



Business online banking.

Positive Pay user guide.

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Positive Pay overview

STCU Positive Pay is a fraud prevention service for various payment channels. This guide provides you with an overview of Positive Pay, its features, and how to use it in your daily business operation.

Setting up users.

Once your business has been enrolled in Positive Pay, STCU will entitle the Business Admin for access. The Business Admin will then have the power to grant other users access by choosing the "Manage Users" tab under the Positive Pay menu in business online banking.

Login

1. Log into STCU business online banking from stcu.org or your STCU business banking mobile app.
2. Once enrolled in the service, you can select Positive Pay under the Account Management section in the left menu of STCU business online banking.

Dashboard.

The Dashboard is Positive Pay's default landing page. The Dashboard is where all functions that can span one or more service modules are performed. Depending on the service module you are using, the following menu options may appear on the Dashboard:

- Manage
- Perform
- Reports
- View
- Transaction History

Dashboard summary.

For each service module in use, the Dashboard will show a summary box displaying the current day's transaction information, totals, and counts. If applicable, the end-of-day cutoff time is displayed indicating the deadline for daily decisions on transactions. The Dashboard supports navigation to a service module by clicking on the service module name in the blue bar. Users can navigate to transactions with a specific status within a service module by clicking on the dollar amount link displayed to the right of the status.

Change Module.

You can navigate to different Positive Pay service modules (which you have been granted access to) by using one of the following options:

1. From the Dashboard, click Change Module › select the desired module.
2. From the Dashboard, click the desired service module name on the appropriate blue bar in the Dashboard.
3. From within any service module, click the Change Module drop-down menu to access another service module or return to the Dashboard.

Preferences.

Users that perform repetitive tasks or a specific service module can set a landing page preference to prevent unnecessary clicks after login to get the desired page(s).

1. From the Dashboard, click your name in the top right corner of the screen › select Preferences.
2. The Default Module gives you the ability to choose the default landing page by service module/product.
3. Each module will display a drop-down menu that allows the user to select a default landing page within that service module.
4. Once preferences have been selected, click Save to update your Settings.

Note: to set a specific landing page, the Default Module under Preferences must first be selected.

Reports.

Note: reports are available for one (1) year. The user's privilege for each report type must be enabled to access the report information.

Audit Report.

The Audit Report tracks information regarding the users who have accessed the system and performed auditable functions such as changing the transaction status. The Audit Report will track activity that occurs within Positive Pay and each service module.

1. From the Dashboard, click Reports › Audit Report.
2. The Audit Report page displays with the current date by default. To filter the date range, click on the Date Range drop-down menu, select the desired date range, and click the Apply button.
3. To narrow the search results, click Filters and a window containing additional search criteria will display. To narrow the search to a specific user, select the desired user from the User drop-down menu. If there are less than 10 users, then a drop-down menu will be generated. If there are more than 10 users, type in the first character or first few characters of the user's name to generate a list.
4. Once search criteria are selected, click Apply to narrow your search results.

- Date Time: MM/DD/YYYY HH:MM:SS Time Zone
- User: Name of user
- Action: Action being tracked

5. Search results are displayed in pages of 25 items. If the search contains more than 25 audit items, the results will be displayed on multiple pages. Use navigation buttons at the top of the search results to review all results.
6. Click the arrow (>) next to the Audit item to view more useful detail on the audit item. The actions taken will be displayed. It is designed to allow a user to see any changes or edits that have been made in the system.

Note: the Audit Report can be downloaded as a .csv file.

Notification Delivery Report.

The Notification Delivery Report provides information related to the delivery status of alerts generated by the service modules in use. The status of email alerts will always be visible. The status of text alerts will only be visible if the business user has elected to receive text alerting.

Note: The Notification Delivery Report privilege must be enabled.

1. From the Dashboard, click Reports > Notification Delivery Report.
2. Notification Delivery Report page displays with the current date by default. To filter the date range, click on the Date Range drop-down menu, select the desired date range, and click the Apply button.
3. To narrow the search results, click Filters and a window containing additional search criteria will display.
4. To narrow the search to a specific recipient, enter a valid email address or 10-digit phone number without dashes.
5. To narrow the search results to a specific message type, select the desired message type from the Message Type drop-down menu.
6. To narrow the search results by the status of delivery, select the desired notification status from the Status drop-down menu.
7. Once search criteria are selected, click Apply to narrow your search results.
8. Search results are displayed in pages of 25 items. If the search contains more than 25 records, the results will be displayed on multiple pages. Use navigation buttons at the top of the search results to review all results.
9. Click the arrow (>) next to the Notification Delivery item to view more useful detail. The actions taken will be displayed. It is designed to allow you to see any changes or edits that have been made in the system.
 - Recipient name: The first and last name of the recipient.
 - Message type: Defines the type of alert sent, which will correspond to the services being utilized.

- Status detail: Whether the message was delivered or undelivered.

Note: the Notification Delivery Report can be downloaded as a .csv file.

Transaction History.

Transaction history views are available within each service module.

Note: Transactions are stored and visible for one (1) year.

1. Transaction history view will display the current day's transactions. To filter the date range, click on the Date Range drop-down menu, select the desired date range, and click the Apply button.
2. To narrow the search results, click Filters and a window containing additional search criteria will display.
3. Once search criteria are selected, click Apply to narrow your search results. The view will depend on the modules that you are subscribed to, as well as the entitlements and account number access assigned to the user.
 - Account: account number associated with that transaction.
 - Date: date of the transaction.
 - Credit/Debit: amounts of credit or debit.
 - Current Status: status the transaction is currently in.
 - Exception (Check Positive Pay module): the red (!) tells the user that there were item exception(s). Click the drop-down menu to the left of the transaction that has the black or red (!) indicator in the far-right column to see what the exception for the specific transaction is.
 - Manage (ACH Positive Pay module): displays a Pay or Return button and will allow for decisioning directly from the consolidated transaction view if End of Day (EOD) processing has not passed for a specific service.
4. Search results are displayed in pages of 25 items. If the search contains more than 25 transactions, the results will be displayed on multiple pages. Use navigation buttons at the top of the search results to review all results.
5. Click the arrow (>) next to the transaction item to view more useful details.

Service module overview.

Check Positive Pay.

This service empowers users with the ability to prevent financial loss from check fraud.

Check Positive Pay is highly configurable, but it is important to note that some features will only be available if the feature has been enabled by STCU and/or you have been granted the appropriate user privilege required to access the feature.

The table below lists the Check Positive Pay types available for each account enrolled in this type of Positive Pay, a description of expected behavior and protection level ranking. Check Positive Pay relies on you to make daily decisions, when required, for the check activity that occurs on your business account. When accounts are enrolled, a default setting can be established for the system to return or pay a transaction if you fail to do so by the established end-of-day cutoff time. The last column in the table defines the default settings available for each type of Check Positive Pay.

Positive Pay Type	Service Description	Protection Level	Default Settings Options
Standard Positive Pay	This service requires you to provide a list of checks that have been issued or voided on an account (Issue Items). The issue items for each account must include, at a minimum, a check serial number, amount, and status (issued, voided, stopped). STCU compares each check presented for payment (Item) against the list of issue items. If an exception is identified, you (or designated users) are alerted to make a pay or return decision.	Medium	Pay or Return
Payee Positive Pay	This is an add-on feature to Standard Positive Pay. If this feature is utilized, you are required to provide the payee's name for each issue item. STCU will compare the name in the issue item against the name that displays on the "Pay to the Order of" line of the check presented for payment. A scoring method will be used to determine the likelihood of a match, and if the score falls below the established threshold, the item will be flagged as an exception. It is important to note that payee name scoring is subject to a lot of variables. Scoring can fail items that should pass if you fail to perform best practices.	High	Pay or Return
Support Multiple Payee Names	Positive Pay can accept multiple payee names in an issue item file and to validate multiple payee names on checks presented for payment. Multiple payee names can be placed on a single line or multiple lines.	High	Pay or Return
Reverse Positive Pay	This service does not require you to provide a list of issued items. You will need to log in every day to view checks presented for payment and to select the checks you may want to return, because the concept of an exception does not exist since there is no list of issue items to compare items against. However, you may request STCU establish a maximum check amount per account (Exception Limit). If this option is enabled, an alert will be sent to you (or to designated users) ONLY when a check is presented that exceeds the maximum amount established.	Low	Pay or Return

Positive Pay can alert you (or designated users) to take action. Positive Pay is designed to ensure notifications are relevant, but business members can advise STCU of notification levels that best suit their needs. Email alerts are standard. You can receive texts alerts upon request.

The table below outlines a list of events that would trigger an alert to you, a description of the triggering event, and if the alert type is Standard or Optional:

Alert Type	Description	Standard or Optional
Exception Alert	Occurs when a check is presented for payment that does not match the issue information provided, or if an exception limit is set on an account enrolled in Reverse Positive Pay.	Standard
Issuance File Load Alert	Occurs when an issue file is loaded. The alert contains status information to indicate if the issue item loaded properly or failed due to errors.	Optional

When an account is enrolled for Positive Pay, one of three levels of notification can be established for exception alerts. The notification level options, description and a sample are provided in the table below:

Notification Level	Description
Transaction Alerts	One alert for each exception identified.
Account Alerts	One alert per account when one or more exceptions are identified.
Service Alerts	One alert per business member when one or more exceptions are identified on one or more accounts.

ACH Positive Pay.

ACH Positive Pay empowers you to prevent financial loss due to unauthorized incoming ACH debit transactions. Certain types of fraudulent ACH debit and credit transactions must be returned to the originating financial institution by the opening of the second business day following the settlement date. This means your business must identify these transactions on the same day and return any unauthorized transactions immediately to prevent financial loss.

ACH Positive Pay is highly configurable. Shown here is a list of features:

Feature Name	Description	Standard	Optional
Approved List	Allows you to identify companies that are allowed to debit/credit an account and to set parameters to control the debit activity.	✓	
Blocked List	Allows your business to identify companies that are not allowed to debit/credit accounts.	✓	✓
Notification Rules	Establishes who should be alerted, how they should be alerted, and the conditions that should prompt an alert.	✓	
Written Statement of Authorized Debit (WSUD)	If required by STCU, this form will be completed to return a transaction by selecting a reason and providing an electronic signature authorizing the return.	✓	
No Written Statement of Authorized Debit	Note: STCU may choose to require business users to make all pay/return decisions on the same day and waive the requirement to present a Written Statement. In that case, this feature will not be available.		✓
Reports	Allows a user to view data on the following features: <ul style="list-style-type: none"> • Notification Rules • Approved List • Block List 	✓	
Change Transaction Status	If the user has been granted the Change Status user privilege and the transaction is eligible for a decision, the business user will be able to make pay/return decisions on ACH Debits or Credits.	✓	

- Accounts enrolled in these services are assigned a default setting of System-Pay or System-Return.
- If a decision is not made by the end of day cut-off time, the default pay setting will apply.
- Three levels of notification and two alert types are supported, as well as customized notification rules.
- Approved and blocked lists are available to automatically override the system default settings to automatically pay or return transactions when they are received from companies identified on those lists.
- The approved and blocked lists are designed to minimize unnecessary alerts and action when transactions are within pre-approved parameters.

When an account is enrolled for ACH Positive Pay, one of three levels of notification can be established for exception alerts. The notification level options, descriptions and samples are provided below.

Notification Level	Description
Transaction Alerts	One alert for each transaction.
Account Alerts	One alert per account when one or more transactions are received.
Service Alerts	One alert per day if an exception exists on one or more accounts.

Questions?

If you have questions or experience a problem, email businesspartners@stcu.org or send us a secure message in STCU business online banking, describing the actions you were trying to take when something went wrong.

You also are welcome to contact STCU’s Contact Center by phone or instant message:

(509) 344-2200 Washington
(208) 619-4001 Idaho
(877) 304-7185 toll free

LiveChat instant messaging.

Available 7:30 a.m. to 5:30 p.m. Monday through Thursday, and 7:30 a.m. to 6 p.m. Fridays. Start chatting from the “Contact” page of stcu.org.

Secure message.

Available from STCU business online banking or the Business Banking mobile app.

Visit any STCU branch location.

See the “Locations” page on stcu.org.