POSITIVE PAY REFERENCE GUIDE

MEMBER FDIC | EQUAL HOUSING LENDER

Uploading a Check Issue File

1. Log in to **USB's Business Online Banking**.
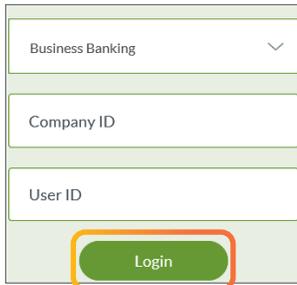
| Business Banking ∨ |
| Company ID |
| User ID |
| Login |

2. From the home page under the **Account Services** tab, click **Positive Pay**.
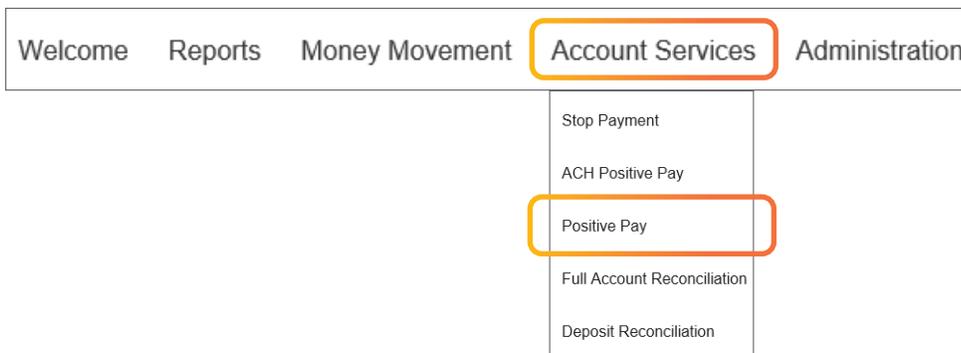
| Welcome | Reports | Money Movement | Account Services | Administration |

Stop Payment

ACH Positive Pay

Positive Pay

Full Account Reconciliation

Deposit Reconciliation

3. Select **Import Issues**.

| Manage Exceptions | Enter Issues | Import Issues | Import Decisions | Update Issues | Exception Decisions | Outstanding Issues |

4. Choose the **File Definition** to upload and then click **Continue**.

> **NOTE:** A File Definition are instructions that allow the system to recognize the layout of the file. Please refer to the Creating a File Definition instructions in the Company Administration Guide.

5. Click **Browse** to locate the file.

6. Locate the **File** on the computer.

7. Select **Import File**.

8. The **Confirmation Page** appears.

Import Confirmation

✓ The file has been successfully received and is being processed.
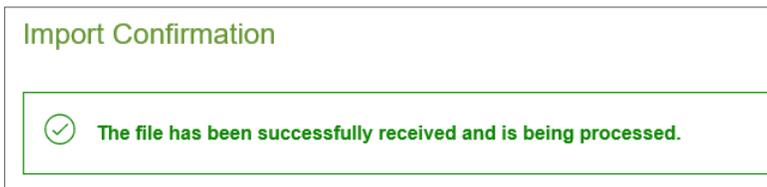
9. To view the status, click the **File Import Status link**.

To view the imported file processing status, go to **File Import Status**
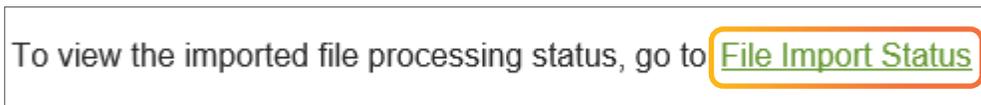
File Name	Total Records	Issues in File	Total Amount for Issues	Voids in File	Total Amount for Voids	Date Imported ↓	Status
UPLOAD TEST FILE.CSV	5	5	$1,604.47	0	$0.00	01/26/2021	Completed

Manual Entry of a Check Issued:

1. Log in to **USB's Business Online Banking**.

Business Banking ⌄
Company ID
User ID
Login

2. From the home page under the **Account Services** tab, click **Positive Pay**.

Welcome	Reports	Money Movement	Account Services	Administration

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3. Select **Enter Issues**.

Manage Exceptions	Enter Issues	Import Issues	Import Decisions	Update Issues	Exception Decisions	Outstanding Issues

4. Select the **Account** and fill in all **Item Details**.

5. Select **Sequential Entry** to continue with the **next check number**.

6. Once all issued items have been entered click on **Continue**.

7. Review check issue information and click on **Add Issue**.

8. The **Confirmation Page** will appear.

NOTE: For Bill Pay Customers:

When direct check bill payments are generated, there will be a check number under Completed Payments. Please use this check number to enter a manual check issue. Provided the issue is entered correctly, the item should not present as an exception.

Managing Check Exceptions:

1. Log in to **USB's Business Online Banking**.
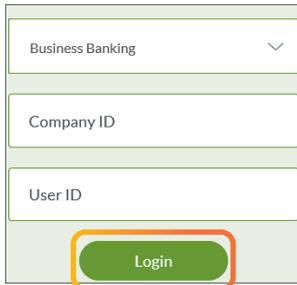
Business Banking	⌄
Company ID	
User ID	

Login

2. From the home page under the **Account Services** tab, click **Positive Pay**.
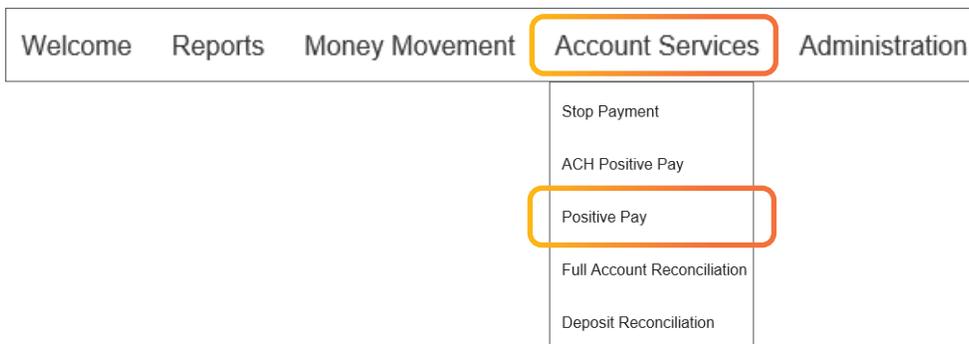
Welcome	Reports	Money Movement	Account Services	Administration

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3. Select **Manage Exceptions**.

Manage Exceptions	Enter Issues	Import Issues

4. Click on the Select Decision Link.

> **NOTE:** Decisions can be made from 9:00am to 1:00pm ET. Checks converted to ACH electronic payments appear with "ACH" beside the check number.

	Decision	Account	Check ↑
☐			
☐	Select Decision	*8033	00000013882
☐	Select Decision	*8033	00000013884

5. Make decision from **Select Decision** menu. (each item is decided individually)

Select Decision

Decision ↑	Description
Pay	Pay the Item
Return - Duplicate	Duplicate Payment
Return - Fraudulent	Fraudulent
Return - Refer to Ma	Refer To Maker
Return - Stale date	Stale Date
Return - Unauthorize	Unauthorized Draft

Cancel

NOTE: Customers also have the option to decide on all exceptions at once by checking off the boxes to the left of each exception. Select a decision from the drop down menu and click Apply.

6. Click **Continue**.

7. Verify your decision and then click **Transmit**.

Managing ACH Exceptions:

1. Log in to **USB's Business Online Banking**.

Business Banking	⌄
Company ID	
User ID	
Login	

2. From the home page under the **Account Services** tab, click **ACH Positive Pay**.

| Welcome | Reports | Money Movement | Account Services | Administration |

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Deposit Reconciliation

3. Select **Manage Exceptions**.

| Manage Exceptions | Enter Issues | Import Issues |

4. View the **ACH Exceptions** awaiting **Approval and/ or Decisions**.

5. Click **on Decision** to **Pay or Return ACH**.

6. If the decision is to pay, the user has the ability to set parameters for future debits by clicking on the pencil icon

   NOTE: Future ACH debits that meet the parameters will not trigger an exception.

7. Once the parameters are set, click **Save Changes** and then **Continue**.

8. Verify Decisions and click **Transmit**.

Managing ACH Payment Rules:

1. Log in to **USB's Business Online Banking**.
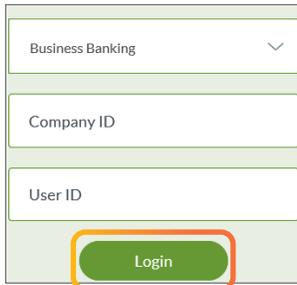
Business Banking	⌄
Company ID	
User ID	
Login	

2. From the home page under the **Account Services** tab, click **ACH Positive Pay**.
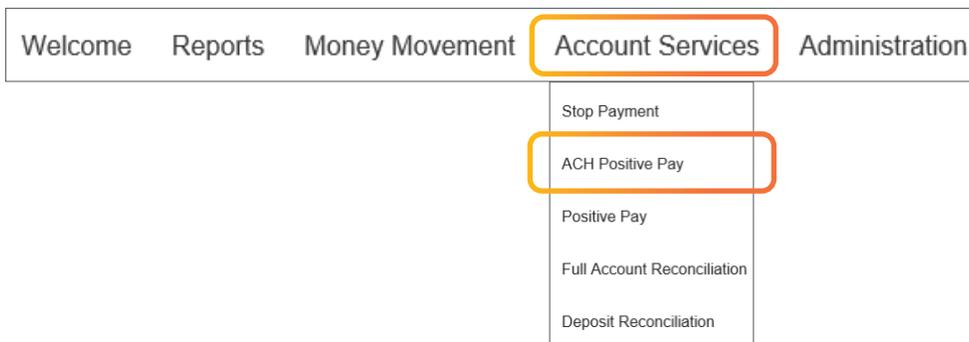
Welcome	Reports	Money Movement	Account Services	Administration

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3. Select **Manage Payments Rules**.

Manage Exceptions   Exceptions Status   Manage Payments Rules

4. Click on the **three dots** to the right of the **Rule Type** to **Edit or Delete Rule**.

Manage Payment Rules							[Payment Rules Guidelines]
Debit Account	Maximum Amount	ACH Transaction Type	Originator Company Name	Originator ID	Expires	Rule Type	
*1759	$0.01	ALL		ALL	12/30/9999	Ongoing	...

5. If **editing**, make updates and click **Continue**.

Edit Authorization

Rule Type:	Ongoing
Debit Account:	*1759

Maximum Amount
○ No Maximum
◉ Set a Maximum
Maximum Amount
$500.00 USD

ACH Transaction Type	ALL

Originator Company
PAYPAL

Originator Company ID	PAYPALEC88

Expiration Date
◉ No Expiration
○ Set Expiration

Continue   Cancel

6. Review changes and **Save**.