

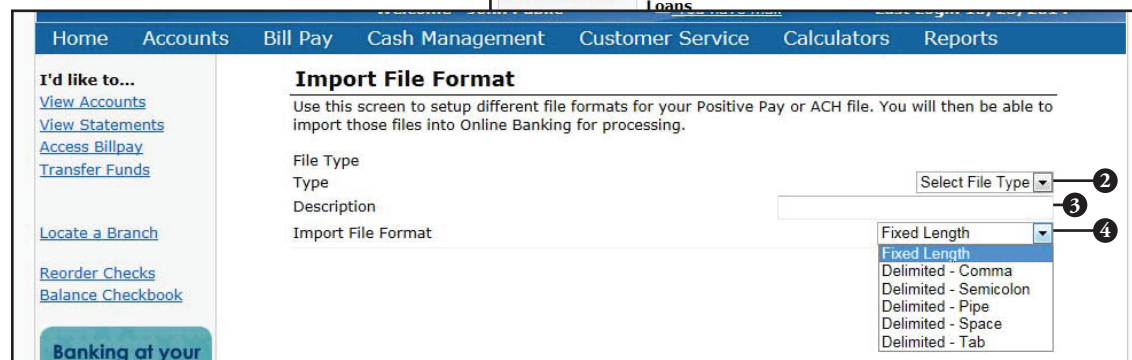
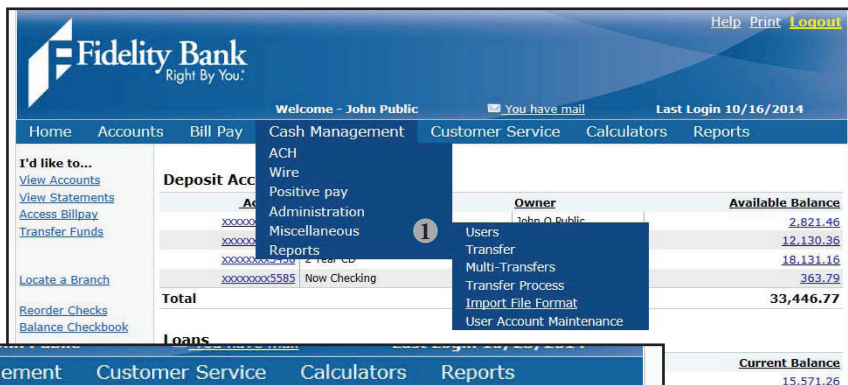
# POSITIVE PAY USER GUIDE



## Formatting your File

Before you begin using your Positive Pay service, you must format your file for Online Banking. **This process only has to be completed one time and will be saved for future use. If you have already formatted your file, turn to page three.**

- Once you are logged into your Online Banking account, select Cash Management, Miscellaneous, and then Import File Format on the main navigation menu. Then follow the easy steps below to format your file for Online Banking:



- In the Type drop down box, select Positive Pay.
- In the Description field, enter a name for the file format.

- In the Import File Format drop down box, select the type of file you are uploading.

- Click the Save button. Additional fields will appear.



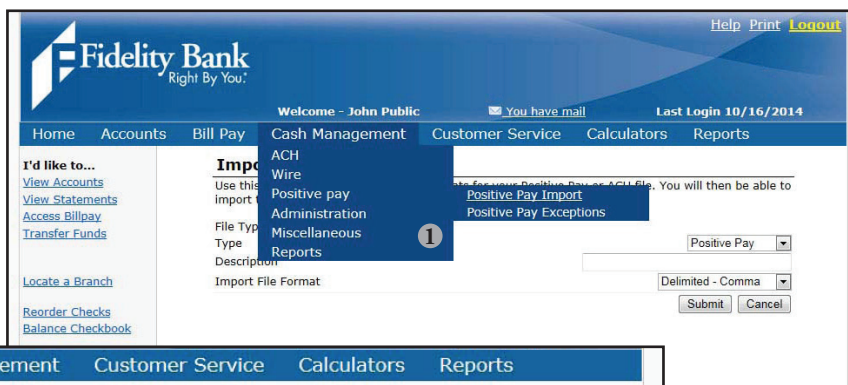
- Complete the fields that notate the number of header and footer lines as well as the additional fields based on your selection. If you selected a fixed length format, you will be able to set the starting position and length for each field. If you selected a delimited format, you will be able to indicate where a field starts in the file. When all necessary fields are completed, select the Save button to save the format.

**Note:** When you set up a file to import into Online Banking, the following must be formatted correctly:

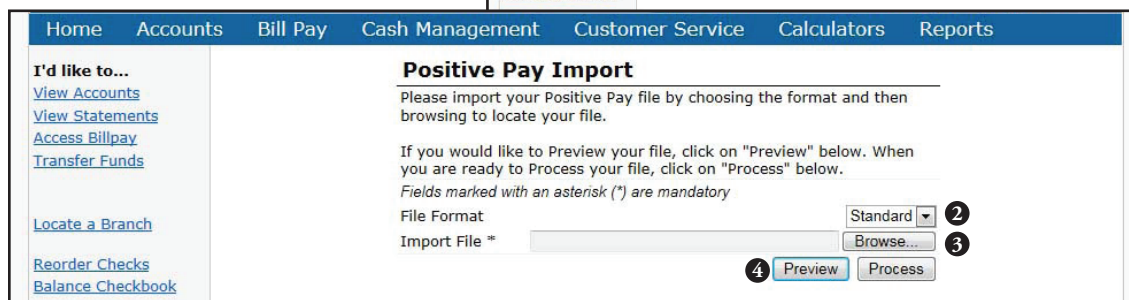
- Date Fields as MM/DD/YY
- Account number as numeric only
- Amount as numeric with two decimal places (55.00)
- Check number as numeric only
- Payee Codes
- Processing Codes (I: Issue, V: Void, R: Reissue)

## Importing Your List of Checks

- Once you are logged into your Online Banking account, select Cash Management, Positive Pay, and then Positive Pay Import on the main navigation menu. Then follow the easy steps below to import your list into the system:



The screenshot shows the Fidelity Bank Online Banking interface. The navigation menu includes Home, Accounts, Bill Pay, Cash Management, Customer Service, Calculators, and Reports. Under Cash Management, there is a sub-menu with options: ACH, Wire, Positive pay, Administration, Miscellaneous, Reports, and Import. The Import option is highlighted with a red circle and the number 1. Below the navigation menu, there is a section for Positive Pay Import with a dropdown menu for File Format (Standard, Delimited - Comma) and a button for Import File Format.

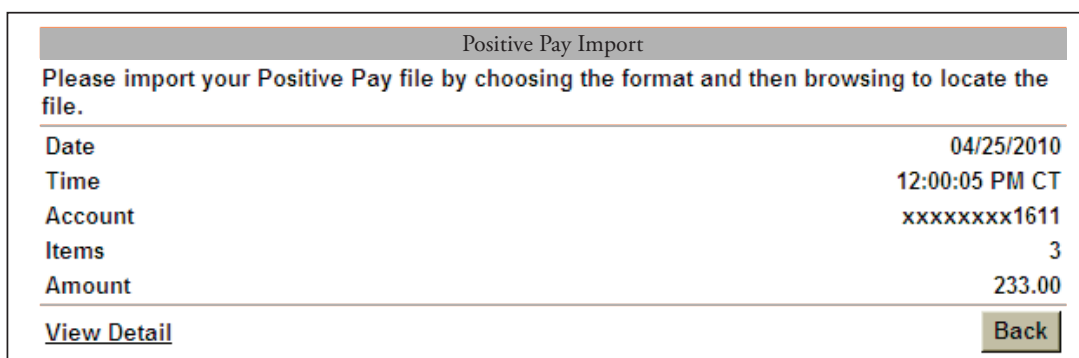


The screenshot shows the Positive Pay Import screen. It includes a section for Positive Pay Import with instructions: "Please import your Positive Pay file by choosing the format and then browsing to locate your file." Below this, there is a section for File Format with a dropdown menu (Standard) and a button for Browse... (labeled with a red circle and the number 2). There is also a button for Preview (labeled with a red circle and the number 4) and a button for Process (labeled with a red circle and the number 3).

- In the File Format drop down box, select the format you will be uploading.
- Click on the Browse button. A dialog box will appear, locate the file on your computer that you want to upload and select Open.
- Once your file is selected, Click the Preview button to view the imported file.

Positive Pay Import Detail					
Account	Check	Date	Amount	Code	Payee
xxxxxxxx1611	3048	06/06/2008	3.00	I	ISA
xxxxxxxx1611	3049	06/07/2008	205.00	I	SACU
xxxxxxxx1611	3050	06/09/2008	25.00	I	JUBILEE
Items: 3					
					5 Process Back

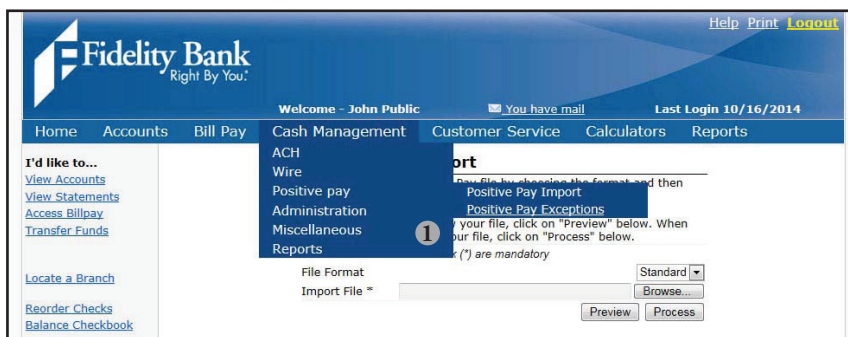
- From the Import Detail screen, select Process. A confirmation screen will appear.



The screenshot shows the Positive Pay Import confirmation screen. It includes a section for Positive Pay Import with instructions: "Please import your Positive Pay file by choosing the format and then browsing to locate the file." Below this, there is a section for Confirmation with fields: Date (04/25/2010), Time (12:00:05 PM CT), Account (xxxxxxxx1611), Items (3), and Amount (233.00). There is a button for View Detail and a button for Back.

## Reviewing Positive Pay Exceptions

- Once you have imported your list of checks, select Cash Management, Positive Pay, and then Positive Pay Exceptions on the main navigation menu. Then follow the easy steps below to manage your exceptions:



The positive pay exceptions review option provides an interactive view of any positive pay exception items identified each business day. Exceptions will reflect the Account, Check Number, Date Posted, Amount, Exception Reason.

**All exceptions will default to Yes in the approved column. Items not approved for payment (marked as no) will be returned as fraudulent by the bank.**

Positive Pay Exceptions						
Please review by 11:00 a.m. EST. If you leave the exception defaulted to "Yes," the transaction will pay. "No" needs to be selected to reject the transaction.						
Imported on 03/01/2016						
Account Number	Check Number	Date	Amount	Reason	Approve	
xxxxxxx5585	<a href="#">4567890</a>	03/01/2016	13.22	Amount Different	Yes ▼	3
xxxxxxx5585	<a href="#">4567891</a>	03/01/2016	18.18	Amount Different	Yes ▼	
xxxxxxx5585	<a href="#">4567892</a>	03/01/2016	19.91	Multiple Cleared	Yes ▼	
xxxxxxx5585	<a href="#">4567893</a>	03/01/2016	23.46	Multiple Cleared	Yes ▼	
xxxxxxx5585	<a href="#">4567898</a>	03/01/2016	131.00	Cleared Not Issued	Yes ▼	
xxxxxxx5585	<a href="#">4567899</a>	03/01/2016	16.88	Cleared Not Issued	Yes ▼	
						4
						Save

- Review the list of exceptions.
- In the Approved column, indicated Yes or No as necessary for each item.
- Click Save to save your changes.

**Decisions on checks must be made by 11:00 a.m. EST.**