

Getting Started with First Bank Positive Pay

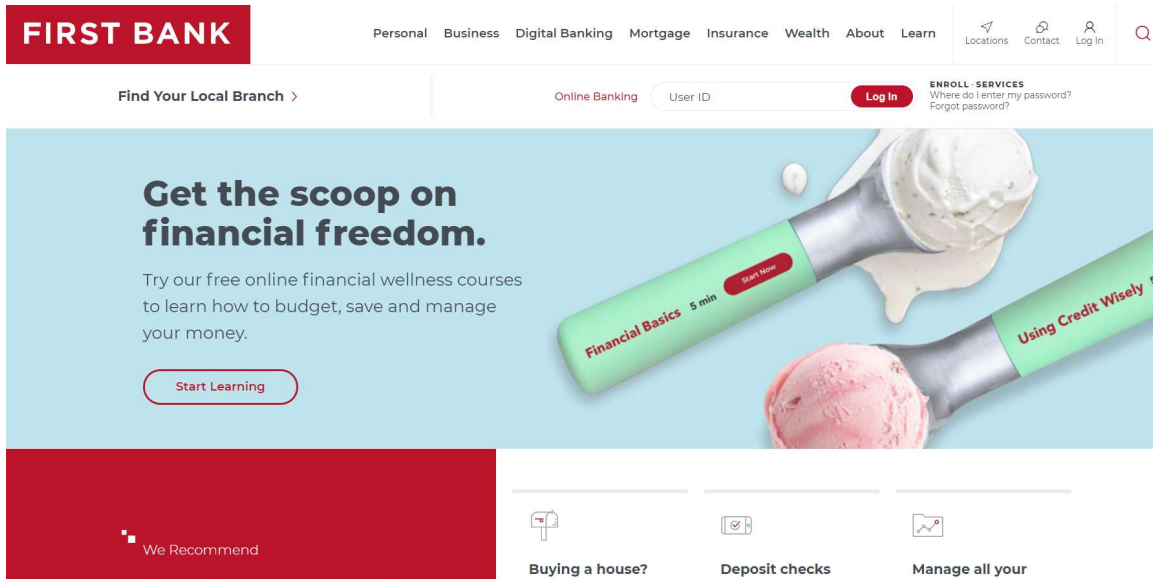
FIRST BANK

Contents

To Access Information Via Online Banking	3
How to Upload an Issued Check File.....	3
Daily Exception Review	5
Decision Exceptions within Online banking	7
Adding ACH Rules for Exceptions.....	7
Manually Add New Issued Check.....	5
Reverse Positive pay file extract	10

To Access Information Via Online Banking

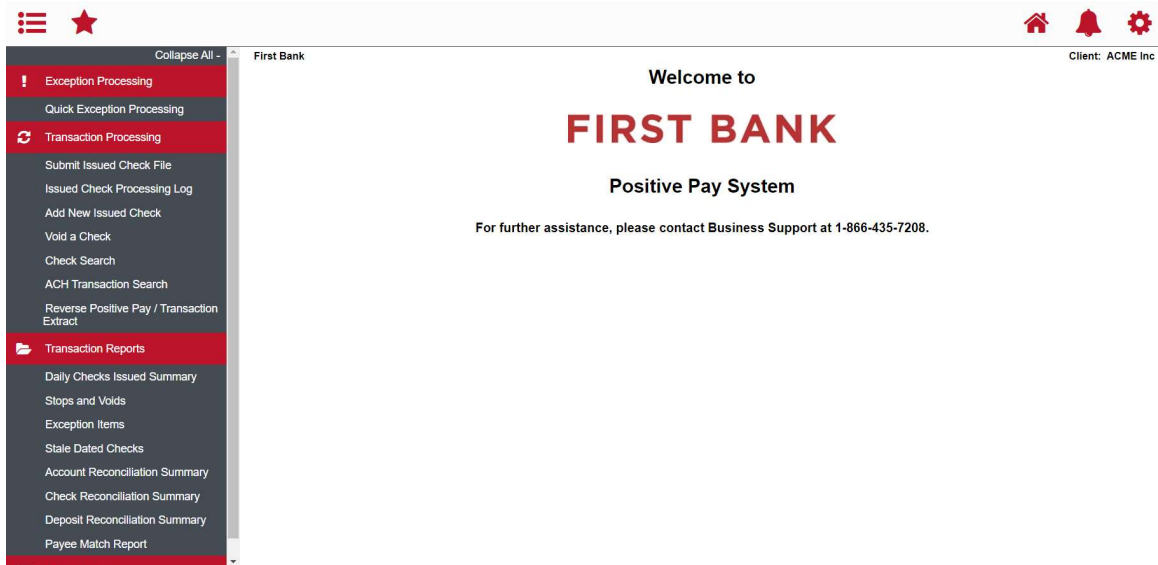
Login to Online Banking at www.localfirstbank.com from your desktop or mobile browser.



How to Upload an Issued Check File

Client will need to upload an issued check file any time checks are issued.

1. Click on **Submit Issued Check File**



2. Click **Choose file** to search for the issued check file

Quick Exception Processing **First Bank**

- Transaction Processing
- Submit Issued Check File**
- Issued Check Processing Log
- Add New Issued Check
- Void a Check
- Check Search
- ACH Transaction Search
- Reverse Positive Pay / Transaction Extract

Transaction Reports

- Daily Checks Issued Summary
- Stops and Voids
- Exception Items
- Stale Dated Checks
- Account Reconciliation Summary
- Check Reconciliation Summary
- Deposit Reconciliation Summary

Submit Issued Check File

Step 1. Select a file to process.

No file chosen

Step 2. Input details about the file.

Client ID:

File Processing Type:

Step 3. Click the "Process File" button.

3. Select the corresponding account and file type for the file that was uploaded.

Quick Exception Processing **First Bank**

- Transaction Processing
- Submit Issued Check File**
- Issued Check Processing Log
- Add New Issued Check
- Void a Check
- Check Search
- ACH Transaction Search
- Reverse Positive Pay / Transaction Extract

Transaction Reports

- Daily Checks Issued Summary
- Stops and Voids
- Exception Items
- Stale Dated Checks
- Account Reconciliation Summary
- Check Reconciliation Summary
- Deposit Reconciliation Summary

Submit Issued Check File

Step 1. Select a file to process.

No file chosen

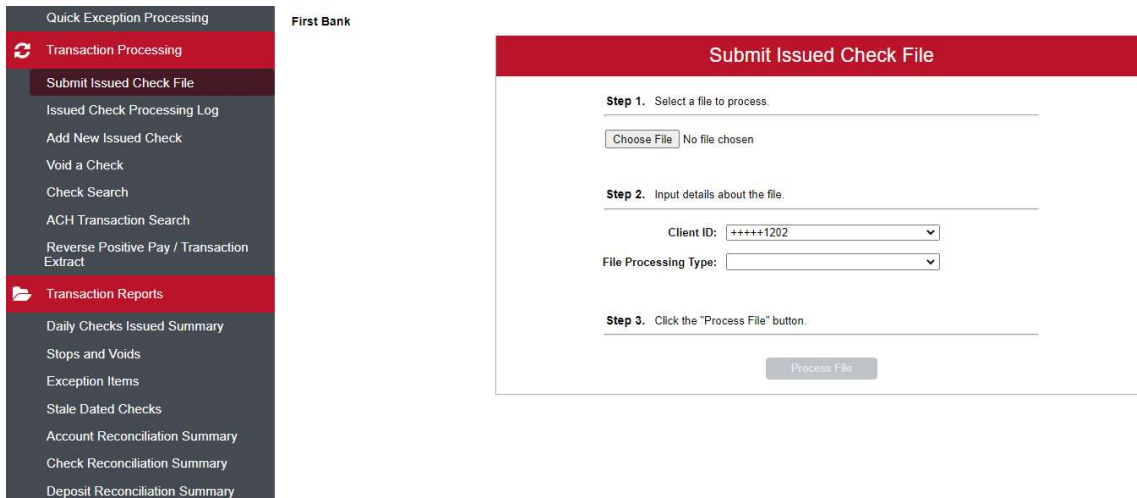
Step 2. Input details about the file.

Client ID:

File Processing Type:

Step 3. Click the "Process File" button.

4. Click **Process File**

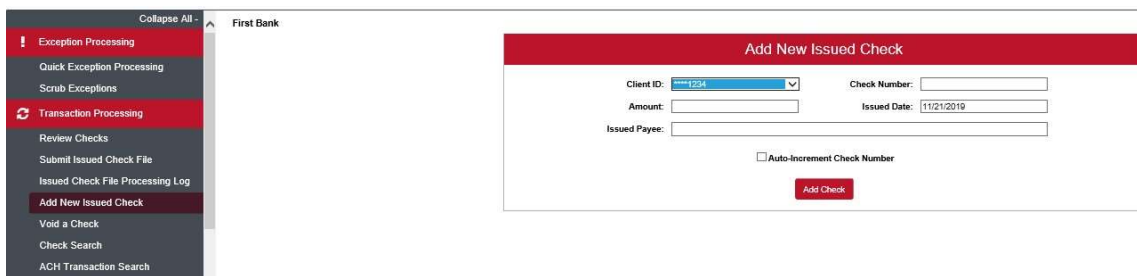


5. You will be presented with a message that the upload was Successful, Processed with Exceptions, or Rejected
- If the file status is Processed with Exceptions, review exceptions.
 - If the file status is Rejected, contact Business Support at 866-435-7208.

Manually Add New Issued Check

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

1. To manually enter a check within Positive Pay go to Add New Issued Check



2. Enter the Check Details
 - Client/Account ID:** Identifies the account number the check was written from.
 - Check Number:** The check number of this item.
 - Amount:** The amount of the check.
 - Issued Date:** The issued date for this check.
 - Issued Payee:** The issued payee name for this check.
 - Auto-Increment Check Number:** Checking this box will increment the check number by one after each check submission.



- After all fields are completed click **Add Check**. You will see your check details listed at the bottom of the page

✔ Check (12345) was successfully added

Add New Issued Check

Client ID:

Amount:

Check Number:

Issued Date:

Auto-Increment Check Number

Add Check

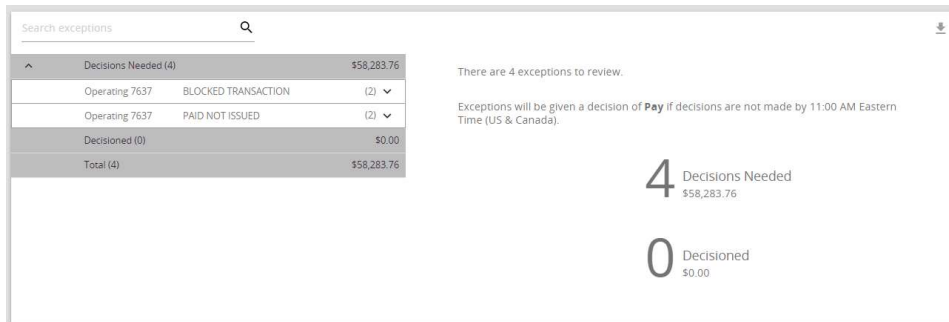
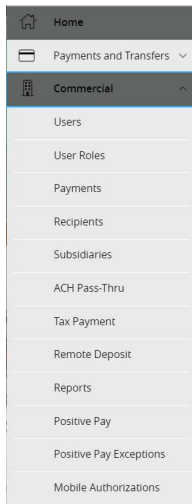
	Client ID	Check Number	Amount	Issued Date
1	+++++1202	1234	\$1.00	11/21/2019
2	+++++1202	12345	\$2.00	11/21/2019
Total:			\$3.00	

Daily Exception Review

If there are any positive pay exceptions, you will receive an email notice each day with a summary of those exception items that need to be reviewed.

Decision Exceptions within Online banking

Under the Commercial tab, click **Positive Pay Exceptions**.



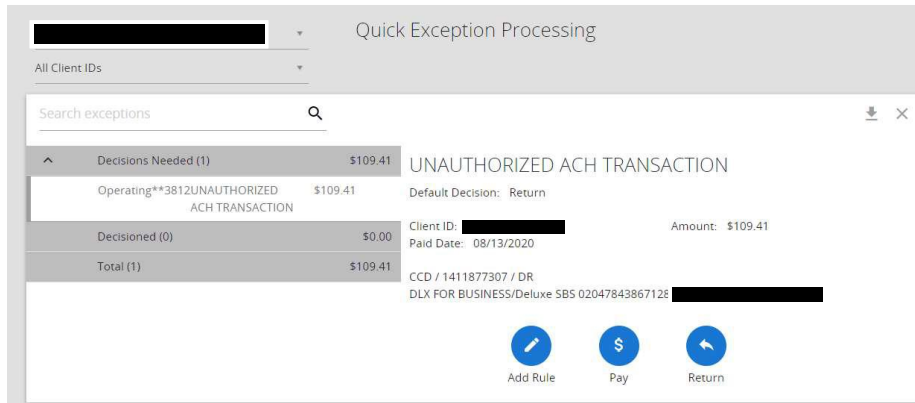
- Select an individual transaction to display the following transaction details.
 - Default Decision** — the default decision for the exception type.
 - Client/Account ID** — the nickname or description that identifies this account to the customer. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
 - Paid Date** — the paid date for this check or ACH transaction.
 - Check #** — the check number of this item.
 - Amount** — the amount of the item that has been presented for payment.
 - Issued Payee** — the issued payee name for this check.
- Select **Pay** or **Return** on the transaction.
- Specify the reason for the pay or return decision from the Reason list.

All exception items must be reviewed and decisions made by 11 am Monday through Friday. If there is a bank holiday, the exception will be available the following business day

Adding ACH Rules for Exceptions

When exceptions come up that need to be added as an authorized transaction:

1. In addition to Paying the item you will click **Add Rule**

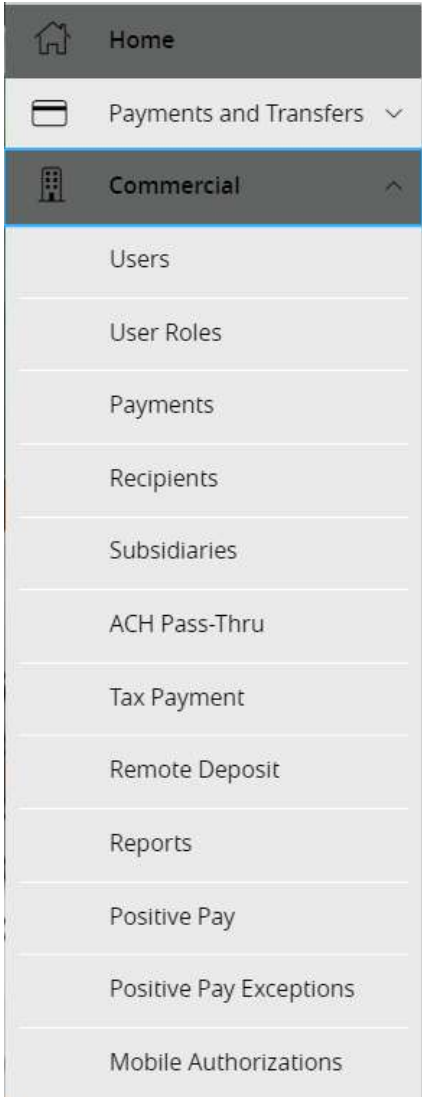



2. Complete the following fields:

- **Description** – A description of the transaction. This can be the name of the company the transaction originated with.
- **SEC Code** – Will default to the ACH code for that particular transaction. You may also choose “All SEC codes” to allow for other transaction types to process.
- **Debits or Credits** – Choose the type of transaction allowed.
- **Max Allowable Amount** – If there is a limit you’d like to place. If there is no limit you can leave blank.

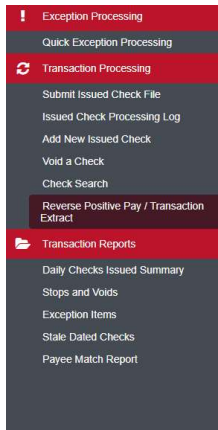
3. Click Save Rule.

After submitting the decision for items, if you need to upload a file you can choose one of two options.

Positive Pay (Under the Commercial tab)	Launch Advanced Options within the Positive Pay Exceptions Menu
 <p>A vertical navigation menu with the following items: Home, Payments and Transfers, Commercial (highlighted with a blue bar and an upward arrow), Users, User Roles, Payments, Recipients, Subsidiaries, ACH Pass-Thru, Tax Payment, Remote Deposit, Reports, Positive Pay, Positive Pay Exceptions, and Mobile Authorizations.</p>	 <p>The 'Positive Pay' interface showing the 'Exceptions' tab selected. At the top right, there is a button labeled 'Launch Advanced Options'. Below it, there are fields for 'Add Check', a dropdown menu currently set to 'All Accounts', and a search bar.</p>

Reverse Positive pay file extract

Within Positive Pay click **Reverse Positive Pay/ Transaction extract**



Reverse Positive Pay / Transaction Extract (BAI2 Type 19)

Step 1. Select "Client ID" and "Extract through date".

Client ID:

Extract from date: (optional)

Extract through date:

Step 2. Click the "Create File and Report" button.

Step 3. View Report or File By Clicking on Links in Grid Below.

Client ID	File	Report	Date Created	Extract From Date	Extract Thru Date	Item Count

1. **Choose Client/Account ID** — the nickname or description that identifies this account. This Client/Account ID is displayed in place of the account number on pages within the system and in emails generated by the system.
2. **Select the Extract from date (Optional)** — the date from which to start the extract. By default, the system extracts all items that have not been previously extracted.
3. **Select Extract through date** — the date through which posted items are included in the extract file.
4. Click Create file and Report.

Report example:

INST : 531	CENTRIX BANK	RUN DATE: 03/09/16
SYSTEM: 03/09/16 9:50 AM	TRANSACTION EXTRACT REPORT	PROCESSED THRU: 03/09/16
CLIENT: Big City Electric	ACCOUNT ID: BCE Ops Acct	FILE NAME: BCEOpsAcct_20160309_094946.csv

	CHECK #	PAID DATE	AMOUNT	DR/CR	REFERENCE
1	1451183	07/05/2015	5.05	DR	80312330
2	1457698	06/24/2015	0.10	DR	80031060
3	1557760	08/16/2015	185.70	DR	80310860
4	1579165	09/13/2015	180.00	DR	80400890
5	1599873	07/13/2015	42.68	DR	80008160
6	1609562	06/24/2015	2.10	DR	80246250
7	1613820	07/19/2015	52.00	DR	40201830
8	1619664	07/09/2015	219.00	DR	80067190
9	1620138	07/09/2015	6.97	DR	70401050
10	1620926	06/24/2015	44.03	DR	80246240
11	1629041	07/08/2015	21.25	DR	80246700
12	1629085	07/15/2015	156.03	DR	80221060
13	1630037	06/29/2015	687.50	DR	80078380
14	1630730	07/27/2015	272.00	DR	80054600
15	1633463	06/30/2015	105.00	DR	80016720

