



Business Online User Guide – Positive Pay

Member FDIC.

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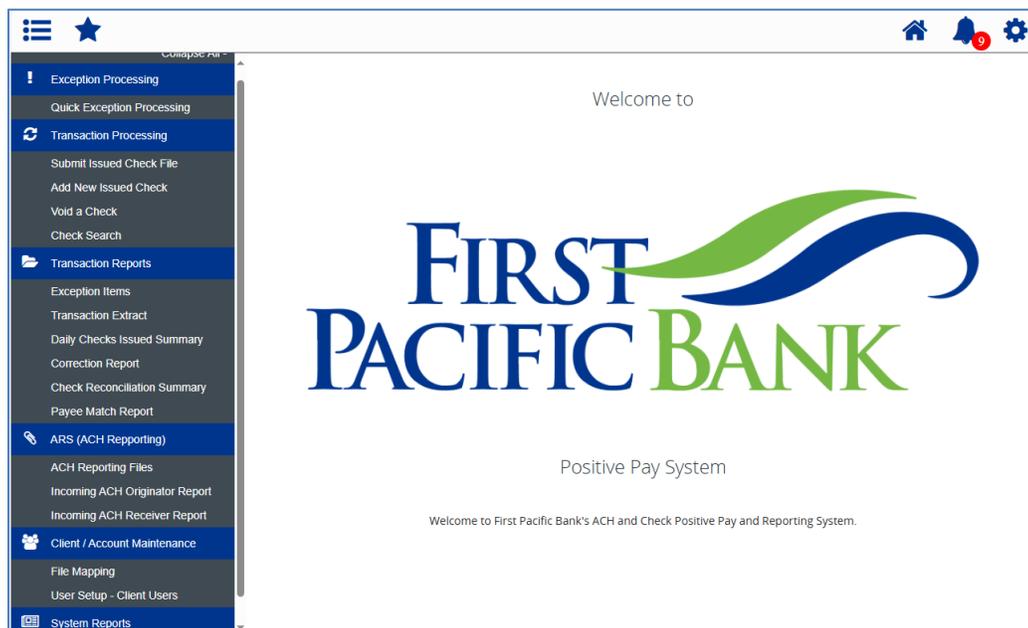
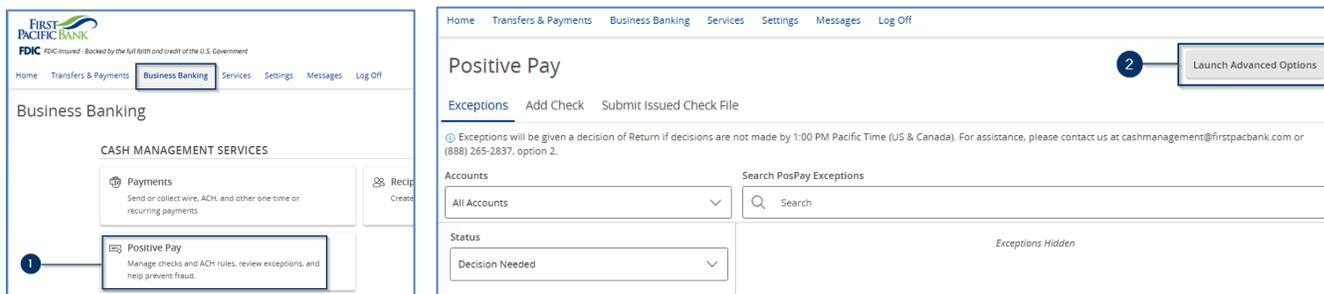
Positive Pay/Reporting

Introduction

Positive Pay is a fraud prevention tool designed to help safeguard your business accounts from unauthorized transactions. With Check Positive Pay, you can monitor issued checks and identify discrepancies before they clear. ACH Positive Pay allows you to set rules for electronic debits and credits, giving you the ability to review and approve or block transactions from designated vendors or payment types. Together, these services provide proactive control and peace of mind over your outgoing payments.

1. In the Business Banking tab, click Positive Pay to launch quick tasks such as Exception Decisions, adding a check or uploading an issued check file.
2. For additional information and functionality, you will need to select **Launch Advanced Options**.

When exiting Positive Pay, you should always use the Log Out button, located in the upper-right hand corner of the page.



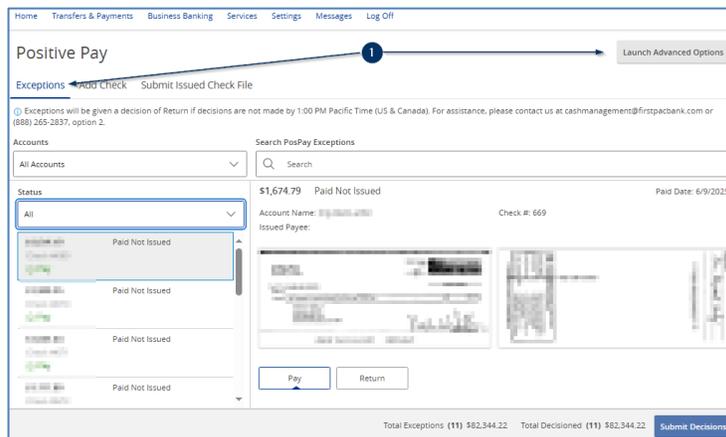
Exception Processing

Quick Exception Processing

The Positive Pay system sends you a notification (by email or optional SMS/text message) if there are any exceptions to review. Exceptions represent two types of items: items that do not match checks issued by you (Check Positive Pay) or ACH items that do not match existing ACH Authorization Rules (ACH Positive Pay). Exception items are available for review by 7:00 AM PST. Exceptions can be managed within Online Banking, or you can Launch Advanced Options to open the full Positive Pay site and manage them in Quick exceptions.

The Exception Type can include:

- **Duplicate Paid Item:** The item was previously paid.
- **Paid Not Issued:** The item was never loaded into the system as an issued check.
- **Stale Dated Item Paid:** The item is a stale dated check. A check is considered stale dated if it is older than 180 days.
- **Previously Paid Item Posted:** The item was previously paid.
- **Voided Item:** The item was previously voided.
- **ACH Transaction:** The item is an ACH transaction that was flagged as an exception by the ACH Filter rules defined for the account.

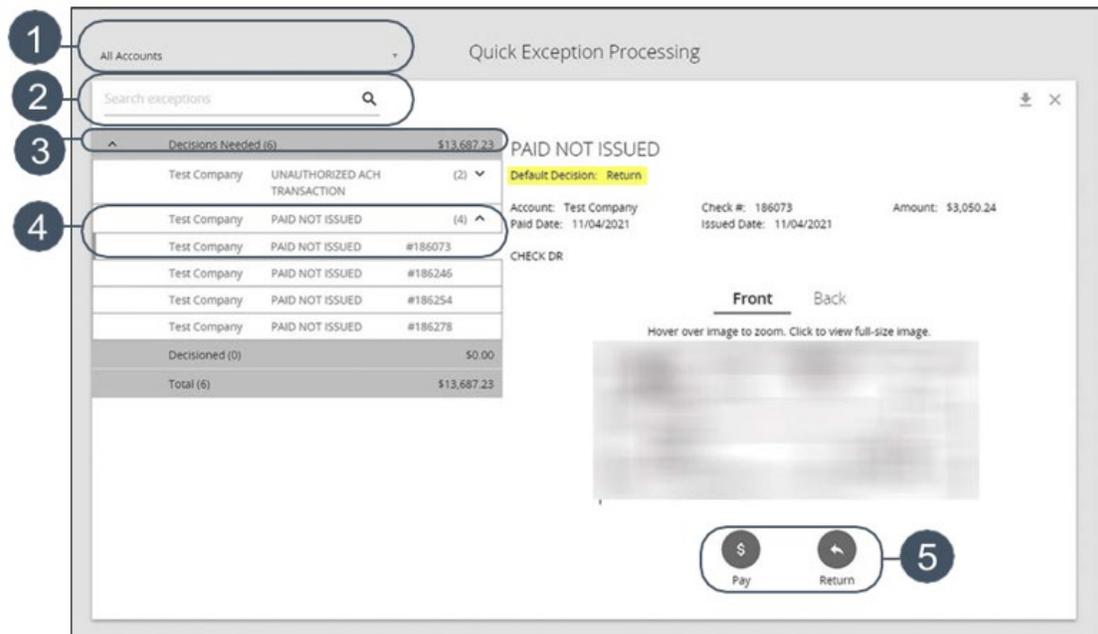


Note: For ACH exceptions, the ACH Standard Entry Class Code, Originating Company ID and Debit or Credit (DR/CR) are displayed in the exception description.

Note: The daily cutoff time for positive pay decisions is 1:00 PM PST. At this time, an automated Pay/Return decision is made on all “unresolved items” and corporate users are automatically put in “READ ONLY” mode to prevent any changes. **Our Bank’s default setting is to return items that do not have a decision. You can update these preferences by reaching out to the Bank.**

Click the **Business Banking** tab, then **Positive Pay**, next **Launch Advanced Options**.

 *Note: For the purpose of this guide, we will cover actions from the full Positive Pay site (Launch Advanced options). The Launch Advanced options are not available on a mobile device. Mobile users will be able to utilize the Positive Pay features within the Business Online site to review and decision exception items.*



1. (Optional) Use the drop-down to select an account.
2. (Optional) Use the search option to filter through exception items.
3. Click and expand the **Decisions Needed** bar.
4. Select an exception to see more details including the Default Decision, Last 6 Digits of the Account, Check Number, Amount, Paid Date, and Issued Date.
5. For check exceptions, review the exception and decision the item as **Pay** or **Return**.
6. For ACH exceptions:
 - a. (Optional) To create an ACH Authorization Rule, click the Add Rule button. Enter details about the rule and click the Save rule button.
 - b. Review the exception and decision the item as Pay or Return.
 - c. If the exception is returned, select a reason from the drop-down, and click the Save button when you are finished.

Transaction Processing

Submit Issued Check File

The Submit Issued Check File feature allows you to upload issued check files instead of one at a time.

The screenshot shows a web interface titled "Submit Issued Check File". It is divided into three steps:

- Step 1.** Select a file to process. A button labeled "Choose File" is shown next to the text "No file chosen". A circled "1" is next to the button.
- Step 2.** Input details about the file. There are two dropdown menus: "Account Nickname:" with "PP Demo" selected, and "File Mapping Format:" with "test -" selected. Circled "2" and "3" are next to these dropdowns.
- Step 3.** Click the "Process File" button. A button labeled "Process File" is shown at the bottom. A circled "4" is next to the button.

In the Transaction Processing tab, click Submit Issued Check File.

1. Click the Choose File button and locate the file you wish to upload.
2. Using the "Account Nickname" drop-down, select the account the issue was drawn from.
3. Using the "File Mapping Format" drop-down, select the previously mapped file type. During the onboarding process, we will work with you to map to the specifications for issued checks provided by your account services provider.
4. Click the Process File button. The file processing status will display at the bottom of the page.

 **Note:** The deadline for submitting a check issue file is 8:00 p.m. PST on the business day following the date the check was issued.

Add New Issued Check File

The Add New Issued Check feature is used if a check was manually written or was not included in the issued check file upload.

In the Transaction Processing tab, click Add New Issued Check.

1. Select the account the issued check was drawn from using the “Account Nickname” drop-down.
2. Enter the check number, amount of the check, date issued and payee information into the provided fields.
3. Check the box to auto-increment the check numbers.
4. Click the Add Check button. A confirmation appears at the top of the page. A table of newly issued checks appears at the bottom of the page.

 **Note:** Multiple checks may be added in sequential order by clicking the Auto-Increment Check Number.

Void a Check

The Void Check feature is used to void an issued check.

Click the Transaction Processing tab, then Void a Check

1. Using the “Account Nickname” drop-down, select the account the issue was drawn from.
2. Enter the check number, amount of the check and date issued into the provided fields.
3. Click the Find Matching Check button, and the check information populates under Step 3 on the page.
4. Review and click the Void Check button when ready to complete the action.

Check Search

Search for recently processed checks. Transaction history is retained within the system for 90 days after an item has been paid.

The image displays two screenshots of the 'Check Search' interface. The left screenshot shows the main search form with the following fields and options:

- 1. Account Nickname (All Account Nicknames)
- 2. Check Status (All)
- 3. Check Number From and Check Number To
- 4. Date (Issued)
- 5. Date From and Date To
- 6. Show additional options (dropdown)

The right screenshot shows the 'Show additional options' panel with the following fields and options:

- 7. Amount From and Amount To
- 8. Decision (All Decisions) and Reason (All Reasons)
- 9. Trace Number
- 10. Issued Payee

Both screenshots include a note at the bottom: "Note: Transaction history is retained within the system for 90 days after an item has paid."

Click the Transaction Processing tab, then Check Search.

1. By default, all account nicknames are included in the report, or you can choose specific account nicknames to include.
2. Use the drop-down to select a check status.
3. Enter a check number range.
4. Use the drop-down to select a date type.
5. Enter a date range.
6. Click the “Show additional options” drop-down to show additional options.
7. Enter an amount range.

8. Use the drop-down to select a decision.
9. Use the drop-down to select a reason.
10. Enter an issued payee.
11. Check the box to include reversals.

Click Search button when you are finished.

Transaction Reports

Overview

You can pull various transaction reports including exception items, daily checks issued summary, correction report and payee match report. Simply enter your search criteria and hit search.

Transaction Extract

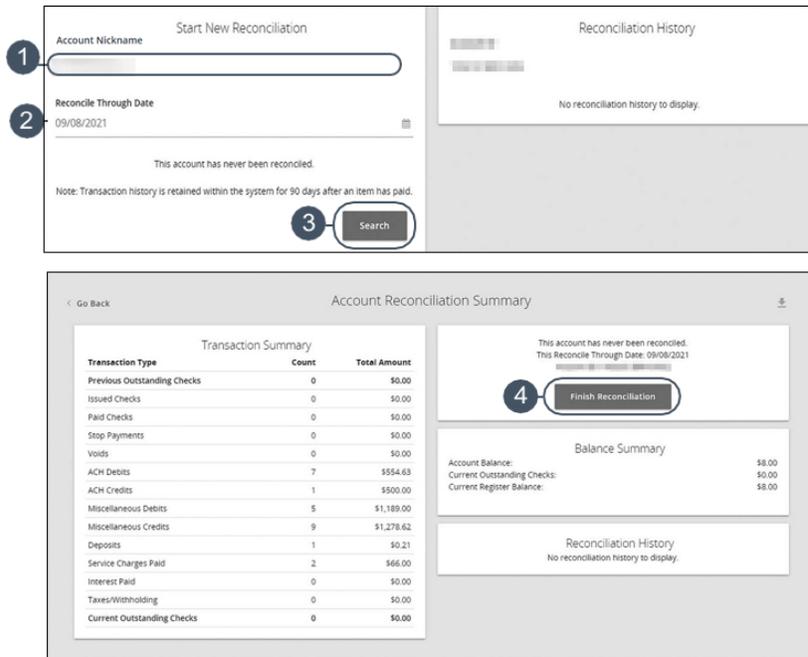
You can also complete a transaction extract by completing the details below and this will create a file and PDF.

The screenshot shows a web form titled "Transaction Extract". It contains the following fields and elements:

- 1**: A text input field labeled "Account Nickname" with a search icon and a clear 'x' button.
- 2**: A date range selector with "Date from" and "Date to" labels. The "Date to" field is populated with "06/10/2025".
- Extract format**: A dropdown menu currently showing "CSV - Paid Checks Only".
- 3**: A checkbox labeled "Include previously extracted transactions", which is currently unchecked.
- 4**: A blue button labeled "Create File And PDF".

Account Reconciliation

Use Account Reconciliation Summary to determine your available cash position as of a specific date. The report displays an activity summary with newly issued checks, paid checks, stopped checks, voided checks, ACH debits and credits, miscellaneous debits and credits, deposits, service charges, paid interest and taxes/withholding. The report also provides a total of outstanding checks and the check register balance as of reconciliation date.



In the Transaction Reports tab, Click Account Reconciliation Summary.

1. Using the "Account Nickname" drop-down, select an account.
2. Enter a Reconcile Through Date.
3. Click the Select button.
4. Click the Finish Reconciliation button to reconcile the account.