People's CREDIT UNION



Guide to Positive Pay

Positive Pay is a powerful payment fraud prevention solution available to our business members that acts as a proactive shield against fraudulent check and ACH transactions, safeguarding your business' financial health and providing peace of mind in a time of unprecedented fraud. The tool cross-references transactions presented for payment against those that your business entered in an "issued" or "approved" list, flagging any exceptions that arise for review.

Positive Pay empowers our business members to protect their cash flow, prevent fraud, and maintain control over their financial transactions.

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GLOSSARY OF TERMS

General Online Banking Terms

Business Master User	Your business's primary online banking user and "admin," typically the owner or principal signer, and the one that had registered the business for online banking. There is only one master user per business, and the master must request and sign off on Positive Pay enrollment or any changes to the service.
Business Sub User	Consists of any other online users of the business as created by the master user. Sub users can be assigned varying levels of permissions, ranging from view-only access for accountants with no signing authority on the accounts to all possible permissions and access for other signers or co-owners, as granted by the master user.
Business Admin	The portal in online banking wherein the master user, or a sub user provided admin permissions by the master, creates, and manages other users of the business, including their permissions and limits.
2FA Mobile App	A free smartphone mobile app (also known as a soft token, authenticator, or TOTP app) that generates verification codes used for online banking. Because of its superior security, a 2FA app replaces SMS and voice call as the sole multifactor authentication method when enrolled in Positive Pay or another Treasury Management service.

Transaction/Account Terms

In*Clearing Checks*	Checks issued by your business that the payee presents for payment (or "cashes") at a different financial institution. These check images are sent to a Federal Reserve Bank for collection and, through the clearing process, posted to your account within a few business days of presentment. These transactions are reviewable through the Positive Pay portal.
Over the Counter Checks	Checks issued by your business that the payee presents for payment (or "cashes") at a People's Credit Union branch. These checks post to your account immediately at the time of presentment. These transactions are not reviewable through the Positive Pay portal.
ACH	An electronic transfer of funds between bank accounts processed through the Automated Clearing House (ACH) network using account and routing numbers. A widely used payment method, typically used by businesses to pay vendors and employees, and to debit funds from customers.
SEC	A Standard Entry Class (SEC) code is a three-letter code associated with ACH transactions that indicates how the payment was authorized by the receiver. These may be relevant for Positive Pay because ACH Payments with a PPD (Prearranged Payment and Deposit Entry) code have a longer return window for unauthorized debits to your account compared to some other SEC codes.
Business Treasury Management Analysis Checking	A checking account type that uses analysis credits to offset the monthly service fee. At least one of your checking accounts must be converted to this product when enrolling, with no changes to your account number(s), checks, etc.

Positive Pay Terms

Module	Distinct areas of the Positive Pay portal that allow you to perform specific functions or view unique data. There are four available modules, the "landing" portal (Dashboard), and three payment modules based on transaction types; your visibility and access to each module will depend on the transaction types you selected to cover at enrollment.
Fraud Prevention Dashboard	Also referred to simply as "Dashboard", this is the default module and landing page where you will see an overview of the presented transactions and exceptions for the three other modules. You can also manage other users of the business and generate audit reporting
ACH Deposits	The module for managing approved company lists, decisioning exceptions, and generating reporting – all for ACH credits. Visible if you had enrolled in this module/transaction type.
ACH Payments	The module for managing approved company lists, decisioning exceptions, and generating reporting – all for ACH debits. Visible if you had enrolled in this module/transaction type.
Clearing Checks	The module for managing issued check lists, decisioning inclearing check exceptions, and generating check reporting. This is visible if you had enrolled in this module/transaction type.
Standard Positive Pay	If enrolled in the *Clearing Checks* module, one of the two available check service types and the default, recommended option. It requires that your business create and manage a list of issued checks. Presenting checks that do not match the list are considered exceptions.
Reverse Positive Pay	If enrolled in the *Clearing Checks* module, the other available check service type. There is no issued check list; instead, all in*Clearing Checks* presented must be manually reviewed and decisioned. With this check service type, your payees cannot negotiate checks at a People's Credit Union branch (not compatible with over-the-counter checks).
Payee Matching	If enrolled in the *Clearing Checks* module and in Standard Positive Pay, an optional but highly recommended feature that requires that you include payee names in your issued check list. The payee line for in*Clearing Checks* is read and scored based on a likelihood of a match to your list; low-scoring matches are considered exceptions.
Issue File Load	Utilized in the *Clearing Checks* module with Standard Positive Pay. A listing of checks that your business has issued, uploaded in an Excel or CSV format after creating a template. One of the two methods to record issued checks.
Manual Issue Entry	Utilized in the *Clearing Checks* module with Standard Positive Pay. A listing of checks that your business has issued, manually entered into the Positive Pay system. The second of the two methods t o record issued checks.
Approved List	Utilized in the two ACH modules, this allows your business to identify companies that are allowed to debit/credit your account(s) and set parameters to control the debit activity, such as maximum amount, frequency, and end dates.
Block List	Utilized in the two ACH modules, this allows your business to identify companies that are not allowed to debit/credit your account(s).
Company ID	Utilized to match transactions to the ACH Approved and Block lists, this is a unique identifier for the company that originated the ACH transaction (sometimes referred to as the originator). The company ID is obtained from ACH transactions that present, so this identifier would generally not be known prior to the company debiting/crediting your account(s).
Cut-off	12:00 p.m. ET on the business day in which the transaction is presented (*Clearing Checks* or ACH modules). Exceptions cannot be reviewed or decisioned after the cut-off time and those items will be returned/paid based on preferences selected at enrollment.
Exception	A presented transaction that does not match an item or criteria on the "issued list" (for the *Clearing Checks* module) or "approved list" (for the two ACH modules). These must be reviewed by your business; if no action is taken by cut-off, exceptions will be returned or paid as elected at enrollment.
Default Action	Exceptions will either be "Returned" or "Paid" at cut-off if no action is taken by your business, based on the default disposition selected at enrollment. After cut-off, the action cannot be changed.
"Post and Notify" Method	All presented transactions will post to your account, and you will be notified of any exceptions; the exceptions that remain with a "return" disposition after cut-off are credited back to your account, while those with a "paid" disposition remain posted.

GETTING STARTED STEPS

1. Before enrollment

Review this guide to discover how Positive Pay can help to protect your business, learn how the service works, and determine if it is the right solution for you.

2. Before enrollment

Register for Business Online Banking, with all additional user(s) created as sub users

Each online user associated with the business must utilize their own login credentials, which should never be shared with others. Ask your branch representative for the *Guide to Managing Business Users* if instructions are needed to create or manage additional online users, referred to as sub users.

If you are already enrolled in business online banking with all persons using their own credentials, you can move on to step 3.

3. Before enrollment

Enrollment in authenticator mobile app (soft token) for all users of the business

An authenticator app, such as *Duo Mobile, Google Authenticator,* or *Authy*, is required for **all** online users associated with the business - including any users who will not be using Positive Pay. The business' users who have not downloaded and enabled an authenticator mobile app will not be able to log in once the Positive Pay service is enabled for the business.

Ask your local branch representative for the Two-Factor Authentication & 2FA Apps FAQ for more information and instructions on setting up a free soft-token app.

4. During enrollment

Complete Treasury Management Enrollment form and sign Terms & Conditions

Your local branch's Head of Market Development will have you to complete an enrollment form where you would select your Positive Pay preferences and agree to the terms and conditions of service.

5. During enrollment

A checking account upgraded to Business Treasury Management Analysis Checking

With our Positive Pay service, one of your enrolled checking accounts will be converted to our exclusive Business Treasury Management Checking Account, an analysis product that offers credits to offset the monthly service fee. There will be no changes to your account number(s), checks, etc.

6. During enrollment (Optional)

Sign up for setup services and provide a sample issued check file

With our optional setup services, we can create a template so that your business can easily upload a file with issued checks (for the *Clearing Checks* module with *Standard Positive Pay*). We can also add recent ACH companies to your Approved List to reduce the number of exceptions your business has to review after enrollment.

7. During enrollment

Coordinate with branch representative to schedule effective date of service.

Your branch representative will work with you to select an effective date for the service to ensure your business is prepared to begin reviewing transactions.

8. After enrollment (Optional)

Create any additional users in the Positive Pay system

See Instructions: Creating & Managing Other Users for guidance on how to create additional users.

9. After enrollment

Create & Manage Notification Settings

See *How do I manage notifications?* For instructions on creating notification settings.

10. After enrollment (Optional)

Create an issued check template

If your business declined setup services and prefer to create a template on your own, see *Instructions: Creating a Template for an Issued Check File (Clearing Checks)* for instructions.

POSITIVE PAY FAQS

What is Positive Pay, and how does it work?

Positive Pay is a powerful payment fraud prevention solution available to our business members that acts as a proactive shield against check and ACH fraud, safeguarding your business' financial health and providing peace of mind. The tool cross-references transactions presented for payment against those that your business entered in an issued or approved list, flagging any exceptions that arise for review. The service is accessible from our online banking platform, allowing your business to conveniently manage issued/approved items, monitor presented transactions, decision exceptions, and generate detailed reporting all from within your existing business profile.

With our "post and notify" method, transactions are promptly posted to your account at the time of presentment. Any exceptions- such as a check that does not exactly match an item on the issued list- trigger a notification for the business to review and decision before the cut-off time (12:00 p.m. ET on the presentment date). After the cut-off time, any exceptions that remain with a "return" disposition are credited back to your account, while those with a "paid" disposition remain posted.

The solution is highly customizable, offering the choice over which of your business accounts to enroll in the service, the transaction "modules" or types to include, the default action for exception items, the method of handling check presentments, and the option of payee matching for check transactions.

Positive Pay empowers our business members to protect their cash flow, prevent fraud, and maintain control over their financial transactions. Additionally, it serves as a crucial solution for managing the more stringent return deadlines applicable to business accounts, including in cases of fraud.

What resources are required of my business to utilize Positive Pay?

Your business should consider the time obligation required for both the initial setup and regular usage of the Positive Pay service. In the below tables, we list common actions required from your business and an approximation of the time commitment for each action. The time required for each action will vary based on your business' transaction volume and your business may utilize the service for other actions not described below.

For initial setup of the service

Action performed by business	Time Commitment	Frequency
Prior to enrollment in the service, all users associated with the business must set up and link a third-party authenticator mobile app.	~ 10 minutes per user	One-time before enrollment for each user; for new users as created; if an existing user gets a new mobile phone
The master user determines which other users of the business should have access to Positive Pay and then creates these users with the desired permissions in online banking and in the Positive Pay portal.	~ 20 minutes per existing sub user to provide permission and set up in the Positive Pay portal	One-time after enrollment for each desired user; as needed for other/future users as desired
Set up notification rules for *ACH Payments & ACH Deposits* modules (*Clearing Checks* notifications are enabled by default).	~ 30 minutes	One-time after enrollment; as needed for any desired changes
For businesses that use a spreadsheet or system to record issued checks, the Positive Pay system requires the creation of a template to understand the data you are to upload. The mapping can be done by the business or can be performed by People's Credit Union for a one-time fee. If enrolled in the *Clearing Checks* module with Standard Positive Pay.	~ 1 hour to map and test template	After enrollment and as needed if there are any changes to the issued file used by your business
Self-training on the Positive Pay portal, including how to perform important actions. This guide should help you to perform the most common actions.	~ A few hours to review this resource and explore system- this will vary based on the user's comfort level	After enrollment and as needed

Using the service

Action performed by the business	Time Commitment	Frequency
Record all checks in the system as they are issued or upload a compatible check issuance spreadsheet (if enrolled in the *Clearing Checks* module with Standard Positive Pay)	~ Less than 5 minutes per item; the total time will vary based on your business' transaction volume	Every day that your business issues checks
Manage ACH approved and block lists (if enrolled in *ACH Payments* or *ACH Deposits*)	~ Less than 2 minutes per entry; the total time will vary based on your business' transaction volume	Every morning (Monday-Friday) that your business has ACH presentments
Review and decision transactions and exceptions as they present (all modules)	~ Less than 5 minutes per exception; the quantity of exceptions will vary based on your business' transaction volume	Daily, Monday-Friday (excluding Federal holidays); must be complete by the 12:00pm ET cut-off
Reconcile & review issued/approved lists and adjust or correct if needed	~ Generally, about 30 minutes depending on quantity of issued items	Recommended to reconcile Issue Warehouse at least weekly or as needed

Is Positive Pay a suitable solution for my business?

Positive Pay is a service best suited for businesses seeking enhanced fraud protection, greater control and visibility over posted transactions, and strong security safeguards. A user of the business with Positive Pay access must be able to perform the daily operations described in the above answer, Monday through Friday before the 12:00 p.m. ET cut-off time. The user(s) managing the service should possess a basic proficiency in navigating software menus and prompts with minimal instruction and should be comfortable setting up and using a third-party authenticator app on their mobile devices.

It's important to note that Positive Pay serves as a valuable tool for managing the more stringent return deadlines applicable to business accounts, including in cases of fraud.

Which transaction types are covered with Positive Pay?

Our Positive Pay offers three distinct payment modules, each encompassing specific transaction types. The payment options are: *Clearing Checks*, ACH Payments, and ACH Deposits. Information about each module/transaction type is included below. For maximum fraud protection, we recommend enrolling in all three modules. However, keep in mind that more coverage may lead to a higher number of exceptions, requiring additional time for review and decision-making. All your business accounts enrolled in Positive Pay will adhere to the same module coverage.

1. *Clearing Checks*	**Transaction types covered**	Checks drawn off your enrolled accounts that are negotiated at a different financial institution and presented for payment through the clearing process (also known as "inclearing" checks).
	How it works	Depending on the service type selected, checks issued by the business can be recorded manually in the portal or uploaded as a CSV or Excel file. The system compares in*Clearing Checks* presented against your issued list. Any check that doesn't match the issued list becomes an exception, requiring review. At cut-off, remaining exceptions will be returned/paid according to preferences set at enrollment.
	Additional considerations	**Over the Counter Checks:** These checks are drawn from your enrolled accounts and presented for cashing or deposit at a People's Credit Union branch. Unlike in *Clearing Checks*, which are negotiated elsewhere, over the counter checks cannot be reviewed in the Positive Pay portal. If a payee brings your enrolled account's check to be cashed at a People's branch, the teller will check your business' issued list. If the presented check isn't on the issued list as printed/written, the transaction will be denied, and the presenter will be referred to your business. With the Reverse Positive Pay service (described in another answer below), enrolled accounts are not eligible for over the counter check cashing. **ARC Entries:** Some payees, particularly government agencies, use electronic check processing known as Accounts Receivable Entries (ARC). These settle through the ACH network and would post as an ACH Payment, even though they involve a written check. This could result in an exception for the ACH Payments module because the item was entered by your business on the check issued list rather than as an Approved ACH company.

2. ACH Payments	**Transaction types covered**	Electronic debits to your enrolled accounts processed through the Automated Clearing House (ACH) network.
	How it works	Your business will manage a list of approved ACH payment companies within the portal. You can set filters, such as frequency, expiration dates, and limits to the amount of money paid to any one company. The system compares ACH presentments against your predefined criteria in the Approved list. Any transaction that does not match the list or criteria becomes an exception, requiring review. At cut-off, remaining exceptions will be returned/paid according to preferences set at enrollment.
	Additional considerations	This service excludes electronic transfers from your People's accounts initiated through our online banking platform. However, it does cover electronic payments initiated through Bill Pay within online banking. Also, checks processed as Accounts Receivable Entries (ARC) will appear in the Positive Pay portal as ACH payments. ACH debits to business accounts (non-consumer) are subject to a stringent two-day return deadline, which is why Positive Pay is such a valuable tool for business members.
3. ACH Deposits	**Transaction types covered**	Electronic credits to your enrolled accounts processed through the Automated Clearing House (ACH) network.
	How it works	Your business will manage a list of approved ACH companies within the portal. You can set filters, such as frequency, expiration dates, and limits to the amount of money received by any one company. The system compares ACH credits presented against your predefined criteria in the Approved list. Any transaction that does not match the list or criteria becomes an exception, requiring review. At cut-off, remaining exceptions will be returned or remain posted according to preferences set at enrollment.
	Additional considerations	ACH transfers to your People's accounts initiated through our online banking platform would be included in the ACH Deposits module (unlike with ACH Payments).

Which transaction types are not eligible to be covered with Positive Pay?

Any other transaction type not described above is not eligible to be covered by the Positive Pay service, including but not limited to debit card transactions, ATM withdrawals, in-branch withdrawals, internal transfers, and service charges.

Can I choose the default exception action?

Yes, our Positive Pay service allows the flexibility of choosing the default action (or "disposition") for exception items at enrollment. This action would impact transactions that do not match the corresponding issued or approved lists for enrolled transaction types and accounts. The two options are:

1. Return (Recommended): This is the system's default disposition. If an exception has not been reviewed or modified before the cut-off time, it will be returned unpaid to the originator and credited back to your business account (or debited if the transaction was an ACH Deposit).

2. Pay: If you choose this default disposition, exceptions that have not been reviewed or modified by the cut-off time will remain posted to your account and will not be returned.

All your enrolled accounts and transaction types will adhere to the action selected at enrollment. Remember, prompt review of exceptions is crucial to ensure the preferred action is taken. **Once the cut-off time passes, the performed action cannot be changed- items that were returned cannot be "unreturned"** and items with a paid disposition cannot be returned. If an item was unintentionally returned or paid, communication with the recipient is necessary for check reissuance or an ACH retry payment.

What Positive Pay services are available for the Clearing Checks module?

If you elect to include the *Clearing Checks* module in your business' Positive Pay enrollment, you will select either the *Standard Positive Pay* or *Reverse Positive Pay* service type. Information about these service types is included below. All enrolled accounts will adhere to the selected service type.

1. Standard Positive Pay *The default and recommended check service type.*	**How it works**	• Your business uploads or enters a list of checks that have been issued or voided on an enrolled account. The list must include details for each check including check number and amount at a minimum. • When a check is presented for payment, the Standard Positive Pay service compares it against the list of issued items. If an exception (such as a mismatch) is identified, designated users receive an alert to review the transactions. If no action is taken by the business, any exceptions are handled according to the default action requested at enrollment.
	Payee Matching	• An optional, free feature available for accounts enrolled in Standard Positive Pay. • When you enable payee matching, your business is required to enter the payee's name on the issued list for each check. • The feature uses optical character recognition (OCR) technology to compare the payee's name on the issued check against the name that appears on the "Pay to the Order of" line of the check presented for payment. A scoring method assesses the likelihood of a match. If the score falls below the acceptable threshold, the item is flagged as an exception. • Payee Matching is highly recommended and safeguards against check washing, a common type of fraud.
	Payee Matching Considerations	• Printed checks have a better chance of accurate OCR reading than handwritten ones. • The system may struggle with recognizing unusual check formatting layouts. • The payee's name(s) on the issued list must exactly match the name(s) written/printed on the check.

2. **Reverse Positive Pay** *The alternative check service type to Standard Positive Pay.*	How it works	• No issued List: Unlike Standard Positive Pay, it doesn't require the business to enter a list of issued checks. Instead, the business logs in daily to review all checks presented for payment. Exceptions do not exist because there's no issued list to compare against. • For every presented check, the business decides which action to take (pay or return). If no action is taken, checks follow the default action requested by your business.
	Important Limitation	Your business' checks cannot be cashed or deposited at a People's Credit Union branch- your checks can only be presented at a different financial institution by the payee.

Can I choose which of my business accounts to enroll in the service?

Yes, our Positive Pay service allows you to select which of your business's accounts to enroll. The monthly charge is assessed at the service level rather than at the account level, so we recommend covering all your business accounts to ensure optimal fraud protection.

ENROLLMENT & SECURITY

How do I enroll my business in Positive Pay?

Once your business has decided to enroll in the Positive Pay service, your branch representative will ask the business master user to complete and sign a request form to select from the available transaction types/modules to cover, the check service type (whether Standard Positive Pay or Reverse), the default exception action, check payee matching, account numbers to enroll, and a contact phone number that can receive text messages. You can also choose to take advantage of optional setup services to map issued check files and to add recent ACH companies to your business' approved payee/payer lists. Please note there is a one-time charge for these optional setup services.

Your enrolled checking accounts will be converted to our Business Treasury Management Checking, an analysis product that offers credits to offset the monthly service fee. There will be no changes to your account number(s), checks, etc.

It can take as little as one business day to activate the service, but we will wait to enable the service until your business is ready to start managing issued/approved lists and reviewing exceptions. Your branch representative will work with you to set a date that the service is to become active.

Is there a term contract required for Positive Pay?

No, we do not require or offer a term contract for the Positive Pay service- the service can be canceled at any time without a penalty. Please note that in addition to the enrollment form, it is required that the business master user agrees to and sign the service Terms and Conditions prior to enrollment.

Why is an authenticator mobile app required for Positive Pay?

Businesses are particularly susceptible to hacking attacks that can compromise their accounts and cause serious financial losses. According to a recent study by the FBI, businesses were the target of 43% of all cyberattacks in 2022. Because of the abundant transaction data available in the portal, Positive Pay can expose businesses to increased risk of attacks intended to compromise data security.

To help mitigate these risks and keep your business secure, ***all*** online users associated with the business (regardless of the user's permissions), must download and set up a free 2FA/soft token mobile app. Once Positive Pay is enabled for the business, a 2FA app will act as the sole method for additional verification for each user; any users who have not set up an authenticator app will not be able to log in. These robust security measures prevent hackers from exploiting any potential openings related to users or permission management.

For additional information and instructions on enrolling in an authentication app, ask your branch representative for the Two-Factor Authentication & 2FA Apps FAQ.

Can People's help the business set up an authenticator mobile app?

If assistance is needed with setting up or using an authenticator mobile app (such as *Duo Mobile, Google Authenticator, or Authy*), ask your branch representative for the *Two-Factor Authentication & 2FA Apps FAQ*, which addresses the process for linking an authenticator app to your online banking profile.

Please note that because these are third-party applications, People's Credit Union will not be able to provide in-depth support for the app. We recommend using the app's *Support* feature for issues or questions on its functionality.

Will I need to use the authenticator mobile app every time I log in?

The factors triggering additional verification at login or during a session would not change once enrolled in the 2FA app–only the method in which a user can authenticate. If you consistently access online banking from the same device, location, and IP address, you will likely not be prompted for additional verification at login. However, the 2FA app will need to be used for any action that requires additional verification, such as when logging in from an unrecognized device or location, creating or changing a user, and other high-risk triggers. Users will no longer be able to validate using a code sent via text message.

What if my business wants to unenroll from Positive Pay?

If you no longer wish to have your business' accounts enrolled in Positive Pay, ask your branch representative about deactivating the service for your business. The business master user will be required to complete and sign a change request form to confirm the unenrollment and choose a different checking product to move to since you will no longer be eligible for the Business Treasury Management Analysis Checking. Once deactivated, the business will not be billed for the next monthly cycle. Please note that if you later wish to re-enable the service, a new request form will be required.

Once the business is set up for Positive Pay, will the service remain active?

Generally, the Positive Pay service will remain active as long as the business' accounts remain open and billing for the service has been successful. We reserve the right to terminate the Positive Pay service for improper use, such as not reviewing exceptions daily before cut-off time.

SYSTEM NAVIGATION & INTERFACE

How do I access the Positive Pay portal?

Once your business has been enrolled in Positive Pay, the master user will be able to access Positive Pay through their existing online banking profile on a Desktop web browser (Positive Pay is not available on mobile). Once logged in, the business master navigates to the *Business Services & Tools* menu and selects **Positive Pay.** The master user then clicks on **Access the Fraud Prevention Dashboard** to be brought to the Positive Pay portal. For other online users associated with the business, the permissions and access must first be granted by the master user (see Business User & Permission Management for more information).

What do the items on the Dashboard (default landing page) indicate?

On the *Fraud Prevention Dashboard* (the landing page for Positive Pay), there is a box for each module your business has enrolled in, in the order of *ACH Deposits, ACH Payments,* and *Clearing Checks*. The data in these boxes reflect the transactions that have posted today and are actionable up until the cut-off date/time listed on the page.

See Instructions: Understanding the Positive Pay Dashboard for more information.

How do I navigate between the different modules?

From the *Fraud Prevention Dashboard,* click the **Change Module** text (to the right of your name) to expand the dropdown. The modules you have enrolled in will display to you. If you are enrolled in all three modules, you will see *ACH Payments, ACH Deposits,* and *Clearing Checks*. You would click the desired module to access the desired function.

Within each module, you can review transactions/exceptions for the transaction type, manage issued lists (for *Clearing Checks*) or Approved List (for the ACH modules), and generate reporting, amongst other functions. To navigate back to the *Fraud Prevention Dashboard,* click the **Change Module** and select **Dashboard.**

Can I customize the landing pages on the portal?

Yes. From the Fraud Prevention Dashboard, click the **dropdown** near your name, then click **Preferences.** There you can set the default landing pages for each module.

BUSINESS USER & PERMISSION MANAGEMENT

How can a sub user(s) of the business access Positive Pay?

By default, sub users of the business will not have access to the Positive Pay portal. If a business master wishes to provide another sub user(s) access, they must enable the permission within online banking and then create the user in the Positive Pay portal- follow the below steps to perform this action.

1. The master user logs into online banking and navigates to *Business Admin & Profile* > **Create & Manage Users**, and clicks on the desired user.

2. Select the **General Permissions** tab and in the *Feature Access* box, select **Manage Permissions** and turn on the **Positive Pay** permission. Click to **Save** and perform verification as requested.

3. Access the Fraud Prevention Dashboard in Positive Pay under *Business Services & Tools* > **Positive Pay** > **Access the Fraud Prevention Dashboard.**

4. Select *Manage Users* (to the right of Dashboard). Click the **Create New User** button.

5. You will be prompted to complete the required fields for the user. In the *SSO ID field,* enter the online banking username of the sub user.

6. Select the permissions and access for the new user as desired and follow the prompts to complete the creation process.

Upon their next login, the sub user would have access to the Positive Pay portal with the permissions set by the business master.

Can People's create or manage a secondary user on the business' behalf?

A business' online banking profile is managed entirely by its master user/admin, and People's does not have any access to create or manage sub users associated with the business' online banking, including permissions. We are happy to assist the business' master user with any questions related to users or their associated permissions.

Can dual approval/authorization be enabled for Positive Pay?

Our Positive Pay system has several dual approval controls available for businesses that desire this functionality. With dual approval, one user of the business initiates an action in the Positive Pay system- that action does not become effective until a second unique user logs in and approves said action. Dual approval is not a standard setting, but People's Credit Union can configure this at the business level when enrolling or post-enrollment via a change request. Once enabled, the master user will then set the approval parameters as your business desires.

If dual approval is desired, your business should note this and detail the type of dual approval and for which module in the *Additional Information* field in the Treasury Management enrollment or change form provided by your branch representative. The available types of dual approval are described below, along with their available modules.

Type of Dual Approval	Available in	How it works
Issuance Dual Approval	*Clearing Checks*	Allows your business to designate dual approval parameters on check issuance files loaded into the system or manually issued entries. Entries outside of those parameters will be held in a pending status until approved by a second user.
Approved/Block List Dual Approval	ACH Payments & ACH Deposits	Allows your business to designate dual approval parameters on the creation or editing of entries on the ACH Approved or Block Lists. Entries or changes outside of those parameters will be held in a pending status until approved by a second user.
Decision Dual Approval	All three payment modules	Allows your business to designate dual approval parameters on transaction decisioning. The actions selected during transaction decisioning will be held in a pending status until approved by a second user.

ENTERING & RECONCILING ISSUED CHECKS *(Clearing Checks module with Standard Positive Pay)*

Can I upload a listing of issued checks?

Yes, you can upload an Excel or CSV file that includes the check numbers, amounts, issued dates, and payee names (if enrolled in *Payee Matching*) for issued checks. If you use one file for multiple of your business' accounts, the full account number must also be included for each issued item- the account number is not required if a separate file is used to record checks for each account.

Before uploading your first issued check file, a template must be created so that the system understands the file's formatting and data. Within the *Clearing Checks* module, select *Manage* and then **Create New Template.** Once the template is created and the data fields are mapped, you will upload the check listing (and any future upload or document) under *Perform* and then **Issue File Load.** You would select the template, the account the checks are drawn off (if a single file is used for each account), and then drag and drop the file. The system will confirm the item total and listing.

As an optional add-on enrollment service, People's Credit Union can create your business' initial issued check template if a sample file is provided in an Excel or CSV format.

Do I have to create a new file to add more issued checks?

No, you can continuously manage and upload one Excel or CSV file that you add new items to as they're issued. When you upload the same file containing new checks, the system will identify and ignore duplicate items and only add the new items since the prior upload. If utilizing a new file for each upload, each file must adhere to the same formatting as the existing template, or a new template must be created.

Can I manually enter checks instead of uploading a file?

Yes, within the *Clearing Checks* module, select the *Perform* menu and then **Manual Issue Entry** to manually enter issued checks. You will be prompted to select the account on which the checks are drawn, enter the check number, and the check amount (the issuance date will prepopulate to today's date but can be edited). If you have enabled *Payee Matching,* you must also enter the name of the payee(s).

Is it better to upload an issued check file or manually enter issued checks on the portal?

The best method of managing your issued list will depend on your business preferences. If your business already manages a compatible (Excel or CSV) file that includes a listing of issued checks with the required information, then uploading that file is likely the most efficient method. However, if your business doesn't currently log issued checks in a compatible file (or in an accounting program that can export to a compatible file type), manually entering checks in the portal would likely work best for your business.

Please note that your business is not limited to adhering to only of these entry methods. You can upload an issuance file while still manually entering issued checks as needed or vice versa.

When should I enter checks on the issued list?

It is highly recommended that your business enters or loads issue items prior to disbursing paper checks to payees, as failure to do so could result in a denial of payments if the check is presented at a People's Credit Union branch for deposit or to be cashed.

Do I have to enter leading zeroes for a check number on issue list?

If the encoding lines on your checks include leading zeroes before the check number (e.g. 00002324 for check number 2324), you do not have to include the leading zeroes when entering the checks on your issued lists. The Positive Pay system reads the check number from the encoding line but will ignore leading zeroes when matching presented items to issued lists.

How do I enter a check with multiple payees to the issued list?

When uploading an Excel or CSV issued check file into the system, the payee names for multiple payees should be included on the same row but on different lines (using *ALT+Enter* in Excel on the relevant row to add a line). Additionally, you can add certain characters between payees in your file to indicate the separation. Acceptable characters are limited to the following: ; | - _ / Please note that the character used must be indicated when creating the file upload template, so different characters cannot be used for different items in the same file.

If entering an issued check manually within *Manual Issue Entry,* you would use *Enter* on your keyboard to add another line and enter the additional name in the payee field.

What are best practices for entering checks in the issued list?

When entering payees on your issued list, ensure the entered value matches what is written or printed on the

check exactly- otherwise, it will present as an exception. Likewise, the amount from the issued list must also match the actual check exactly. It is also highly recommended that you enter checks on the date of issuance to ensure it is not omitted.

Does the Positive Pay service integrate with QuickBooks to retrieve our issued checks?

There is not an automated, direct connection between the Positive Pay system and QuickBooks or other accounting programs. However, if your business currently logs checks in an accounting software, most programs (including QuickBooks) have downloadable CSV/Excel reports containing issued checks that can then be uploaded into the Positive Pay portal. We recommend contacting your accounting software company to inquire about reports that include issued check numbers, check amounts, payee name(s) (if enrolled in Payee Matching), and the issued dates. If one report file is utilized to record checks drawn off multiple of your business accounts, the full account number must also be included for each issued item. The account number is **not** required if a separate file is used to record checks for each account.

Before you can upload your first issued check file (or the report downloaded from QuickBooks), a template must be created so that the system understands the file's formatting and data. Within the Clearing Check module, select *Manage* and then **Create New Template.** Once the template is created and the data fields are mapped, you will upload the check listing, as well as any future issued file upload, under *Perform* and then **Issue File Load.** You would select the template, the account the checks are drawn off, and then drag and drop the file. The system will then confirm the item total and listing.

As an optional add-on service, People's Credit Union can create your business' initial issued check template if a sample file is provided to People's in an Excel or CSV format.

Can I get reporting or view the status on issued checks?

Yes, in the *Clearing Checks* module, navigate to the Reports header, then **Issue Item Status** to view all the status of checks on an issued list. Alternatively, you can select the View menu and then **Item Lookup** to search by a specific check number.

How can I correct or update the information on an issued check?

In the *Clearing Checks* module, navigate to the *View* header then **Issue Warehouse.** Change the date range to capture the date loaded (the date the check was entered or uploaded into the system) or expand the **Filters** menu for more search options, including check number and amount. For the desired check, click the **pencil icon** in the *Update* column to edit the check amount, payee name(s), the status of the check (the check can be changed to a Voided or Canceled status), and/or the issuance date.

Why would we have to reconcile our issued check list?

There will be occasions when a check on your issued list has cleared your account, but the Positive Pay system does not recognize that the item has been paid. The service will only identify items as Paid when presented and matched to an issued item through the service, otherwise the item's match status will remain as Outstanding in the portal. Below are some common scenarios where this matching does not occur:

1. Over the counter checks: For checks presented at a People's Credit Union teller line, the teller will check your business' issued list before negotiating your enrolled accounts' checks. If the item presented is on your issued list, the check will be cashed and post to your account. Because it did not go through the inclearing process, the transaction will not be reviewable in the Positive Pay portal and the service will still consider the item *Outstanding.*

2. ARC conversions: With ARC conversions, the payee converts a check to an ACH debit; the transaction would then appear as an exception in the ACH Payments module. Since the actual check was not presented, it will remain as *Outstanding* in your check Issued List even after the corresponding ACH has posted.

3. "Load errors": Load errors occur when the account number printed on the encoding line of an inclearing check is misread when scanned and the check attempts to clear from an invalid account; the check is then manually processed to the correct account after People's has confirmed that the item is on your issued list. Since the check had not initially presented to your account, it doesn't get picked up by the Positive Pay service and will remain as Outstanding in your check Issued List.

4. Encoding errors: Unlike a load error, an encoding error for an inclearing check would have the correct account number but the incorrect check number was identified (as an example, check number 188 was read as 186). The item would become an exception since it violates the issued list but can be manually paid by your business. If changed to a paid decision, check number 188 will still have a match status of Outstanding since the system doesn't recognize that as the presented check. However, in this scenario it can be corrected in the *Clearing Checks* module under *Perform* and **Paid No Issue Match** to associate the item manually paid to the item from the issued list.

With scenarios one through three, it is not possible to manually change the Match Status of an item, and an item in these scenarios would remain with an *Outstanding* match status in the Positive Pay portal. However, we do recommend changing the status the issued status of the check to *Voided* in the *View* menu under **Issue Warehouse.** This reconciliation ensures that the check cannot be matched against the entry for any possible duplicate presentments.

APPROVED & BLOCKED LIST *(ACH Payments & ACH Deposit module)*

How do I add an ACH originator/company to the Approved List?

Generally, your business would add valid originators to your Approved List after they have attempted a transaction on your accounts- this initial attempt would be an *ACH Payments* or *ACH Deposits* exception. To add this ACH originator to your Approved List, access the Fraud Prevention Dashboard, the landing page of the Positive Pay portal. Next, click the dollar amount near the *Approved List Exceptions* in either the *ACH Payments* or *ACH Deposits* module. This action will take you to the Debit Transaction History or Credit Transaction History, depending on your module selection. Once there, locate the desired company's row and click the **Accept** button to confirm that the payment is legitimate. A pop-up will appear; click the option to Add to Approved List. Alternatively, expand the row and select the same option. If applicable, add any desired parameters and click **Save.**

Can I add a company to the Approved List before they debit or credit my accounts?

Typically, your business would add originators to your Approved List after the originator attempts an ACH transaction on your accounts since you would not know the originator's Company ID, which is required for the Approved List. However, if the originator has already provided you their company ID (or a series of IDs) before attempting the transaction, you can manually add them to the Approved List. This scenario might occur, for example, when tax preparers provide their company IDs to their clients in advance of a payment or withdrawal.

To manually add an originator, navigate to the desired ACH module, select the **Manage** menu, then **Approved List –** click the **Create** button. You must enter the *Company ID* provided by the originator, the *Company Name,* and any additional criteria as desired, and select the accounts that the company would transact with. Click **Save.**

As an optional add-on enrollment service, People's Credit Union can manually add the company IDs for ACH originators who have transacted on your business accounts within the prior 30 days. This will reduce the number of exceptions your business will have to review after enrolling in the service.

What options are available for ACH companies?

For companies in your ACH Approved Lists, you can choose to add parameters that allow greater control over the ACH transactions that will be paid or returned.

1. Start & End Dates: This will allow you to determine when the company can initiate a transaction on the selected accounts. Any transaction presented before or after the entered date range will be an exception.

2. Max Amount: Any transaction presented by the company above the established threshold will be an exception.

3. Frequency: Select frequencies such as daily, weekly, monthly, etc.- any additional presentments over the threshold will be an exception.

Note that it is not required to add additional parameters and by default, a company added to the approved list will not include any additional criteria. Criteria can always be added, edited, or deleted in the desired ACH module under the **Approved List** under the *Manage* Menu.

TRANSACTION EXEMPTIONS, DECISIONING & NOTIFICATIONS

Will my business be notified if there are transaction exceptions?

The below table includes information about the notifications sent by the service. Email alerts originate from memberservice@peoplescu.com and text messages from 202.980.8159. Please see the below question for instructions on how to enroll in text message alerts for exceptions in the ACH modules.

As there is always a risk of notifications being blocked by spam filters, we recommend logging in to the Positive Pay portal every business day to ensure that exceptions will not be overlooked, regardless of whether you have received alerts.

Alert Condition	Module	Who will receive it and the method
8:00 a.m. ET on a business day when there are transactions/ exceptions to review	*Clearing Checks* ACH Payments and/ or ACH Deposits	The business master user via the email address and phone number specified at enrollment. The business master user via the email address specified at enrollment. Action must be taken by the business to set up alerts.
11:00 a.m. ET on a business day (one hour before cut-off) if there are transactions to review and a user of your business has not yet logged in that day.	All modules	This will adhere to the same settings as above.
When an issued check file is uploaded or a check is manually entered into the issue list.	*Clearing Checks*	The master user via the email and phone number specified at enrollment.

How do I manage Positive Pay notifications?

When there are transactions to review in the *Clearing Checks* module, you will receive automated email *and text message notifications to the destination(s) provided at enrollment. For the ACH Payments and ACH Deposits* modules, you will receive email notifications but must take action to set up text message notifications. To set these up, log in to the Positive Pay portal, select the ACH Payments module, navigate to the *Manage* header, and then **Notification Rules.** Select the desired account(s) and continue to select the conditions for the alert and the delivery methods- you can add multiple delivery addresses and methods. You can do the same for the ACH Deposits module.

How do I see transactions and exceptions in the Positive Pay Dashboard?

The Positive Pay Fraud Prevention Dashboard will display up to three sections below the menu headers, depending on the modules your business has enrolled in. These daily transaction summary boxes will appear in the order of *ACH Deposits, ACH Payments,* and *Clearing Checks*.

Each module's box will display the dollar amount and number of item exceptions for their respective transaction type, as well as the amount and quantity that is set to pay and return. The two ACH modules will also indicate the total amount presented for their respective transaction types. Clicking on the dollar amounts will allow you to review details of the transaction – for *Clearing Checks*, this includes the ability to view an image of the check. After the cut-off time, the data in each module's box will reset until the next business day in which transactions are presented.

For additional information, see Instructions: Understanding the Positive Pay Dashboard and/or Instructions: Reviewing & Decisioning Transactions & Exceptions.

What do the transaction statuses in the portal indicate?

When reviewing transactions via each module's *Transaction History* or the consolidated *Transaction View,* each item will have a status indicating the current disposition. Below are the available statuses along with their descriptions.

The *pay* statuses in the Transaction History are:

- ***Pay – System:*** Transactions that load with this status indicate the default condition established at enrollment is to pay all transactions on this account if the business takes no action.
- ***Approved List Pay:*** Transactions that load with this status indicate the company that originated the transaction was set up on the approved list for this account prior to receipt of the transaction, and the transaction details are within the allowable parameters of the approved list entry.
- ***Pay – User:*** Indicates that a user of the business has changed the status of a transaction from Return to Pay.
- ***Pay – FI Charge:*** Indicates a transaction for a Company ID that is on the People's Credit Union return override list- the status cannot be changed from Pay to Return.
- ***Pay – FI:*** Indicates that a People's Credit Union Admin has changed the status of a transaction from Return to Pay.

The *return* statuses are:

- ***Return – System:*** Transactions that load with this status indicate the default condition established at enrollment is to return all transactions on this account if the business takes no action.
- ***Return – User:*** Indicates that a user of the business has changed the status of a transaction from Pay to Return.

- ***Return – FI:*** Indicates that a People's Credit Union Admin has changed the status of a transaction from Pay to Return.
- ***Block List Return:*** Represents the total dollar amount and number of ACH debits or credits received from companies that are on your business' blocked list and will be returned.
- ***Account Blocked – Return:*** Transactions that load with this status indicate the company that originated the transaction was set up on the blocked list for this account prior to receipt of the transaction.

What are some common reasons for exceptions?

Exceptions can occur for a variety of reasons and will differ based on the module. Below are some of the most common reasons why exceptions occur for each transaction module. Please note that the listing only includes the most common exception causes and is not all-encompassing.

Clearing Checks Module:

1. Missing Checks: Check(s) not entered in your business' issued list.
2. Encoding Errors: Check number scanned by depository bank incorrectly, thus not matching your issued list.
3. Amount Mismatch: Check amount scanned/entered incorrectly by the depository bank.
4. Payee Discrepancy: The payee line doesn't match your issued list.
5. Stale Dated Checks: Even if on your issued list, checks issued over six months ago trigger exceptions.
6. Voided or Stopped Checks: Any check in your issued list but not in the non-Issued list is an exception.
7. Duplicate Presentment: A check already presented.
8. Fraudulent/Altered Check: A check drawn off your account(s) that has been forged or altered.

ACH Payments & ACH Deposits Modules:

1. New Originator: A valid originator/company not yet saved to your ACH Approved List.
2. Check-to-ACH Conversion: An issued check converted to ACH by the payee, causing an exception.
3. Transaction Parameters: Transactions outside Approved List parameters (such as amount, frequency, etc.).
4. Fraudulent ACH Items: An attempted fraudulent ACH debit/credit to your account(s).

Many exceptions may be for valid transactions that your business would want to be paid, which is why it's important to review exceptions daily to determine if the default action should stand. If the default action is not the desired outcome, the business must update the item to the appropriate status before cut-off.

What do we do if a fraudulent check or ACH is presented?

As noted above, many exceptions will be valid transactions but there may be occasions where a fraudulent transaction is presented to your account(s). If your default exception action is set to *Return,* the item will be returned unpaid to the depositing financial institution and your account will be credited back for the transaction. However, we recommend following the below steps to ensure proper handling of fraudulent items:

1. On the Fraud Prevention Dashboard, click the hyperlinked *Exceptions* **dollar amount** to access the *Transaction History* (in the box for the appropriate module).
2. Confirm that the status of the fraudulent item is set to *Return.*

3. **Expand** the desired check/ACH item using the rightward facing arrow. Change the **Return Reason** from the default *(Refer to Maker)* to *Fraudulent* and click **Save.**

This process will not affect how your account is credited back, but it communicates to the originating financial institution that fraud occurred.

As you are protected with Positive Pay, you do not need to close the account that the transaction was presented against. Your business should consider filing a local police report if one of your business' checks had been stolen and altered so that law enforcement is aware of the theft.

Will People's Credit Union contact me before returning or paying an exception?

As described above, our system generates alerts automatically based on your notification preferences, but we will not personally reach out before returning any items- all items will be returned or paid based on their disposition at the cut-off time. It is crucial that your business review and decision exceptions before the cut-off time.

Why do some ACH debits have a longer return timeframe than others?

Most ACH transactions must be returned by the cut-off time on the date of presentment. However, ACH Payments (debits) from your accounts with the consumer Standard Entry Class (SEC) code of *PPD* allow up to 60 days to return an unauthorized or fraudulent transaction, assuming that the original disposition had been "Paid". Per ACH rules, returning PPD- coded unauthorized ACH debits requires a *Written Statement of Unauthorized Debit (WSUD)* which you will be prompted to complete and esign in the portal when performing a return.

PPD coded transactions typically only comprise a small portion of the ACH debits presented to business accounts. Transactions with a CCD code, which are used for business-to-business ACH transactions, are much more common and must be returned by the cut-off time on the presentment date. An ACH item's SEC code is displayed by expanding the transaction's corresponding arrow in the Transaction History for each module.

As with any type of transaction, once an item is returned, whether by the system default or afterward, the item cannot subsequently be "unreturned."

Why is the incorrect check number displayed for a clearing check?

In the *Transaction View* of the *Clearing Checks* module, the system will generally display the check number as it appears on the encoding line of the check. Often, the encoding line includes leading zeroes for check numbers –for example, check **1250** may be **001250** on the encoding line. The leading zeroes are ignored when it comes to matching, so if the check from the above example was entered on your issued list as **1250** but presented as **001250**, it will not be an exception, assuming all other information matches.

There may be occasions where an item presents with an encoding error – these occur when the depository financial institution scanned or entered the check number incorrectly. If check number **1250** had been erroneously entered at the depositing bank as **1258,** the check will go through the clearing process and present with the incorrect number, becoming an exception.

Will external transfers (ACH) that I originate in online banking appear as exceptions?

When transferring funds from your People's account to an account held at another financial institution through online banking, the transaction will not be present within the Positive Pay portal. However, if transferring funds from the external account into your People's account through your online banking, the transaction will appear as an exception in the ACH Payments module. Once you have had the first exception, you can add this to your Approved List to prevent future occurrences.

Will payments originated through Bill Pay appear as exceptions?

Transactions that originate from Bill Pay in your online banking profile will generally be exceptions within the *Clearing Checks* or ACH Payments module(s), depending on the remittance method. Payments remitted as checks will generate a unique check number that your business will not know until it is presented, so these items cannot be added to your Issued List. For payments remitted electronically, you can add a Bill Pay payee to your ACH Payments Approved List as they present as exceptions to prevent future occurrences.

We advise reviewing your exceptions daily and ensuring that any valid payments are changed to a pay status as desired.

Why did a check we wrote appear in ACH Payments instead of Clearing Checks?

Some payees, particularly government agencies, use electronic check processing known as Accounts Receivable Entries (ARC). These settle through the ACH network and post as an ACH debit- even though they initially involved a written check. This could result in an exception for the *ACH Payments* module because the item was entered by your business on the check Issued list, rather than as an approved ACH company.

Will every item with a "Paid" status be paid? And every "Return" item be returned?

There are conditions outside of Positive Pay matching and decisioning that could impact the disposition of a check or ACH item. For example, an item could be dispositioned with a Pay status in Positive Pay but if the account does not have the funds to pay the item, it would be returned unpaid as *Insufficient Funds* to the originating institution. Similar situations may exist if an account has a lockout or has a stop payment placed in our primary system (outside of Positive Pay).

If an item is returned for a condition unrelated to the service, the Positive Pay system may continue to show the status of the item as *Paid.* The service will only identify items as *Returned* if that decision was made within the service before the decisioning cut-off. Otherwise, the item's match status will remain unaffected by outside conditions.

How long is transaction information stored in the portal?

Within the Positive Pay system, transaction information is stored for one year including for checks and ACH items. Your transaction activity and statements within online banking will store transaction data for longer periods of time.

POSITIVE PAY'S BEST PRACTICES

To maximize the fraud prevention benefits of Positive Pay and ensure smooth and secure operations, we recommend the following best practices:

1. Enrollment Settings:

- Enroll in all three transaction modules (*Clearing Checks*, *ACH Payments, ACH Deposits*) for comprehensive fraud protection.
- For the *Clearing Checks* module, opt for the Standard Positive Pay Check Service type.
- If enrolled in the *Clearing Checks* module with Standard Positive Pay, enable Check Payee Matching to guard against altered/washed checks.
- For all enrolled modules, set the Default Exception Action to 'Return' to prevent unauthorized transactions.

2. Issued Check File Template Service:

- If your business plans to use an issued check file (for the *Clearing Checks* module), consider our optional setup service to create a custom template on your business's behalf.

3. ACH Module Setup Service for Existing PCU Members:

- If you're an existing PCU member enrolling in an ACH module, our optional setup service can add recent ACH companies to your approved list –this will significantly reduce the number of exceptions to review at launch.

4. User Management:

- Set up multiple online users to ensure availability for reviewing transactions and managing issued/approved lists. Remember, undecisioned transactions cannot be modified after the cut-off time!

5. Notification Settings:

- Establish and manage notification settings tailored to your business and its users' needs.

6. Daily Review:

- Log in every business day in the morning to ensure there are no transactions to review. Remember, business accounts are subject to strict return deadlines, which is why Positive Pay transactions require prompt review and decisioning.

7. Check Recording:

- If enrolled in the *Clearing Checks* module with Standard Positive Pay, promptly record checks to your issued list as soon as they're issued. This will ensure that your legitimate payees do not experience any issues negotiating your checks.

8. ACH Company Approval:

- If enrolled in the ACH modules, add ACH companies to your Approved List as exceptions arise. This will considerably reduce the number of future exceptions requiring review.

9. Regular Reconciliation:

- Regularly reconcile the Outstanding checks recorded in the Positive Pay portal with your posted transactions to maintain accurate records.

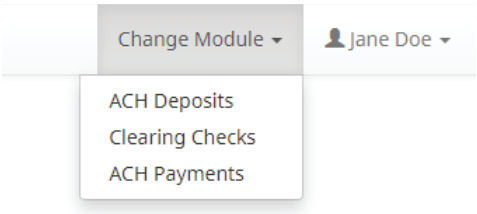
10. Continual Education:

- Stay updated with the latest fraud prevention techniques and banking best practices. Regular training for your business team can help identify potential threats and safeguard your operations.

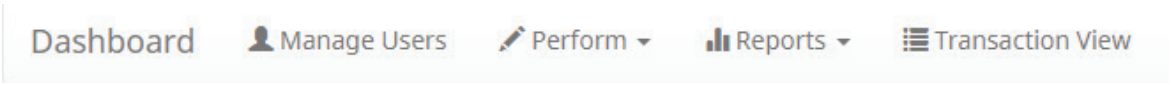
By adhering to these guidelines, your businesses can significantly enhance your security measures and operate with greater peace of mind.

POSITIVE PAY MENU OPTIONS & NAVIGATIONS

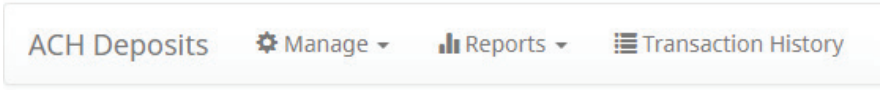
There are four distinct modules available in the Positive Pay portal that allow you to perform specific actions or view unique data. The landing module (the *Dashboard*) is available to all Positive Pay users; the other three payment modules (*Clearing Checks*, *ACH Payments, & ACH Deposits*) will appear only if your business is enrolled in the respective service. To navigate between your available modules in the Positive Pay portal, click the **Change Module** menu option, which appears to the left of your name- the dropdown menu will display the modules that are accessible based on your enrollment.



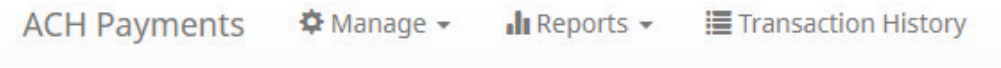
Below is the Positive Pay portal's menu arrangement for each module as of March 2024, along with a brief description of each page's function. Note that menu options are subject to change as the platform receives updates. The master user will see all the below options for modules in which their business is enrolled; sub users will only see the options made available to them by the master user.

Module	Menu Header	Menu Options & Descriptions
		
Dashboard	Manage Users	Allows the business master user to create and manage other Positive Pay users.
	Perform	• **Transaction Approval** If dual decisioning was enabled (not standard), this consolidates all transaction decisions held in a pending status until approved.
	Reports	• ***Audit Report*** Tracks information regarding the users who have accessed the system and performed auditable functions such as changing transaction status. Tracks activity within each module.
		• ***Notification Delivery Report*** Provides information related to the delivery status of alerts generated by the service modules in use.
	Transaction View	Consolidates all transactions for the service modules in use, allowing your business to make pay/return decisions for all transactions from a single screen.

Menu Options and Navigation *(cont.)*

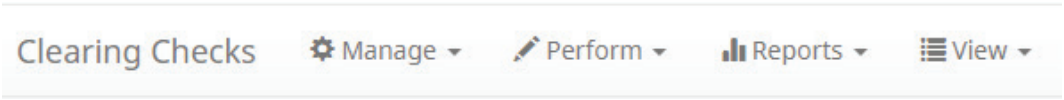


ACH Depositis	Manage	• ***Notifications rules*** Where the business manages who should be alerted, how they should be alerted, and the conditions that should prompt an alert for ACH credits. • ***Approved List*** Where the business manages companies that are allowed to credit accounts via ACH and set parameters to control the credit activity. • ***Block List*** Where the business manages companies that are not allowed to credit enrolled accounts via ACH.
	Reports	• ***Approved List*** Where the business can easily identify all the companies set up on the approved list for a specific account. • ***Block List*** Notification Rules Report Where the business can easily identify all the companies set up on the block list for a specific account. • ***Notifications Rules Report*** Provides a method to view the notification conditions set for each account enrolled in the service.
	Transaction History	Allows the business to search and view all ACH credits that have been received on enrolled accounts, and to make decisions on items.



ACH Payments	Manage	• ***Notifications rules*** Where the business manages who should be alerted, how they should be alerted, and the conditions that should prompt an alert for ACH credits. • ***Approved List*** Where the business manages companies that are allowed to credit accounts via ACH and set parameters to control the credit activity. • ***Block List*** Where the business manages companies that are not allowed to credit enrolled accounts via ACH.
	Reports	• ***Approved List*** Where the business can easily identify all the companies set up on the approved list for a specific account. • ***Block List*** Notification Rules Report Where the business can easily identify all the companies set up on the block list for a specific account.

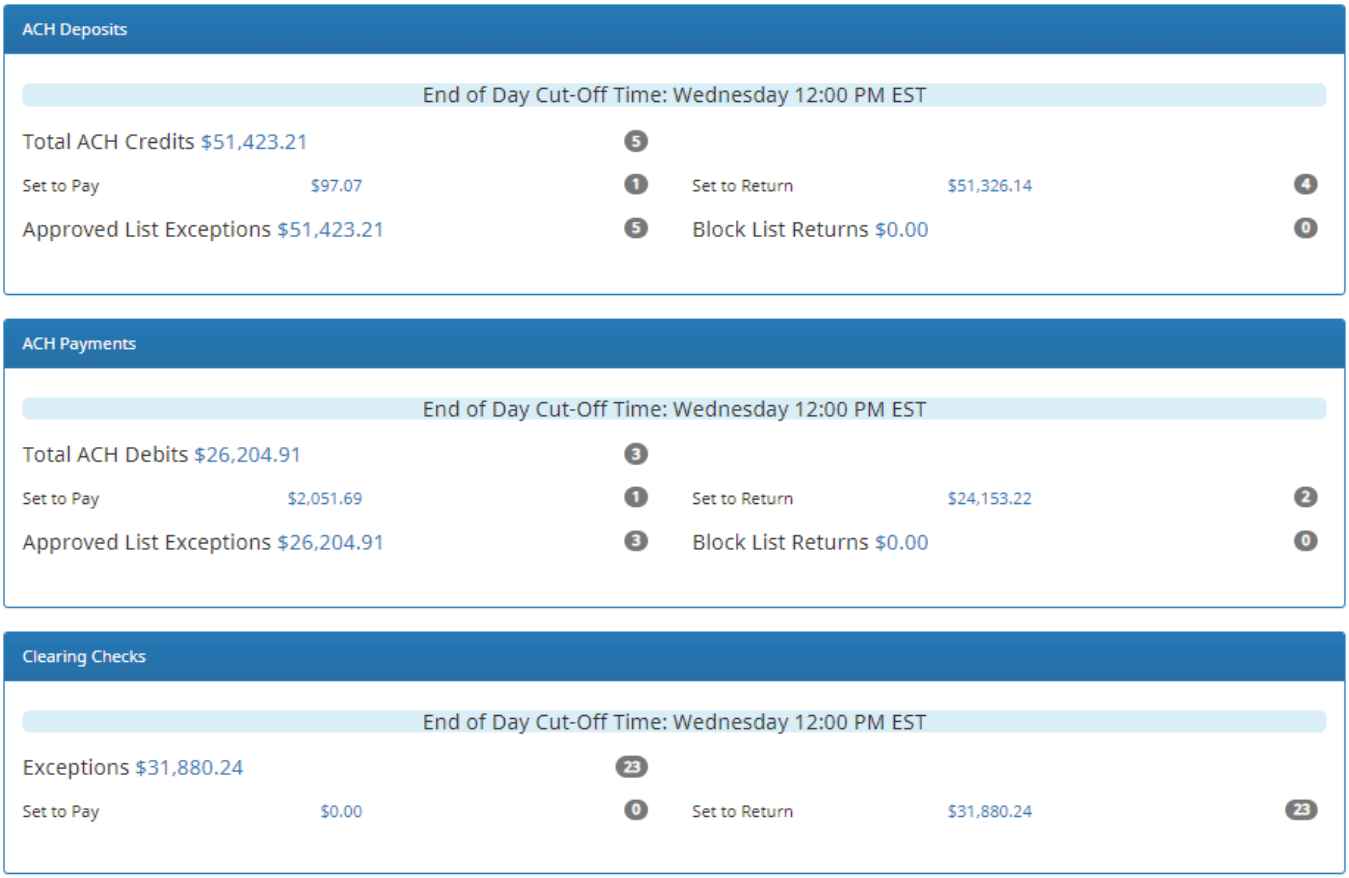
ACH Payments (cont.)	Reports	• ***Notifications Rules Report*** Provides a method to view the notification conditions set for each account enrolled in the service.
	Transaction History	Allows the business to search and view all ACH credits that have been received on enrolled accounts, and to make decisions on items.



Clearing Checks	Manage	• ***Issue Templates*** Allows the business to create templates to make it easy to load issue items using files that can be generated out of most accounting systems.
	Perform	• ***Issue File Load*** Allows the business to load issue files into the system for use in matching (after a template has been created). • ***Manuel Issue Entry*** Allows the business the manually enter issue items for use in matching as an alternative to uploading a file. • ***Paid No Issue Match*** Allows the business to match issue items to items that were manually paid and were not on the issued list- typically used to reconcile check number encoding errors.
	Reports	• ***Issue Item Status*** Allows the business to view a list of issued items by status and date range.
	View	• ***Issue File Status*** View and/or manage issue files loaded or manually entered by your business. • ***Issue Warehouse*** View and/or modify the status of all issued items. • ***Transaction History*** Allows the user to search and view inclearing check transactions that have been presented for payment on enrolled accounts, and to make decisions on items. • ***Item Lookup*** Look up all recorded data on an individual issued item.

UNDERSTANDING THE POSITIVE PAY DASHBOARD

On the Positive Pay Dashboard (the landing page of the portal), there is a box for each transaction/payment module that your business has enrolled in, in the order of ACH Deposits, ACH Payments, and *Clearing Checks*. The data in these boxes reflect the transactions that have posted today and are actionable up until the listed cut-off time. After the cut-off, the numbers in the module boxes will all revert to zero. See an example below; the table underneath provides a description of what each item in the image indicates.



Module/Box	Module/Box	Description
ACH Deposits	Total ACH Credits	This represents today's total dollar amount and number of incoming ACH credits presented to your accounts. Click on the dollar amount to review/update the transactions before the cut-off if necessary.
	Set to Pay	This represents today's total dollar amount and number of ACH credits set to be paid and remain posted. This will include credits from companies on your Approved List and may include exceptions if your default action is set to "pay". Click on the dollar amount to review/update the transactions before the cut-off if necessary.
	Approved List Exceptions	This represents today's total dollar amount and number of incoming ACH credits received from companies that are not on the Approved List or that have violated a list parameter. These items will be paid or returned according to your default exception action selected at enrollment. Click on the dollar amount to view the exceptions and to review/update the status before cut-off if necessary.

Instructions: Understanding the Positive Pay Dashboard (cont.)

ACH Payments	Set to Return	This represents today's total dollar amount and number of ACH credits set to be returned and debited from the posted account. This will include Block List Returns and Approved List Exceptions if your default action is "return". Click on the dollar amount to review/update the transactions before the cut-off if necessary.
	Block List Returns	This represents today's total dollar amount and number of incoming ACH credits received from companies that are on the business' block list and will be returned.
	Total ACH Debits	This represents today's total dollar amount and number of incoming ACH debits presented to your accounts. Click on the dollar amount to review/update the transactions before the cut-off if necessary.
	Set to Pay	This represents today's total dollar amount and number of ACH debits set to be paid and remain posted. This will include debits from companies on your Approved List and may include exceptions if your default action is set to "pay". Click on the dollar amount to review/update the transactions before the cut-off if necessary.
	Approved List Exceptions	This represents today's total dollar amount and number of incoming ACH debits originated by companies that are not on the Approved List or have violated a list parameter. These items will be paid or returned according to your default exception action selected at enrollment. Click on the dollar amount to view the exceptions and to review/update the status before cut-off if necessary.
	Set to Return	This represents today's total dollar amount and number of ACH debits set to be returned and credited back to the posted account. This will include Block List Returns and Approved List Exceptions if your default action is "return". Click on the dollar amount to review/update the transactions before the cut-off if necessary.
	Block List Returns	This represents the total dollar amount and number of incoming ACH debits originated by companies that are on the business' block list and will be returned.
Clearing Checks	Exceptions	This represents today's total dollar amount and number of in *Clearing Checks* that are not on your Issued list or do not exactly match an entry on the list. These items will be paid or returned according to your default exception action selected at enrollment. Click on the dollar amount to view the exceptions and to review/update the status before cut-off if necessary.
	Set to Pay	This represents today's total dollar amount and number of in*Clearing Checks* set to pay and remain posted. This will include checks that match your Issued List and may include exceptions if your default action is set to "pay". Click on the dollar amount to review/update the checks before cut-off if necessary.
	Set to Return	This represents today's total dollar amount and number of in*Clearing Checks* set to be returned and credited back to the posted account. This will include all exceptions if your default action is "return". Click on the dollar amount to review/update the checks before cut-off if necessary.

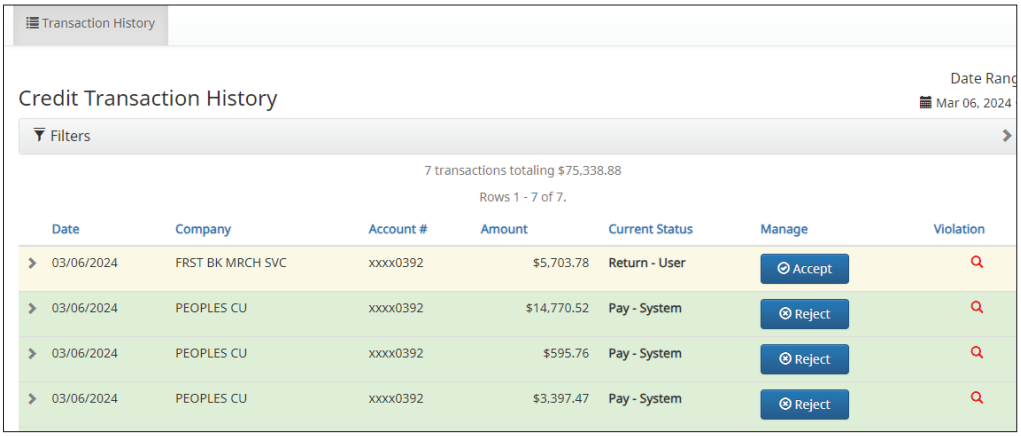
INSTRUCTIONS: *Reviewing & Decisioning Transactions & Exceptions*

Reviewing ACH Deposits

When the Positive Pay Dashboard indicates that there are presentments or exceptions that may require review, you can click on each module's hyperlinked dollar amount to be brought to review transactions—this action will allow you to review the items specific to that module. Below, you'll find instructions and tips for reviewing exceptions for each module.

As an alternative to reviewing each module's transactions separately, you can also select the Transaction View menu from the Positive Pay Dashboard. This feature allows you to view, filter, and make decisions on transactions across all enrolled modules within a single page.

1. After clicking on the Total ACH Credits dollar amount on the Positive Pay Dashboard, you are brought to the Credit Transaction History page to review and decide on ACH Deposit transactions. See an example of this page below.



2. In the example above, the yellow highlighted rows indicate that the item is set to be returned and debited from your account if not changed by the cut-off. Click the Accept button under the Manage header to approve the transaction and change it to a pay status if desired. If approved, the row color will change to green, and you will be given the option of adding the company to your Approved List.

a. Return-System indicates that the system automatically set the item to be returned based on Approved/Block list criteria and enrollment preferences.

b. Return-User indicates that a user of your business has changed the item from a Pay status to Return.

3. The green highlighted rows indicate that the item is set to be paid and will remain posted to your account if not changed by the cut-off. Click the Reject button under the Manage header to change it to a return status if desired; the row will then change to yellow and follow the process described above.

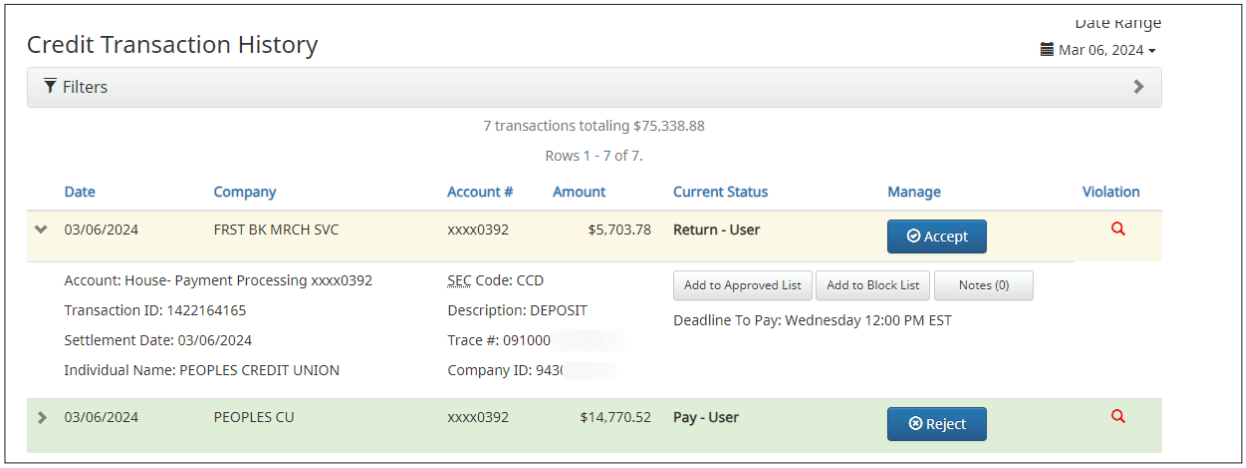
a. Pay-System indicates that the system automatically set the item to be paid/remain posted based on Approved/Block list criteria and enrollment preferences.

b. Pay-User indicates that a user of your business changed the item from a Return status to Pay.

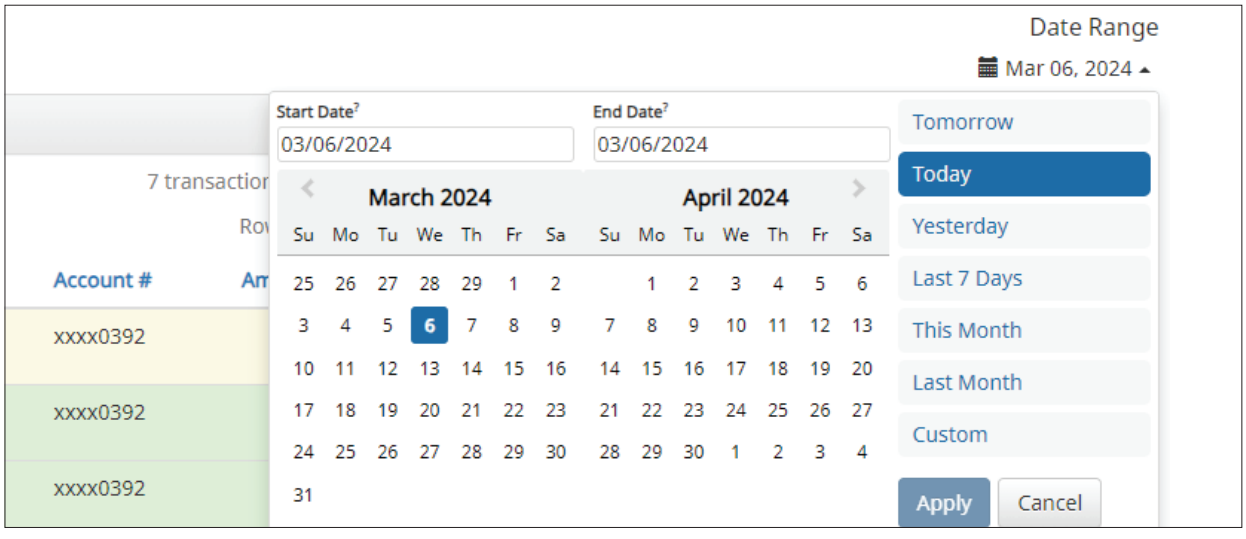
4. If a row is white/not highlighted with Ineligible listed under the Manage header, this indicates that the transaction's review period has expired, and the disposition cannot be changed. The Current Status displayed is the final disposition.

5. For any transaction, click the arrow to expand and view more information about the transaction and for additional options including *Add to Approved List, Add to Block List,* and ***Notes.***

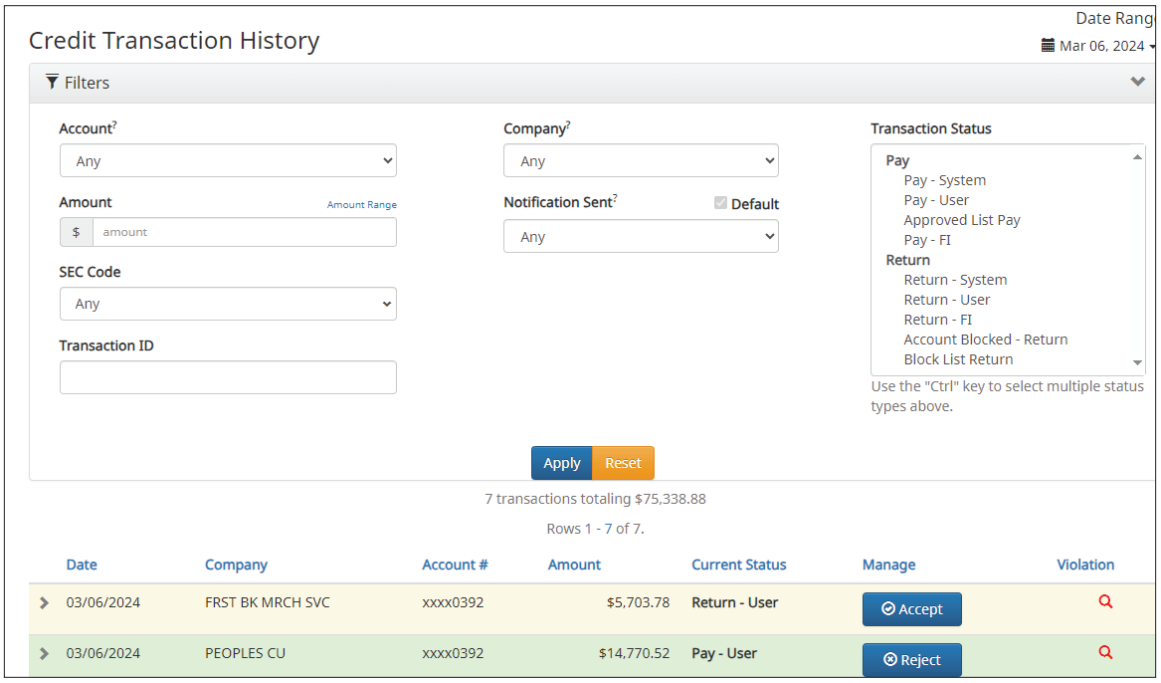
   a. With the Notes feature, you can add text with the reasoning for the pay/return or other decisioning notes for future reference. These *Notes* are only visible to your business.



6. To view transactions from prior dates, click the dropdown near the calendar. These transactions would generally not be decisionable since they would be past the presentment date cut-off.

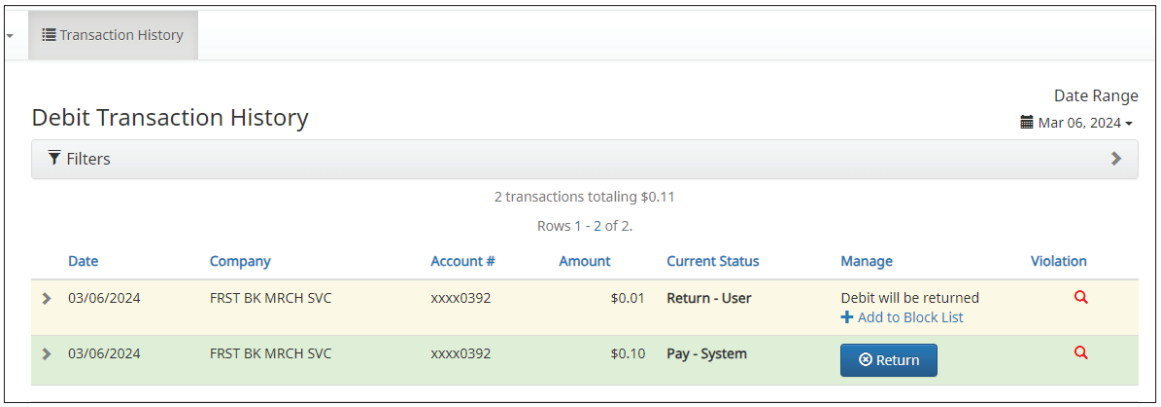


7. To filter transactions by account, amount, status, etc., click on the arrow to the right of the Filters box.



Reviewing ACH Payments

1. After clicking on *Total ACH Debits* dollar amount on the Positive Pay Dashboard, you are brought to the *Debit Transaction History* page to review and decision ACH Payment transactions. See an example of this page below.

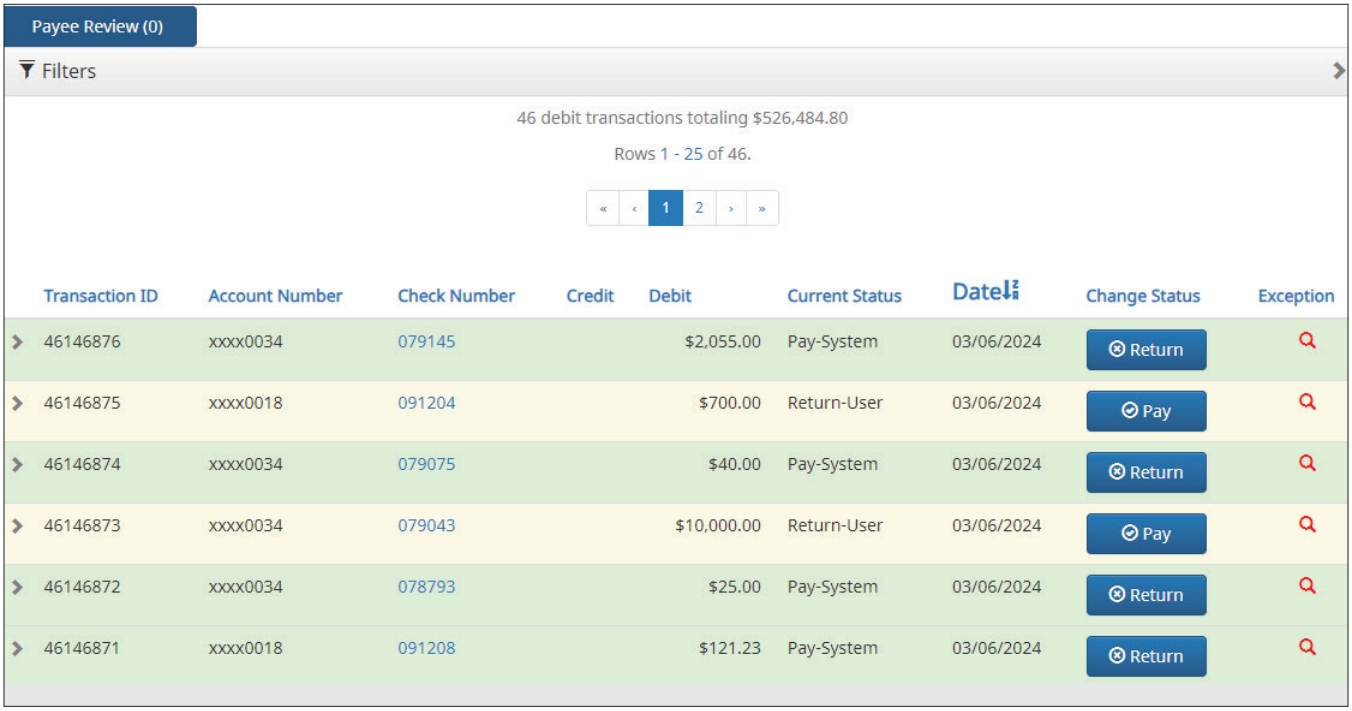


2. The steps for reviewing *ACH Payments* transactions would mirror that of *ACH Deposits.* See steps 2-7 in *Reviewing ACH Deposits* above for instructions on how to review *ACH Payments* transactions.

a. Note that the transaction orientations will be reversed when referencing *ACH Deposits*

Reviewing Clearing Checks

1. After clicking on *Exceptions* dollar amount on the Positive Pay Dashboard, you are brought to the *Transaction History* page to review and decision inclearing check exceptions. See an example of this page below.



Transaction ID	Account Number	Check Number	Credit	Debit	Current Status	Date	Change Status	Exception
46146876	xxxx0034	079145		$2,055.00	Pay-System	03/06/2024	Return	
46146875	xxxx0018	091204		$700.00	Return-User	03/06/2024	Pay	
46146874	xxxx0034	079075		$40.00	Pay-System	03/06/2024	Return	
46146873	xxxx0034	079043		$10,000.00	Return-User	03/06/2024	Pay	
46146872	xxxx0034	078793		$25.00	Pay-System	03/06/2024	Return	
46146871	xxxx0018	091208		$121.23	Pay-System	03/06/2024	Return	

2. In the example above, the yellow highlighted rows indicate that the check is set to be returned and credited to your account if not changed by the cut-off. Click the Pay button under the Change Status header to pay the check if desired. If approved, the row color will change to green.

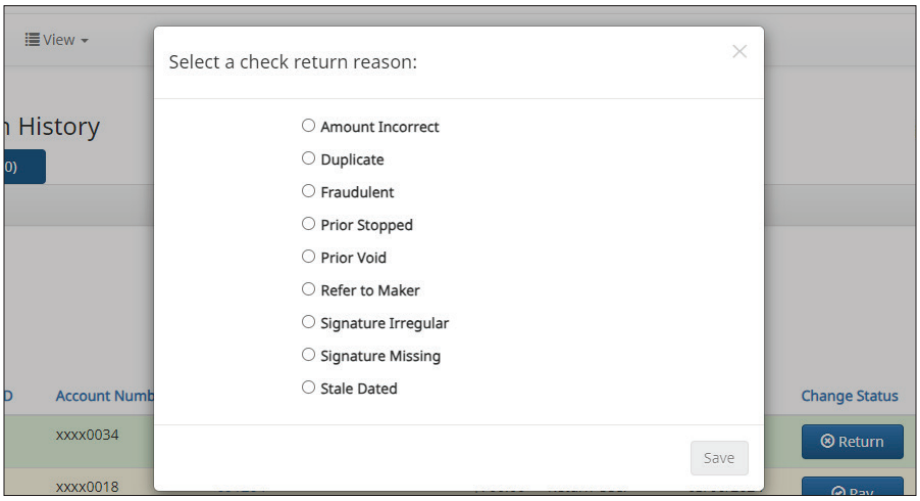
   a. Return-System indicates that the system automatically set the item to be returned based on the Issued List criteria and enrollment preferences.

b. Return-User indicates that a user of your business had changed the item from a Pay status to Return.

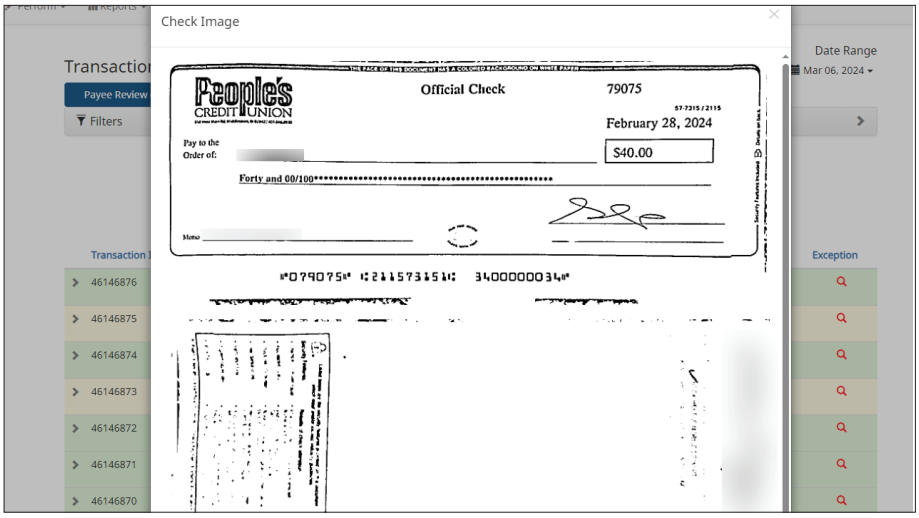
3. The green highlighted rows indicate that the item is set to be **paid** and remain posted to your account if not changed by the cut-off. Click the **Return** button under the *Change Status* header to change it to a return status if desired; the row will then change to yellow and follow the process described above.

   a. When changing a check's status from pay to return, you will be prompted to select a check return reason. This reason is included as part of the return file to the depositing bank, who will then communicate it to their customer.

   b. The default return reason used by the portal for system decisioned returns is *Refer to Maker*



4. To view an image of a presented check, click on the hyperlinked Check Number.

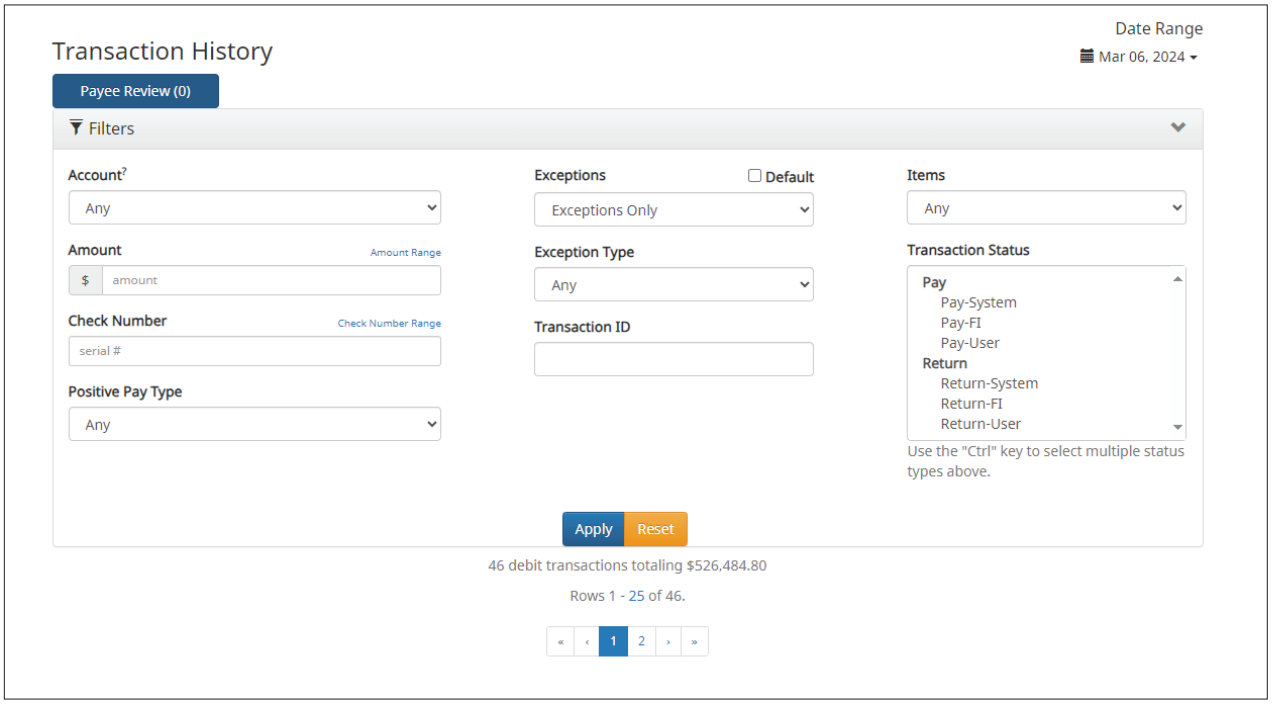


5. Click on the arrow to view additional information about the check and to add notes. For items set to be returned, you can also view or change the *Return Reason.* The default return reason is *Refer to Maker* but can be changed by clicking to another status to better communicate to the other FI (for example, *fraudulent* can be selected if an altered/fake check is presented).

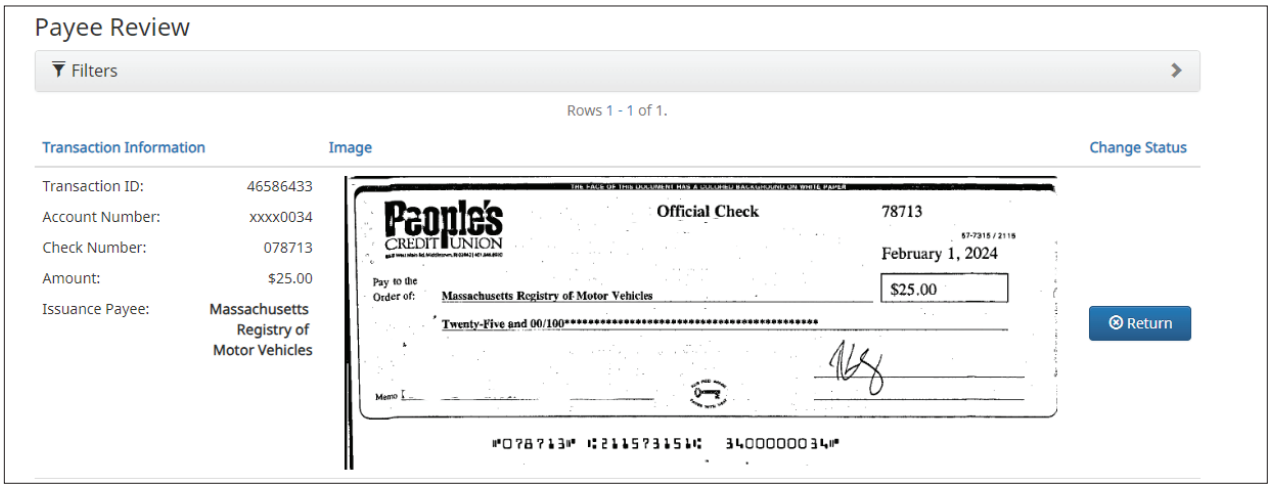


6. As with the ACH modules, select the arrow to the right of the date to change the range, though checks from previous days will not be decisionable.

7. Click on the arrow to the right of the Filters box to filter by account, amount, etc. Note that by default, this page will only display exceptions (those that require a decision).



8. If enrolled in Payee Matching, the Payee Review button towards the top left of the table allows you to view all checks presented that were on your issued list (whether an exception or not). This allows you to quickly review or confirm that the payees on presented checks match your issued list.

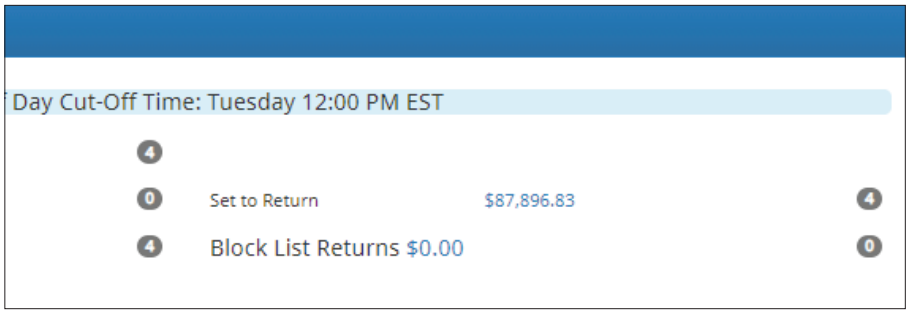


INSTRUCTIONS: *Creating a Template for an Issued Check File (Clearing Checks)*

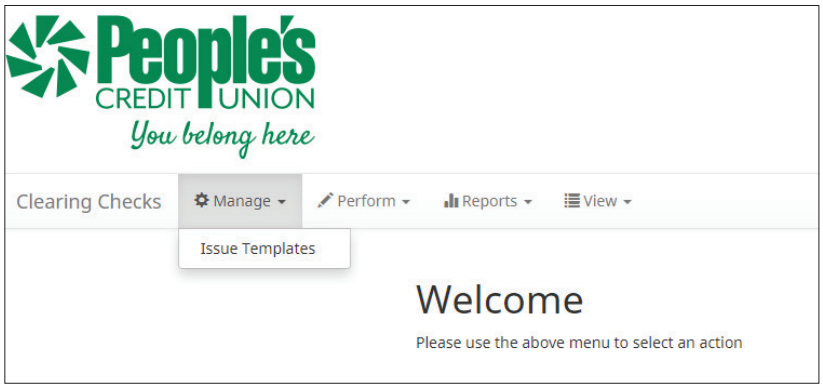
When enrolled in the *Clearing Checks* module with Standard Positive Pay, your business can choose whether to log issued checks by uploading a file or by entering checks in the portal manually. If you prefer to upload a file, a template must first be created so that the system understands the uploaded file's formatting and data. Below are the steps for creating an issued file template in the portal.

If your business' checks are recorded in QuickBooks or another accounting software, we recommend identifying a report within that software that can be filtered to only include check transactions and can be exported as a CSV or Excel file. In the below example, a CSV file exported from the Transaction Detail by account report within QuickBooks Online was utilized. If assistance is needed to identify or filter an appropriate report within your accounting program, we recommend consulting your software's user guide or contacting the provider for guidance.

1. Log in to the Positive Pay portal and navigate to the *Clearing Checks* module.



2. Select the *Manage* menu dropdown and click Issue *Templates.*



3. Click the **Create New Template** button.



Instructions: *(cont.)*

4. In the *Create New Template* form, complete the requested information and click Save. See below for an explanation of each field and an example file. You can also hover your cursor over each field (near the question mark symbol) for more information.

	A	B	C	D	E	F	G	H	I	J	K	L
1	Transaction Detail by account											
2	24-Feb											
3												
4		Account	Date	Transactio	Num	Name	Location	Class	Descriptio	Account	Amount	Balance
5	Free Business Checking (6151) - 1											
6		Free Busin	2/13/2024	Check	1520	Sandra Sm	--	--	Medicine	Business li	-175.2	($175.20)
7		Free Busin	2/13/2024	Check	1521	Beatrice B	--	--	Services	Business li	-245.75	($420.95)
8		Free Busin	2/13/2024	Check	1522	Johnny Jan	--	--	Ginger	Listing fee	-389.64	($810.59)
9	Total for Free Business Checking (6151) - 1										-810.59	
10												
11	Tuesday, February 13, 2024 04:55 PM UTC											

Create New Template

Template Name
Quickbooks Tran Detail

File Type[?]
Comma Separated

Template Status
Active

Number of Header Rows[?]
5

Number of Footer Rows[?]
3

Template Level[?]
Client

Multi-Line Payee Name Separator: [?]
/

Do not use a character as a separator if that character will ever be present in a Payee Name. Allowed characters in brackets [; | , - _ /]

File Mapping

Add	Input Field[?]	File Column[?]	Field Format
	Check Number	5	
	Amount[?]	11	(•) Fractional Dollars (12.34) ( ) Whole numbers of cents (1234)
☐	Status[?]		☐ Treat Negative Amount As Void[?] Issuance with $0 amount will be treated as Void
☐	Account Number[?]		
☑	Issuance Date[?]	3	MM/DD/YYYY M for month, y for year d for day of month, D for day of year Examples: yyyy-MM-dd for 2019-12-25 yyyy-M-d for 2019-9-25, 2019-10-3 MM/dd/yy for 12/25/19 MMM dd, yyyy for Dec 25, 2019 yyyyDDD for 2020364
☑	Payee Name[?]	6	
☐	Routing Number[?]		

New Template Using Above CSV File As Example

Instructions: *(cont.)*

Template Name	Enter the desired name of the template being created.
File Type	Select the file type you will be uploading. Accepts Comma Separated (.csv), Fixed Width (.txt), Excel Workbook (.xlsx). Once the File Type is selected, specific instructions for each file type will appear based on the selection. The options below are based on a .CSV file.
Template Status	Default is set to Active. If changed to Inactive, it cannot be used for loading issue files.
Number of Header Rows	Issue files/spreadsheets (including those exported by an accounting software) often have header rows that contain data that is not required by the system. Your business must define the number of rows the system should ignore at the beginning of the file. In the above example, the first five rows of the file contain either blank rows or header data- the data required for Positive Pay starts on the sixth row. If values are entered incorrectly, an issue file may load with errors or no items.
Number of Footer Rows	Issue files/spreadsheets (including those exported by an accounting software) often have footer rows that contain data that is not required by the system. Your business must define the number of rows the system should ignore at the end of the file. In the above example, the final three rows of the file contain totals and concluding data that should be ignored by the Positive Pay system. If values are entered incorrectly, an issue file may load with errors or no items.
Template Level	The preselected value should read Client and should remain as such.
Multi-Line Payee Name Separator	Allows you to enter a character that can be used to separate multiple payee names that are on separate lines of issued items. Only the characters listed are acceptable. The name separator is only necessary when payee names are listed on two or more separate lines of a check.
Check Number	In the File Column, enter the column number where the check number would reside in the file. In the above example, the check number is in the fifth column from the left, corresponding to the E column. This is a required column.
Amount	Enter the column number where the dollar amount of the check would reside in the file and select the dollar format to be used. In the above example, the amount of the check is in the eleventh column from the left, corresponding to the K column. Since amounts in the file are in a standard dollar format, the fractional dollars option is selected. This is a required column.
Status	This field may be checked automatically, but it is an optional field. If your issued file does not contain a status for each check, you can uncheck the box. If your file does contain statuses, you can leave the box checked format how Issued and Voided items appear in your file. Items loaded with an Issued status will be eligible for matching and items with a Voided status will be considered an exception if presented.
Account Number	This is an optional field and is unchecked by default. If the account box remains unchecked, your business will be prompted to select the account the checks were issued on when uploading a file. If this field is checked, your business can import one file that contains issue items for multiple accounts. In the above example, the field remains unchecked since the file used is only for checks issued on one specific account.

Instructions: *(cont.)*

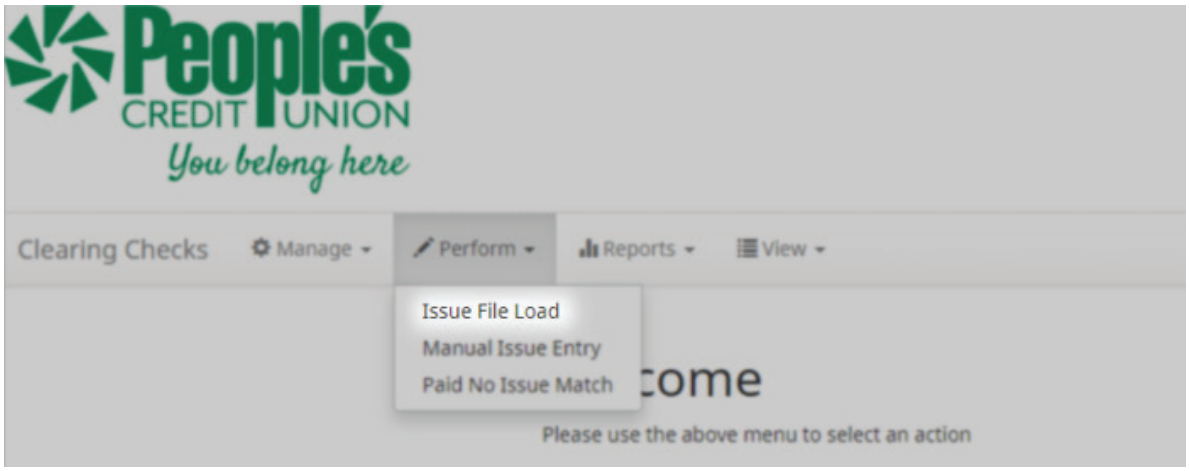
Issuance Date	This is an optional field and is unchecked by default. If left unchecked, the system will default the issue date to the date that the file was loaded. If you check the box, uploaded files must contain an issuance date for each item. You will be prompted to enter the format for the date as it appears in the files. In the example above, the date of check issuance is included on the file's third column from the left in a MM/DD/YYYY format.
Payee Name	This field will only appear if your account(s) are enrolled in Payee Matching. This is an optional field and is unchecked by default; however, if enrolled in Payee Matching, the payee name(s) should always be included in issue files (otherwise, they would be exceptions when presented). In the above example, the payee name(s) are included on the file's sixth column from the left.
Routing Number	This field is unchecked by default and should not be enabled.

INSTRUCTIONS: *Uploading an issued Check File (Clearing Checks)*

Once an issued file template has been created (either by People's Credit Union as part of setup or by your business), you are now ready to upload a compatible issued check file to the Positive Pay portal. The business' master user will automatically have permission to upload a check issuance file; any sub users will have to be provided the Load Issuance File user privilege by the master user if not provided at the time the user was created.

This is one of the two processes that can be used to record checks when your business is enrolled in the *Clearing Checks* module with Standard Positive Pay. Uploading an issued check file is the recommended method if your business issues a large number of checks. If your business issues a small number of checks, you may consider manually entering issued checks.

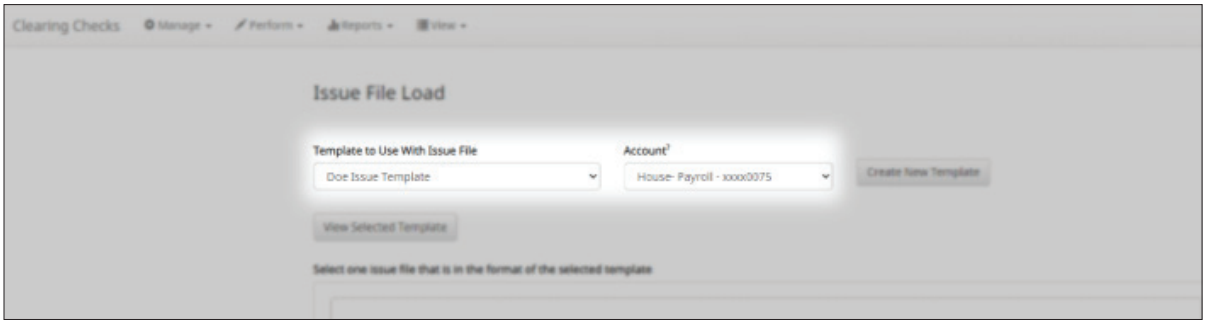
1. In the *Clearing Checks* module, select the Perform menu, then the Issue File Load.



Instructions: *(cont.)*

2. On the Issue File Load page, select the template that was previously created from the dropdown, as well as the account that the checks contained in the file are drawn from.

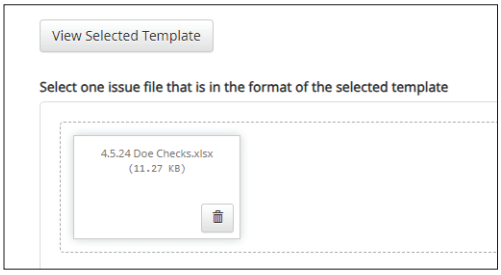
   a. If the template you created includes the account number for each check, the Account dropdown will not display to you, since each item's account number would be included in the file.



3. Drag and drop the issued file into the box or click Browse to select the file. Once your file is listed in the box, click the Upload button.

   a. In the Status column, AVAILABLE_FOR_MATCHING indicates that the check is now eligible to be matched to an inclearing check or referred to by a teller if presented in the branch.

   b. DUPLICATE_ISSUANCE in the Status column indicates that the check had already been recorded on the issued list. This is a normal status if your business uses one file to record check and continuously uploads that file after adding new entries- entries already included with previous uploads will have the duplicate status.

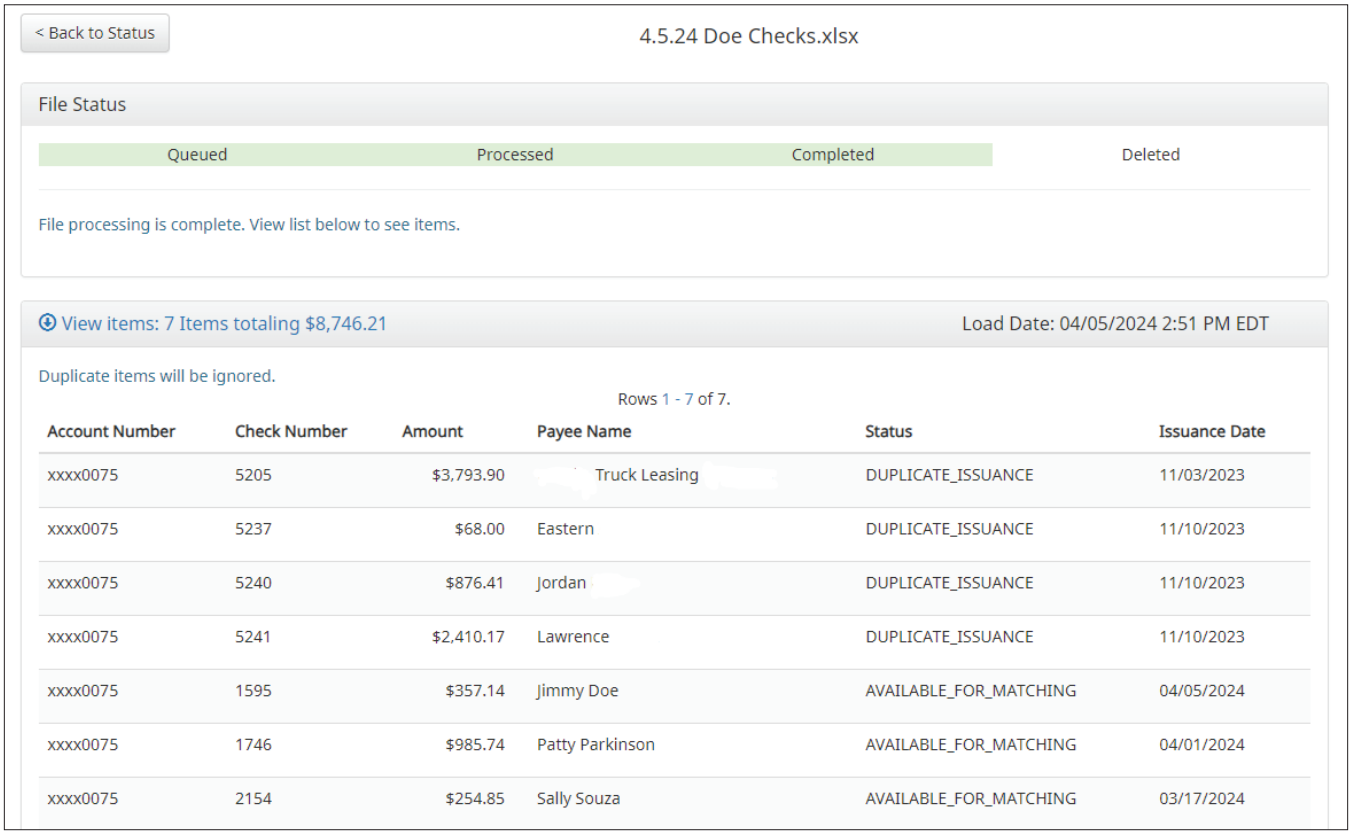


4. If the file uploads successfully, a File Status bar will display that indicates Completed, as pictured below. The system will also display the total number and dollar amount of the items included in the file.

   a. In the Status column, AVAILABLE_FOR_MATCHING indicates that the check is now eligible to be matched to an inclearing check or referred to by a teller if presented in the branch.

   b. DUPLICATE_ISSUANCE in the Status column indicates that the check had already been recorded on the issued list. This is a normal status if your business uses one file to record check and continuously uploads that file after adding new entries- entries already included with previous uploads will have the duplicate status.

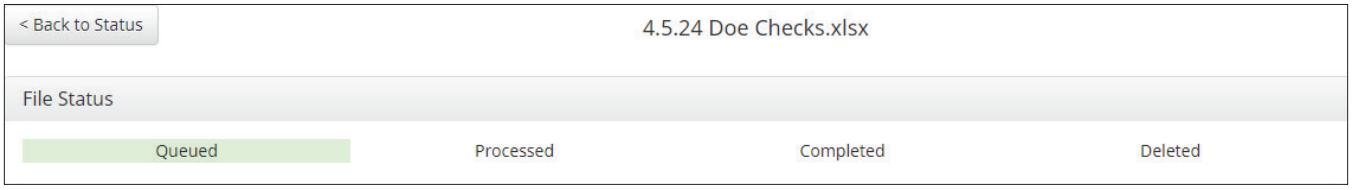
Instructions: *(cont.)*



Account Number	Check Number	Amount	Payee Name	Status	Issuance Date
xxxx0075	5205	$3,793.90	Truck Leasing	DUPLICATE_ISSUANCE	11/03/2023
xxxx0075	5237	$68.00	Eastern	DUPLICATE_ISSUANCE	11/10/2023
xxxx0075	5240	$876.41	Jordan	DUPLICATE_ISSUANCE	11/10/2023
xxxx0075	5241	$2,410.17	Lawrence	DUPLICATE_ISSUANCE	11/10/2023
xxxx0075	1595	$357.14	Jimmy Doe	AVAILABLE_FOR_MATCHING	04/05/2024
xxxx0075	1746	$985.74	Patty Parkinson	AVAILABLE_FOR_MATCHING	04/01/2024
xxxx0075	2154	$254.85	Sally Souza	AVAILABLE_FOR_MATCHING	03/17/2024

5. There are several potential errors that can be encountered when uploading an issue check file—typically these are the result of the file not matching the settings for the selected template. Below are some common sources of errors.
   a. ***Missing expected columns.*** If you specify a column number for a particular field in the template, but the corresponding column in the uploaded file is empty (i.e., it doesn't contain any values), this can lead to an error during the file upload process.
   b. ***Unexpected values or value formats.*** If the column number specified in the template doesn't align with the expected format in the file, an error will occur. For instance, if the template designates the Amount column as the second column (column number 2), but the actual content in the second column of the file contains text instead of numbers, an error will be triggered.
   c. ***Incorrect file format.*** If the template had been created to expect a certain file format but a different file format was uploaded, an error will be triggered.

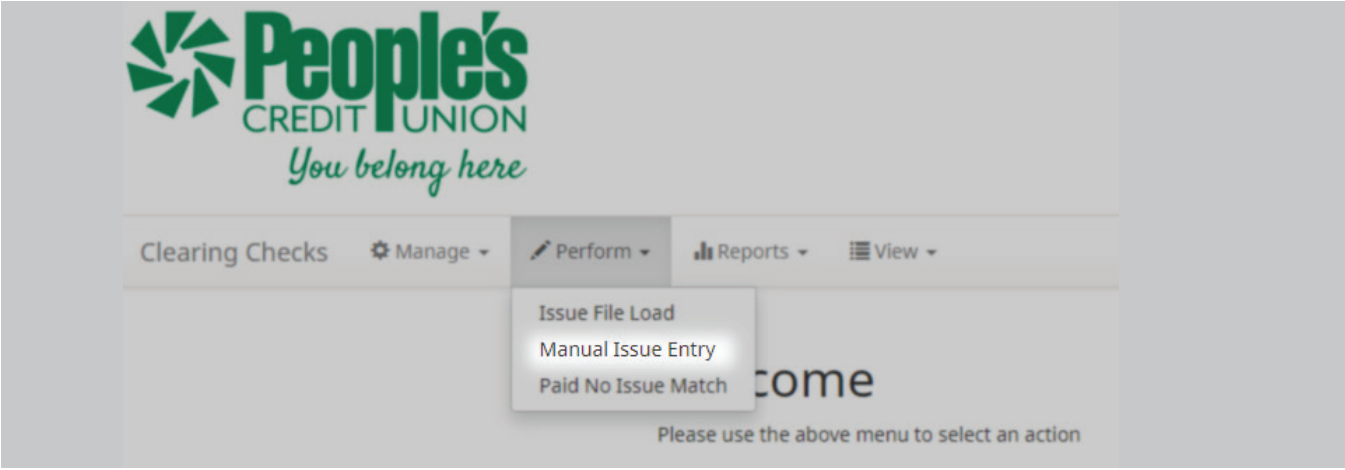
The system will not be able to pinpoint the exact cause of the issue. Instead, you may see the below generic error of *Unable to read* file. We recommend reviewing the file you are uploading and comparing it to the corresponding template's settings to identify discrepancies that may be the source of the issue.



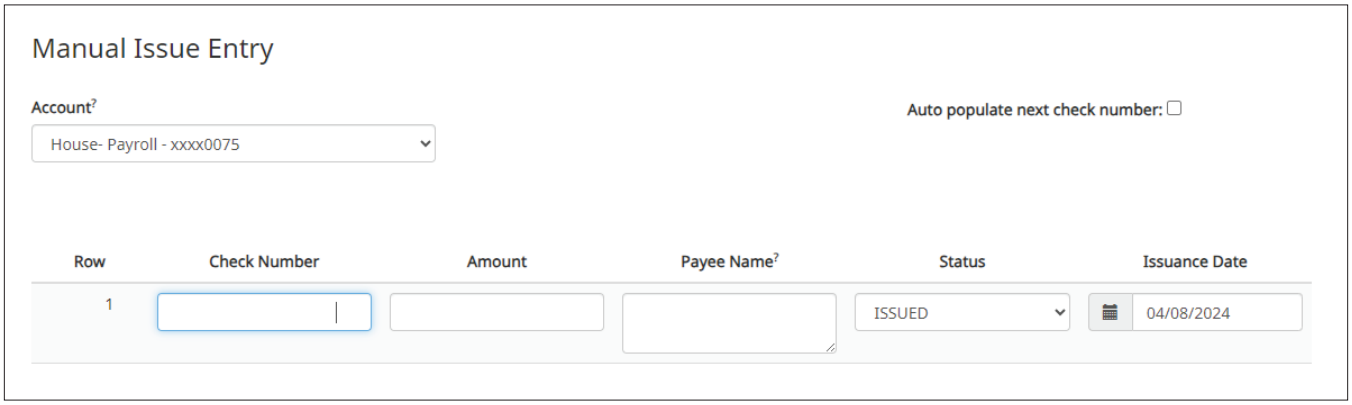
INSTRUCTIONS: ***Manual Issued Check list*** *(Clearing Checks)*

In lieu of (or in addition to) uploading an issued check file, your business can record issued checks manually in the Positive Pay portal if enrolled in the *Clearing Checks* module with Standard Positive Pay. Generally, manual issue entry is the recommended method if your business issues a small number of checks and/or if your business doesn't use an accounting software to record checks. Manual issue entry does not require the creation of a template as the uploading of a file does, so it may be a faster, less complicated option for many businesses.

1. In the *Clearing Checks* module, select the *Perform* menu, then the Manual Issue Entry.



2. On the Manual Issue Entry page, you would select the account on which the checks are drawn and enter the *Check Number, Amount, Payee Name* and *Status* of an issued check. The *Issuance Date* will prepopulate with today's date but can be changed if the check had been written/printed prior to today.



3. Once the check or checks have been entered, click the Save button to add the checks to the issue list.

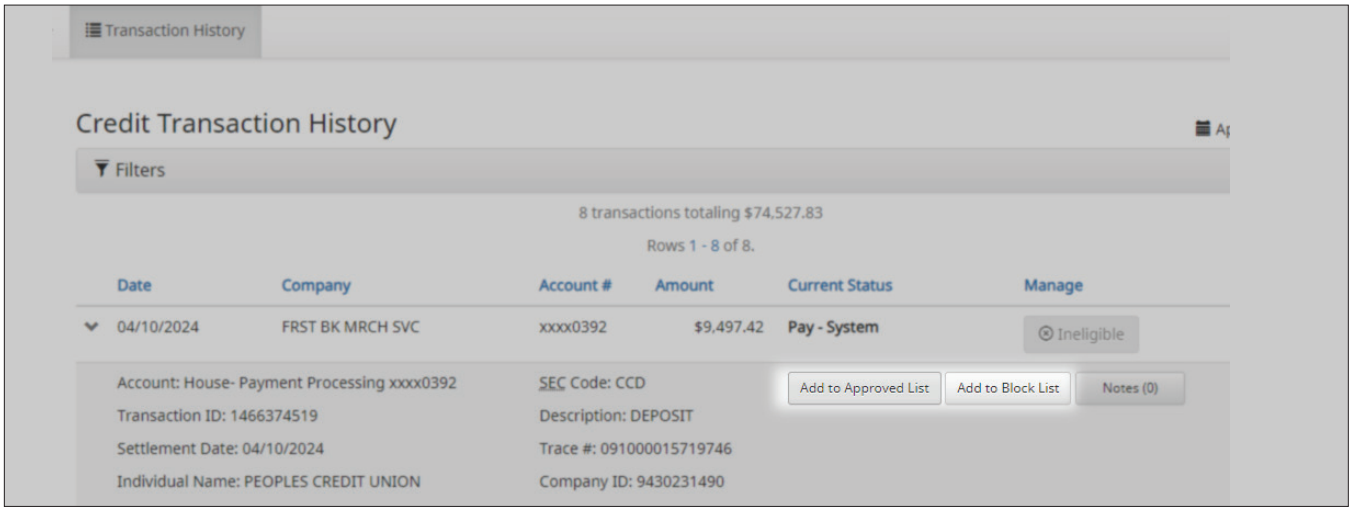
INSTRUCTIONS: *Managing ACH Approved/Block Lists*

The Approved List allows your business to identify companies that are allowed to debit or credit your accounts via ACH and set parameters to control the ACH activity. The Block List allows your business to identify companies that are not authorized to debit or credit an account or accounts.

The *ACH Payments* and *ACH Deposits* modules each utilize their own Approved and Block Lists and those lists can be populated by adding companies from the Transaction History or via their respective Manage headers. For both lists, companies are identified by matching the Company ID included in the incoming ACH file. If an exact match to the Company ID is found, if additional parameters have been established, such as maximum amount, frequency, and start/end date, the values found in the ACH file are compared to the list to determine if an alert is required and the transaction status that should be applied at presentment. Alerts are then sent for ACH transactions from unknown or violating companies.

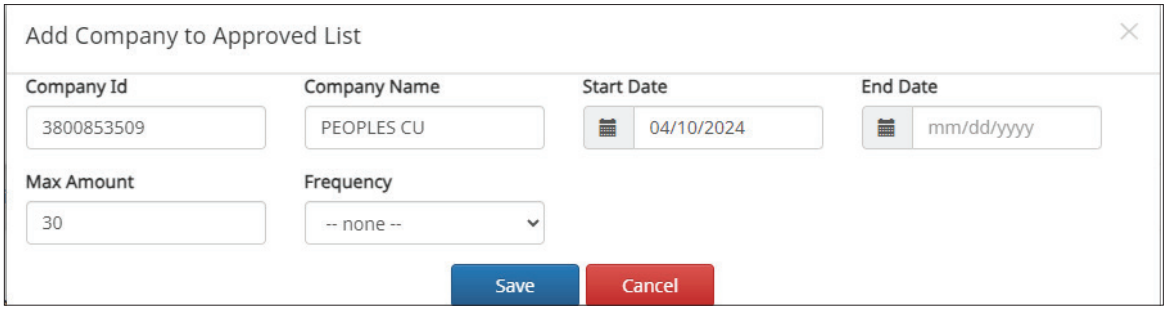
1. Generally, you would add companies to your Approved or Blocked Lists from the respective module's *Transaction History.* To add from the *Transaction History*, expand the arrow for the desired transaction within the module's *Transaction History*. You would then click the **Add to Approved List** or **Add to Block List** depending on your preferences.

    a. Adding from the Transaction History reduces the likelihood of an error when entering a Company ID. However, the company will only be added for the account to which the transaction was presented.

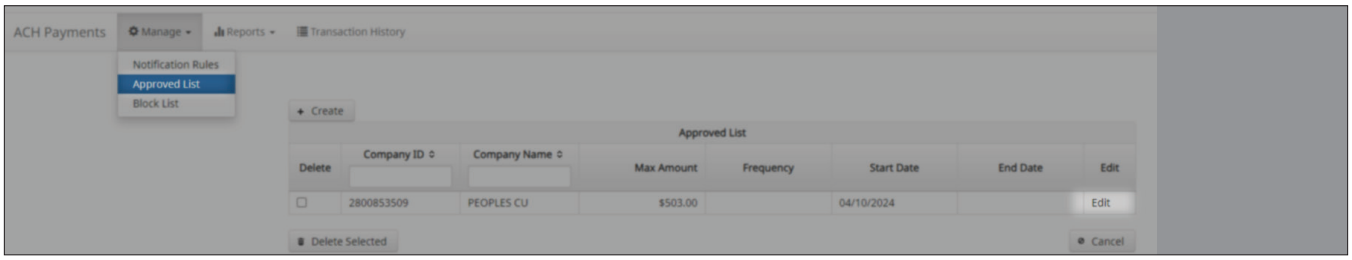


Instructions: *(cont.)*

2. If selecting the **Add to Approved List** option, you will be presented with a pop up to add parameters to the company. *The Company ID* and *Company Name* will prepopulate and should not be edited. The *Max Amount* will default to the amount of the selected transaction but can be changed as desired. Click **Save** to confirm the addition.

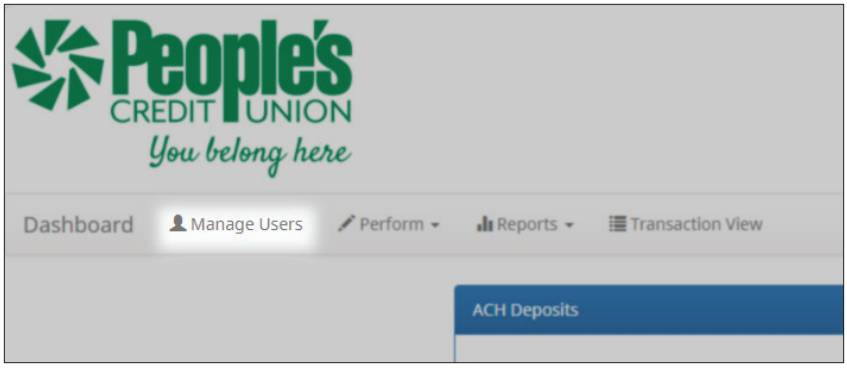


3. To view and edit the Approved List, navigate to the desired module *(ACH Payments or ACH Deposits),* click the **Manage** header and select Approved List.



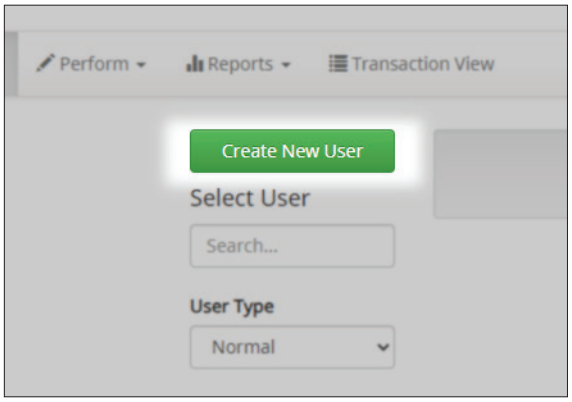
INSTRUCTIONS: *Creating & Managing Other Users*

1. Before creating a user in the Positive Pay system, they must first be a user in online banking (if they do not already have their own profile). Ask your branch representative for detailed instructions on how to create and manage a user in online banking if required.
2. Once the desired user exists in online banking, you would navigate to the Positive Pay Dashboard and click the **Manage Users** option.

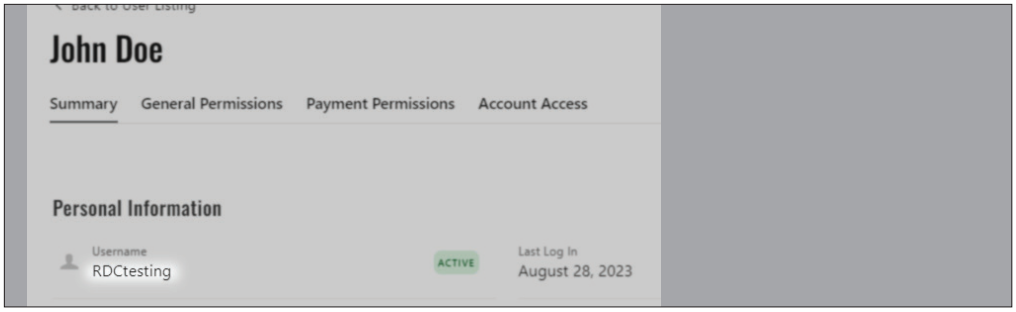


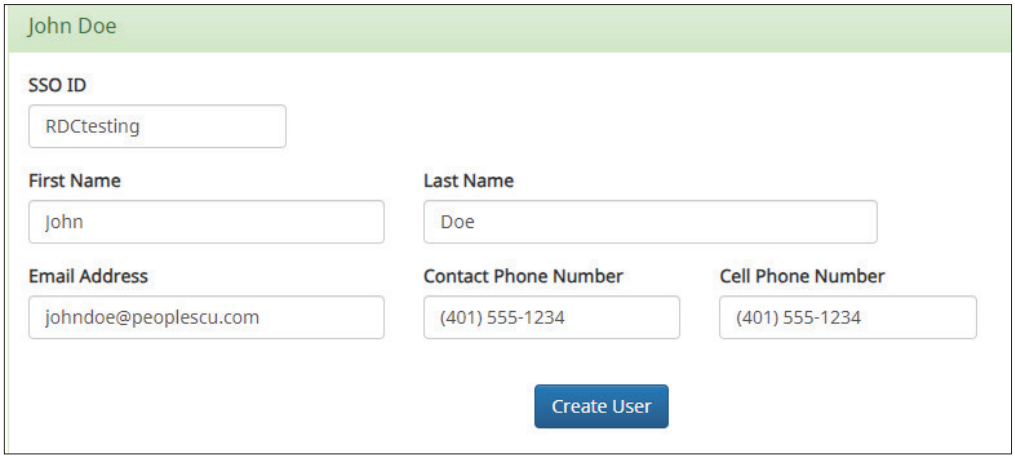
Instructions: *(cont.)*

3. Select the **Create New User** button.



4. On the New User page, you will be presented with the fields for SSO ID, First Name, Last Name, Email Address, Contact Phone Number and Cell Phone Number. In the SSO ID field, enter the username for online banking. This can be found in online banking (outside of the Positive Pay portal) under Business Admin & Profile, **Create & Manage Users,** clicking on the particular **user.**





Instructions: *(cont.)*

5. On the next page, you will be prompted to select the System Roles, Available Accounts, and User Privileges for each module your business has enrolled in. Once you have selected the desired access, click the Save User button to complete creating the new user.

