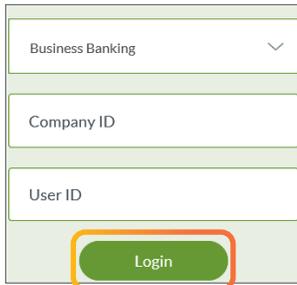


POSITIVE PAY REFERENCE GUIDE

Uploading a Check Issue File

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



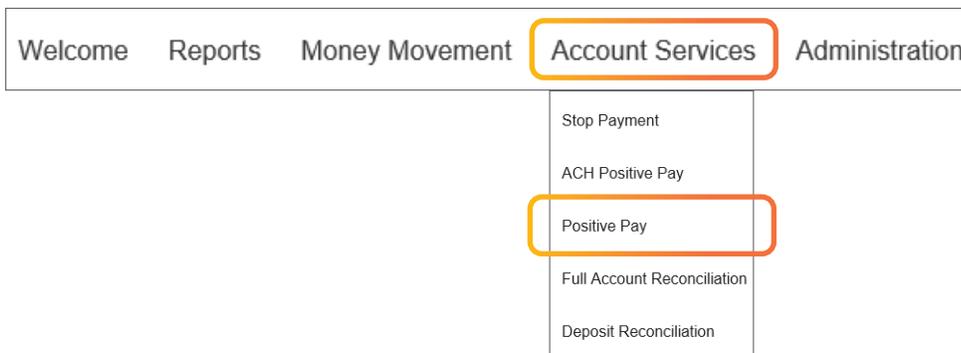
Business Banking

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

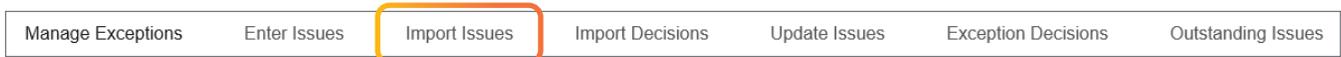
ACH Positive Pay

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

POSITIVE PAY REFERENCE GUIDE

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.

File Definitions

(To view, edit, or delete a file definition, click the file name.)

Name ↑
<input type="radio"/> POSITIVE PAY UPLOAD

Continue

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

File to Import :

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

- Quick access
 - Desktop
 - This PC
 - Network

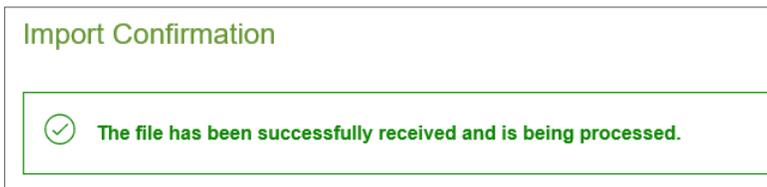
UPLOAD TEST FILE.CSV 1/26/2021 9:18 AM Microsoft Excel C

POSITIVE PAY REFERENCE GUIDE

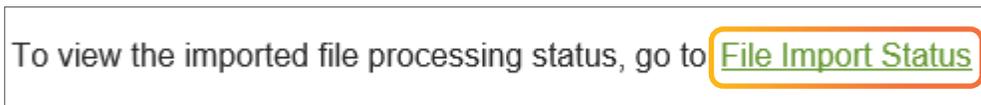
7. Select **Import File**.



8. The **Confirmation Page** appears.



9. To view the status, click the **File Import Status link**.



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

POSITIVE PAY REFERENCE GUIDE

Manual Entry of a Check Issued:

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

A screenshot of the USB Business Online Banking login interface. It features a dropdown menu set to 'Business Banking', followed by input fields for 'Company ID' and 'User ID'. At the bottom, a green 'Login' button is highlighted with an orange border.

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

A screenshot of the USB Business Online Banking navigation menu. The menu items are 'Welcome', 'Reports', 'Money Movement', 'Account Services', and 'Administration'. The 'Account Services' tab is highlighted with an orange border. A dropdown menu is open under 'Account Services', listing 'Stop Payment', 'ACH Positive Pay', 'Positive Pay', 'Full Account Reconciliation', and 'Deposit Reconciliation'. The 'Positive Pay' option is highlighted with an orange border.

3. Select **Enter Issues**.

A screenshot of the USB Business Online Banking 'Positive Pay' sub-menu. The menu items are 'Manage Exceptions', 'Enter Issues', 'Import Issues', 'Import Decisions', 'Update Issues', 'Exception Decisions', and 'Outstanding Issues'. The 'Enter Issues' option is highlighted with an orange border.

POSITIVE PAY REFERENCE GUIDE

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

Account Information	
Account	▼
Item Details	
Check Number	
Amount	
Issued Date	1/25/2021 
Issue Type	▼
Payee (Optional)	

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

Sequential Entry	
To enter the next sequential issue for this account, check the sequential entry checkbox.	
<input checked="" type="checkbox"/>	Sequential Entry

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

POSITIVE PAY REFERENCE GUIDE

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

Submit for approval'."/>

Issue Verification

! Almost done. Please confirm the details below.

[New Entry](#)

Account Information

Account: Test Account 2 - Checking - *4321

Item Details

Check Number: 8001
Amount: \$100.05
Issued Date: 01/27/2021
Issue Type: Issue
Payee: Daniel Marcus

To submit this request without approving, click [Submit for approval](#).

Add Issue Cancel

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

Issue Confirmation

✓ The following manual issue entry was successful.

[New Entry](#)

Account Information

Account: Test Account 2 - Checking - *4321

Item Details

Check Number: 9001
Amount: \$1.02
Issued Date: 01/27/2021
Issue Type: Issue
Payee: Sam Richards

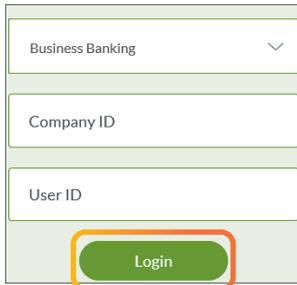
NOTE: For Bill Pay Customers:

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.

POSITIVE PAY REFERENCE GUIDE

Managing Check Exceptions:

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



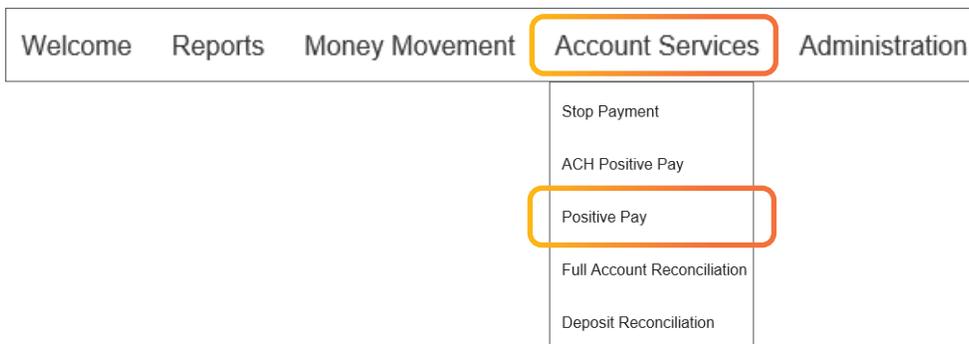
Business Banking

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

Stop Payment

ACH Positive Pay

Positive Pay

Full Account Reconciliation

Deposit Reconciliation

3. Select **Manage Exceptions**.



Manage Exceptions Enter Issues Import Issues

POSITIVE PAY REFERENCE GUIDE

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.

<input type="checkbox"/>	Decision	Account	Check ↑
<input type="checkbox"/>	Select Decision	*8033	00000013882 
<input type="checkbox"/>	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

POSITIVE PAY REFERENCE GUIDE

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.

The screenshot shows a table of exceptions. Each row has a checkbox on the left, a 'Select Decision' link, a 'Please select a Decision' prompt, an account number (*8033), and a check number. Below the table is a dropdown menu for 'Non-ACH Decisions' with 'Pay' selected, and an 'Apply' button.

Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
Pay	*8033	00000013882			\$1,063.34	No Issue Found		0 of 1 received Ready to transmit
Return - Duplicate	*8033	00000013884			\$4.06	No Issue Found		0 of 1 received Ready to transmit
Return - Fraudulent	*8033	00000013889			\$601.00	No Issue Found		0 of 1 received Ready to transmit
Pay	*8033	00000013893			\$16,160.00	No Issue Found		0 of 1 received Ready to transmit

6. Click **Continue**.

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

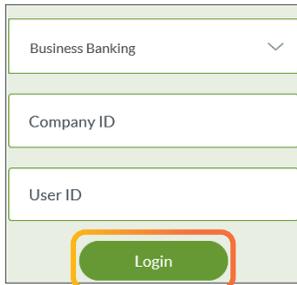
Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
Pay	*8033	00000013882			\$1,063.34	No Issue Found		0 of 1 received Ready to transmit
Return - Duplicate	*8033	00000013884			\$4.06	No Issue Found		0 of 1 received Ready to transmit
Return - Fraudulent	*8033	00000013889			\$601.00	No Issue Found		0 of 1 received Ready to transmit
Pay	*8033	00000013893			\$16,160.00	No Issue Found		0 of 1 received Ready to transmit

Transmit Cancel

POSITIVE PAY REFERENCE GUIDE

Managing ACH Exceptions:

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



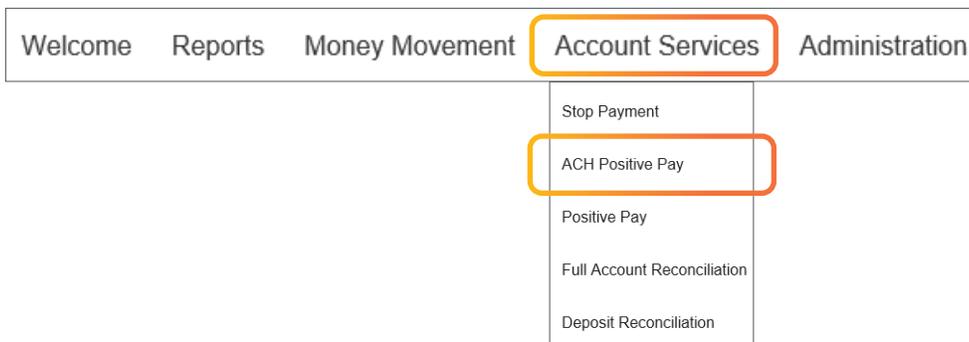
Business Banking

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

Stop Payment

ACH Positive Pay

Positive Pay

Full Account Reconciliation

Deposit Reconciliation

3. Select **Manage Exceptions**.



Manage Exceptions Enter Issues Import Issues

POSITIVE PAY REFERENCE GUIDE

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

ACH Positive Pay

Manage Exceptions Exceptions Status Manage Payments Rules

Manage Exceptions

To make a decision on an exception, choose an applicable decision, check the appropriate exceptions, and then click "Continue".

ACH Exceptions Awaiting Approval and/or Decision

Decisions can be made from 8:00 AM to 06:00 PM ET. ACH exceptions with a "Pay" decision are automatically added to your list of authorized originators. Checks that have been converted into an ACH electronic payment display with a check number.

<input type="checkbox"/>	Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input type="checkbox"/>	Type	*1759	PAYPAL	\$900.00		01/28/2021	Unauth Amount	0 of 1 received Ready to transmit

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

<input type="checkbox"/>	Decision	Debit Account	Originator Company Name
<input type="checkbox"/>	<div style="border: 1px solid orange; padding: 2px;"> Pay Return </div>	*1759	PAYPAL

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.

<input type="checkbox"/>	Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date	Reject Reason	Approval Status
<input checked="" type="checkbox"/>	Pay	*1759	PAYPAL	\$900.00		01/28/2021	Unauth Amount	0 of 1 received Ready to transmit
Add payment rule for this originating company								
<input checked="" type="checkbox"/>								
Maximum Amount			ACH Transaction Type					
No Maximum			ALL			<div style="border: 1px solid orange; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center;"> </div>		

POSITIVE PAY REFERENCE GUIDE

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

Edit Authorization

Type: Ongoing

Debit Account: *1759

Maximum Amount

No Maximum Amount

Maximum Amount

Select ACH Transaction Type
ALL

Originator Company Name: PYPAL

Originator Company ID: PAYPALEC88

Expiration Date

No Expiration

Set Expiration

Save Changes **Cancel**

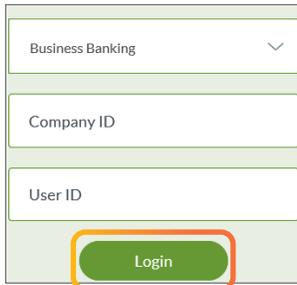
8. Verify Decisions and click **Transmit**.

Decision	Debit Account	Originator Company Name	Debit Amount	Check Number	Effective Date ↑	Reject Reason	Approval Status
Pay	*1759	PYPAL	\$900.00		01/28/2021	Unauth Amount	0 of 1 received Ready to transmit
Add payment rule for this originating company							
Maximum Amount		ACH Transaction Type					
No Maximum		ALL					
Transmit Cancel							

POSITIVE PAY REFERENCE GUIDE

Managing ACH Payment Rules:

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



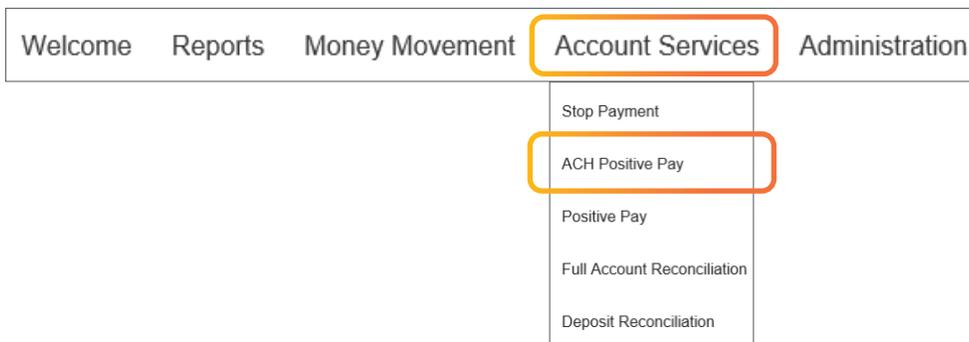
Business Banking

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

Stop Payment

ACH Positive Pay

Positive Pay

Full Account Reconciliation

Deposit Reconciliation

3. Select **Manage Payments Rules**.



Manage Exceptions Exceptions Status **Manage Payments Rules**

POSITIVE PAY REFERENCE GUIDE

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

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

6. **Review changes** and **Save**.