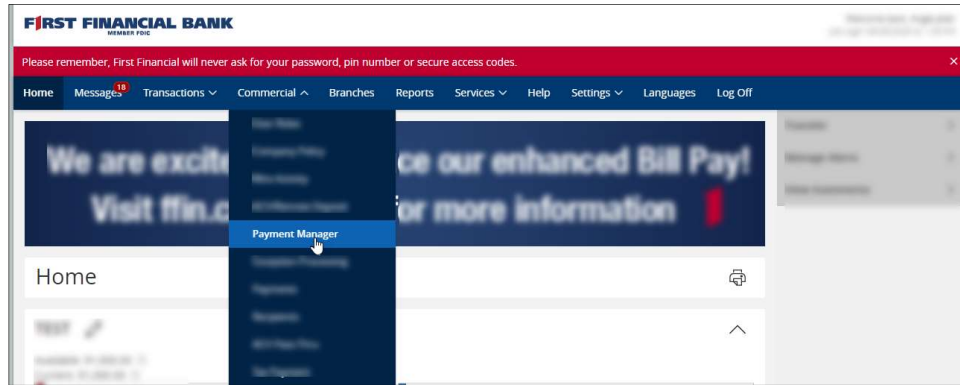


FIRST FINANCIAL BANK

BUSINESS ONLINE BANKING USER GUIDE PAYMENT MANAGER – POSITIVE PAY

Positive Pay is a check fraud detection system. You add checks to the system via a file upload or by manually by hand entering. The system then matches the check number, amount, and if enabled, payee name against check information you've added to the Positive Pay System. Checks that post against Positive Pay accounts that don't match what is in the system become exceptions. Exceptions are received by 9AM the business day after they post. You have until 2PM the day the exception occurs to decision and pay any exceptions. By default, the bank will return any exceptions that are not decided by 2PM.

To access Positive Pay go to ffin.com and log on to Business Online Banking. Once on the home page, you can access the system by selecting **Commercial > Payment Manager**.



Here's a summary of what is included in this Quick Reference Guide.

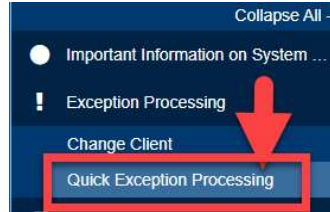
Process	Actions	Results
Processing Exceptions	Review and decision exceptions when they occur	Decisions will either allow checks through or not
Transaction Processing	Submitting issued checks via File Upload	Allows upload of multiple checks at one time
Transaction Processing	Submitting issued checks via manual entry.	Allows submission of individual checks
Void a check	Void checks stored on the system	Creates exception on voided checks when presented for payment
Reporting	View reports accessible via Positive Pay tab	View history and status of checks in the system
Reporting - Other	View Reports accessible via the Payment Manager Reporting Tab	View additional info on checks in the system

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BUSINESS ONLINE BANKING USER GUIDE PAYMENT MANAGER – POSITIVE PAY

PROCESSING POSITIVE PAY EXCEPTIONS:

- 1) Once in the Payment Manager System, navigate to the menu directly to the left of screen and click **Exception Processing > Quick Exception Processing**



Note: Any items that are not decided by 2PM will be returned by default.

- 2) Any exceptions for the day will be listed in the middle of the Quick Exception Processing screen. The columns below will contain information as it pertains to exceptions for that day.

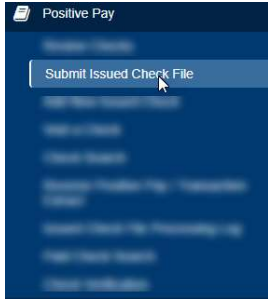
Client ID	Paid Date	Check #	Amount	Issued Payee	Exception Type	Pay	Return	Reason
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- a) Client ID is the account nickname
- b) Paid Date is the paid date for this check
- c) Check# is the check number that is being presented for payment
- d) Amount is the dollar amount that is being presented for payment
- e) Payee name is the payee name on the check that is being presented for payment. You must have Payee Name match activated for this information to populate.
- f) Exception Type lists exactly why the check is being kicked out as an exception. Possible exceptions types include the following:
DUPLICATE PAID ITEM, PAID NOT ISSUED, STALE DATED ITEM PAID, PREVIOUSLY PAID ITEM POSTED, VOIDED ITEM
- g) Decision is how you indicate to pay or return the item. A checkbox will be provided for a selection to be made

Note: Any items that are not decided by 2PM will be returned by default.

BUSINESS ONLINE BANKING USER GUIDE PAYMENT MANAGER – POSITIVE PAY

SUBMITTING AN ISSUED CHECK FILE VIA FILE UPLOAD:

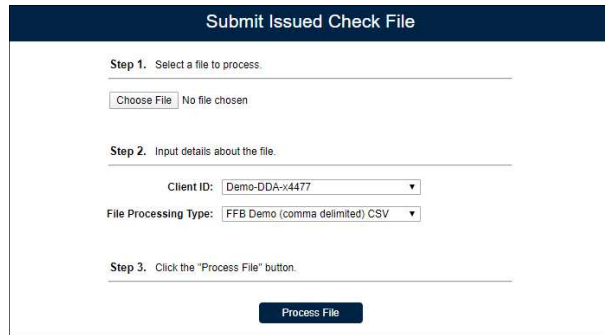


1) Navigate to the menu directly to the left of screen and click **Positive Pay > Submit Issued Check File**.

2) Browse for your file by selecting **Choose File**

3) Select the Client ID (account) that these checks will post against. Account choices listed in the Client ID drop-down will only include what is on the Positive Pay System. The Client ID is irrelevant IF you have included the

account number on each row in your upload file.

A screenshot of the 'Submit Issued Check File' form. The form is titled 'Submit Issued Check File' and is divided into three steps. Step 1: 'Select a file to process.' with a 'Choose File' button and 'No file chosen' text. Step 2: 'Input details about the file.' with a 'Client ID' dropdown menu showing 'Demo-DDA-x4477' and a 'File Processing Type' dropdown menu showing 'FFB Demo (comma delimited) CSV'. Step 3: 'Click the "Process File" button.' with a 'Process File' button.

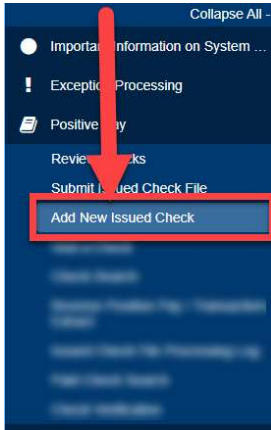
- 4) File Processing Type is where you select your predefined File Mapping. If more than one option is present, make sure that the file processing type selected matches the file's layout to ensure a successful upload.
- 5) Click **Process File** to pull in that file containing your list of checks
- 6) Successful file uploads will either display a result of **Processed** or **Processed with Exceptions**. Both are indicative of a successful file upload, with the later status populating if some items are duplicates or have already been paid.
- 7) Unsuccessful results include the following: **UNPROCESSED AND REJECTED**. Both are reasons to contact TM Client Support to understand why.

Note: Mapping, which contains predefined specifications customized to your Company's file layout, is specific to a file. This will ensure a successful file upload. Once mapped, if your file changes, please contact TM Client Support for assistance in updating the file mapping.

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BUSINESS ONLINE BANKING USER GUIDE PAYMENT MANAGER – POSITIVE PAY

SUBMITTING AN ISSUED CHECK FILE VIA MANUAL ENTRY:



1) Navigate to the menu directly to the left of screen and click

Positive Pay > Add New Issued Check

2) Select the Client ID or the account that the check will post against

3) Input the Check Number

4) Input the Amount of the Check

5) Add the issue Date of the check

6) Add the Issued Payee

7) If you have several checks that have a Check Number in

numerical order, you can check the **Auto-Increment Check Number** box and the system will input the proceeding check number for you when you hit add check. This will save you one step in the manual check entry process if multiple checks need input.

8) Click Add Check when done to add this check to the system.

Add New Issued Check

Client ID:	<Not Selected>	Check Number:	19001
Amount:	5.00	Issued Date:	
Issued Payee:	John Smith		

Auto-Increment Check Number

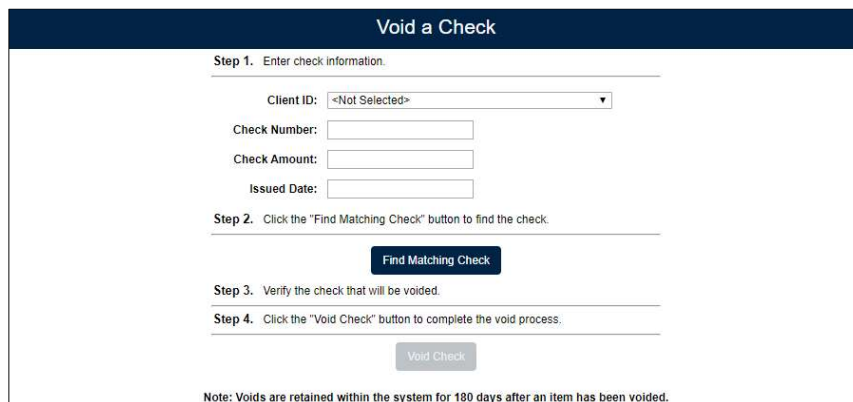
Add Check

BUSINESS ONLINE BANKING USER GUIDE PAYMENT MANAGER – POSITIVE PAY

POSITIVE PAY VOID A CHECK:

Void A Check allows you to place a void on a check. If that check is presented for payment, it will kick out as an exception. By default, any check with a void placed on it will be returned. However, at the time the exception occurs, you do have the option to pay that check.

- 1) Navigate to the menu directly to the left of screen and click **Positive Pay -> Void Check**
- 2) To Void, select the Client ID (account) that check is drawn on
- 3) Enter the Check Number
- 4) Enter the Check Amount
- 5) Enter the Issued Date
- 6) Select Find Matching Check. The information entered must match a check *already* in the Positive Pay System.
- 7) If your information is correct, the system will return a match and you can then select the **Void Check** option (which is grayed out in the screenshot below)



Void a Check

Step 1. Enter check information.

Client ID:

Check Number:

Check Amount:

Issued Date:

Step 2. Click the "Find Matching Check" button to find the check.

Step 3. Verify the check that will be voided.

Step 4. Click the "Void Check" button to complete the void process.

Note: Voids are retained within the system for 180 days after an item has been voided.

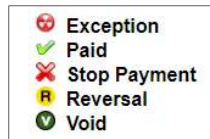
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BUSINESS ONLINE BANKING USER GUIDE PAYMENT MANAGER – POSITIVE PAY

POSITIVE PAY REPORTS:

There are several handy reports accessible within Payment Manager to help you view the status of checks on the system and reconcile your positive pay accounts. Here is a brief overview of reconciliatory tools accessible via the **Positive Pay** menu on the left-hand side

- 1) **Review Checks** is the first reconciliatory tool listed within the Positive Pay menu
 - a) This screen will list all checks that are on the positive pay system and their status (Exception, Paid Exception, Void, Reversal, and Stop Payment). No status listed means that check is simply, outstanding.



- b) This screen also allows you to view details of all checks in the system and any outstanding checks can be edited by selecting the Display link under the details column (as shown below)

	Status	Client ID	Issued Date	Paid Date	Check #	Amount	Issued Payee	Details
1		12345678901234567890	04/16/2020		12345	100.00	12345 COMPANY	Display
2		12345678901234567890	04/16/2020		12346	75.25	12345 COMPANY	Display

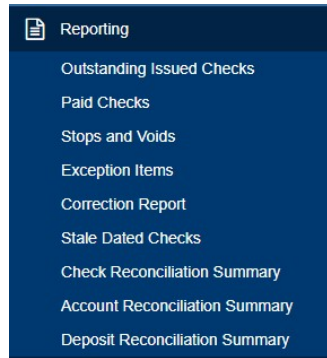
- 2) **Check Search** is similar to Review Checks but allows you to be very specific in regards to the checks that are pulled. Additionally, this report will allow you to view images of any *paid checks*.

BUSINESS ONLINE BANKING USER GUIDE PAYMENT MANAGER – POSITIVE PAY

POSITIVE PAY REPORTS (REPORTING MENU):

Additional reporting features are available within the **Reporting Menu** of Payment Manager to help you view the status of checks on the system and reconcile your positive pay accounts.

Here is a brief overview of reconciliatory tools accessible via the **Reporting** menu



- 1) **Outstanding Issued Checks** lists checks uploaded that have yet to be presented for payment
- 2) **Paid Checks** lists checks that have been presented for payment that were paid. This includes any checks that were paid exceptions.
- 3) **Stops and Voids** lists checks that have stops or voids placed on them
- 4) **Exception Items** lists checks that were flagged as exception items
- 5) **Correction Report** lists checks that have been corrected
- 6) **Stale Dated Checks** lists checks that are stale dated
- 7) **Check Reconciliation Summary** assists you in balancing your positive pay accounts in that issued checks, paid checks, stopped/voided checks are listed. There is also a total of outstanding checks by which you can balance your account(s) against.
- 8) **Deposit Reconciliation Summary** is a report that allows you to verify deposits that were made to positive pay accounts.
- 9) **Account Reconciliation Summary** can be used to assist in balancing online account balances with customer statements.