

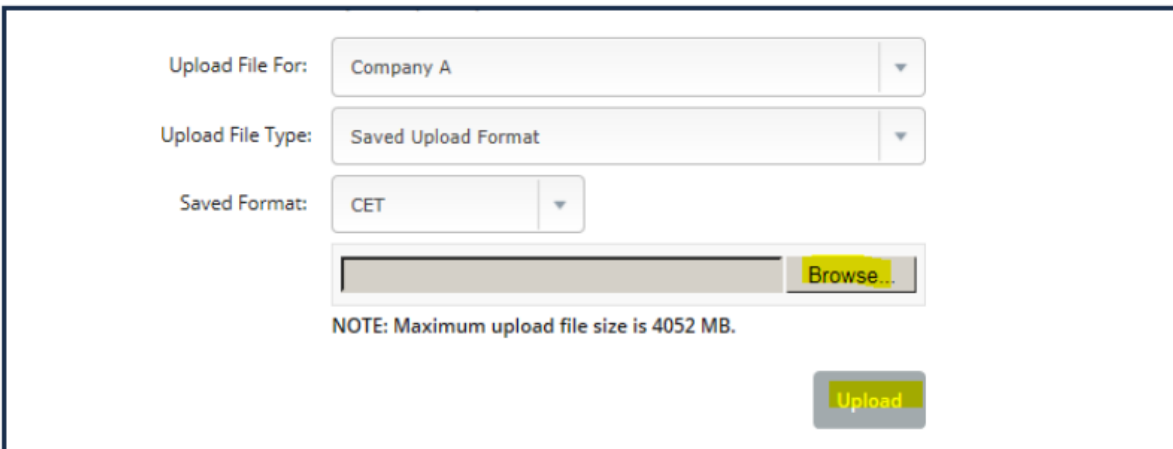
Positive Pay Guide

Purpose

The purpose of this guide is to how to use Positive Pay. This check-fraud prevention tool integrates with online banking to help reduce unauthorized checks.

Enter Items Into the Positive Pay System (“PPS”)

1. Navigate to *Cash Manager > ARP > Upload*
 - a. Select the correct corresponding items for Account and File Type.
 - b. Click *Browse* to locate the file to be uploaded.
 - c. Select *Upload*.



Upload File For: Company A

Upload File Type: Saved Upload Format

Saved Format: CET

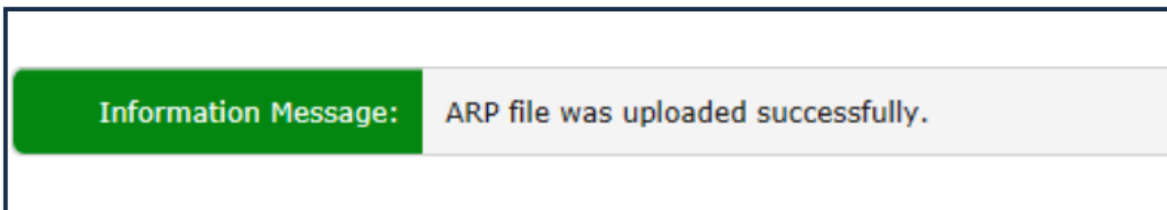
Browse...

NOTE: Maximum upload file size is 4052 MB.

Upload

Note: the page will refresh and display a list of files. Select *Refresh List* and click on *View Details*.

2. Review the file contents that are displayed.
 - a. If all looks correct, select *Approve*
 - b. If a file did not upload correctly and needs to be modified, select *Cancel*, correct the file, and upload again.
3. Once *Approve* is selected, you will see the below message confirming the upload was successful.



Information Message: ARP file was uploaded successfully.



Approving Positive Pay Exceptions

1. Enroll in email notification under *Settings > Alerts > Events* to have automatic emails sent when exceptions are present.

A screenshot of a notification settings box. It contains two checkboxes: 'Email' and 'Login', both of which are currently unchecked. To the right of these checkboxes is the text 'Positive Pay Exceptions'.

2. To Pay or Reject an item, navigate to *Cash Manager > ARP*
 - a. Select the account you wish to view Positive Pay Exceptions for.
 - b. Click the check number to view an image of the check.

A screenshot of the 'View/Work ARP Items' interface. At the top, there is a header 'View/Work ARP Items' with a green question mark icon. Below the header is a dropdown menu labeled 'View items for:' with 'Company A' selected. Below the dropdown is a table with the following columns: Account, Check, Issued Amount, Paid Amount, Issued Date, and Payee. The table contains one row with the following data: Account: Company A, Check: 103, Issued Amount: \$5.00.

Account	Check	Issued Amount	Paid Amount	Issued Date	Payee
Company A	103		\$5.00		

- c. Select *Details* to view additional information for each exception.
- d. Select either *Pay*, *Return*, or *Pay All*, *Return All*
- e. Click *Submit*.

A screenshot of the action buttons for the exception. At the top, there are three buttons: 'Reset', 'Pay All', and 'Return All'. Below these are three radio buttons: 'Pay', 'Return', and 'Protected'. The 'Pay' radio button is selected. To the right of the radio buttons is a link labeled 'Details'. At the bottom right is a 'Submit' button.

Note: all checks must be decided by the **11:00AM MT** cutoff time. All items not decisions by the cutoff time will be returned with a *Refer to Maker* message.