

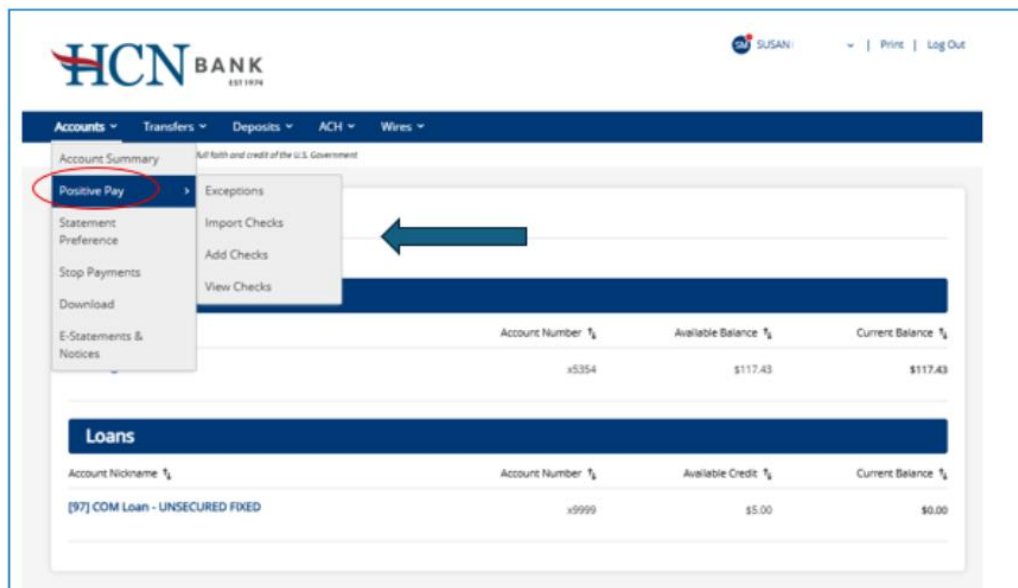
Purpose: This guide provides a quick reference on how to use Positive Pay

START HERE

1 Log in to Digital banking

Select “Positive Pay” listed under the “Accounts” menu

- Select “Exceptions” to review and resolve the daily Positive Pay exception items
- Select “Import Checks” to import your file of checks issued, stopped or voided.
- Select “Add Checks” to add individual checks issues, stopped or voided.
- Select “View Checks” to search checks that have cleared or reconciled, or to modify checks that were added but have not been reconciled by the Positive Pay system.



2 Review daily “Exceptions”

- Select the desired account from the “Account” drop down menu or select “All” to review exceptions for all accounts.
- The exception items will display.
- To view the item, click the check number hyperlink and the check image will be displayed.
- From the “Action” drop down field, select “Approve” or “Return”.
 - *If “Return” is selected, choose “Refer to Maker” from the “Return Reason” drop-down menu.*
- Click “Save”.

Exceptions

Account: All

Review Cutoff Time: 11:00 AM

Account	Issued Date	Check Number	Amount	Payee	Reason	Action	Return Reason
FREEDOM BUSINESS CHECKING x5354	09/02/2026	1003	\$6.00		Issue Not On File, Duplicate Item To Trace 169178296		

Cancel Save

3 Import Checks

- Select the desired template in the “Choose Template” drop down menu.
- Click “Choose File” to select the file that is to be imported
 - Locate and select the file you want to import.*
- Select “Import”

Import Checks

Choose Template: CD TAS TEST

File: Choose File No file chosen

Maximum file size: 500 KB
Valid file extensions: .csv, .txt

Cancel Import

4 Add Checks

- Select “Add Checks”
- Select the desired account in the “Account” drop down menu
- Enter the check information
 - **Issued Date**
 - **Check Number**
 - **Amount**
 - **Payee**
 - **Reference number (if desired)**
 - **Type** (*Issue - Stop - Void*)
- Click “Submit”

The screenshot shows the 'Add Checks' form. A blue arrow points to the 'Account' dropdown menu, which is currently set to 'FREEDOM BUSINESS CHECKING'. Another blue arrow points to the 'Type' dropdown menu, which is currently set to 'Issue'. A red circle highlights the 'Submit' button. The form includes fields for 'Issued Date' (08/30/2026), 'Check Number' (123), 'Amount' (\$ 50.00), 'Payee (Optional)' (John Hancock), and 'Reference Number (Optional)'. There are also links for 'Add More Checks' and 'Review Submitted Checks'.

5 View Checks

- Select “View Checks”
 - *Enter the desired search criteria. Checks may be searched by account, payee, status, check number range, issue date, or amount.*
- Click “Search”
- To view a check image (available only for unreconciled items):
 - *Locate the desired check*
 - *Click the check number hyperlink*
- Change Check (can only change if the check has not been reconciled)
 - *Select the “Change” (pencil icon)*

- **Update the applicable fields, such as the account number, issue date, check number, payee, or issue type.**
- **Click “Save”**

View Checks

1 There was an issue with your imported files. Please update the failed import files in the Import Checks screen.
[Go to Screen](#)

1 Please use search to find checks.

SEARCH

Account	Payee	Status	Check Number From	Check Number To
FREEDOM BUSINESS CHE...		All		

Issued Date From	Issued Date To	Minimum Amount	Maximum Amount
MM/DD/YYYY	MM/DD/YYYY	\$	\$

[Clear](#) [Search](#)

Search Result (1)

Account	Issued Date	Check Number	Amount	Payee	Reference Number	Type	Status
FREEDOM BUSINESS CHECKING x5354	08/30/2026	252	\$1.50	JOHN HANCOCK		Issue	Not Reconciled

Search Result (1)

Account	Issued Date	Check Number	Amount	Payee (Optional)	Reference Number (Optional)	Type	Status
FREEDOM B...	08/30/2026	252	\$ 1.55	JOHN HANCOCK		Issue	

[Cancel](#) [Save](#)

6 Delete Checks *(Available only if the check has not been reconciled)*

- Select “Delete” (trash can) icon.
- The pop-up window “Delete Check” will display to confirm the check number you would like to delete.
- Select “Delete” to confirm.

Search Result (1)

Account	Issued Date	Check Number	Amount	Payee	Reference Number	Type	Status	
FREEDOM BUSINESS CHECKING x5354	08/30/2026	252	\$1.50	JOHN HANCOCK		Issue	Not Reconciled	 