

Reverse Positive Pay User Guide

Your Tool in the Fight Against Check Fraud

Check Items need to be decided daily Monday-Friday between 8:30am-12:00pm CST.
Check Items not decided will automatically be PAID.

HOW REVERSE POSITIVE PAY WORKS

Email Alerts

You will receive an email each business day that you have check item(s) presented for payment on your account. It will come from Alerts@onlinebanking.nbhbank.com and will not contain links.

It is highly recommended that you check your Reverse Positive Pay online exceptions daily by logging into online banking in case alerts are delayed. If you have not made a decision by an hour before the deadline, a reminder email will also be sent.

Example Email Alert:

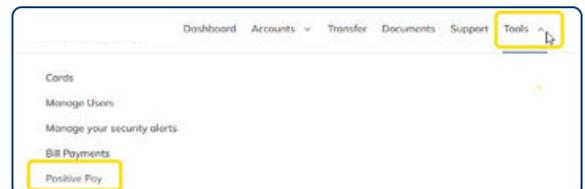
From: Alerts@onlinebanking.nbhbank.com
Subject: Reverse Positive Pay

A new Reverse Positive Pay Exception Item was identified for account *9097. Click on the Positive Pay Exception Manager link online to make a determination on the items.

Decision Your Check Item(s)

Login to Online Banking to view your check items and select Tools, then Positive Pay. For Mobile App users, see page 3.

The "Check Exceptions Awaiting Decisions" section will display any check items that need a decision to pay or return.



Exception Decisions

<input type="checkbox"/>	Decision	Account	Check #	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
<input type="checkbox"/>	Select Decision	*4469	00000228382	05/28/2021	\$774.69	\$774.69	Duplicate Item	Remite	0 of 1 received Ready to transmit
<input type="checkbox"/>	Select Decision	*4469	00000228414	05/28/2021	\$547.11	\$4,900.00	Amount Mismatch	Royal	0 of 1 received Ready to transmit
<input type="checkbox"/>	Select Decision	*4382	00004474777			\$800.00	No Issue Found		0 of 1 received Ready to transmit
<input type="checkbox"/>	Select Decision	*4639	00000018111	06/02/2021	\$971.54	\$971.54	Posted Against Void	SERVICE ONE EQUIPMENT LLC	0 of 1 received Ready to transmit

If you see there are checks in your Exceptions queue, here is how to make a decision:

Click on the check icon to see an image of the check.

View options include: print, zoom in, zoom out, rotate the image right/left, view front/back, view both front and back, reset zoom, view full screen and download.

<input type="checkbox"/>	Decision	Account	Check #	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
<input type="checkbox"/>	Select Decision	*4469	00000228382 VIEW	05/28/2021	\$774.69	\$774.69	Duplicate Item	Remble	0 of 1 received Ready to transmit
<input type="checkbox"/>	Select Decision	*4469	00000228414 VIEW	05/28/2021	\$547.11	\$4,900.00	Amount Mismatch	Royal	0 of 1 received Ready to transmit

Once you have determined whether to pay or return the item(s), you can either make a decision check by check, or you can apply multiple decisions to multiple checks at the same time.

NOTE:

Checks from your account that are presented to a teller at a Banking Center for deposit will appear on the Exception Decisions the next business day. Checks that have been previously cashed will be PAID regardless of the decision you mark on this screen. Due to the fact that the payee is not set up for ACH payments, any Bill Payments you make that are paid by check will also appear on the Exception Decisions.

To make a decision check-by-check individually:

Click the 'Select Decision' hyperlink under the 'Decision' column and choose either Pay or Return with the appropriate return reason for each item.

<input type="checkbox"/>	Decision	Account	Check #	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
<input type="checkbox"/>	Select Decision	*4469	00000228382 VIEW	05/28/2021	\$774.69	\$774.69	Duplicate Item	Remble	0 of 1 received Ready to transmit
<input type="checkbox"/>	Select Decision	*4469	00000228414 VIEW	05/28/2021	\$547.11	\$4,900.00	Amount Mismatch	Royal	0 of 1 received Ready to transmit

Your decision options include:

- Pay
- Return - Endorsement
- Return - Refer Maker
- Return - Altered
- Return - Forgery
- Return - Stale Date
- Return - Duplicate
- Return - Post Dated
- Return - Stop Pay

Once each check item has been decided, scroll down to the bottom of your screen and click 'Continue'.

<input type="checkbox"/>	Decision	Account	Check #	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
<input type="checkbox"/>	Return - Duplicate	*4469	00000228382 VIEW	05/28/2021	\$774.69	\$774.69	Duplicate Item	Remble	0 of 1 received Ready to transmit
<input type="checkbox"/>	Pay	*4469	00000228414 VIEW	05/28/2021	\$547.11	\$4,900.00	Amount Mismatch	Royal	0 of 1 received Ready to transmit
<input type="checkbox"/>	Pay	*4523	00000717245 VIEW			\$385.65	No Issue Found		0 of 1 received Ready to transmit
<input type="checkbox"/>	Return - Stop Pay	*4523	00000717289 VIEW			\$372.65	No Issue Found		0 of 1 received Ready to transmit

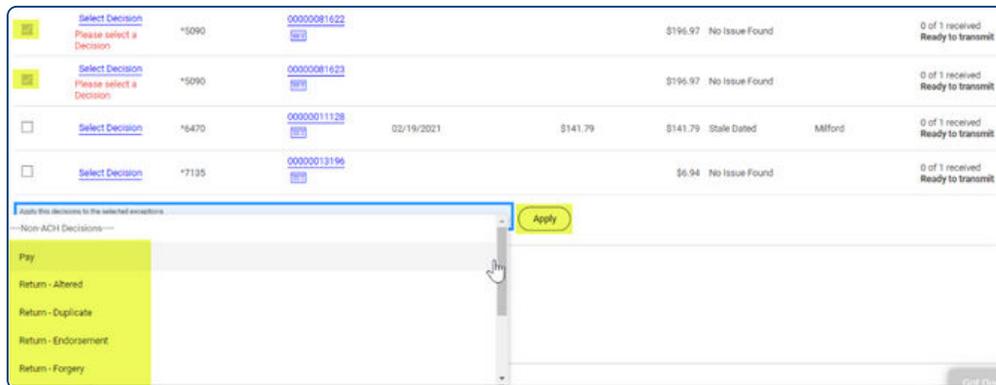
[Continue](#)

You will be presented with a confirmation of your decisions, if correct, click 'Transmit' at the bottom of your screen. If not correct, select 'Cancel' to take you back to the previous screen to make any decision corrections. You can choose the Payment decision for this item on the Approve Decision page.

To make a group decision for multiple exception checks:

Put a checkmark to the left of each check item you want to make a decision and select the applicable decision for the checks selected from the dropdown just below the items, then click 'Apply'. The option you choose will be applied next to each check item.

You are only able to make one "group" decision at a time. If you have multiple checks to pay and others to return, you can select your first decision option first, click 'Continue' at the bottom and 'Transmit'.



Once your first decision is made, then you can make another "group" decision by following the same steps and selecting your new decision.

POSITIVE PAY IN THE MOBILE APP

This functionality is also available in our Mobile Banking App for your convenience to decision your check item(s) on-the-go. Log in to our mobile app and select "More", then "Positive Pay" near the bottom of the menu.



DON'T FORGET!

The ability to make check payment decisions is ONLY available Monday - Friday between 8:30am-12:00pm CST, excluding bank holidays. Any check items that present as a Positive Pay exception that a decision is not made on, will result in the check(s) being PAID.

If you have any questions, don't hesitate to reach out to us at 866.217.6361 or ClientServices@nbhbank.com.