

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.

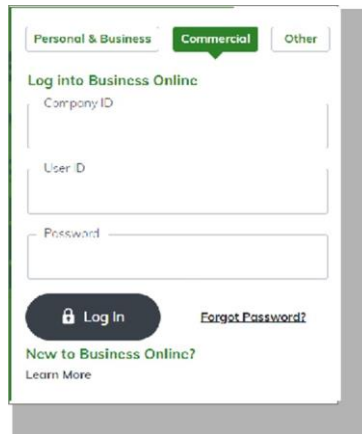
Business Security Suite is one of the strongest combination of services available to help protect your business accounts from both electronic and paper-based fraud.

SECTION 1

GETTING STARTED

LOGGING IN

1. Visit [Huntington.com](https://www.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 is the heading "Log into Business Online". 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? Learn More".

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 left is the Huntington logo and "Welcome". The main heading is "Security Token Verification". Below this is a "Digital Token Number" input field. A message says "Enter the number shown on your authenticator app and click Continue." There is an image of a smartphone displaying a green token number. At the bottom, there is a "CONTINUE" button. On the right side, there is a "Support Center" link with a "Contact Us" sub-link. At the bottom, there is a note: "Need assistance? Give us a call toll free at (800) 430-2001, 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 "HOME", "ACCOUNTS", "REPORTS", "PAYMENTS & TRANSFERS" (which is selected and highlighted), "RECEIVABLES", and "ACCOUNT SERVICES". The "PAYMENTS & TRANSFERS" menu is open, 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)). On the right side, there is a "Statements & Invoices" link with a refresh icon. Below this, there is a "Statement Type" dropdown menu set to "Deposit Account Statements".

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 'ACH POSITIVE PAY' expanded to show 'Filter' and 'Pending Decision'. The main content area displays a table with the following data:

Account Number	Transit Rout	Company Name	Specific Amount	Maximum Amount	Transaction Type Code	Status	Authorization	Authorization
XXXXXXXXXXXXXXXX0014	044000024	Equipment Lease	2,568.75	0.00	Checking Debit	Active	08/18/2017	08/31/2022
XXXXXXXXXXXXXXXX0014	044000024	IRS Tax Payments	0.00	15,000.00	Checking Debit	Active	08/18/2017	
XXXXXXXXXXXXXXXX0014	044000024	Computers R Us	0.00	100,000.00	Checking Debit	Active	08/18/2017	
XXXXXXXXXXXXXXXX0014	044000024	ABC Printing Co	0.00	5,000.00	Checking Debit	Active	08/18/2017	

At the bottom of the page, there is a pagination control showing 'Page 1 of 1' and 'Displaying 1 to 4 of 4 items'.

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 open. The form includes a dropdown menu for 'Account Number' with the text 'Please Select Account Number'. Below the dropdown are three buttons: 'Save', 'Reset', and 'Cancel'. The page also shows the left sidebar menu and the top navigation bar.

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 "ACH POSITIVE PAY" and three menu items: "Filter", "Pending Decision", and "Decision Verification". The main form area contains the following fields and options:

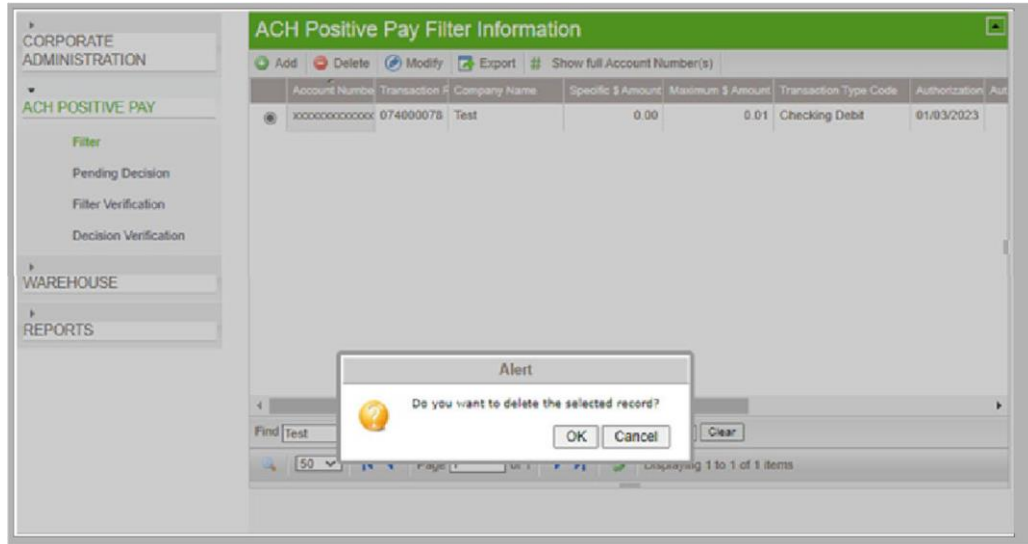
- Account Number ***: A dropdown menu with a blacked-out selection. Below it is a link: "Show full Account Number(s)".
- No Authorization End Date Specified**
- Authorization Start Date ***: A date picker showing "12/14/2022".
- Authorization End Date ***: An empty date picker.
- Amount ***: Radio buttons for "Maximum Amount" (selected) and "Specific Amount". Below is a text input field containing "0.00".
- Amount cannot be zero.**
- Transaction Type Code**: Radio buttons for "Checking" (selected), "Savings", "Debit", and "Credit".
- Number of Authorized Transactions**: An empty text input field.
- Company ID ***: A dropdown menu with a blacked-out selection.
- Company Name**: A dropdown menu with a blacked-out selection.

At the bottom are three buttons: "Save", "Reset", and "Cancel". A small asterisk and "required field" text are visible in the top right corner of the form area.

- **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 shows a web application interface for managing pending transactions. On the left is a navigation menu with 'CORPORATE ADMINISTRATION', 'ACH POSITIVE PAY', 'Filter', 'Pending Decision', 'Decision Verification', and 'REPORTS'. The main area is titled 'Pending Decision' and contains a table of transactions. The table has columns for 'Reject Status', 'Account Number', 'Transaction F', 'Company Name', '\$ Amount', 'Transaction Type Code', and 'Reference Number'. The first row is selected, and the 'Refuse selected' button is highlighted in yellow. Below the table is a pagination control showing 'Page 1 of 1' and 'Displaying 1 to 21 of 21 items'.

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

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.

The screenshot shows the 'Pending Decision' window. On the left is a navigation menu with 'ACH POSITIVE PAY' selected. The main area contains a table of transactions with columns: Reject Status, Account Number, Transaction R, Company Name, \$ Amount, Transaction Type Code, and Reference Number. The first row is highlighted in green and has a checked checkbox. Below the table are navigation controls including a search box, a dropdown set to '50', and a status bar indicating 'Page 1 of 1' and 'Displaying 1 to 21 of 21 items'.

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

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

This screenshot is similar to the previous one, but the 'Select All' checkbox at the top left of the table is now checked. The table data remains the same, but the first row's checkbox is also checked. The status bar at the bottom still shows 'Page 1 of 1' and 'Displaying 1 to 21 of 21 items'.

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

*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 ** required field

Account Number *
[Redacted]

[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 *
[Redacted]

Company Name
[Redacted]

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

Pending Decision

Pending selected Refuse selected Accept selected [Export](#)

	Reject Status	Account Number	Transf. Route	Company Name	Amount \$	Transaction Type Code	Entry Desc	Standard Dr	Effective Date	Resolution Date
<input type="radio"/>	Accepted	000000000007352	044000024	SAME DAY DEBITS	944.58	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Refused	000000000007352	044000024	SAME DAY DEBITS	970.75	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Pending	000000000007352	044000024	SAME DAY DEBITS	899.11	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Pending	000000000007352	044000024	SAME DAY DEBITS	376.91	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Pending	000000000007352	044000024	SAME DAY DEBITS	322.22	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Accepted	000000000007352	044000024	SAME DAY DEBITS	425.24	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Pending	000000000007352	044000024	SAME DAY DEBITS	360.00	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Pending	000000000007352	044000024	SAME DAY DEBITS	376.91	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Pending	000000000007352	044000024	SAME DAY DEBITS	190.39	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Refused	000000000007352	044000024	SAME DAY DEBITS	366.66	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Pending	000000000007352	044000024	SAME DAY DEBITS	376.91	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Pending	000000000007352	044000024	SAME DAY DEBITS	344.44	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Refused	000000000007352	044000024	SAME DAY DEBITS	970.75	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Accepted	000000000007352	044000024	SAME DAY DEBITS	333.33	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Pending	000000000007352	044000024	SAME DAY DEBITS	515.71	Checking Debit	PAYMENT	WEB	08/14/2017	08/15/2017
<input type="radio"/>	Pending	000000000007352	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. The page has a green header with the Huntington logo and a 'Welcome:' message. On the right, there are links for 'Home', 'Profile', and 'Logout'. A left-hand navigation menu includes 'CORPORATE ADMINISTRATION', 'CONTROL TOTALS', 'ACH POSITIVE PAY', 'WAREHOUSE', and 'REPORTS'. The 'WAREHOUSE' section is expanded, showing options like 'Originator Browse', 'Account Search', 'Delete/Reversal', and 'Approval'. The main content area is titled 'PEP+ Exchange Warehouse Account Search' and contains a search form. The form includes a 'BOL ID' dropdown menu with '10000' selected. The 'Account Search' dropdown menu is open, showing 'Originator' and 'Receiver' options. The 'Application Name' dropdown menu is set to 'ABC-Company'. There are several required fields marked with an asterisk: 'From Date', 'To Date', 'Account Number', 'Company Name/IAT Indicator', 'SFC Code', 'Effective Date', 'Amount \$', 'Individual ID/Check Number', and 'Individual Name/Customer Name'. There are also dropdown menus for 'Entry Description', 'Transaction Type', 'Discretionary Data', 'Amount Relation', and 'Individual ID/Check Number Relation'. At the bottom of the form, there 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.

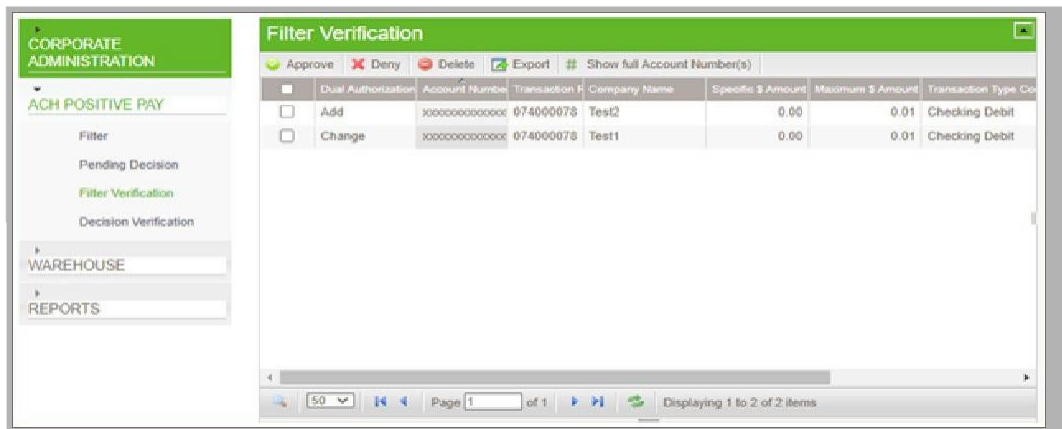
Level 2 Users: The second user can decision and approve but cannot approve their own items.

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:



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.

4011 - ACH Positive Pay Filter for Account No. 074000078-xxxxxxxxxxxx6770 Approved Successfully

Decision Verification

Approve Deny Delete Export # Show full Account Number(s)

<input type="checkbox"/>	Report Status	Submitted By	Account Number	Transaction F	Company Name	\$ Amount	Transaction Type Code
<input type="checkbox"/>	Refused	██████████	xxxxxxxxxxxx	074000078	FAIL AUTH	350.50	Checking Debit
<input type="checkbox"/>	Refused	██████████	xxxxxxxxxxxx	074000078	FAIL AUTH	400.50	Checking Debit
<input type="checkbox"/>	Accepted	██████████	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 navigation menu with categories: CORPORATE ADMINISTRATION, ACH POSITIVE PAY, WAREHOUSE, and REPORTS. Under REPORTS, there are links for Audit Activity, User Entitlement, and Report. The main content area is titled 'Reports' and 'Audit Report'. It contains several configuration fields: Organization (dropdown), Users (dropdown set to 'All'), From Date (calendar icon, value 10/06/2022), To Date (calendar icon, value 01/03/2023), Report Type (dropdown set to 'HTML'), Activity Type (dropdown set to 'Please Select'), Sort Fields (list box with 'Corpid', 'Date', and 'Userid'), and Sort Order (dropdown set to 'Ascending'). At the bottom 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 screen. The left navigation menu is the same as in the previous screenshot, with 'User Entitlement' highlighted under the 'REPORTS' category. The main content area is titled 'Reports' and 'User Entitlement Report'. It contains configuration fields: Organization (dropdown with a red asterisk), User ID (dropdown set to 'All'), Last Name (text input), Report Type (dropdown set to 'HTML'), Sort Order (dropdown set to 'Ascending'), and a link 'Show Full Account Number(s)'. At the bottom 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.

Check Positive Pay

2. Select Create New Map.

Check Positive Pay

3. Create New Issue File Map by entering the following information:

- **Issue File Map Name:** Enter the title of the file you are uploading.
- **File Type:** Select the application used to create the file (Comma Separated, Semi Colon Separated, Colon Separated, Tab Separated, and Fixed Width).
- **Contains 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.
- **Upload Sample Issue File:** Click “Browse” to locate a file on your computer or drag and drop your file. Once you have identified the file, select the “Upload” button.


4. **Complete the Map Fields and Formats:**

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

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

Step 3: Map Fields and Formats

Check Number	▼		
Amount	▼	Amount Format	▼
Issue Date	▼	Date Format	▼
Payee Name	▼	?	
Issue Type	▼	Optional	?
Additional Data	▼	Optional	

 Issues can be approved at any time. Issue files are uploaded hourly between 6:00 a.m. and 8:00 p.m. ET.

Save

5. **Click “Save”** to save the new map.

Importing an Issue File once Specifications are Mapped

1. Click **Issues File** tab.
2. Locate the applicable Issue File Map.

Check Positive Pay

Exceptions Approvals **Issue Files** Manual Entry Activity

Issue File Maps

You need to choose an existing map to upload an issue file, or you can create a new one.

← CREATE NEW MAP

Test File ⋮

Date Added: 08/09/2025
File Type: Comma Separated

[Upload Issue File](#)

ⓘ Issue files are uploaded hourly between 6:00 a.m. and 8:00 p.m. ET.

3. Click **Upload Issue File**.
4. Select your account number. The account dropdown menu will only be visible when your Import issue File Map has the “select account at time of import” selected under the formatting options.
5. Click “**Browse**” to locate a file on your computer or drag and drop your file.

Check Positive Pay

Exceptions Approvals **Issue Files** Manual Entry Activity

[← BACK TO ISSUE FILE MAPS](#)

Upload Issue File

Selected Issue File Map:
Test File

View Details ▾

Account ▾

⬆

Drag and drop your file here
or
[Browse](#)

Previous Issue File

ⓘ Issue files are uploaded hourly between 6:00 a.m. and 8:00 p.m. ET.

6. Click the **Upload Issue File** button.

7. A message will appear indicating success and will include the number of Issues and the total Issue Amount.

Check Positive Pay

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

[← BACK TO ISSUE FILE MAPS](#)

Success!

If no errors are detected with your issue file, it will be loaded into the Check Positive Pay system during the next processing window.

Issue File Uploaded:

Checkrun 7.21.2025.csv

Issues in File:

19

Total Amount Paid:

16231.96

Upload Date:

07/28/2025

[Upload Another File](#)

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

 Print

Exceptions Approvals Issue Files **Manual Entry** Activity

Enter Check Information

Enter your check information. If you provide a payee name for an account without payee verification enabled, the name will not be validated. Please contact your Treasury Management advisor to have this service added to your account.


Apply Account to All Apply Date to All

Account	Issue Date 08/09/2021	Check Number	Type Issue	Amount \$	Payee Name	Additional Data
Account	Issue Date 08/09/2021	Check Number	Type Issue	Amount \$	Payee Name	Additional Data
Account	Issue Date 08/09/2021	Check Number	Type Issue	Amount \$	Payee Name	Additional Data
Account	Issue Date 08/09/2021	Check Number	Type Issue	Amount \$	Payee Name	Additional Data
Account	Issue Date 08/09/2021	Check Number	Type Issue	Amount \$	Payee Name	Additional Data

[ADD MORE ENTRIES](#)

Summary

Total Number of Checks..... 0
Total Amount..... \$0.00

 If exceptions don't have decisions made by 3:00 p.m. ET, they will be processed with the established default decision.

Submit

3. Enter the following information:
 - **Account:** From the drop-down menu, select the account associated with the check.
 - **Check Number**
 - **Amount**
 - **Issue 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:

Check Positive Pay

Exceptions Approvals Issue Files **Manual Entry** Activity

Success!

Your checks have been uploaded.

Uploaded Checks:

1

Total Amount:

\$275.88

Uploaded Date:

06/03/2025

[Enter More Checks](#)

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	Decision: Pay	Saved
	66802		\$0.00 \$288.34	Paid No Issue	Decision: Pay But Correct	Saved
	Corrected Check Number: 88804		Corrected Amount: \$ 1,268.34			
	66808		\$0.00 \$95.00	Paid No Issue	Decision: Return (Default) Return Reason: Fraud	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  Cut-Off Times  Export CSV








Accounts 

Minimum Amount Maximum Amount Exception Reason 

Bulk Decisions

Bulk Decision 

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
			Corrected Check Number <input type="text" value="88802"/>			
			Corrected Amount <input type="text" value="\$ 1,268.34"/>			
	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 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 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 navigation links for 'Printer Friendly', 'Bottom', and 'Support Center'. Below this is a menu with tabs: 'EXCEPTIONS', 'APPROVALS' (selected), 'ISSUE FILES', 'MANUAL ENTRY', and 'POSITIVE PAY ACTIVITY'. A message banner indicates '2 Pending Batches Remain'. The 'Transactions' section has a dropdown menu set to 'Issues' and a 'Download Easy Export' link. The main 'Issues' section contains a table with columns for 'Date Added', 'Issue Pay Totals', and 'Imported By'. Each row includes '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 'Printer Friendly' and 'Top' links.

Date Added	Issue Pay Totals	Imported By	Export	Decline	APPROVE
10/14/2016 03:30 PM ET	Issues - \$12,342.56 (2) Voids - \$1,838.52 (1) Reverse Issues - \$547.37 (1) Reverse Voids - \$4,254.97 (2)	Ren, Kyla	Export	Decline	APPROVE
11/17/2016 11:22 AM ET	Issues - \$475.28 (4) Voids - \$4,567.36 (2) Reverse Issues - \$3,483.53 (3) Reverse Voids - \$2,573.76 (1)	Earp, Wyatt	Export	Decline	APPROVE

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.

ACTIVITY

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

1. Click on the “Activity” tab.
2. Search by **Issue** or **Decisions** from the “Transactions” option.

Issue Transactions: Select an account (or multiple 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:** 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.

Check Positive Pay

 Print

Exceptions Approvals Issue Files Manual Entry **Activity**

Transactions

Issues Decisions

Enter Search Criteria

 Export CSV

Accounts

Check Issue Date From Imported By Issue Type

Check Range From Check Range To Additional Data Status

Amount From Amount To Payee Name Date Added

Decisions Transactions: Select an account (or multiple 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:** If you know the approximate amount of the check(s), enter a range.
- **Corrected Amount:** 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 Reasons:** 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

Print

Exceptions Approvals Issue Files Manual Entry **Activity**

Transactions

Issues **Decisions**

Enter Search Criteria [Cut-Off Times](#) [Export CSV](#)

Accounts

Start Date End Date Decided By Exception Reason

Check Range From Check Range To Amount From Amount To Exception Decisions

Corrected Check Range From Corrected Check Range To Corrected Amount From Corrected Amount To Return Reasons

Issued Payee Posted Payee

Select E-Check? Both Yes No

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

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

Bulk Decisions

Bulk Decision

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

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	

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

- 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
 [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	

- **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 Return Reason:

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	<input type="text" value="\$"/>	\$15.00		<input type="text" value="Pay"/>		Submitted
<input checked="" type="checkbox"/>	...1111 / Main Account	223456	<input type="text" value="⚡"/>	\$20.00		<input type="text" value="Return"/>	<input type="text" value="Fraud"/>	Submitted
<input checked="" type="checkbox"/>	...1111 / Main Account	561234	<input type="text" value="⚡"/>	\$30.00		<input type="text" value="Return"/>	<input type="text" value="Fraud"/>	Submitted
<input checked="" type="checkbox"/>	...1111 / Main Account	4564123	<input type="text" value="\$"/>	\$25.00		<input type="text" value="Pay"/>		Submitted
<input checked="" type="checkbox"/>	???? / Operating Account	987456	<input type="text" value="\$"/> 321907456	\$55.00	<input type="text" value="\$30.00"/>	<input type="text" value="Pay But Correct"/>		Submitted
<input checked="" type="checkbox"/>	...2222 / Operating Account	321456987	<input type="text" value="\$"/>	\$40.00		<input type="text" value="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.

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.

ACTIVITY

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

1. Click on the “Activity” tab.

Reverse Positive Pay Print

Exceptions Approvals **Activity**

Enter Search Criteria Cut-Off Times Export CSV

Accounts
All Accounts (3)

Start Date: 08/10/2025 End Date: 08/10/2025 Decided By: All Users Exception Decisions: All Exception Decisions

Check Range From: Check Range To: Amount From: \$ Amount To: \$ Return Reasons: All Return Reasons

Corrected Check Range From: Corrected Check Range To: Corrected Amount From: \$ Corrected Amount To: \$

Select E-Check? Both Yes No Reset Search

2. **Select an account (or multiple 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.
 - **Corrected Check Range:** If you know the check serial numbers that you corrected then you can enter the range.
 - **Amount:** If you know the approximate amount of the check(s), enter a range.
 - **Corrected Amount:** If you know the approximate corrected amount of the check(s), enter a range.
 - **Decided 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 Reasons:** 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 (4)

Date	Account	Check Number/Corrected Check Number	Posted Amount / Corrected Amount	Decision / Return Reason	Decided By	Last Updated By
8/3/2025		003 575003	\$15.00 ..	Pay but Correct ..	HNB, USER	System Default
8/3/2025		12345	\$15.00 \$50.00	Pay but Correct ..	HNB, USER	System Default
8/3/2025		12345	\$15.00 ..	Pay ..	HNB, USER	System Default
8/3/2025		12385	\$15.00 ..	Return ..	HNB, USER	System Default

5. Click “Export CSV” 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.

TRANSACTIONSTHATWILLPOST

- 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

TRANSACTIONSTHAT WILLBE 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

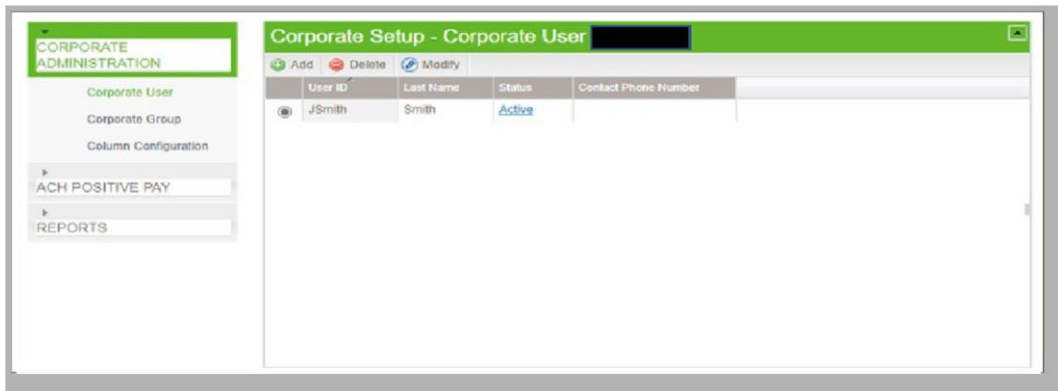
**ADMINISTRATION
& ALERTS**

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

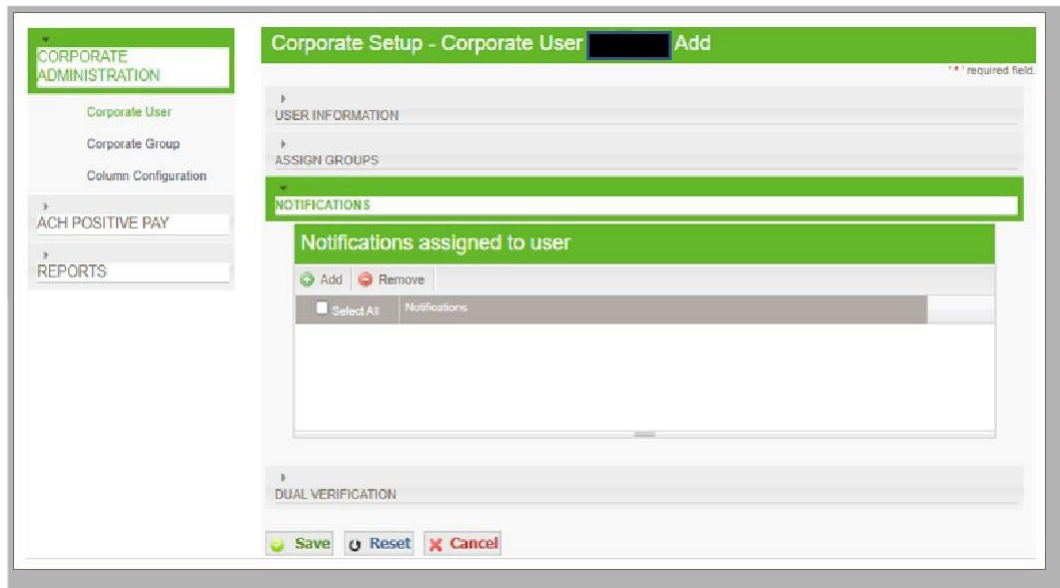
1. Click **“Corporate User”** on the left.
2. To add a new User, click **“Add.”** To change an existing User’s status or information, select the User and click **“Modify.”**



3. Enter or change the User’s information:

The screenshot shows the 'Corporate Setup - Corporate User' form for editing user information. The left navigation menu is the same as in the previous screenshot. The main area is titled 'USER INFORMATION' and contains several input fields: 'Web Access' (checkbox), 'First Name', 'Middle Initial', 'Last Name*', 'User ID*', 'Title', 'Email Address*', 'Address', 'City', 'State', 'Zip Code', 'Contact Phone Number', and 'Fax Number'. Below these fields are sections for 'ASSIGN GROUPS', 'NOTIFICATIONS', and 'DUAL VERIFICATION'. At the bottom are 'Save', 'Reset', and 'Cancel' buttons. A note '** required field' is visible in the top right corner.

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."



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' interface. On the left is a navigation menu with the following items: 'CORPORATE ADMINISTRATION' (expanded), 'Corporate User', 'Corporate Group', 'Column Configuration' (highlighted), '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 columns: 'Column(s) Removed From Grid Display' and 'Column(s) Available on Grid Display'. The 'Removed' column lists: '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' column lists: 'Company Name/IAT Indicator', 'Company ID/Originator ID', 'Account Number', '\$ Amount', 'Entry Description', and 'Individual ID/Check Number'. Between the columns are 'Add >>' and '<< Remove' buttons. A vertical scrollbar is visible on the right side of the 'Available' column.

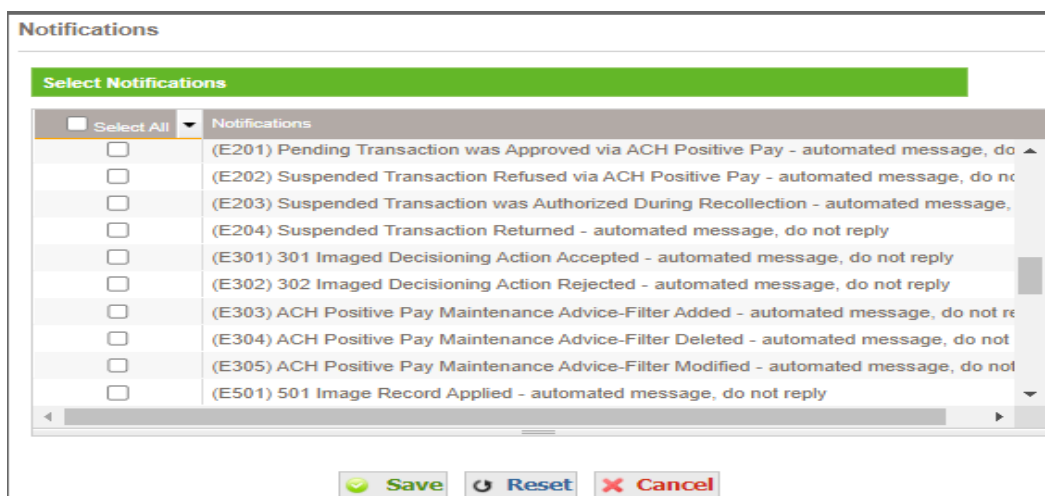
ACH POSITIVE PAY ALERTS

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**.



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



7. Click **Save**.

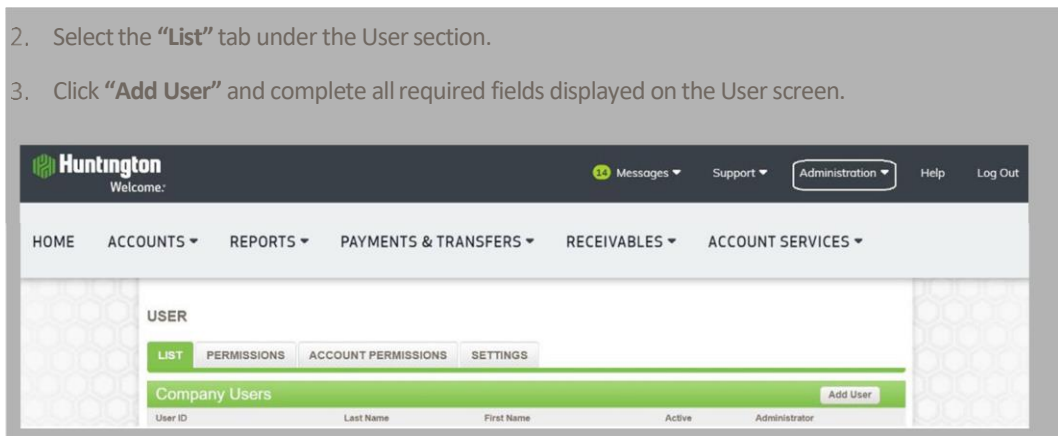
CHECK & REVERSE POSITIVE PAY ADMINISTRATION

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.

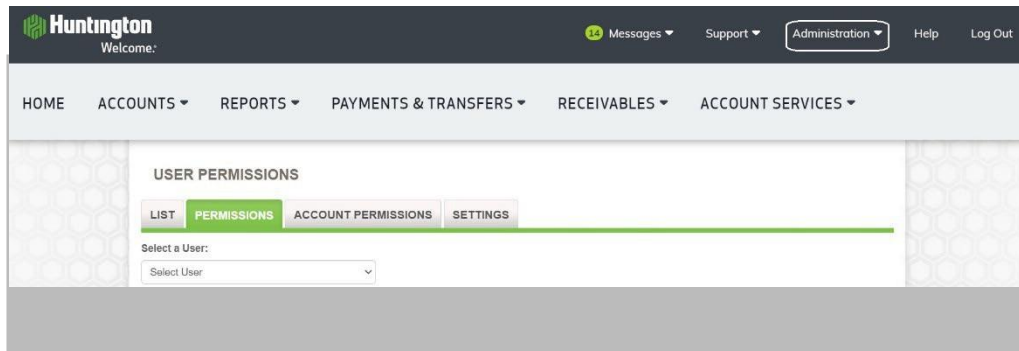
USER ENTITLEMENTS

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.

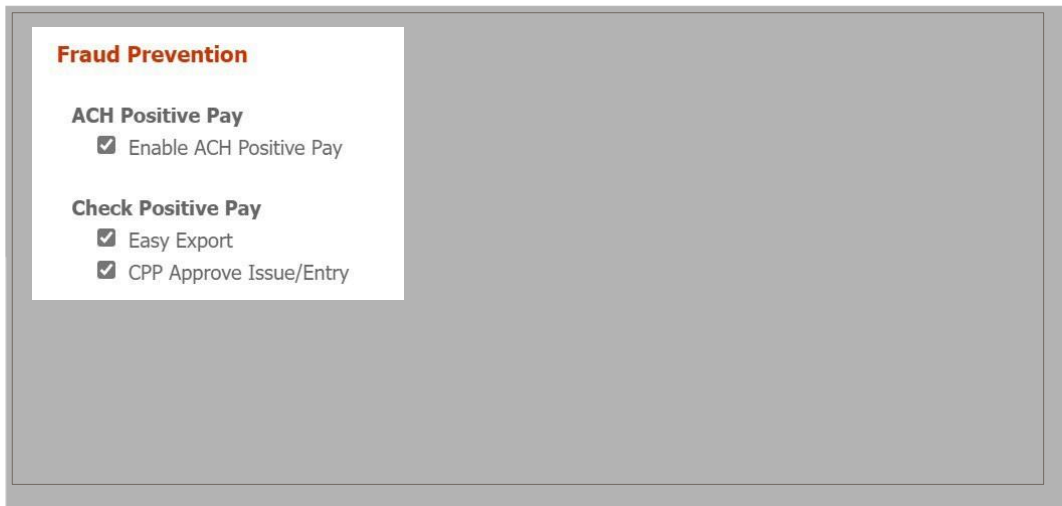
USER-LEVEL PERMISSIONS

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.



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.

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

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

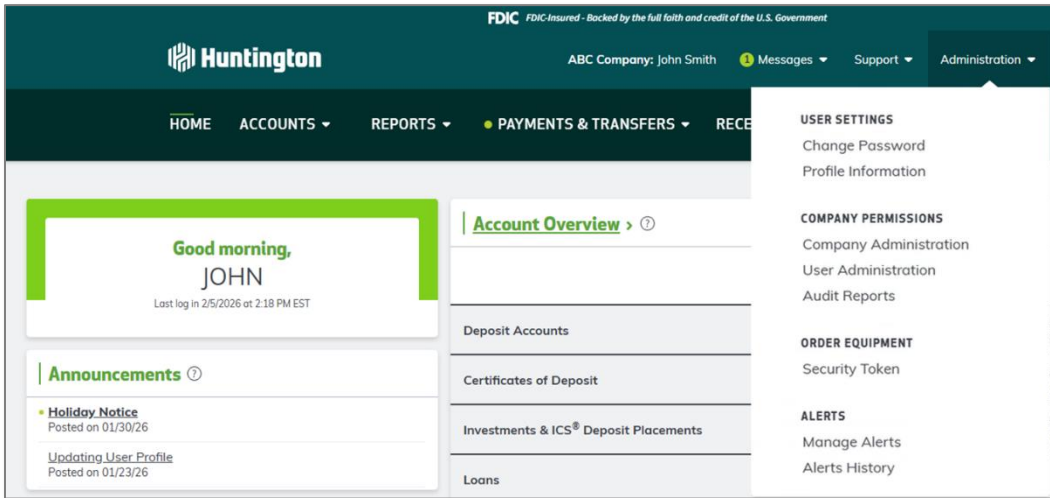
Account	CPP Decision Exceptions	CPP Approve Decisions	CPP Import Issue	CPP Set-Up	CPP Manual Entry	CPP Positive Pay Activity	RPP Decision Exceptions	RPP Approve Decisions	RPP Positive Pay Activity
	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>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

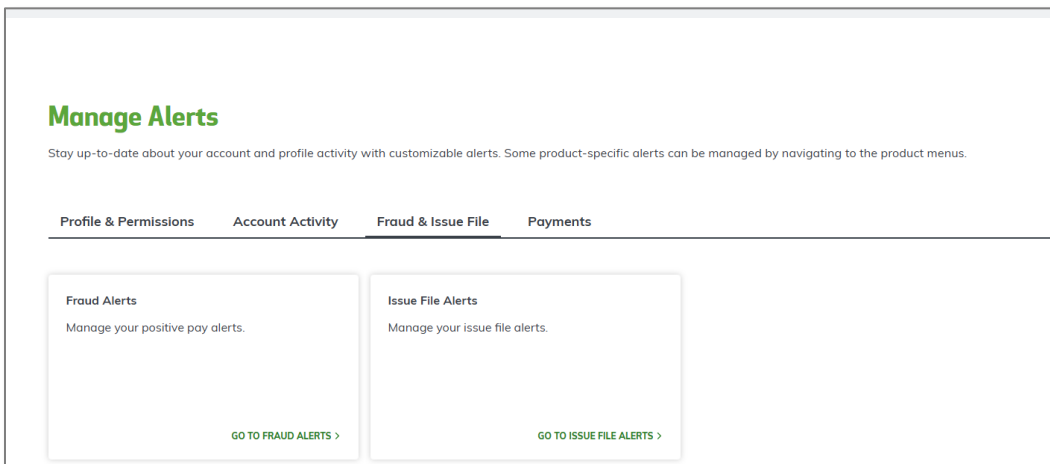
CHECK & REVERSE POSITIVE PAY ALERTS

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 “**Manage Alerts**” in the Administration menu.



2. Select the “**Fraud & Issue File**” tab on the Manage Alerts page then click “**Go to Fraud Alerts**,” on the “**Fraud Alerts**” tile.



- 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 Howard, Lynn Service All Services

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

4. To add alerts for that User, click “Add Alerts.” Then enter the following information:
 - a. Alert Name: Assign a custom alert name
 - b. Service: Choose Check Positive Pay or Reverse Positive Pay
 - c. Event: Choose from one of the following four alert types:
 - i. Exceptions Available
 - ii. No Exceptions Available
 - iii. No Decisions Made (additional fields required)
 - iv. Approvals Required
 - d. Time: Select the time that you would like the User to receive the alerts.
 - e. Account: Choose an account from the drop-down menu.
 - f. Email: Enter the email address you would like to receive the alerts.

Edit Alert Criteria

Alert Name

Service

Event

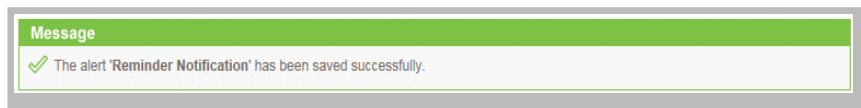
Time

Account

Email

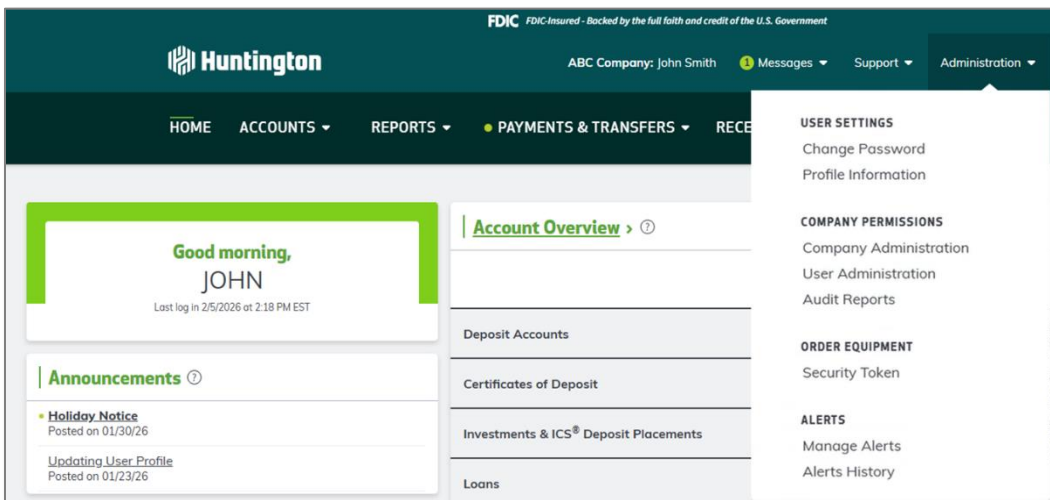
< BACK UPDATE ALERT DELETE ALERT Print Top

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

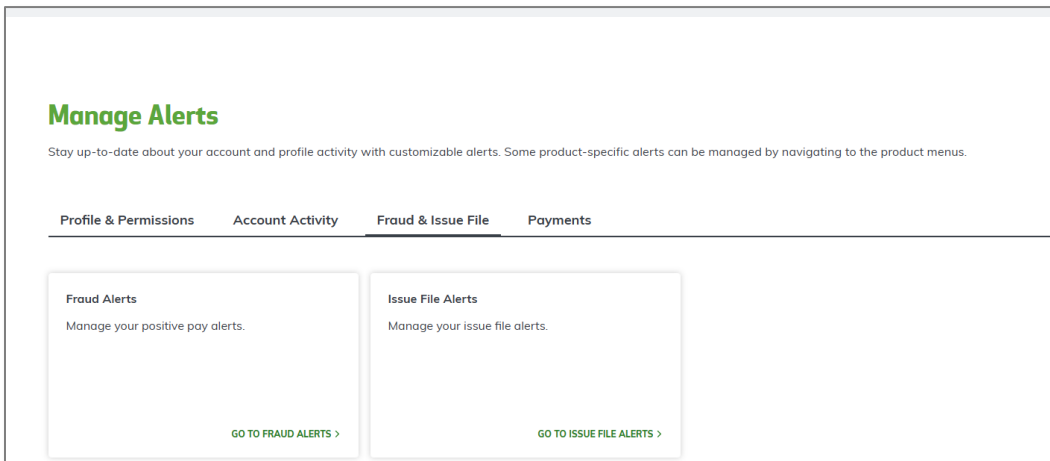


Check Issue File Alerts allow users to receive a Check Issue File confirmation email per account number when Check Positive Pay has finished the posting process. Notifications can be sent to anyone with an email address and may be received 90 minutes after the issue file is uploaded. Issue Files can 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.

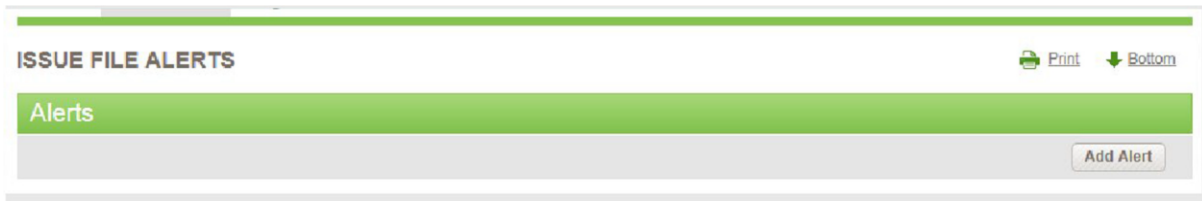
1. Select “**Manage Alerts**” in the Administration menu.



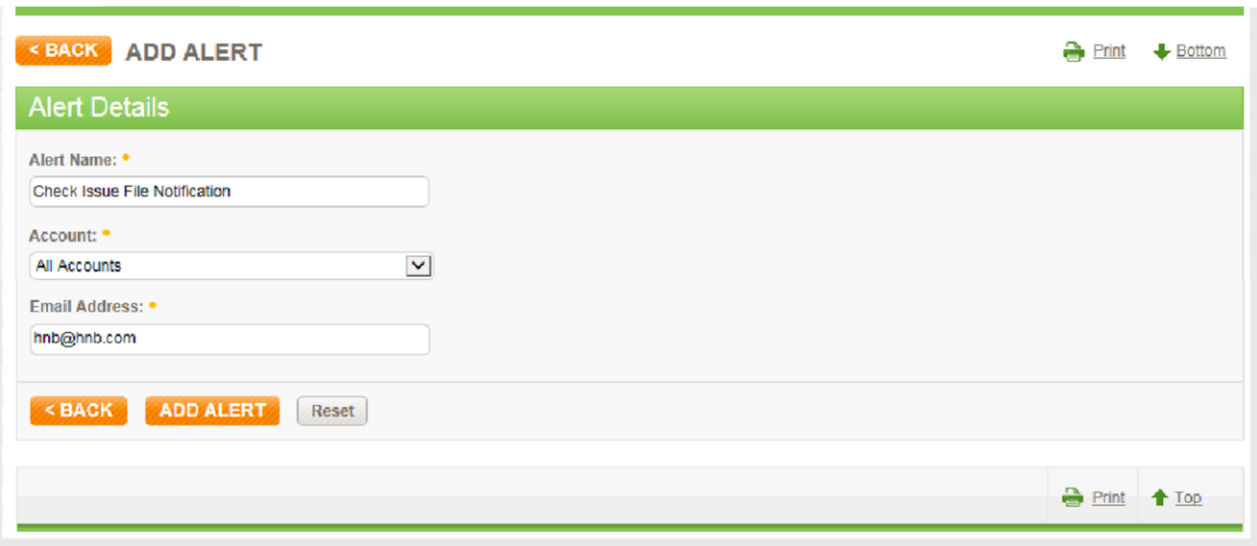
2. Select the “**Fraud & Issue File**” tab on the Manage Alerts page then click “Go to Issue File Alerts,” on the “Issue File Alerts” tile.



3. Click **"Add Alert."**



4. 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.

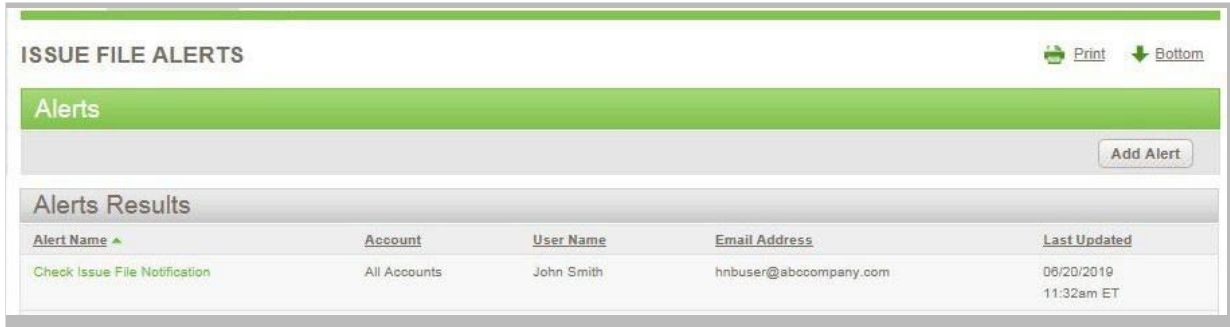


5. Click **"Add Alert."** A confirmation message will be displayed to let you know the alert was saved successfully.



Modifying or removing an Issue File Alert.

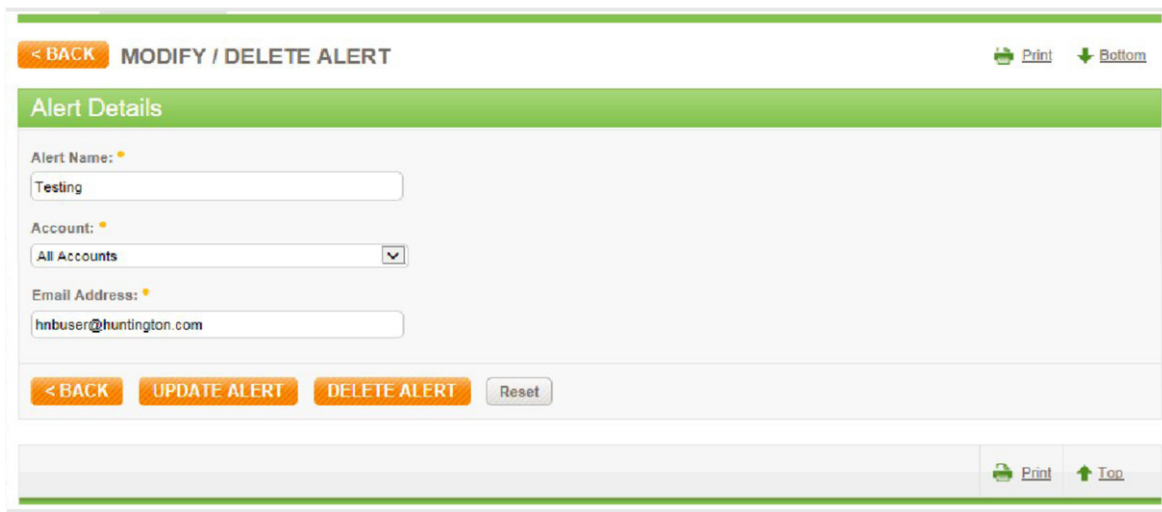
1. **Click on the alert name** that you want to modify or delete.



The screenshot shows the 'ISSUE FILE ALERTS' page. At the top right, there are 'Print' and 'Bottom' links. Below the header is a green bar with the word 'Alerts'. To the right of this bar is an 'Add Alert' button. Below that is a section titled 'Alerts Results' containing a table with the following data:

Alert Name	Account	User Name	Email Address	Last Updated
Check Issue File Notification	All Accounts	John Smith	hnbuser@abocompany.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.



The screenshot shows the 'MODIFY / DELETE ALERT' page. At the top left is a '< BACK' button. At the top right are 'Print' and 'Bottom' links. Below the header is a green bar with the text 'Alert Details'. The form contains the following fields:

- Alert Name:
- Account: (dropdown menu)
- Email Address:

At the bottom of the form are four buttons: '< BACK', 'UPDATE ALERT', 'DELETE ALERT', and 'Reset'. At the bottom right of the page are 'Print' and 'Top' links.

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 "CONTACT US" tab selected. The form is divided into three main sections:

- Initial Selections:** A dropdown menu for "What can we help you with?" (set to "Check Positive Pay") and another dropdown for "Specifically:" (set to "Why was an item returned?").
- Enter Information to Research:** Fields for "Account" (with a "Select an Account" dropdown), "Transaction Date" (with a calendar icon), "Amount", and "Bank Reference Number".
- Describe the Research Request:** A large text area labeled "Comments" for providing details.

At the bottom, there is a "SEND REQUEST" button and "Print" and "Top" links.

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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Bancshares Incorporated.