REVERSE POSITIVE PAY WALKTHROUGH GUIDE

VERSION 1.0

JANUARY 8, 2025

FULTON FINANCIAL CORPORATION

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EFFECTIVE 01/09/2025

Contents

REVERSE 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 check items that are attempting to clear their account. When the client is alerted that a check is attempting to clear their account, an exception will be generated for the user to log into the BOSS portal to review.

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

PROCESSING EXCEPTIONS

When a check item is presented against the account, an **exception** will occur. These exceptions will need to be reviewed and decisioned on for the item to be processed.

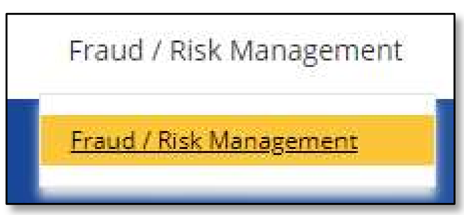
The cutoff time to make decisions on exceptions is 1:30pm. If this cutoff time is missed, the item will change to the client's default decision and cannot be changed after that time.

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.

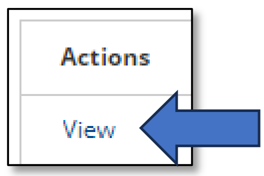


3. Under **Payment Fraud Control** at the top there will be two tabs:
    a. **Today's Decisions:** Will show exceptions ready to be decisioned for today. This is the default view.
    b. **Decision History:** Will show exceptions from prior days and what decision was made on them, if any. No action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

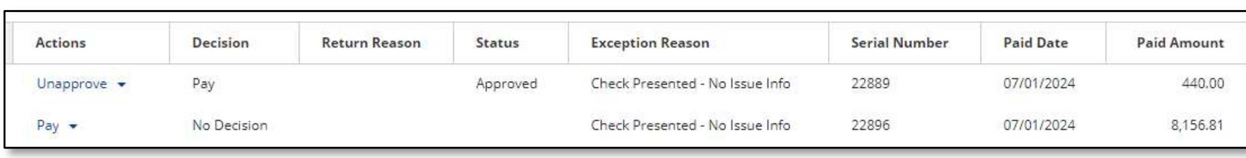
4. The table under **Today's Decisions** will show a list of accounts set up with Positive Pay. If there are any exceptions for that account, it will show the total number of exceptions under the **Items** column to the left of this table, as well as if anything had been set to **Pay** or **Return**.

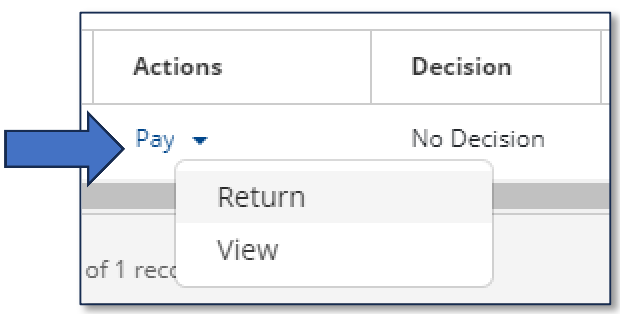
This shows if there are any exceptions for today for any specific account.

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



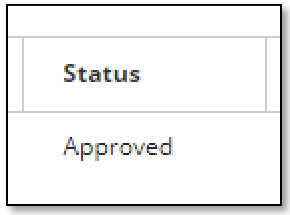
6. This will provide a list of the exceptions including the reason for the exception. Select the dropdown arrow under the **Actions** column to the left of the item.





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.

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.



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.

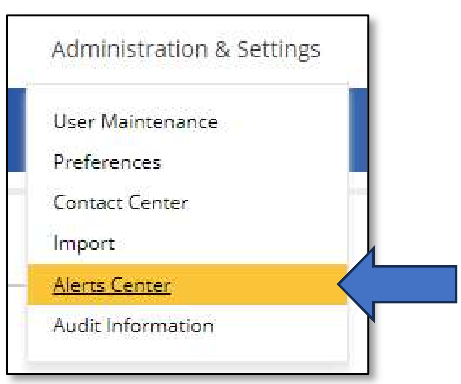
> **It is highly recommended that every user sets up their own alerts in BOSS!** If the user profile of the individual who sets up the alerts for others is disabled or deleted, the alerts will not go out to anyone they had set up. Setting up alerts under each individual profile will ensure everyone who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

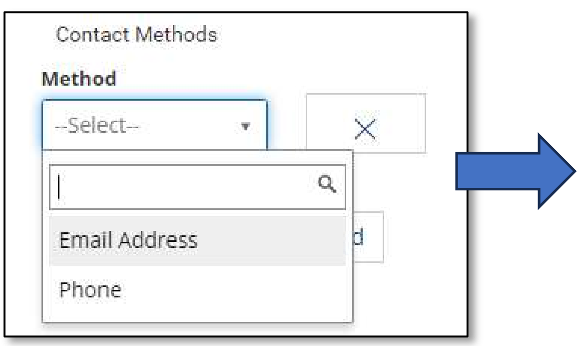


3. Before the alert can be created, recipients will need to be added to receive the alerts. Select the third tab at the top titled **Recipients**.

4. Select **Insert**.

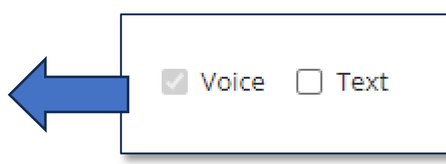
5. Enter the **name** and **email address** of this contact.

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.

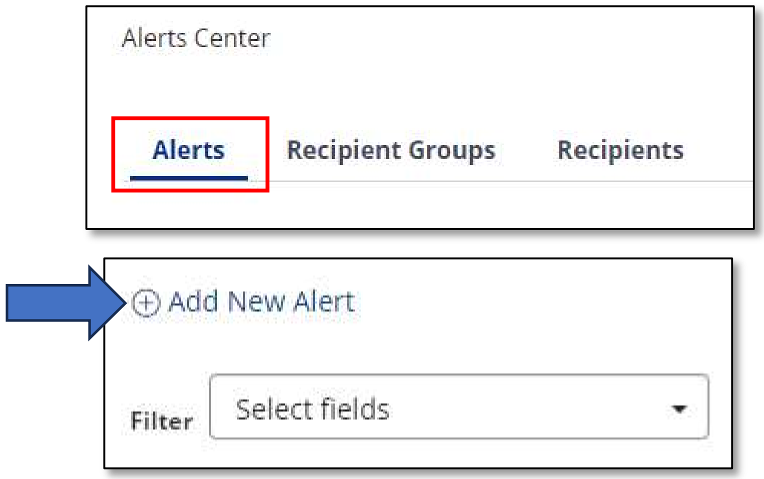


7. Select **Save**.

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 – **Reverse Positive Pay Paid Item Alert** as well as **Reverse Positive Pay Cutoff Time is Approaching**. Each section below explains how to set up each alert.

Reverse Positive Pay Paid 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 Reverse Positive Pay Paid 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**.

Reverse 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:

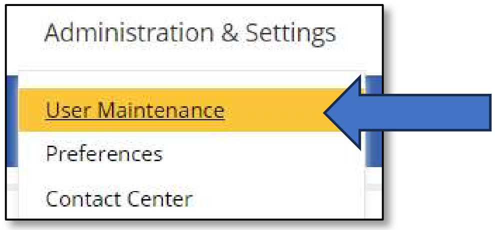
2. Enter in the following information in the required fields:
   a. **Alert Name:** The name of the alert. This can be anything the user wants as this is just the label on BOSS informing that user what the alert they created is for. This label will not be seen in the alert itself.
   b. **Alert Group:** Select Check Management.
   c. **Alert Type:** Select Reverse 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.

3. Select **Save**.

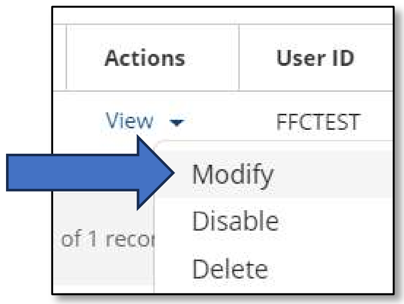
UPDATING USER PERMISSIONS

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.**

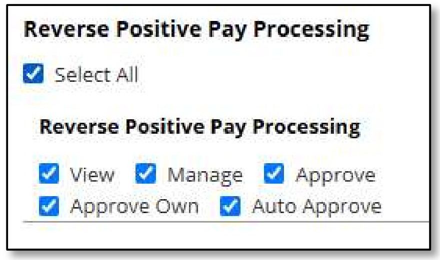


2. Find the user that needs to be updated. Select the drop down next to their name and then **Modify.**

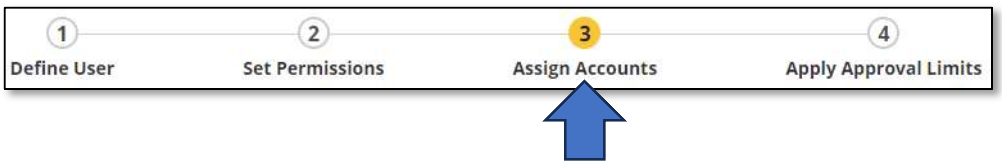


3. Select the number 2 at the top for **Set Permissions**, and then select the **Risk Management** tab.

4. Scroll until **Reverse Positive Pay Processing** is in view. This section provides permissions for 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.



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



6. 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.

7. 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