

# 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 (if selected at time of setup)

### **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](mailto:treasurymgmt@fnb-corp.com) at 8:00 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 only have until 10:30 a.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

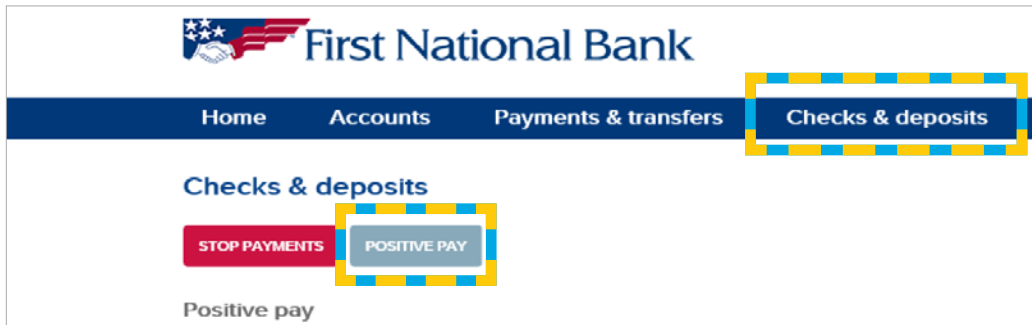
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First National Bank

## 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 Duplicate Item
CHECKING 9253	2090	5/7/2019	\$1.25		Issue Not on File
CHECKING 9253	2091	5/7/2019	\$1.00		Issue Not on File

#### File Template List

Template	Type
<a href="#">ALPS</a>	Fixed Width
<a href="#">Atlantic Rental</a>	Delimited
<a href="#">bob_GAWEL</a>	Delimited
<a href="#">bolboth</a>	Delimited
<a href="#">CARRIETESTFORTASVIRTUALIZATION</a>	Fixed Width

1 - 5 of 26 Templates

#### Import a File

File Name:  Browse...

Template:

#### Item Search

Account:

Tran Date:  Through

Amount:  Through

Check Number:  Through

Status:

#### Import Exceptions

File Name	Import Date/Time	Template	Exception Count
<a href="#">bolboth.csv</a>	May 07, 2019 at 11:15 AM	bolboth	1
<a href="#">bolboth.csv</a>	May 07, 2019 at 11:29 AM	bolboth	1
<a href="#">bolboth.csv</a>	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 [treasurygmt@fnb-corp.com](mailto:treasurygmt@fnb-corp.com) with the subject Positive Pay Items Ready For Review at 8:00 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

**From:** treasurygmt@fnb-corp.com [[treasurygmt@fnb-corp.com](mailto:treasurygmt@fnb-corp.com)]  
**Sent:** 11/20/2014 8:11 AM  
**To:** Treasury Dept  
**Subject:** Positive Pay Items Ready For Review  
**Importance:** High

YOU HAVE POSITIVE PAY EXCEPTION ITEMS TO REVIEW IN YOUR FNB CHECKING ACCOUNT. PLEASE REVIEW THESE ITEMS PRIOR TO 10:30 OR THEY WILL BE PROCESSED AS PREVIOUSLY AGREED UPON.

Account Number	Date	Item Number	Amount
DDA-XXXX2681	November 19, 2014	1197	\$30.00
DDA-XXXX2702	November 19, 2014	1104	\$1.00

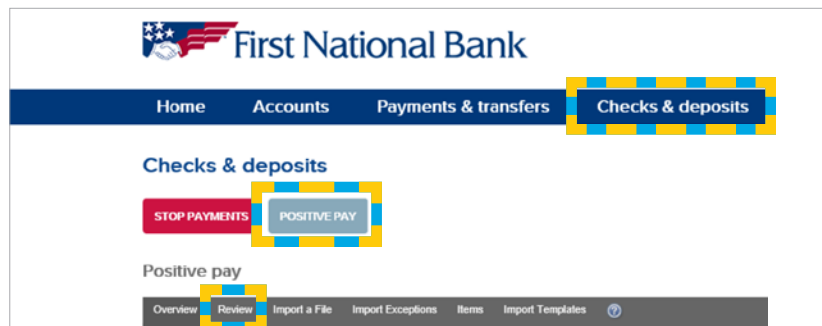
**From:** treasurygmt@fnb-corp.com [[treasurygmt@fnb-corp.com](mailto:treasurygmt@fnb-corp.com)]  
**Sent:** 11/20/2014 10:05 AM  
**To:** Marie Edgar; Jeff Plimpton; MaryAnn Racki  
**Subject:** Reminder: Positive Pay Items Ready For Review  
**Importance:** High

REMINDER: YOU HAVE POSITIVE PAY EXCEPTION ITEMS TO REVIEW IN YOUR FNB CHECKING ACCOUNT. PLEASE REVIEW THESE ITEMS PRIOR TO 10:30 OR THEY WILL BE PROCESSED AS PREVIOUSLY AGREED UPON.

Account Number	Date	Item Number	Amount
DDA-XXXX2681	November 19, 2014	1197	\$30.00
DDA-XXXX2702	November 19, 2014	1104	\$1.00

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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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

1 - 3 of 3 Items

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

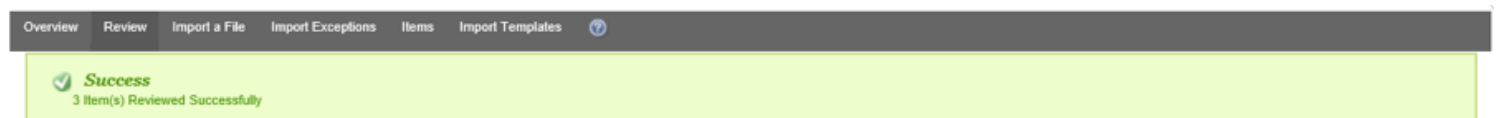
1 - 3 of 3 Items

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

**Process Items**

**NOTE:** If no action is taken by 10:30, the default decision (Pay All or Return All) chosen at initial setup will be applied.

You will receive a **Success** message:

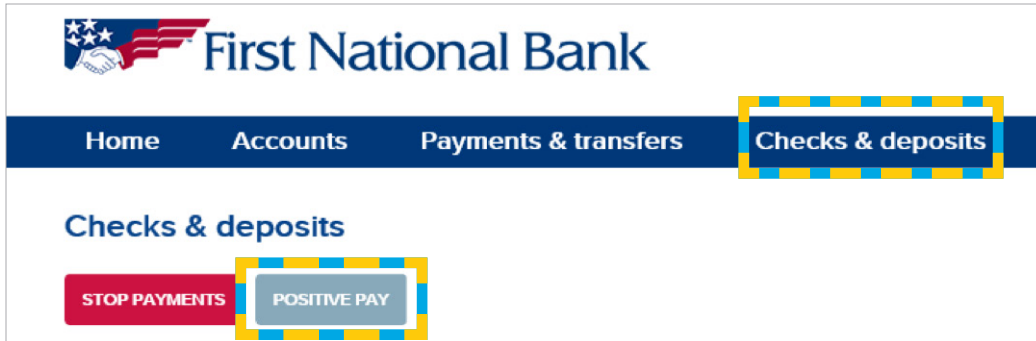


TREASURY MANAGEMENT



## 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**

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

Template	Type
ALPS	Fixed Width
Atlantic Rental	Delimited

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**

Account Number: ECORP TEST FIVE

Import File Cancel

# TREASURY MANAGEMENT



- 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.

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

File bolboth.csv was successfully imported with 30 items for \$4.65.

Confirmation number: 481707

YOU MAY PRINT YOUR CONFIRMATION PAGE BY SELECTING THE [PRINT](#) OPTION

**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	Edit	Delete
3	ECORP TEST THREE		1/16/2015	0.03			Issue	Invalid Item Number		

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:

Issue Date: 01/16/2015

Amount: 0.00

Payee:

Reference Number:

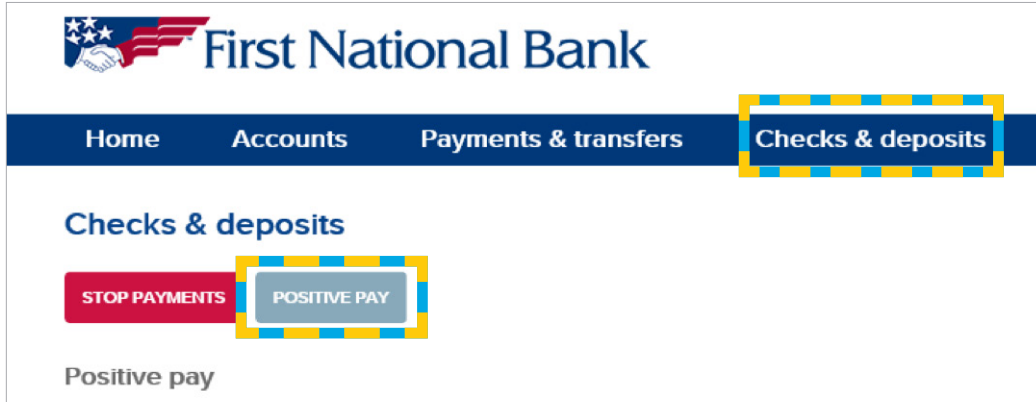
Type: Issue

**Save Item**

Invalid Item Number

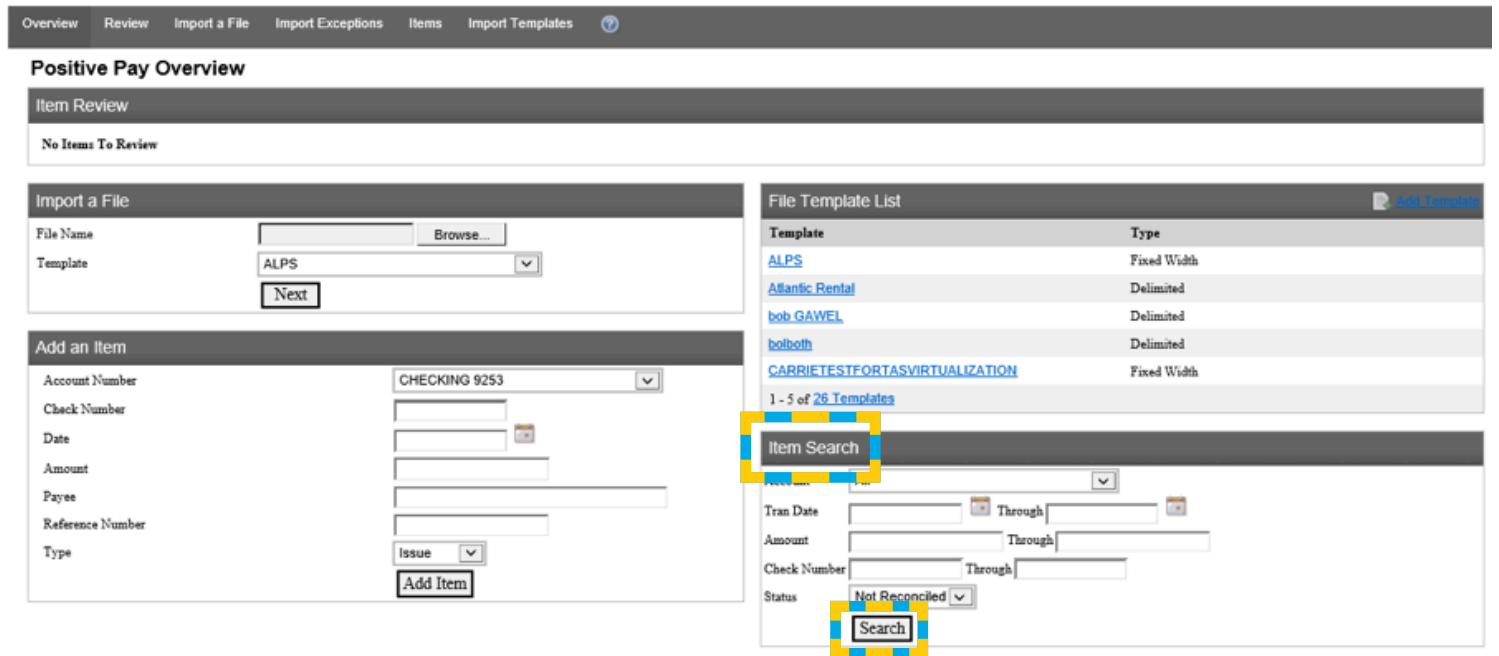
## ITEMS – available for viewing 365 days from the date you submitted the file to the bank

- 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**



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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)

The screenshot shows the 'Positive Payment Items' interface. At the top, there is a navigation bar with tabs: Overview, Review, Import a File, Import Exceptions, Items, and Import Templates. Below this is the 'Positive Payment Items' header. The main area is divided into two sections: 'Item Search' and 'Items List'.

The 'Item Search' section contains the following fields:

- Account: TEST CHECKING 2681
- Issue Date: [ ] Through [ ]
- Amount: 1.00 Through 5.00
- Check Number: [ ] Through [ ]
- Status: Not Reconciled

There is an 'Add Items' button in the top right of the search area and a 'Search Items' button at the bottom.

The 'Items List' section shows a table with 10 columns: Account, Check Number, Issue Date, Amount, Payee, Reference #, Type, Status, Edit, and Delete. It displays 3 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		
TEST CHECKING 2681	1234	12/11/2018	\$1.00			Issue	Not Reconciled		
TEST CHECKING 2681	1733	7/17/2018	\$1.00			Issue	Not Reconciled		

- 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

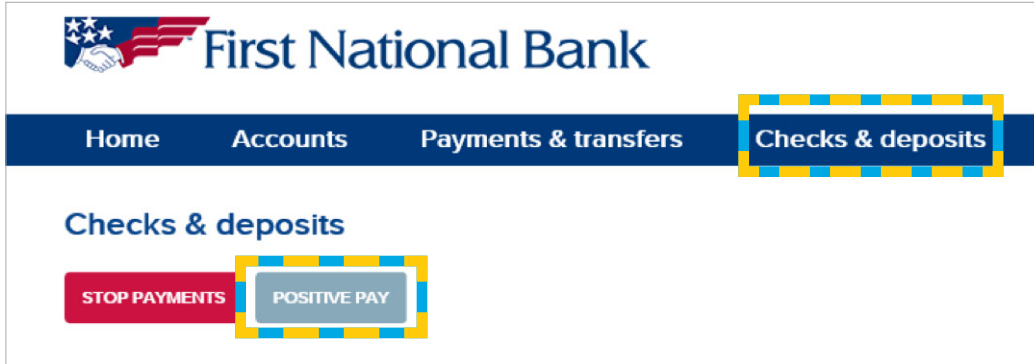
This screenshot is similar to the previous one but highlights the 'Add Items' button in the top right corner of the 'Item Search' section with a yellow and blue dashed border. The search filters are set to: Account: All, Issue Date: [ ] Through [ ], Amount: [ ] Through [ ], Check Number: [ ] Through [ ], Status: Not Reconciled. The 'Items List' table is partially visible at the bottom.

**OR**

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

## 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
<a href="#">ALPS</a>	Fixed Width
<a href="#">Atlantic Rental</a>	Delimited
<a href="#">bob GAWEL</a>	Delimited
<a href="#">CARRIESTESTFORTASVIRTUALIZATION</a>	Fixed Width
<a href="#">GRS</a>	Fixed Width

1 - 5 of 25 Templates

Item Search

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

**OR**

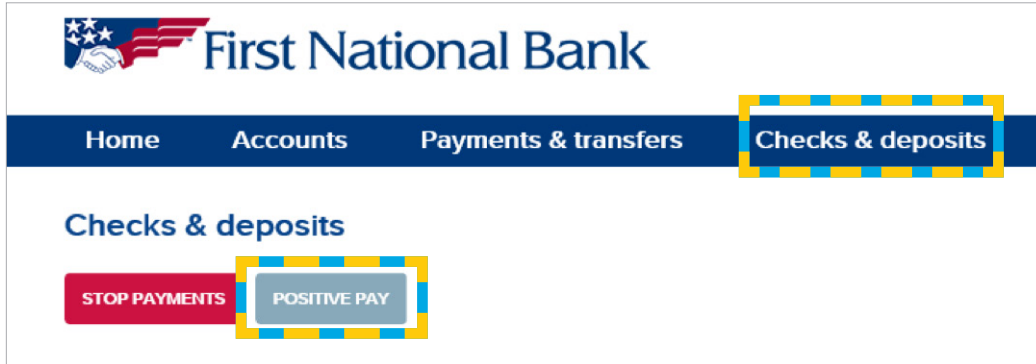
- Select the **Checks & Deposits** tab
- Select **Positive Pay**, click **Items**
- Select the **Add Items** link and follow the above procedures

# TREASURY MANAGEMENT

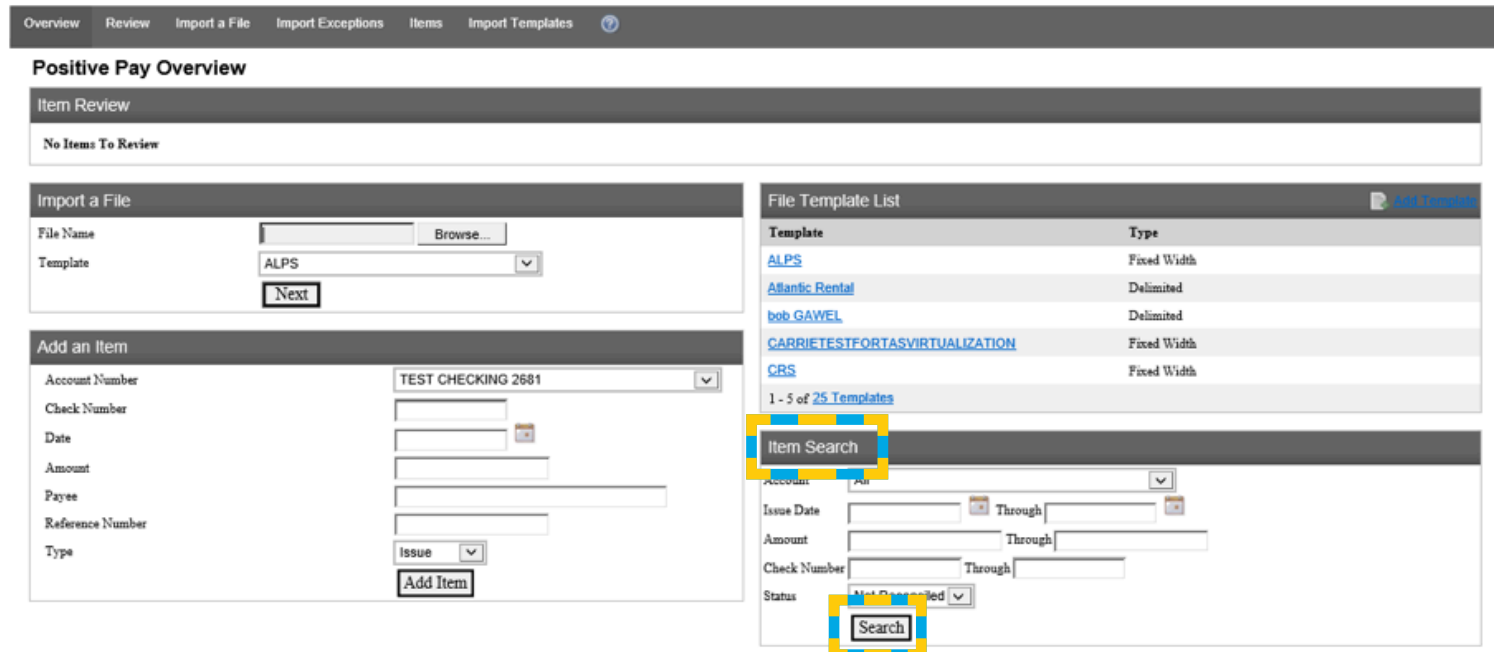


## CHANGE ITEM – items can only be changed if the check has not cleared the account

- 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**



- 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:
  1. Account
  2. Check Number
  3. Issue Date
  4. Amount
  5. Payee
  6. Reference Number
  7. 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:

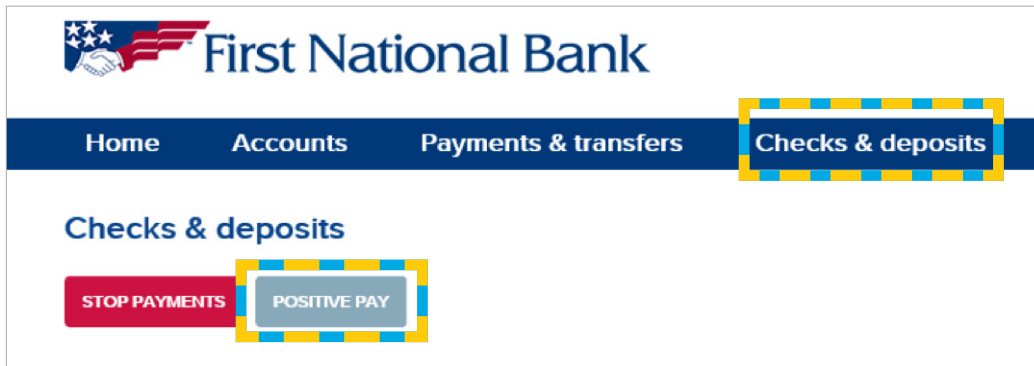
Reference Number:

Issue Type:

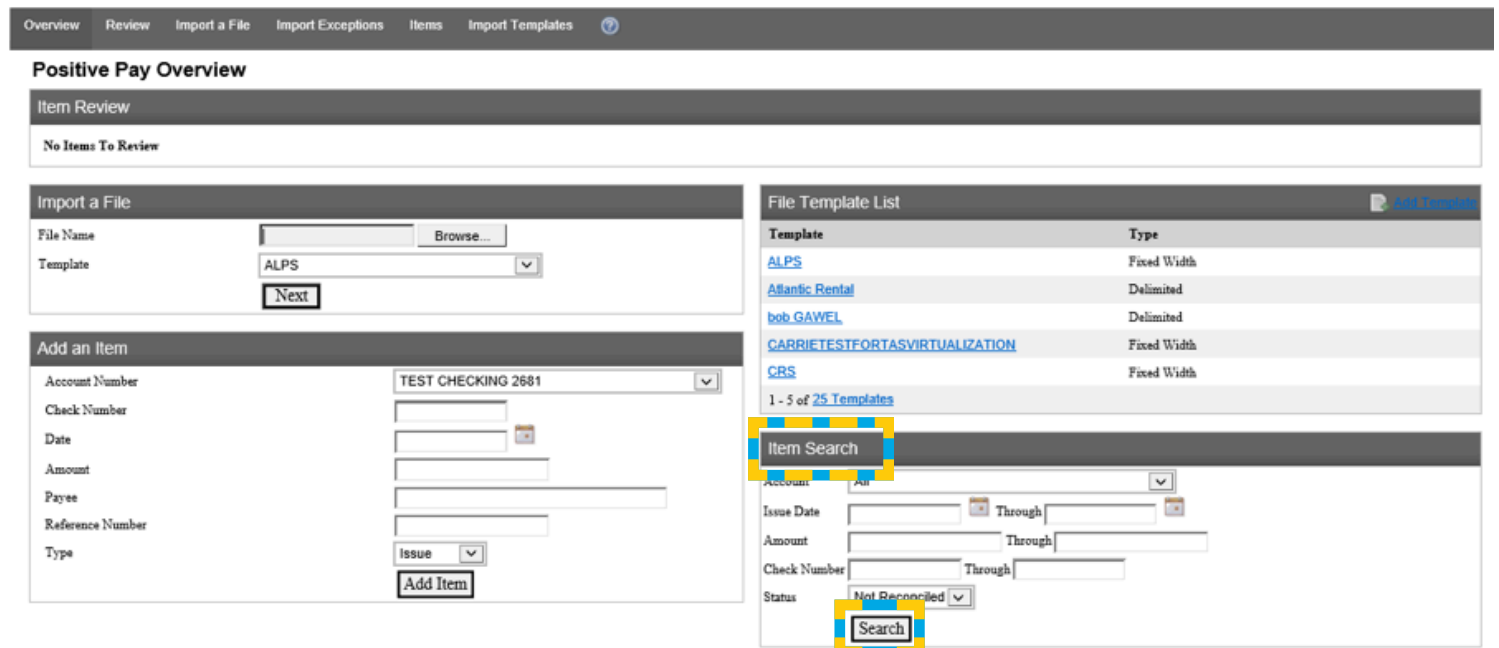
- Click **Save Item**
- OR**
- Select the **Checks & Deposits** tab
- Select **Positive Pay**, click **Items** and follow the above procedures.

## 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**



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:

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

Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Edit	Delete
ECORP TEST FIVE	1031	1/16/2015				Issue		
ECORP TEST FIVE	1043	11/17/2014				Issue		
ECORP TEST FOUR	1039	1/5/2015				Issue		
ECORP TEST FOUR	1040	1/5/2015				Issue		
ECORP TEST FOUR	1041	1/5/2015				Issue		
ECORP TEST FOUR	1042	1/14/2015				Issue		
ECORP TEST FOUR	1045	1/5/2015				Issue		
ECORP TEST FOUR	1046	1/5/2015				Issue		
ECORP TEST FOUR	1047	1/5/2015	\$1.49	match to void		Void		

**Message from webpage**

? Are you sure you want to delete this row?

**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](mailto:treasurymgmt@fnb-corp.com) with the subject POS PAY/Recon Reports.

Example Email below:

Mail From: Treasurymgmt <Treasurymgmt@fnb-corp.com>

File Edit View Actions Tools Window Help

Close Reply Forward

Mail Properties Message Source

**From:** Treasurymgmt <Treasurymgmt@fnb-corp.com>  
**To:** FNBsecure@fnb-corp.com; Robert Gawel; Susan Sauro  
**Subject:** POS PAY Recon Reports

For Account: 123456

For your records please see the attached month-end reconciliation reports:

- Exception Report in (PDF ONLY)
- Outstanding Check Report in (CSV & PDF)
- Paid Check Reconciliation Report in (CSV & PDF)

NOTE: Only applicable reports have been attached.

Any questions please feel free to call Treasury Management Operations at 1-866-750-5298.

Message TEST COMP... TEST COMP... TEST COMP... TEST COMP... TEST COMP...

ACCOUNT NUMBER THIS REPORT IS FOR

CLICK ON ICON TO VIEW REPORT

# 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.



**Paid Check Reconciliation Report**  
 ECORP TEST COMPANY  
 TEST ACCT 2

Page 1  
 Rpt date: 4/3/2009

REPORT TYPE AND YOUR  
 ACCOUNT NAME

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
<b>TOTAL</b>	<b>2</b>	<b>22.13</b>			



**Outstanding Check Report**  
 ECORP TEST COMPANY  
 TEST ACCT 2

Page 1  
 Rpt date: 4/2/2009

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
<b>TOTAL</b>	<b>7</b>	<b>16.94</b>		

TREASURY MANAGEMENT







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

# Positive Pay Exception Items

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	

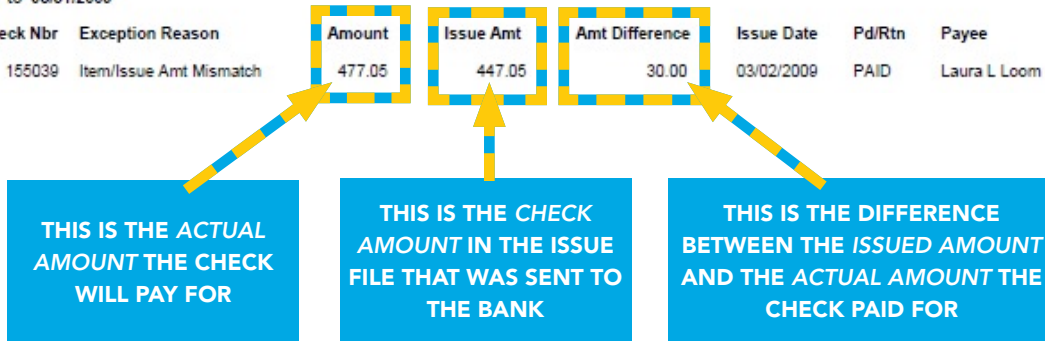


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From 03/01/2009 to 03/31/2009

# Positive Pay Exception Items

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



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



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### 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](http://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](mailto: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.

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# TREASURY MANAGEMENT

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