

UnitedBank

Digital Banking for Business

Positive Pay Services User Guide



2025

This guide is designed to assist users in both Check and ACH Positive Pay solutions. Since both services are represented in these instructions, you may see options that are not currently available to you if you do not utilize both services.

If you would like to add additional Positive Pay services to your account, you can reach out to Business Services via the information at the end of this guide.

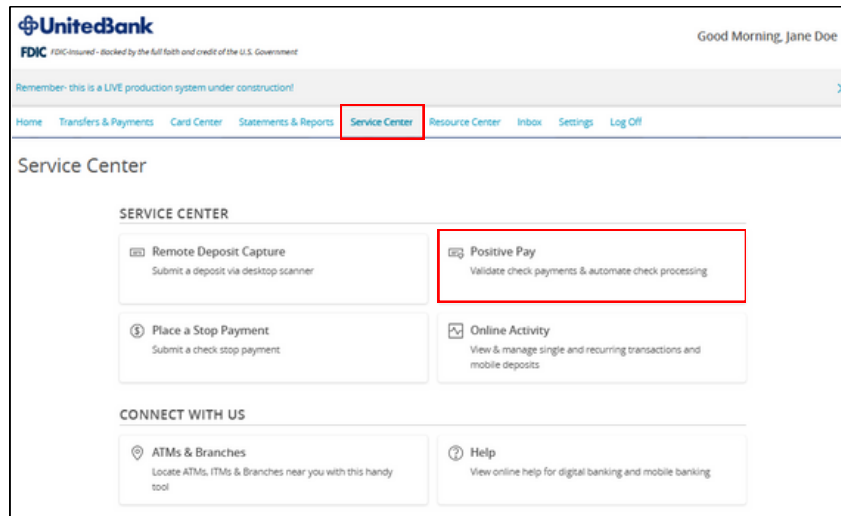
Exception Processing Cutoff Times

Exceptions are available to be worked between the hours of 5:30am - 2:00pm Monday - Friday on normal banking days. Any exceptions left un-decisioned at the **2:00pm** cutoff will be automatically **RETURNED**.

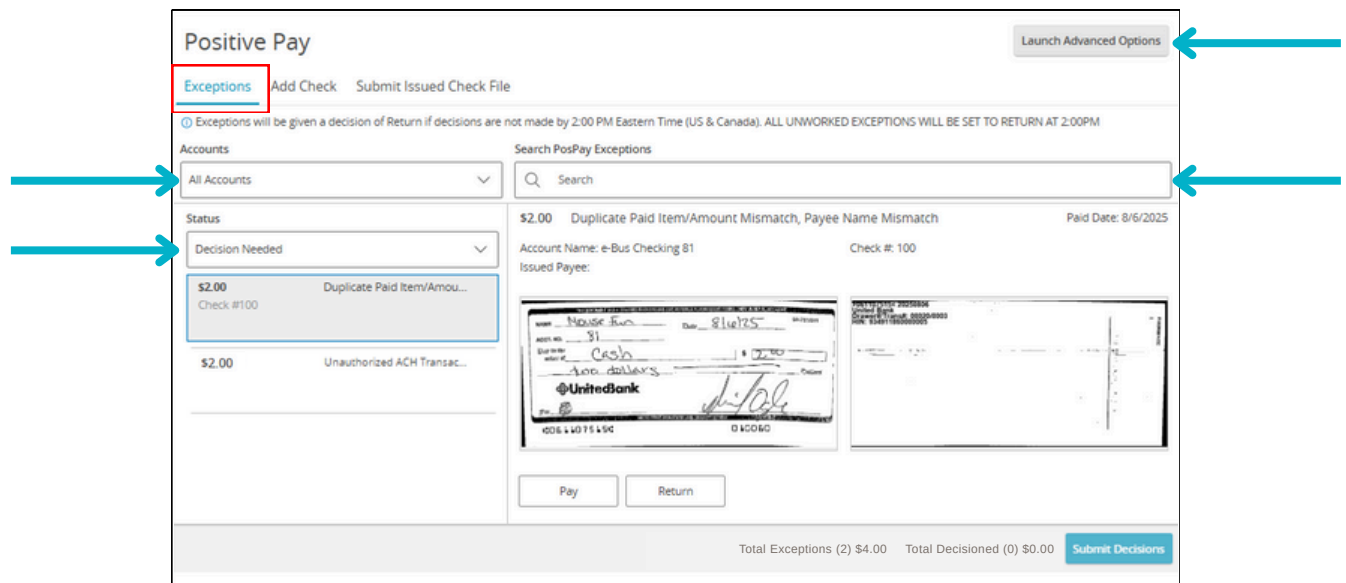
If an item is returned in Positive Pay at the cutoff, the item cannot be re-processed. A new payment will need to be issued to the payee. If this new payment is a check, the information will need to be entered into the Positive Pay register to minimize chances of exception.

Exceptions do not have to be worked/monitored on weekends or banking holidays (see page 19 for schedule).

Login to Digital Banking through accessunited.com and visit the **Service Center** tab. Then, click on the **Positive Pay** tile.



Any exceptions awaiting decision will display for you to review on the **Exceptions** tab.



You have the following options on this page:

- Filter exceptions by account with the **Account** dropdown menu.
- Filter exceptions by their decision status with the **Status** dropdown menu.
- Search for a specific exception that you may be expecting with the **Search Bar**.
- Access the external Positive Pay portal with the **Launch Advanced Options** button.

Review the exceptions awaiting decision by clicking on an item in the left menu column. **Check** and **ACH** exceptions will display in the same list if you utilize both services.

Positive Pay Launch Advanced Options

Exceptions Add Check Submit Issued Check File

Exceptions will be given a decision of Return if decisions are not made by 2:00 PM Eastern Time (US & Canada). ALL UNWORKED EXCEPTIONS WILL BE SET TO RETURN AT 2:00PM

Accounts: All Accounts Search PosPay Exceptions

Status: Decision Needed

\$2.00 Duplicate Paid Item/Amount Mismatch, Payee Name Mismatch Paid Date: 8/6/2025
Check #100

\$2.00 Unauthorized ACH Transac...

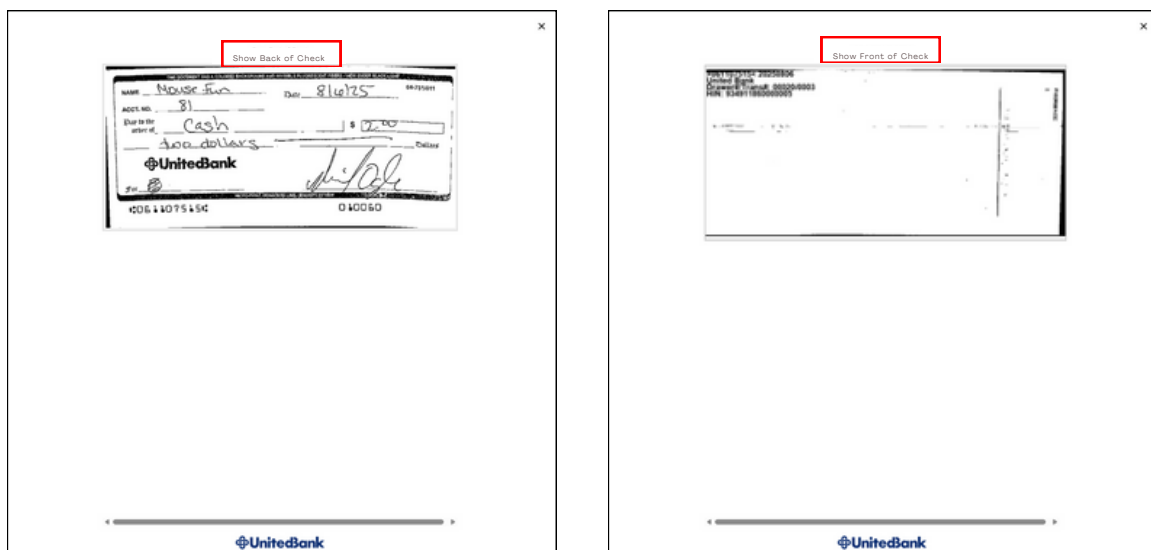
Account Name: e-Bus Checking 81 Check #: 100
Issued Payee:

Pay **Return**

Total Exceptions (2) \$4.00 Total Decided (0) \$0.00 **Submit Decisions**

The exception reason will be included in the list header. This information is important to note when making a decision on the exception. See page 18 for more information on **Exception Reasons**.

For check exceptions, you have the option to view a larger image of the check by clicking on the images. From here, you can toggle between the front and back images of the check with the **"View Front"** and **"View Back"** buttons.



Use the **X** in the top right corner to close the image window and return to the **Exception Processing** page.

Exception Processing

After reviewing the information presented for the Check exception, apply the **Pay** or **Return** decision by clicking on the appropriate button below the image.

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

Exceptions will be given a decision of Return if decisions are not made by 2:00 PM Eastern Time (US & Canada). ALL UNWORKED EXCEPTIONS WILL BE SET TO RETURN AT 2:00PM

Accounts: All Accounts Search PosPay Exceptions

Status: Decision Needed

\$2.00 Duplicate Paid Item/Amount Mismatch, Payee Name Mismatch Paid Date: 8/6/2025

Account Name: e-Bus Checking 81 Check #: 100

Issued Payee:

Reason: FRAUD: Altered/Counterfeit Check

Pay Return Clear

Total Exceptions (2) \$4.00 Total Decided (0) \$0.00 Submit Decisions

If you apply a Return decision, you will be required to select a reason for the return. Choose the most appropriate reason for the instance from the dropdown menu. See page 18 for more information on **Return Reasons**.

You can use the **Clear** button to wipe a decision from an item to apply a new one.

Click to the next exception in the list. Review the information for this item and apply the appropriate pay or return decision.

The decisions you have applied to each item will appear in the exception tile in the left menu.

Positive Pay

Launch Advanced Options

Exceptions Add Check Submit Issued Check File

Exceptions will be given a decision of Return if decisions are not made by 2:00 PM Eastern Time (US & Canada). ALL UNWORKED EXCEPTIONS WILL BE SET TO RETURN AT 2:00PM

Accounts: All Accounts Search PosPay Exceptions

Status: Decision Needed

\$2.00 Duplicate Paid Item/Amount Mismatch

\$2.00 Unauthorized ACH Transaction

Account Name: Operating Account Number: *****

Paid Date: 8/6/2025 SEC Code: CCD

Description: TheWiffCompany 123456789 Transaction Type: Debit

Company ID: 123456789

Pay Return

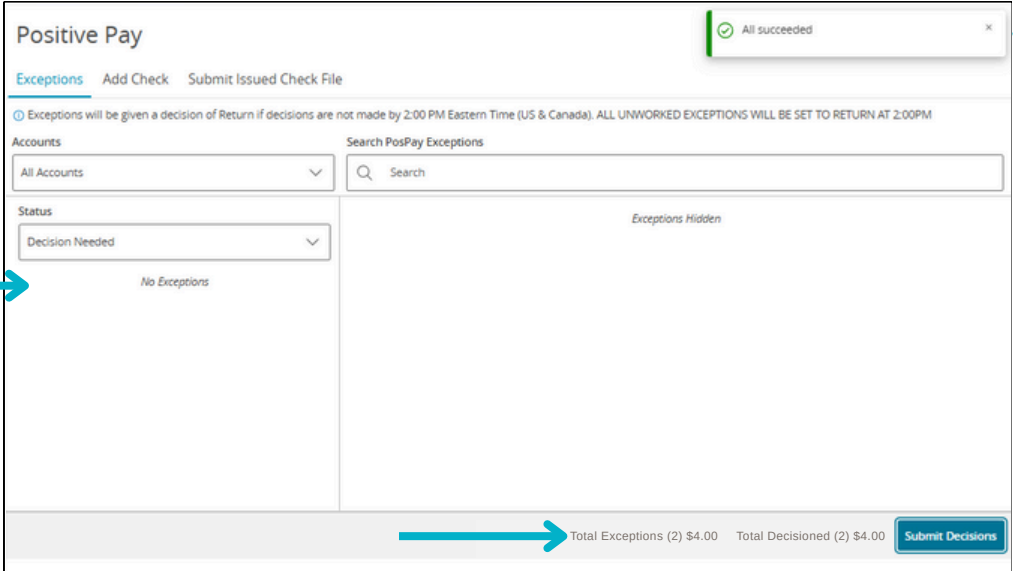
Total Exceptions (2) \$4.00 Total Decided (0) \$0.00 Submit Decisions

Once all exception items in the list have been marked to pay or return appropriately, click the **Submit Decisions** button at the bottom of the window to process the exceptions. ***If this step is missed, the decisions applied will not be submitted for processing.***

Note: If you need to add an ACH Authorization Rule for an exception that appears, you will be able to do so in the Advanced Options Portal. See page 12 for more information.

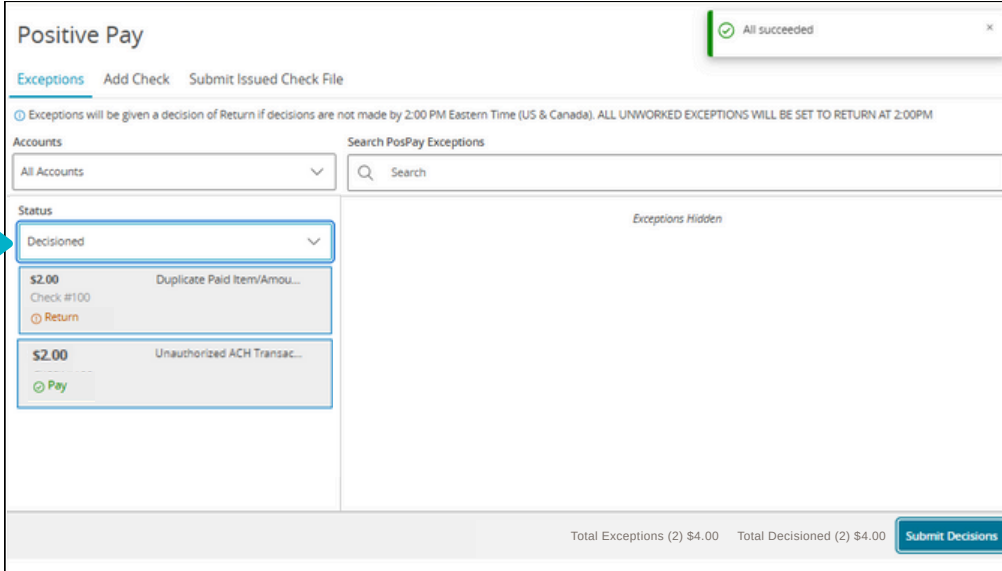
After clicking **Submit Decisions**, you should receive an information message in the top right corner with the status of the submission. You should notice the following if exception decisions are submitted successfully:

- The information message should be green and read as “**All Succeeded**”
- The **Decision Needed** List should be empty and replaced with the phrase “No Exceptions”
- The **Exception Totals** at the bottom of the window should be equal to one another



The screenshot shows the 'Positive Pay' interface. At the top right, a green message box says 'All succeeded'. Below the header, there are tabs for 'Exceptions', 'Add Check', and 'Submit Issued Check File'. A note states: 'Exceptions will be given a decision of Return if decisions are not made by 2:00 PM Eastern Time (US & Canada). ALL UNWORKED EXCEPTIONS WILL BE SET TO RETURN AT 2:00PM'. The 'Accounts' dropdown is set to 'All Accounts'. The 'Status' dropdown is set to 'Decision Needed', and the main area displays 'No Exceptions'. At the bottom, the 'Total Exceptions (2) \$4.00' and 'Total Decided (2) \$4.00' are shown, with a 'Submit Decisions' button. Red arrows point to the 'All succeeded' message, the 'Status' dropdown, and the totals.

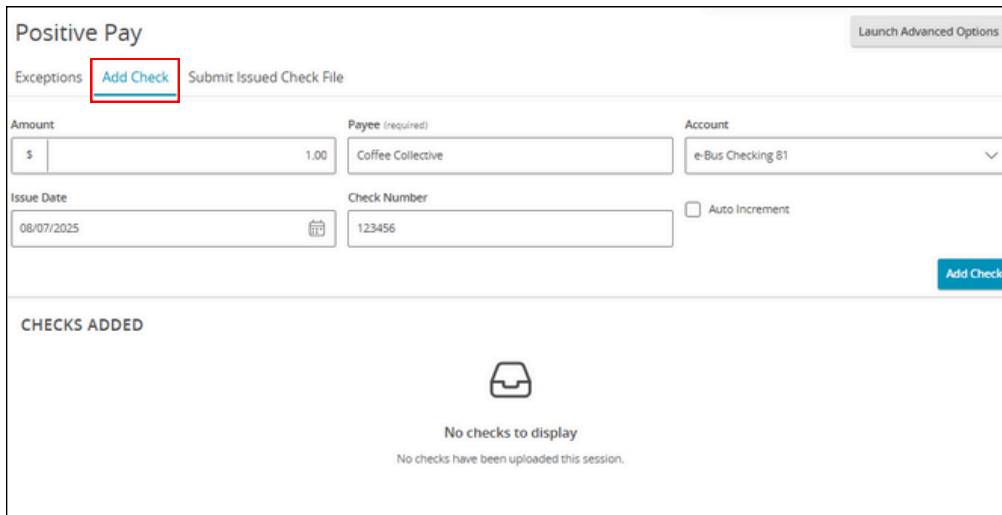
You can review decided items by changing the status of the displayed exceptions to **Decided**. You are able to adjust submitted decisions until the 2pm decision cutoff.



The screenshot shows the 'Positive Pay' interface with the 'Status' dropdown set to 'Decided'. The main area displays a list of exceptions: a '\$2.00 Duplicate Paid Item/Amou...' with a 'Return' icon, and a '\$2.00 Unauthorized ACH Transac...' with a 'Pay' icon. At the bottom, the 'Total Exceptions (2) \$4.00' and 'Total Decided (2) \$4.00' are shown, with a 'Submit Decisions' button. A red arrow points to the 'Status' dropdown.

Uploading Check Information - Manual

To manually enter check information, click on the **Add Check** tab.



Positive Pay Launch Advanced Options


Exceptions **Add Check** Submit Issued Check File

Amount: \$ 1.00 Payee (required): Coffee Collective Account: e-Bus Checking 81

Issue Date: 08/07/2025 Check Number: 123456 ☐ Auto Increment

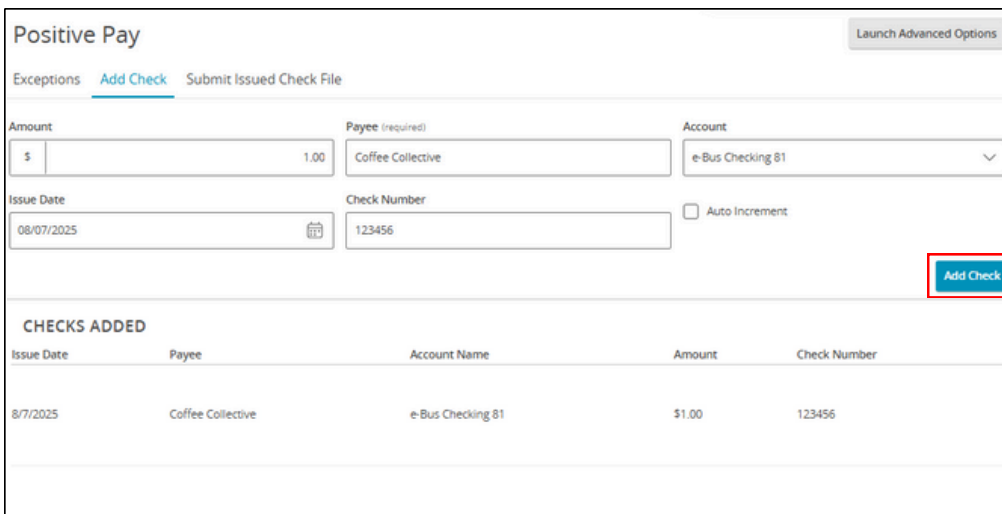
Add Check

CHECKS ADDED


No checks to display
No checks have been uploaded this session.

Enter the information for the item **EXACTLY** as it is displayed on the check. If there are any special characters or abbreviations in the Payee Name field on the check, make sure to mirror this verbiage exactly when inputting this information here.

Once all of the check information is entered into the appropriate fields, click **Add Check**.



Positive Pay Launch Advanced Options

Exceptions **Add Check** Submit Issued Check File

Amount: \$ 1.00 Payee (required): Coffee Collective Account: e-Bus Checking 81

Issue Date: 08/07/2025 Check Number: 123456 ☐ Auto Increment

Add Check

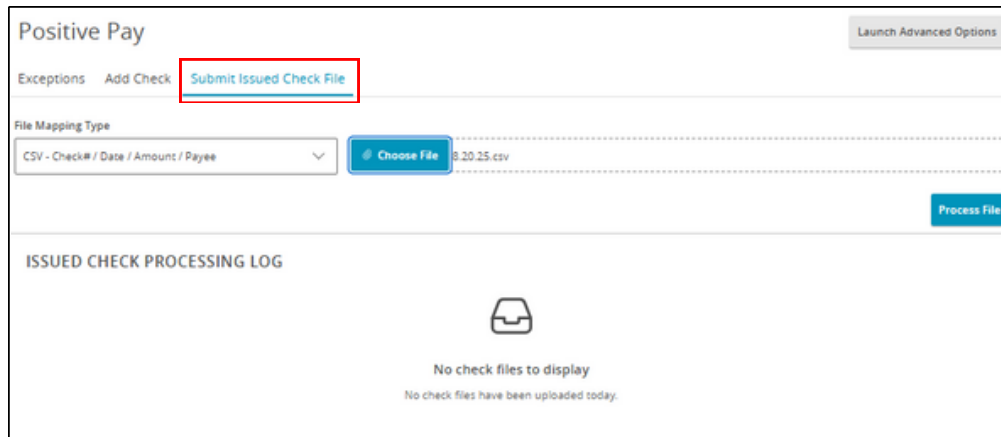
CHECKS ADDED

Issue Date	Payee	Account Name	Amount	Check Number
8/7/2025	Coffee Collective	e-Bus Checking 81	\$1.00	123456

The check will display at the bottom of the screen once it is successfully uploaded. From here, you can continue to input additional checks if needed.

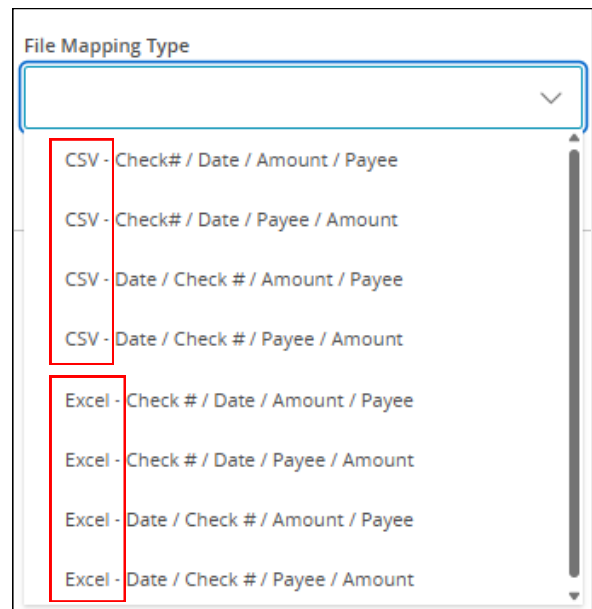
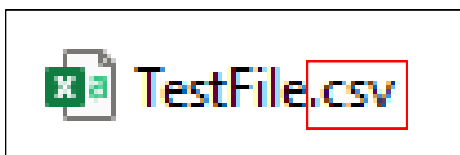
Note: Positive Pay also reviews the payee name that is included in the address section at the bottom left corner of a check. It is recommended that this name match the name on the "Pay to the Order of" line when creating the check. Inconsistencies in these two fields can result in "False Positive" exceptions.

To upload checks with a file, navigate to the **Submit Issued Check File** tab.



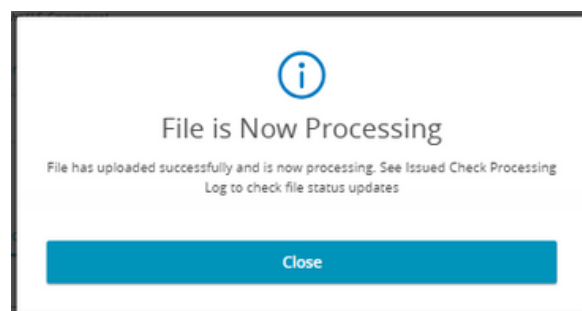
Select the **File Mapping Type** to match the format and order of information in your file. If you are using an Excel (.xlsx) file format, you will need to select a **File Mapping Type** that begins with "Excel". Alternatively, if your file is CSV (.csv) format, you will need to select a type that begins with "CSV".

To determine the format of your file, you can look at the suffix added to the end of the document name in the folder on your computer or network.



Click **Choose File** to select a document from your device.

Click **Process File** to begin uploading the items. A message window will appear letting you know that processing has begun. You can close this window.



If the items upload successfully, you will see the status of **Processed**. If there are any issues with the file or the information contained within, you will be notified under the **Status Column**. You may see one of the following messages:

- **Processed with Exceptions** - This means that some items in the file were uploaded successfully but an issue occurred with one or more items in the file.
- **Rejected** - No items in the file were uploaded and the file needs attention before attempting to upload again.

The screenshot shows the 'Positive Pay' interface with the 'Submit Issued Check File' tab selected. A file named '8.20.25.csv' has been successfully processed, resulting in 3 items totaling \$9.00. The status is 'Processed'.

Account(s)	Status	File Name	Items	Amount	Actions
e-Bus Checking 81	Processed	8.20.25.csv	3	\$9.00	

If a file is rejected, you can use the **ellipsis** menu to View **Error Details**.

The screenshot shows the 'Positive Pay' interface with the 'Submit Issued Check File' tab selected. A file named '8.20.25.csv' has been rejected, resulting in 3 items totaling \$9.00. The status is 'Rejected'. An ellipsis menu is visible next to the row, with options for 'View Error Details' and 'Expand Row'.

Account(s)	Status	File Name	Items	Amount	Actions
	Rejected	8.20.25.csv	3	\$9.00	View Error Details Expand Row

A window will open with a detailed error report for the file. In this example, the checks included in this file have already been uploaded into the Positive Pay Check Register. Therefore, no items were uploaded.

The 'Error Details' window displays the following information:

Issued Check File				
File Name	Input Date	Status	Items	Amount
8.20.25.csv	8/20/2025	Rejected	3	\$9.00

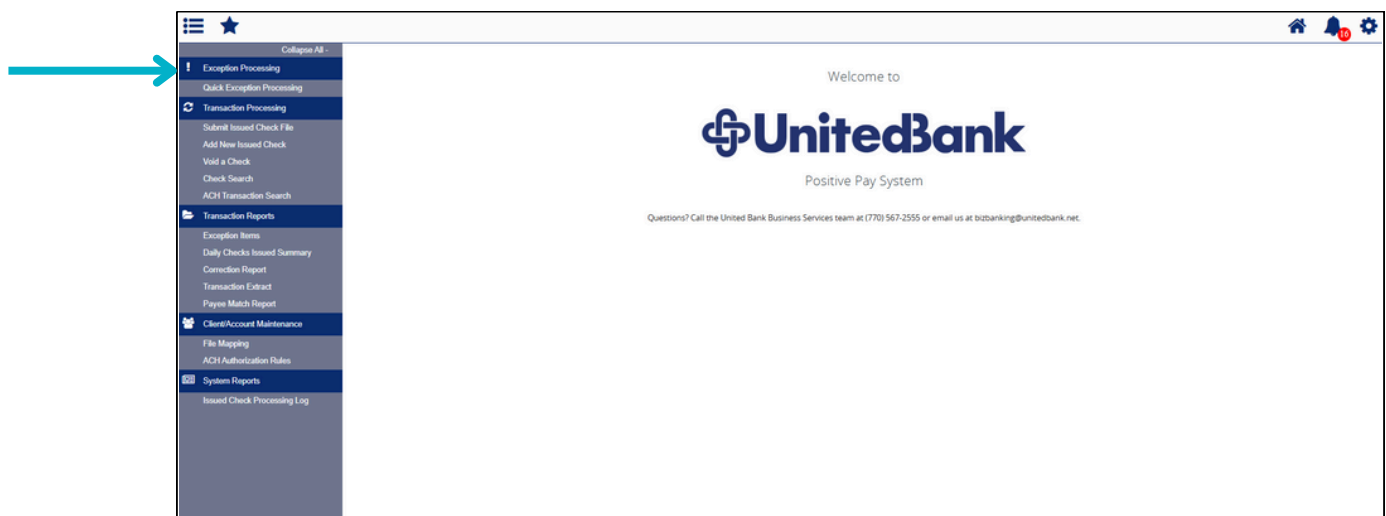
Error Details

A matching issued check already exists in the system

- Account Nickname: e-Bus Checking Check Number: 1003 Amt: 1.00 Error: 1002-Check is already in system
- Account Nickname: e-Bus Checking Check Number: 1004 Amt: 5.00 Error: 1002-Check is already in system
- Account Nickname: e-Bus Checking Check Number: 1005 Amt: 3.00 Error: 1002-Check is already in system

To access additional Positive Pay features, click on the **Launch Advanced Options** button to navigate to the full, external Positive Pay Portal.

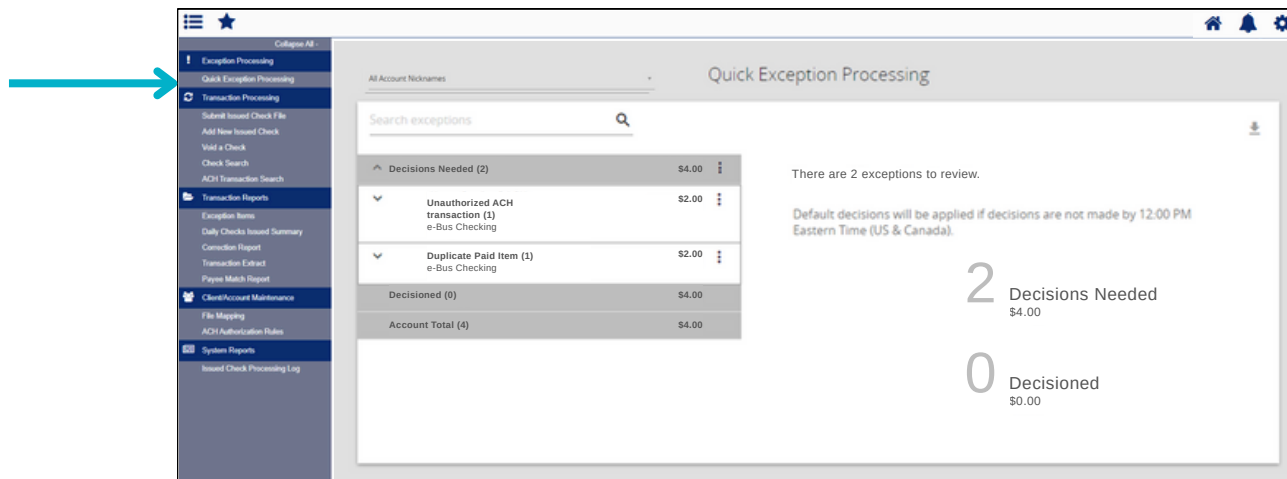
Once you land on the welcome page, you can click on the **blue menu headers** to the left to expand your options.



In this portal, you can complete all tasks previously mentioned in the guide as well as additional features including:

- Reporting
- ACH Authorization Rule Creation / Review
- Notification Maintenance
- Void A Check

Use the **Quick Exception Processing** page to apply decisions to exceptions. On this screen, you will be provided with images of checks and information on ACH transactions as you would be in the integrated experience previously covered.



There are two additional features available in the **Advanced Portal** that you can utilize when processing exceptions:

For Check Exceptions, you will have an additional option of **Correct**. This will give you the opportunity to correct the information presented for an exceptions so that it is displayed correctly in your reports and "closes" the outstanding issued item.



Pay



Return



Correct

For ACH Exceptions, you will have an additional option of **Add Rule**. You can use this button to create an ACH Authorization rule from the exception information so that this ACH originator can debit your account without exception in the future.



Add Rule



Pay



Return

Add ACH authorization rule

Description
TheWifiCompany 123456789

SEC Code
CCD

Company ID
123456789

Debits or Credits
Debits only

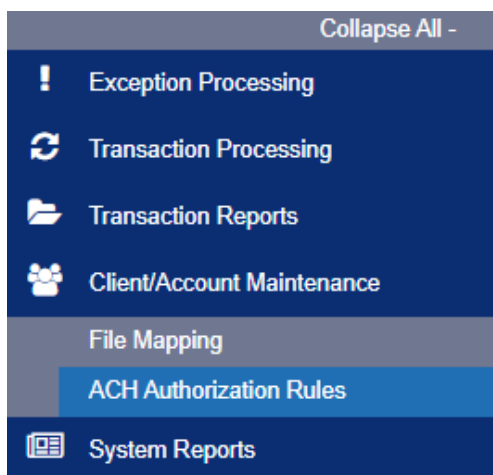
Max Allowable Amount
2.00

Cancel Save rule

When creating an ACH Authorization Rule, the Description, SEC Code, Company ID and Debit or Credit fields will auto-fill with the information provided from the transaction. You can adjust the underlined information to your needs before saving the ACH Authorization Rule.

You have the option of establishing a “**Max Allowable Amount**” for the ACH Originator. This means that anything ABOVE the dollar amount entered here would create an exception. If you do not wish to limit the Originator, you can leave this field blank.

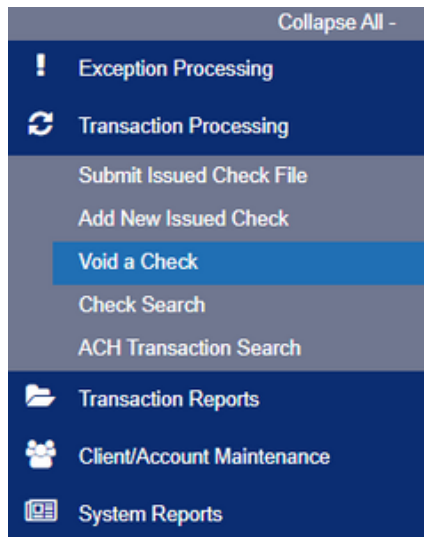
Once you have adjusted the information to your needs, click **Save Rule** to add this Originator to your ACH Authorization Rule list.



You can review your list of Authorized Originators by clicking on the **ACH Authorization Rules** page.

Note: ACH Authorization rules cannot be edited or deleted by a user after saving. If you need to make adjustments to your ACH Authorization Rules, please reach out to Business Services via email.

Under the transaction processing menu, select the **Void a Check** page to void an item that has been uploaded to the Check Positive Pay Register.



Void a Check

Step 1. Enter check information.

Account Nickname:

Check Number:

Check Amount:

Issued Date:

Step 2. Click the "Find Matching Check" button to find the check.

Step 3. Verify the check that will be voided.

Account Nickname	Check #	Check Amount	Issued Date
e-Bus Checking 81	100100	1.00	8/20/2025

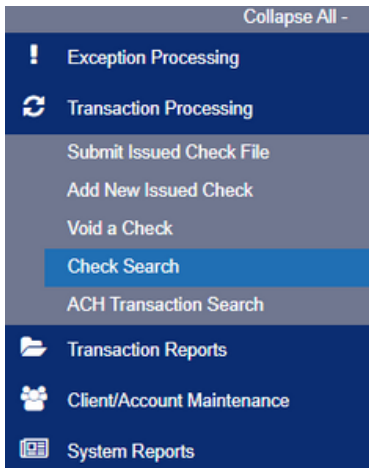
Step 4. Click the "Void Check" button to complete the void process.

Note: Void history is retained within the system for 90 days after an item has been voided.

Enter information in one or more of the fields provided in the Void a Check window to search for the item. When the correct item is displayed, review the information and click **Void Check** to void the item. Any checks displaying on the screen when the **Void Check** button is clicked will be voided.

Note: When an item is voided, it is guaranteed to become an exception if presented to the account. You would have the option to return the check when it is presented as an exception. There is no fee for voiding items in Check Positive Pay.

Under the transaction processing menu, select the **Check Search** page to locate your uploaded checks.



Enter any information that may help you to locate the check in the field provided. Or, leave these fields blank to review all checks in the register. Click **Search** to generate the list.

Check Search

Account Nickname	Check Number	Amount	Original Issued Amount	Issued Payee	Issued Date	Paid Date	Current Status	Stale Dated As Of	
e-Bus Checking 81	100	\$2.00	\$2.00		08/06/2025	08/06/2025	Paid		⋮
e-Bus Checking 81	100	\$4.00	\$4.00		07/02/2025	07/02/2025	Paid		⋮
e-Bus Checking 81	1003	\$1.00	\$1.00	Royal Roasters	08/20/2025		Issued	02/17/2026	⋮
e-Bus Checking 81	1004	\$5.00	\$5.00	Custom Cups	08/20/2025		Issued	02/17/2026	⋮
e-Bus Checking 81	1005	\$3.00	\$3.00	Espresso Emporium	08/20/2025		Issued	02/17/2026	⋮
e-Bus Checking 81	1234	\$1.00	\$1.00	Royal Roasters Inc	07/03/2025		Issued	12/31/2025	⋮
e-Bus Checking 81	1235	\$2.00	\$2.00	Custom Cups LLC	07/03/2025		Issued	12/31/2025	⋮
e-Bus Checking 81	100100	\$1.00	\$1.00	Royal Roasters	08/20/2025		Issued	02/17/2026	⋮
e-Bus Checking 81	100101	\$5.00	\$5.00	Custom Cups	08/20/2025		Issued	02/17/2026	⋮
e-Bus Checking 81	100102	\$3.00	\$3.00	Espresso Emporium	08/20/2025		Issued	02/17/2026	⋮
		\$29.00							

Showing 1-10 of 12 results

1 2 >

View 10

All items matching the criteria that was set on the previous page will display. You can click on an item in the list or use the **ellipsis** icon to the right of it to view additional details.

If the item is still in an “Issued” status (meaning it has not been paid) you have the option to edit any underlined information on the **Edit Record** page.

Check Search

Edit record

Account Nickname e-Bus Checking81	
Payee Royal Roasters	
Check Number 1003	Amount \$1.00
Issued Date 08/20/2025	Paid Date
Trace Number No Trace Number to display	Void Date
Decision No Decision to display	Reason No Reason to display
Notes	

Cancel

Save Changes

Click **Save Changes** to save any adjustments made.

There are several reports available to you in the Advanced Positive Pay Portal. Below is a brief description of each report:

Check Search

Where: Under Transaction Processing

Check Search can be used to locate a specific check that has been entered into the Positive Pay register, or review all items uploaded. Information provided includes full check details, current status, paid date, exception date, exception reason, decisioned by, and notes included during upload.

ACH Transaction Search

Where: Under Transaction Processing

ACH Transaction Search displays ACH debits that have posted to your account, the date it posted, and the exception status of the transaction.

Exception Items

Where: Under Transaction Reports

The Exception Items report allows you to review all exception items and the information provided during the time of processing. You can narrow the search by date, exception type, and decision applied.

Daily Checks Issued Summary

Where: Under Transaction Reports

The Daily Checks Issues Summary will give you a running total of the checks uploaded on a given day. This report does not provide any specific check information.

Correction Report

Where: Under Transaction Reports

The Correction Report provides information on Check Exceptions that were corrected by a user during exception processing. The report compares posted information to corrected information in addition to providing exception information.

Payee Match Report

Where: Under Transaction Reports

The Payee Match Report will give you information on the Payee Name Verification process for a specific check. The item would not need to become an exception to appear on the payee match report. However, if you would like to review information on why a check became an exception for Payee Name Mismatch, you can search for the specific check and review the Payee Name Match notes.

File Mapping

Where: Under Client/Account Maintenance

The File Mapping report lists all variations of file mapping formats for check information upload by file. These formats represent the order in which the information is listed in columns in an .XLX or .CSV file.

ACH Authorization Rules

Where: Under Client/Account Maintenance

The ACH Authorization Rules report will display a list of all ACH Authorization rules for your accounts. Information provided includes the ACH Transaction Description, SEC Code, Company ID and Max Allowable Amount if applicable.

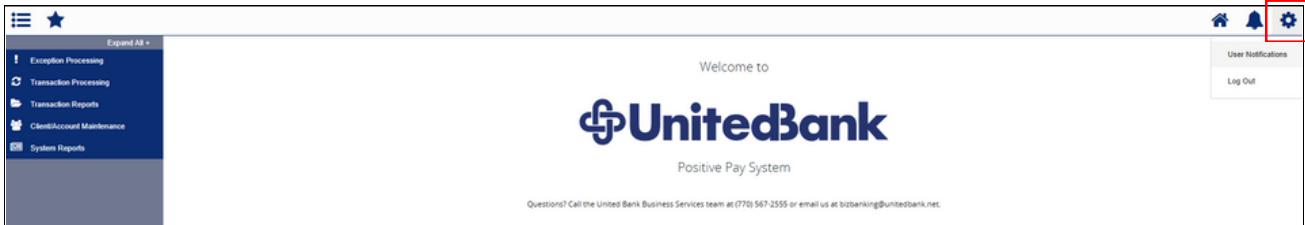
Issued Check Processing Log

Where: System Reports

The Issued Check Processing Log provides information on the processing status of check files that are uploaded to the Positive Pay Register. This report will give a detailed report of failed uploads which can be used to troubleshoot a check file.

Note: Historical data is stored in the Positive Pay portal for 90 days. If you need information on transactions occurring beyond the past 90 days, please reach out to Business Services.

Notifications can be setup to user preferences in the Advanced Options Portal. Click on the **Gear** icon in the top right corner, then click on **User Notifications**.



On this page, you can check or uncheck notifications to your preferences. We recommend always having at least one use who is setup to receive the highlighted notifications below for the Positive Pay Service to reduce the risk of missed exceptions:

Notification preferences

Notification type	Email Deselect all	Text Deselect all
CLIENT - Exception notification	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CLIENT - Issued file processing status	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CLIENT - New ACH authorization rule added	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CLIENT - New transaction filter / block added	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CLIENT - No exceptions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CLIENT - Reminder to process exceptions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Cancel Save

Notification Descriptions

- **Exception notification:** This notification is usually sent around 5:30am notifying the user that there is one or more exceptions to be decisioned before the cutoff.
- **Issued File Processing Status:** This notification is sent when a file is used to upload check information and the processing of the file is complete.
- **New ACH authorization rule added:** This notification is sent when an ACH Authorization Rule is created from an exception.
- **New Transaction Filter / Block Added:** This notification is sent when a new Transaction Filter or Transaction Code Block is created. (This is not applicable to most Positive Pay customers.)
- **No exceptions:** This notification is usually sent around 5:30am notifying the user that there are no exceptions to decision.
- **Reminder to process exceptions:** This notification is usually sent around 12:00pm if the user has exceptions still awaiting decision.

Note: It is not recommended to depend solely on email and text notifications for exception processing. While these notifications are reliable, we cannot guarantee delivery. The best habit to adopt to ensure no exceptions are missed would be to login daily between the hours of 5:30am-2:00pm Monday-Friday.

Exception Reasons

When applying decisions to exception items, it is important to consider the reason that caused the item to “kick out” as an exception. This will help you determine what information may need to be reviewed further on the item. Below you will find a description of the Exception Reasons that may appear in your Positive Pay portal.

- **Amount Mismatch:** the amount read/coded from the check does not match what was entered for the check number in the Positive Pay Register.
- **Blocked Transaction:** the transaction code for the item is on the Blocked/Filtered transaction list (this is only applicable to Reverse Positive Pay customers).
- **Check Number is Zero:** The check number was missing or unable to be captured during negotiation so it could not be compared to any item in the register.
- **Duplicate Paid Item / Previously Paid Posted Item:** The check number has been presented to the account previously.
- **Paid Not Issued:** The item was not uploaded to the register, or the item was uploaded incorrectly and the information could not be matched.
- **Unauthorized ACH Transaction:** There is no ACH Authorization rule created for the originator of this transaction.

Return Reasons

When a user applies a Return decision to exception item, the user is required to apply a Return Reason. This reason helps United Bank determine how to handle this item during processing. Below you will find a description of each Return Reason option:

- **Duplicate:** This reason indicates that an item has been paid previously.
- **FRAUD: Altered/Counterfeit Check:** This indicates that an item has been washed and altered or created fraudulently outside of your company’s permission. This is typically the case when a check is lost or stolen.
- **Refer To Maker:** This is a generic reason that can be applied to an item that is not fraudulent. This reason would notify the recipient that they should contact you.
- **Unauthorized Remotely Created Check:** This reason indicates that the item was created outside of your Company by someone who obtained your account and routing number either by means of a stolen check or otherwise.
- **Unauthorized (ACH Only):** This reason indicates that an ACH transaction is not authorized (possibly fraudulent).

Default Return Reasons applied to Items at the 2:00pm cutoff:

- **Past Deadline Item Returned:** This reason indicates that the check exception was not decisioned before the 2:00pm Cutoff.
- **Unauthorized:** This reason indicates that the ACH exception was not decisioned before the 2:00pm Cutoff.

Business Services Department

Monday-Friday
8:00am - 5:00pm

United Bank's Non-Business Days

- New Year's Day (January 1)
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth (June 19)
- Independence Day (July 4)
- Labor Day
- Columbus Day
- Veterans Day (November 11)
- Thanksgiving Day
- Christmas Eve Day (Subject to early closure)
- Christmas Day (December 25)
- Weekends (Saturdays and Sundays)

Federal holidays that fall on Sundays are observed on the following Monday



770-567-2555



bizbanking@unitedbank.net



accessunited.com



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