

## POSITIVE PAY USER GUIDE

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### ABOUT POSITIVE PAY

**ONCE THE ISSUED CHECK FILE IS SUBMITTED, IT WILL TAKE 45 MINUTES FOR OUR SYSTEM TO BEGIN COMPARING CHECKS PRESENTED AGAINST THE ISSUED CHECK FILE.**

**Example: If you or your payee come in to negotiate a check 30 minutes after submitting your business' issued check file, the check will raise an exception. The business will send a file via online banking, detailing checks that have been issued from the account, including information like check number, amount, date, and payee name. This tool will then compare the checks presented for payment against this list. When a discrepancy is found, the transaction will be flagged for further review or rejection. Similarly for ACH payments, transactions are reviewed for recipient name, amount and ACH company or source IDs and flagged for review or rejection when discrepancies are found. However, the business member does not submit a file for the ACH transactions, rather they add their own ACH authorization rules via online banking to dictate which ACH withdrawals shouldn't flag.**

**What It Is:** Positive Pay is a fraud prevention tool used by businesses to protect the business account against check or ACH fraud. It matches checks or ACH payments issued by your business against a list you provide. If a payment doesn't match, it's flagged for review before it's paid.

**How It Works:**

1. Your Business sends HFCU a list of issued checks or approved ACH merchants via online banking, including the following information:
  - **For Checks:**
    1. Check numbers
    2. Amounts
    3. Dates
    4. Payees
  - **For ACH:**
    1. Check numbers
    2. Amounts
    3. Dates
    4. Payees
    5. Merchant Name
    6. Source/Company ID
2. HFCU compares each incoming check or ACH to your list. If there's a mismatch or unauthorized payment, we:
  - Flag it
  - Send you an exception alert
  - You can then approve or reject it by

**Benefits:**

- Reduces risk of fraud and altered checks
- Helps prevent unauthorized ACH debits
- Adds a layer of control and oversight
- May improve reconciliation and cash flow accuracy

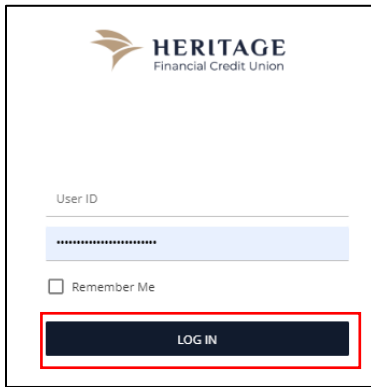
**Who Should Use It:**

- Businesses that issue large volumes of checks
- Organizations at risk of check/ACH fraud
- Companies needing tight treasury controls

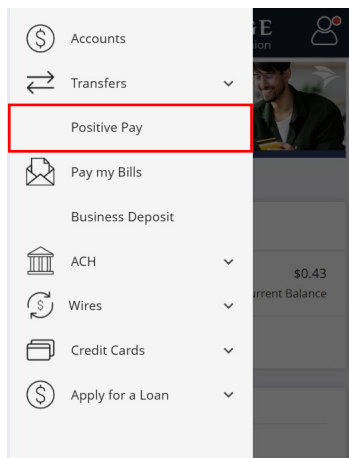
## LOG IN & ACCESS POSITIVE PAY

1. To get started, visit <https://heritagefcu.com/>. Click on the **“Login”** button located on the top right of the homepage, or login to your HFCU Mobile app on your personal device.

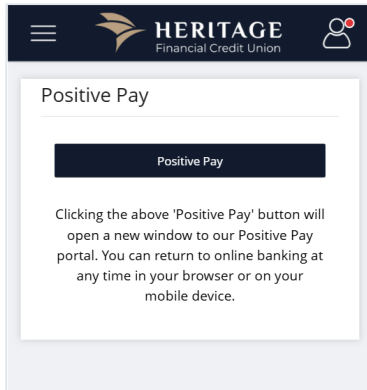
Routing Number 221978791 | Need assistance? Please call 845-561-5607 | Recursos en español | Find an ATM or Branch



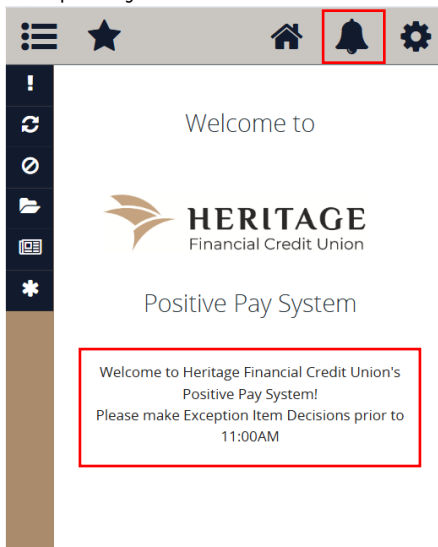
2. Login to your online banking account and navigate to **“Positive Pay.”** It will appear in the top menu for online or the left side hamburger menu on mobile or the top menu for desktop/browser.



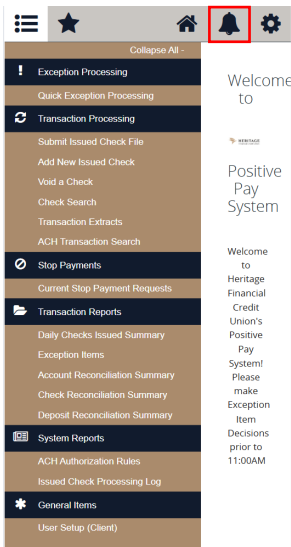
3. On the following screen click the **“Positive Pay”** button to be taken to the Positive Pay portal



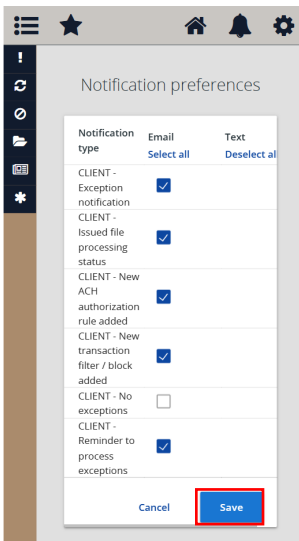
4. Once in the portal, click on the hamburger menu on mobile or the top menu in desktop to complete your actions.



You can set your notification preferences by clicking the bell icon.

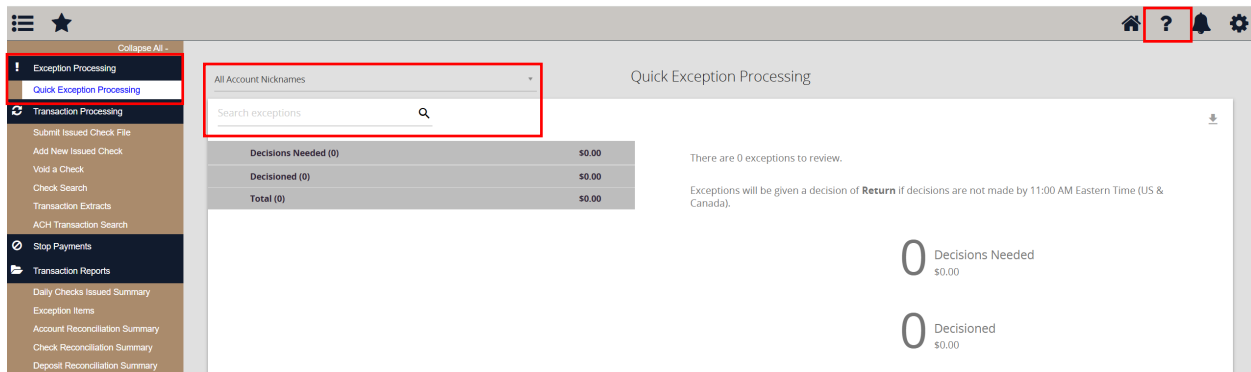


Once you are in the preferences menu, you can select your preferences and click the **“Save”** button to save your preferences.



## EXCEPTION PROCESSING

From the menu click on **“Quick Exception Processing”** to review exceptions if applicable. You can search for account nicknames as well as exceptions. If you need assistance, you can click the **“?”** icon for a breakdown of how to properly review. **Please note that you must decision your exception item decisions prior to 11:00am when there are exceptions to decision.**



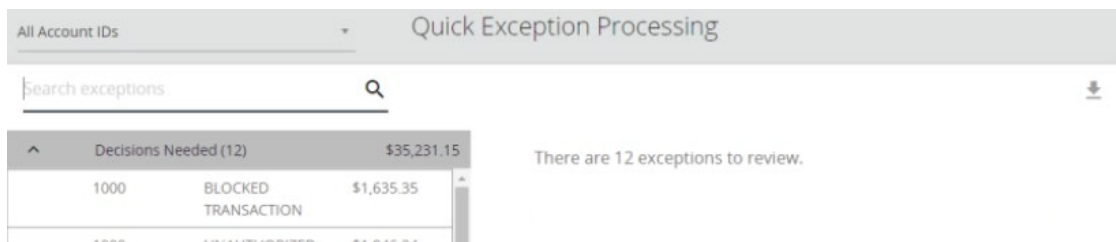
The screenshot shows the 'Quick Exception Processing' interface. On the left is a navigation menu with 'Quick Exception Processing' highlighted. The main area has a search bar for exceptions and a table with the following data:

Decisions Needed (0)	\$0.00
Decisions (0)	\$0.00
<b>Total (0)</b>	<b>\$0.00</b>

Text on the right: 'There are 0 exceptions to review. Exceptions will be given a decision of **Return** if decisions are not made by 11:00 AM Eastern Time (US & Canada).

Summary cards on the right show: 0 Decisions Needed \$0.00 and 0 Decisions \$0.00.

Click on each item under the **“Decision Needed”** drop down for the option to Pay or Return an image if available.



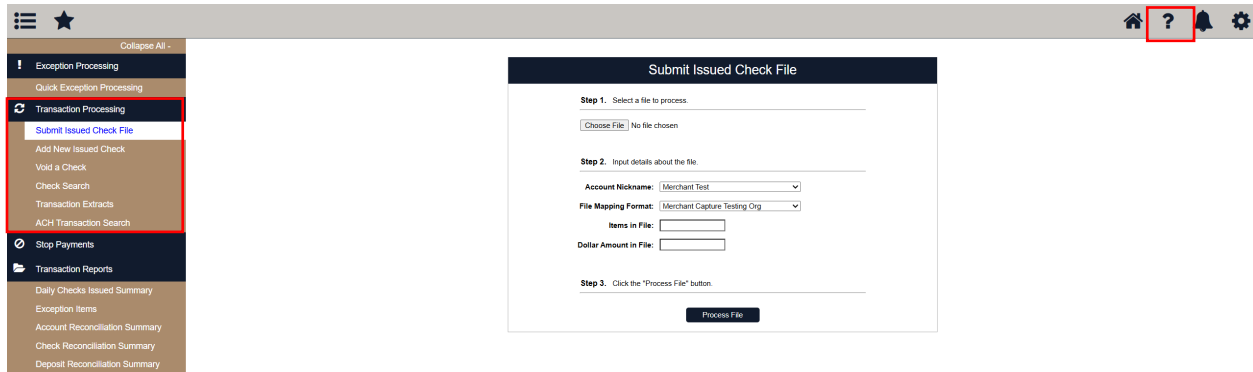
The screenshot shows the 'Quick Exception Processing' interface with 12 exceptions. The table displays the following data:

Decisions Needed (12)		\$35,231.15
1000	BLOCKED TRANSACTION	\$1,635.35
1000	UNAUTHORIZED	\$1,046.34

Text on the right: 'There are 12 exceptions to review.'

## TRANSACTION PROCESSING

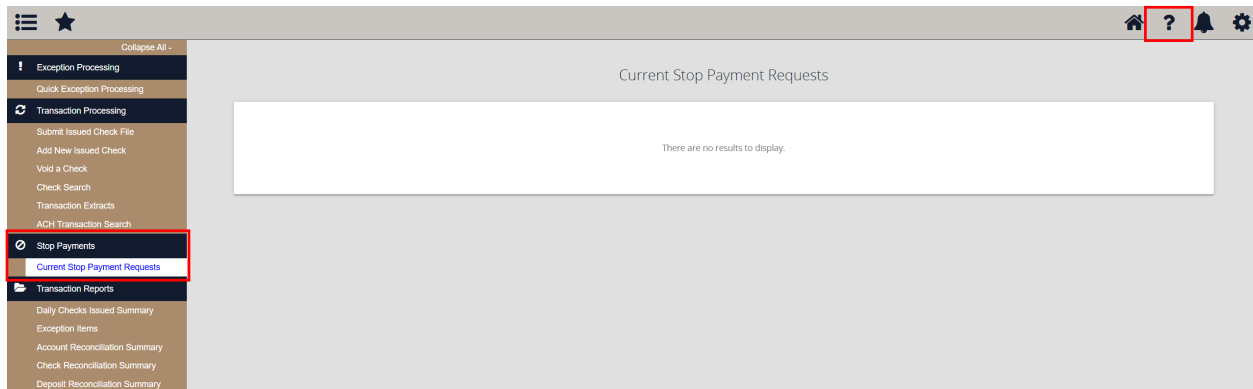
Under the **“Transaction Processing”** menu, you can, submit issued check files, Add New Issued Checks, Void a Check, Check Search, review Transaction Extracts and complete ACH Transaction Searches. After clicking any of these menu items, you can navigate to the **“?”** icon for an in-depth breakdown of how to perform the respective actions.



The screenshot shows the application interface. On the left is a navigation menu with the following items: Exception Processing, Quick Exception Processing, Transaction Processing (highlighted with a red box), Submit Issued Check File (highlighted with a red box), Add New Issued Check, Void a Check, Check Search, Transaction Extracts, ACH Transaction Search, Stop Payments, and Transaction Reports. The main content area displays the 'Submit Issued Check File' form, which includes three steps: Step 1 (Select a file to process), Step 2 (Input details about the file), and Step 3 (Click the 'Process File' button). The form fields include 'Choose File' (No file chosen), 'Account Nickname' (Merchant Test), 'File Mapping Format' (Merchant Capture Testing Org), 'Items in File', and 'Dollar Amount in File'. A red box highlights the '?' icon in the top right corner of the application header.

## STOP PAYMENTS

The **Current Stop Payment Requests** page displays all current stop payment requests on the account. After clicking **“Current Stop Payment Requests”**, you can navigate to the **“?”** icon for an in-depth breakdown of how to perform the respective actions.



The screenshot shows the application interface. The left navigation menu has 'Current Stop Payment Requests' (highlighted with a red box) selected under the 'Stop Payments' section. The main content area displays the title 'Current Stop Payment Requests' and a message: 'There are no results to display.' A red box highlights the '?' icon in the top right corner of the application header.

Current Stop Payment Requests

Client	Account ID	Check Number	Amount	Issued Date	Issued Payee	Status	Reason	Date Input
Air Compon...	3676	32119	\$90.00	06/26/2019	Metrocal Inc.	Requested a...		08/19/2019
Air Compon...	3676	32336	\$256.50	07/11/2019	NEMI - Northern E...	Requested a...		09/03/2019
Air Compon...	3676	32443	\$194.64	07/18/2019	Permatron Corpor...	Requested a...		08/26/2019
Air Compon...	3676	32444	\$49.00	07/18/2019	Pro-Tech Mats Ind...	Requested a...		08/19/2019
Air Compon...	3676	32445	\$319.58	07/18/2019	Purity Cylinder	Requested a...		08/19/2019
Air Compon...	3676	32446	\$38,852.80	07/18/2019	Samuel, Son & Co	Requested a...		08/26/2019
Air Compon...	3676	32447	\$193.84	07/18/2019	S-B Industries Inc	Requested a...		08/26/2019

## REPORTS

Under **“Transaction Reports”** you can see Daily Checks Issued Summary, Exception Items, Account Reconciliation Summary, Check Reconciliation Summary and Deposit Reconciliation Summary. By clicking on each item, you can then click the **“?”** icon to view instructions on utilizing the reports.

