Positive Pay Conversion

Frequently Asked Questions

The following are answers to the most common questions posed by clients, following the conversion of FNB's Positive Pay system.

UPLOADING/ENTERING CHECKS IN POSITIVE PAY

Will I need to edit my current check issue file? How will the new system know the format?

No. Changes will not need to be made to your current check files. We are importing all the existing template specifications for your company into the new platform.

If a file I upload has both new and previously uploaded information, will the file fail?

The Positive Pay system will process the new items and generate a processing exception message of Check Already Issued for the previously uploaded information. ***Please Note:*** *We recommend any files being uploaded only contain new or updated check information to avoid any delay in processing the file.*

Will we get a confirmation number when uploading a check file?

No. In the new system, there is not a confirmation number for an uploaded check file. The new system uses your file name and time of upload for recordkeeping and can be viewed using the Issued Check Processing Log found in System Reports in the left menu.

Can a file be reversed out of the system if uploaded in error?

No. If a file is uploaded erroneously, please contact TM Support (1-866-750-5298) to have the file purged from the system.

OUTSTANDING ISSUED CHECKS

What do we do about outstanding checks that have not cleared?

We are migrating all outstanding issued checks from June 1, 2023, through July 18, 2025.

Outstanding checks issued prior to June 1, 2023, will be contained in the Outstanding Issue report received with your June 2025 report of outstanding checks.

PROCESSING EXCEPTION ITEMS

I have multiple accounts on Positive Pay. Do I have to click into each account separately to process separately or is it continuous?

Reviewing exception items is a continuous process. The system will display all exceptions for the account(s) on the Quick Exception Processing page, and once a decision is made on an item, the next will come up for review until all items have had a decision rendered.

Am I able to view the front and back of a check exception?

Yes. You can view both the front and back of the check exception.

Currently, I get exceptions because we have two different styles of checks. Will the system now recognize both styles of checks?

Yes. The system will now recognize and be able to read the payee off multiple check stocks for one account.

PROCESSING EXCEPTION ITEMS (CONTINUED)

I have both ACH Debit Filter and Positive Pay. Will my Check and ACH Exceptions be processed in the same place now?

Yes. If you are currently using Debit Filter and Check Positive Pay, any items to be reviewed will both be completed in the Quick Exception Processing section of the platform.

Separate individuals handle Positive Pay and ACH exceptions for my company. Will this change?

No, all users will keep their current security settings within the new platform. If an employee of your company is only authorized to view and review ACH Exceptions, they will not be able to see exceptions presented for check exceptions. If they are only authorized to view check exceptions, they will not see ACH exceptions.

Will I still receive an email if there are exceptions?

Yes. If you have exceptions, you will still receive an email notification. If you have both ACH Debit Filter and Check Positive Pay, you will now receive one email notifying of exceptions and — if not reviewed an hour before cutoff — a reminder notice will go out. These reminder notices go out as follows: 11:00 AM EST for Check Exceptions and 1:00 PM EST for ACH Debit Filter Exceptions.

I submitted a decision and need to change what was entered. Is there any way to edit a decision after it has been made?

Yes, decisions can be modified, provided it is before the decision cutoff time for the exception (12:00 PM EST for check exceptions). To alter a decision, go to the Decisioned tab on the Quick Exception Processing page, click on the check exception and click the updated decision of Pay or Return found under the check image.

What happens at noon if I do not review and decision the exception? Is there any way to approve something after 12:00 PM EST?

If an item is not reviewed by 12:00 PM EST, the default decision (Return or Pay) will go into effect. No decisions can be made or changed after 12:00 PM EST.

When do you use “Refer to Maker” when returning a check in Positive Pay?

Refer to Maker is used in the event there was a void/stop or another reason aside from fraud for why you are returning the check.

REPORTS & USER GUIDES

Will I continue to get emails at month’s end with tabs to go to reports?

No. We will no longer be sending monthly reports showing your outstanding, cleared and exception items. These reports are now available within the Positive Pay system for you to pull at your convenience using the check search function on the left menu bar. These reports may be accessed daily, weekly, monthly, etc. Data is retained for 365 days on exceptions and cleared items. Outstanding issues stay on record until they clear. Voided checks will be held in the system for 365 days from the date of void and will then be purged from the system. Should the check present after this timeframe, it will trigger an exception as an Issue Not on File.

Where can I get a copy of the Positive Pay User Guide?

A copy of the User Guide can be found by clicking **here**.

Will there be new steps for the Administrators at my company to add new Positive Pay users to the platform?

Yes. Those steps can be found in the Updated Administrator User Guide **here**.

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MOBILE APP & POSITIVE PAY

Will I be able to review exceptions in the mobile app?

Yes, if you have access to the Business Mobiliti app, you will be able to review your check exceptions. Additionally, if you have ACH Debit Filter these exceptions will now be visible and able to review within the mobile app.

Can I receive exception notices via text?

Currently, we cannot send exception notices via text message. This is something we have identified on our roadmap for the future, and we will let you know when this feature becomes available.

STOPS & OTHER FAQ'S

Is there a way to issue an "item stop" in the new system like we could do in the previous system?

Yes. In the new system, you will place a void on the check. This is performed by clicking the "Void a Check" tab located on the left menu of the Positive Pay platform.

I write checks to my vendors and employees, and they often go to an FNB branch to cash before I get the checks entered in the system. Will my payee still be able to cash the check at an FNB Branch?

No. If you are issuing checks and the individual receiving is going to a First National Bank branch to cash the item, the item MUST be entered into the system before the recipient goes into a branch. If the check is not in the system, the branch will be notified the check is not on file and will be forced to return the check.

Positive Pay is on your account as a fraud prevention service, so if an item is presented in a branch and does not match, we reject the item to protect you and your assets from potential fraud.

If there is a situation when all users are unavailable for multiple days, can my company put all decision-making on hold for those days?

No. All exceptions must be reviewed. If the items are not reviewed, the default decision will be used.

IMPORTANT: *In the event your default exception selection is "Pay," if a fraudulent item comes through and is flagged, and is paid because it was not reviewed, your company is liable for the loss.*

FOR ADDITIONAL ASSISTANCE

Who should I contact if I have a question not answered in this FAQ?

Please contact the Treasury Management Support Team at 1-866-750-5298, Monday-Friday 8:00 AM EST – 5:30 PM EST.