

POSITIVE PAY

Check Positive Pay

Check Positive Pay is a way to validate checks presented against your account for payment. The process involves adding issued check information either through manual entry or uploading a file. Any exceptions as checks are posted, are presented to you within Digital Banking for review.

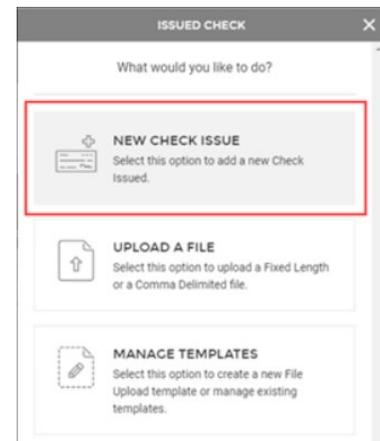
When logged into Digital Banking, a Positive Pay section will appear in the left menu. This section displays Positive Pay exceptions, decisions, issued items, and filters for ACH Positive Pay.

Adding issued checks:

1. Select the + symbol in the Positive Pay Checks Issued section.



2. To enter checks manually, select New Check Issue
 - a. Fill in information about the check such as Serial Number, Account, Payee, Amount, Date, and if it is a voided check.
 - b. Select Create Check
3. To upload a file, Select Upload a File and browse to the saved file.
 - a. Files can be fixed width or CSV (comma-separated values)/Comma Delimited
 - i. If Comma Delimited



1. Select the fields contained in the file. The fields must be in the order they are saved in the CSV file.
2. Enter the number of lines to skip if any header information is included in the file.

ii. If fixed width

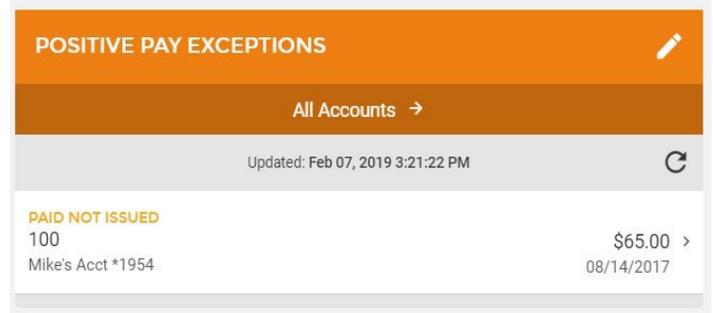
1. Fields can be moved up or down depending on how the file is organized. The fields must be in the order they appear within the file.
2. Enter the field length for each field.
3. Enter the number of header rows the program should ignore.

- b. If the amounts in the file exclude decimals, select that option at the end of the upload screen.

4. Review and submit.
5. If issues exist, an error will display. Review the layout information for accuracy. If you continue to have issues, please contact Sterling Bank at 715-537-3141.
6. Manage Templates can be used to save the file format so you can upload a file using a template instead of entering field information each time.

Reviewing Exceptions:

1. While on the Positive Pay page, any exceptions will appear under Current Exceptions.
2. Select the pencil icon to modify the decision for each item.
3. You can check multiple items that you want to return or pay or you can select an individual item and select to Approve, Fix, or Return.



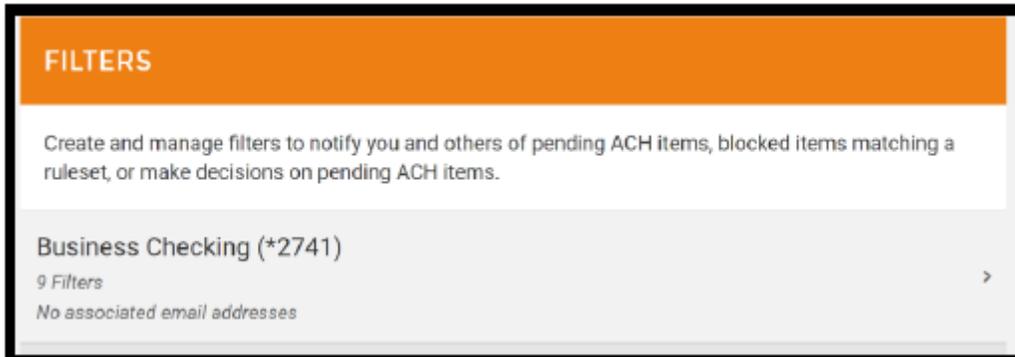
4. When viewing an individual item, the front and back image of the item will display for you to review.

ACH Positive Pay

ACH Positive Pay is way to set and manage ACH controls to protect against fraud.

When logged into Digital Banking, a Positive Pay section will appear in the left menu. This section displays Positive Pay exceptions, decisions, issued items, and Filters. Filters are used for ACH Positive Pay.

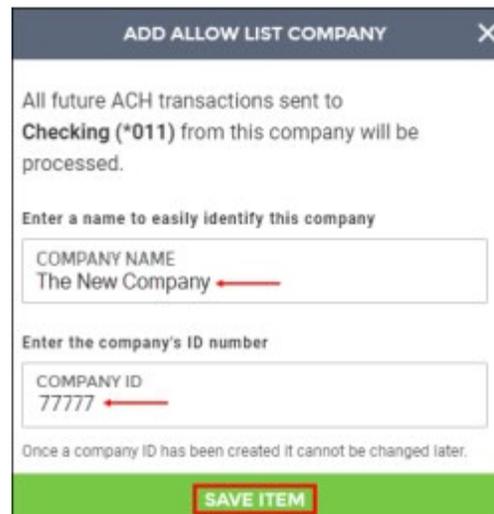
By selecting the Filters section, a list of enabled accounts will display.



- Details – displays associated email addresses for notifications.
- Transactions – review exception items or review history.
- Lists – Allow list, Block list, and Watch list would display here.
 - Allow list will indicate ACH transactions allowed to post.
 - Block list will indicate ACH transactions not authorized.
 - Watch list will post items not on the above two lists. A notification will be generated by email to review the item.

Add a company to the Allow List:

1. View Filters and Select the account.
2. Account details will display, select the + icon at the top of Manage Allow List or select +Add New Company to Allow List.
3. Enter the company Name and Company ID, then select Save Item.
4. Note: Once a Company ID is saved, it cannot be edited. If an error was made in the ID, delete the company and create it again.



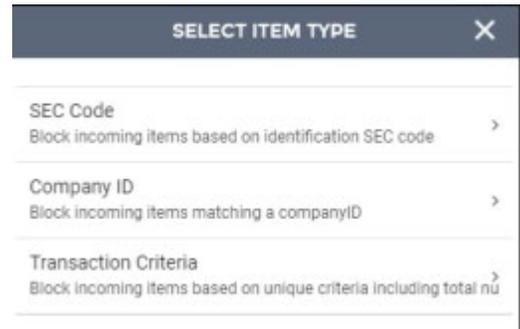
Once the first company is added to the Allow list, an option will appear to set up automated actions for ACH transactions. These actions include:

- Sending an email notification for any ACH Credits and/or Debits from an unlisted company.
- Automatically rejecting any ACH Credits and/or Debits form an unlisted company.

Add a company to the Block List or Watch List:

1. View Filters and Select the account.

- From the list section, select the + icon on the Manage Block List or Manage Watch List Window.
- Select the Item Type you wish to use as a filter. Enter the required information for the selected item type.
- For the Block List items, mark the **Notify via Email** checkbox if you would like to receive an email notification when an item is unposted. Blocked transactions will also be listed as an exception item within Positive Pay.
- Select Save Block List Item or Save Watch List Item to confirm.



Reviewing ACH Positive Pay Exceptions:

ACH Positive Pay exceptions will appear along with check Positive Pay exceptions.

Notifications

- To receive notifications for ACH Positive Pay exceptions, navigate to the Filters section within Positive Pay.
- Select the account to reach the Account Details window.
- Select + Add Email Address.
- Enter the email address then select Save Email Address.
- To delete an email address,, from the account details window, select the email address.
 - A window will appear with an option to Delete This Address.

