Positive Pay Package



Taking extra measures to protect your business from fraud is something every owner should consider. That's why we're excited to offer you our Positive Pay Package! We've combined two of our most powerful anti-fraud products to create the ultimate defense for our clients.

ACH Positive Pay

What is ACH Positive Pay?

- ACH Positive Pay is a product that allows you to review electronic transactions posting to your account(s) to prevent electronic fraud. You're in full control. You decide which employees receive notifications about pending transactions, which transactions are paid, and which are returned.
- You can also create a list of companies you've authorized to electronically debit your account(s) on a regular basis and use that list to filter incoming items.

Why should I have it?

 ACH Positive Pay protects your business accounts from electronic payment fraud by ensuring only debits authorized by you post to your account.

Positive Pay

What is Positive Pay?

 Positive Pay is an automated payee positive pay product that allows you to detect and return fraudulent checks. Positive Pay compares the checks presented with the information you've provided to identify any exceptions. You receive notifications if there are exceptions and you decide to pay or return the checks.

Why should I have it?

 Positive Pay can help you avoid the pain and potential financial loss associated with check fraud.

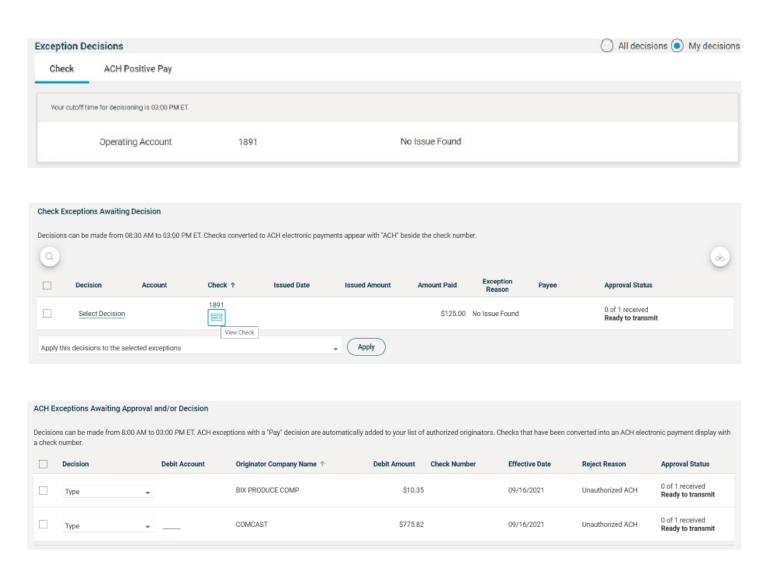


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Positive Pay Package Instructions



In the Business Online Banking website and mobile app, Positive Pay Package provides you controls to see ACH and Check exceptions and to quickly decide to pay or return them.





Positive Pay Package Instructions



ACH Positive Pay

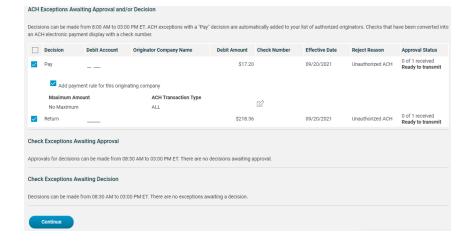
Users will receive up to two email alerts on days they have ACH debit exceptions. To view and decision an ACH debit exception:

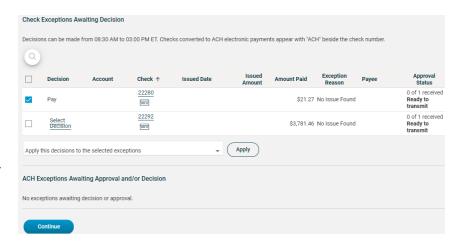
- Choose Account Services ACH
 Positive Pay from the menu.
- You will be on the Manage Exceptions page under the ACH Positive Pay option.
- Check the box beside each exception that you would like to make a decision.
- Select a **Decision** option. (Pay or Return)
- Choose Continue.
- Review the exceptions and Approve/ Transmit.

Positive Pay

Users will receive up to two email alerts when they have Check exception/s. To view and decision a Check exception:

- Choose Account Services Positive
 Pay from the menu.
- You will be on the Manage Exceptions page under the **Positive Pay** option and there you can make a decision on one or more exceptions.
 - Make a decision on one item by choosing the **Select Decision** link next to the exception.
 - Choose a link in the **Decision** option.
 - Apply a decision to multiple exceptions by selecting the exceptions on those you want to make a decision.
 - Choose to Apply this decision to selected exceptions and then choose Apply.
- Choose Continue.
- Review the exceptions and Approve.







Positive Pay Package Instructions



Positive Pay (Continued)

Import a Check Issue File:

- Choose **Account Services Positive Pay** from the menu.
- Click on the **Import Issues** tab.
- Select a file definition and choose Continue.
- **Browse** for the file you want to import.
- Choose **Import File** to import the file and automatically apply your approval.
- Review your import confirmation and address all import exceptions.

Import Confirmation The file has been successfully received and is being processed. Import another file File Definition Name: Description: File Name: Positive Pay 8-25-21 Corrected File.csv File Type: Delimited

Adding Check Issues

Single Check Issues can be added manually to the system.

- Choose Account Services Positive Pay from the menu.
- Choose Enter Issues under the Positive Pay option
- Enter the Account, Check Number,
 Amount of the check, Issued date, the
 Issue type (Issue or Void) and the name of the Payee.
- Choose **Continue**.
- Verify the information and choose to Add Issue.

