Client Resources



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.
- 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.

FDIC FDIC-Insured - Box Home Transfers &	ked by the full forth and owdit of the U.S. Government Payments Business Banking Services Settings Messages I	Log Off	Home Transfers & Payments Business Banking Services Settings Messages Log Off Positive Pay Launch Advanced Options
Business B	anking CASH MANAGEMENT SERVICES		Exceptions Add Check Submit Issued Check File (1) Exceptions will be given a decision of Return if decisions are not made by 1:00 PM Pacific Time (US & Canada). For assistance, please contact us at cashmanagement@firstpacbank.com or (88) 255-283, option 2.
	Payments Send or collect wire, ACH, and other one-time or recurring payments	28 Recip Create	Accounts Search PosPay Exceptions All Accounts Q Search
0	Positive Pay Manage checks and ACH rules, review exceptions, and help prevent fraud.		Status Exceptions Hidden Unclassing



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.

Positive Pay				Launch Advanced Optio
xceptions Add Check	Submit Issued Check F	ile		
Exceptions will be given a decis 88) 265-2837, option 2.	ion of Return if decisions an	e not made by 1:00 PM Pacific Time (US & Can	ada). For assistance, please contact us at cashmar	nagement@firstpacbank.com or
counts		Search PosPay Exceptions		
All Accounts	~	Q Search		
itatus		\$1,674.79 Paid Not Issued		Paid Date: 6/9/2
All	~	Account Name:	Check #: 669	
Paid No	ot Issued	191.	2 10000	
Paid No	ot Issued	Summer	with M	
Paid No	ot Issued		111	
Paid N	ot issued	Pay Return		

[

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.

	Decisions Needer	<u>d (6)</u>	\$13,687.23	PAID NOT ISSUED	
	Test Company	UNAUTHORIZED ACH TRANSACTION	(2) 🗸	Default Decision: Return	
	Test Company	PAID NOT ISSUED	(4) ^	Account: Test Company Check #: 186073 Amount: \$3,050. Paid Date: 11/04/2021 Issued Date: 11/04/2021	24
C	Test Company	PAID NOT ISSUED	#186073		
	Test Company	PAID NOT ISSUED	#186246		
	Test Company	PAID NOT ISSUED	#186254	Front Back	
	Test Company	PAID NOT ISSUED	#186278	Hover over image to zoom. Click to view full-size image.	
	Decisioned (0)		\$0.00		
	Total (6)		\$13,687.23		
				By Return -5	

- 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.

Submit Issued Check File	
Step 1. Select a file to process.	-
1 Choose File No file chosen	
Step 2. Input details about the file.	
Account Nickname: PP Demo	
3 - File Mapping Format: test -	
Step 3. Click the "Process File" button.	
Process File 4	

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.

Add New Issued Check	
Account Nickname: PP Demo Check Number:	
Amount: Issued Date: 03/14/2023	-2
Issued Payee:	-
3 Auto-Increment Check Number	

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

	Void a Check
1	Step 1. Enter check information. Client ID: <not selected=""> Check Number: Check Number: Step 2. Click the "Find Matching Check" button to find the check. Find Matching Check 3 Step 3. Verify the check that will be voided.</not>
	Step 4.

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.

	Check Search		Show additional options
0	Account Nickname All Account Nicknames	1	Amount From Amount To
2	Check Status All	8	Decision Reason
3	Check Number From Check Number To		All Decisions All Reasons
4	Date Issued ~	1	
5	Date From Date To	đ	Issued Payee
6	Show additional options	-	
	Note: Transaction history is retained within the system for 90 days after an item has paid.		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.

Trar	isacti	on Extract	
1 Account Nickname			
2 Date from	Ê	Date to 06/10/2025	Ê
Extract format CSV - Paid Checks Only			
3 Include previously extracted transactions	reate Fil	e 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.

Account Nickname	conciliation		Reconciliation History
Reconcile Through Date			No reconciliation history to display.
This account has never	been reconciled.		
	3	Search	
	,	Account Pecono	listian Commence
< Go Back	,	Account Recond	ination summary
< Go Back Transact	ion Summary		This account has never been reconciled. This deconcile Through Date: 09/08/2021
 Go Back Transaction Type Transaction Type 	ion Summary Count	Total Amount	This account has never been reconciled. This account has never been reconciled. This Reconcile Through Date (2006/2021
 Go Back Transaction Type Previous Outstanding Checks Instant Checks 	ion Summary Count 0	Total Amount \$0.00	This account has never been reconciled. This Reconcile Through Date: 60/00/2021
C Go Back Transaction Type Previous Outstanding Checks Issued Checks Bard Checks	ion Summary Count 0	Total Amount \$0.00 \$0.00	This account has never been reconciled. This Reconcile Through Date: 00/02/021
C Go Back Transaction Type Previous Outstanding Checks Issued Checks Paid Checks Sone Rommers	ion Summary count 0 0	Total Amount \$0.00 \$0.00 \$0.00 \$0.00	This account has never been reconciled. The Reconcil Through Date: biolog2021
C Go Back Transaction Type Previous Outstanding Checks Issued Checks Paid Checks Stop Payments Voids	r ion Summary count 0 0 0	Total Amount \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	This account has never been reconciled. This Reconcil Through Date (2004/2021)
C Go Back Transaction Type Previous Outstanding Checks Issued Checks Pad Checks Stop Payments Voids ACH Debts	r ion Summary count 0 0 0 0 7	Total Amount \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$554.63	This account has never been reconciled. This Reconcil Through Date: 00002021 4 Finish Reconciliation Balance Summary Account Balance Commendmentation Educer. (20)
C Go Back Transaction Type Previous Outstanding Checks Issued Checks Pad Checks Stop Payments Voids ACH Debits ACH Credits	ion Summary count 0 0 0 0 7 1	Total Amount 50.00 50.00 50.00 50.00 5554.63 5550.00	Tris account has never been reconciled. Tris Reconcile Through Date: 60402021 Trishing Reconciliation Balance Summary Account Balance: \$80 Current Outstanding Checks: \$90 Current Outstanding Checks: \$90
C Go Back Transaction Type Previous Outsanding Checks Issued Checks Pad Checks Soo Payments Voids ACH Debits ACH Credits Mitorelaneous behits	r count 0 0 0 0 0 7 1 5	Total Amount 50,00 50,00 50,00 50,00 5554,63 5554,63 5550,00 51,185,00	This account has never been reconciled. This Reconcile Through Date Oxfold/2021 This Reconcile Through Date Oxfold/2021 This Reconcileation Balance Summary Account Balance: 58.0 Current Dustanding Checks: 58.0 Current Balance: 58.0
Go Back Transaction Type Previous Outstanding Checks Issued Checks Paid Checks Stop Payments Voids ACH Credits ACH Credits Mitocelanoous Debits Mitocelanoous Credits	count c	Total Amount \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$554.63 \$554.63 \$559.00 \$1,189.00 \$1,189.00	This account has never been reconciled. This Reconcile Through Date 60/03/2021 (Initiah Reconciliation) Balance Summary Account Baiance: \$80 Current Duissanding Checkis: \$80 Current Begister Balance: \$80 S80
Go Back Transaction Type Previous Outstanding Checks Issued Checks Stop Payments Voids ACH Checks ACH Checks ACH Checks Miscelaneous Debits Miscelaneous Credits Depopois	Count	Total Amount \$0,00 \$0,00 \$0,00 \$0,00 \$5,000 \$5,000 \$5,000 \$1,189,000 \$1,278,62 \$0,21	Tris account has never been reconciled. Tris Reconcil Through Date: 00002021 4 2 2 2 2 2 2 2 2 2 2 2 2 2
C Go Back Transact Tr	r count 0 0 0 0 0 0 0 1 1 5 9 1 2	Total Amount 50,00 50,00 50,00 50,00 50,00 5554,63 5550,00 51,189,00 51,278,62 50,21 56,00	This account has never been reconciled. This account has never been reconciled. This Reconcil through Date 00/02/2021 Thinch Reconciliasion Balance Summany Account Balance: 580 Corrent Dustanding Checks: 580 Corrent Dustanding Checks: 580 Reconciliation History No reconciliation History
C Go Back Transact Tr	/ count 6 0 0 0 0 0 0 0 0 0 1 1 5 9 1 1 2 0 0	Total Amount 56,00 50,00 50,00 5554,63 5554,63 5550,00 51,189,00 51,278,62 50,21 560,00 50,00	Account Balance: Current Outstanding Cineckis: Current Outstanding Cineckis: Balance Summary Account Balance: Current Outstanding Cineckis: State Reconciliation History No reconciliation History No reconciliation History to display.
C Go Back Transaction Type Previous Outstanding Checks Issued Checks Faud Checks Stop Payments Voids ACH Credits ACH Credits Miscelaneous Credits Deposits Service Charges Paid Interest Paid Transewitholding	ion Summary count 0 0 0 0 0 0 7 1 5 5 9 1 1 5 9 0 0 0	Total Amount \$0,00 \$0,00 \$0,00 \$0,00 \$0,00 \$0,00 \$0,00 \$1,000 \$1,189,00 \$1,189,00 \$1,189,00 \$1,189,00 \$1,278,62 \$10,21 \$10,21 \$10,21 \$10,00 \$10,128,62 \$10,20 \$10,128,62 \$10,20 \$10,128,62 \$10,20 \$10,128,62 \$10,128,	Account Balance Summary Account Balance Summary Account Balance Summary Account Balance Balance Summary Account Balance Reconciliation History No reconciliation History No reconciliation History to display.

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.