



POSITIVE PAY USER'S GUIDE

Login to the Cash Management System

Visit accessunited.com and login using your username, password, and secure token.

The screenshot shows the ACCESSUNITED online banking interface. At the top, the logo "ACCESSUNITED" is displayed in blue, with the tagline "Convenience banking by UnitedBank" below it. A navigation bar contains icons for Online Banking, Bill Pay, Cash Manager, eStatements, Credit Card, and Options. Below this, a secondary menu shows "My Online Banking" with sub-items: Accounts, Transactions, Transfers, and EPS. A notification banner reads: "To cancel a lost or stolen debit or credit card, please call 1-855-615-1197..". A personalized greeting says "Welcome Mouse Fun Inc!". The main content area features a "Deposit Accounts" section with a table:

Account (Click for Details)	Current Bal.	Status	Options
Our Test Account	\$0.00		Select Option <input type="button" value="v"/>

Below the table, a "Customer Summary Information" section states: "1 Deposit accounts with a total balance of \$0.00".

Click on Cash Manager then ARP from the sub menu line.

The screenshot shows the ACCESSUNITED online banking interface with the "Cash Manager" menu item selected. The navigation bar now includes "Cash Manager" and "Options". Below it, a sub-menu is visible with items: ACH, Wires, International Transfers, ARP, Users, Reporting, and File Status. The "ARP" item is highlighted. A secondary menu below shows "Items" with sub-items: Download, Upload, and Edit Upload Format. A notification banner at the top right reads: "United Bank - 400 Griffin Street Ze". The main content area features a "View/Work ARP Items" section with a question mark icon.

Working Exception Items

Any exception items that need to be reviewed to determine whether to pay or return will be displayed under the “View/Work ARP Items” section. **Decisions to pay or return must be submitted to the bank by 2:00 p.m. EST each banking day.**

Account	Check	Issued Amount	Paid Amount	Issued Date	Payee	Reason	Pay	Return	Protected
	25538		\$12,900.00			Not Issued	<input checked="" type="radio"/>	<input type="radio"/>	Details
	25543		\$10,700.00			Not Issued	<input checked="" type="radio"/>	<input type="radio"/>	Details
	25544		\$6,000.00			Not Issued	<input checked="" type="radio"/>	<input type="radio"/>	Details
	25550		\$800.00			Not Issued	<input checked="" type="radio"/>	<input type="radio"/>	Details

Check Number: Item number of exception item. Click on the check number to display an image of the item.

Paid Amount: Amount of item attempting to post.

Reason: Reason the item is on the exception list.

Pay: Check this box to pay item.

Return: Check this box to return the item.

Protected: If padlock is displayed, the item cannot be worked within the Cash Management system.

Details: Click to view the specific details of the exception item.

Item Details

Account Name: Reg Comm 0001
Check Number: 30644
Amount: 700.00
Payee:
Source Of Entry: P.O.D.
Exception Reason: Not Issued
Updated By:
When Updated: 0:00:00 am
Updated From Workstation:
Protected(Y/N): Y
DDA Batch Number: 0037
DDA Sequence Number: 1000000920

The Return button will send you back to the previous page. It will NOT flag the item to be returned.

Select to pay or return each item. Click **Submit** to send decisions to the bank. The deadline for submitting decisions to pay or return is 2:00 p.m. EST.

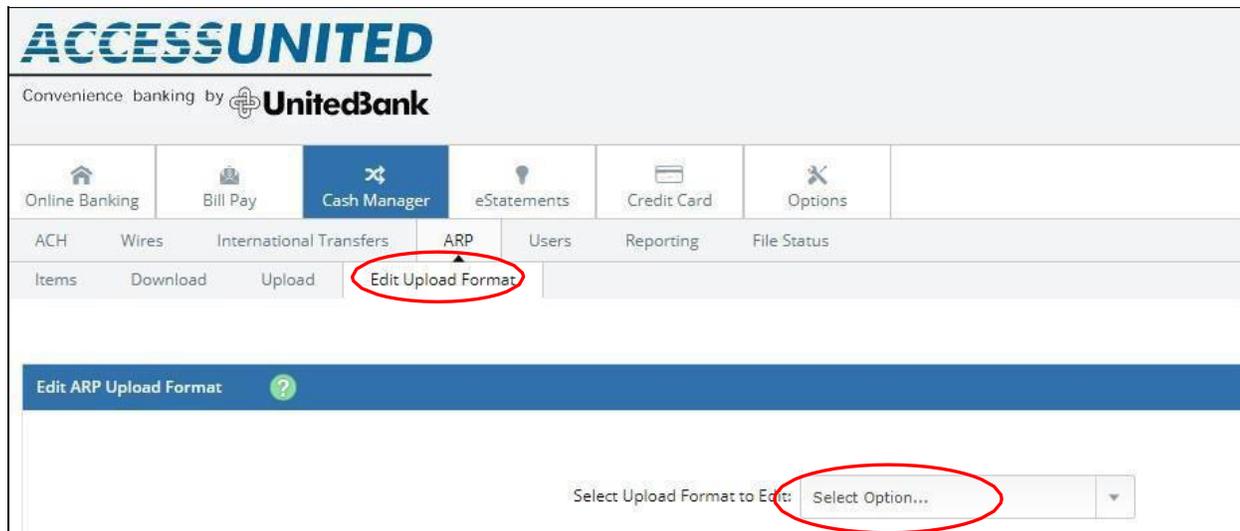
The screenshot shows the ACCESSUNITED Cash Manager interface. The top navigation bar includes 'Online Banking', 'Bill Pay', 'Cash Manager', 'eStatements', 'Credit Card', and 'Options'. Below this, there are sub-navigation tabs for 'ACH', 'Wires', 'International Transfers', 'ARP', 'Users', 'Reporting', and 'File Status'. The 'ARP' tab is active, and the 'Items' sub-tab is selected, showing options for 'Download', 'Upload', and 'Edit Upload Format'. The main content area is titled 'View/Work ARP Items' and contains a table with the following data:

Account	Check	Issued Amount	Paid Amount	Issued Date	Payee	Reason	Pay	Return	Protected
	25538		\$12,900.00			Not Issued	<input checked="" type="radio"/>	<input type="radio"/>	Details
	25543		\$10,700.00			Not Issued	<input checked="" type="radio"/>	<input type="radio"/>	Details
	25544		\$6,000.00			Not Issued	<input checked="" type="radio"/>	<input type="radio"/>	Details
	25550		\$800.00			Not Issued	<input checked="" type="radio"/>	<input type="radio"/>	Details

A red arrow points to the 'Submit' button located at the bottom right of the interface.

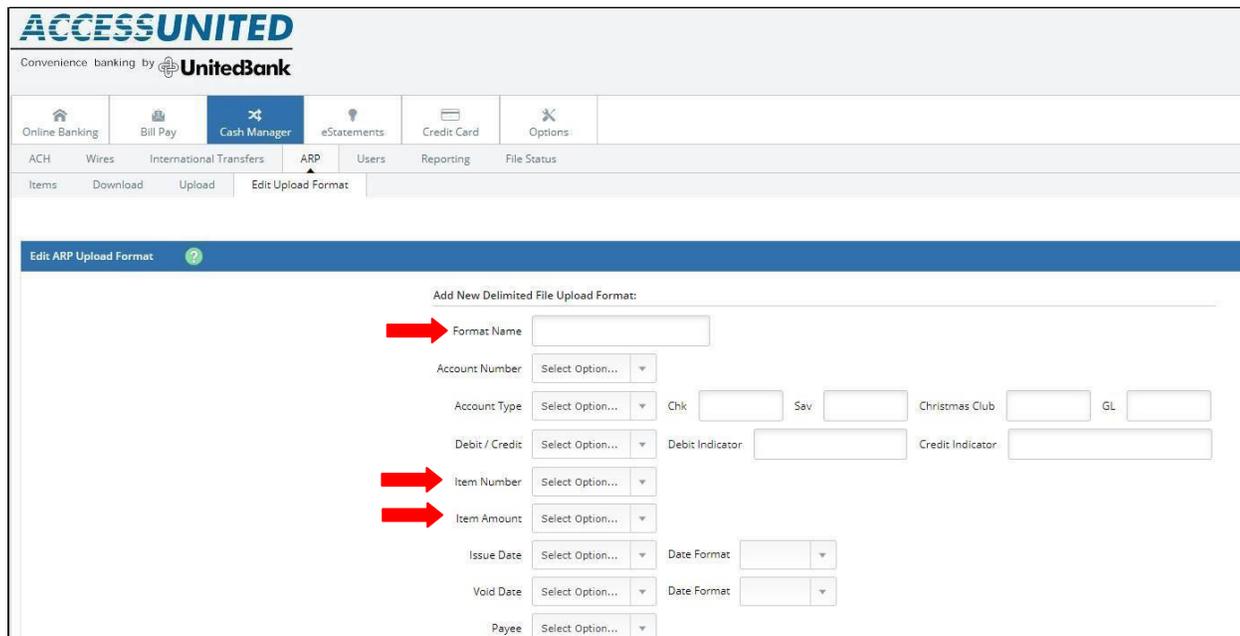
Editing the Upload Format (use this only if uploading a file)

Step 1: From the Edit Upload Format option, select the type of file being uploaded. Options include Delimited (recommended) or Fixed Position.



The screenshot shows the ACCESSUNITED Cash Manager interface. The 'Edit Upload Format' option is circled in red. Below the navigation bar, there is a dropdown menu for 'Select Upload Format to Edit' with 'Select Option...' selected, also circled in red.

Step 2: For CSV files (Delimited), select the number that corresponds with the column in which the information is located. Item number, item amount, payee, and issue date are the only required fields. Provide a Format Name for your file to save it for future use. For Fixed Position files, enter the beginning and ending position in which the information is located. Item number, item amount, payee, and issue date are the only required fields.



The screenshot shows the 'Add New Delimited File Upload Format' form. Red arrows point to the 'Format Name', 'Item Number', and 'Item Amount' fields. The form includes various dropdown menus and input fields for account information, debit/credit indicators, and dates.

Uploading Your Positive Pay File

From the Upload option:

Step 1: Select the checking account associated with the file you will upload.

Step 2: Select type of file (Saved Upload Format) to upload a file format previously created.

Step 3: Select the Saved Format from the drop-down list. You will select the format name that you created previously.

Step 4: Click Choose File and locate the CSV file of data you wish to upload.

Step 5: Click Upload.

The screenshot shows the ACCESSUNITED Cash Manager interface. The navigation menu includes Online Banking, Bill Pay, Cash Manager, eStatements, Credit Card, and Options. The ARP section is active, with sub-menus for Items, Download, Upload, and Edit Upload Format. The 'Upload' button is circled in red. The main content area is titled 'Upload ARP Files' and contains instructions: 'Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.' and 'Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.' Below the instructions are three dropdown menus: 'Upload File For:' (Our Test Account), 'Upload File Type:' (Saved Upload Format), and 'Saved Format:' (Default Delimited). A 'Choose File' button is next to a text box that says 'No file chosen'. A note states 'NOTE: Maximum upload file size is 4052 MB.' and an 'Upload' button is at the bottom right.

Step 6: The file you uploaded will have a status of 'Queued' in the list. Click **Refresh List** button.

The screenshot shows the 'File Upload Status' table. The table has columns for File Name, Format, Type, Related Account, Upload Date, and Status. The 'Status' column for the first row is circled in red. A red arrow points to the 'Refresh List' button at the bottom right.

File Name	Format	Type	Related Account	Upload Date	Status
Test ARP file 2-25.csv	Delim	ARP	Our Test Account	2/25/2021 5:27:11 PM	Queued
ArpManualEntry_lirvin_210225.txt	Text	ARP	Our Test Account	2/25/2021 3:20:20 PM	Uploaded
Test ARP file 2-25.csv	Delim	ARP	Our Test Account	2/25/2021 3:16:27 PM	Uploaded
Test ARP file5.csv	Delim	ARP	Our Test Account	2/25/2021 3:11:21 PM	Unapproved

Step 7: Click View Details to review the list of items from the file upload.

File Upload Status						View 5 10 20 50 100 All
File Name	Format	Type	Related Account	Upload Date	Status	
Test: ARP file 2-25.csv	Delim	ARP	Our Test Account	2/25/2021 5:27:11 PM	View Details	
ArpManualEntry_lirvin_210225.txt	Text	ARP	Our Test Account	2/25/2021 3:20:20 PM	Uploaded	
Test: ARP file 2-25.csv	Delim	ARP	Our Test Account	2/25/2021 3:16:27 PM	Uploaded	
Test: ARP file5.csv	Delim	ARP	Our Test Account	2/25/2021 3:11:21 PM	Unapproved	

Step 8: Click Approve to review. You'll receive message indicating that the file was uploaded successfully.

Upload Results						View 10 20 50 100 All
Status:	Check Number:	Date Issued:	Payee:	Amount:		
Successful	0000008965	11/30/2020	Employee 1	\$1.20		
Successful	0000008966	12/02/2020	Employee 2	\$125.35		
					Total: 2 check(s) \$126.55	



Information Message: ARP file was uploaded successfully.

Manually Entering Your Positive Pay File

Step 1: From the Upload File Type option, select Manual Entry as the file type.

The screenshot shows the 'Upload ARP Files' page in the ACCESSUNITED system. The page title is 'Upload ARP Files' with a help icon. Below the title, there is instructional text: 'Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type. Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.'

Form fields include:

- Upload File For: Our Test Account (dropdown)
- Upload File Type: Saved Upload Format (dropdown, highlighted with a red arrow)
- Saved Format: Default Delimited (dropdown)
- Choose File | No file chosen (button)
- NOTE: Maximum upload file size is 4052 MB.
- Upload (button)

Step 2: In the Upload File For dropdown list, select the account for which you are entering issued items.

The screenshot shows the 'Upload ARP Files' page with a table for manual entry. The 'Upload File For' dropdown is highlighted with a red arrow. The table has the following columns: Check Number, Date Issued, Check Amount, Type, and Payee. There are 8 rows in the table, each with input fields for these columns. The 'Type' column has a dropdown menu with 'Debit' selected.

Check Number	Date Issued	Check Amount	Type	Payee
1	<input type="text"/>	<input type="text"/>	Debit	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	Debit	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	Debit	<input type="text"/>
4	<input type="text"/>	<input type="text"/>	Debit	<input type="text"/>
5	<input type="text"/>	<input type="text"/>	Debit	<input type="text"/>
6	<input type="text"/>	<input type="text"/>	Debit	<input type="text"/>
7	<input type="text"/>	<input type="text"/>	Debit	<input type="text"/>
8	<input type="text"/>	<input type="text"/>	Debit	<input type="text"/>

Step 3: Enter the information for the issued checks. You can enter multiple pages containing 11 items each.

Upload ARP Files ?

Upload File For: Our Test Account

	Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1	8000	02/25/2021	325.00	Debit	John Doe
2	8001	02/26/2021	125.00	Debit	Jane Doe
3	8003	02/26/2021	100.00	Debit	Timmy Doe
4				Debit	
5				Debit	
6				Debit	
7				Debit	
8				Debit	
9				Debit	
10				Debit	
11				Debit	

1 2 3 4 5 6 7 8

 Upload Reset Cancel

Step 4: Click **Upload** to submit the list of issued checks.

Step 5: From the File Upload Status page, the manual entry file will be displayed with a status of “Queued”. Click **Refresh List**.

File Upload Status ?

View 5 | 10 | 20 | 50 | 100 | All

File Name	Format	Type	Related Account	Upload Date	Status
ArpManualEntry_lirvin_210226.txt	Text	ARP	Our Test Account	2/26/2021 12:48:04 PM	Queued
Test ARP file 2-26.csv	Delim	ARP	Our Test Account	2/26/2021 8:25:10 AM	Uploaded
Test ARP file 2-25.csv	Delim	ARP	Our Test Account	2/25/2021 5:27:11 PM	Unapproved
ArpManualEntry_lirvin_210225.txt	Text	ARP	Our Test Account	2/25/2021 3:20:20 PM	Uploaded
Test ARP file 2-25.csv	Delim	ARP	Our Test Account	2/25/2021 3:16:27 PM	Uploaded

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 Refresh List

Step 6: Click **View Details** next to the file you manually entered.

File Upload Status ?

View 5 | 10 | 20 | 50 | 100 | All

File Name	Format	Type	Related Account	Upload Date	Status
ArpManualEntry_lirvin_210226.txt	Text	ARP	Our Test Account	2/26/2021 12:48:04 PM	View Details
Test ARP file 2-26.csv	Delim	ARP	Our Test Account	2/26/2021 8:25:10 AM	Uploaded
Test ARP file 2-25.csv	Delim	ARP	Our Test Account	2/25/2021 5:27:11 PM	Unapproved
ArpManualEntry_lirvin_210225.txt	Text	ARP	Our Test Account	2/25/2021 3:20:20 PM	Uploaded
Test ARP file 2-25.csv	Delim	ARP	Our Test Account	2/25/2021 3:16:27 PM	Uploaded

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Refresh List

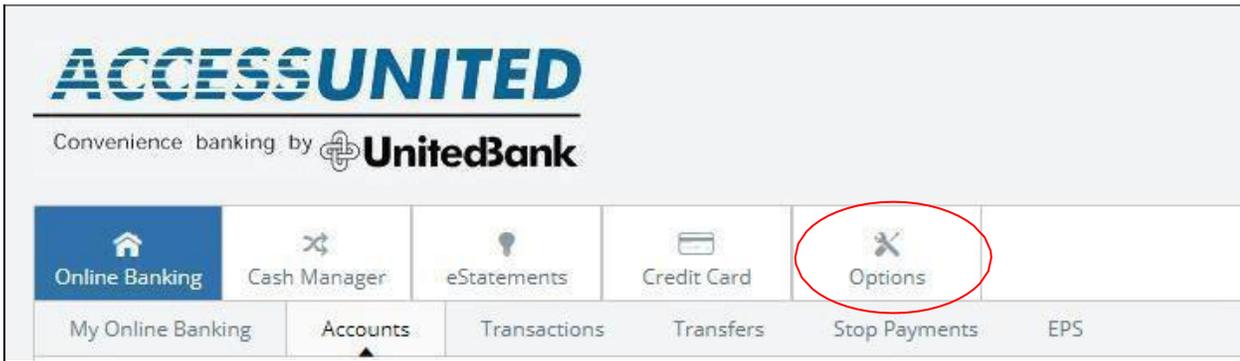
Step 7: Review the items for accuracy then select **Approve**.

Status	Check Number	Date Issued	Payee	Amount
Successful	0000008000	02/25/2021	John Doe	\$325.00
Successful	0000008001	02/26/2021	Jane Doe	\$125.00
Successful	0000008003	02/26/2021	Timmy Doe	\$100.00

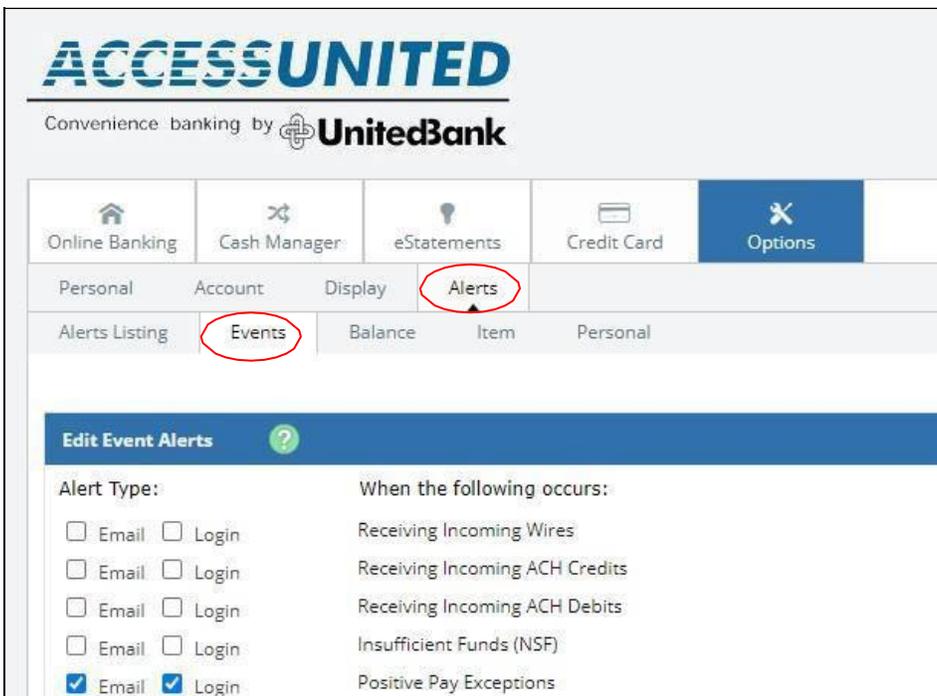
Total: 3 check(s) \$550.00

Enabling the Positive Pay Exception Item Notification

From the Cash Management Home Page, select the **Options** tab.



From the Options tab, select Alerts then select **Events**. Click the **Email** and **Login** boxes to enable a notification for Positive Pay exception items when you login to Cash Management or receive via email. Select Submit at the bottom of the screen.



Confirm the email address on file and select **Accept**.

The screenshot displays the ACCESSUNITED online banking interface. At the top, the logo "ACCESSUNITED" is prominently displayed in blue, with the tagline "Convenience banking by UnitedBank" below it. A navigation bar contains several menu items: "Online Banking", "Cash Manager", "eStatements", "Credit Card", and "Options" (which is highlighted in blue). Below this, a secondary navigation bar includes "Personal", "Account", "Display", and "Alerts" (which is selected). Under "Alerts", there are sub-menu items: "Alerts Listing", "Events", "Balance", "Item", and "Personal".

The main content area features a blue header for "Edit Event Alerts" with a help icon. Below this, a message states: "You have elected to receive alerts via email. Please confirm your email address on file". The email address "test@testemail.com" is displayed. At the bottom right, there are two buttons: "Accept" (highlighted with a red arrow) and "Cancel".