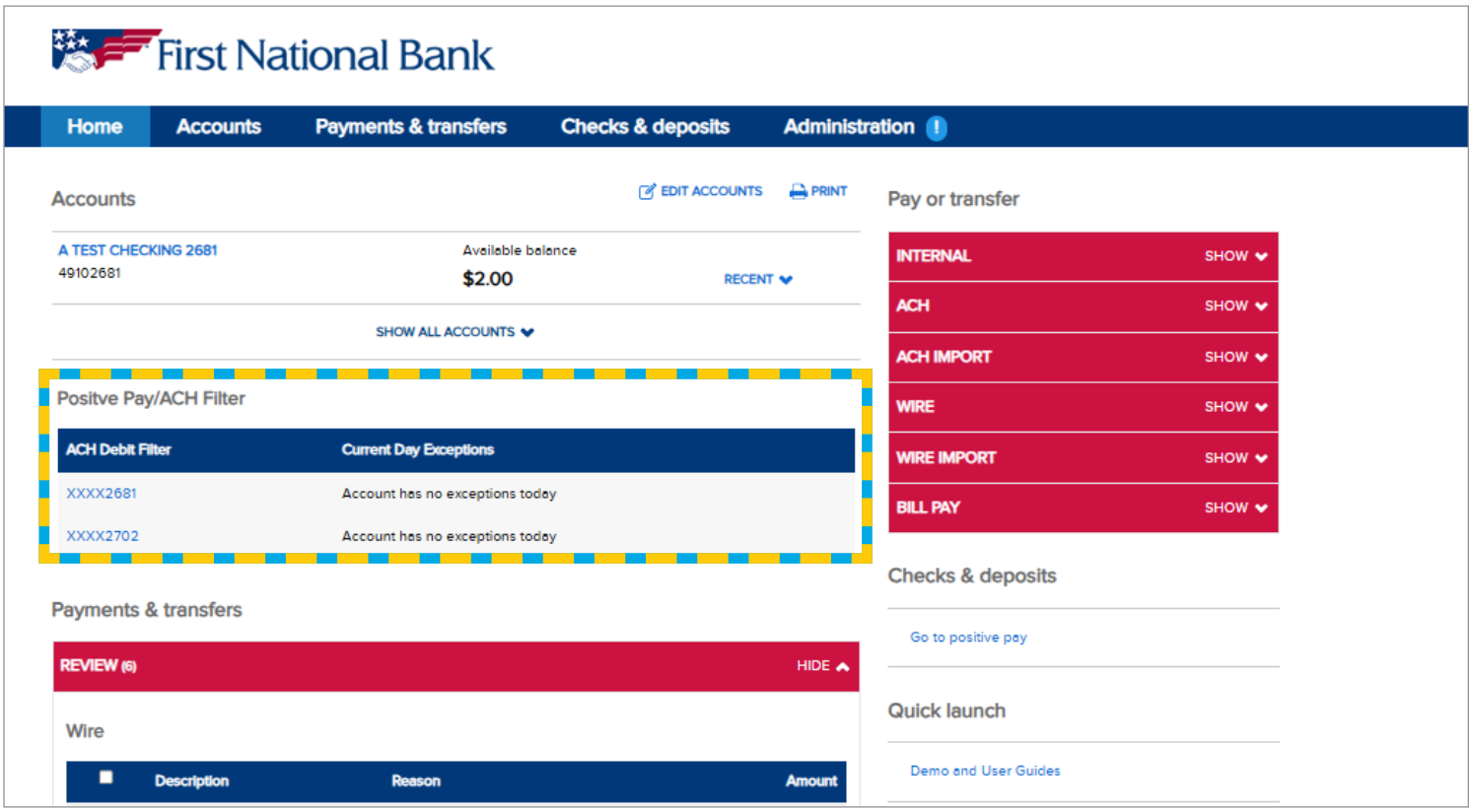
Again, if you haven't responded to FNB by 11:00 A.M. ET that same day, a reminder email will be sent to you. If, by 12:00 P.M. ET that same day you have not provided FNB with confirmation that the suspect checks are valid or fraudulent, the checks will be approved or returned according to the default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

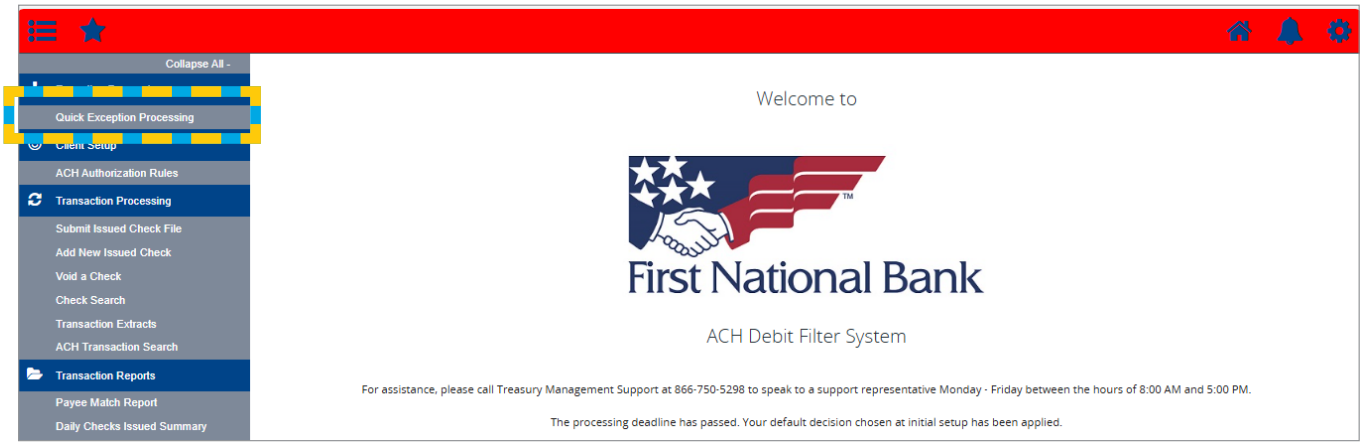
1. Issue Not on File – This means no data was uploaded previously to compare against this check clearing.
2. Amount Mismatch – This means the check amount does not match the data uploaded to the system.
3. Duplicate Item – This means an exact duplicate of check exists in the system.
4. Issue Stale Dated – 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:

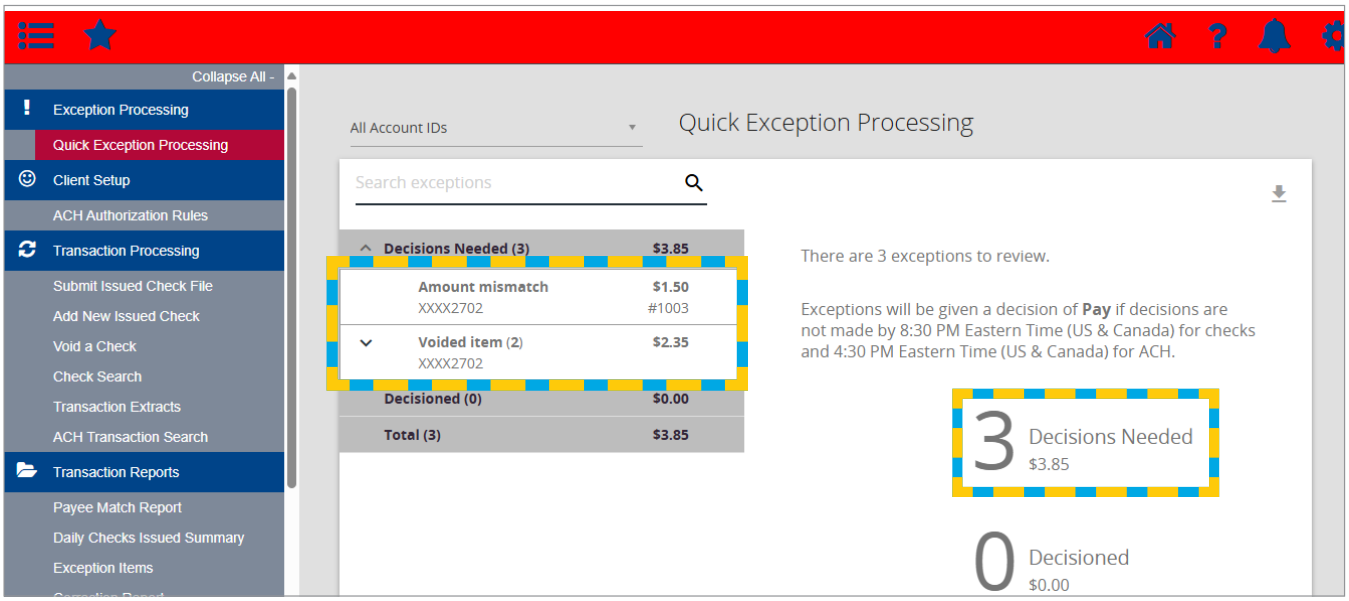
- Log into Business Online Banking
- Scroll down to the Positive Pay/ACH Debit Filter section of the home screen and click on one of the accounts to enter the Positive Pay/ACH Debit Filter system.



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

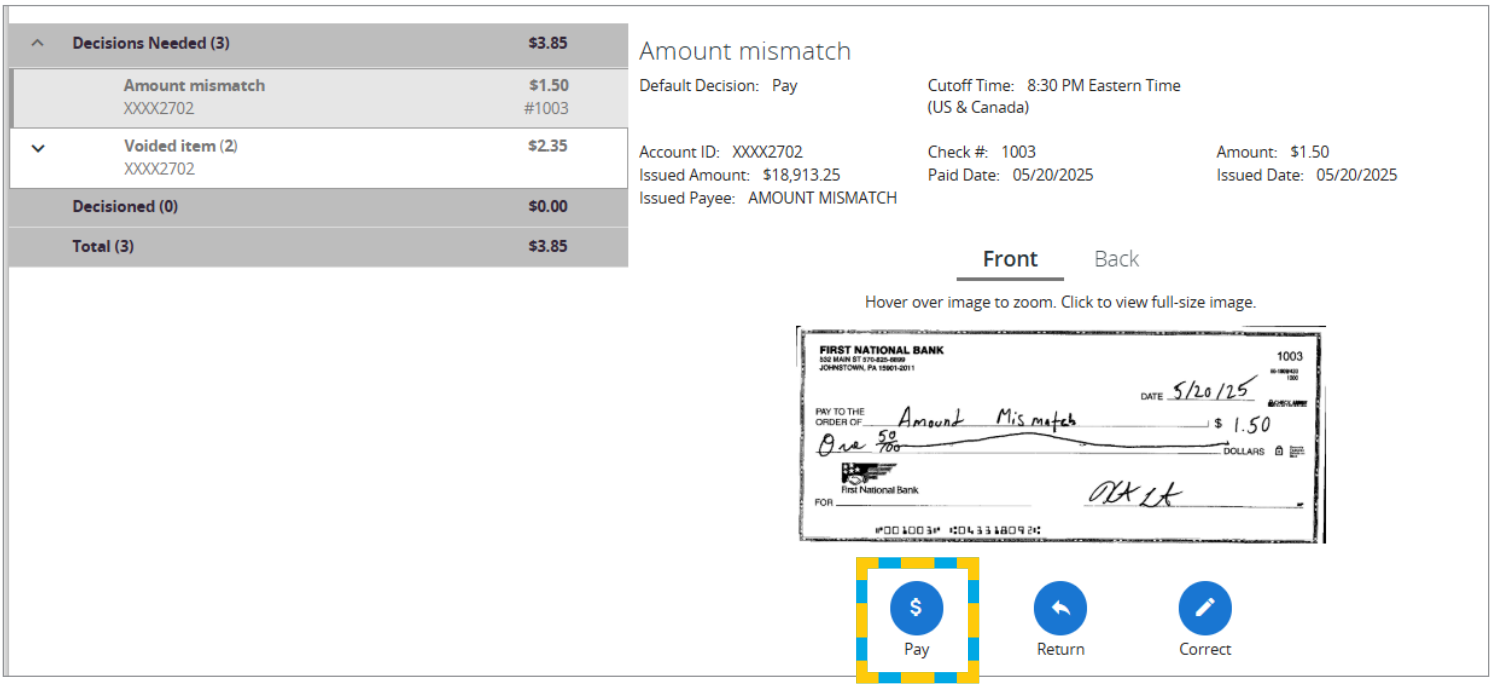


The exceptions will then display, showing how many need decisions and how many have been decisioned:

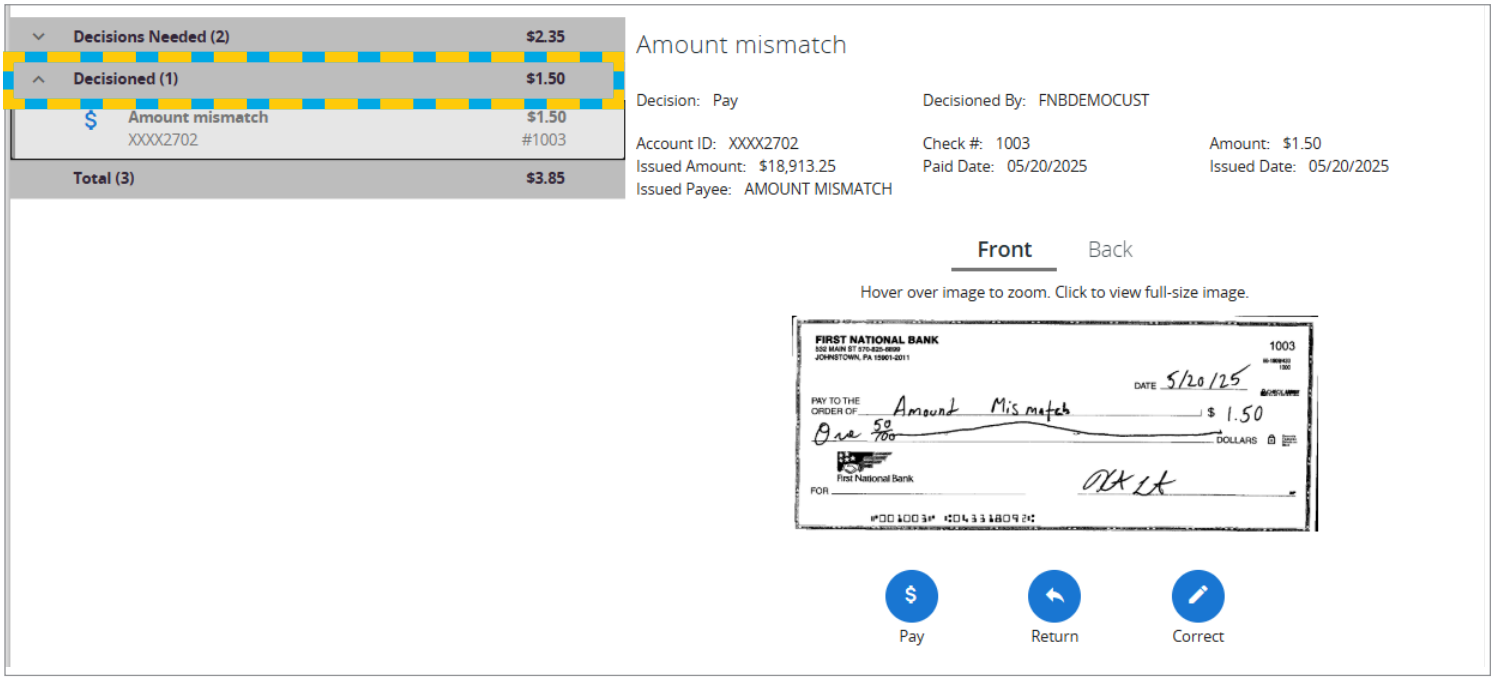


To view and review the exceptions, click the item under **Decisions Needed** to display details about the item. When clicking on an item, the image of the check will appear along with the details of the item.

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

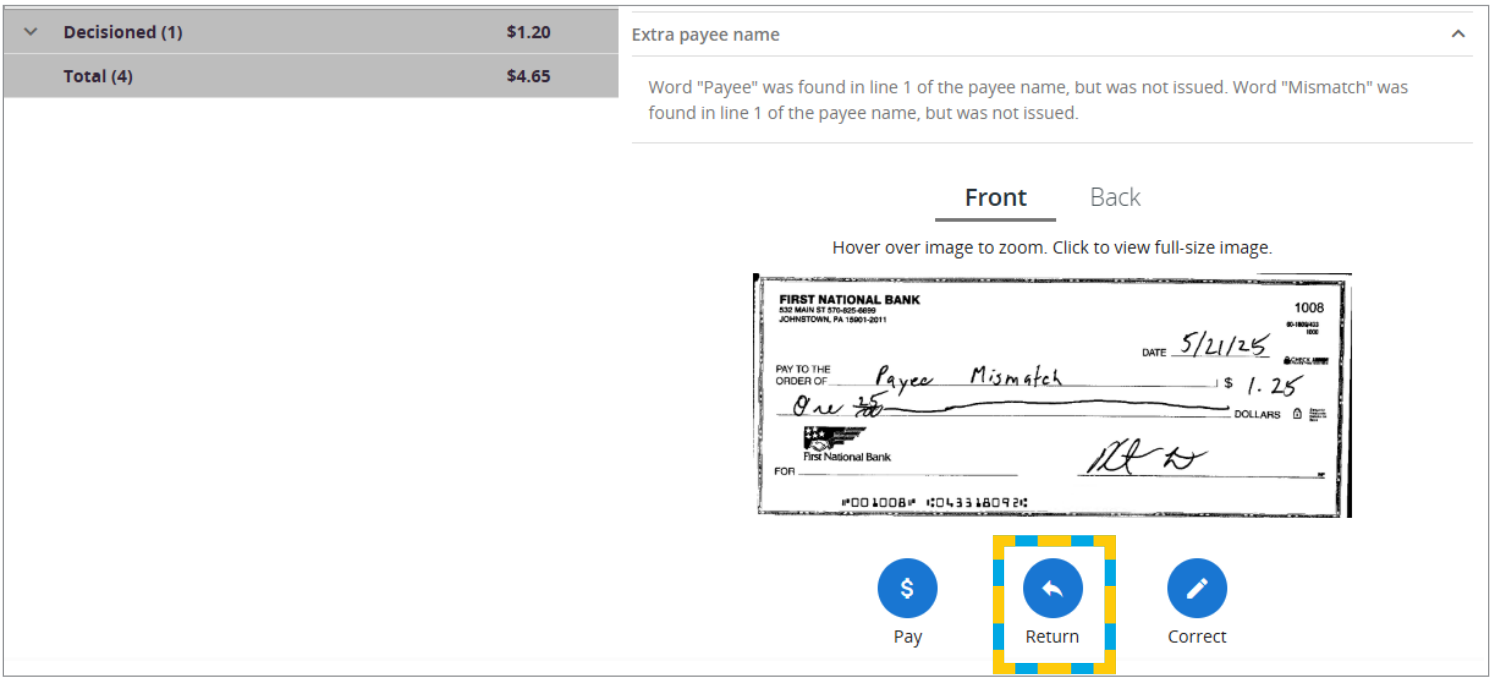


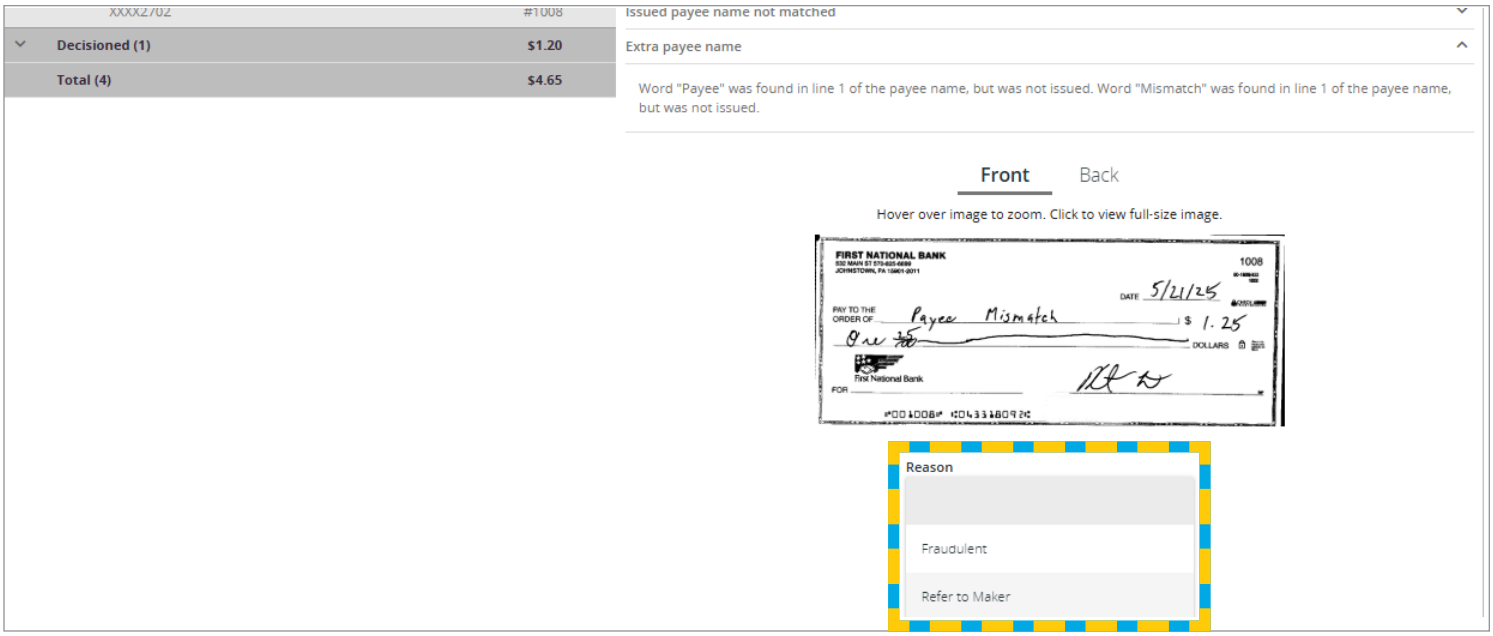
The reviewed item will move from the "**Decisions Needed**" area to the "Decisioned Group."



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

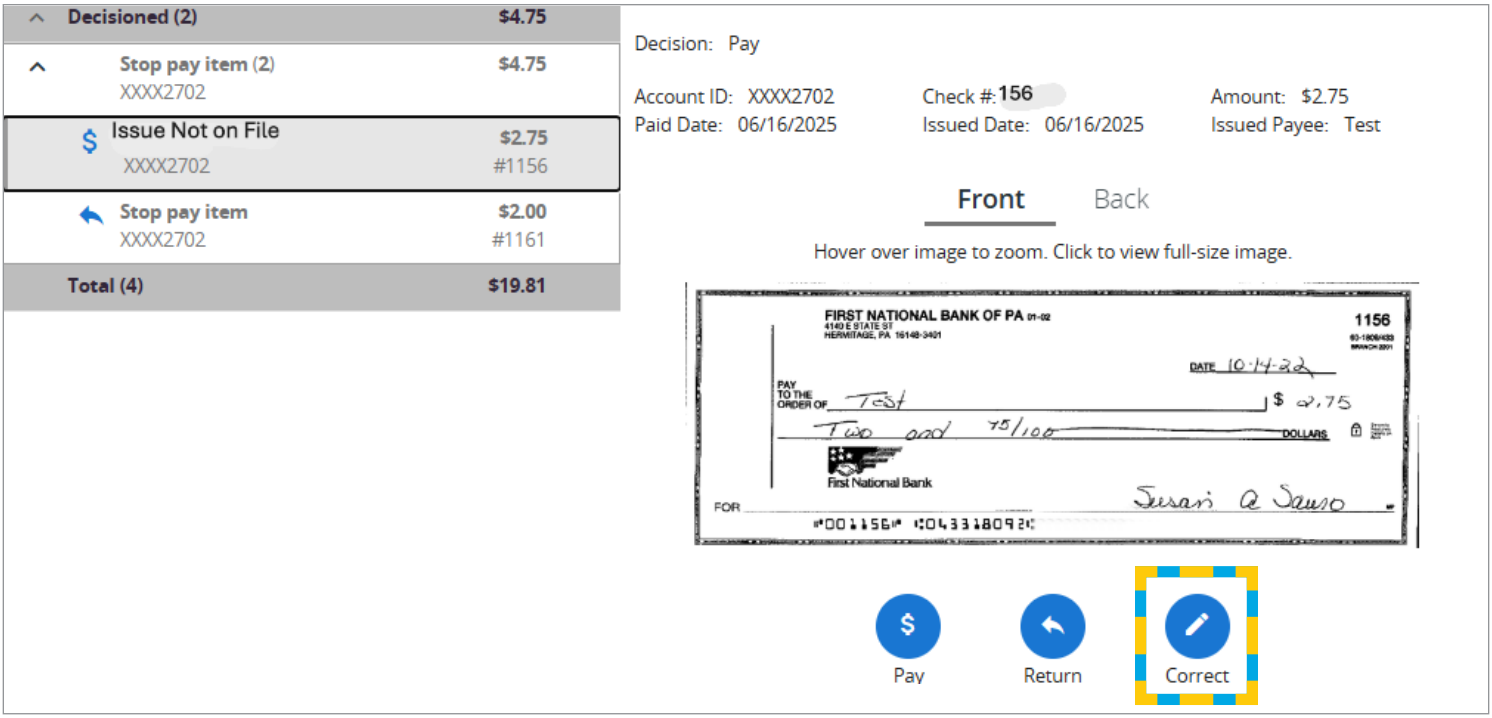
If the check presented is fraudulent or unauthorized, click **Return** and then select the reason ("**Refer to Maker**" or "**Fraudulent**") from the drop-down list. This will then move the item to the Decisioned folder:



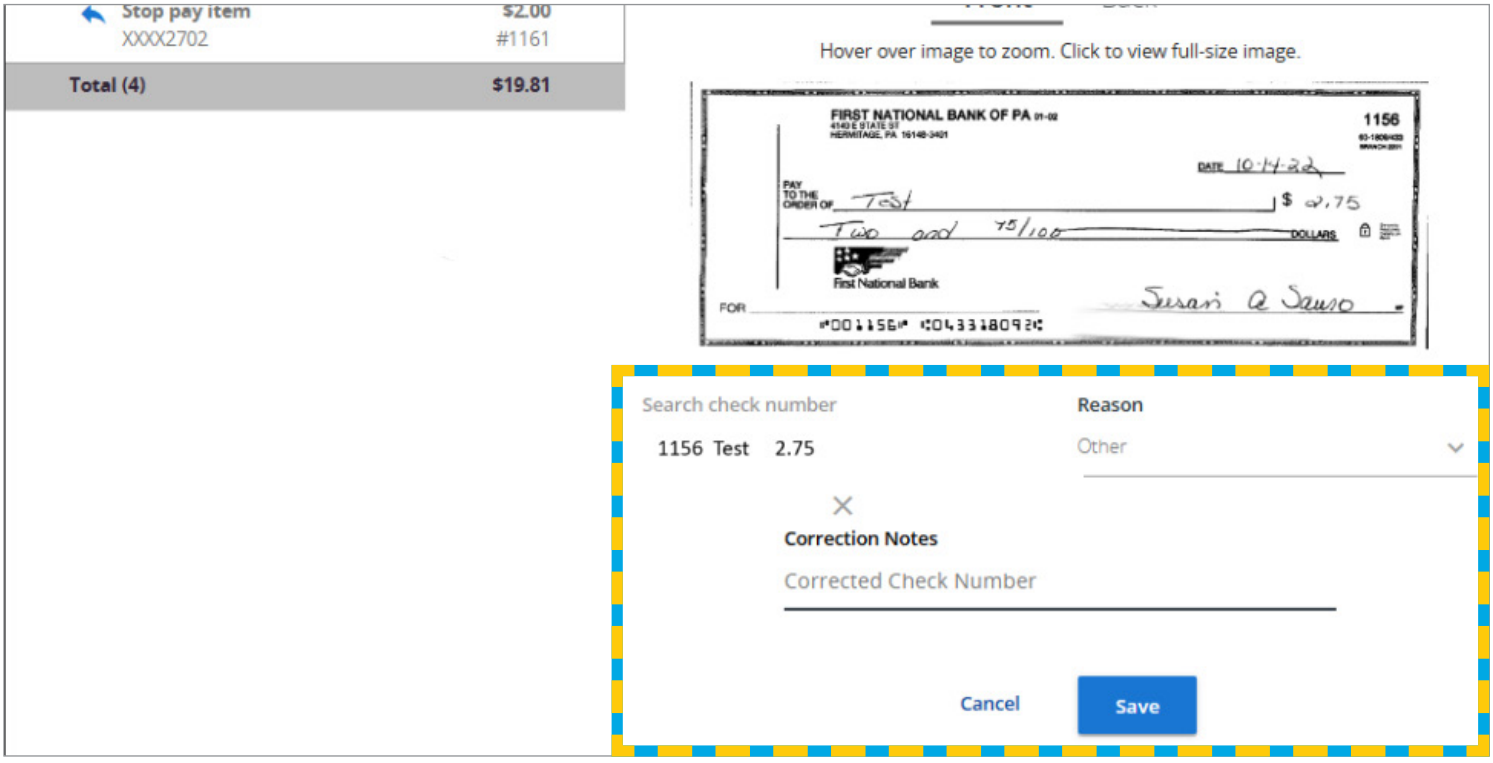


Corrections

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.

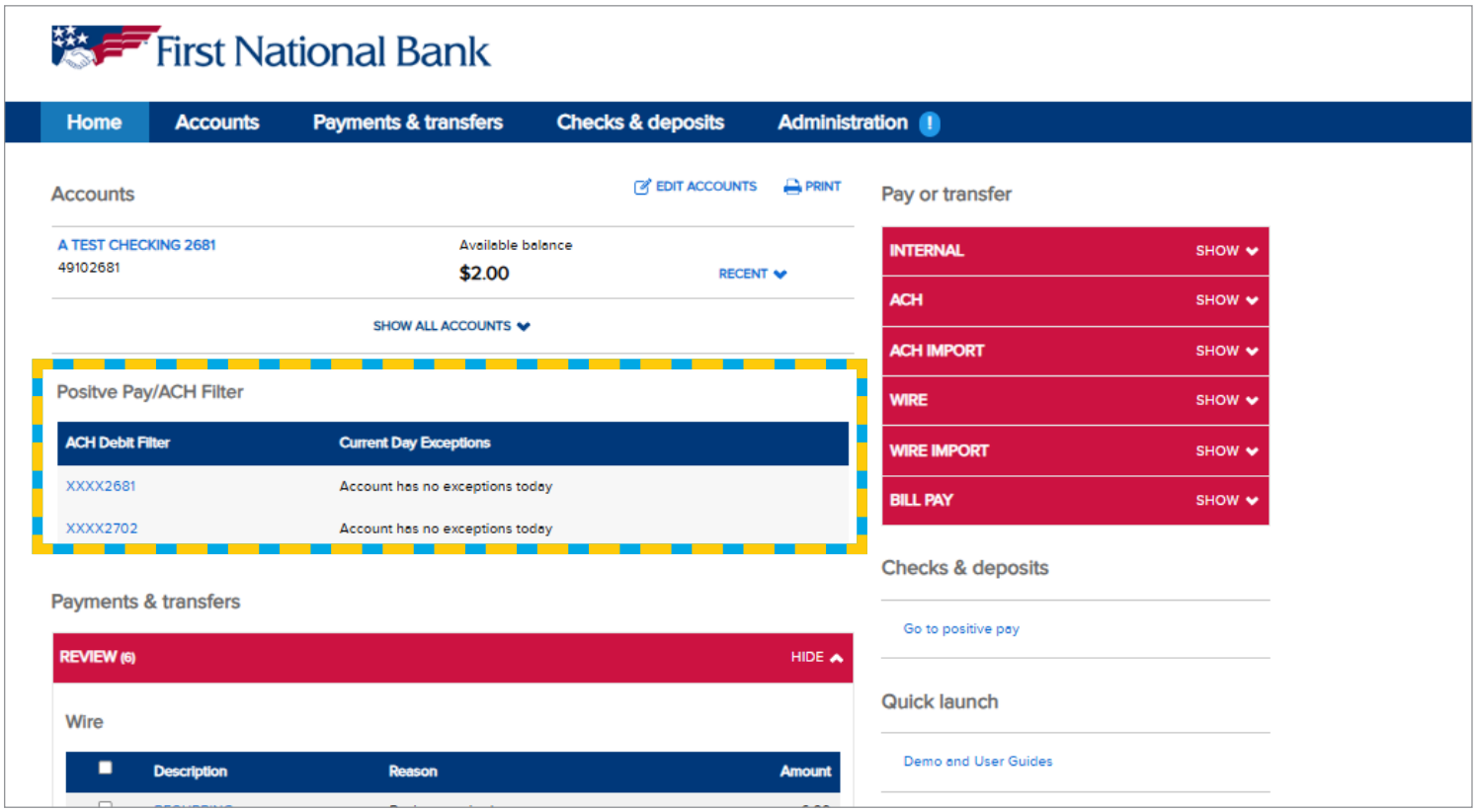


Once clicked, enter the correct check number in the "Search for a check" field. Then, click on the check information that appears below the "Search for a check" field. Next, in the "Reason" field select "Other," and in the "Correction Notes" field, enter "Corrected Check Number" and then click "Save."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

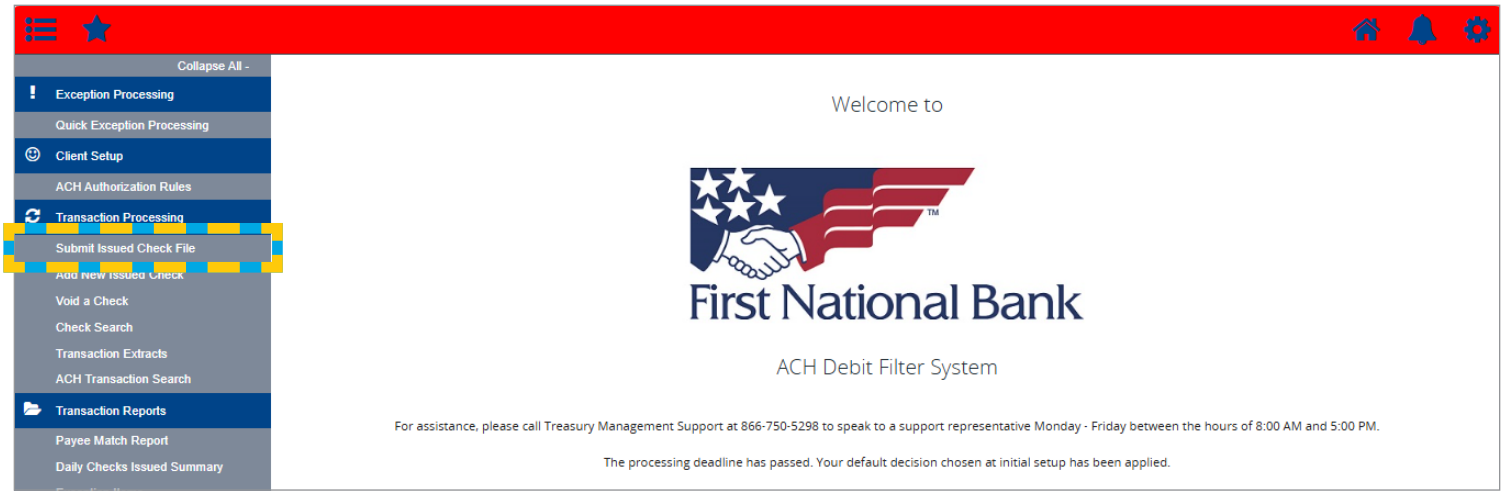


How to Upload an Issued Check File

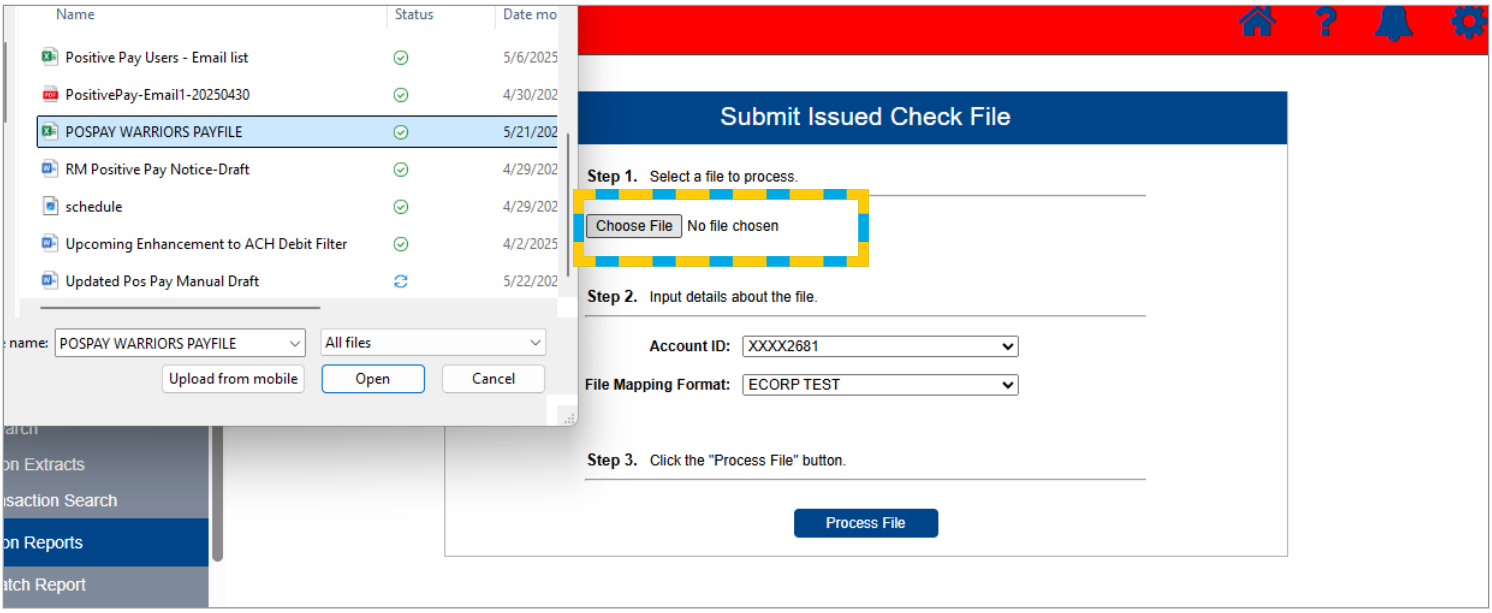
- Log into Business Online Banking.
- On the home screen, scroll down to the Positive Pay/ACH Debit Filter section and click on one of the accounts to enter the Positive Pay/ACH Debit Filter system.



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

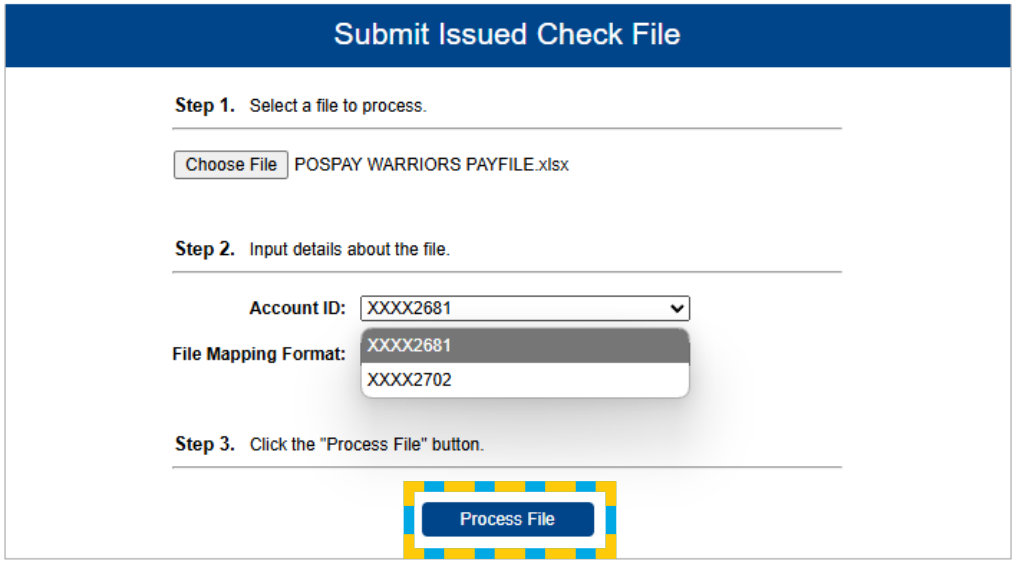


On the **Submit Issue Check File** screen, click **Choose File.** Then browse to select the file you wish to upload from your device:

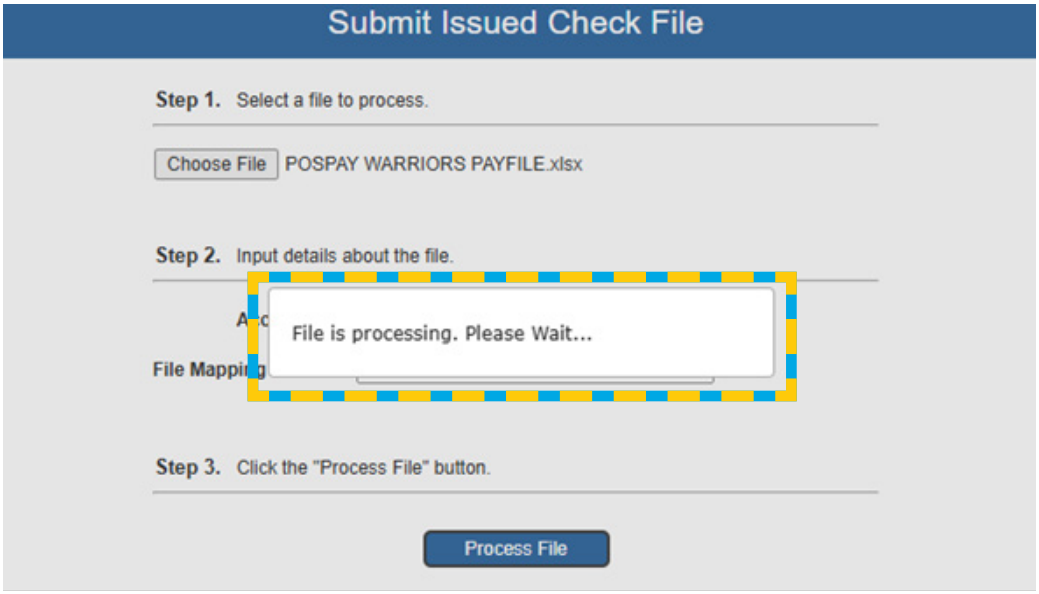


If you have more than one account – or the account number is NOT in the Issued Check File – select the appropriate account from the Account ID menu. Additionally, if you have more than one template, select the appropriate File Mapping Format for your issued file.

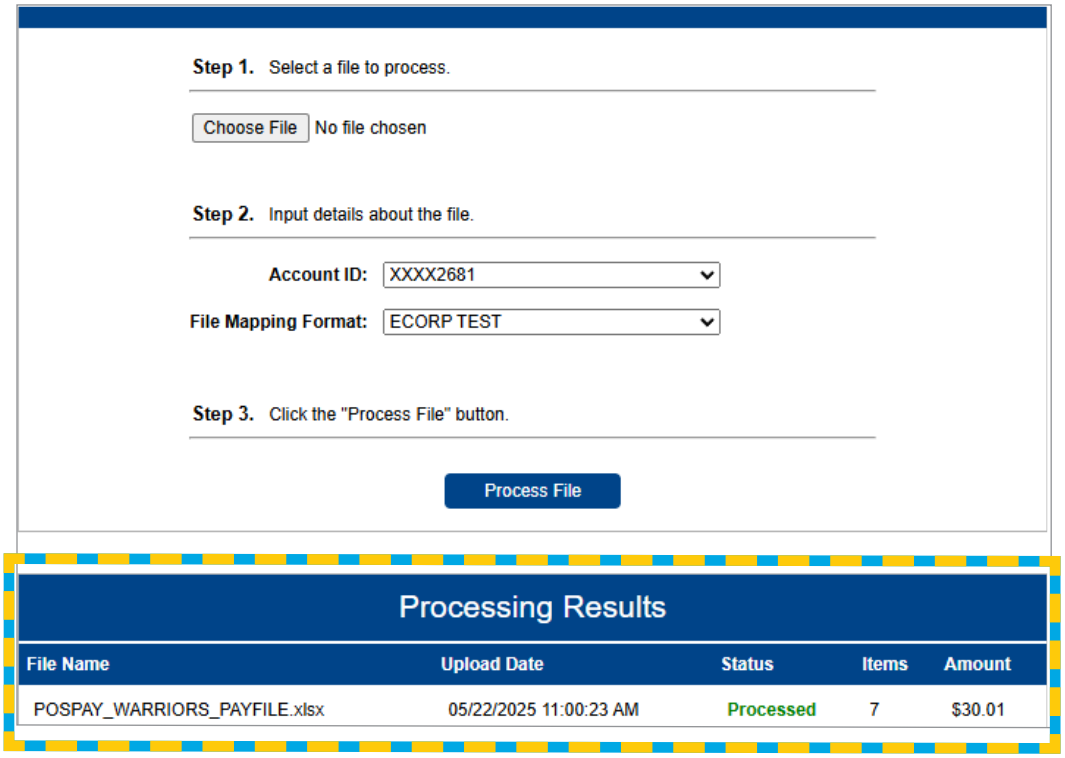
Once complete click **Process File**:



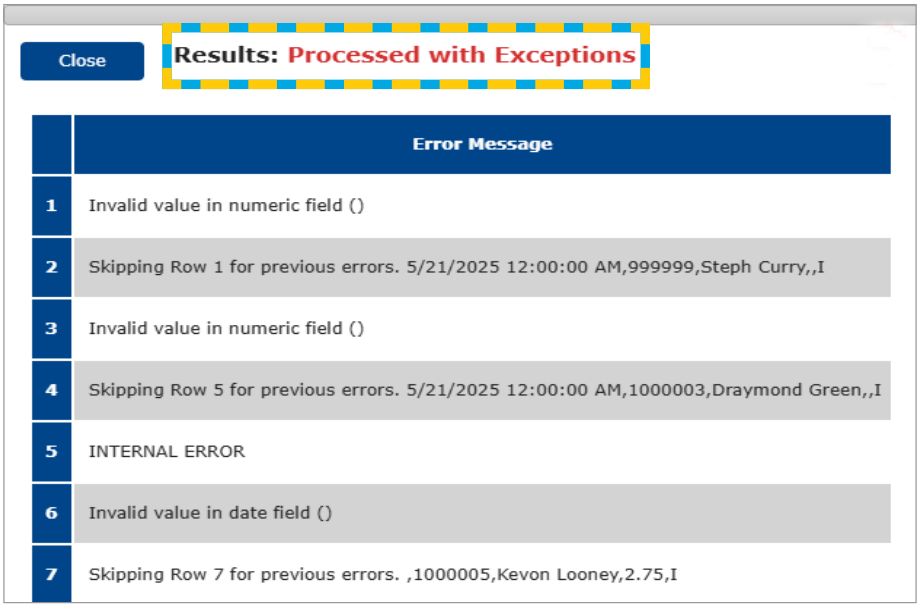
Once the Process File button is clicked, please wait a moment for the system to complete the upload:

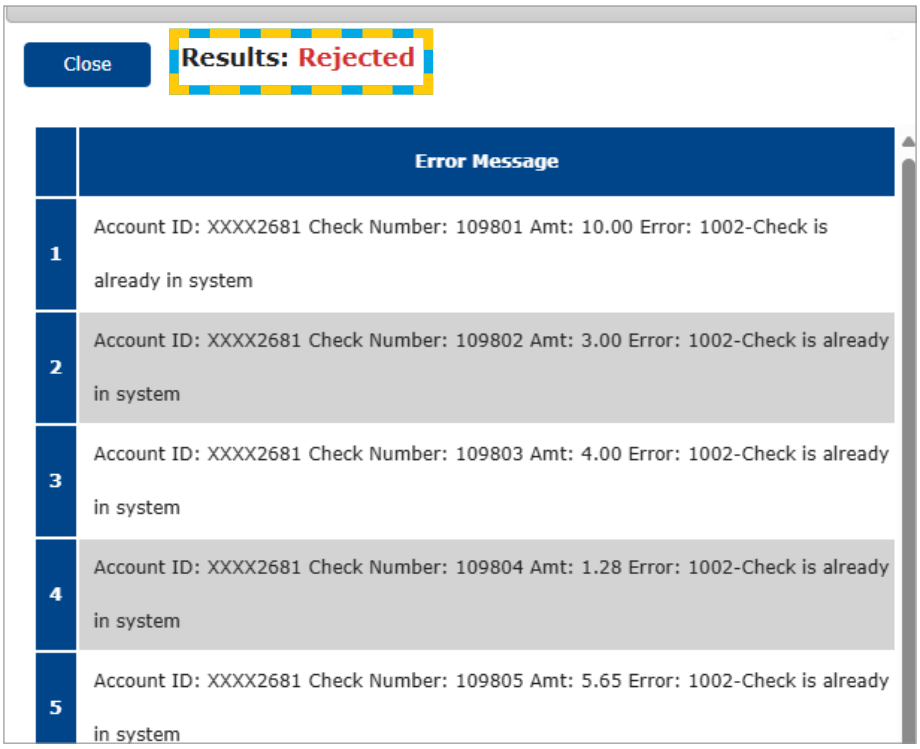


Once the file is uploaded, a confirmation will appear at the bottom of the screen listing the File Name, Upload Date, Status of Processed, Item Count and Total Amount of the file:



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





Import Exceptions

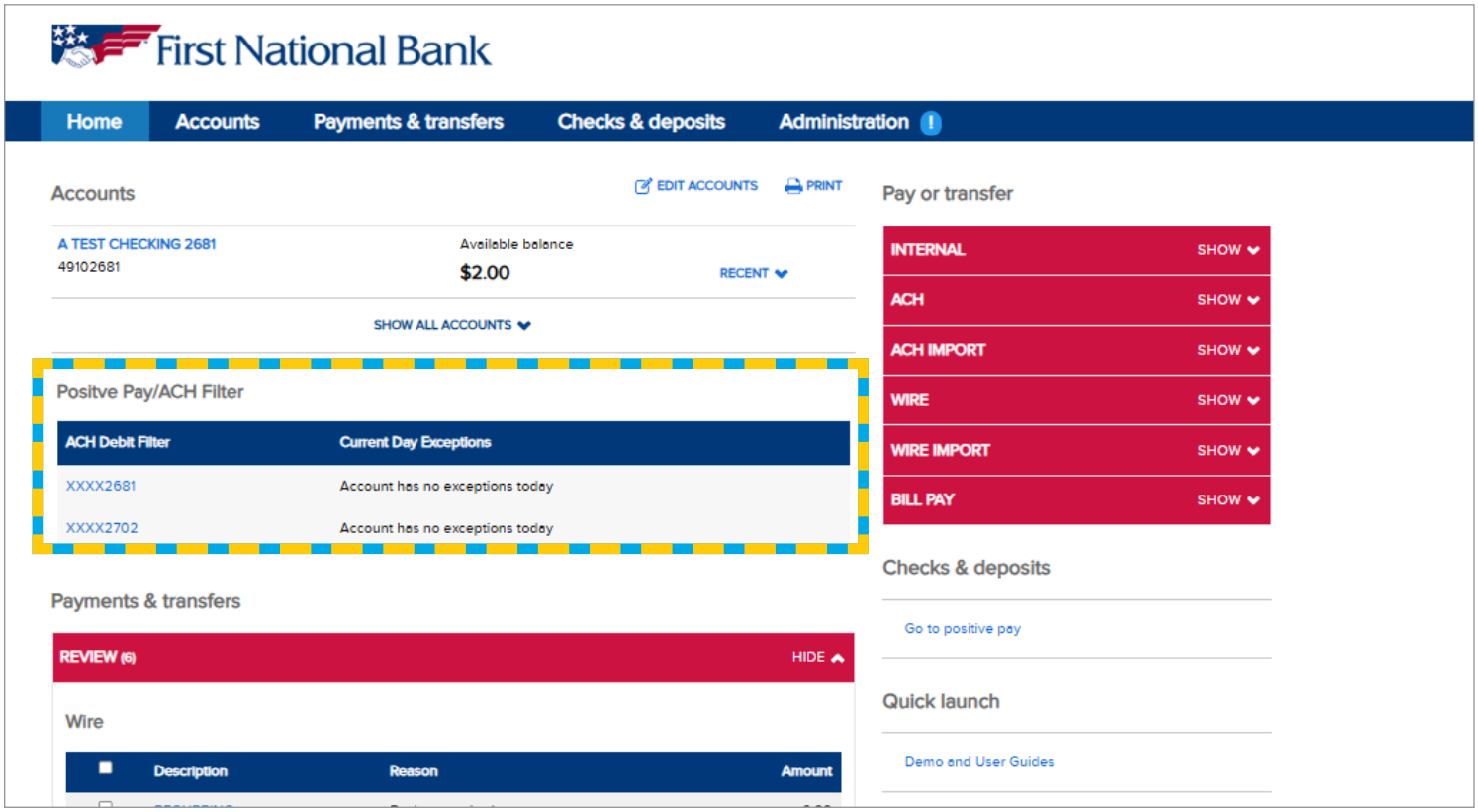
If the file you uploaded shows "**Processed with Exceptions**," it means that some of the items in the file did not match template specifications you created when you submitted your first Issued Check File and need to be corrected. You have two options to correct your data:

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.

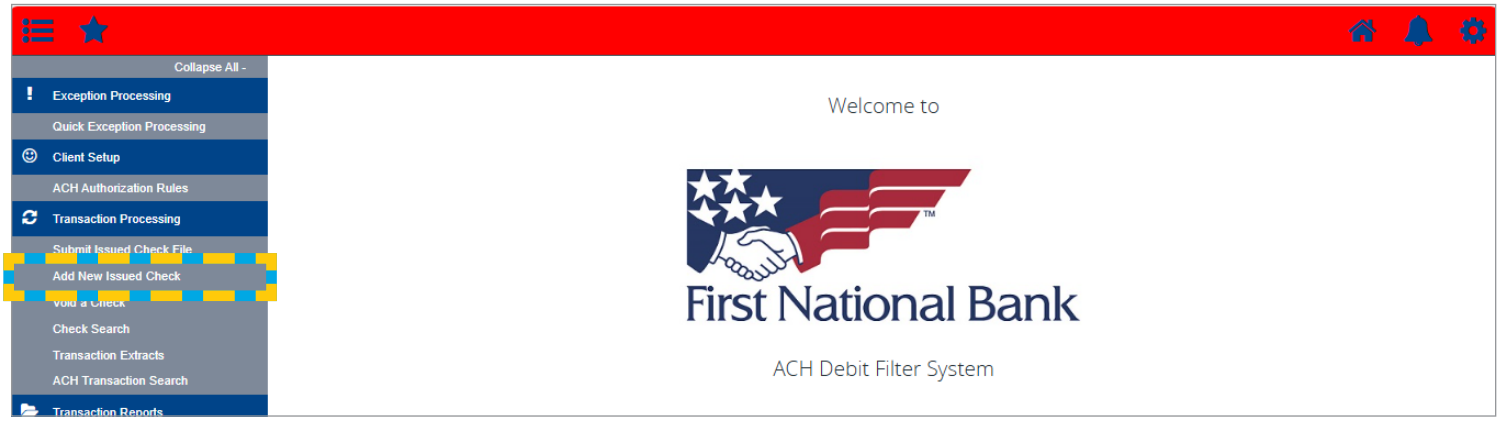
If the file you uploaded shows "**Rejected**," the file will need to be corrected and re-submitted to FNB.

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:

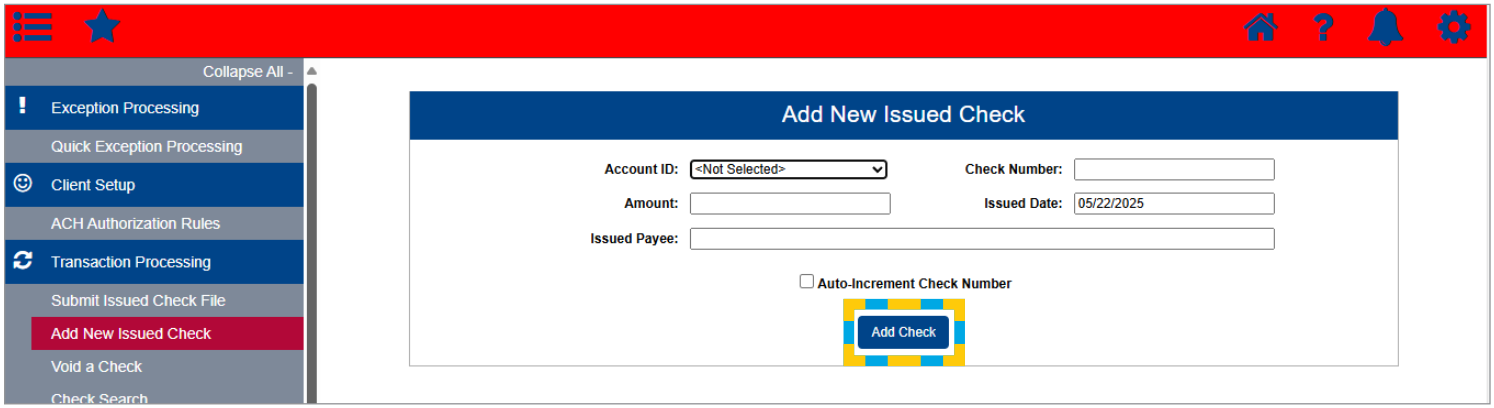


When you arrive at the window below, click on **Add New Issued Check** from the left menu:

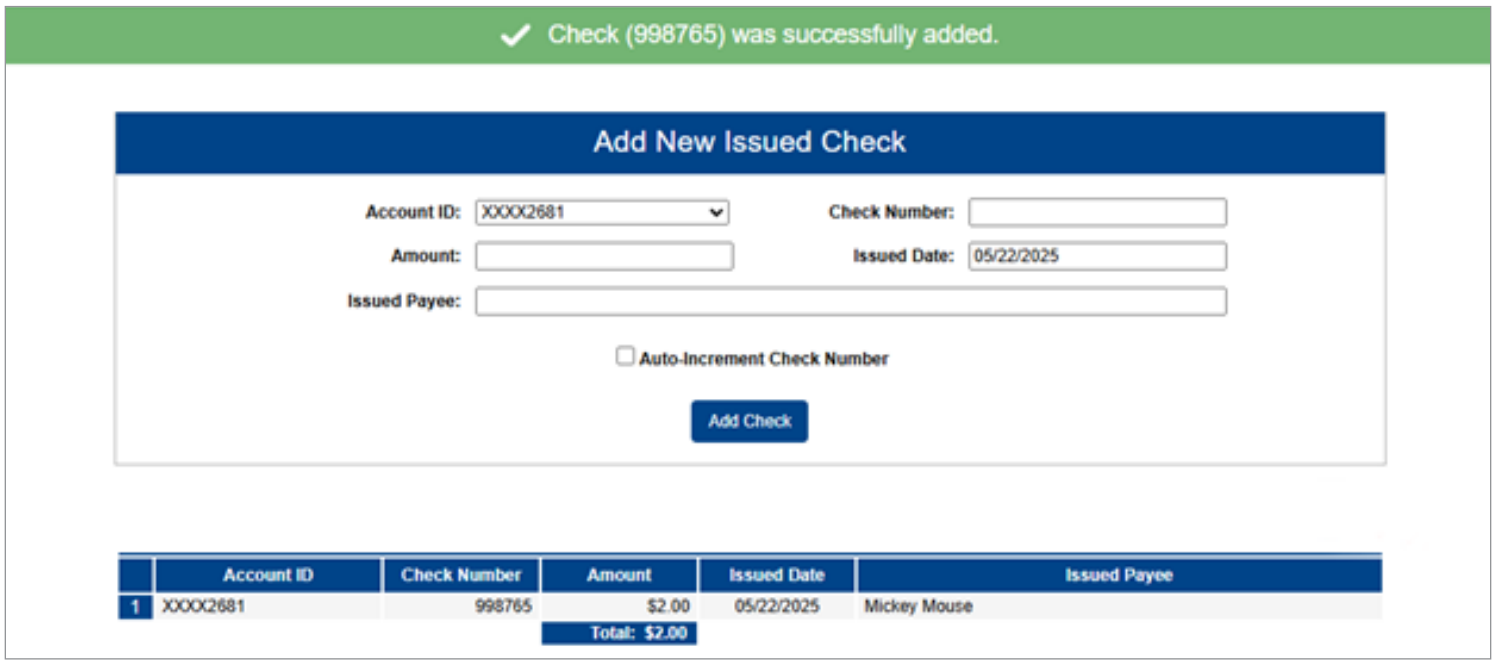


If you maintain just one checking account with FNB, your account number will automatically populate the Account ID field. If you maintain more than one checking account in the Positive Pay system, use the **Account ID** menu to select the account on which the check was drawn.

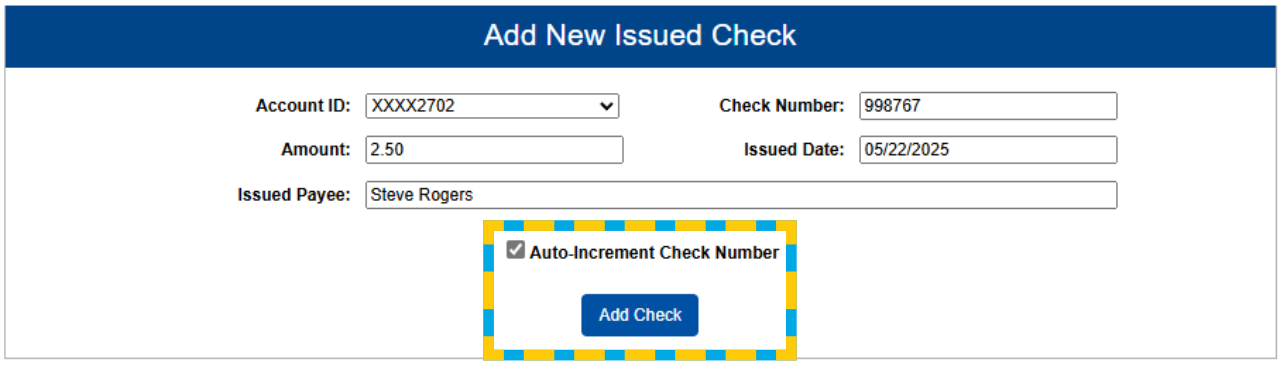
Next, enter the Check Number, Amount, Issued Date and Issued Payee in the appropriate fields. Then click **Add Check**.



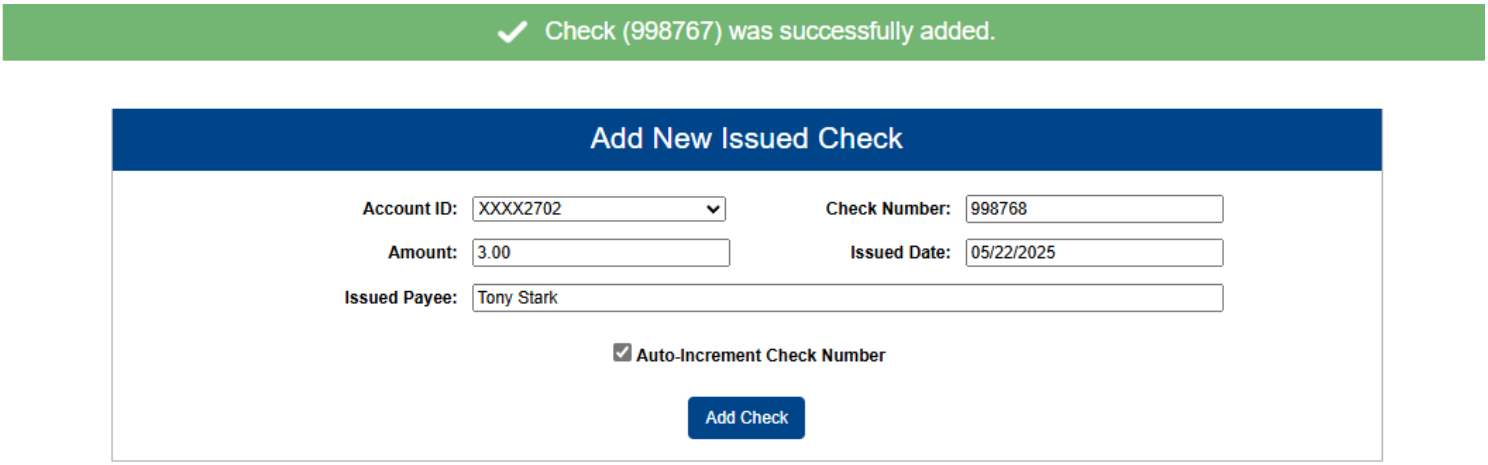
The system will generate a confirmation showing the check was successfully added. Your screen will look like this and you will have the opportunity to enter additional checks if you like:



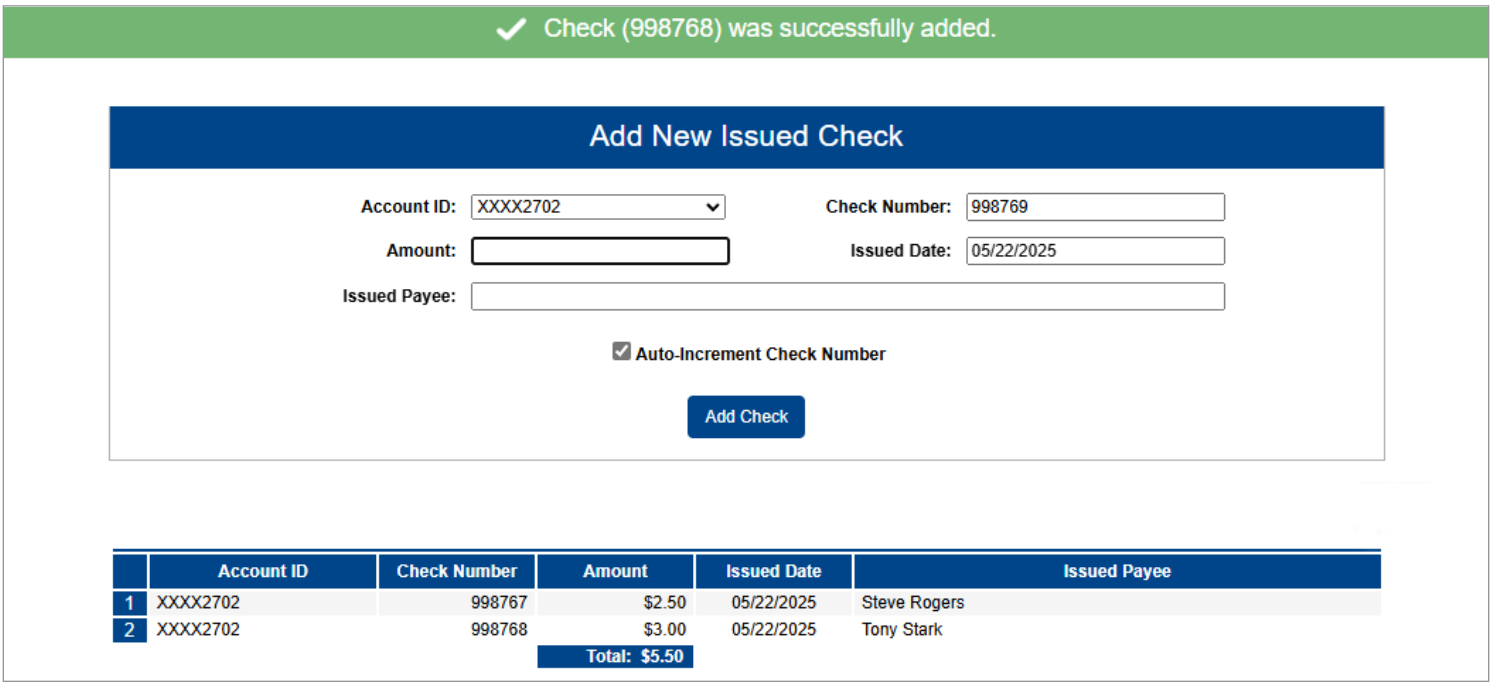
If you are entering more than one check AND they are in sequential order, click the box to the left of **Auto-Increment Check Number** option. The system will populate the next check to be entered once **Add Check** is clicked:



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

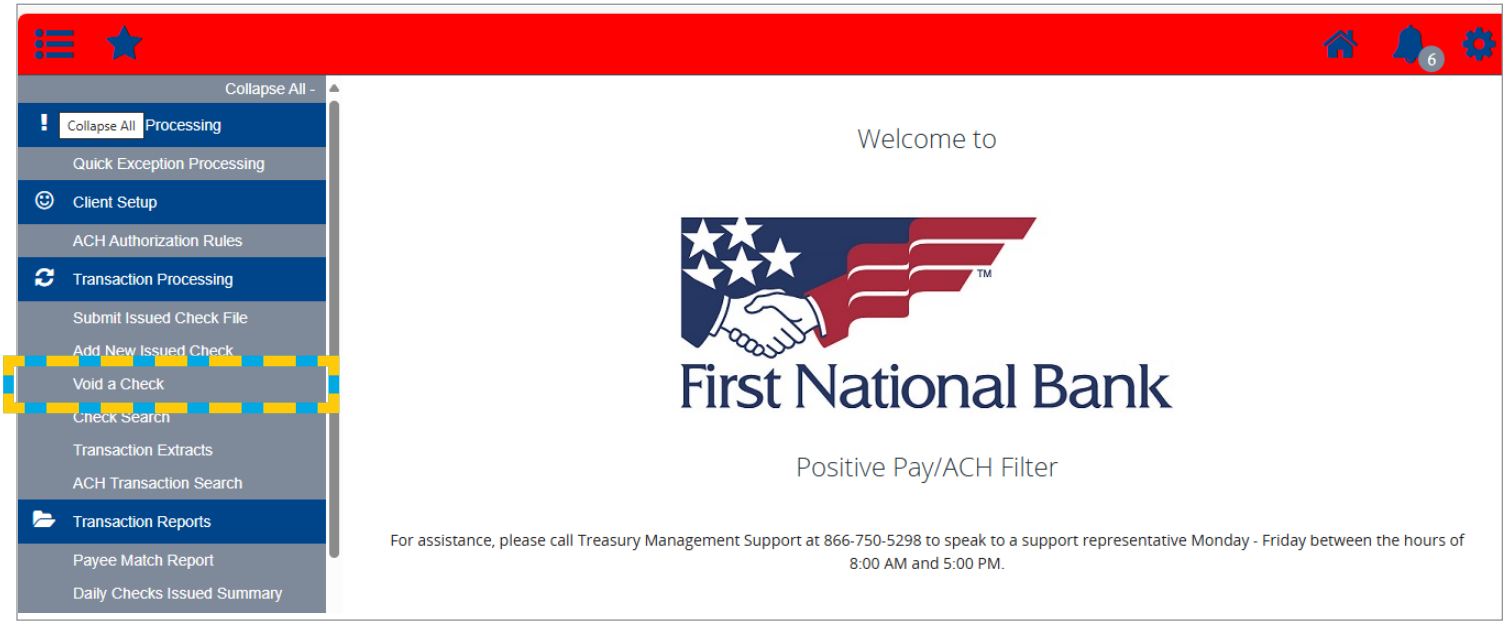


Your screen will look like this after the second check is added. The list at the bottom of the window will continue to show all checks as you add them:

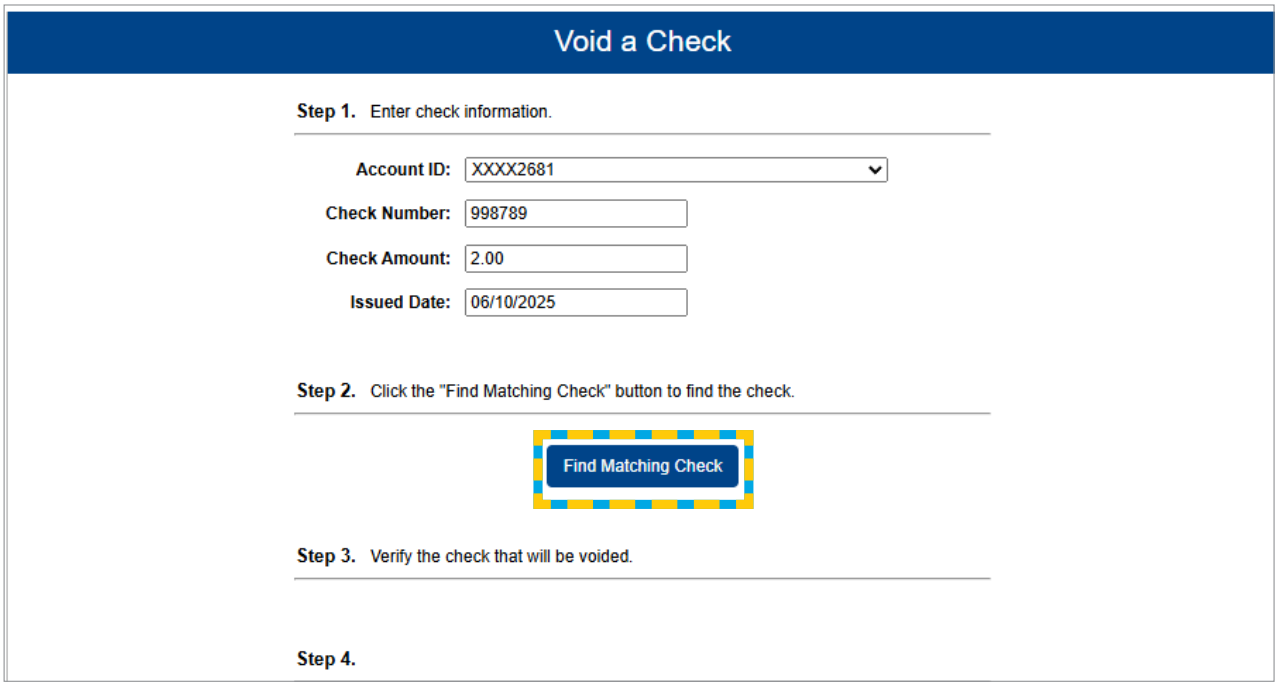


Void A Check

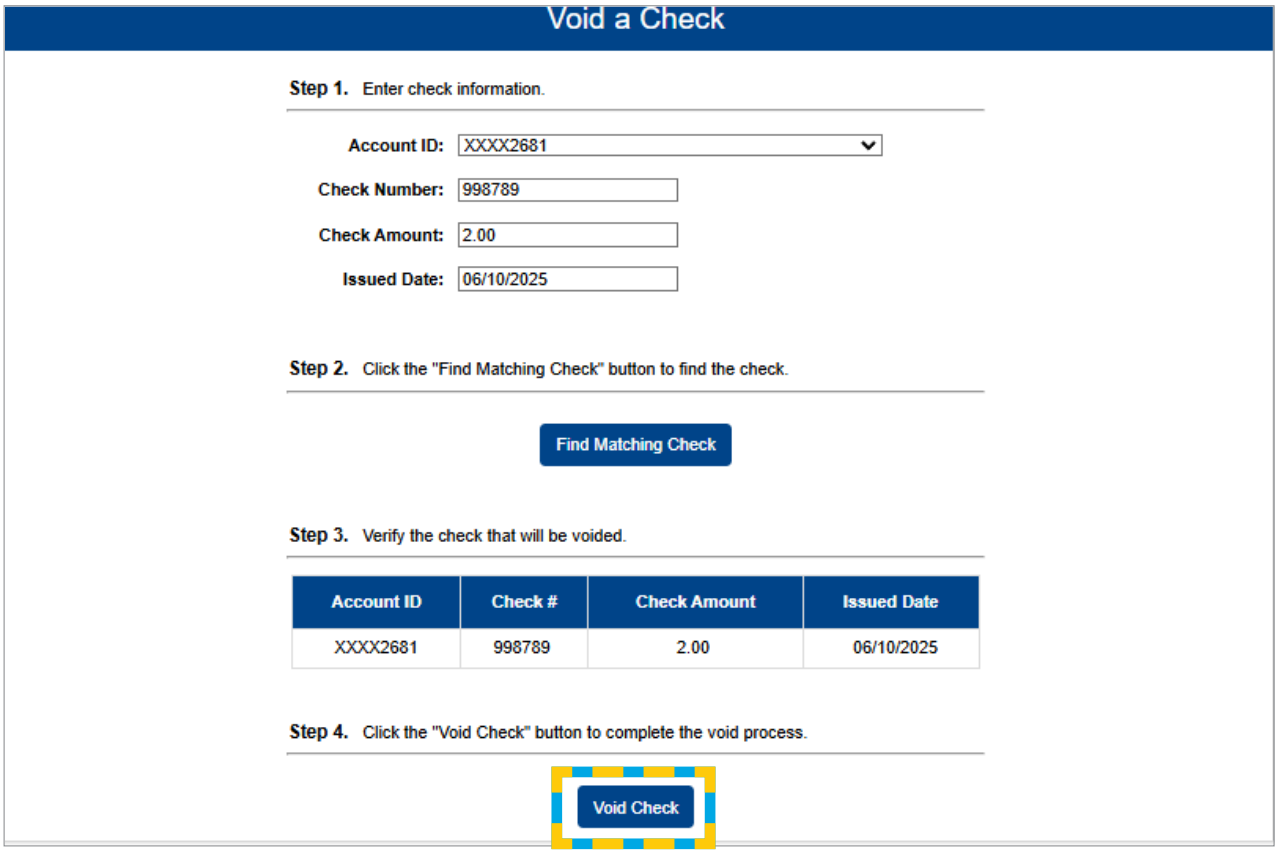
To void a check, click **Void a Check** on the left menu:



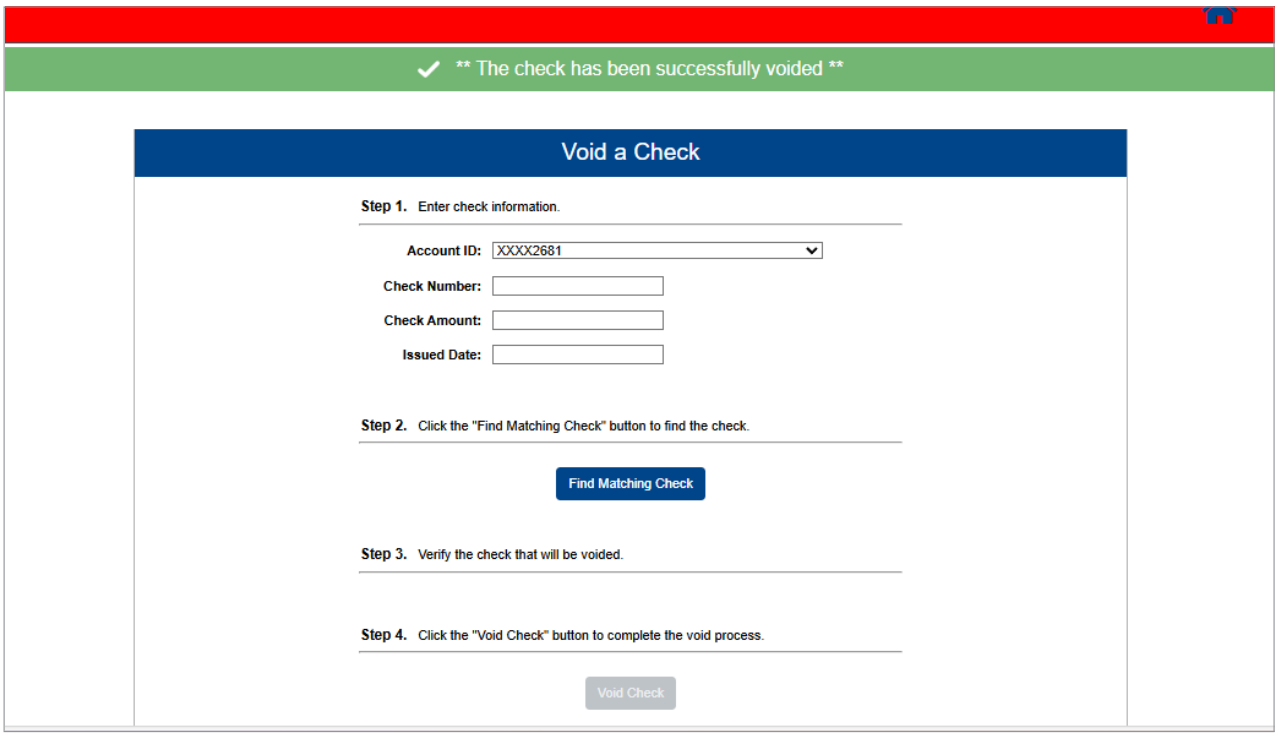
Select the account number from the Account ID drop-down, and complete the Check Number, Check Amount and Issued Date fields. Once complete click **Find Matching Check**:



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.

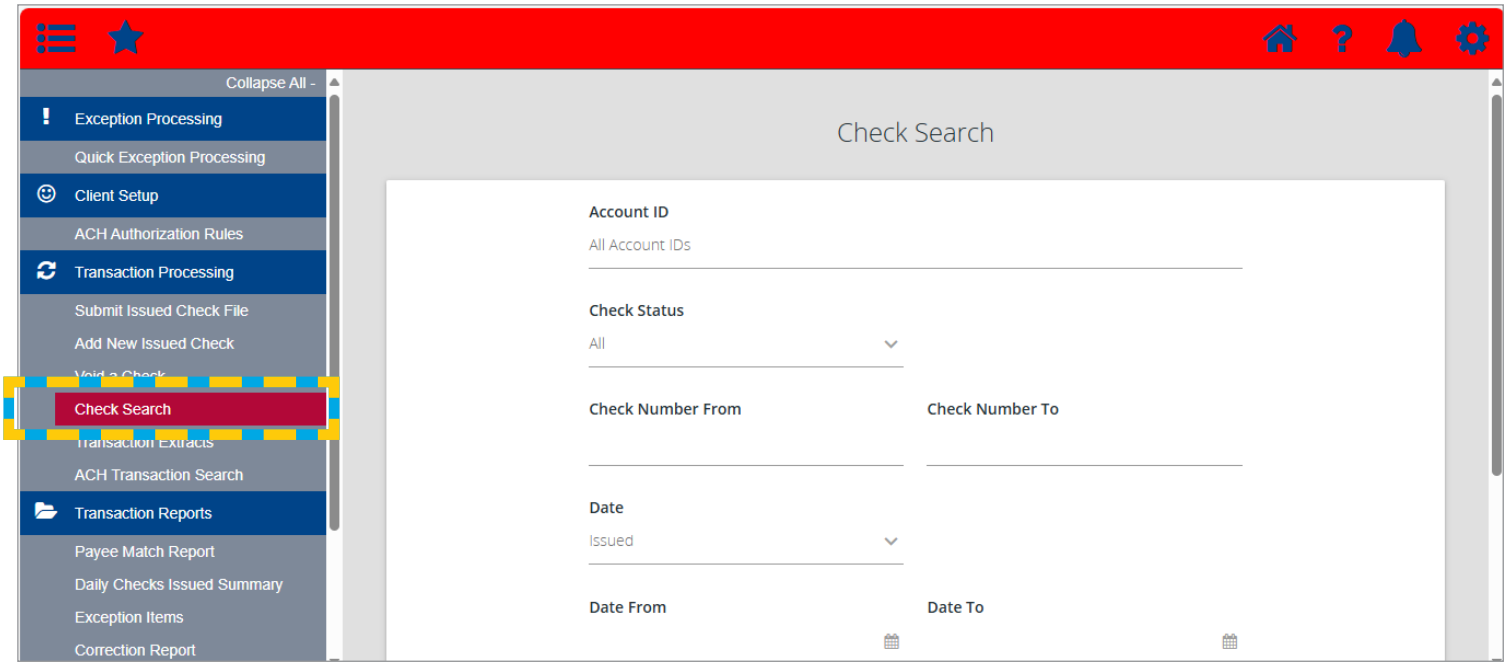


Once Void Check is clicked the system will void the item and a confirmation will appear.

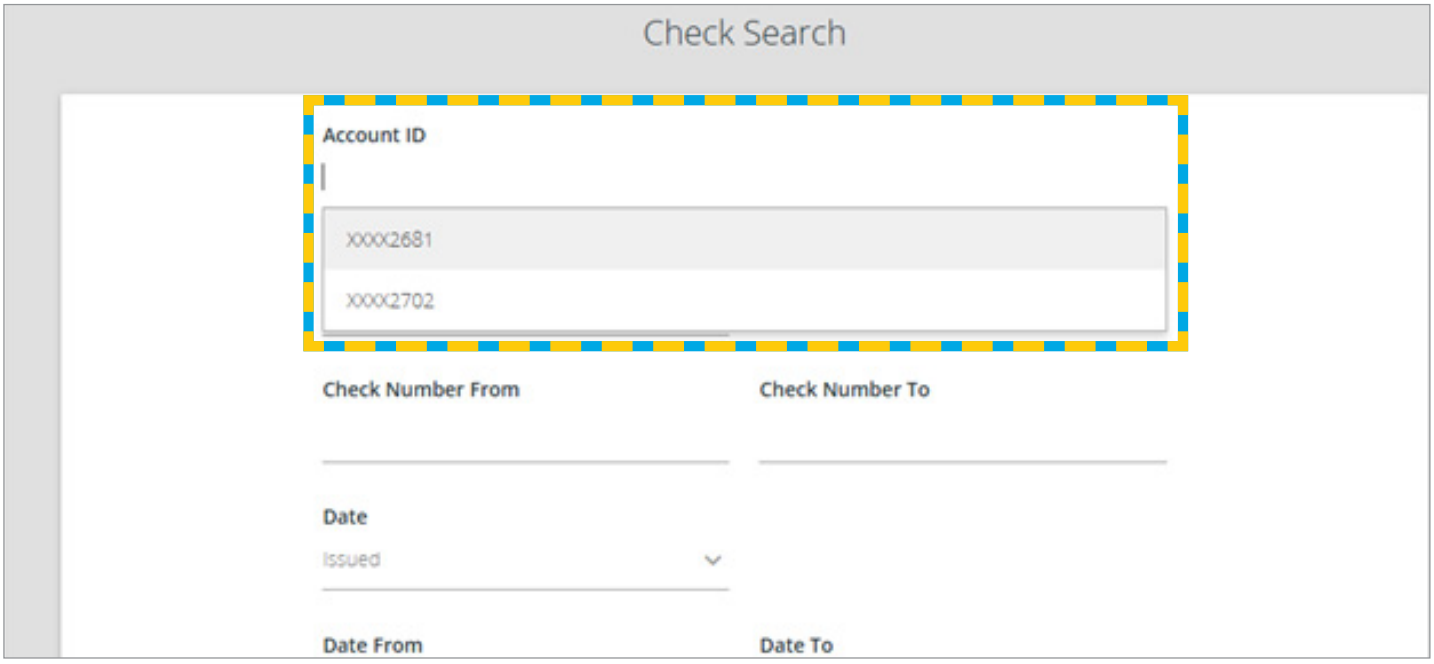


Change Items

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:



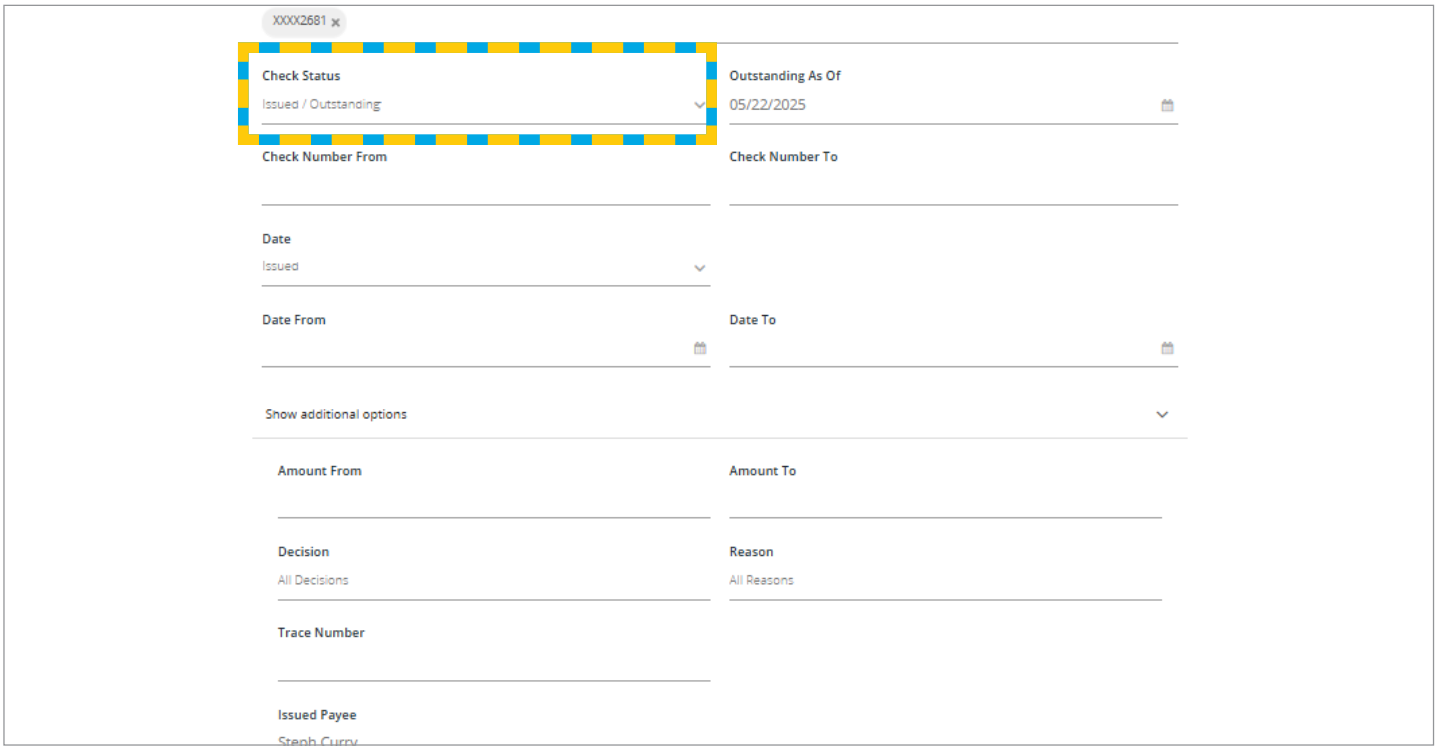
If you maintain one checking account in the Positive Pay system, the account number will automatically appear next to Account ID. If you maintain multiple accounts, click the drop-down menu next to Account ID to select the account on which the check was written. Then click the appropriate account number:



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.

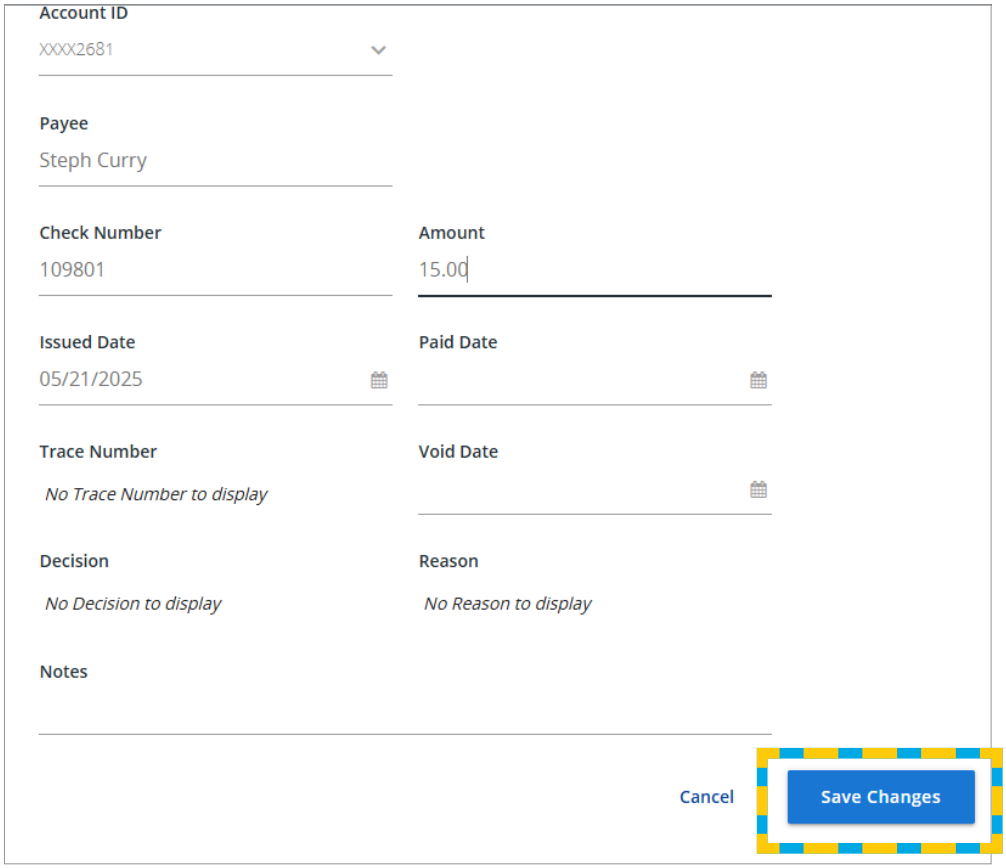


When the results page populates, click the three vertical dots to the right of the check you wish to edit and select **Edit record**.

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

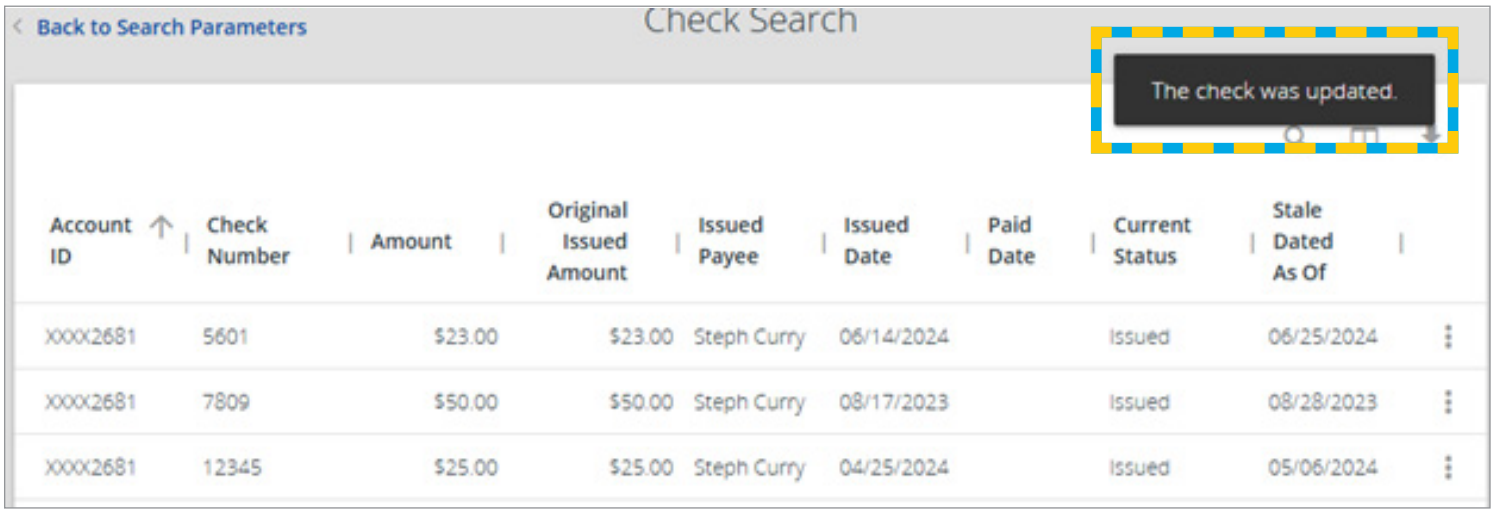


When you select a record to be edited, your window will contain the contents of that record. The following fields can be changed:

- 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.

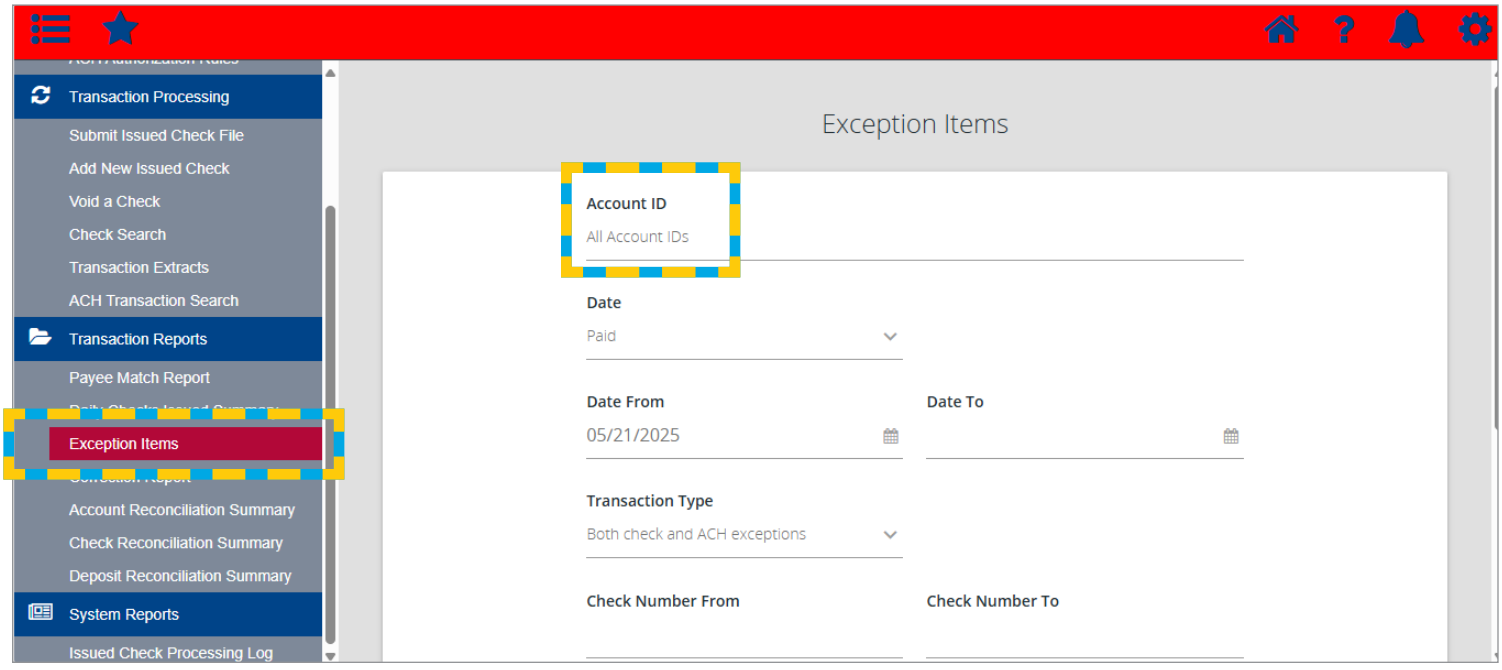


Month-End Reconcilement Reports

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:

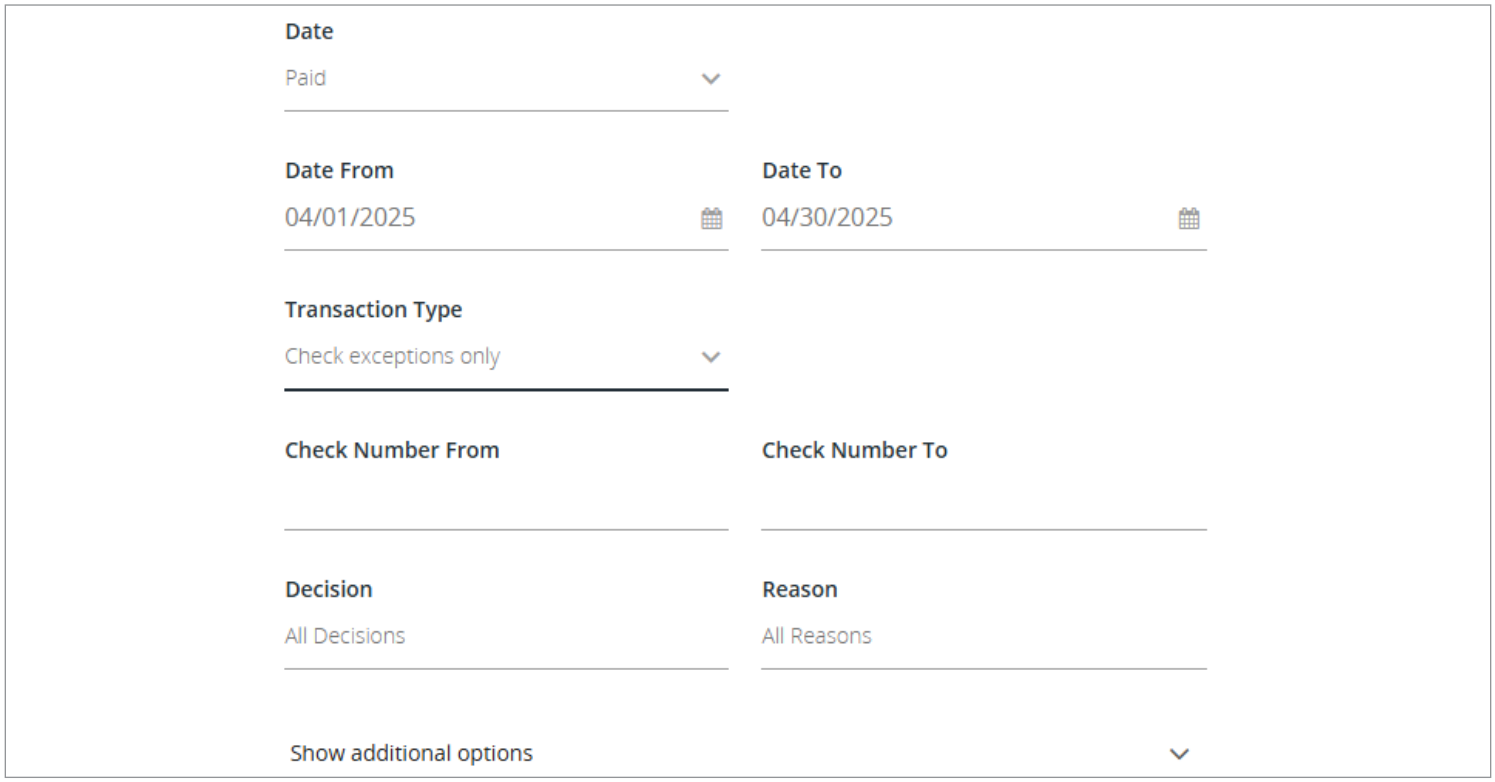
EXCEPTION ITEMS:

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:

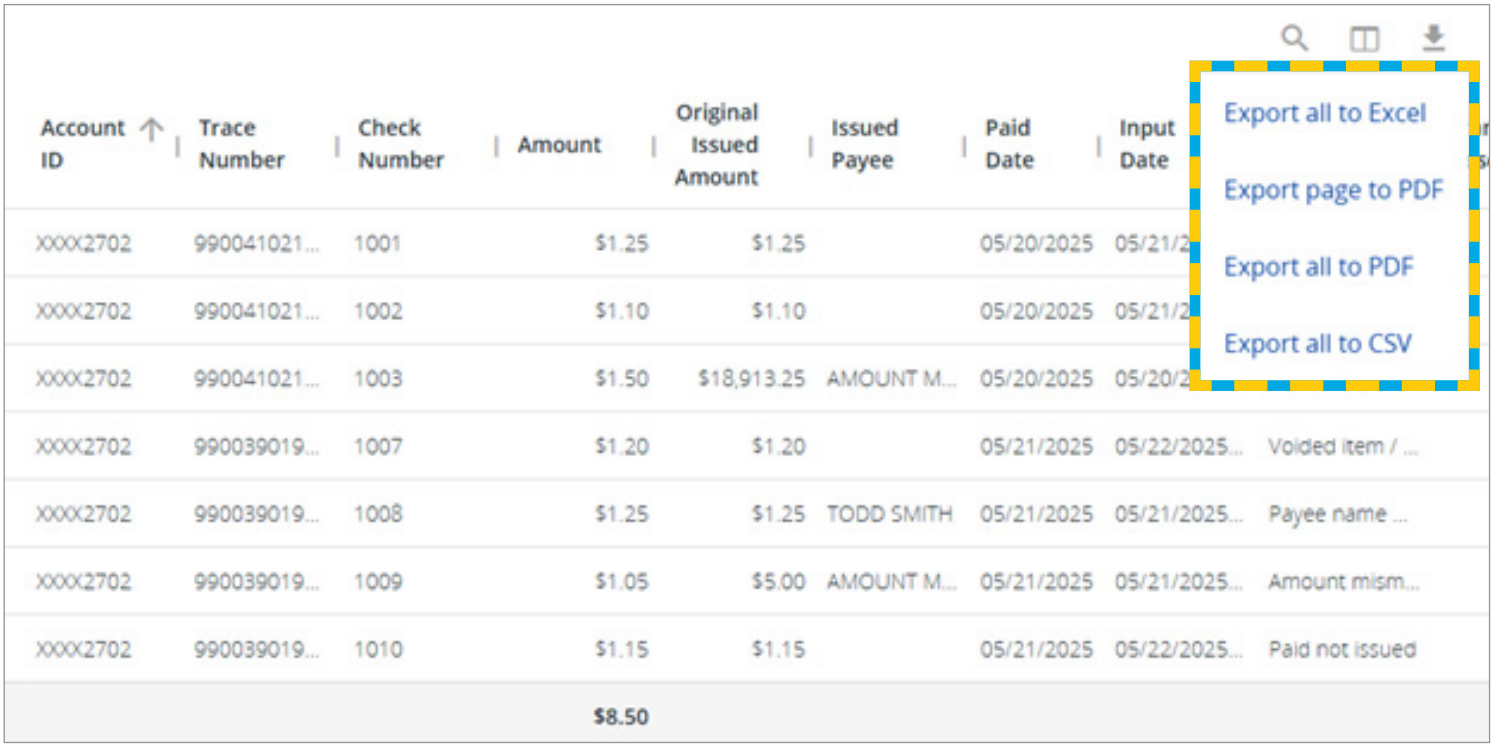


Under the **Account ID** drop-down menu, you may select All Account IDs to include ALL of your accounts in one report. Or, if you prefer, you may select a specific account by clicking the Account ID drop-down menu and selecting the specific account.

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.



The report displayed will look similar to this:

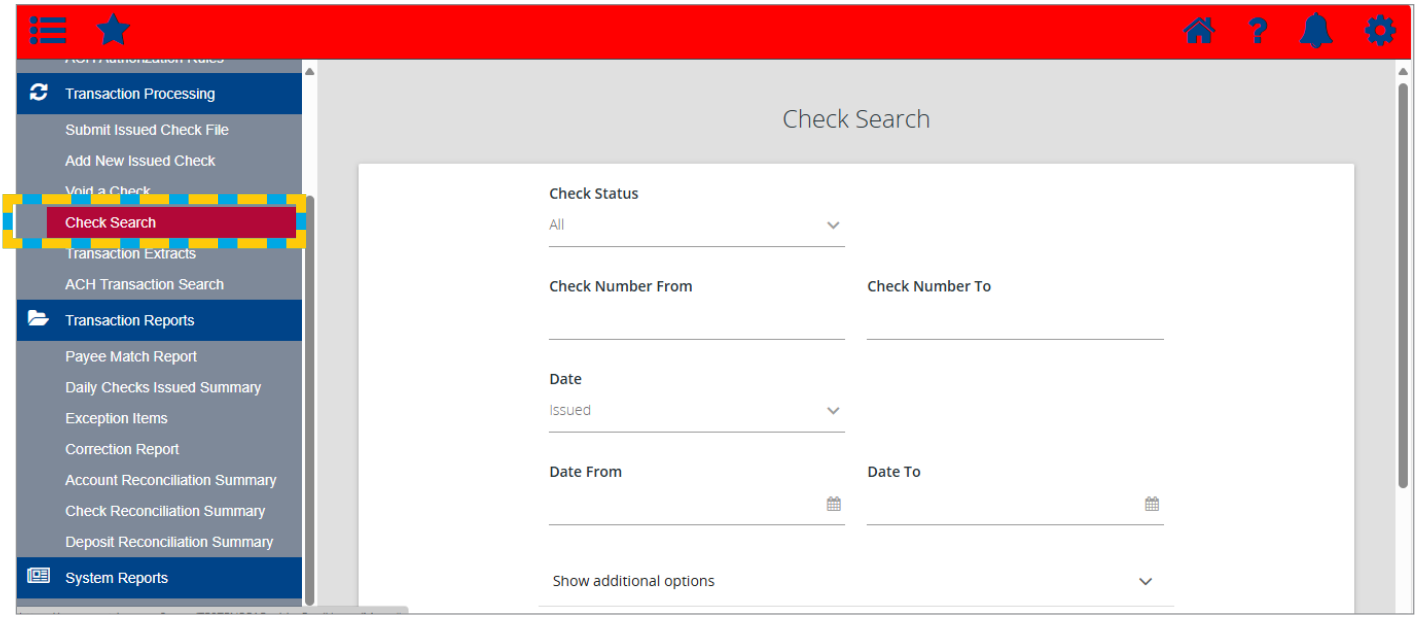


Account ID	Trace Number	Check Number	Amount	Original Issued Amount	Issued Payee	Paid Date	Input Date	
XXXX2702	990041021...	1001	$1.25	$1.25		05/20/2025	05/21/2...	
XXXX2702	990041021...	1002	$1.10	$1.10		05/20/2025	05/21/2...	
XXXX2702	990041021...	1003	$1.50	$18,913.25	AMOUNT M...	05/20/2025	05/20/2...	
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.

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:

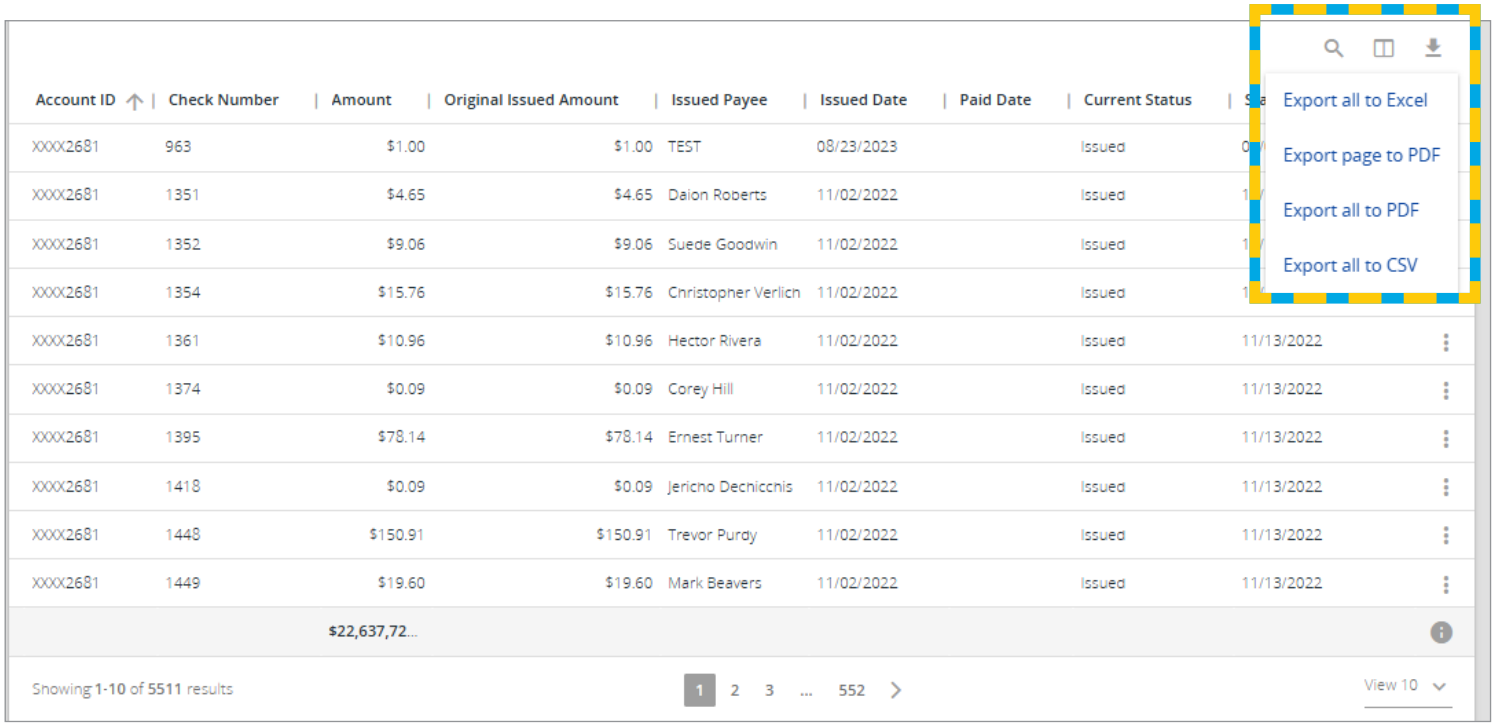


You will now see a Check Search window that looks like this:

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.

The report generated will look like this:



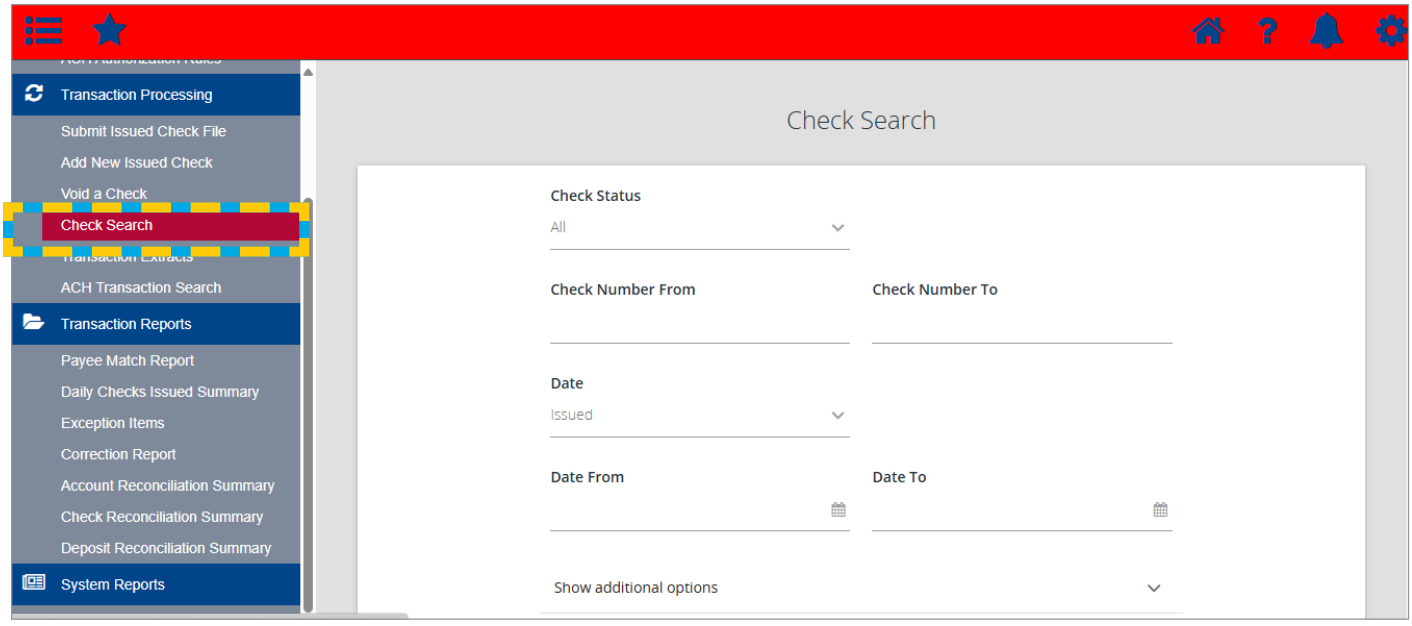
Account ID	Check Number	Amount	Original Issued Amount	Issued Payee	Issued Date	Paid Date	Current Status	
XXXX2681	963	$1.00	$1.00	TEST	08/23/2023		Issued	0
XXXX2681	1351	$4.65	$4.65	Dalon Roberts	11/02/2022		Issued	1
XXXX2681	1352	$9.06	$9.06	Suede Goodwin	11/02/2022		Issued	1
XXXX2681	1354	$15.76	$15.76	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 Dechicchis	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

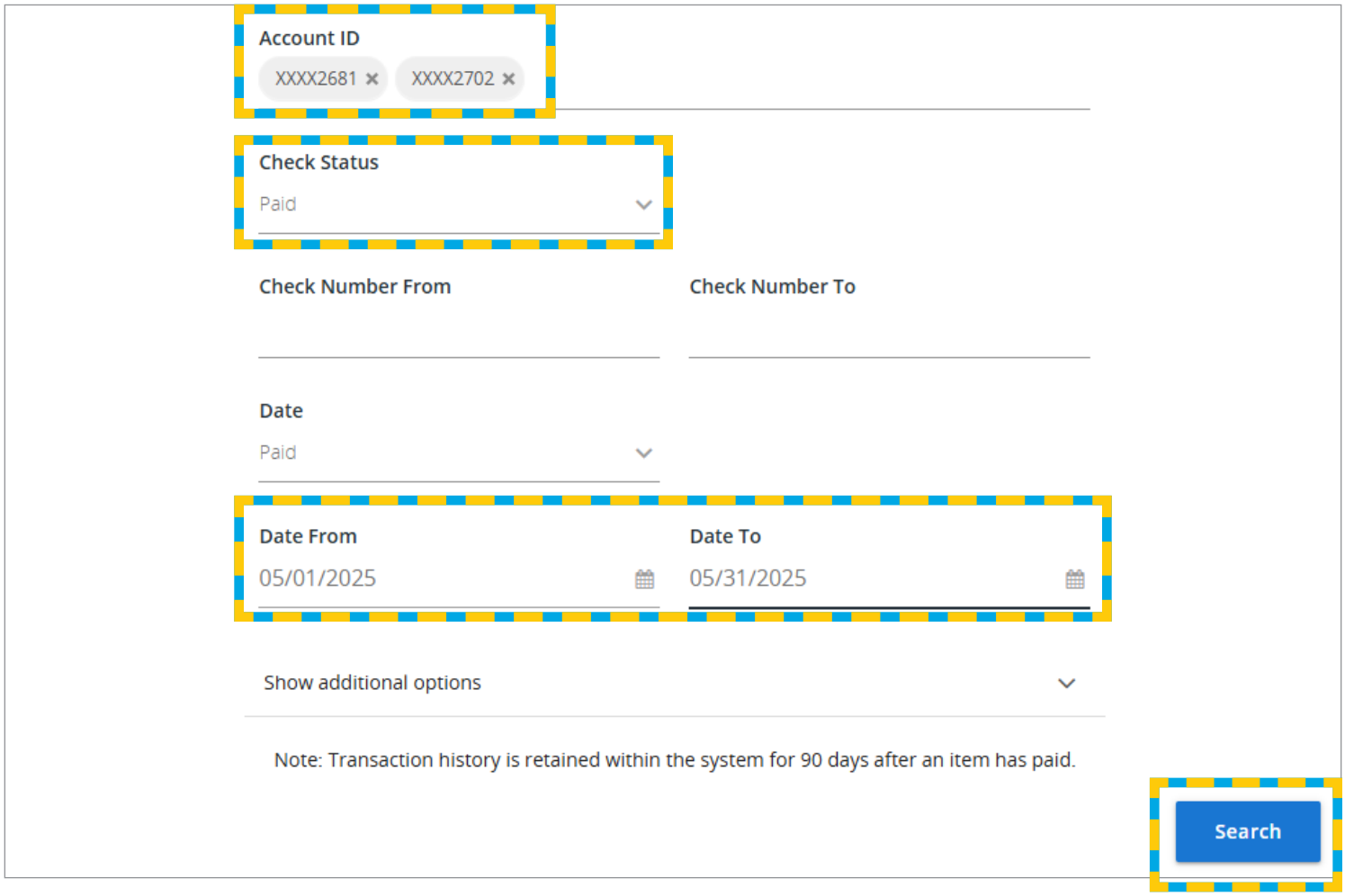
You can export this report to your device by clicking the dropdown arrow in the upper right and selecting the desired format.

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.

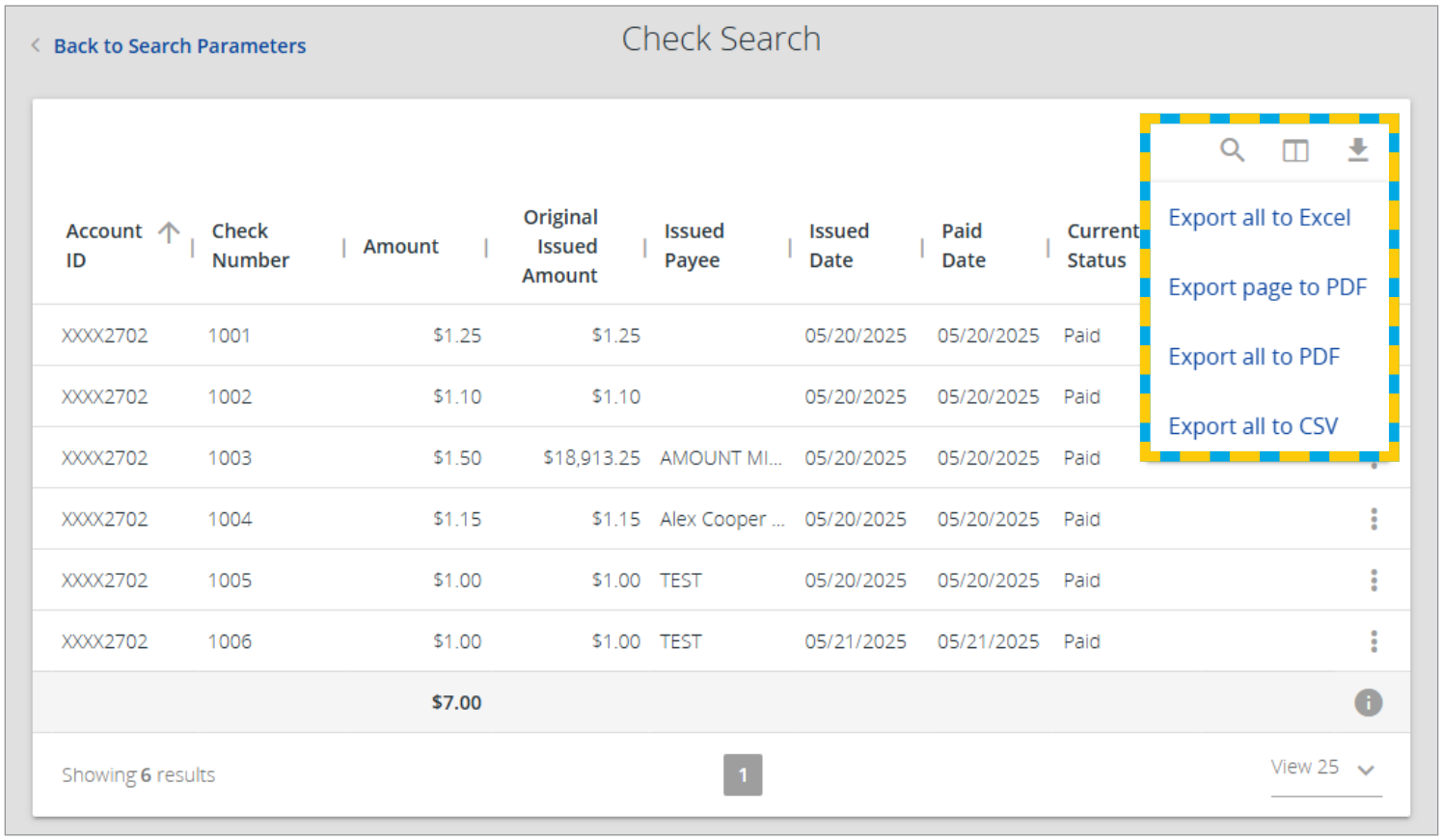


Now click on the **Account ID** field and select the specific account you wish to be reported. You may also leave the default selection to ALL to generate reporting of all your checking accounts in one report:



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:



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.**