

Huntington Business Security Suite

USER GUIDE

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WELCOME

Welcome to the Huntington Business Security Suite

No company is exempt from fraud risk. This is why Huntington offers a variety of Positive Pay services to help with our clients' fraud prevention goals and risk mitigation policies. By combining your unique cash management needs and business requirements with the appropriate safeguards, we can better position your company to take a proactive approach in helping reduce your exposure to fraud.

Business Security Suite is one of the strongest combination of services available to help protect your business accounts from both electronic and paper-based fraud.

SECTION 1

GETTING STARTED

LOGGING IN

1. Visit **Huntington.com**.
2. Select **“Commercial”** in the Online Services section:

The screenshot shows the Huntington Commercial login interface. At the top, there are three tabs: 'Personal & Business', 'Commercial' (which is selected and highlighted in green), and 'Other'. Below the tabs, the heading 'Log into Business Online' is displayed. There are three input fields: 'Company ID', 'User ID', and 'Password'. Below these fields is a 'Log In' button with a lock icon and a 'Forgot Password?' link. At the bottom, there is a link for 'New to Business Online?' with a 'Learn More' sub-link.

3. Enter your **Company ID**, **User ID**, **User Password**, then click **“Log In”**.
4. The following login screen will appear:

The screenshot shows the Huntington Security Token Verification screen. At the top, the Huntington logo and 'Welcome' message are visible. The main heading is 'Security Token Verification'. Below this, there is a 'Digital Token Number' input field. A message states: 'Enter the number shown on your authenticator app and click Continue.' Below this message is an image of a smartphone displaying the number '1194887'. At the bottom, there is a 'CONTINUE' button. To the right of the main content area, there is a 'Support Center' link with a 'Contact Us' sub-link. At the bottom, there is a message: 'Need assistance? Give us a call toll free at (800) 480-2001, M-F, 7:30 a.m. - 7 p.m. ET, Saturday 8 a.m. - 5 p.m. ET.'

5. Enter your **Token Number** and click **Continue**.
6. Navigate to the **“Fraud Prevention”** options in the **Payments & Transfers** tab from the main menu.

The screenshot shows the Huntington Payments & Transfers menu. The top navigation bar includes links for 'HOME', 'ACCOUNTS', 'REPORTS', 'PAYMENTS & TRANSFERS' (which is selected and highlighted), 'RECEIVABLES', and 'ACCOUNT SERVICES'. Below the navigation bar, the 'PAYMENTS & TRANSFERS' menu is expanded, showing three columns of options: 'PAYMENTS & TRANSFERS' (Make a Transfer, Make a Payment, Manage Transfers, Transfer Activity, Payment Center, Integrated Payables, Direct ACH File Manager, Loan / Line Of Credit), 'FRAUD PREVENTION' (ACH Positive Pay, Stop Payment, CHECK POSITIVE PAY (Exceptions, Approvals, Issue Files, Manual Entry)), and 'REVERSE POSITIVE PAY' (Exceptions, Approvals, Activity, MANAGE ALERTS (Fraud Alerts, Issue Files, Customized Alerts)). To the right of the menu, there is a 'Statements & Invoices' link with a help icon. Below this link, there is a 'Statement Type' dropdown menu with 'Deposit Account Statements' selected.

SECTION 2

ACH POSITIVE PAY

ACH Positive Pay is an online fraud mitigation service which allows you to manage ACH debits and credits electronically posted to your business account via filters and blocks.

HOW IT WORKS

Upon setup, you will be trained to establish specific filters and global blocks on your account. The following pages provide detailed information on how to use Filters and Blocks, but here's a brief overview of how they work.

ACH TRANSACTION BLOCKS

Blocks prevent unauthorized transactions from posting to your account. At time of set up, all ACH transactions will be blocked from posting to your account. In order to allow authorized transactions to post, you will need to establish ACH transaction filters.

ACH TRANSACTION FILTERS

Simply specify which types of ACH debit entries should be allowed to post. This filter will allow "approved" transactions to occur as expected while preventing unauthorized transactions. When the transaction:

MEETS THE ACH TRANSACTION FILTER CRITERIA



It passes. The transaction posts without any further action just as any other ACH entry would post.

DOES NOT MEET THE ACH TRANSACTION FILTER CRITERIA



The transaction is suspended, and you are given the opportunity to decide whether the exception transaction should be refused or accepted.

ALERTS & INFORMATION REPORTING

Utilize key alert features to inform you of ACH activity affecting your account and the status of ACH transmissions. These email alerts serve as convenient reminders to help you manage your account.

Information reporting allows you to view 30 days of transaction history and up to 30 days of future transactions through the ACH Warehouse.

FEES ASSOCIATED WITH ACH POSITIVE PAY

Refer to your monthly account analysis statement for a listing of associated fees and pricing. Please call your Treasury Management banker if you have any questions regarding these fees.

- *ACH Positive Pay maintenance fee is per month, per account.*

IMPORTANT: TIMING DEADLINES

EXCEPTION DECISION CUTOFF TIME

- *The cutoff time for your decisions on exceptions via Business Online is 6:30 p.m. ET.*
- *Any decisions that have not been submitted by 6:30 p.m. ET will automatically default to a Return decision.*

FILTERS

Use ACH Positive Pay filters to control which companies can debit or credit your account through an ACH transaction.

Click “ACH Positive Pay” in the left menu, then click “Filter” in the submenu.

The screenshot shows the Huntington ACH Positive Pay Filter Information page. The left sidebar contains a menu with 'CORPORATE ADMINISTRATION', 'ACH POSITIVE PAY' (expanded), 'Filter' (selected), 'Pending Decision', 'WAREHOUSE', and 'REPORTS'. The main content area has a green header 'ACH Positive Pay Filter Information' and a table of filters. The table has columns: Account Number, Transit Route, Company Name, Specific Amount, Maximum Amount, Transaction Type Code, Status, Authorization, and Authorization. There are four rows of filters. Below the table is a pagination bar showing 'Page 1 of 1' and 'Displaying 1 to 4 of 4 items'.

Account Number	Transit Route	Company Name	Specific Amount	Maximum Amount	Transaction Type Code	Status	Authorization	Authorization
XXXXXXXXXXXXXXXXXXXX0014	044000024	Equipment Lease	2,568.75	0.00	Checking Debit	Active	08/18/2017	08/31/2022
XXXXXXXXXXXXXXXXXXXX0014	044000024	IRS Tax Payments	0.00	15,000.00	Checking Debit	Active	08/18/2017	
XXXXXXXXXXXXXXXXXXXX0014	044000024	Computers R Us	0.00	100,000.00	Checking Debit	Active	08/18/2017	
XXXXXXXXXXXXXXXXXXXX0014	044000024	ABC Printing Co	0.00	5,000.00	Checking Debit	Active	08/18/2017	

ADD A FILTER

1. Click “Add” to add a filter.
2. Select an account number to which you want to add the filter.

The screenshot shows the Huntington ACH Positive Pay Filter Information page with the 'Add' filter form. The left sidebar is the same as the previous screenshot. The main content area has a green header 'ACH Positive Pay Filter Information' and a form with a dropdown menu for 'Account Number *' (marked as a required field). Below the dropdown are 'Save', 'Reset', and 'Cancel' buttons.

3. Enter the following information (asterisks indicate required fields).

The screenshot shows a web form titled "ACH Positive Pay Filter Information". On the left is a sidebar with three tabs: "Filter" (selected), "Pending Decision", and "Decision Verification". The main form area contains the following fields and options:

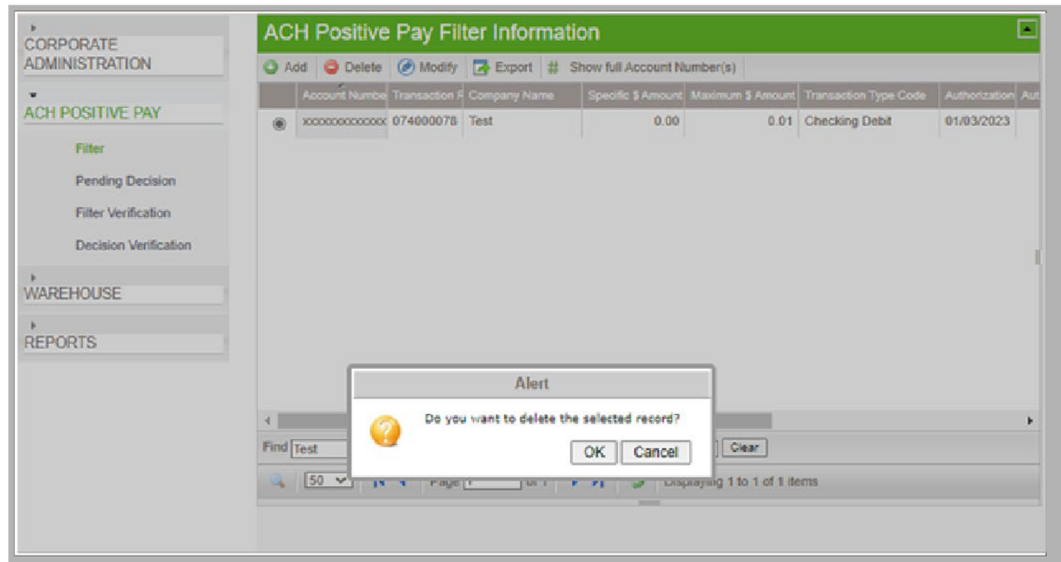
- Account Number ***: A dropdown menu with a blacked-out selection. Below it is a link: [Show full Account Number\(s\)](#).
- No Authorization End Date Specified**: A checked checkbox.
- Authorization Start Date ***: A date field with "12/14/2022" entered.
- Authorization End Date**: An empty date field.
- Amount ***: A radio button for "Maximum Amount" is selected, and a text field contains "0.00". Below this is a red error message: "Amount cannot be zero".
- Transaction Type Code**: Radio buttons for "Checking" (selected), "Savings", "Debit", and "Credit".
- Number of Authorized Transactions**: An empty text field.
- Company ID ***: A dropdown menu with a blacked-out selection.
- Company Name**: A dropdown menu with a blacked-out selection.

At the bottom of the form are three buttons: "Save" (green), "Reset" (blue), and "Cancel" (red).

- **Account Number:** Choose the account number from the dropdown menu to which you wish to apply a filter.
- **Authorization Start & End Dates:** Select the dates for which you would like the Filter to be applied. If no end date, check the "No Authorization End Date Specified" box.
- **Amount:** Enter a maximum amount or a specific deposit amount. Enter all nines if you would like all dollar amounts to be accepted. The amount cannot be zero.
- **Transaction Type:** Choose Debit or Credit.
- **Transaction Quantity:** Enter a three-digit amount. Leave blank to accept an unlimited number of transactions.
- **Company ID and Name:** Enter the Company ID of the filtered account, as well as the Company name.

DELETE A FILTER

If you no longer want a company to debit or credit your account, select the account number and click delete. A prompt will display to verify that you want to delete the record. Once confirmed, the filter will be deleted.



MANAGING EXCEPTIONS

Review the transactions that were placed into 'Pending' status via your Filters, and decide whether to Accept or Refuse them.

Click "Pending Decision" on the left to view your exceptions.

REFUSE A CREDIT OR DEBIT

1. Select a transaction.
2. Click "Refuse Selected" to prevent it from posting to the account.

The screenshot displays the 'Pending Decision' window within a corporate administration system. On the left sidebar, under 'ACH POSITIVE PAY', the 'Pending Decision' option is selected. The main window features a table of pending transactions, each with a checkbox for selection. The 'Refuse selected' button is highlighted in yellow. The table contains the following data:

	Reject Status	Account Number	Transaction F	Company Name	\$ Amount	Transaction Type Code	Reference Number
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	350.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	400.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	1,150.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	1,200.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	1,350.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	1,300.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	41,150.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	42,200.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	31,150.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	42,200.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	31,150.50	Checking Debit	

At the bottom of the window, a status bar indicates 'Page 1 of 1' and 'Displaying 1 to 21 of 21 items'.

MANAGE MULTIPLE EXCEPTIONS

Review the transactions that were placed into 'Pending' status via your Filters, and decide whether to Accept or Refuse individual or multiple exceptions.

CORPORATE ADMINISTRATION

ACH POSITIVE PAY

Filter

Pending Decision

Decision Verification

REPORTS

Pending Decision							
	Reject Status	Account Number	Transaction R	Company Name	\$ Amount	Transaction Type Code	Reference Number
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	350.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	400.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	1,150.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	1,200.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	1,350.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	1,300.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	41,150.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	42,200.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	31,150.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	42,200.50	Checking Debit	
<input type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	31,150.50	Checking Debit	

50 Page 1 of 1 Displaying 1 to 21 of 21 items

The Select All* button will allow you to Accept or Refuse up to 50 exceptions.

CORPORATE ADMINISTRATION

ACH POSITIVE PAY

Filter

Pending Decision

Decision Verification

REPORTS

Pending Decision							
	Reject Status	Account Number	Transaction R	Company Name	\$ Amount	Transaction Type Code	Reference Number
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	350.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	400.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	1,150.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	1,200.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	1,350.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	1,300.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	41,150.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	42,200.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	31,150.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	42,200.50	Checking Debit	
<input checked="" type="checkbox"/>	Pending	xxxxxxxxxxxxxx	074000078	FAIL AUTH	31,150.50	Checking Debit	

50 Page 1 of 1 Displaying 1 to 21 of 21 items

*Please note the decision to Accept or Refuse will apply to all exceptions that are selected.

EXCEPTION MANAGEMENT

1. Select a transaction.
2. Click “Accept Selected” to allow it to post to the account.
3. A confirmation screen will ask if you want to create a filter to allow any future transactions from this company to post.

ACH POSITIVE PAY

- Filter
- Pending Decision
- Decision Verification

Detail Reject Acceptance

Transaction Data

✓ 4013 - ACH Positive Pay Filter record saved for verification of status change: Accepted having Account No. 074000078-xxxxxxxxxxxx6770

Account Number
[REDACTED]
[Show full Account Number\(s\)](#)

Transit Routing Number
074000078

Transaction Type Code
Checking Debit

Amount \$
1150.50

Effective Date
221213

IndividualName
[REDACTED]

PEP+ Assigned Reference Number
22346009341228

Originating Company Information:

Company Name
[REDACTED]

Company ID
[REDACTED]

Entry Description
INVOICE

4006 - NOTE: THE TRANSACTION THAT YOU HAVE ACCEPTED DID NOT HAVE AN AUTHORIZATION RECORD ON FILE. WOULD YOU LIKE TO ADD AN AUTHORIZATION FOR FUTURE TRANSACTIONS? ** IMPORTANT ** IF A NEW AUTHORIZATION RECORD IS ADDED AT THIS TIME, IT WILL BE USED TO AUTHORIZE FUTURE TRANSACTIONS ONLY.

Add ACH Positive Pay Filter Record [Back](#)

4. Click “Add ACH Positive Pay Filter Record” to add as a filter.

5. If you decide to “Add EPA Record” to your Filters, you’ll need to fill in specific information about how you want the account to be handled. (For more information, refer to page 8).

ACH POSITIVE PAY

Filter

Pending Decision

Decision Verification

ACH Positive Pay Filter Information

Account Number *

Show full Account Number(s)

☒ No Authorization End Date Specified

Authorization Start Date *12/14/2022

Authorization End Date

Amount *

☒ Maximum Amount ☐ Specific Amount

50.00

Amount cannot be zero.

Transaction Type Code

☒ Checking ☐ Debit

☐ Savings ☐ Credit

Number of Authorized Transactions

Company ID *

Company Name

Save Reset Cancel

6. Click “Save”. Your exemptions will now reflect your decisions, and will show up as Accepted, Refused, or Pending.

CORPORATE ADMINISTRATION		Pending Decision									
CONTROL TOTALS		<input type="radio"/> Pending selected <input checked="" type="radio"/> Refuse selected <input checked="" type="radio"/> Accept selected Export									
ACH POSITIVE PAY		Reject Status	Account Number	Transit Route	Company Name	Amount \$	Transaction Type Code	Entry Desc	Standard Cl	Effective Date	Recollection Date
Filter		<input type="radio"/> Accepted	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	944.58	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
Pending Decision		<input type="radio"/> Refused	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	970.75	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
WAREHOUSE		<input type="radio"/> Pending	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	899.11	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
REPORTS		<input type="radio"/> Pending	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	376.91	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
		<input type="radio"/> Pending	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	322.22	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
		<input type="radio"/> Accepted	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	425.24	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
		<input type="radio"/> Pending	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	360.90	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
		<input type="radio"/> Pending	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	376.91	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
		<input type="radio"/> Pending	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	190.39	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
		<input type="radio"/> Refused	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	366.66	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
		<input type="radio"/> Pending	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	376.91	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
		<input type="radio"/> Pending	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	344.44	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
		<input type="radio"/> Refused	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	970.75	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
		<input type="radio"/> Accepted	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	333.33	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
		<input type="radio"/> Pending	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	515.71	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
		<input type="radio"/> Pending	XXXXXXXXXX7352	044000024	SAME DAY DEBITS	355.55	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017

WAREHOUSE

If you want to allow a company to debit or credit your account, but don't know the company ID, use the ACH Warehouse to search for the ID.

To begin your search, click **"Warehouse"** on the left, and then click **"Account Search"**.

The screenshot shows the Huntington PEP+ Exchange Warehouse Account Search interface. On the left is a navigation menu with options: CORPORATE ADMINISTRATION, CONTROL TOTALS, ACH POSITIVE PAY, WAREHOUSE (selected), and REPORTS. Under WAREHOUSE, there are sub-options: Originator Browse, Account Search (highlighted in green), Delete/Reversal, and Approval. The main form area is titled "PEP+ Exchange Warehouse Account Search" and contains various input fields. Fields with an asterisk (*) indicate required fields. The form includes fields for BOL ID (a dropdown menu), Account Search (a dropdown menu with "Originator" and "Receiver" options), Application Name (a dropdown menu), Account Number (*), From Date (*), To Date (*), Company Name/IAT Indicator, Company ID/Originator ID, Entry Description, Effective Date, Transaction Type (a dropdown menu with "All" selected), Transit Routing Number, Discretionary Data, Amount \$, Amount Relation (a dropdown menu with "Exactly (Right Justify)" selected), Individual ID/Check Number, Individual ID/Check Number Relation (a dropdown menu with "Exactly (Right Justify)" selected), and Individual Name/Customer Name. At the bottom of the form are "Search" and "Reset" buttons.

1. **Enter the required information** (asterisks indicate required fields):
 - **Account Search:** Choose Originator or Receiver from the dropdown menu.
 - **Account Number:** Enter the account number under which you wish to search.
 - **Date Range:** Enter the date range (in increments of 10 days) for which this account was credited or debited.
2. **Click "Search"**.
3. Search results will provide the ACH ID that matches the company information criteria.

APPROVALS

The Verification submenu will only be utilized if your company has chosen to utilize Dual Authorization. This will be used by the secondary approver at your organization once the first approver has submitted their decisions. Companies can choose to have dual approval on Filters, dual approval on Decisions, or dual approval on both Filters and Decisions.

Level 1 Users: The first user can decision but not approve.

Level 2 Users: The second user can decision and approve but cannot approve their own items.

FIRST APPROVER

1. Click **"Filter"** on the left.
2. **Add** or **Modify** a filter (see page 8).
3. Click **"Save"**.
4. A confirmation message will tell you that the filter is saved for verification.

SECOND APPROVER

1. Click **"Filter Verification"** on the left.
2. **Approve** or **Deny** the filter.
3. Click **"Save"**.
4. A confirmation message will appear. If denied, a message will be sent to the first approver.
5. A verification screen will appear:

The screenshot shows a web application interface for 'Filter Verification'. On the left is a sidebar with a green header 'CORPORATE ADMINISTRATION' and a menu under 'ACH POSITIVE PAY' including 'Filter', 'Pending Decision', 'Filter Verification' (highlighted), and 'Decision Verification'. Below this are 'WAREHOUSE' and 'REPORTS' sections. The main area has a green header 'Filter Verification' and a toolbar with 'Approve' (green check), 'Deny' (red X), 'Delete' (red trash), 'Export' (blue document), and a 'Show full Account Number(s)' toggle. Below the toolbar is a table with two rows of filter data. The table has columns: 'Dual Authorization', 'Account Number', 'Transaction R', 'Company Name', 'Specific \$ Amount', 'Maximum \$ Amount', and 'Transaction Type Co'. The first row is 'Add' with account number 'xxxxxxxxxxxxxx', transaction '074000078', company 'Test2', specific amount '0.00', maximum amount '0.01', and type 'Checking Debit'. The second row is 'Change' with account number 'xxxxxxxxxxxxxx', transaction '074000078', company 'Test1', specific amount '0.00', maximum amount '0.01', and type 'Checking Debit'. At the bottom is a pagination bar showing 'Page 1 of 1' and 'Displaying 1 to 2 of 2 items'.

Dual Authorization	Account Number	Transaction R	Company Name	Specific \$ Amount	Maximum \$ Amount	Transaction Type Co
<input type="checkbox"/> Add	xxxxxxxxxxxxxx	074000078	Test2	0.00	0.01	Checking Debit
<input type="checkbox"/> Change	xxxxxxxxxxxxxx	074000078	Test1	0.00	0.01	Checking Debit

FIRST APPROVER

1. Click **"Pending Decision"** on the left (you can export all the suspended items that need a decision).
2. **Select** the decision and choose **Accept** or **Refuse**.
3. A message will display that the decision went to the Verification Page.

SECOND APPROVER

1. Click **"Decision Verification"** on the left.
2. **Approve** or **Deny** the decision.
3. A confirmation message will appear.

The screenshot shows a web application interface for ACH Positive Pay. On the left is a sidebar with a tree view containing 'CORPORATE ADMINISTRATION' and 'ACH POSITIVE PAY'. Under 'ACH POSITIVE PAY', there are links for 'Filter', 'Pending Decision', and 'Decision Verification' (which is highlighted in green). The main content area has a green header bar with the title 'Decision Verification'. Above this header is a green success message: '4011 - ACH Positive Pay Filter for Account No. 074000078-xxxxxxxxxxxx6770 Approved Successfully'. Below the header bar is a toolbar with buttons for 'Approve' (green), 'Deny' (red), 'Delete' (red), 'Export' (blue), and a link 'Show full Account Number(s)'. Below the toolbar is a table with the following columns: 'Reject Status', 'Submitted By', 'Account Number', 'Transaction R', 'Company Name', '\$ Amount', and 'Transaction Type Code'. The table contains three rows of data:

	Reject Status	Submitted By	Account Number	Transaction R	Company Name	\$ Amount	Transaction Type Code
<input type="checkbox"/>	Refused	[REDACTED]	xxxxxxxxxxxx	074000078	FAIL AUTH	350.50	Checking Debit
<input type="checkbox"/>	Refused	[REDACTED]	xxxxxxxxxxxx	074000078	FAIL AUTH	400.50	Checking Debit
<input type="checkbox"/>	Accepted	[REDACTED]	xxxxxxxxxxxx	074000078	FAIL AUTH	1,150.50	Checking Debit

REPORTS

Run audit reports when you need full read-outs of account activity. Search by organization, user(s), dates, report types, and activity types.

The screenshot shows the 'Reports' section of a web application. On the left is a sidebar with a tree view containing 'CORPORATE ADMINISTRATION', 'ACH POSITIVE PAY', 'WAREHOUSE', and 'REPORTS'. Under 'REPORTS', there are links for 'Audit Activity', 'User Entitlement', and 'Report'. The main content area has a green header 'Reports' and a sub-header 'Audit Report'. Below the sub-header are several filters: 'Organization' (a dropdown menu), 'Users' (a dropdown menu set to 'All'), 'From Date' (a date picker set to '10/06/2022'), and 'To Date' (a date picker set to '01/03/2023'). Further down are 'Report Type' (a dropdown menu set to 'HTML'), 'Activity Type' (a dropdown menu set to 'Please Select'), 'Sort Fields' (a list box with 'Corpid', 'Date', and 'Usrid' selected), and 'Sort Order' (a dropdown menu set to 'Ascending'). At the bottom of the main area are three buttons: 'View Report', 'Save Preferences', and 'Reset'.

USER ENTITLEMENT REPORT

The User Entitlement Report provides entitlement details for all users setup for your company.

The screenshot shows the 'Reports' section of a web application, specifically the 'User Entitlement Report' configuration page. The sidebar on the left is identical to the previous screenshot, with 'REPORTS' expanded and 'User Entitlement' highlighted. The main content area has a green header 'Reports' and a sub-header 'User Entitlement Report'. Below the sub-header are several filters: 'Organization' (a dropdown menu with a red asterisk), 'User ID' (a dropdown menu set to 'All'), 'Last Name' (a text input field), 'Report Type' (a dropdown menu set to 'HTML'), 'Sort Order' (a dropdown menu set to 'Ascending'), and a link 'Show Full Account Number(s)'. At the bottom of the main area are two buttons: 'View Report' and 'Reset'.

SECTION 3

**CHECK
POSITIVE PAY**

Check Positive Pay is a fraud mitigation service which provides early detection of fraudulent, altered or counterfeit checks through daily verification of checks presented for payment against check-issue file.

HOW IT WORKS

As soon as you issue checks, simply provide Huntington with a check-issue file that contains the details of the checks, such as dollar amount and check number. Then, when checks are presented for payment, we will systemically compare the dollar amount and check number to the check-issue file, ensuring that the information matches.

If the checks presented do not match, we will notify you of the exception items via Business Online. Using the check information, as well as a digital image of the check, you can then review and decide whether you want the exception items to Pay or Return.

ADDITIONAL LAYERS OF SECURITY

TELLER POSITIVE PAY identifies potentially fraudulent, altered or counterfeit check items presented at Huntington branches by comparing them in real-time with the check-issue file. If the information does not match, the check will not be cashed. This service is automatically included with Check Positive Pay.

With **PAYEE POSITIVE PAY**, customers can include the payee information in the check-issue file submitted to Huntington. If the payee information, dollar amount and check number do not match the information in the check-issue file when checks are presented, we will notify you of the exception items via Business Online. Using the check information as well as a digital image of the check, you can then review and decide whether you want the exception items to Pay or Return.

Huntington's **MAXIMUM DOLLAR** feature allows you to set a maximum dollar limitation on your account. (Ex. Do not pay anything exceeding \$10,000).

Huntington's **STALE-DATE** feature allows you to set a date limitation on your account. (Ex. Do not pay any items older than 90 days).

In the event that an item is presented in excess of the defined maximum dollar amount or the defined stale date, the item will be presented to you in Business Online for decisioning as an exception.

FEES ASSOCIATED WITH CHECK POSITIVE PAY

Refer to your monthly account analysis statement for a listing of associated fees and pricing. Please call your Treasury Management banker if you have any questions regarding these fees.

- Check Positive Pay maintenance fee is per month, per account.
- Check Positive Pay exception fee is a per item fee. An exception is an item that doesn't match the customer-provided check issue file. Twenty (20) exception items are included as part of your monthly fee. Only exception items in excess of that will be charged the per item fee.

- Check Positive Pay return fee is a charge per item for checks returned using Check Positive Pay.
- Check Positive Pay payee maintenance fee is a charge per month, per account if you have elected the payee name verification feature.
- Check Positive Pay Easy Export maintenance fee applies if you use Easy Export to generate the check issue files in the Huntington standard format. This charge is per month, per account using this feature.

IMPORTANT: TIMING DEADLINES

EXCEPTION DECISION CUTOFF TIME

- Each business day, Check Positive pay exceptions will be available for review by 8:30 a.m. ET.
- The cutoff time for your decisions on exceptions via Business Online is 3:00 p.m. ET.
- Any decisions that have not been submitted by 3:00 p.m. ET will automatically default to the company default decision of Pay or Return.

CHECK-ISSUE FILE UPLOAD TIMES

- Huntington will upload check-issue files every day, Monday through Sunday, seven days a week.
- Check-issue file uploads will occur at the top of the hour, every hour, from 6:00 a.m. to 8:00 p.m. ET.

ISSUE FILES

The **Issue Files** tab is used to upload and send check-issue files to Huntington via Business Online. A check-issue file is a list of checks the company will issue to Huntington so what posts to the account can be compared with what the customer WANTS to post to their account. There are four methods available to submit check-issue files: Uploading a file via Business Online, Manual Entry via Business Online, Direct Transmission, and Direct Transmission using Easy Export.

Adding New File Format Specification

1. Click on the “Issue Files” tab.

2. Select Add New File Format.
3. You can add a new file by entering the following information:
 - **File Format Name:** Enter the title of the file you are uploading.
 - **File Type:** Select the application used to create the file (Comma Delimited, Semi Colon Delimited, Colon Delimited, Tab Delimited, and Fixed Width).
 - **Has a Header:** Customers use a header record for an account number and/or effective date.
 - **Select Account at time of import:** Choose to associate this file with a specific account.
 - **Select a file:** Click “Browse” to locate a file on your computer. Once you have identified the file, select “Read File” to ensure the new format is compatible with Huntington systems.

4. Click “**Save File**” to save the file format, “**Reset**” to start over, or “**Delete**” to delete an existing file.

▼ Add New Issue File

File Format Name *

File Type *

☒ Has a Header

☐ Select account at time of import

Default File Location C:\files\importFile.txt

▼ Fields and Formats

Account # *

Check # *

Amount *

Issue Date *

Payee Name *

Issue Type

Additional Data

Issues can be approved at any time. Issue files are uploaded hourly between 6:00 a.m. and 7:00 p.m. ET
⚡ E-Check items are converted to ACH and do not have an image available.

SAVE FILE **DELETE**

[Printer Friendly](#) [Top](#)

Enter the following information:

- **File Format Name:** This is a new file that has not been uploaded before. Enter the name you would like it to be called.
- **File Type:** Select the file type from the dropdown menu: Comma Delimited, Semi Colon Delimited, Colon Delimited, Tab Delimited, and Fixed Width.
- **Has a Header:** Customers use a header record for an account number and/or effective date.

Let us know in your file where to read the below information:

- **Account Number**
- **Check Number**
- **Issue Date**
- **Payee Name**
- **Issue Type**
- **Additional Data**

Importing an Issue File once Specifications are Mapped

1. Click **Issues File** tab.
2. Select the Import File Name by clicking on the dropdown.
3. Click on **Import/Modify File**.
4. Under the Import Issue File section, click **Browse**.
5. Click **Import File**.

CHECK POSITIVE PAY

[Printer Friendly](#) [Bottom](#)

EXCEPTIONS **APPROVALS** **ISSUE FILES** **MANUAL ENTRY** **POSITIVE PAY ACTIVITY**

Issue Files

Select Import File * Comma delimited 1

Import Issue File

Default File Location C:\files\ImportFile.txt

Import File * C:\files\ImportFile.txt Browse... **IMPORT FILE**

6. A message will appear indicating successful and will include the number of Issues and the total Issue Amount.

CHECK POSITIVE PAY

[Printer Friendly](#) [Bottom](#)

EXCEPTIONS **APPROVALS** **ISSUE FILES** **MANUAL ENTRY** **POSITIVE PAY ACTIVITY**

Message

✓ Your file has been successfully imported.
7 Issue(s) have been added for Comma delimited 1, with a total issue amount of \$4,823.30.
Should no errors be detected, the file will be loaded into the Check Positive Pay system during the next processing window.

MANUAL ENTRY

The **Manual Entry** tab is useful if you have a small amount of checks to issue or if you need to quickly update a check-issue file.

1. Click on the “Manual Entry” tab.
2. Enter the number of checks you’d like to manually enter. The following screen will appear displaying checks in multiples of five:

CHECK POSITIVE PAY [Printer Friendly](#) [Bottom](#) [Support Center](#)

EXCEPTIONS APPROVALS ISSUE FILES **MANUAL ENTRY** POSITIVE PAY ACTIVITY

Select Number of Entries [Download Easy Export](#)

Check Issue Criteria

Account	Check #	Type	Issued Amount	Issued Date	Payee Name	Additional Data
...2222 / Operating Account	15001	Issue	\$2,500.00	6/13/2019	Printing Company, LLC	Optional
...2222 / Operating Account	14073	Void	\$12,567.00	6/12/2019	Heating & Electric Co	Optional
...2222 / Operating Account	14895	Reverse Iss	\$550.75	6/12/2019	Computers R Us	Optional
...3333 / Payroll Account	42059	Issue	\$1,180.32	6/14/2019	Jillian Smith	Optional
...3333 / Payroll Account	42060	Issue	\$1,956.32			Optional
Totals:		(5 Items)	\$18,774.39			

Issues can be approved at any time. Issue files are uploaded hourly between 6:00 a.m. and 7:00 p.m. ET
⚡ E-Check items are converted to ACH and do not have an image available.

SUBMIT

ABC Company: John Smith

[Identity Protection](#) | [Security](#)

Calendar: JUN 2019
SUN MON TUE WED THU FRI SAT
26 27 28 29 30 31 1
2 3 4 5 6 7 8
9 10 11 12 13 14 15
16 17 18 19 20 21 22
23 24 25 26 27 28 29
30 1 2 3 4 5 6
Today NONE

3. Enter the following information:
 - **Account:** From the drop-down menu, select the account associated with the check.
 - **Check Number**
 - **Issued Amount**
 - **Issued Date**
 - **Payee Name:** Option only appears if you are using Payee Positive Pay feature.
 - **Additional Data** (optional)

- **Type:** Select one of the options below from the drop-down menu.

Issue: Indicates that you would like to upload check information and make it available for payment.

Void: Indicates that you would like to remove the uploaded check information so that it is not cleared for payment.

Reverse Issue: Indicates that you want to reverse a previously issued check so that it is not cleared for payment.

Reverse Void: Indicates that you want to reverse a previously voided check.

4. Click **“Submit”** and the following message will appear:



EXCEPTIONS

The **Exceptions** tab allows you to quickly review the items that do not match your check-issue file. If any items appear to be suspect, counterfeit, or fraudulent, you have the opportunity to Return the items.

1. Click on the “Exceptions” tab.

Check Positive Pay

Print

[Exceptions](#) [Approvals](#) [Issue Files](#) [Manual Entry](#) [Activity](#)

[Cut-Off Times](#) [Export CSV](#)

Filters

Accounts

All Accounts Selected (22)

Minimum Amount

\$ 0.00

Maximum Amount

\$

Exception Reason

All Exceptions

Apply Filters

RESET FILTERS

Bulk Decisions

Bulk Decision

Select Decision...

Apply To All

RESET

2. **Filter** to select a single account, multiple accounts, or all accounts. Click on “Apply Filter” once you have selected the appropriate account. This will display all checks posted to your account that business day.
 - Filter on additional criteria such as amount or exception reason.
 - You may sort by account number, check number, payee name, posted amount, decision, or status.

Check Positive Pay

Easy Export (Software)

Print

[Exceptions](#) [Approvals](#) [Issue Files](#) [Manual Entry](#) [Activity](#)

[Cut-Off Times](#) [Export CSV](#)

Filters

Accounts

All Accounts Selected (11)

Minimum Amount

\$ 0.00

Maximum Amount

\$

Exception Reason

All Exception Reasons

Apply Filters

RESET FILTERS

Bulk Decisions

Bulk Decision

Select Decision...

Apply To All

RESET

Total Exceptions (15)


Account	Check Number	Issued / Posted Payee	Issued / Posted Amount	Exception Reason	Decision / Return Reason	Status
	66153		\$10.30 \$10.30	Stale Date	<div>Decision</div> <div>Pay</div>	Saved
	66802		\$0.00 \$268.34	Paid No Issue	<div>Decision</div> <div>Pay But Correct</div>	Saved
	<div>Corrected Check Number</div> <div>88803</div>		<div>Corrected Amount</div> <div>\$ 1,268.34</div>			
	66808		\$0.00 \$95.00	Paid No Issue	<div>Decision</div> <div>Return (Default)</div> <div>Return Reason</div> <div>Fraud</div>	Saved

3. Click on the Check icon () to display the front and back of the check image.

4. For each Exception Decision, **select Pay, Pay but Correct, or Return** from the Decision drop-down menu. You will see the default decision in the dropdown as Return (default).

Bulk Decisions capability: users can select “Pay All” or “Return All” by utilizing the Bulk Decisions drop down option. Click on “Apply To All” once you have selected the appropriate decision.

Check Positive Pay

 Easy Export (Software)  Print

Exceptions
Approvals
Issue Files
Manual Entry
Activity

Filters

Accounts

All Accounts Selected (11)

Minimum Amount
\$ 0.00

Maximum Amount
\$

Exception Reason
All Exception Reasons




Apply Filters
RESET FILTERS

Bulk Decisions

Bulk Decision
Select Decision...

Apply To All
RESET

Total Exceptions (15)

Account	Check Number	Issued / Posted Payee	Issued / Posted Amount	Exception Reason	Decision / Return Reason	Status
	66153		\$10.30 \$10.30	Stale Date	Decision Pay	Saved
	66802		\$0.00 \$268.34	Paid No Issue	Decision Pay But Correct	Saved
	<div> Corrected Check Number 88802 </div>		<div> Corrected Amount \$ 1,268.34 </div>			
	66808		\$0.00 \$95.00	Paid No Issue	Decision Return (Default)	Saved
					Return Reason Fraud	

- **Pay:** Huntington will allow the item to Pay.
- **Return:** Huntington will Return the item.
- **Pay but Correct:** If you see a check number or dollar amount error, simply enter the corrected information onto the screen. Huntington will correct the information and then allow the check to Pay.
 - The “Pay, but Correct” decision option can only be selected if the exception item needs to be paid, and a change needs to be made to the posted dollar amount and/or the posted check number.
 - If you correct the posted amount, it must match the written (not numeric) amount of the check.
 - If the written amount from the image of the check does not match the amount you issued the check for and the written amount was fraudulently altered, we highly recommend returning the item.
 - Please select the “Pay” decision option if the exception item needs to be paid, but no change needs to be made to the posted dollar amount and the posted check number.

5. If you need to return a check, you get to choose the reason as to why you are returning the check. That way that return reason is supplied back to the bank of first deposit. If you don't want to select anything keep the default of "Refer to Maker." Below are the options to select and what will be provided with that returned item.

Selectable Return Reasons within BOL	Return Codes provided with the Returned Item	Definition
Refer to Maker	Refer to Maker	Check is not valid. Refer to maker of check if the return reason is unknown.
Stale Dated	Stale Dated	The Check was submitted past your defined date limitation.
Fraud	Altered/Fictitious/Suspected Counterfeit/Counterfeit	The check is being returned due to fraud.
Exceeds Max Dollar	Item Exceeds Stated Max Value	The check is in excess of your defined Maximum Dollar Amount.
Duplicate Presentment	Duplicate Presentment	Another check with the same serial number is trying to pay again.

6. Choose from the following options:


- Click **"Save for Later"**: Save progress so that you can decision later.

- Click **"Submit for Approval"**:

Submit to Secondary Approver for their review.

If secondary approval is not required, please:

- Click **"Submit to Bank"**: Submit to Huntington for processing.

 If exceptions don't have decisions made by 3:00 p.m. ET, they will be processed with the established default decision.
E-Check items are converted to ACH and do not have an image available.

Save for Later

Submit for Approval

Note that items not decided by 3:00 p.m. ET will be processed with the established default decision.

APPROVALS

The **Approvals** tab will be utilized only if your company has chosen to utilize Dual Authorization. This tab will be used by the Secondary Approver at your organization once the Initial Approver has submitted their decisions. Dual Approval is available on Decisions and/or Importing Issues and uploading Manual Entries.

1. Click on the “Approvals” tab.
2. Select an account (or all accounts). This will display the Approval Decisions for your account. You may sort by account number or check number.

Select Decision

Select...

Select Return Reason

Select...

Approval Decisions - All Accounts

All	Account	Check #	Issued Payee Name Posted Payee Name	Issued Amount Posted Amount	Exception Reason	Decision	Return Reason	Status
<input checked="" type="checkbox"/>	...1111 / Main Account	12346	Brown and Co.	\$0.00	Paid no issue	Return	Fraud	Submitted
			Brown and Co.	\$100.00				
<input checked="" type="checkbox"/>	...1111 / Main Account	12347	Runner's Inc.	\$0.00	Paid Duplicate	Return	Duplicate Presentment	Submitted
			Runner's Inc.	\$123.00				
<input checked="" type="checkbox"/>	...1111 / Main Account	12345	Atlas Painting	\$48.00	Dollar Amount Mismatch	Pay but correct		Submitted
			Atlas Painting	\$488.00				
		Corrected Check #		Corrected Amount				
		12348		\$48.00				
<input checked="" type="checkbox"/>	...1111 / Main Account	12348	A-Plus Builders	\$0.00	Paid no issue	Return	Fraud	Submitted
			A-Plus Builders	\$100.00				
<input checked="" type="checkbox"/>	...2222 / Operating Account	11111	Mark Smith	\$0.00	Paid no issue	Return	Fraud	Submitted
			Mark Smith	\$125.00				
<input checked="" type="checkbox"/>	...2222 / Operating Account	22222	Joseph Brown	\$0.00	Paid no issue	Pay		Submitted
			Joseph Brown	\$125.00				
Issued Totals				\$48.00				
Posted Total				\$1,061.00				
Corrected Total				\$0.00				
Total Exceptions (6 items)								

Any items not decisioned by 3:00 p.m. ET will be processed with the established default decision.
 E-Check items are converted to ACH and do not have an image available.

APPROVE DECISIONS

Secondary Approver approves the decisions:

- Click **checkboxes** to select checks or use the select all functionality at the top.
- Select **"Pay"** or **"Return"** from the Decision drop-down menu.
- Click **"Approve Decisions"**.
- A message will show which decisions are successful, pending approval, or pending decisions.

1. Click on the **"Approvals"** tab.
2. Select **"Issues"** under Transaction.

The screenshot shows a web application interface for 'CHECK POSITIVE PAY'. At the top, there are links for 'Printer Friendly', 'Bottom', and 'Support Center'. Below this is a navigation bar with tabs: 'EXCEPTIONS', 'APPROVALS' (selected), 'ISSUE FILES', 'MANUAL ENTRY', and 'POSITIVE PAY ACTIVITY'. A yellow message box states '2 Pending Batches Remain'. Below this is a 'Transactions' section with a dropdown menu set to 'Issues' and a 'Download Easy Export' link. The main section is titled 'Issues' and contains a table with two rows of data. Each row has columns for 'Date Added', 'Issue Pay Totals', and 'Imported By', followed by 'Export', 'Decline', and 'APPROVE' buttons. Below the table, there is a section titled 'Approving Issues' with explanatory text and a lightning bolt icon. At the bottom right, there are links for 'Printer Friendly' and 'Top'.

Date Added	Issue Pay Totals	Imported By	Export	Decline	APPROVE
10/14/2016 03:39 PM ET	Issues - \$12,342.56 (2) Voids - \$1,638.52 (1) Reverse Issues - \$547.37 (1) Reverse Voids - \$4,254.97 (2)	Ren, Kylo	Export	Decline	APPROVE
11/17/2016 11:22 AM ET	Issues - \$475.28 (4) Voids - \$4,667.36 (2) Reverse Issues - \$3,483.53 (3) Reverse Voids - \$2,573.76 (1)	Earp, Wyatt	Export	Decline	APPROVE

Approving Issues
Issues can be approved at any time. Issue files are uploaded hourly between 6:00 a.m. and 7:00 p.m. ET
⚡ E-Check items are converted to ACH and do not have an image available.

Secondary Approver approves the Issues:

- Click the **arrow** or select **Export** to view the details of what is being imported.
- Select **"Decline"** or **"Return"** from the Decision drop-down menu.
- A confirmation page will display. If approved the import will submit to the bank to be uploaded.

POSITIVE PAY ACTIVITY

The **Positive Pay Activity** tab is your resource for reporting. All items that have been presented, approved and decisioned via Check Positive Pay can be searched, viewed, and/or exported into Excel.

1. Click on the “Positive Pay Activity” tab.
2. Search by Issue or Decisions from the “Transactions” drop-down menu.

Issue Transactions: Select an account (or all accounts) and date range. These are the only required fields. All other fields are optional to help refine the search results:

- **Check Range:** If you know the approximate number of the check(s), enter a range.
- **Amount Range:** If you know the approximate amount of the check(s), enter a range.
- **Payee Name:** If you know the Payee’s name, enter here.
- **Date Added:** If you know the approximate date the check(s) were added to the system, enter a range.
- **Imported By:** If you know the individual who imported the checks, select here.
- **Issue Type:** If you know the type of payment issued, select here.
- **Additional Data:** Add searchable keywords.

The screenshot displays the 'CHECK POSITIVE PAY' application interface. At the top, there are links for 'Printer Friendly', 'Bottom', and 'Support Center'. Below these are tabs for 'EXCEPTIONS', 'APPROVALS', 'ISSUE FILES', 'MANUAL ENTRY', and 'POSITIVE PAY ACTIVITY', with the last one being the active tab. A dropdown menu for 'Transactions' is set to 'Issues'. A 'Download Easy Export' link is visible. The 'Search Criteria' section includes a 'Select an Account' dropdown set to 'All Accounts'. Search fields are organized into two columns: the left column contains 'Check Issue Date Range' (with a date picker set to 6/12/2019), 'Check Range', 'Amount Range', 'Payee Name', and 'Date Added'; the right column contains 'Imported By', 'Approved By', 'Issue Type', 'Status', and 'Additional Data'. Each of these fields has a 'Select All' dropdown option. At the bottom of the search criteria section are three buttons: 'SEARCH' (orange), 'EXPORT' (orange), and 'Reset' (grey).

Decisions Transactions: Select an account (or all accounts) and date range. These are the only required fields. All other fields are optional to help refine the search results:

- **Check Range:** If you know the approximate number of the check(s), enter a range.
- **Corrected Check Range:** If you know the check serial numbers that you corrected then you can enter the range.
- **Amount Range:** If you know the approximate amount of the check(s), enter a range.
- **Corrected Amount Range:** If you know the approximate corrected amount of the check(s), enter a range.
- **Issued Payee Name**
- **Posted Payee Name**
- **Decided By:** If you know the individual who approved the decision, select here.
- **Exception Decisions:** If you know the payment decision, select it here.
- **Exception Reason:** If you know the reason the exception was made, select here.
- **Return Reason:** If you know the return reason you want to search on, select here.
- **E-check:** Select “Yes” if you are interested in including E-Check items in your search criteria. Select “No” if you would like to exclude them.

CHECK POSITIVE PAY

[Printer Friendly](#) [Bottom](#) [Support Center](#)

EXCEPTIONS

APPROVALS

ISSUE FILES

MANUAL ENTRY

POSITIVE PAY ACTIVITY

Transactions

Decisions

Search Criteria

Select an Account

Select an Account

Date Range

5/27/2021

to

Optional

Decided By

Select All

Check Range

to

Optional

Exception Decisions

Select All

Corrected Check Range

to

Optional

Exception Reason

Select All

Amount Range

to

Optional

Return Reason

Select All

Corrected Amount Range

to

Optional

E-Check

Select All

Issued Payee

Posted Payee

SEARCH

EXPORT

Reset

Any items not decided by 3:00 p.m. ET will be processed with the established default decision.

E-Check items are converted to ACH and do not have an image available.

[Printer Friendly](#) [Top](#)

3. Click “Search” to see the results displayed on screen.
4. Click “Export” to export your report into an Excel docume

SECTION 4

REVERSE POSITIVE PAY

Reverse Positive Pay is a fraud mitigation service which provides early detection of fraudulent, altered or counterfeit checks by creating and posting a daily report of presented items to Business Online for your review and decisioning.

HOW IT WORKS

The day after checks are presented for payment, Huntington will post a report of items to Business Online for your review. The report will contain check information such as the dollar amount and check number, as well as digital images of the checks.

Using Business Online, you can then review and decide if any of the items should be returned. All items without a decision will pay once the decision period ends.

FEES ASSOCIATED WITH REVERSE POSITIVE PAY

Refer to your monthly account analysis statement for a listing of associated fees and pricing. Please call your Treasury Management banker if you have any questions regarding these fees.

- Reverse Positive Pay maintenance fee is a per month, per account.
- Reverse Positive Pay return fee is a charge per item for checks returned using Reverse Positive Pay.

IMPORTANT: TIMING DEADLINES

EXCEPTION DECISION CUTOFF TIME

- Each business day, Reverse Positive Pay exceptions will be available for review by 8:30 a.m. ET.
- The cutoff time for your decisions on exceptions via Business Online is 3:00 p.m. ET.
- Any decisions that have not been submitted by 3:00 p.m. ET will automatically default to a Pay decision.

EXCEPTIONS

The **Exceptions** tab allows you to quickly review all checks that have posted to your account each business day. If any items appear to be suspect, counterfeit, or fraudulent, you have the opportunity to Return the items.

1. Click on the “Exceptions” tab. All exceptions will auto populate.

Reverse Positive Pay

[Print](#)

[Exceptions](#) [Approvals](#) [Activity](#)

[Cut-Off Times](#) [Export CSV](#)

Filter

Accounts [Apply Filter](#)

Bulk Decisions

Bulk Decision [Apply To All](#) [RESET](#)

2. **Filter** to select a single account, multiple accounts, or all accounts. Click on “Apply Filter” once you have selected the appropriate account. This will display all checks posted to your account that business day. You may sort by account number, check number, posted amount, decision, or status.

Reverse Positive Pay

[Print](#)

[Exceptions](#) [Approvals](#) [Activity](#)

[Cut-Off Times](#) [Export CSV](#)

Filter

Accounts [Apply Filter](#)

Bulk Decisions

Bulk Decision [Apply To All](#) [RESET](#)

Total Exceptions (10)

Account	Check Number	Posted Amount	Decision / Return Reason	Status
	129	\$200.00	Decision Pay (Default)	
	245	\$200.00	Decision Pay But Correct	
	Corrected Check # 1245	Corrected Amount \$ 2,000.00		
	252	\$338.20	Decision Return	
			Return Reason Fraud	

3. Click on the Check icon () to display the front and back of the check image.

4. For each Exception Decision, select **“Pay”**, **“Return”** or **“Pay but Correct”** from the Decision drop-down menu.

Bulk Decisions capability: users can select **“Pay All”** or **“Return All”** by utilizing the Bulk Decisions drop down option. Click on **“Apply To All”** once you have selected the appropriate decision.

Reverse Positive Pay

Print

Exceptions Approvals Activity

Cut-Off Times Export CSV

Filter

Accounts

Bulk Decisions

Bulk Decision

Total Exceptions (10)

Account	Check Number	Posted Amount	Decision / Return Reason	Status
	129	\$200.00	Decision Pay (Default)	
	245	\$200.00	Decision Pay But Correct	
	Corrected Check # 1245	Corrected Amount \$ 2,000.00		
	252	\$338.20	Decision Return	
			Return Reason Fraud	

- **Pay:** Huntington will allow the item to Pay.
- **Return:** Huntington will Return the item.
- **Pay but Correct:** If you see a check number or dollar amount error, simply enter the corrected information onto the screen. Huntington will correct the information and then allow the check to Pay.
 - The “Pay, but Correct” decision option can only be selected if the exception item needs to be paid, and a change needs to be made to the posted dollar amount and/or the posted check number.
 - If you correct the posted amount, it must match the written (not numeric) amount of the check.
 - If the written amount from the image of the check does not match the amount you issued the check for and the written amount was fraudulently altered, we highly recommend returning the item.
 - Please select the “Pay” decision option if the exception item needs to be paid, but no change needs to be made to the posted dollar amount and the posted check number.

5. If you need to return a check, you get to choose the reason as to why you are returning the check. That way that return reason is supplied back to the bank of first deposit. If you don't want to select anything keep the default of "Refer to Maker." Below are the options to select and what will be provided with that returned item.

Selectable Return Reasons within BOL	Return Codes provided with the Returned Item	Definition
Refer to Maker	Refer to Maker	Check is not valid. Refer to maker of check if the return reason is unknown.
Stale Dated	Stale Dated	The Check was submitted past your defined date limitation.
Fraud	Altered/Fictitious/Suspected Counterfeit/Counterfeit	The check is being returned due to fraud.
Exceeds Max Dollar	Item Exceeds Stated Max Value	The check is in excess of your defined Maximum Dollar Amount.
Duplicate Presentment	Duplicate Presentment	Another check with the same serial number is trying to pay again.

6. Choose from the following options:


- Click **"Save for Later"**: Save progress to decision later.

- Click **"Submit for Approval"**:

Submit to secondary approver for their review.

If secondary approval is not required, please:

- Click **"Submit to Bank"**: Submit to Huntington for processing.

 If exceptions don't have decisions made by 3:00 p.m. ET, they will be processed with the established default decision.
E-Check items are converted to ACH and do not have an image available.

Save for Later

Submit for Approval

Note that items not decided by 3:00 p.m. ET will be processed with a pay default decision.

APPROVALS

The **Approvals** tab will be utilized only if your company has chosen to utilize Dual Authorization. This tab will be used by the Secondary Approver at your organization once the Initial Approver has submitted their decisions.

1. Click on the “Approvals” tab.
2. **Select an account (or all accounts).** This will display the Approval Decisions for your account. You may sort by account number or check number.

Select Decision

Select ..

APPLY

Reset

Select Return Reason

Select ..

APPLY

Reset

Approval Decisions - All Accounts

Default Decision: Pay

<input checked="" type="checkbox"/>	Account	Check #	Corrected Check #	Posted Amount	Corrected Amount	Decision	Return Reason	Status
<input checked="" type="checkbox"/>	...1111 / Main Account	12345		\$15.00		Pay		Submitted
<input checked="" type="checkbox"/>	...1111 / Main Account	223456		\$20.00		Return	Fraud	Submitted
<input checked="" type="checkbox"/>	...1111 / Main Account	561234		\$30.00		Return	Fraud	Submitted
<input checked="" type="checkbox"/>	...1111 / Main Account	4564123		\$25.00		Pay		Submitted
<input checked="" type="checkbox"/>	2222 / Operating Account	987456	321907456	\$35.00	\$33.00	Pay But Correct		Submitted
<input checked="" type="checkbox"/>	...2222 / Operating Account	321456987		\$40.00		Pay		Submitted
Totals (6 items)				\$165.00				
Corrected Total					\$38.00			

Any items not decided by 3:00 p.m. ET will be processed with the established default decision.
 E-Check items are converted to ACH and do not have an image available.

APPROVE DECISIONS

Printer Friendly

Top

Secondary Approver approves the decisions:

- Click checkboxes to select checks.
- Select “Pay” or “Return” from the Decision drop-down menu.
- Click “Approve Decisions”.
- A message will show which decisions are successful, pending approval, or pending decisions.

POSITIVE PAY ACTIVITY

The **Positive Pay Activity** tab is your resource for reporting. All items that have been presented, approved and decisioned via Reverse Positive Pay can be searched, viewed, and/or exported into Excel.

1. Click on the “Positive Pay Activity” tab.

The screenshot displays the 'REVERSE POSITIVE PAY' interface. At the top, there are links for 'Printer Friendly', 'Bottom', and 'Support Center'. Below this is a navigation bar with three tabs: 'EXCEPTIONS', 'APPROVALS', and 'POSITIVE PAY ACTIVITY', with the latter being the active tab. The main section is titled 'Search Criteria' and contains several input fields and dropdown menus. On the left, there is a 'Select an Account' dropdown menu. Below it are four rows of date range selectors: 'Date Range' (with a calendar icon and a date of 7/22/2020), 'Check Range', 'Corrected Check Range', 'Amount Range', and 'Corrected Amount Range'. Each range selector has a 'to' field and an 'Optional' dropdown. On the right, there are four dropdown menus: 'Decisioned By' (set to 'Select All'), 'Exception Decisions' (set to 'Select All'), 'Return Reason' (set to 'Select All'), and 'E-Check' (set to 'Select All'). At the bottom of the search criteria section are three buttons: 'SEARCH', 'EXPORT', and 'Reset'. At the very bottom of the page, there are links for 'Printer Friendly' and 'Top'.

2. Select an account (or all accounts) and date range. These are the only required fields.
3. All other fields are optional to help refine the search results:
 - **Check Range:** If you know the approximate number of the check(s), enter a range.
 - **Amount Range:** If you know the approximate amount of the check(s), enter a range.
 - **Decisioned By:** If you know the individual who approved the decision, select here.
 - **Exception Decisions:** If you know the decision made around the payment, select here.
 - **Return Reason:** If you know the return reason you want to search on, select here.
 - **E-check:** Select “Yes” if you are interested in including E-Check items in your search criteria. Select “No” if you would like to exclude them.

4. Click **“Search”** and the following Activity Results screen will be displayed:

Activity Results - All Accounts							Default Decision: Pay	
Date	Account	Check #	Corrected Check #	Posted Amount	Corrected Amount	Decision	Decided By	Return Reason
7/9/2020	ABC COMPANY	3555	\$	\$175.00		Return	HNB, USER	Fraud
7/9/2020	ABC COMPANY	3555	\$	\$175.00		Return	HNB, USER	Refer To Maker
7/9/2020	ABC COMPANY	3555	\$	\$175.00		Return	HNB, USER	Refer To Maker
7/9/2020	ABC COMPANY	3555	\$	\$175.00		Return	HNB, USER	Duplicate Presentment
7/9/2020	ABC COMPANY	3555	\$ 1234567890	\$175.00	\$777.00	Pay but Correct		

5. Click **“Export”** and a pop-up window will appear asking you to save or open the exported Excel file:

SECTION 5

CHECK BLOCK

Check Block eliminates the risk of check fraud by restricting the checking account to electronic activity. All paper-based transactions are automatically rejected and returned, which prevents checks from posting to the account.

HOW IT WORKS

If you sign up for Check Block, Huntington will designate your business checking account as an electronic-only account. Paper-based transactions will no longer be allowed to post to your account. Electronic and internal transactions, all types of ACH transactions, and wire transfers will post successfully. Funds can be moved to and from the account using an internal transfer on Business Online.

TRANSACTIONS THAT WILL POST

- All credit transactions
- ACH debit entries with the exception of check-conversion entries, such as RCK, ARC, POP and BOC
- All outgoing wire transfer debits
- Internal transfer debits performed on Business Online or the VRU (telephone voice response)
- Miscellaneous debits for account corrections / adjustments

TRANSACTIONS THAT WILL BE REFUSED

- Paper checks
- Over-the-counter withdrawals (counter checks)
- Paper drafts
- ACH debits, or entries resulting from the conversion of paper checks to ACH debits, such as RCK (re-represented entries), ARC (accounts receivable checks), POP (point-of-purchase) and BOC (back-office conversions)

Once the service is established, no further customer action or review is required.

FEES ASSOCIATED WITH CHECK BLOCK

Refer to your monthly account analysis statement for a listing of associated fees and pricing. Please call your Treasury Management banker if you have any questions regarding these fees.

- Check Block maintenance fee is per month, per account.

SECTION 6

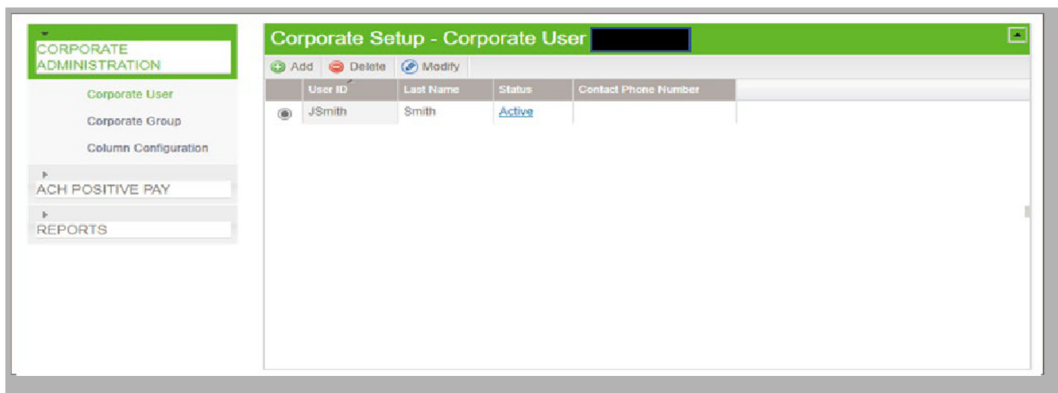
ADMINISTRATION & ALERTS

ACH POSITIVE PAY ADMINISTRATION

Administrators have the ability to add, modify, or delete Users and Groups under the Corporate Administration submenu.

ADD OR MODIFY USER

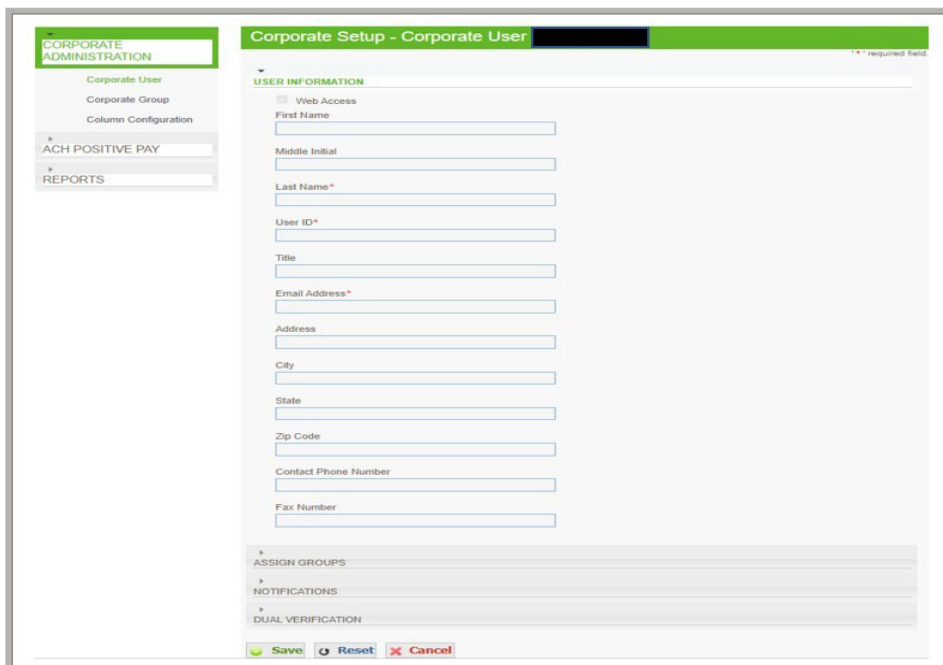
1. Click **"Corporate User"** on the left.
2. To add a new User, click **"Add."** To change an existing User's status or information, select the User and click **"Modify."**



The screenshot shows the 'Corporate Setup - Corporate User' window. On the left is a sidebar with 'CORPORATE ADMINISTRATION' and sub-items: 'Corporate User' (selected), 'Corporate Group', and 'Column Configuration'. Below these are expandable sections for 'ACH POSITIVE PAY' and 'REPORTS'. The main area has a header with 'Add', 'Delete', and 'Modify' buttons. Below is a table with columns: 'User ID', 'Last Name', 'Status', and 'Contact Phone Number'. One row is visible with 'JSmith' as the User ID, 'Smith' as the Last Name, and 'Active' as the Status.

User ID	Last Name	Status	Contact Phone Number
JSmith	Smith	Active	

3. Enter or change the User's information:



The screenshot shows the 'Corporate Setup - Corporate User' window with the 'USER INFORMATION' section expanded. It contains various input fields for user details. At the bottom are sections for 'ASSIGN GROUPS', 'NOTIFICATIONS', and 'DUAL VERIFICATION', followed by 'Save', 'Reset', and 'Cancel' buttons.

USER INFORMATION

- ☐ Web Access
- First Name
- Middle Initial
- Last Name*
- User ID*
- Title
- Email Address*
- Address
- City
- State
- Zip Code
- Contact Phone Number
- Fax Number

ASSIGN GROUPS

NOTIFICATIONS

DUAL VERIFICATION

Save Reset Cancel

4. Click “Save”.
5. The Administrator will receive a confirmation screen which will immediately prompt them to establish Alerts (Notifications) on behalf of the new User. See the ACH Positive Pay Alerts section on page 48 for details.

ADD OR MODIFY GROUP

1. Click “Corporate Group” on the left.
2. To add a new Group, click “Add.” To change an existing Group’s status or information, select the Group and click “Modify.”

Group Name	Group Rights	Company Name	User Assigned
<input type="radio"/> Admin	Administrator		1
<input type="radio"/> Non admin	Non-Administrator		1

3. Enter or change the Group’s information:
 - **Group Information:** Edit the user permissions and notifications of the Group.
 - **Users:** Add or delete Users in the Group.
 - **Transactions:** Select which Groups have access to which accounts.

COLUMN CONFIGURATION

Administrators can manage the layout of columns displayed to users and add/remove select information from the display.

The screenshot displays the 'PEP+ Exchange: Corporate Column Configuration Setup' window. On the left is a sidebar menu with the following items: 'CORPORATE ADMINISTRATION' (expanded), 'Corporate User', 'Corporate Group', 'Column Configuration' (highlighted in green), 'CONTROL TOTALS', 'ACH POSITIVE PAY', 'WAREHOUSE', and 'REPORTS'. The main content area is titled 'Customize the Grids for Corporate'. It features a 'Select Grid' dropdown menu currently set to 'Warehouse Account Search'. Below this are two list boxes: 'Column(s) Removed From Grid Display' and 'Column(s) Available on Grid Display'. The 'Removed' list contains: 'Deletes/Reversals Request Status', 'SEC Code', 'Effective Date', 'Transaction Type', 'Transit Routing Number', 'Individual Name/Customer Name', 'Discretionary Data', 'Source Table', 'File Status', and 'Batch Status'. The 'Available' list contains: 'Company Name/IAT Indicator', 'Company ID/Originator ID', 'Account Number', '\$ Amount', 'Entry Description', and 'Individual ID/Check Number'. Between the lists are 'Add >>' and '<< Remove' buttons. To the right of the 'Available' list is a small vertical scroll bar.

ACH POSITIVE PAY ALERTS

You can adjust or assign specific Alerts (Notifications) to different Users for ACH Positive Pay Services. Alerts will be emailed to the User letting them know various notifications, such as rejects available for decisioning, whether no decisioning action was taken, if a pending transaction was accepted, suspended transaction refused, etc.

1. Select **Corporate Administration** in the left menu.
2. Select **Corporate User**.
3. Select the specific User who will need to receive alerts.
4. Click **Modify**.

CORPORATE ADMINISTRATION

- Corporate User
- Corporate Group
- Column Configuration

ACH POSITIVE PAY

REPORTS

Corporate Setup - Corporate User

Add Delete Modify

User ID	Last Name	Status	Contact Phone Number
JSmith	Smith	Active	

5. Select **Notifications** from the menu.
6. Check the Notifications that the User should receive.

Notifications

Select Notifications

Select All	Notifications
<input type="checkbox"/>	(E201) Pending Transaction was Approved via ACH Positive Pay - automated message, do not reply
<input type="checkbox"/>	(E202) Suspended Transaction Refused via ACH Positive Pay - automated message, do not reply
<input type="checkbox"/>	(E203) Suspended Transaction was Authorized During Recollection - automated message, do not reply
<input type="checkbox"/>	(E204) Suspended Transaction Returned - automated message, do not reply
<input type="checkbox"/>	(E301) 301 Imaged Decisioning Action Accepted - automated message, do not reply
<input type="checkbox"/>	(E302) 302 Imaged Decisioning Action Rejected - automated message, do not reply
<input type="checkbox"/>	(E303) ACH Positive Pay Maintenance Advice-Filter Added - automated message, do not reply
<input type="checkbox"/>	(E304) ACH Positive Pay Maintenance Advice-Filter Deleted - automated message, do not reply
<input type="checkbox"/>	(E305) ACH Positive Pay Maintenance Advice-Filter Modified - automated message, do not reply
<input type="checkbox"/>	(E501) 501 Image Record Applied - automated message, do not reply

Save Reset Cancel

7. Click **Save**.

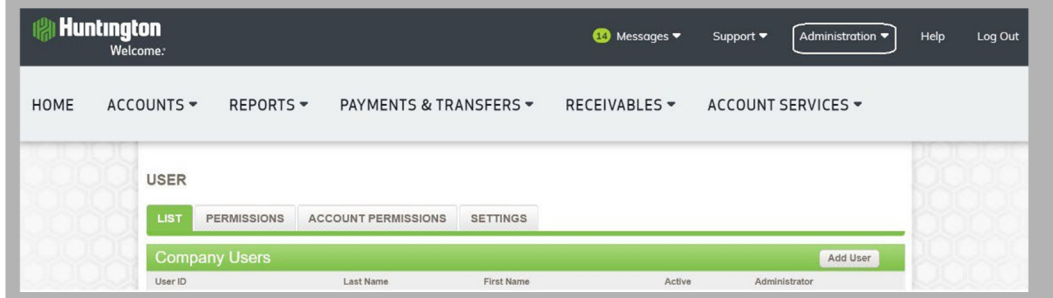
CHECK & REVERSE POSITIVE PAY ADMINISTRATION

Administrators can assign User-specific entitlements, identifying which services users have access to.

ADD A USER

Under the Administration section, a User can be added by the Administrator.

1. Select **"User Administration"** from the **Administration** menu
2. Select the **"List"** tab under the User section.
3. Click **"Add User"** and complete all required fields displayed on the User screen.



4. Click **"Add User"** to complete the task.
5. The Administrator will receive a message confirming that the new User has been added successfully.

Important: Be sure to provide the login information and User Guide to the user. This information will no longer be available once you leave the confirmation page.

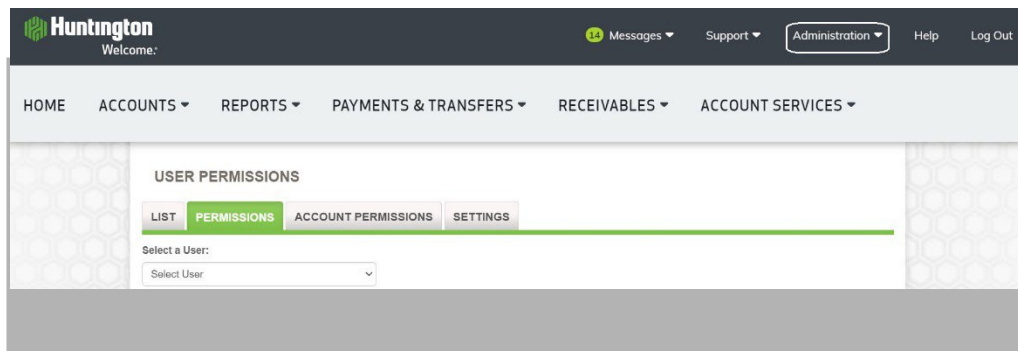
USER ENTITLEMENTS

The **Permissions** tab provides details around what products and services your company is entitled to use. You are allowed to entitle specific users of your company for one or more services as appropriate to their job responsibilities.

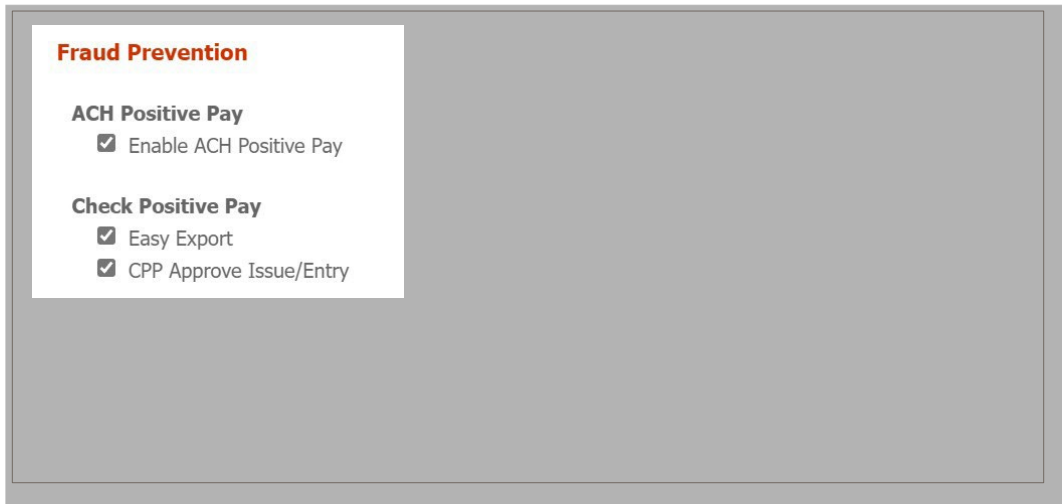
USER-LEVEL PERMISSIONS

Individual Users are entitled to manage specific services by your Administrator.

1. Click on the **“Permissions”** tab under the User Permissions section.
2. Select a **User** from the dropdown menu to add, modify or delete their service entitlements.



3. **Scroll to the Fraud Prevention section** to select the services appropriate for the specific User.



The screenshot shows a 'Fraud Prevention' settings panel. It contains two sections: 'ACH Positive Pay' with a checked checkbox for 'Enable ACH Positive Pay', and 'Check Positive Pay' with checked checkboxes for 'Easy Export' and 'CPP Approve Issue/Entry'. The panel is set against a light gray background.

Fraud Prevention

ACH Positive Pay

- ☒ Enable ACH Positive Pay

Check Positive Pay

- ☒ Easy Export
- ☒ CPP Approve Issue/Entry

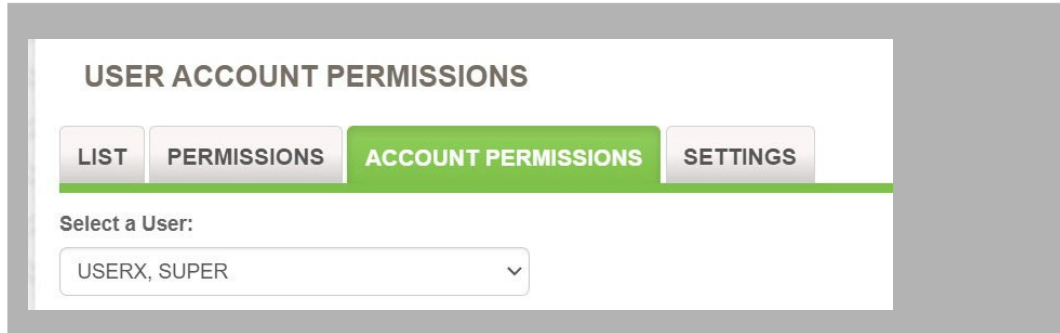
Important: Administrators may only entitle Users to services that the Company has been entitled to.

4. **Click "Save"** once appropriate entitlements have been selected for the specific user.
5. The Administrator will receive a message confirming that User Permissions have been updated.

USER-LEVEL ACCOUNT PERMISSIONS

Individual Users are entitled to specific services at an account level by your Administrator.

1. Click on the “**Account Permissions**” tab under the Company section.
2. Select a **User** from the dropdown menu to add, modify or delete their account entitlements.



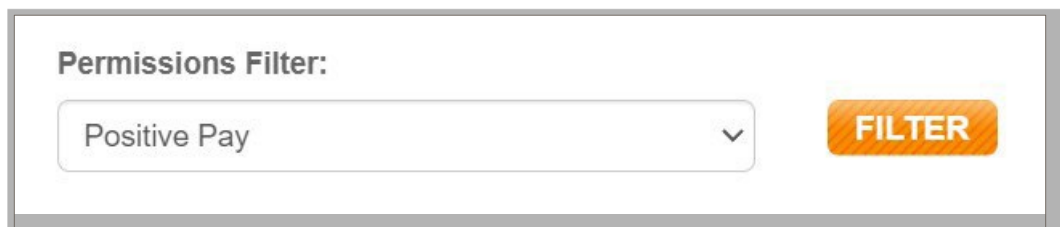
USER ACCOUNT PERMISSIONS

LIST PERMISSIONS **ACCOUNT PERMISSIONS** SETTINGS

Select a User:

USERX, SUPER ▼

3. Select **Positive Pay** from the Permissions Filter list and click on **Filter**.



Permissions Filter:

Positive Pay ▼

FILTER

4. Select the services for each account that the user should have access to and click **Save**.

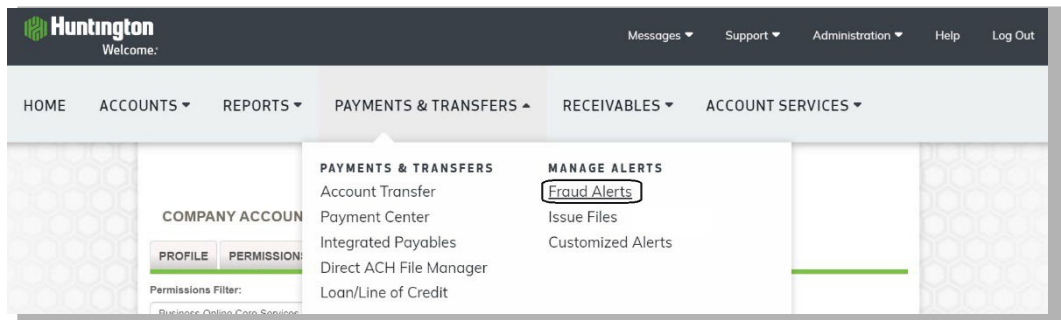
Account	CPP Decision Exceptions	CPP Approve Decisions	CPP Import Issue	CPP Set-Up	CPP Manual Entry	CPP Positive Pay Activity	RPP Decision Exceptions	RPP Approve Decisions	RPP Positive Pay Activity
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
BUSINESS ONLINE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Child #1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. The Administrator will receive a message confirming that the User Account Permissions has been updated.

CHECK & REVERSE POSITIVE PAY ALERTS

You can adjust or assign specific Alerts (Notifications) to different Users for Check & Reverse Positive Pay Services. These Alerts will be delivered to the User via email and will alert them when exceptions are available, no exceptions are available, no decisions have been made and when approvals are required.

1. Select **"Fraud Alerts"** under Manage Alerts in the Payments & Transfers menu.



2. Select **"User Name"** from the drop-down menu. Select **"Check Positive Pay"** or **"Reverse Positive Pay"** from the Service drop-down menu. Click **"Update"** and the User's Alert Results will display below.

POSITIVE PAY ALERTS [Print](#) [Bottom](#)

Enter Alert Criteria ?

User Name * Service *

UPDATE

Alert Results

Alert Name	Service	Event	Account	User Name	Last Updated
Exceptions Available All Accounts	Check Positive Pay	Exceptions Available	All Accounts	Lynn Howard	08/18/2006 04:32pm ET
No Exceptions Account 1	Check Positive Pay	No Exceptions	01891111111	Lynn Howard	08/18/2006 04:33pm ET
No Decisions Made Account 2	Check Positive Pay	No Decisions Made	01892222222	Lynn Howard	07/21/2006 02:06pm ET
Decision Approvals Required Account 3	Check Positive Pay	Decision Approvals Required	01893333333	Lynn Howard	07/21/2006 02:06pm ET
Exceptions Available for Lynn	Check Positive Pay	Exceptions Available	All Accounts	Lynn Howard	09/08/2006 01:14pm ET
Exceptions Available for Lynn	Reverse Positive Pay	Exceptions Available	All Accounts	Lynn Howard	09/08/2006 01:14pm ET

ADD ALERT [Print](#) [Top](#)

3. To add alerts for that User, click **“Add Alerts.”** Then enter the following information:

- **Alert Name:** Assign a custom alert name
- **Service:** Choose Check Positive Pay or Reverse Positive Pay
- **Event:** Choose from one of the following four alert types:
 - Exceptions Available
 - No Exceptions Available
 - No Decisions Made (additional fields required)
 - Approvals Required
- **Time:** Select the time that you would like the User to receive the alerts.
- **Account:** Choose an account from the drop-down menu.
- **Email:** Enter the email address you would like to receive the alerts.

Edit Alert Criteria

Alert Name *

Reminder Notification

Service *

Check Positive Pay

Event *

No Decisions Made

Time *

11:00am

Account *

All Accounts

Email *

< BACK

UPDATE ALERT

DELETE ALERT

Print

Top

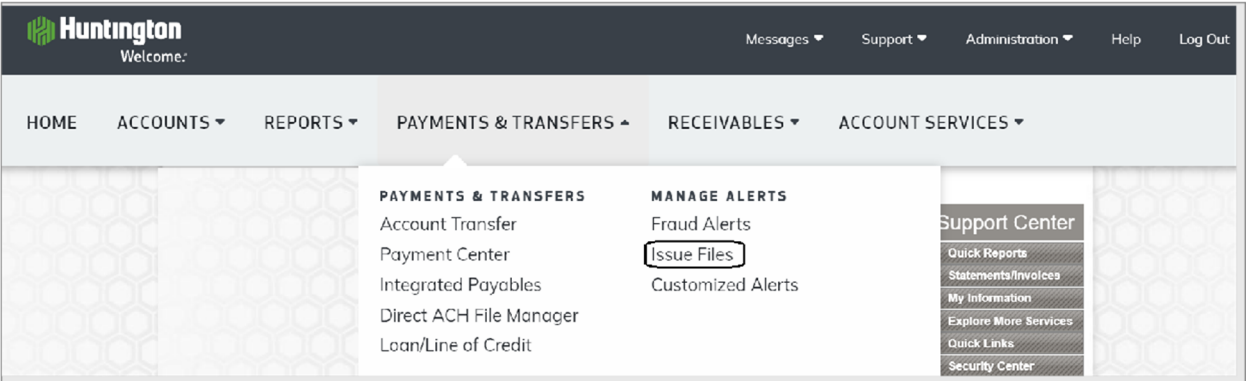
4. Click **“Add/Update Alert”**. The following message appears:

Message

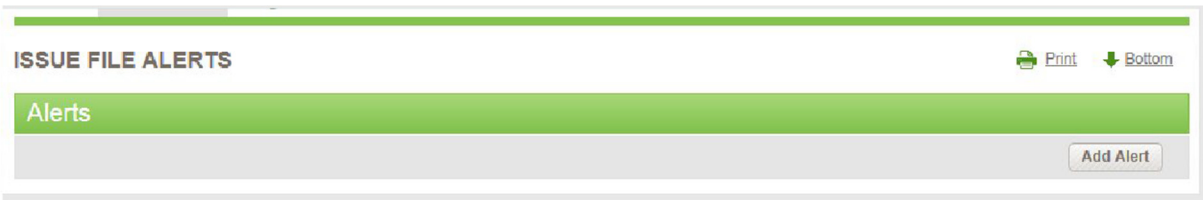
The alert 'Reminder Notification' has been saved successfully.

Check Issue File Alerts allow users to receive a Check Issue File confirmation email per account number when Check Positive Pay has finished the posting process. Notifications can be sent to anyone with an email address and may be received 90 minutes after the issue file is uploaded. Issue Files can be uploaded hourly, seven days a week from 6:00 a.m. through 8:00 p.m. ET. In addition, an Administrator with User Maintenance is able to modify other user-created Alerts.

1. Select “Issue Files” under Manage Alerts in the Payments & Transfers menu.



2. Click Add Alert.



3. Enter the Alert Name (this will populate in the subject line of your email alert notification). You can use up to 30 alphanumeric characters. To help secure data, it is recommended that only partial account number information is entered. On the Account drop-down, select All Accounts or an individual account. Note: E-mail alerts are sent on a per account basis, listing the last four digits of the account number. Verify the email address that you entered because this doesn't get validated. If you have a third party sending the issue file then you can add an alert with their email address even if they aren't a BOL User.

[< BACK](#) **ADD ALERT** [Print](#) [Bottom](#)

Alert Details

Alert Name: *

Account: *

Email Address: *


[< BACK](#) [ADD ALERT](#) [Reset](#)

[Print](#) [Top](#)

4. **Click Add Alert.** A confirmation message will display to let you know the alert was saved successfully.

[< BACK](#) **ISSUE FILE ALERTS** [Print](#) [Bottom](#)

Message

 The alert Check Issue File Notification has been added successfully.

Modifying or removing an Issue File Alert.

1. Click on the alert name that you want to modify or delete.

ISSUE FILE ALERTS				
<div>Alerts</div> <div>Add Alert</div>				
Alerts Results				
Alert Name	Account	User Name	Email Address	Last Updated
Check Issue File Notification	All Accounts	John Smith	hnbuser@abccompany.com	06/20/2019 11:32am ET

2. If modifying make the modification and click on Update Alert. If removing the alert then click on Delete Alert.

< BACK		MODIFY / DELETE ALERT		Print	Bottom
Alert Details					
Alert Name:	<input type="text" value="Testing"/>				
Account:	<input type="text" value="All Accounts"/>				
Email Address:	<input type="text" value="hnbuser@huntington.com"/>				
< BACK	UPDATE ALERT	DELETE ALERT	Reset		
					Print Top

SECTION 7

SUPPORT

ONLINE SUPPORT

RESEARCH REQUEST

The **Contact Us** is located Support menu across the top of the Home page outside of the Fraud Prevention module. It allows you to send Huntington an online request for help.

The screenshot shows a web form titled "CUSTOMER SERVICE" with a navigation bar containing "MESSAGES", "PROFILE INFORMATION", "CHANGE PASSWORD", and "CONTACT US" (which is highlighted). The form is divided into several sections:

- Initial Selections:** A dropdown menu "What can we help you with?" with "Check Positive Pay" selected, and another dropdown "Specifically:" with "Why was an item returned?" selected.
- Enter Information to Research:** A section with four input fields: "Account" (a dropdown menu showing "Select an Account"), "Transaction Date" (with a calendar icon), "Amount", and "Bank Reference Number".
- Describe the Research Request:** A section with a "Comments" label and a large text area for the user to describe the request.
- Footer:** A "SEND REQUEST" button on the left, and "Print" and "Top" links on the right.

OFFLINE SUPPORT

CUSTOMER SERVICE

We encourage you to contact us with any questions or concerns.

By phone: 800-480-4862, weekdays, 7:30 a.m. to 6:00 p.m. ET.

TELLER POSITIVE PAY ACTIVATION & DEACTIVATION

It is strongly recommended that Teller Positive Pay remains active on your account at all times. If Teller Positive Pay is turned off, you will continue to receive the Check Positive Pay service, however, you will not have protection for items that are cashed at Huntington branch locations and may be held liable for any fraudulent activity that occurs at the teller line.

To temporarily deactivate or reactivate Teller Positive Pay, have your Check Positive Pay Teller PIN available and contact Client Services at 1-800-480-4862, option 1.

SECTION 8

CHECKLIST



BUSINESS FRAUD MITIGATION CHECKLIST

Huntington is committed to assisting our clients in mitigating the risks associated with payment and online fraudulent activity. As part of that commitment, we have compiled a checklist of practices that may help you reduce the potential for payment and online fraudulent activity.

ISSUING CHECKS, INITIATING ACH AND WIRE TRANSACTIONS

- ☐ Regularly review your list of authorized personnel accessing your bank accounts, especially those with check issuance, ACH initiation, wire initiation and approval access
- ☐ For consistency and increased transparency to errors and/or fraud, implement and utilize:
 - Check Positive Pay fraud mitigation solution with teller line protection and payee name verification
 - ACH Positive Pay fraud mitigation solutions
 - Wire-transfer templates
- ☐ Adopt dual-authorization protocols and/or callback procedures:
 - For all electronic funds transfers
 - To decision suspect/exception check items
- ☐ Introduce stale-date and maximum dollar threshold protocols for check items to ensure only intended payments are processed
- ☐ Establish transfer limits for all wire transactions
- ☐ Diligently monitor your account for all non-standard check, ACH and wire transaction activity
- ☐ Do not deviate from these standard safeguards or your processing procedures

CARD ACCEPTANCE

- ☐ Implement tokenization and encryption security for terminal or web-based transactions.
- ☐ Adopt and utilize EMV card capabilities.
- ☐ Establish PCI DSS compliance and annually complete PCI DSS Self-Assessments to identify gaps.

CONDUCTING ONLINE BUSINESS

- ☐ Strengthen your network by establishing a secure firewall, VPN connectivity and installing/ maintaining anti-virus and anti-spyware solutions
- ☐ Restrict or block access to:
 - Removable media devices (i.e. CDs, DVDs or USB devices)
 - Email attachments in formats commonly used to spread malicious programs (i.e. VBS, .BAT, .SCR, .EXE, .PIF)
 - Social networking sites
- ☐ Train all employees about cybercrime, common fraud schemes, keeping password credentials secure and the importance of following online security protocol
- ☐ Evaluate a cyber liability insurance policy to provide first and third-party coverage for damages when private, personal and financial information is compromised due to a data breach or network intrusion

Please contact your Huntington Treasury Management Sales Advisor to learn more about the most recent fraud threats and how available solutions can help further protect your business and our work together.

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