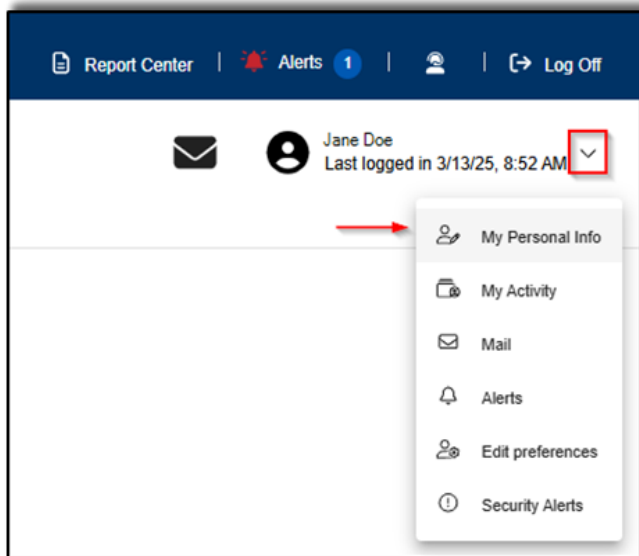


POSITIVE PAY AND ACH POSITIVE PAY ALERTS – CREATE EMAIL AND TEXT NOTIFICATIONS

This guide provides instructions for setting up email and text notification alerts in the Positive Pay system. We strongly recommend a minimum of two users receive alert notifications for each of the relevant services so proper review and decisioning can be completed before the daily cutoff times.

- ACH Positive Pay Alerts
- Positive Pay Alerts



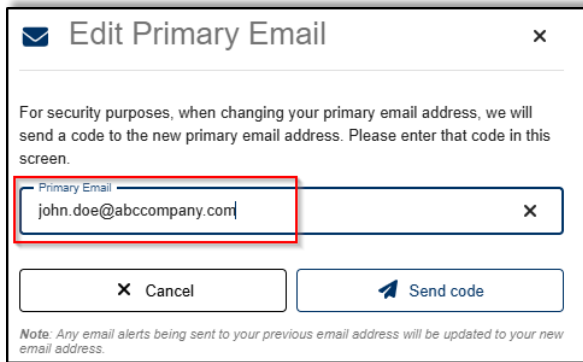
BEFORE SETTING UP ALERTS, IT'S IMPORTANT TO VERIFY BOTH THE EMAIL ADDRESS AND MOBILE NUMBER FIELDS ARE ACCURATELY POPULATED IN THE PERSONAL INFORMATION SECTION.

MY PERSONAL INFO

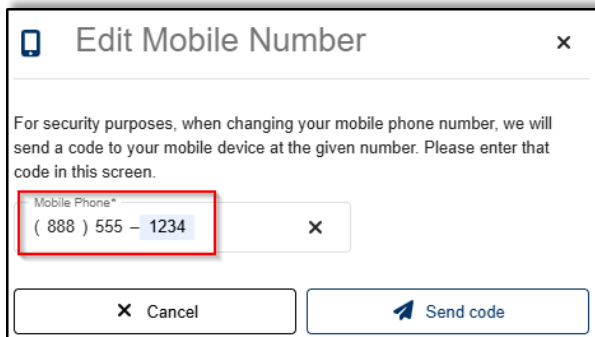
SET UP PERSONAL INFORMATION

- Click on the dropdown beside your name on the top righthand side of the screen.
- Select *My Personal Info*.
- Select the pencil icon to populate the Primary Email address.
- Select the pencil icon to populate the mobile number.

The screenshot shows the 'Personal Information' form. It has a header with a pencil icon and the title 'Personal Information'. Under the heading 'My email addresses', there are two rows: 'Primary' and 'Alternate'. The 'Primary' row is highlighted with a red box and contains a red arrow pointing to a pencil icon next to the text '-- not entered --'. The 'Alternate' row also has a pencil icon. Under the heading 'My phone numbers', there are three rows: 'Office (primary)', 'Mobile', and 'Off-hours'. The 'Mobile' row is highlighted with a red box and contains a red arrow pointing to a pencil icon next to the text '-- not entered --'. The 'Off-hours' row also has a pencil icon. At the bottom, there is a 'Fax' row with a pencil icon.



Successfully sent a code to your email address.



Successfully updated your phone number.

- Click on *Send Code* so a confirmation code can be sent to the email address.
- A temporary green confirmation should appear at the bottom of the screen.

- Click on *Send Code* so a confirmation code can be sent to the mobile number.
- A temporary green confirmation should appear at the bottom of the screen.

NOTE: THERE ARE SEVERAL WAYS TO ACCESS ALERTS:

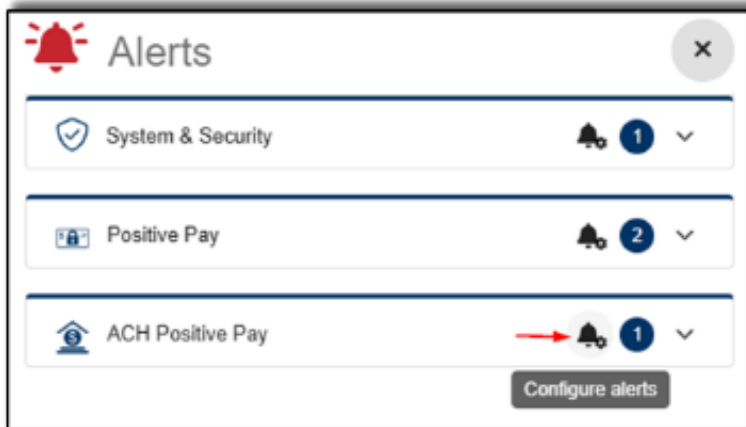
1. ALERTS MENU WITHIN THE TOP BANNER.
2. ALERTS SUBMENU ITEM UNDER PERSONAL INFORMATION.
3. ALERTS SUBMENU AVAILABLE WITHIN EACH APPLICATION.

WE WILL ILLUSTRATE THE MOST COMMONLY USED OPTION TO CONFIGURE YOUR ALERTS WITHIN THE "ALERTS" AREA OF THE BANNER.

ALERTS

STEP 1: ALERTS BANNER MENU

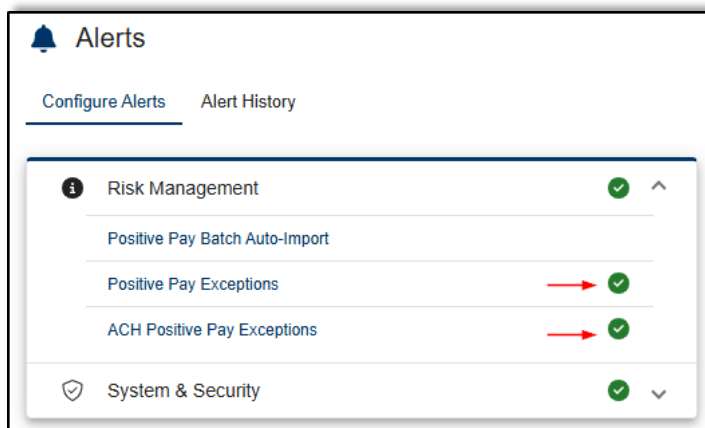
- Select **Alerts** from the top right banner.
 - Click on the bell icon  beside each of the applicable services to then configure the alert type(s) available for each application.
 - Each listed application can be configured individually to enable customized alerts.



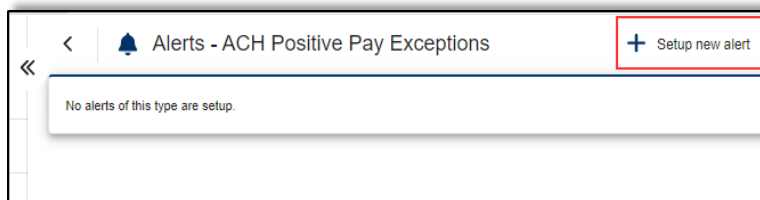
STEP 2: CONFIGURE ALERTS

- The Alerts screen will display and default to Configure Alerts.

ACH POSITIVE PAY EXCEPTIONS ALERT



- Select **ACH Positive Pay Exceptions** from the Risk Management options.
- Click the **+ Setup new alert** at the upper right of the menu screen.



STEP 3: MAKING SELECTIONS

- The ACH Positive Pay Exceptions screen will slide open on the righthand side of the screen.
- Complete the entries on the screen.
- **Applies to account:**
 1. Select the account from the drop-down or select **All Accounts**. *If there are multiple accounts associated with the profile, you will receive one email notification per day for all decision items across all accounts.*

ACH Positive Pay Exceptions

Incoming ACH Items On ☒

Setup this alert when you would like to be notified when you have incoming ACH items.

Applies to account*
All Accounts

Exceptions options

☒ Always send regardless of whether there are exceptions

☐ Only send when there are exceptions

Delivery options

Additional email delivery: +

No additional emails are configured for this alert.

Note: If additional accounts are added in the future, they will also be included in the notification if *All Accounts* is selected.

- To set up an alert for a specific account, click the drop down and choose the desired account.
- Alerts can be set up with two Exceptions Options and two Delivery Options.

Exceptions Options:

- Always Send: Sends a daily notification whether there is an exception item to decision or not. It will clearly indicate if there are no exceptions. Therefore, it is good practice to review emails daily.
- Only send when there are exceptions.

Delivery Options:

- Select the + button on the right to open a box for **email** address entry.
- Select the + button on the right to open a box for **SMS Text** entry.
A new page will slide in from the right side of the screen, prompting users to agree to the SMS Terms and Conditions.

- **Save**
A green confirmation banner will appear at the bottom of the screen upon successful completion.

ACH Positive Pay Exceptions

Setup this alert when you would like to be notified when you have incoming ACH items.

Applies to account*

Exceptions options

☒ Always send regardless of whether there are exceptions

☐ Only send when there are exceptions

Delivery options

☐ Text Message: (XXX) XXX- 5555 [Terms/Privacy](#)
* Message and data rates may apply. Message frequency may vary.
Reply HELP for help. Reply STOP to opt out.

☐ Primary Email: Jane @**onsbancorp.com

Additional email delivery: +

No additional emails are configured for this alert.

Successfully created your alert subscription.

Example Email Notification for ACH Positive Pay Alert.

From: Your Bank Internet Customer Service NetSTAROperations@yourbank.com
Sent: Wednesday November 18, 20xx 9:24 AM
Subject: ACH Positive Pay Notification
Importance: High

ACH Positive Pay Notification

In reviewing your incoming ACH transactions and comparing it to your instructions, we have detected ACH Positive Pay exceptions that require action from you prior to the cut off time of 6:00 PM CT.

Exceptions were found on the following accounts:

Account	Count	Total
xxx1234	5	\$14,228.97
xxx1212	1	\$448.29
xxx1112	13	\$6,904.08
xxx1456	1	\$102,196.43

Please log in to review and resolve the exceptions prior to the cut off time of 6:00 PM CT. If this process is not completed by the cut off time, the system default pay or return action you have established for your accounts will be executed.

About Alerts

Log in to manage your alerts and delivery options.

Need Help?

Please contact us Monday through Friday, 7:30 am through 5:30 pm CT.

[\(123\) 456-7890](tel:(123)456-7890)

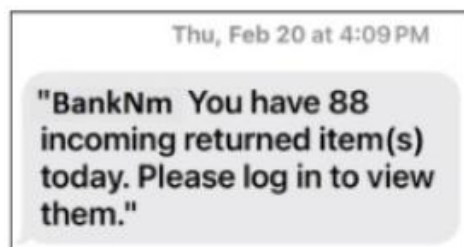
treasurymanagement@yourbank.com

Sincerely,

Your Bank Treasury Management

Your Bank, a division of Zions Bancorporation, N.A. | Member FDIC

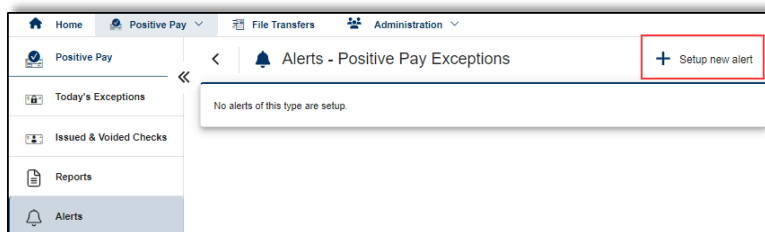
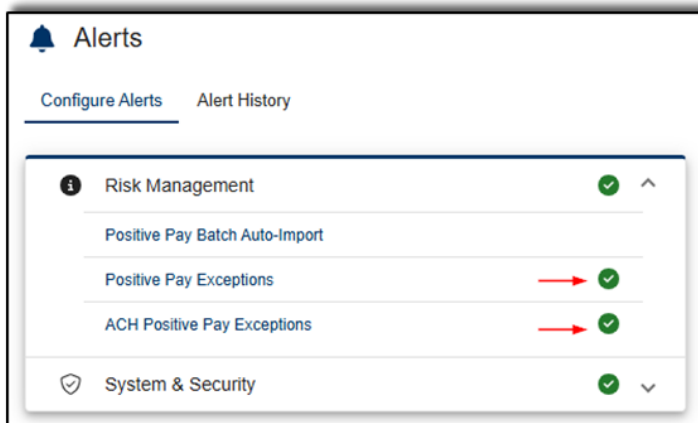
Example SMS Text Notification for Positive Pay Alert.



- REPEAT STEPS 2 & STEP 3 ABOVE FOR CHECK POSITIVE PAY EXCEPTIONS ALERTS

POSITIVE PAY EXCEPTIONS ALERT

- Select **Positive Pay Exceptions** from the Risk Management options.
- Click the **+ Setup new alert** at the upper right of the menu screen.



The **Positive Pay Exceptions** screen will slide open on the right-hand side of the screen.

Complete the entries on the screen.

▪ **Applies to account:**

Select the account from the drop-down or select *All Accounts*. If there are multiple accounts associated with the profile, you will receive one email notification per day for all accounts.

Note: If additional accounts are added in the future, they will also be included in the notification if *All Accounts* is selected.

To set up an alert for a specific account, click the drop down and choose the desired account.

▪ **Exceptions Options:**

- Always Send: Sends a daily notification whether there is an exception item to decision or not. It will clearly indicate if there are no exceptions. Therefore, it is good practice to review emails daily.
- Only send when there are exceptions.

▪ **Delivery Options:**

- Select the + button on the right to open a box for **email** address entry.
- Select the + button on the right to open a box for **SMS Text** entry.

A new page will slide in from the right side of the screen, prompting users to agree to the SMS Terms and Conditions.

▪ **Save**

A green confirmation banner will appear at the bottom of the screen upon successful completion.

Successfully created your alert subscription.

Example Email Notification for Positive Pay Alert.

From: Your Bank Internet Customer Service NetSTAROperations@yourbank.com

Sent: Wednesday November 18, 20xx 9:24 AM

Subject: Positive Pay Advantage Notification

Importance: High

Positive Pay Notification

In reviewing your account activity, we have identified 2 Positive Pay check exceptions that require action from you prior to the cut off time of 4:30 PM CT.

Exceptions were found on the following accounts:

Account	Count	Total
xxx1234	2	\$1,166.88

Please log in to review and resolve the exceptions prior to the cut off time of 4:30 PM CT. If this process is not completed by the cut off time, the system default pay or return action you have established for your accounts will be executed.

About Alerts

Log in to manage your alerts and delivery options.

Need Help?

Please contact us Monday through Friday, 7:30 am through 5:30 pm CT.

[\(123\) 456-7890](tel:(123)456-7890)

treasurymanagement@yourbank.com

Sincerely,

Your Bank Treasury Management

Your Bank, a division of Zions Bancorporation, N.A. | Member FDIC

Example SMS Text Notification for Positive Pay Alert.

Thu, Feb 20 at 4:09 PM

"BankNm You have 88 incoming returned item(s) today. Please log in to view them."