FULTON FINANCIAL CORPORATION

POSITIVE PAY WALKTHROUGH GUIDE

VERSION 1.1

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FULTON FINANCIAL CORPORATION

ONE PENN SQUARE, LANCASTER, PA 17601

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POSITIVE PAY WALKTHROUGH

OVERVIEW

The purpose of Positive Pay for check items is to provide peace of mind to our customers by alerting them of unknown or unapproved check items from clearing their account. They can provide Fulton Bank a list of checks that they approve to clear their account without further action by our customer. If the information does not match what is provided, it will cause an exception for the customer to go in and decision.

There are two versions of Positive Pay:

- **Positive Pay Only:** This basic service for client accounts, and will verify the check number, dollar amount, and date of the check item with what the customer uploads into the system.
- **Payee Positive Pay:** This is an add-on service to the basic Positive Pay Only service. Along with verifying the check number, dollar amount, and date, this also verifies the payee name of the check items clearing the account. The addition of payee verification requires additional testing by Fulton Bank's Account Reconcilement (A/R) team to determine if the system is able to pull the payee name off of the customer's checks without much discrepancy.

This document will provide guidance on how to use the service, including how to upload check information, process exceptions, and setup alerts to be notified of exceptions.

UPLOADING CHECK INFORMATION

Providing check information to Fulton will determine what items can be paid without further action by the customer. There are two ways of uploading files through BOSS – by importing a check file or manually entering the information directly on the system.

A check file that is uploaded to BOSS should always include the following information:

- Check Date – formatted with a two-digit month and day
- Check Amount – with no dollar symbols or commas
- Check Number
- Payee Name – if being set up with payee verification

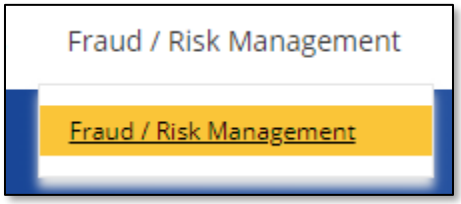
It should also be in a .csv format and should **only** include check information within the file. If there are added lines with ACH or wire transactions those items will need to be removed. They will also not want to have any extra information after the check information starts.

The format of the file should also remain the same and not change after the initial setup. If it does, please contact your implementation specialist for further assistance.

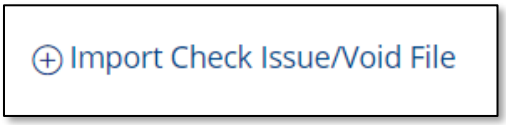
IMPORTING A CHECK FILE

1. If not already, log into **BOSS**.

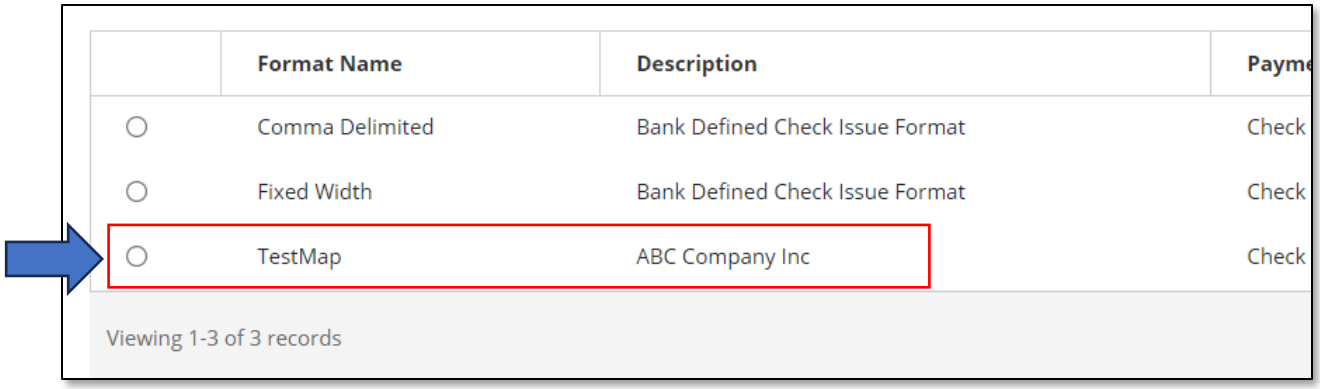
2. Hover over the **Fraud/Risk Management** tab and then select the **Fraud/Risk Management** option from the drop down.



3. Scroll down to the Check Issue Management section of this page. Select the **Import Check Issue/Void File** option.

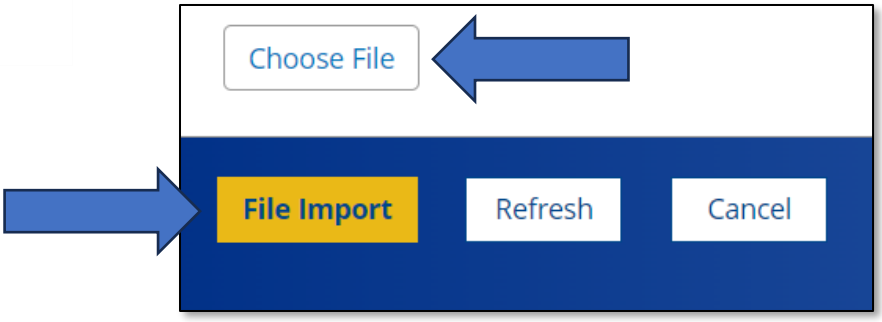


4. The table at the top of this page will have the map that is associated with the company and/or account that the file is associated with. Select the bubble next to the corresponding map title. The map should always have the **company name** within the Description, and the Format Name will either have the **company name** or **account** it is associated with.

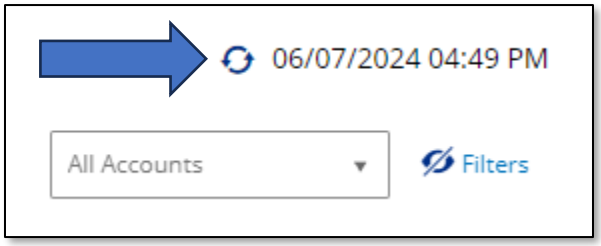


It is very important to select the correct map – especially if there are multiple maps for different accounts!

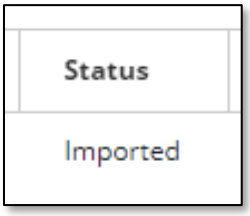
5. Click the **Choose File** button and find where the file is saved. Attach the file and then select the **File Import** option in yellow at the bottom of the page.



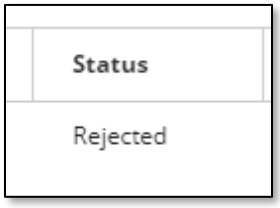
6. This will kick the user back to the previous page. Scroll back down to the Check Issue Management area and select the **refresh (date & time)** button to the right of the table. Keep pressing this button until the file that was just uploaded appears in the table beneath it.



7. Ensure that it says **Imported** under the Status header. This means that it was successful, and you can proceed to the next step to approve the file. If the status says **Rejected**, it means further review is needed to ensure the file uploads correctly.

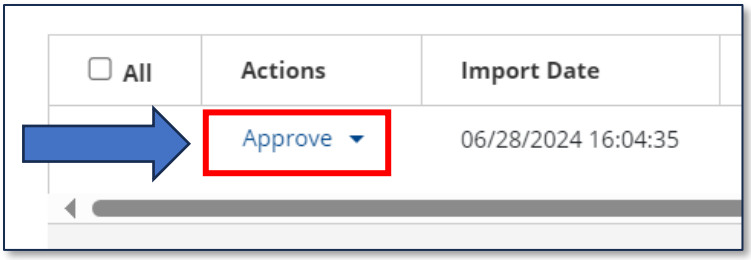


Imported *– file was successful, proceed through the next steps*



Rejected *– review the reject reason and adjust the file or reach out to your implementation specialist before moving to next steps*

8. Once the file is uploaded successfully, select the **Approve** option under Actions next to the file that was just imported. If there is no option for Approve, make sure the status column reads Imported.



STOP – are you sure you approved your file?

It is very important that the file is approved after successfully importing it into BOSS. If a file is not approved, exceptions will occur for items within that file. Always make sure the file has been approved before considering it complete!

File Troubleshooting

If the file that was just uploaded rejected, there are a few things to look for to ensure that the file is processed successfully in the system. Some common issues are outlined below:

Is your file a .csv (comma delimited) file?	Make sure your file is saved as a .csv **or** .txt file. Other file types, such as Excel files, cannot be read properly by BOSS. If it is anything other than a .csv or .txt file, please select File -> Save As and then select .csv (comma delimited) from the drop down.
Are your dates formatted correctly?	Make sure your file did not drop the zeros in front of the single-digit months and days. If they did, please correct your dates so they have a two-digit month and two-digit day. Also confirm that your date formatting did not change from your previous files (for example, if in prior files you had mm/dd/yyyy, ensure it still matches this format).
Are there any symbols or commas in the dollar amounts?	Make sure your dollar amounts do not include any symbols (such as a dollar sign, $) or commas within the amount. A period for the decimal place is okay.
Did your file format change at all?	It is very important that your file format does not change from the initial setup as Fulton is able to create custom mapping to ensure that it reads your file information properly.

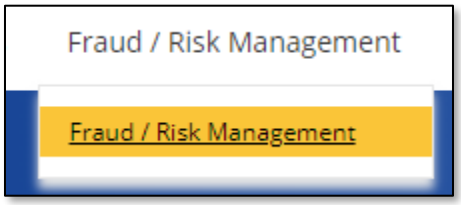
If anything does change or you are unsure of how to fix something, please reach out to your Cash Management Implementation Specialist for further assistance.

UPLOADING CHECKS MANUALLY

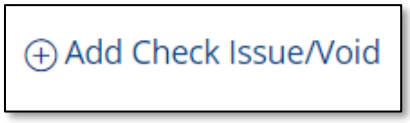
Manually entering checks in BOSS will negate the need for a check file and is good for those one-off check items or for accounts that have smaller check activity. Every setup can enter checks manually in BOSS, so anyone can use this option at any time!

1. If not already, log into **BOSS**.

2. Hover over the **Fraud/Risk Management** tab and then select the **Fraud/Risk Management** option from the drop down.



3. Scroll down to the Check Issue Management section of this page. Select the **Add Check Issue/Void File** option.

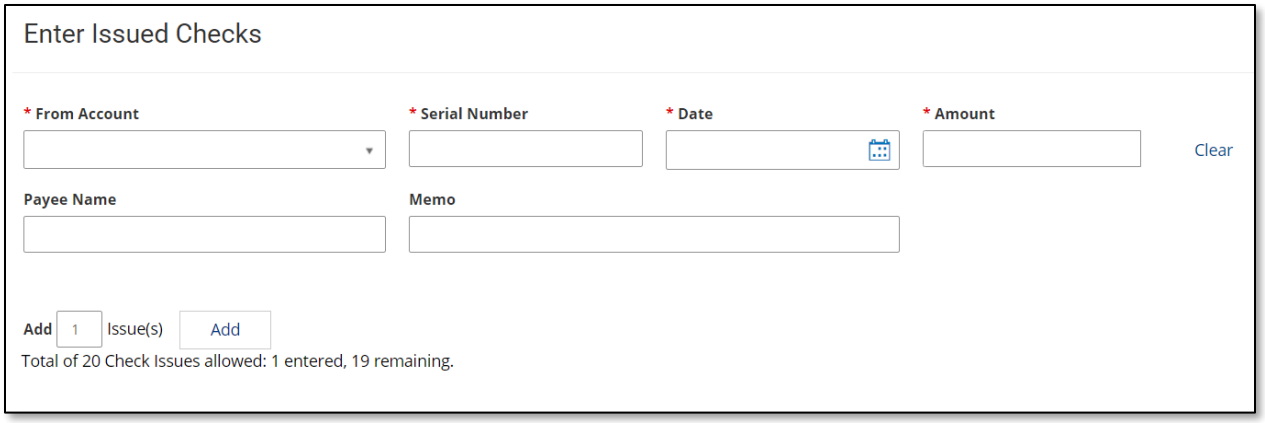


Check Issues

A check issue is an issued check item that is intended to be paid. The following steps are how to upload check issue information directly into BOSS.

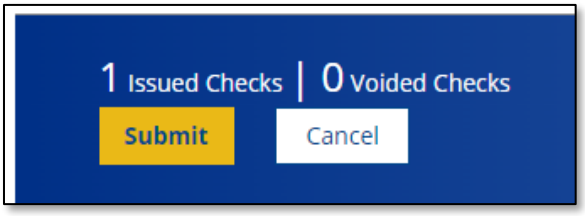
Follow steps 1 – 3 above to navigate to this section in BOSS, and then proceed with the following instructions.

1. Under **Enter Issued Checks**, enter the following information in the requested fields:
    a. **From Account:** The account number that the check item is written from.
    b. **Serial Number:** The check number of the item.
    c. **Date:** Date of the check item.
    d. **Amount:** Dollar amount of the check item.
    e. **Payee Name:** The first line of the payee name on your check. This field is not considered required if payee verification is not setup. If you have payee verification or is in the process of adding on payee verification, always make sure this field is entered.
    f. **Memo:** The memo information listed on the check item. This is a completely optional field and is not used when verifying check information.

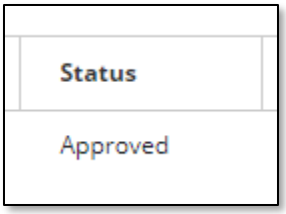


2. If entering multiple check items, update the **Add** field with the total number of additional checks that need to be added and then select the **Add** button. It will generate additional fields to enter additional check information. The account number and date will fill in automatically in the additional fields, as well as the serial number will update with the next number in line.
    g. **Note:** Only 20 check items can be entered at a time using the manual method. This is not a daily limit, only a batch limit. If there are more than 20 items that need to be entered, submit this check information, and repeat the above steps as much as desired.

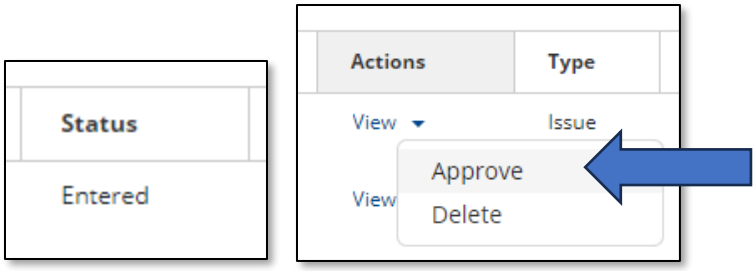
3. Select **Submit** at the bottom of the page.



4. This will kick the user back to the previous page. Ensure that the check information is showing in the table under Check Issue Management and that the status says **Approved**. If it says **Entered**, approve the check information by selecting Approve under the Actions column.



5. If the status says **Entered**, approve the check information by selecting **Approve** under the arrow in the **Actions** column.

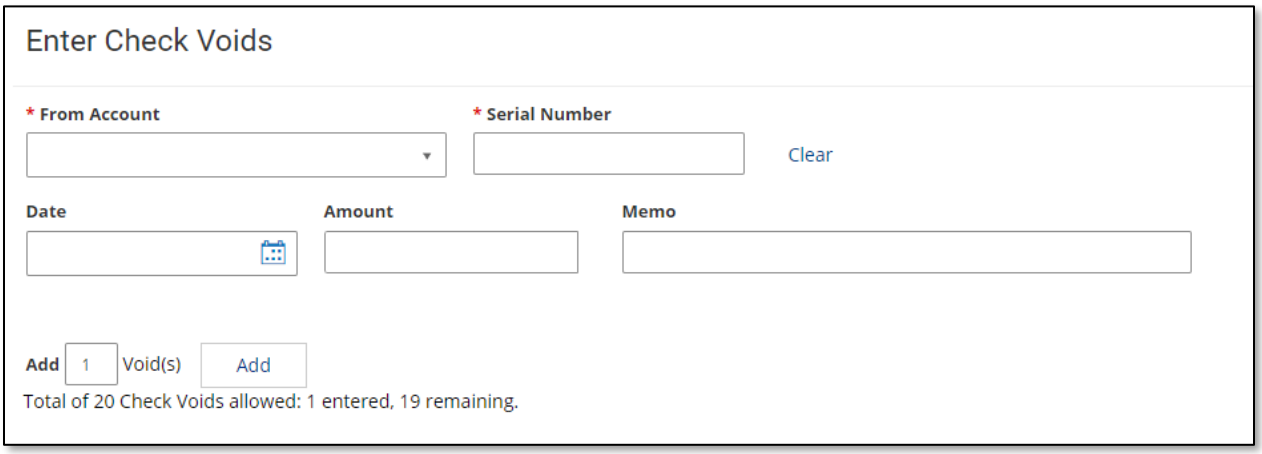


Check Voids

Entering a check void will cause an exception if the check is presented for payment. **This does not replace the need for a stop payment**, as stop payments will stop the check altogether. It is highly recommended to still enter a stop payment if the check had already been issued.

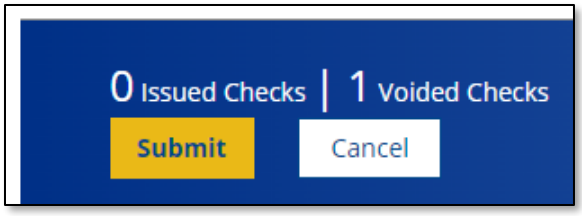
Follow steps 1 – 3 above to navigate to this section in BOSS, and then proceed with the following instructions.

1. Under **Enter Issued Checks**, enter the following information in the requested fields:
    a. **From Account:** The account number that the check item is written from.
    b. **Serial Number:** The check number of the item.
    c. The additional fields are not required and do not need to be entered as they are not verified when a void is entered into the system.

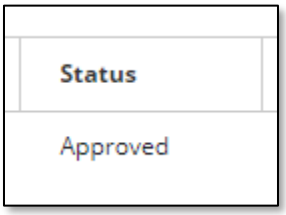


2. If entering multiple check voids, update the **Add** field with the total number of additional checks that need to be added and then select the **Add** button. It will generate additional fields to enter additional check information.
    a. **Note:** Only 20 check voids can be entered at a time using the manual method. This is not a daily limit, only a batch limit. If there are more than 20 items that need to be entered, submit this void information, and repeat the above steps as much as desired.

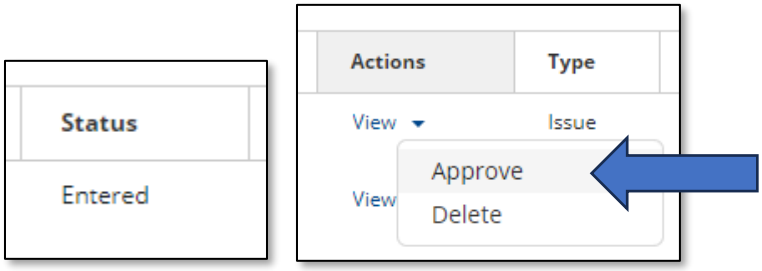
6. Select **Submit** at the bottom of the page.



7. This will kick the user back to the previous page. Ensure that the check information is showing in the table under Check Issue Management and that the status says **Approved**.



8. If the status says **Entered**, approve the check information by selecting **Approve** under the arrow in the **Actions** column.



PROCESSING EXCEPTIONS

When a check item is presented against the account, and the information does not match what was uploaded into BOSS or it was never uploaded, an **exception** will occur. These exceptions will need to be reviewed and decisioned on in order for the item to be processed.

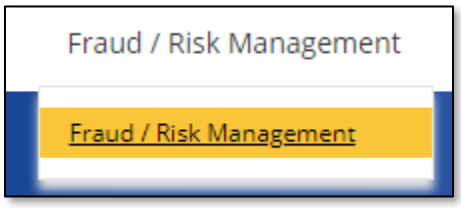
The cutoff time to make decisions on exceptions is 1:30pm. If this cutoff time is missed, the item will default to return and cannot be changed after that time.

This is a hard cutoff and cannot be extended at any point in time.

REVIEWING & DECISIONING ITEMS

1. If not already, log into **BOSS**.

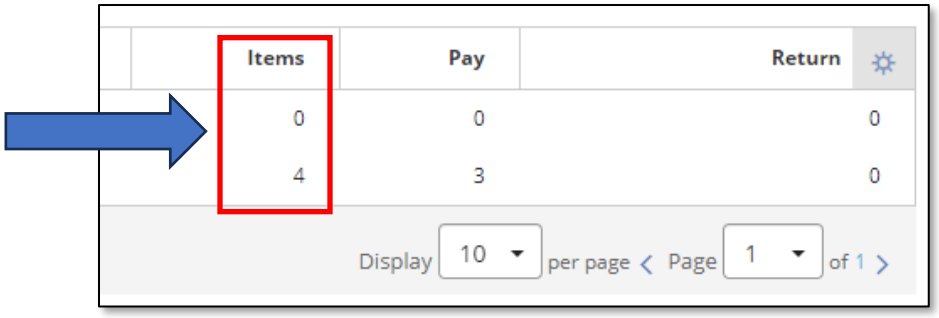
2. Hover over the **Fraud/Risk Management** tab and then select the **Fraud/Risk Management** option from the drop down.



3. Under **Payment Fraud Control** at the top there will be two tabs:
    a. **Today's Decisions:** Will show exceptions ready to be decisioned for today. This is the default view.
    b. **Decision History:** Will show exceptions from prior days and what decision was made on them, if any. No action can be taken on the items in the Decision History view.

4. The table under **Today's Decisions** will show a list of accounts set up with Positive Pay. If there are any exceptions for that account, it will show the total number of exceptions under the **Items** column to the left of this table, as well as if anything had been set to **Pay** or **Return**.

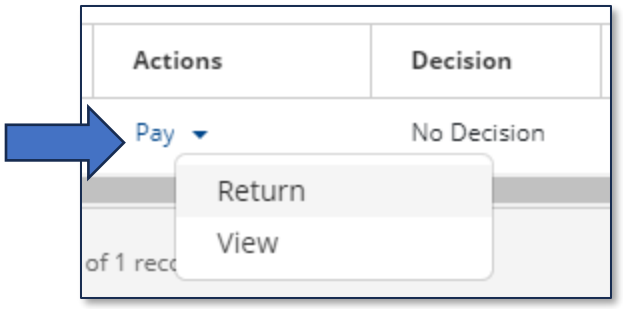
This shows if there are any exceptions for today for any specific account.



5. To the left of the account under **Actions**, select **View** to view a list of exceptions for that account.

6. This will provide a list of the exceptions including the reason for the exception. Select the dropdown arrow under the **Actions** column to the left of the item.

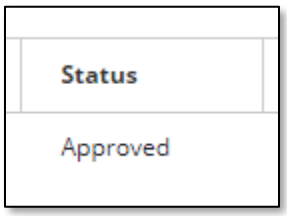
Actions	Decision	Return Reason	Status	Exception Reason	Serial Number	Paid Date	Paid Amount
Unapprove	Pay		Approved	Check Presented - No Issue Info	22889	07/01/2024	440.00
Pay	No Decision			Check Presented - No Issue Info	22896	07/01/2024	8,156.81



7. These will provide options of what to do with that item.
    a. **Pay:** Selecting this option will pay the item.
    b. **Return:** Returning an item will return the funds to your account. This will also allow a **Return Reason** to be selected such as **Refer to Maker**, **Stop Payment**, or **Stale Date**.
    c. **View:** This will show an image of the front and back of the physical item trying to clear the account.

Selecting View prior to making a pay or return decision will show a physical copy of the check directly on the screen. This will help provide a more informed decision when decisioning the exception and is highly recommended.

8. After decisioning the item, ensure that the **Status** of the item says **Approved**. If it says **Entered**, make sure to approve the item otherwise it will default to return.



Exception Reasons

Exceptions can load into the system for many reasons, and the system will notify the user as to the reason for the exception. To better understand what those exceptions mean, refer to the table below.

Exception Reason	Explanation
Check Presented – No Issue Info	The check that cleared was not uploaded or approved in BOSS. Ensure that all check items are uploaded and approved in the system.
Amount Mismatch	The dollar amount does not match the information associated with the check number that was uploaded into BOSS.
Payee Mismatch	The payee name on the check does not match what was uploaded into BOSS.
Payee Not Available	The payee name is not being picked up by the system. Ensure that the payee name is in your check file or reach out to Cash Management Support for assistance.
Stale Dated Check	The check item is past the stale date.
Duplicate Check Presented	This check number was presented previously.
Void Record for Check Exists	The check was entered as a void.

SETTING UP ALERTS

Alerts can be set up for users so they are notified when an exception hits the BOSS portal. Once set up, these alerts will go out between 9:30am – 10am when the exceptions load into BOSS. The following steps walk through how to set up these alerts.

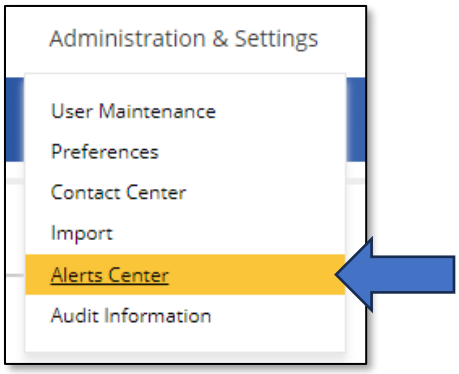
It is highly recommended that every user sets up their own alerts in BOSS! If the user profile of the individual who sets up the alerts for others is disabled or deleted, the alerts will not go out to anyone they had set up. Setting up alerts under each individual profile will ensure everyone who needs to receive the alerts gets them.

ADDING RECIPIENTS

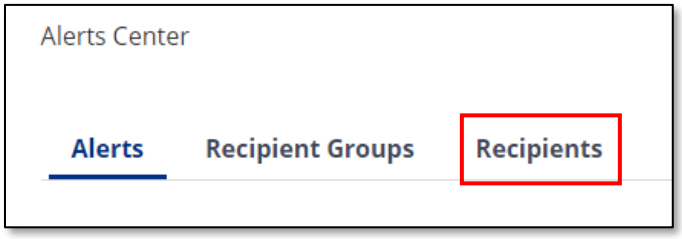
Before an alert can be created, recipients need to be added in the portal. Unlike the alerts themselves, anyone who has access to the recipients can set up as many different recipients that they want. Follow the below instructions on how to setup recipients in BOSS.

1. Log into **BOSS** if not already there.

2. Hover over the **Administration & Settings** tab and select **Alerts Center**.



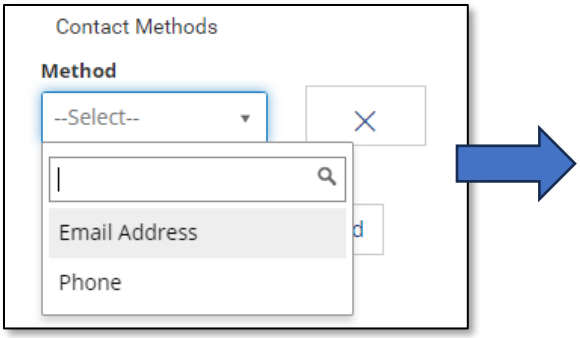
3. Before the alert can be created, recipients will need to be added to receive the alerts. Select the third tab at the top titled **Recipients**.



4. Select **Insert**.

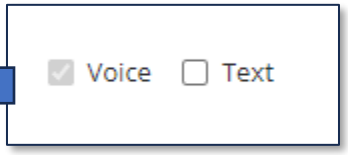
5. Enter the **name** and **email address** of this contact.

6. If additional emails or a phone number for notifications wish to be added for this person, select the **Add Another Contact Method** option to add additional contact information. Note that if adding a phone number, it will give the option of a voice call or text option.



Selecting **Email Address** or **Phone** from the drop down will provide fields to enter additional contact information.

If adding a phone number, the option for **Voice** or **Text** will populate allowing the user to select the type of notification they want to receive.

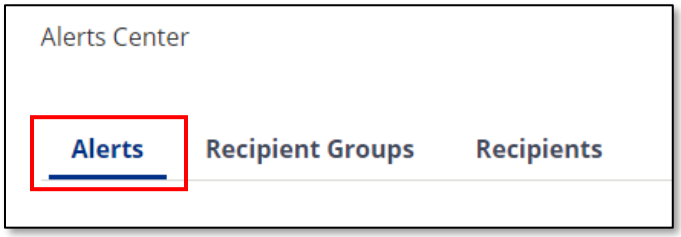


7. Select **Save**.

CREATING ALERTS

Now that the Recipients have been updated, the Alerts can now be added.

1. Select the first tab for **Alerts**, and then select **Add New Alert**.



2. There are two alerts that are recommended to be setup – **Positive Pay Suspect Item Alert** as well as **Positive Pay Cutoff Time is Approaching**. Each section below explains how to set up each alert.

Positive Pay Suspect Item Alert

This alert notifies the user when an exception loads in BOSS. This alert will be sent out between 9:30am and 10am when an exception is ready to be decisioned. Follow instructions 1 – 2 under Creating Alerts above to create the alert and then proceed through the following steps:

3. Enter in the following information in the required fields:
    a. **Alert Name:** The name of the alert. This can be anything the user wants as this is just the label on BOSS informing that user what the alert they created is for. This label will not be seen in the alert itself.
    b. **Alert Group:** Select Check Management.
    c. **Alert Type:** Select Positive Pay Suspect item alert.
    d. **Alert Subject Line:** This is the subject line that will come through on the alerts when they are sent out. This field prefills with a generic subject line, but this can be modified or changed.
    e. **Recipient Type:** Keep the Recipients option selected.
    f. **Recipients:** This is who wants to receive the alerts. Select the individual that is being set up to receive the alert from the drop down.
    g. **Contact Methods:** This will populate after selecting the user in the Recipients field. Select the contact method (email and/or phone) of which the user would like to receive the alerts by.
    h. **Account:** **Leave this blank.** Selecting an account will limit the alert to only that specific account and will not send an alert out to accounts that may be added later.

4. Select **Save**.

Positive Pay Cutoff Time Approaching Alert

The cutoff time approaching alert will send out an alert when an exception was loaded into BOSS and no one took any action on it. This alert will only go out if something still needs to be done with an exception and will not be sent if all exceptions were decisioned on. Follow instructions 1 – 2 under Creating Alerts above to create the alert and then proceed through the following steps:

3. Enter in the following information in the required fields:
    a. **Alert Name:** The name of the alert. This can be anything the user wants as this is just the label on BOSS informing that user what the alert they created is for. This label will not be seen in the alert itself.
    b. **Alert Group:** Select Check Management.
    c. **Alert Type:** Select Positive Pay Cutoff Time is Approaching.
    d. **Alert Subject Line:** This is the subject line that will come through on the alerts when they are sent out. This field prefills with a generic subject line, but this can be modified or changed.
    e. **Recipient Type:** Keep the Recipients option selected.
    f. **Recipients:** This is who wants to receive the alerts. Select the individual that is being set up to receive the alert from the drop down.

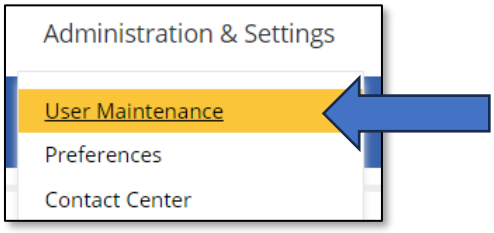
g. **Contact Methods:** This will populate after selecting the user in the Recipients field. Select the contact method (email and/or phone) of which the user would like to receive the alerts by.
h. **Time Prior to Approval Cutoff Time:** Select the timing option of when the second alert will be sent out in relation to the cutoff time. This can be set as soon as 30 minutes before the 1:30 cutoff time or as early as 2 hours before the 1:30 cutoff time with some additional options in between.
i. **Account:** **Leave this blank.** Selecting an account will limit the alert to only that specific account and will not send an alert out to accounts that may be added later.

4. Select **Save**.

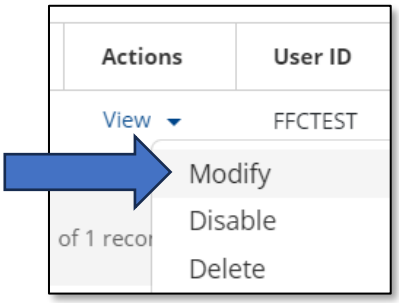
UPDATING USER PERMISSIONS

The administrator in BOSS has the ability to go in and update user permissions based on their desired access. The following instructions walk through how to update users with Positive Pay specific permissions.

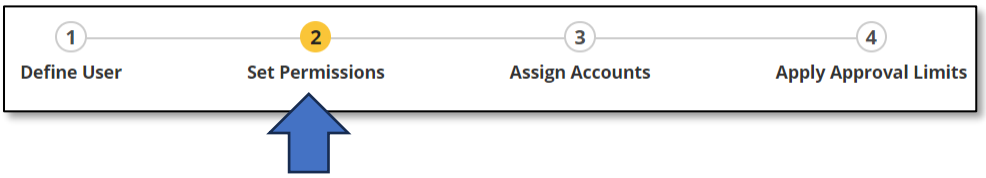
1. Hover over the **Administration & Settings** tab and select **User Maintenance.**



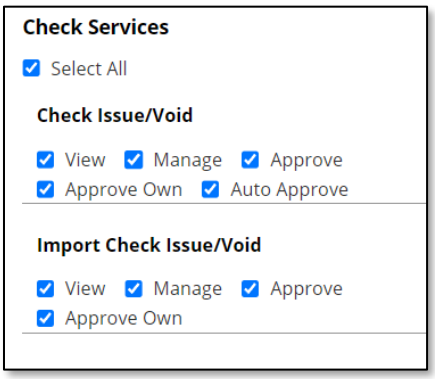
2. Find the user that needs to be updated. Select the drop down next to their name and then **Modify.**



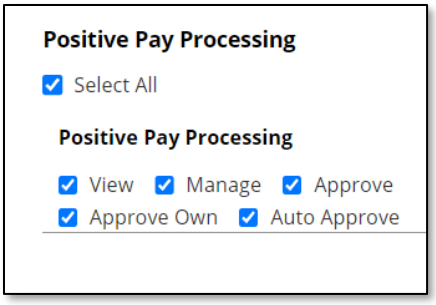
3. Select the number 2 at the top for **Set Permissions**, and then select the **Risk Management** tab.



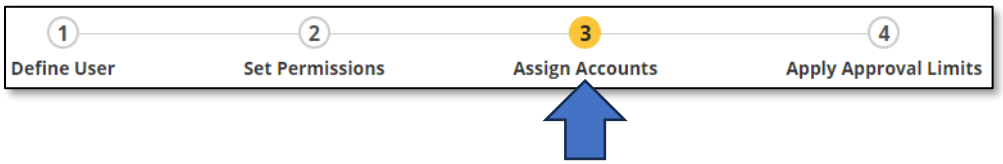
4. The first section at the top entitled **Check Services** are permissions specifically for uploading check information. **Check Issue/Void** pertains to uploading items manually directly into BOSS, whereas **Import Check Issue/Void** are the permissions for uploading a file. The permission details are as follows:
    a. **View:** Grants permission to view the file and/or check information that was uploaded.
    b. **Manage:** Allows the user to upload check information.
    c. **Approve:** Grants permission to approve check information that was uploaded by other users.
    d. **Approve Own:** Grants permission to approve the check information that they uploaded themselves.
    e. **Auto Approve:** Will automatically approve the check information when it's uploaded into BOSS without needing to approve the information manually. **This option is not available for file imports.**



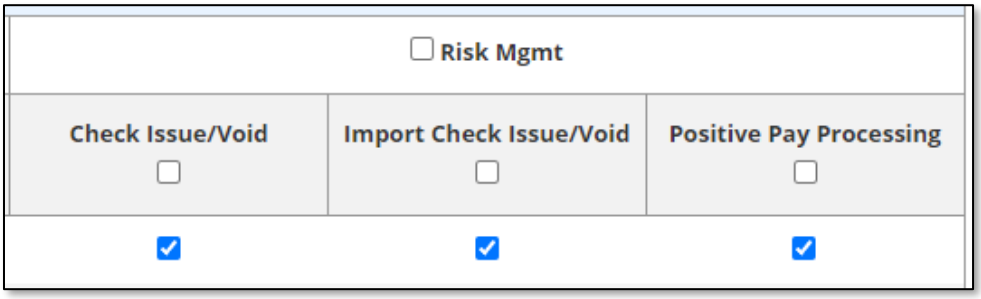
5. Scroll until **Positive Pay Processing** is in view. This section to processing check exceptions in their online banking. The permission details are as follows:
    a. **View:** Grants permission to view the exceptions on BOSS.
    b. **Manage:** Allows the user to Pay or Return an exception item.
    c. **Approve:** Grants permission to approve the decision made on an exception item by other users.
    d. **Approve Own:** Grants permission to approve the exception decision that they did themselves.
    e. **Auto Approve:** Will automatically approve the exception decision that was made without needing to approve the decision manually.



6. Select the number 3 at the top of the page for **Assign Accounts.**



7. Find the account that the user needs access to for Positive Pay. Select the desired options for that account for that user under the **Risk Mgmt** section.



8. Click the **Update** button in the bottom left. It will prompt the admin user for a one-time passcode for verification purposes.

CONTACT INFORMATION

If at any time any further assistance is needed with the service, reach out to the Cash Management Support team or your personal Implementation Specialist for help.

Cash Management Support Email	Cash Management Support Phone
casupportffc@fultonbank.com	866-943-8739 option 3