



Truist Treasury Manager
Positive Pay User Manual

Truist Treasury Manager: Positive Pay User Manual

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Getting Started

Maintaining Security

Your company must designate at least one company security administrator (CSA, also referred to in some instances as an administrator) to control account access and transactional capabilities of any users within your company. Using the Administration function, any of your company's CSAs can activate/deactivate users and entitle any users for access to any accounts and other functions available to your company in Truist Treasury Manager (including the CSAs themselves). They can also administer passwords, tokens, and designate another user as CSA. In addition, the CSA can manage account preferences, including nicknaming accounts and controlling the display of accounts within Treasury Manager. Any CSA can administer their own entitlements to include access to any accounts and other functions available to you in your company's Treasury Manager setup.

Truist recommends that you create a User ID with CSA entitlement for daily use. Keep all IDs and passwords in a secure location, and do not share passwords with other users.

Your Responsibility for Maintaining Security

Your company must maintain appropriate internal controls over access to and use of Treasury Manager. Each CSA has access to the Audit Report for system usage and activity information. This includes exception activity, successful attempts to use the system, and completed activities.

If you discover or suspect any fraudulent activity with respect to your company's Treasury Manager service or accounts, disable any affected user ID immediately, and contact Treasury Solutions Client Support at **800-774-8179**. Representatives are available from 8 am – 8 pm ET, Monday through Friday on bank business days.

System Access

Treasury Manager can be accessed on the Internet at treasurymanager.truist.com.

IDs and Passwords

A combination of three elements (Company ID, User ID, and Password) is required to access Treasury Manager. System parameters for password usage have been defined to help maintain the security of your company's information. Guidelines based upon these parameters include:

- *A new password must be created for new users when the system is accessed for the first time.*
- *There is a minimum user ID length of six characters. The password length is a minimum of eight characters with a maximum length of 20. User IDs and passwords are case-sensitive and must include at least one letter, one number, and one special character. Treasury Manager prohibits the re-use of your previous three passwords.*
- *To voluntarily change a password: Any user can change their own password by hovering over **Tools**, which is located on the main menu, and then from the **Set** menu, click **Password**. The **Change Password** page will display. Enter the old*

Truist may use additional security processes and procedures to authenticate users.

password, the new password, and then confirm the new password and click the **Submit** button.

- *Disabled user ID:* The system will disable your user ID after five failed attempts to sign on. Contact your company security administrator to reset your user ID and password.

Inactivity Time Out

If your session is idle for more than 30 minutes, the system will time out due to inactivity and your access will be suspended. During a timeout period, your browser can remain connected to Treasury Manager. If a timeout occurs, you will have to sign back onto the system. Note that data entry alone is not considered activity. Activity in Treasury Manager is recorded by page changes or the use of the **Submit** button.

Click the **Log Off** link at the top right of any page to end your Treasury Manager session and close the connection completely.

Important Notes

When using Treasury Manager, please do not use your browser's **Refresh** button. In some cases, this could cause a form to be submitted twice. While clicking the **Back** button will return you to the previous page, it will not reverse any transactions performed prior to your clicking the button. Use the action buttons or top navigation menus to navigate through the application.

Required Fields

Required data entry fields for Treasury Manager are noted to the right of the field with an asterisk (*).

Processing Deadlines and Cut-off Times

To obtain processing deadlines or cutoff times for the Treasury Manager system, review the *Treasury Manager Processing Deadlines* document. This document is located on the Treasury Manager page of the Treasury Resource Center, which can be accessed from within the system by clicking the **User Material** link located at the top right of any page.

Understanding Positive Pay

The Positive Pay service enables you to make pay and return decisions on suspect check activity within accounts that are enabled for Positive Pay services. If entitled, you can approve another user's suspect items for payment or return. The way Positive Pay works is based on the account selected.

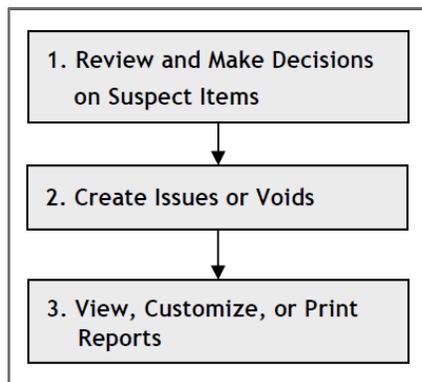
- **Standard** – With a standard Positive Pay account, the Treasury Manager system may declare an item as suspect when a comparison between the presented records and your issue data indicates a conflict.
- **Reverse** – With Reverse Positive Pay, you take a more active role by self-monitoring your accounts and notifying Truist when a check should be returned. To enable the return and decision process, Treasury Manager provides a list of all paid items.

Standard Positive Pay can have these exception reasons:

- Amount Disagrees with Issue
- Cancelled Prior to Payment
- Check Stopped Prior to Payment
- Duplicate Input
- Duplicate Paid
- Invalid Check Number
- Paid Not Issued
- Issue Voided Prior to Payment
- Max Amount Exceeded
- Payee Data Disagrees with Issue
- Payee Data Missing
- Stale-dated
- Unable to Compare Payee

If entitled, you can submit a decision on a suspect item. Decisions can be submitted on items with a status of *Open*, *In Process*, or *Pending Approval*. Decisions can be changed as long as the status is not *Complete*, which indicates that the decision has already been transmitted for processing.

Positive Pay Process



Positive Pay Menu

Manage
Positive Pay
Issue Maintenance
Create
Single Issue
Multiple Issues
Reports
Positive Pay Reports

Positive Pay Functions

Function	Description
Manage	<ul style="list-style-type: none"> View checks that have been identified as suspect Make pay and return decisions on suspect checks
Create	Create instructions for adding and deleting both issues and voids
Reports	View, customize, or print reports

Using Positive Pay

Positive Pay is designed to help you prevent check fraud. During nightly processing each business day, Truist matches the checks posted to your account against your outstanding check issue records, then reports any exceptions to you the next morning. The magnetic ink character recognition (MICR) line at the bottom of a check is used for the automated matching of presented checks to the check issue records you provided to Truist.

Managing Positive Pay

You can view and make pay decisions within the Manage section of the Positive Pay service.

Viewing Suspect Items

When viewing suspect items, you can perform these actions:

- Filter the list to display only items within a range of dates
- Click the Serial Number (checks) link to display details for the item
- Click the View Image link to display an image of the check
- Submit decisions for suspect item

Authorizing Decisions

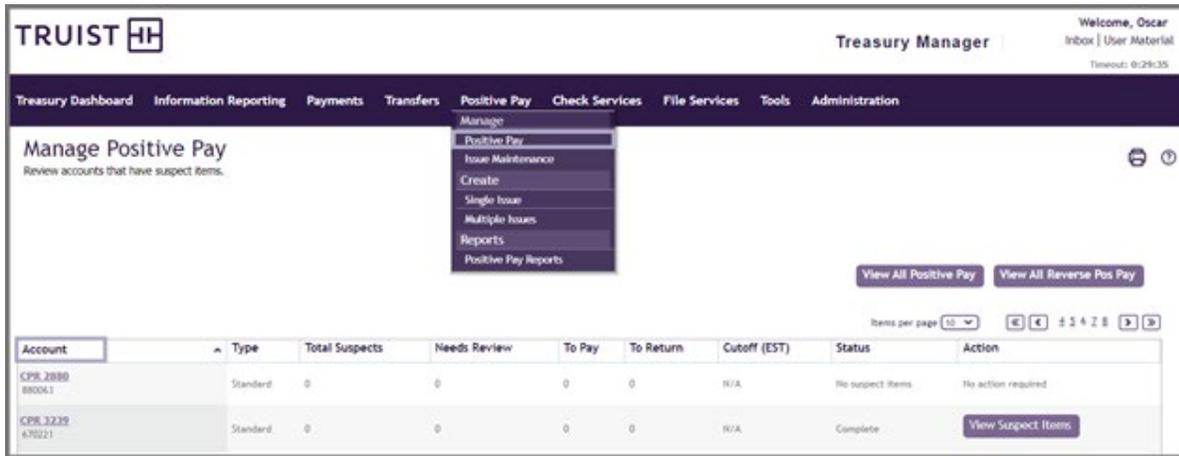
Track the status of decisional items. Statuses are as follows:

- No suspect items** – The account has no suspect items
- Open** – Suspect items exist for the account. No action has been taken
- In Process** – Action has been taken on some, but not all suspect items for the account
- Pending Approval** – Suspect items are awaiting approval on the decision or return reason
- Complete** – Action has been taken on all suspect items for the account

You can authorize instructions only if you are designated in Treasury Manager as an approver. You cannot authorize any instructions that you created or last modified.

To Manage Suspect Items for Positive Pay Accounts

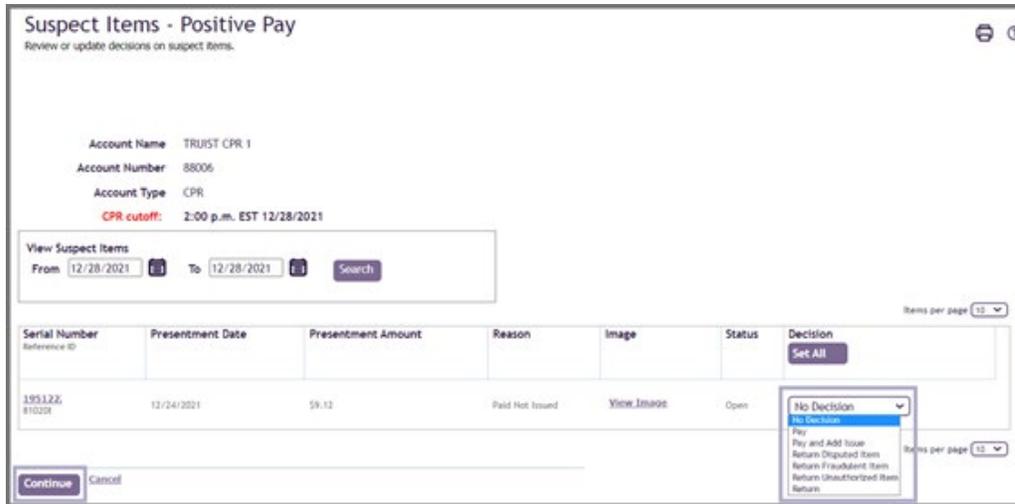
1. From the main menu, select **Positive Pay**, then in the **Manage** section, click **Positive Pay**. The Manage Positive Pay page displays.



2. To view the list of suspect items for an account: from the Account column, click the applicable link. The page that displays is based on the Positive Pay account type selected (Standard or Reverse).
 - **Standard** – If you selected Standard Positive Pay account, the **Suspect Items - Positive Pay** page displays. It provides a list of checks that Truist has identified as suspect. From this page, you can make decisions on whether the check should be paid or returned.
 - **Reverse** – If you selected a Reverse Positive Pay account, the **Paid Items - Reverse Positive Pay** page displays. It provides a list of the paid checks from the prior day's transactions. From this page, you can compare the information to the internal records of your company, and then return any items that do not match.

To Submit a Decision on a Suspect Item

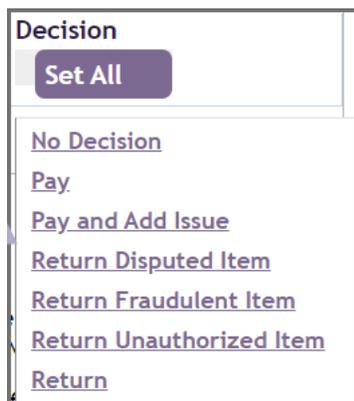
1. From the main menu, select **Positive Pay**, then in the **Manage** section, click **Positive Pay**. The Manage Positive Pay page displays.
2. To view the list of suspect items for an account, from the Account column, click the applicable link. The page that displays is based on the Positive Pay account type selected (Standard or Reverse).
 - **Standard** – If you selected a Standard Positive Pay account, the **Suspect Items - Positive Pay** page displays. It provides a list of checks that Truist has identified as suspect. From this page, you can make decisions on whether the check should be paid or returned.



- **Reverse** – If you selected a Reverse Positive Pay account, the Paid Items - Reverse Positive Pay page displays. It provides a list of the paid checks from the prior day's transactions. From this page, you can compare the information to the internal records of your company, and then return any items that do not match.

3. On either the Suspect Items - Positive Pay or the Paid Items - Reverse Positive Pay page, perform the appropriate action:

If ...	Then ...
On the Suspect Items - Positive Pay page,	from the Decision column, select a decision for one or more items
On the Paid Items - Reverse Positive Pay page,	from the Decision column, select a return reason for one or more items



Positive Pay Decisioning Options

For standard Positive Pay accounts, you can use the Set All button in the column header to apply a decision or return reason to all items.

4. Click the **Continue** button.
5. On the preview page, verify the decisions or return reasons.
6. Click the **Submit** button to save your decisions. The Manage Positive Pay page displays with the updated accounts in the To Review, To Pay, and To Return columns.

To Authorize a Decision on a Suspect Item

1. From the main menu, select **Positive Pay**, and in the **Manage** section, click **Positive Pay**. The Manage Positive Pay page displays.
2. To view the list of suspect items for an account, click the applicable link in the **Account** column. The page that displays is based on the Positive Pay account type selected (**Standard** or **Reverse**).
 - **Standard** – If you selected a standard Positive Pay account, the Suspect Items – Positive Pay page displays. It provides a list of checks that Truist has identified as suspect. From this page, you can make decisions on whether the check should be paid or returned.
 - **Reverse** – If you selected a Reverse Positive Pay account, the Paid Items – Reverse Positive Pay page displays. It provides a list of the paid checks from the prior day’s transactions. From this page, you can compare the information to the internal records of your company, and then return any items that do not match.
3. To authorize items needing approval:

Suspect items with Pending Approval status have decisions that must be approved by a second user before they are final. If the status is a link, you can accept or reject the decision.

If...	Then...
Authorizing a single item needing approval,	from the Approval column, in the Set Approval section, click the Approve or Reject link.
Authorizing all the items needing approval,	from the Approval column, click the Set All button, then click the Approve or Reject link.

4. Click the **Continue** button.
5. On the preview page, verify your approval decisions.
6. Click the **Submit** button to save your approval decisions. The Manage Positive Pay page displays with the approval decisions updated.

Issue Maintenance

About Issue Maintenance

The **Issue Maintenance** service is a feature of Positive Pay. It allows you to see checks that we have identified as suspect and to make the decision whether we should return the check.

The way the service works differs based on whether an account is configured for Positive Pay or Reverse Positive Pay.

- With **Positive Pay**, the first step in the process is to submit an issue file, which is a list of checks your business has issued. An issue file of many items may be submitted through data transmission or by using the Truist Online Courier solution. The required issue file fields are the account number, check number,

issue date, and issue amount. If your company subscribes to Payee Positive Pay services, the payee name is included within the file. For a smaller volume of items, issues can be entered manually through Treasury Manager. Truist maintains this list, and compares checks presented to us against it. If checks are presented to us that do not match your file, we list them as suspects. You can review the suspects in each of your accounts and decide whether they should be returned.

- With **Reverse Positive Pay**, the process is reversed. The online system displays the list of checks that are contained within the prior day's transactions. You then compare the information to your company's internal records, and then decide whether to return items that do not match.

The Issue Maintenance feature enables you to manually add items for consideration into the Positive Pay/reconciliation process and to manually enter and maintain check issues and void instructions. You can create instructions for adding and deleting both issues and voids. The issues are then sent to Truist for reconciliation. If the system identifies discrepancies between your entered issues and the actual checks that have been presented for payment, the system returns these suspect items for your analysis and decision making within the Positive Pay page.

The manual method is ideal if your volume of issues is relatively low and/or if you need to create an individual issue apart from your normal bulk load process.

The workflows for Create Single Issue and Multiple Issues are similar.

To Create Issue or Void Instructions

1. From the main menu, select **Positive Pay**, then in the **Create** section, click **Single Issue** or **Multiple Issues**. Based on your selection, either the applicable Create Issue or Void Instruction page displays.

Create Single Issue or Void Instruction Page

Treasury Dashboard Information Reporting Payments Transfers Positive Pay Check Services File Services Tools Administration

Manage
Positive Pay
Issue Maintenance
Create
Single Issue
Multiple Issues
Reports
Positive Pay Reports

Create Issue or Void Instruction
Use this page to create an issue or void instruction.

* Required

Account * Select a Destination Account

Check Number *

Transaction Type * Select a Type

Amount *

Date * MM/DD/YYYY

Payee

Reference

Funding Source

Submit Request Cancel

Create Multiple Issue or Void Instruction Page

2. Complete the required fields: Account, Check Number, Transaction Type, Amount, and Date.
Note: If you are creating multiple issues and want to add another issue or void instruction, click the **Add Another** button. A new line displays for further data entry.
3. Click the **Submit Request** button. The request is submitted, and the Issue Maintenance page displays with a success message.

To Edit an Issue or Void Instruction

1. From the main menu, select **Positive Pay**, then in the **Manage** section, click **Issue Maintenance**. The Issue Maintenance page displays.

2. From the **Check Number** column, click the link for the item that you want to edit.
3. On the **Edit Issue or Void Instruction** page, edit the information as needed.

The screenshot shows the 'Edit Issue or Void Instruction' page in the Truist Treasury Manager. The page header includes the Truist logo, 'Treasury Manager', and user information: 'Welcome, John', 'Inbox | User Material | Log Off', and 'Timeout: 0:29:55'. The navigation menu includes 'Treasury Dashboard', 'Information Reporting', 'Payments', 'Transfers', 'Positive Pay', 'Check Services', 'File Services', 'Tools', and 'Administration'. The main content area is titled 'Edit Issue or Void Instruction' with a sub-header 'Use this page to edit or delete an issue or void instruction.' The form contains the following fields: 'Account *' (dropdown menu with '1338773 - ABC123 General'), 'Check Number *' (text input with '12345'), 'Transaction Type *' (dropdown menu with 'Issue Add'), 'Amount *' (text input with '100.00'), 'Date *' (calendar icon with '12/14/2021'), 'Payee' (text input with 'Jimmy Doe'), 'Reference' (text input with 'A1B2C3'), and 'Funding Source' (text input). At the bottom, there are three buttons: 'Submit Request' (highlighted with a red box), 'Delete Request', and 'Cancel'.

4. Confirm the information on the page, then click the **Submit Request** button to accept the changes. The request is submitted, and the Issue Maintenance page displays a confirmation message.

To Delete an Issue or Void Instruction

Deleting entries is permitted up to the time that the instructions are transmitted to Truist for processing.

1. From the main menu, select **Positive Pay**, then in the **Manage** section, click **Issue Maintenance**. The Issue Maintenance page displays.
2. From the **Check Number** column, click the link for the item you want to delete. The Edit Issue or Void Instruction page displays.

Editing an entry is allowed up until the instructions are transmitted to Truist for processing. After transmission, only viewing is permitted.

This screenshot is identical to the one above, showing the 'Edit Issue or Void Instruction' page. The 'Delete Request' button at the bottom is highlighted with a red box.

3. Click the **Delete Request** button. The issue or void instruction is removed from the list on the Issue Maintenance page.

Note: Deleting an instruction from the list is not the same as creating an *Issue Delete* or *Void Delete* instruction. The latter is transmitted to the bank as a request to delete an existing issue or void instruction, whereas, deleting an instruction in the list affects only entries that have not been transmitted. After transmission, only viewing is permitted.

To Authorize an Issue or Void Instruction

Treasury Manager allows you the option of approving or rejecting instructions only when you have the necessary user entitlements as an approver.

1. From the main menu, select **Positive Pay**, then in the **Manage** section, click **Issue Maintenance**. The Issue Maintenance page displays.
2. From the **Status** column, select one or more records that have a status of **Pending Approval**, then click the **Approve** or **Reject** button, as applicable. The Authorize Issue or Void Instructions page displays.

Note: You cannot authorize an action that you have initiated.

3. Review your selection. Based on your selection, either the **Approve** or **Reject** button displays. Confirm your selection by clicking the applicable button.

Positive Pay Reports

About Positive Pay Reports

You can view, customize, and print two types of **Positive Pay** reports.

- **Standard** reports are provided by Truist. You cannot delete or edit standard reports; you can only customize them.
- **Customized** reports are modifications of standard reports saved with customized criteria. You can create as many custom reports as needed. You can delete or edit any of your private custom reports and any public custom reports shared by other users.

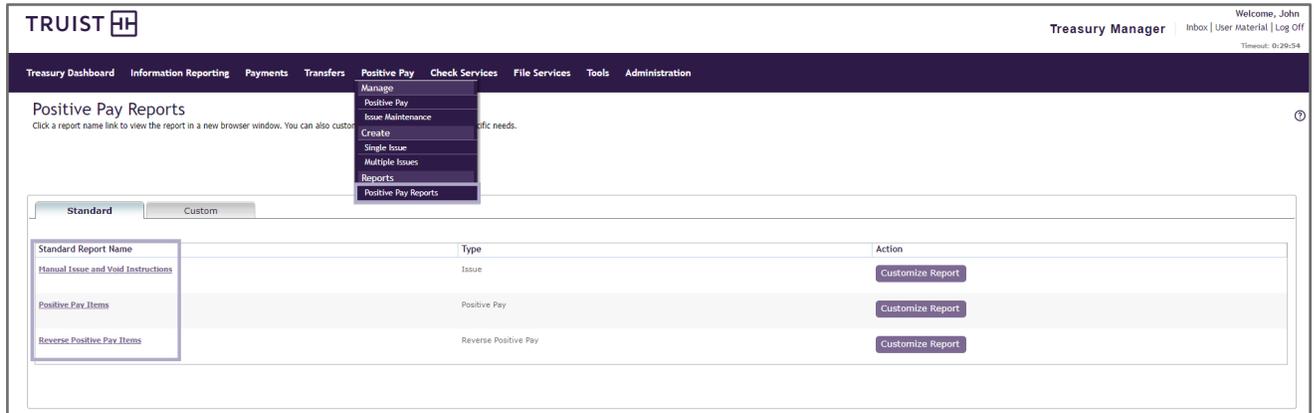
Treasury Manager provides these standard reports:

- Manual Issue and Void Instructions
- Positive Pay Items
- Reverse Positive Pay Items

Reports are displayed using report viewing software, which enables you to view, print, and download as needed. Downloads are available in both Adobe PDF and Excel spreadsheet formats.

To View Positive Pay Reports

1. From the main menu, select **Positive Pay**, then in the **Reports** section, click **Positive Pay Reports**. The Positive Pay Reports page displays.

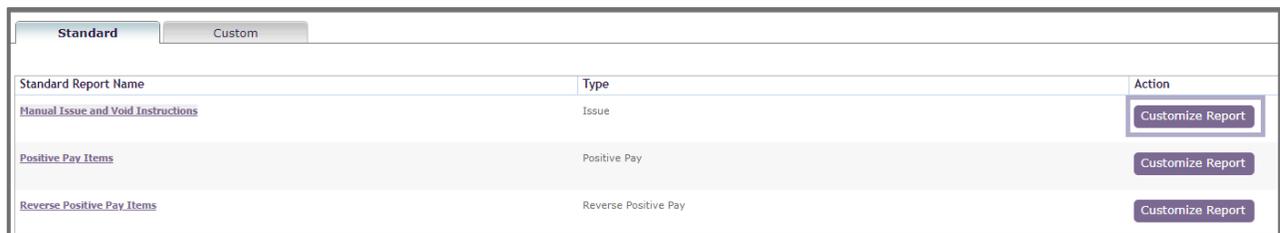


2. Select either the **Standard** or **Custom** tab:
 - If on the **Standard** tab, from the **Standard Report Name** column, click the applicable standard report link
 - If on the **Custom** tab, from the **Custom Report Name** column, click the applicable custom report link.

The report displays in a report viewer window. The menu at the top of the window provides options for working with the report, including the option to **Search**, **Download**, or **Print**.

To Customize a Positive Pay Report

1. From the main menu, select **Positive Pay**, then in the **Reports** section, click **Positive Pay Reports**. The Positive Pay Reports page displays.
2. On the **Standard** tab, from the **Action** column, select the corresponding **Customize Report** button for the report you want to customize.

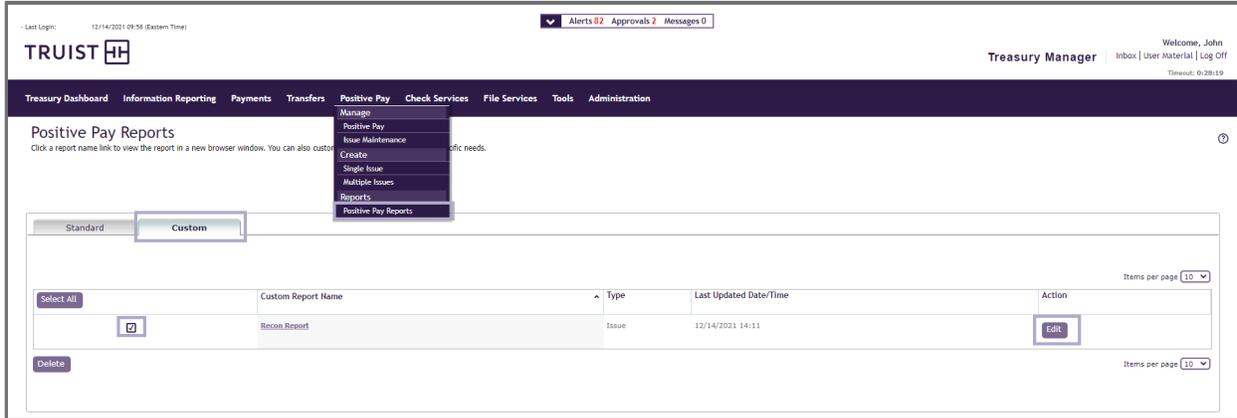


3. On the **Customize Standard Report** page, enter information in the required fields (with a red *) and any appropriate optional fields.
4. Click the **Continue** button to save the custom report.
5. On the preview page, verify the customized information.
6. Select one of these options:

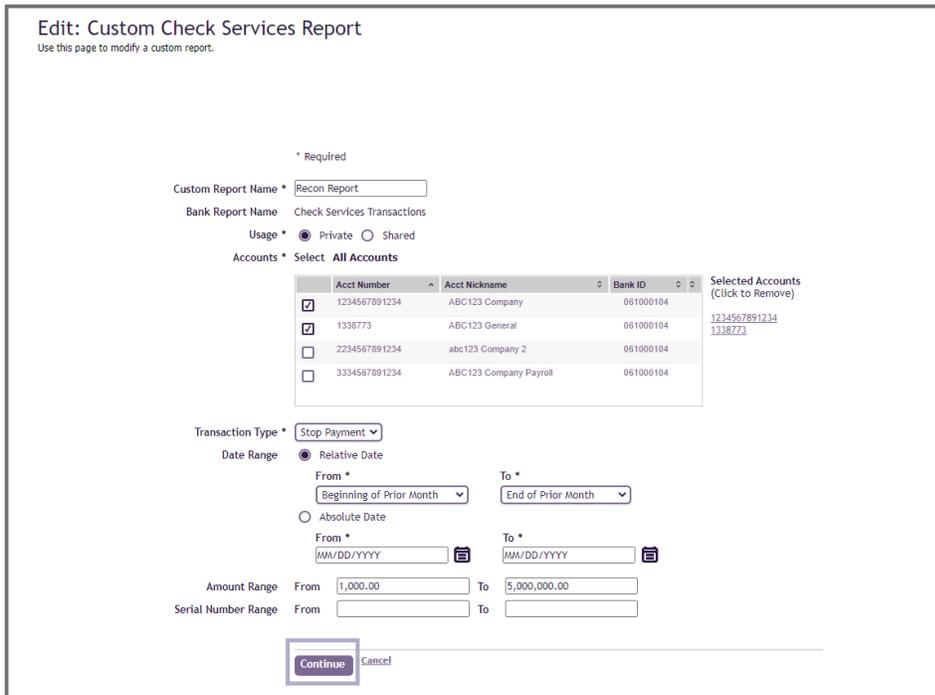
- **Save** – Saves the changes and returns to the Positive Pay Reports page where the customized report displays in the custom reports section
- **Save and View Report** – Saves your changes and displays the customized report in the viewer window

To Edit a Customized Positive Pay Report

1. From the main menu, select **Positive Pay**, then in the **Reports** section, click **Positive Pay Reports**. The Positive Pay Reports page displays.



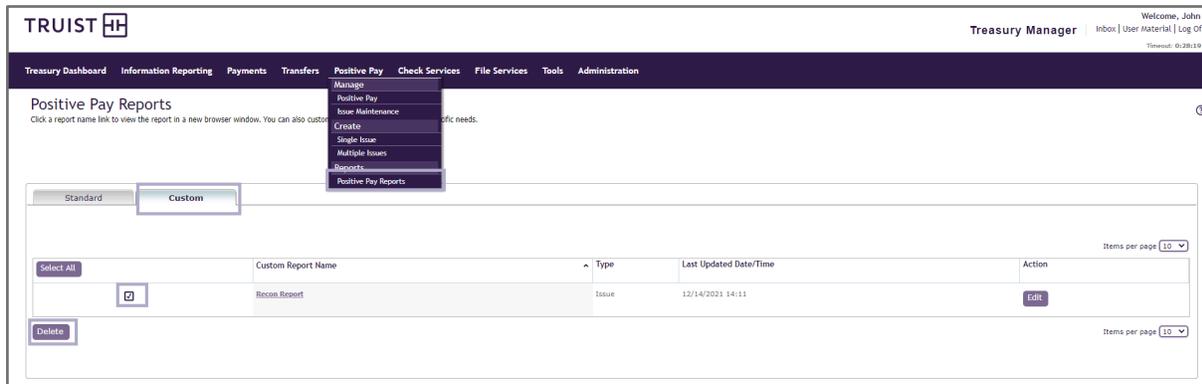
2. From the **Custom** tab, in the **Select All** column, select the corresponding checkbox for the report you want to modify, then click the corresponding **Edit** button. The Edit Custom Report page displays the current parameters for the customized report.
3. Modify the fields on the report, as needed. The fields on the Edit Custom Report page are similar to those on the Customize Standard Report page.



4. Click the **Continue** button to save the custom report.
5. On the preview page, verify the customized information.
6. Select one of the following options:
 - **Save** – Saves the changes and returns to the Positive Pay Reports page where the customized report displays within the Custom tab
 - **Save and View Report** – Saves your changes and displays the customized report in the report viewer window
 - **Edit Report** – Returns to the Edit Custom Reports page, so you can make additional changes before saving the report

To Delete a Positive Pay Report

1. From the main menu, select **Positive Pay**, then in the **Reports** section, click **Positive Pay Reports**. The Positive Pay Reports page displays.
2. From the **Custom** tab, in the **Select All** column, select the corresponding checkbox for the report you want to delete.



3. Review your selection, then click the **Delete** button.
4. The **Delete Custom Positive Pay Report** page displays to confirm your selection. Click the **Delete** button, or click the **Cancel** button to disregard.

If You Need Assistance

Online Help

You can learn more about Treasury Manager by clicking the Help icon  located on the top right of any page within Treasury Manager. You can also access the most current version of this user manual, plus information about other system features and supported browser versions by clicking the **User Material** link at the top right of any page – or by visiting the Treasury Manager page of the **Treasury Resource Center** at truist.com/treasuryresourcecenter.

You can find reference materials for Truist treasury solutions on the Treasury Resource Center.

Client Services Support

If you need additional assistance, contact Treasury Solutions Client Support at treasuryclientservices@truist.com or **800-774-8179**. Representatives are available from 8 am to 8 pm ET, Monday through Friday on bank business days.

You can also send a secure email message to Treasury Solutions Client Support by either of the following methods:

- At the top right of any page in **Treasury Manager**, click the **Inbox** link, then click the **Messages** tab on the Inbox page, and next click the **Create Message** button. From the **To** drop-down menu, select **Treasury Management Services**.
- From the main menu, select the **Tools** menu, and in the **Create** section, click **Message**. From the **To** drop-down menu, select **Treasury Management Services**.