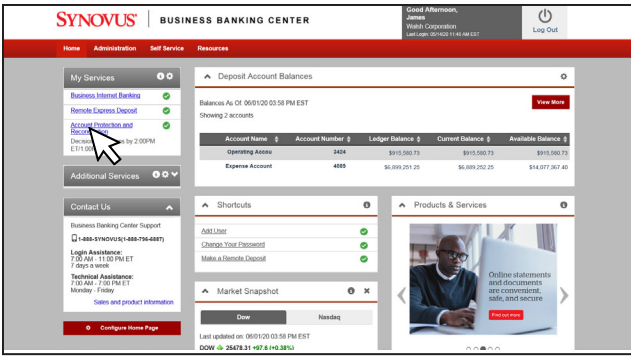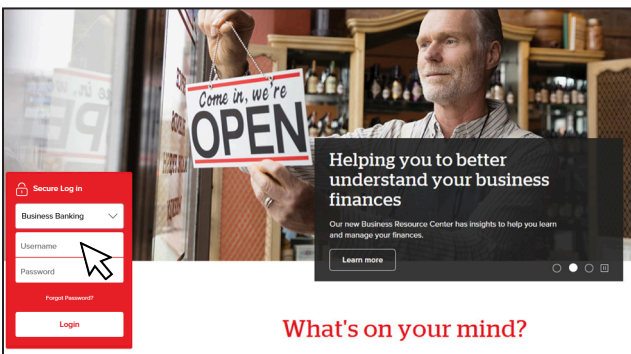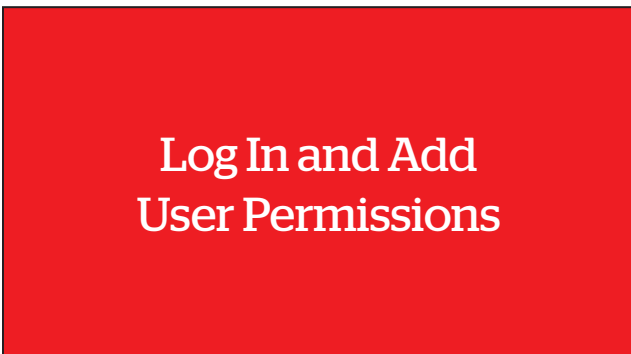# SYNOVUS®

Positive Pay

Welcome to Synovus Positive Pay, part of our online suite of Account Protection and Reconciliation solutions, designed to combat check and ACH fraud.

Access Positive Pay through the Synovus Business Banking Center.
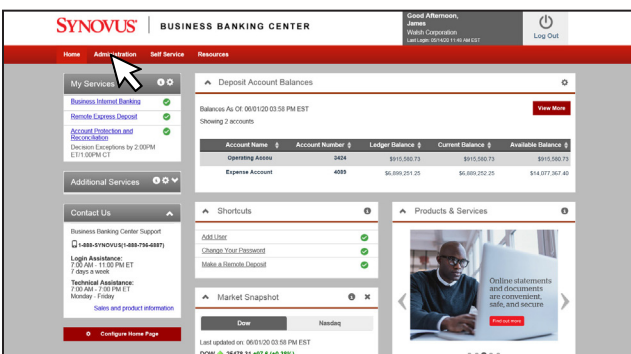

Log In and Add User Permissions

Select *Business Banking* from the secure Log In menu on the Synovus homepage.

Enter your User ID and Password.
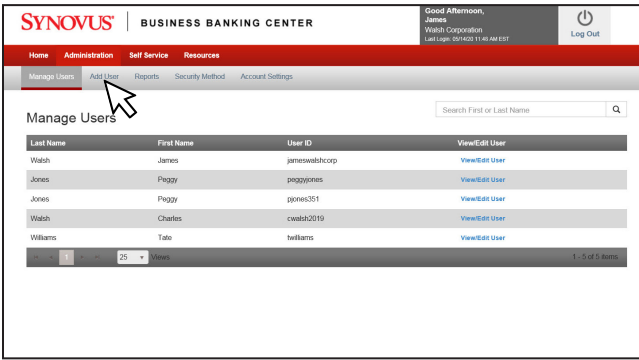
Then click *Log In*.
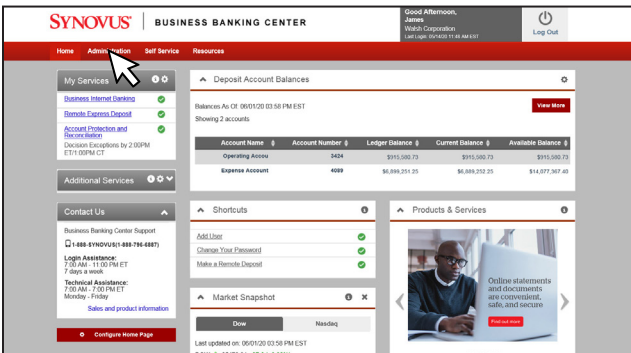
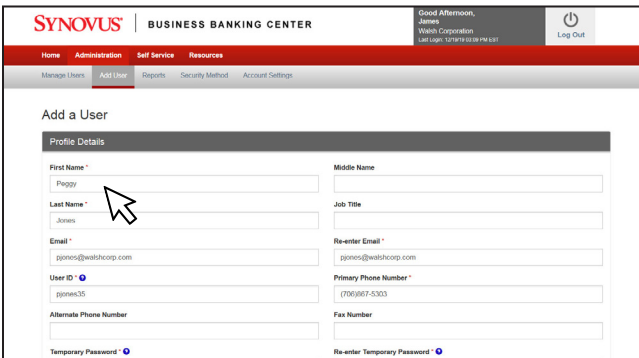Once logged on, the Business Banking Center Home Page will be displayed.

Add User

To add additional users to the Positive Pay service Select the *Administration* tab from the Business Banking Center home page

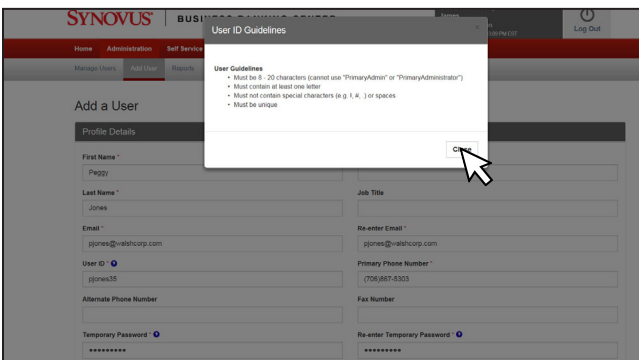The Manage Users page will display with all current users.
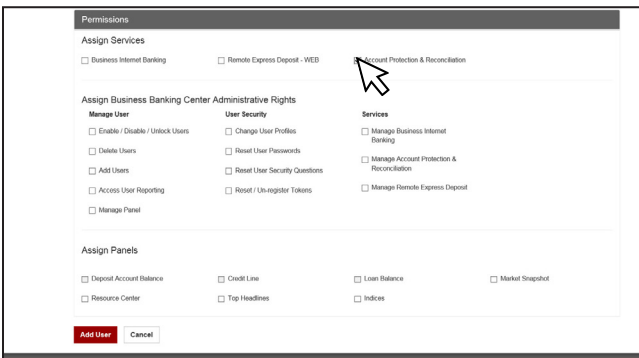
Select the *Add User* tab.

The Add User page will display.

Complete the profile details.

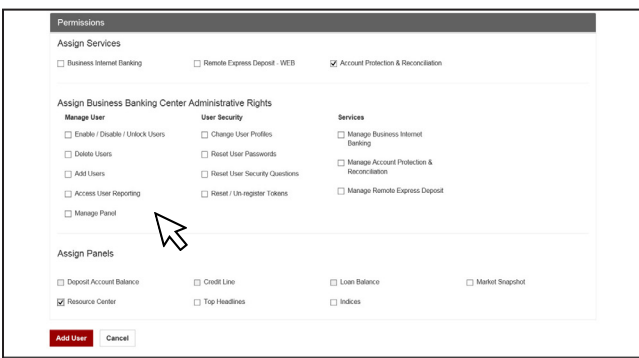All fields marked with a red asterisk are required.

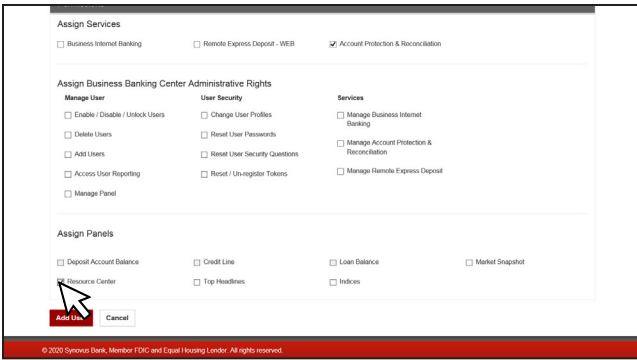Be sure to follow the User ID and Password Guidelines.

Next, assign the Account Protection and Reconciliation service.

Administrative rights within the Business Banking Center or specified services can be assigned in the Permissions section.
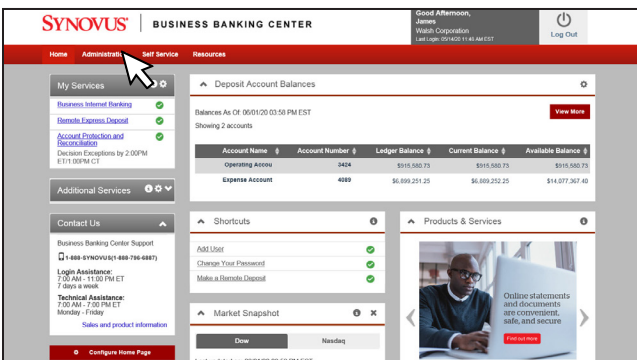
The Assign Panels section is where panels are selected to appear on the users Business Banking Center Home page.

Assigning the Resource Center panel allows user access to important guides and information.
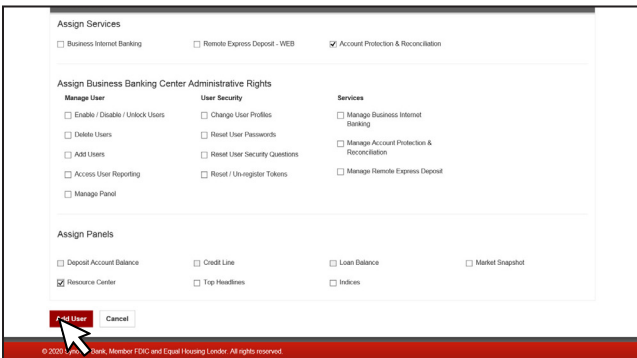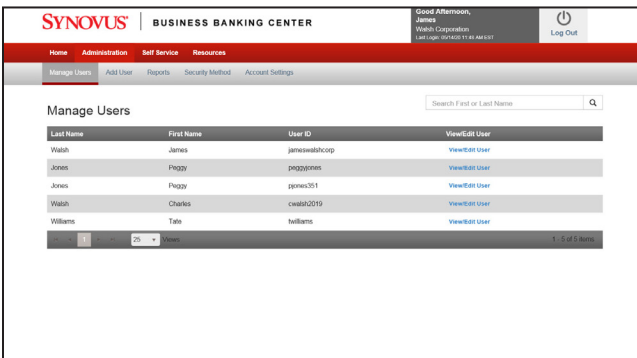

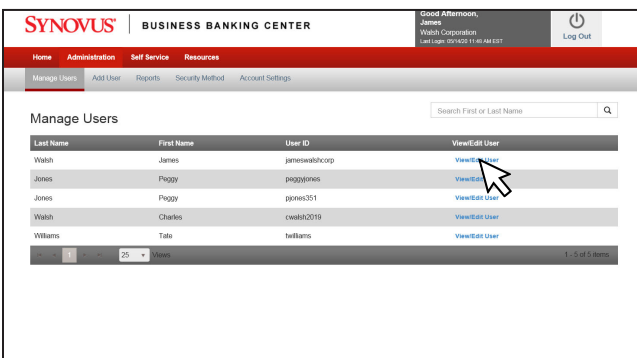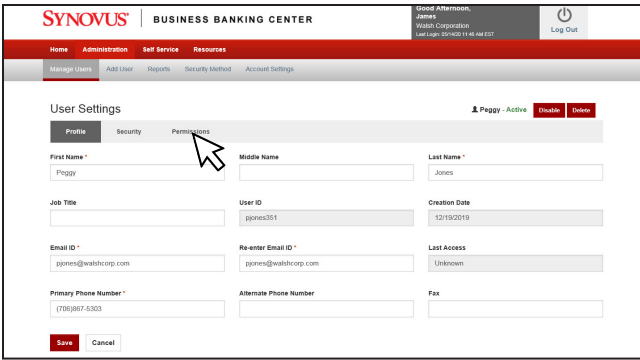Select *Add User* icon to complete the user setup.

Manage User

To add the Positive Pay service to existing users Select the *Administration* tab from the Business Banking Center home page.
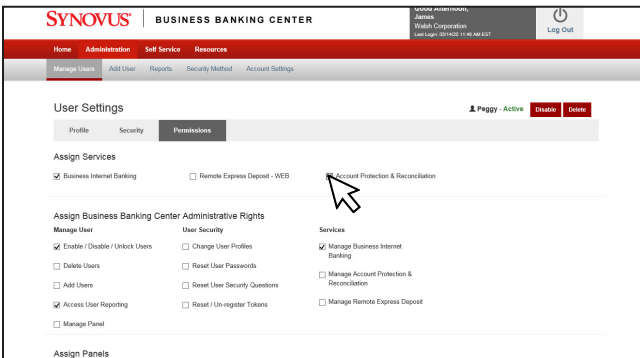

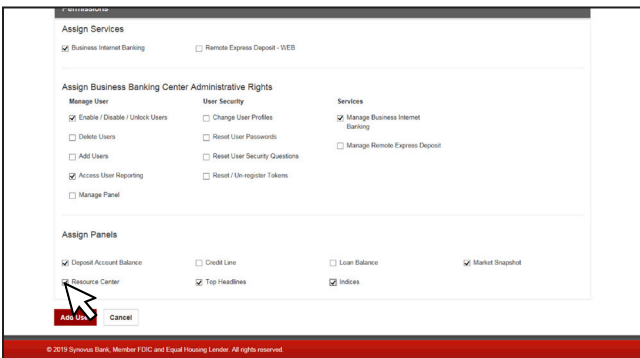
The Manage Users tab will display.

Then select the *View/Edit User* hyperlink next to the user you wish to assign services.
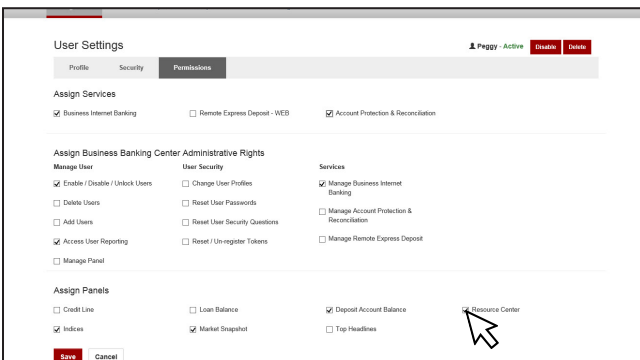
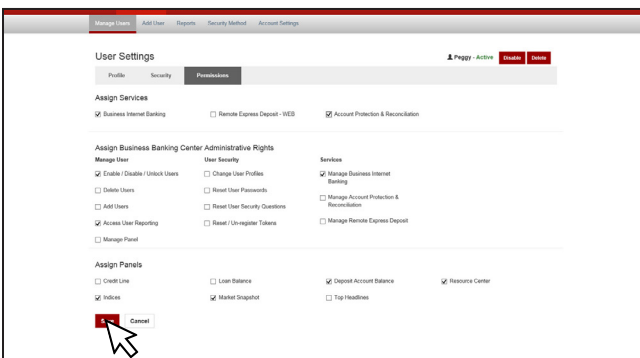From the User Settings page, select the *Permissions* tab.

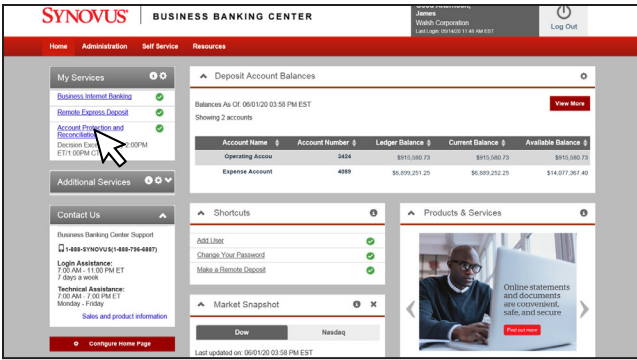Under Assign Services select the *Account Protection and Reconciliation* service.

Assign any Administrative rights the user may need.

Assign Panels to be displayed on the user's Business Banking Center Home page.
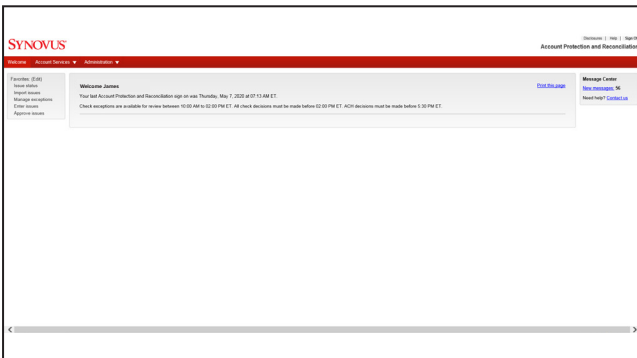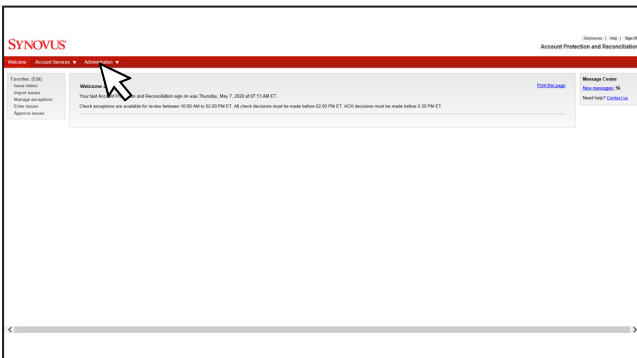
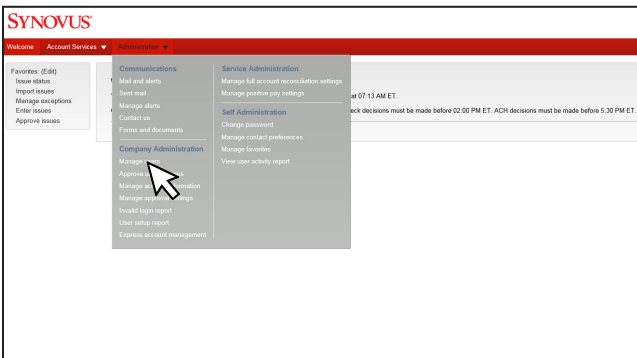Then select *Save* to continue.

Manage User's AP&R Service

To continue with user setup, select the *Account Protection and Reconciliation* link from the My Services panel on the Business Banking Center home page.
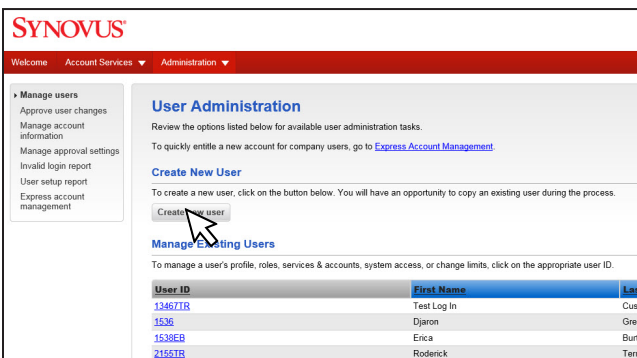
Then Account Protection and Reconciliation home page will display.

Select the *Administration* tab in the top navigation.

Then, under Company Administration, select *Manage users*.

The Account Protection and Reconciliation Manage users page will display.

Select the *Create New User* button to continue.

The New User – Profile page will display.

You must complete all fields except the ones marked optional.

The User ID field must match exactly to the user ID in the Business Banking Center.

In the password field, use "banking 123$". This password will be synced with the Business Banking Center password, and the user will not be required to use this password at log on.

In the Primary e-mail address field, add the user's email address. There is no additional confirmation of this email address.

Then, complete the User Telephone Number section.

Select *Continue*.
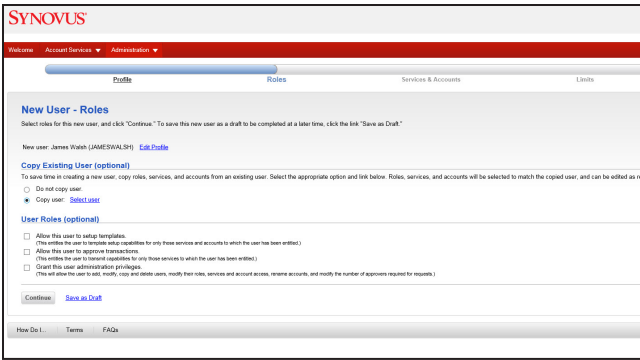
The New User – Roles page will display.
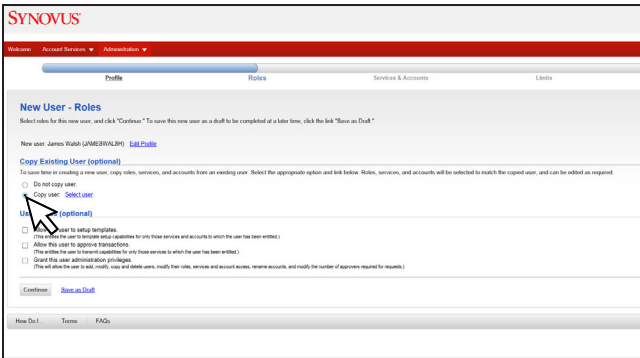
Select the *Copy User* button to update the new user without having to fill out all the setup fields.
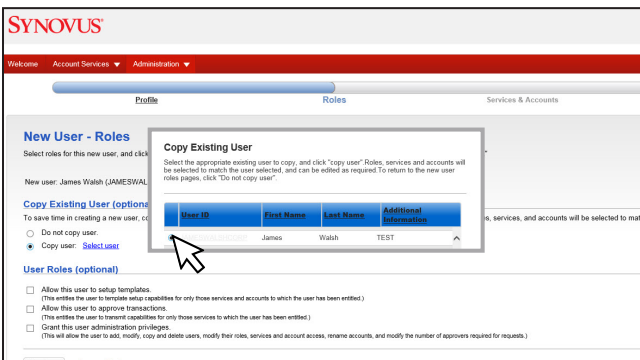
Select the *Select User* link to choose the Admin user, or previously added user, from the list.

Important Note: If a previous user does not exist and you are using the Admin user to copy; be sure to reduce any administrative access that is not needed since the Copy user function was performed from a user with all rights in the product.
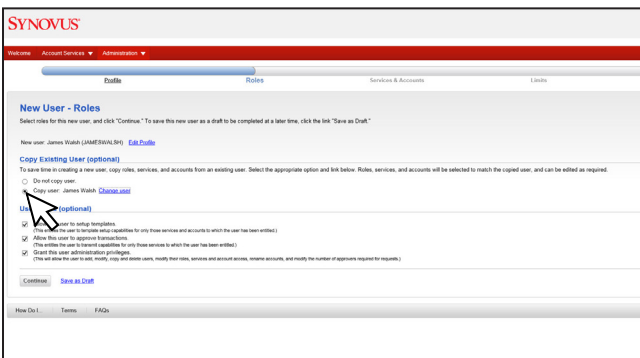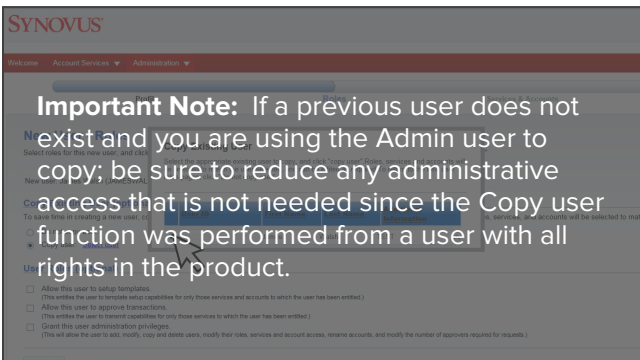
Then, select the *Copy User* button to continue.

This action will pre-fill the user settings based on the copied user.
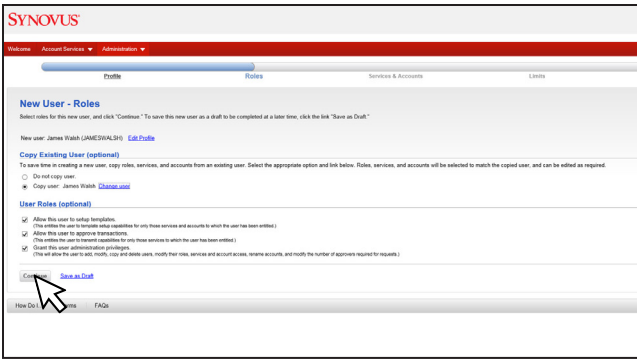
Select the *Continue* button.
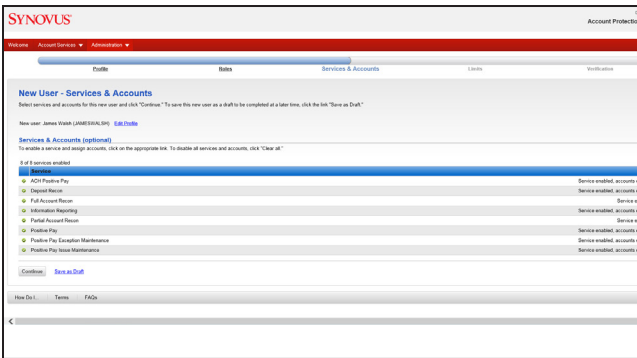
The New User – Services & Accounts page will display.

The Services & Accounts page will display the services for which you have been approved.
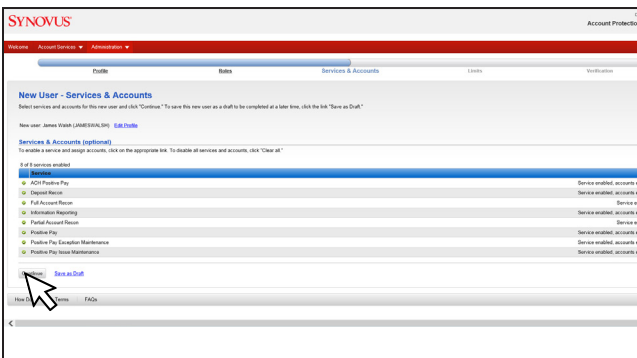
Here, you may choose to edit the service or account assigned to this new user.

If no changes are needed, select the *Continue* button.
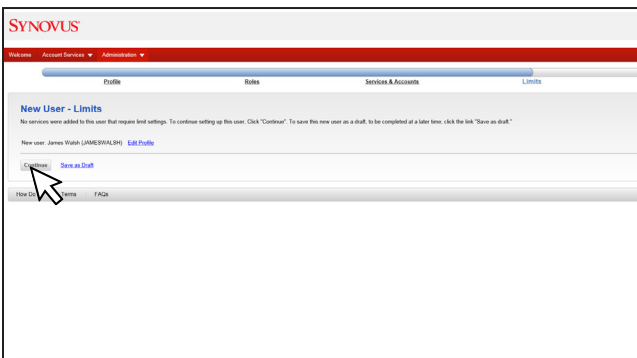
The New User – Limits page will display. No edits will be needed on this page.

Select the *Continue* button.
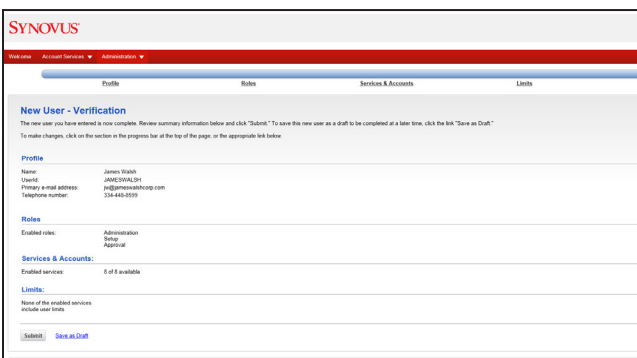
The New User – Verification page will display.

This page should contain the information you've just completed for the new user.
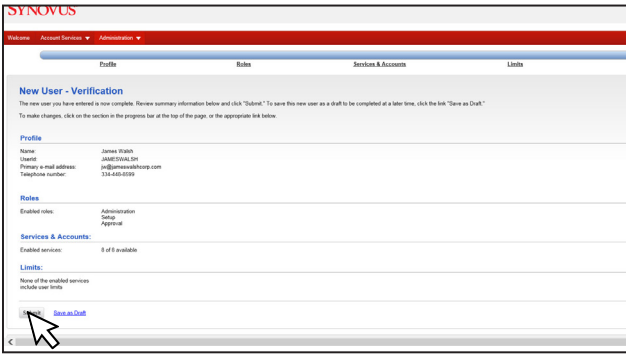
Verify the information is accurate, then select the *Submit* button at the bottom of the screen to complete the Account Protection and Reconciliation Role setup.
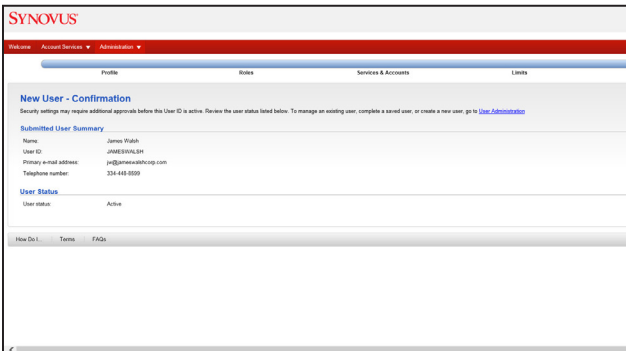
A New User - Confirmation page will appear confirming setup is complete.
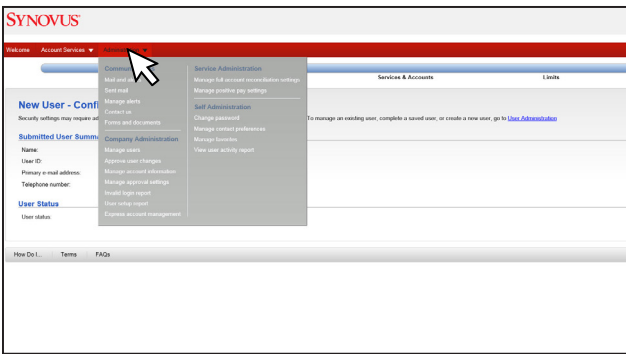
Manage User Favorites

To manage User Favorites links displayed on the Account Protection and Reconciliation Welcome page select the *Administration* tab from the top navigation menu.

Under the Self Administration panel, select the *Manage Favorites* link.

The Manage Favorites page will display.

To add a favorite link to the home page select the *Favorite* from the Add a Favorite menu.
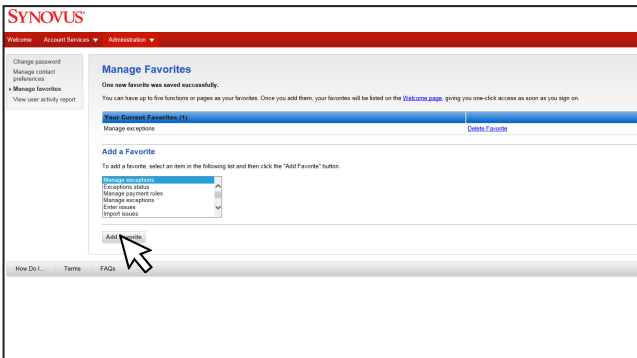
Then select the *Add Favorite* button to complete the setup.
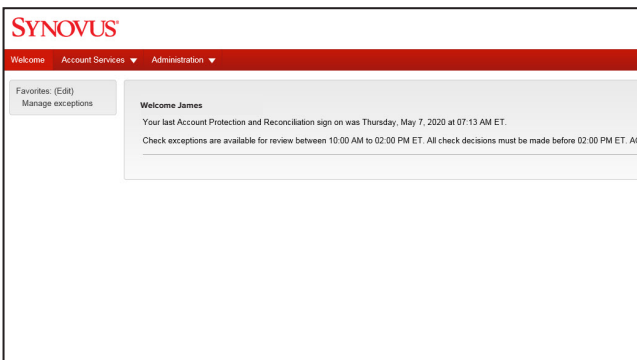
The added Favorites will display on the Account Protection and Reconciliation Welcome page in the Favorites navigation menu.
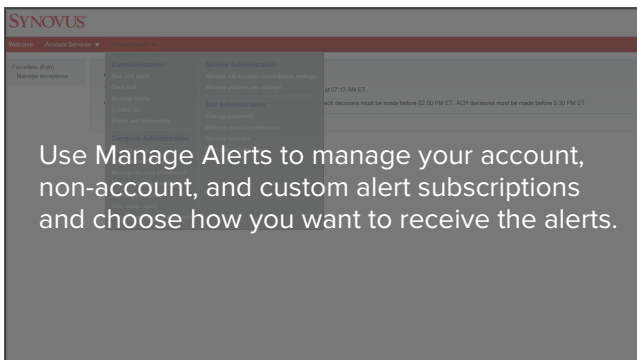
Use Manage Alerts to manage your account, non-account, and custom alert subscriptions and choose how you want to receive the alerts.
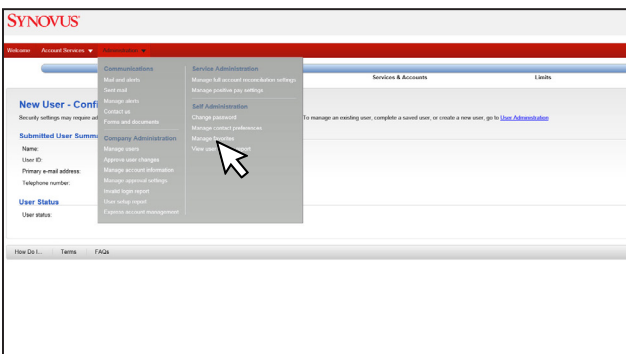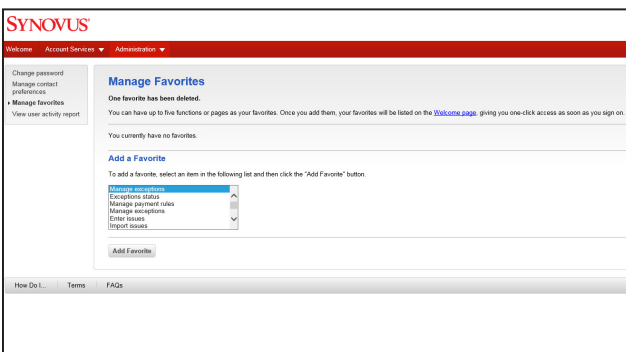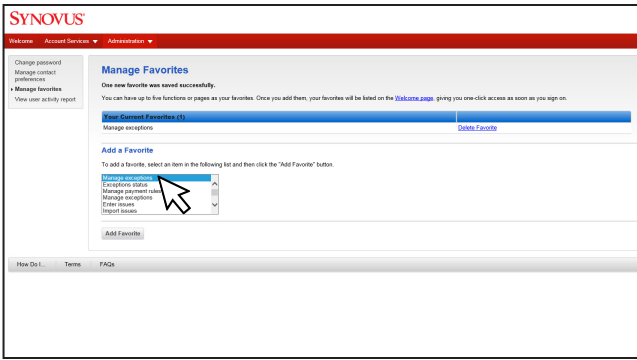
User Alerts
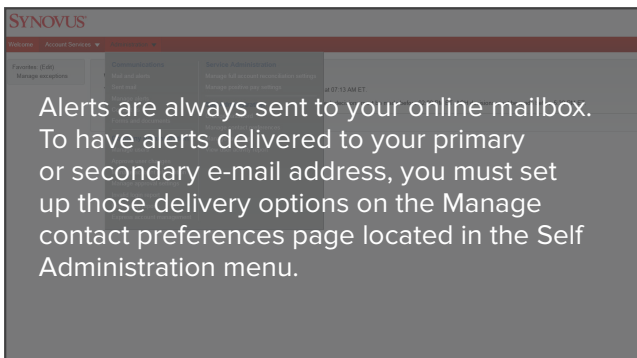
Alerts are always sent to your online mailbox. To have alerts delivered to your primary or secondary e-mail address, you must set up those delivery options on the Manage contact preferences page located in the Self Administration menu.

To access the Manage Alerts page select the *Administration* tab from the Account Protection and Reconciliation home page.

Then select *Manage Alerts*.
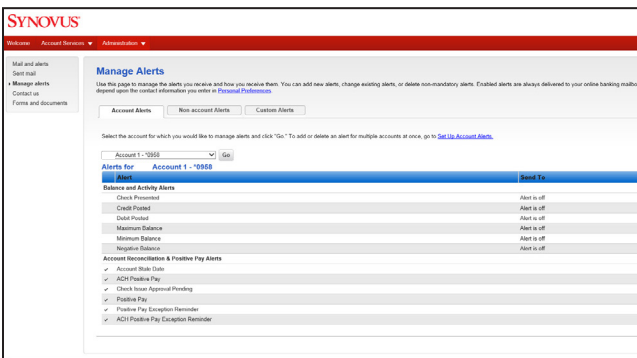
The Manage Alerts page is displayed. The Manage Alerts page always opens to the Account Alerts tab.
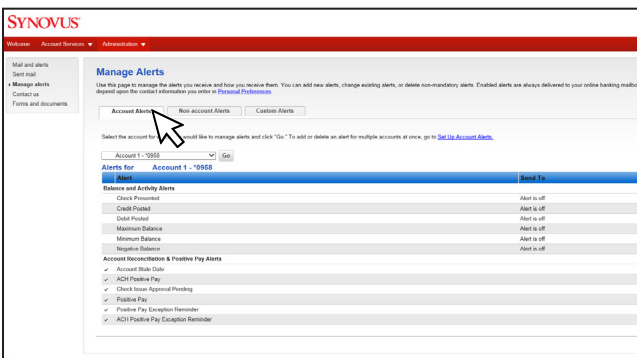
The Account Alerts tab shows the alert subscriptions available to you based on your entitled services and accounts.
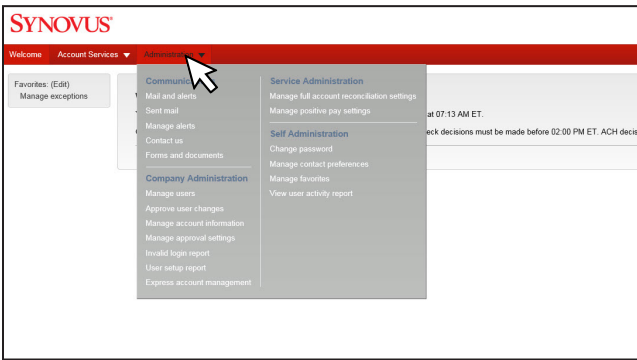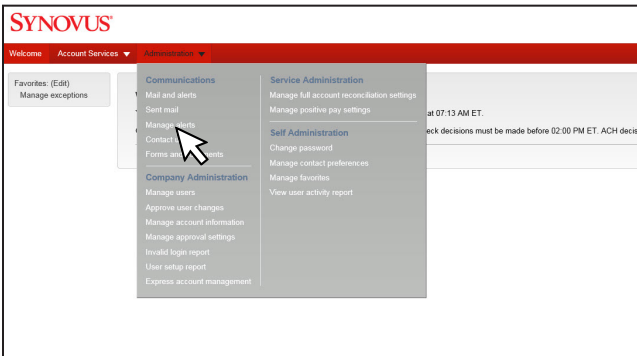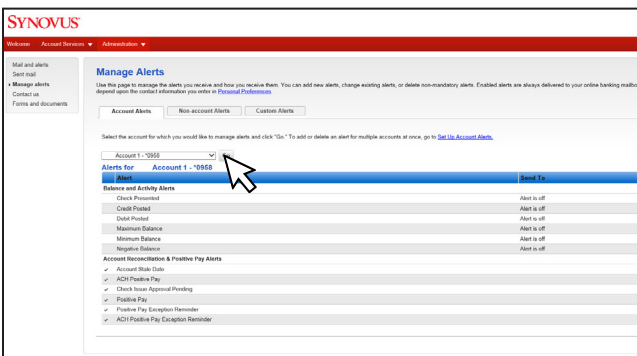

To add or update an alert first be sure that the account you wish to add the alert for is listed in the drop-down. If you need to update a different account, select the account from the drop-down menu, then select the *Go* button.
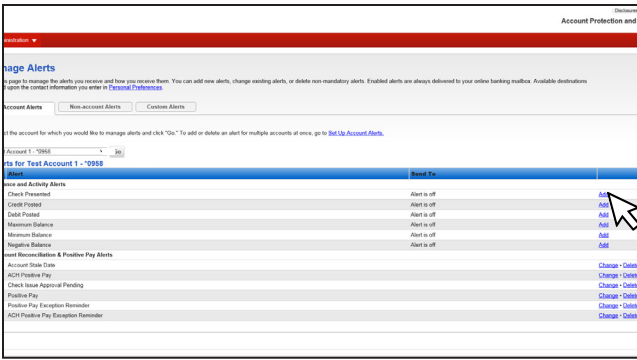
You may access the alerts to setup or change via the links displayed on the Manage Alerts page.
Select the *Set Up Account Alerts*, *Add* or *Change* link on the right of the Alert.

When setting up multiple alerts for multiple accounts, use the Set Up Account Alerts page.
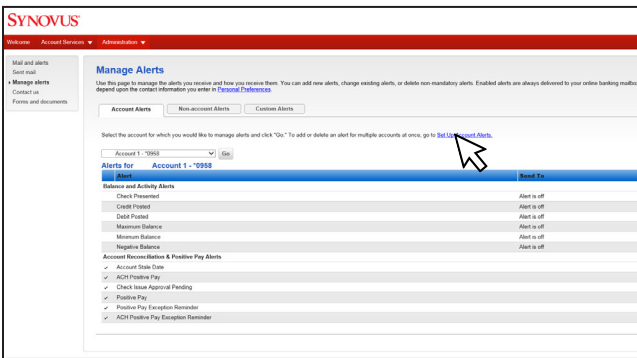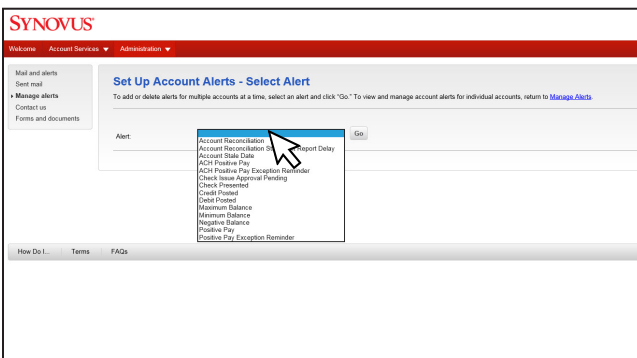

Select the Alert type from the drop-down menu
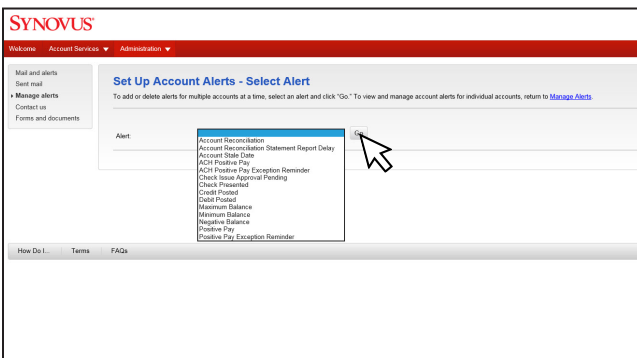
and select the *Go* button.

Select the Destination email where the alert will be sent, and confirm the account or accounts selected.

12

Next select the *Save* changes button.

Then, select the *Manage Alerts* menu again to confirm your alert(s) have been set.

Alerts must be set at both the User and Account level.
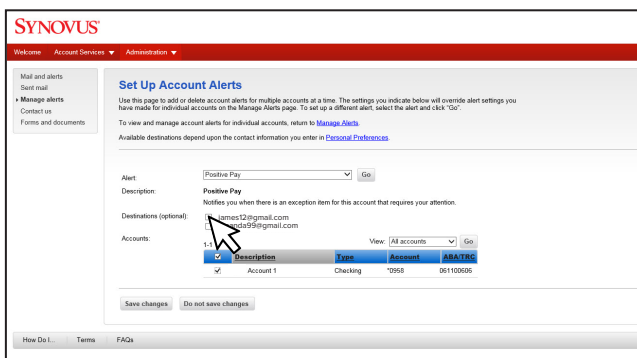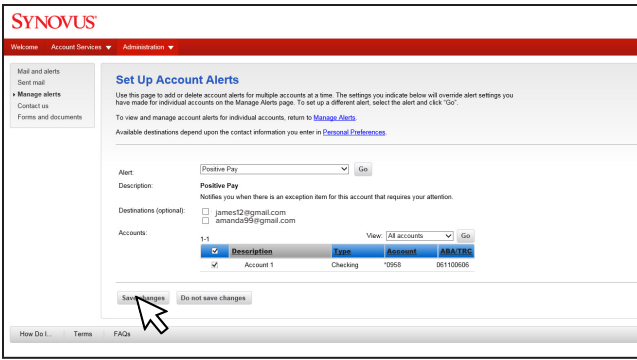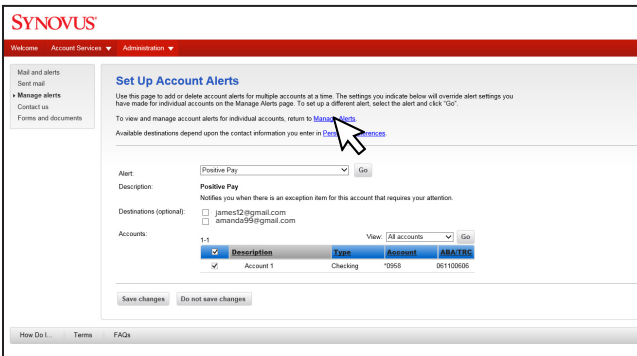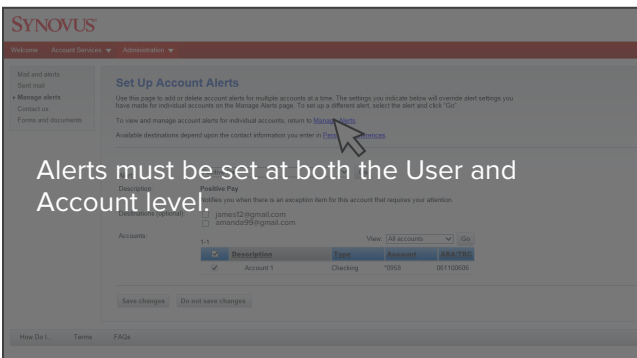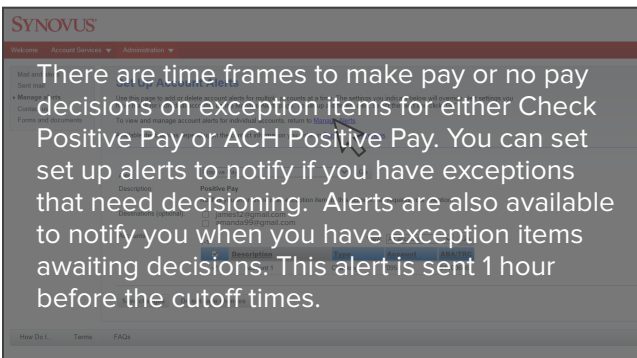

There are time frames to make pay or no pay decisions on exception items for either Check Positive Pay or ACH Positive Pay. You can set set up alerts to notify if you have exceptions that need decisioning. Alerts are also available to notify you when you have exception items awaiting decisions. This alert is sent 1 hour before the cutoff times.
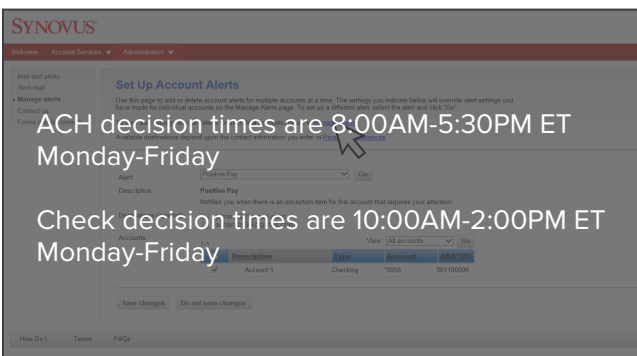
ACH decision times are 8:00AM-5:30PM ET Monday-Friday

Check decision times are 10:00AM-2:00PM ET Monday-Friday

13

Exception items that have not been decisioned by the respective cutoff off times will use the default decision for the assigned service.

Check Positive Pay - Manage Exceptions

Use Manage Exceptions to view, decide, and approve exception items for entitled accounts. The tasks available on this page are dependent upon user entitlement.
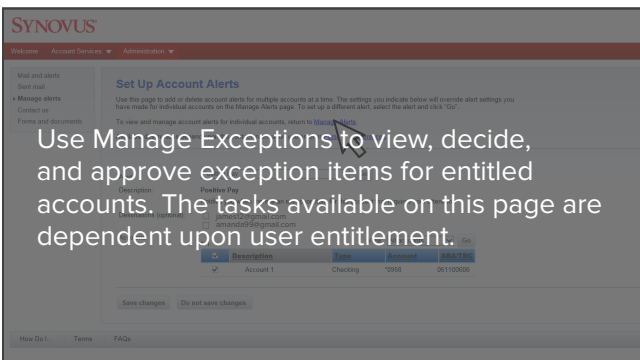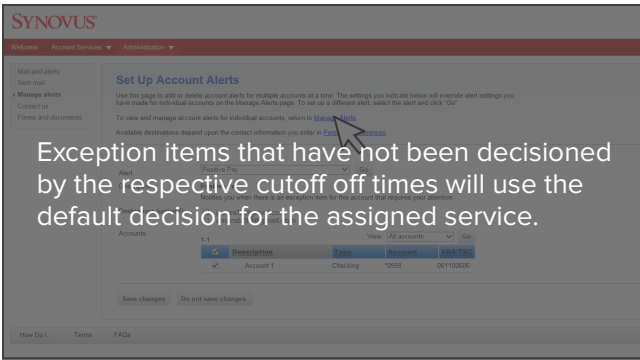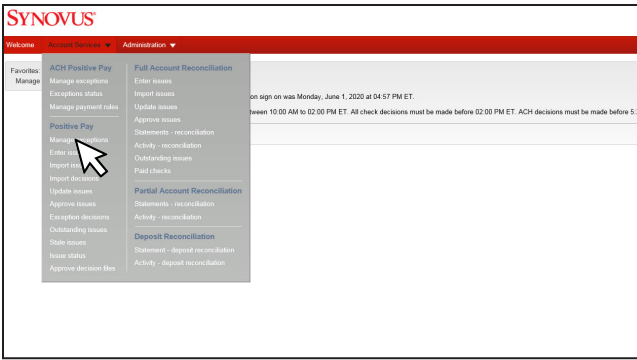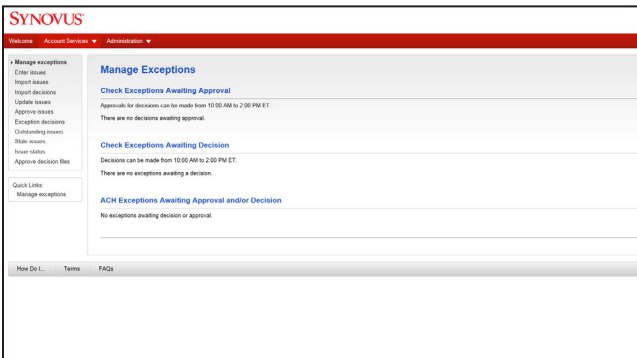
Manage Exceptions – Checks

Note: You may also select the Manage Exceptions from your Favorites menu if you added this during Manage User Favorites set up.
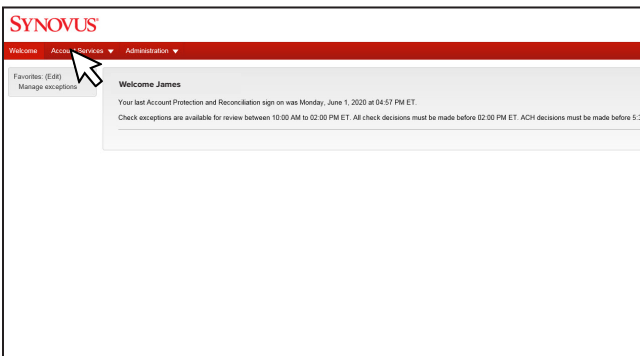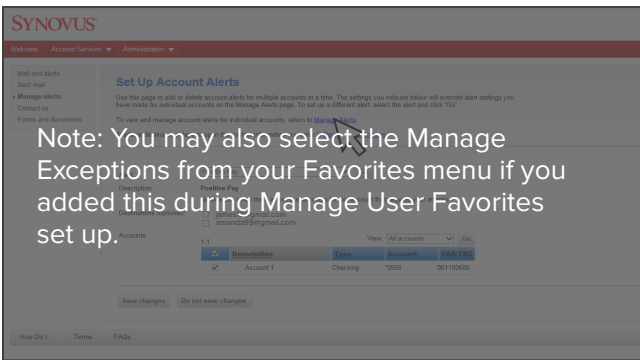
To access Manage Exceptions select the *Account Services* tab within the Account Protection and Reconciliation service.
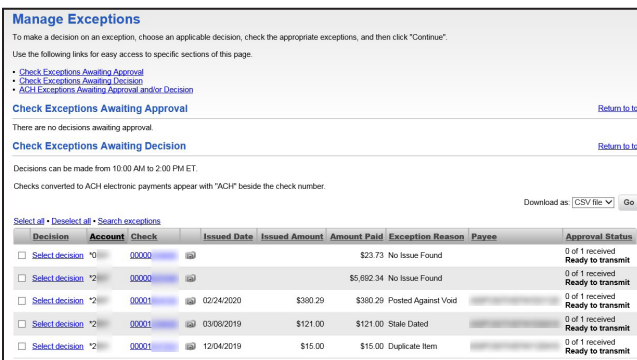
Under the Positive Pay section, select *Manage Exceptions*. The Manage Exceptions page is displayed.

If there are no exceptions, a message explaining this will display.
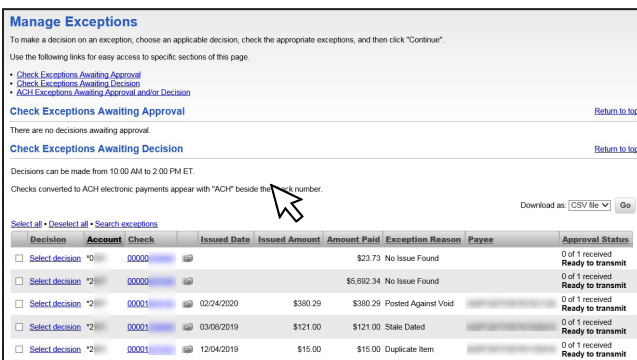
Users can perform multiple functions from the Manage Exceptions page.

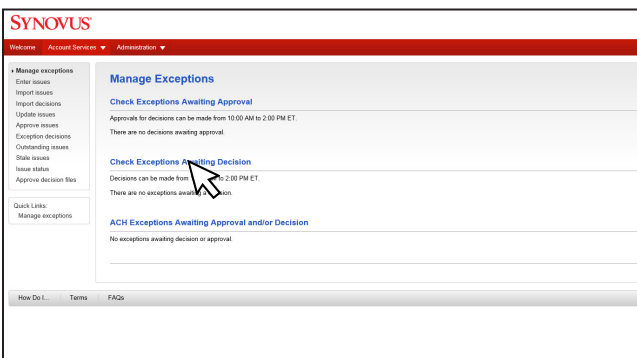View check exception item detail.

Make pay or no pay decisions.

Select all items or select multiple items to apply decision.

View available images of check exceptions.

Search exceptions (for a large number of exception items).

Edit decision items. This must be completed prior to transmitting the item.

Making Decisions on Check Exceptions

Company users can make pay or return decisions on check exceptions from the Manage Exceptions page.

Go to the *Check Exceptions Awaiting Decision* section

to make a decision on one or more exceptions.

To make a decision on one exception select the Select *Decision* link beside the exception.

Then select the link in the Decision column.

To apply a decision to multiple exceptions select the Select Decision link beside all of the exceptions that you wish to decision.

Select a decision from the *Apply this decision to the selected exceptions:* drop-down menu.

Then, select the *Apply* button.

Select the *Continue* button when finished.

The Verify Decisions screen will display.

Verify all decisions are accurate or make changes to the decisions by selecting the *Change Selections* link.

When verification is complete, select the *Transmit* button.

Check Positive Pay-Enter Issues

Use Enter Issues to manually enter single or multiple check items.
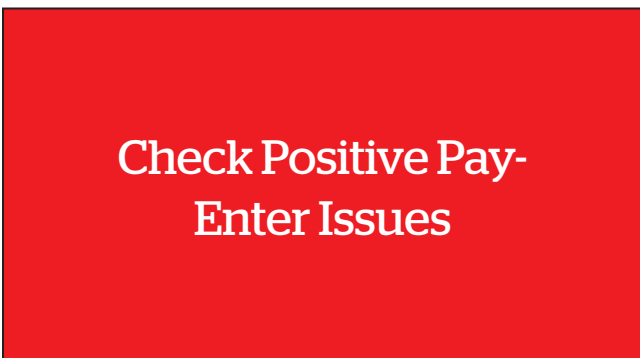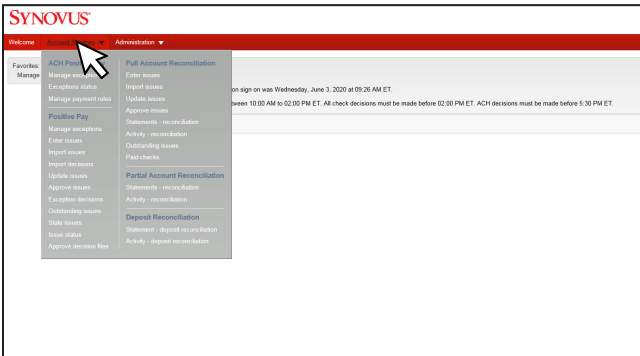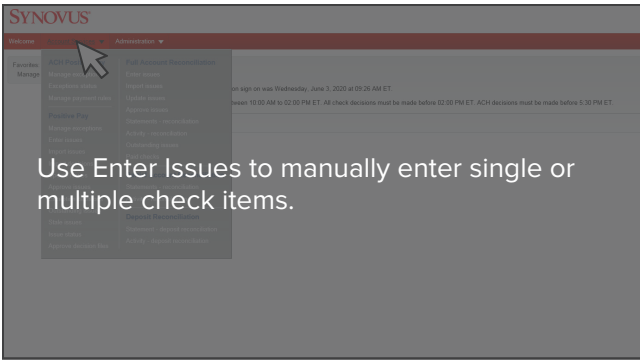
To access Enter Issues select *Account Services* from the Account Protection and Reconciliation home page.

Note: You may also select the Enter Issues from your Favorites menu if you added this during Manage User Favorites set up.
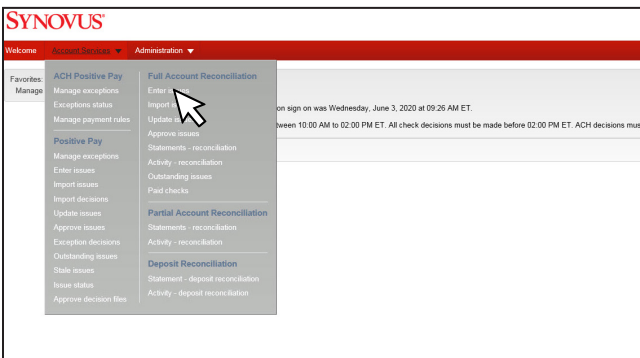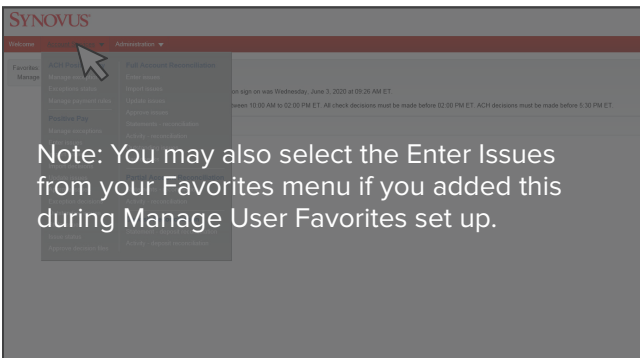
From the Positive Pay menu, select *Enter Issues*.
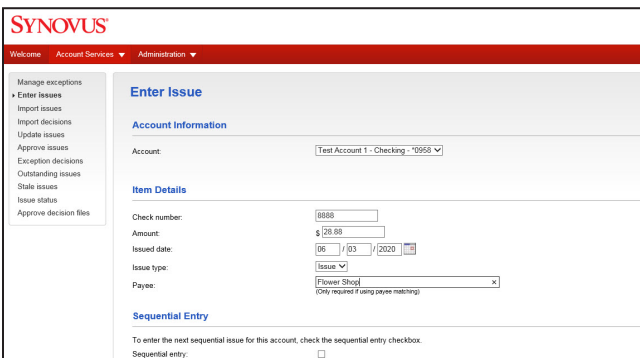
The Enter Issue page is displayed.
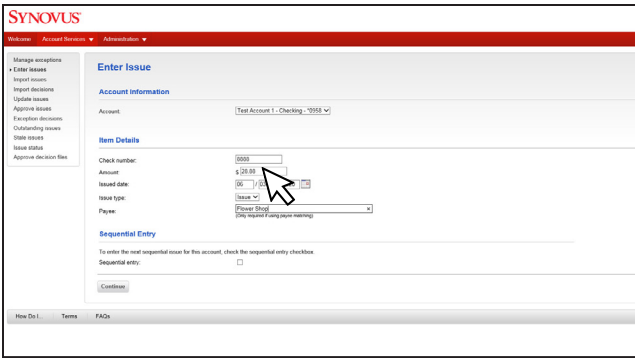
Enter Single Check Issue Items

To enter a single check issue item select an Account.

Enter the Check number.

Enter the Amount.
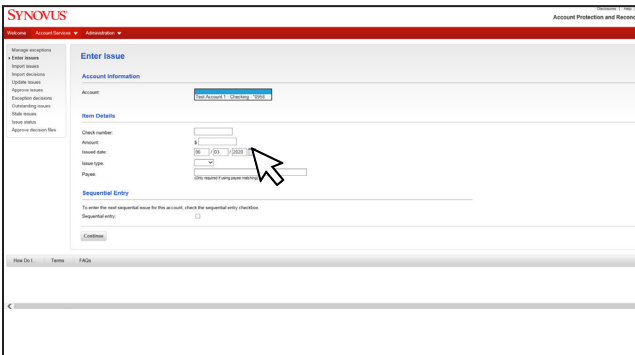
Enter the Issued date or click the *calendar* icon and select a date.

Select an Issue type: Issue or Void.

Enter the Payee. This is required if using payee matching.

Then, click *Continue*.

The Verify Issue page is displayed.

Review the check issue item information.

For users with entry entitlements only, click *submit for approval*.

For users with entry and approve entitlements, click *Add Issue* to add and approve the issue.

To add the issue without approving, click the *Submit for Approval* link.
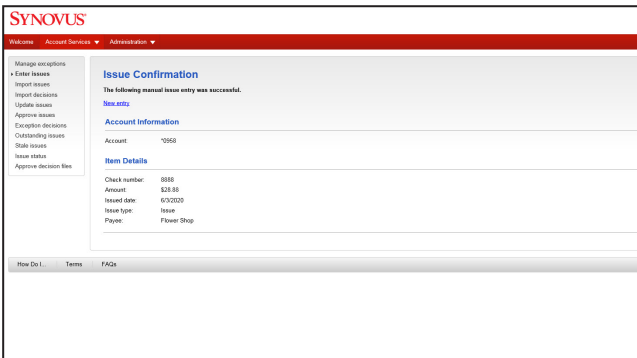
The Issue Confirmation page is displayed.
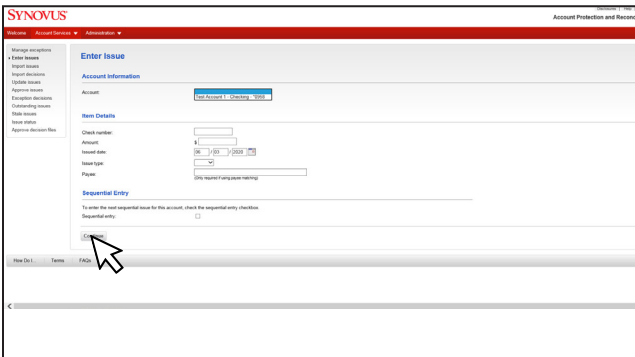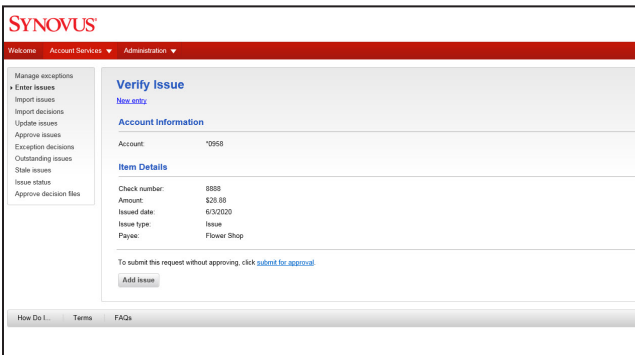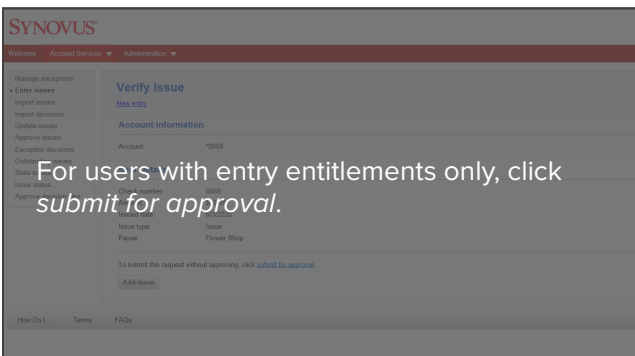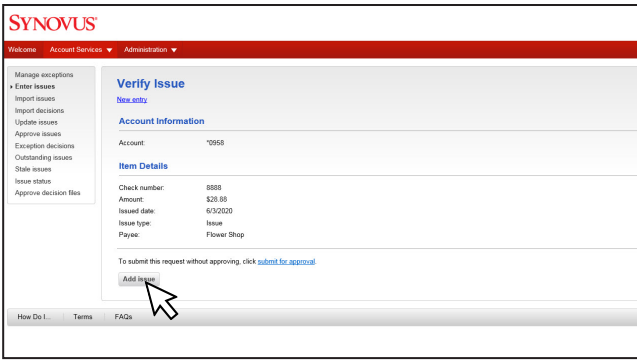
Issues that are not approved during entry are placed in the issue approval queue.

The Update Issues page can be used to edit a single check issue or multiple items.
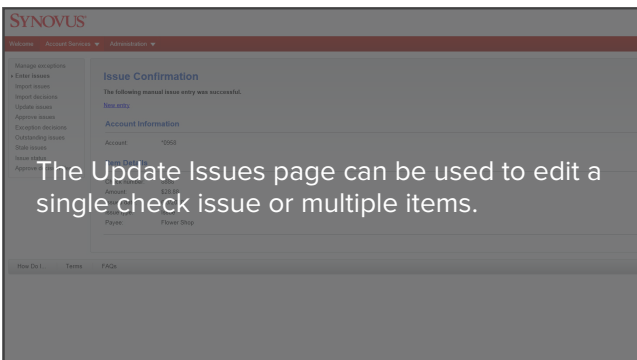
Edit Check Issue Items

To complete this process select *Update Issues* from the Positive Pay menu.
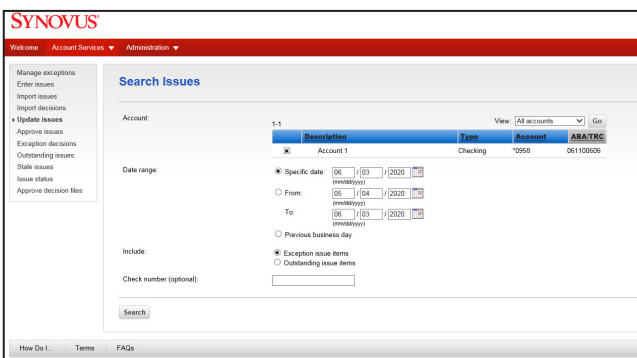
The Search Issues page is displayed.

Select the Account you wish to edit issue items from.

Choose a Specific Date or a range of dates to view the issue items.

Select the type of issue items to Include Exception or Outstanding.
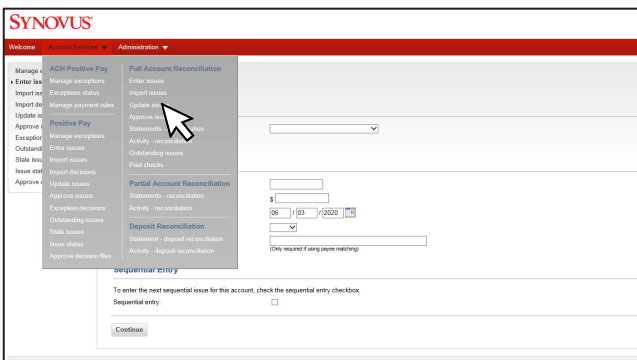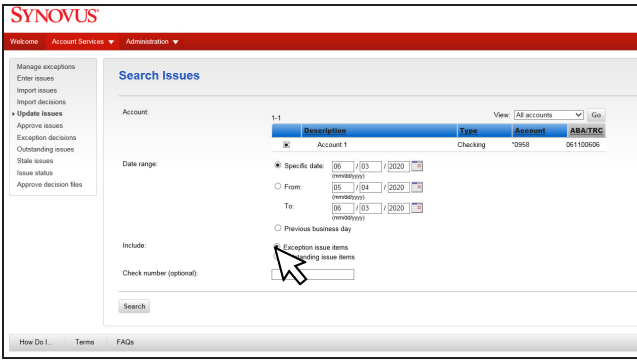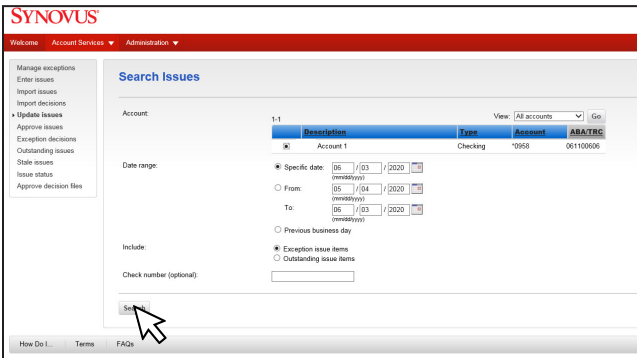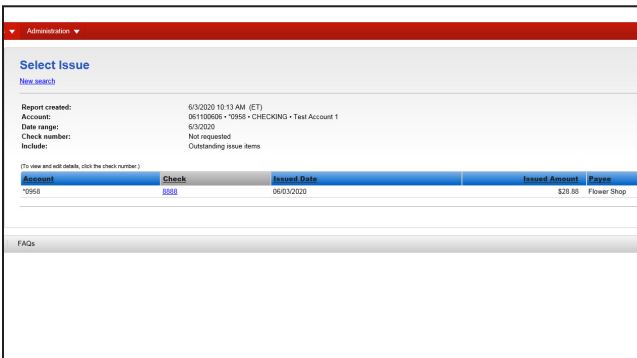

If you wish to search for a specific Check number, you may also do that from this page.
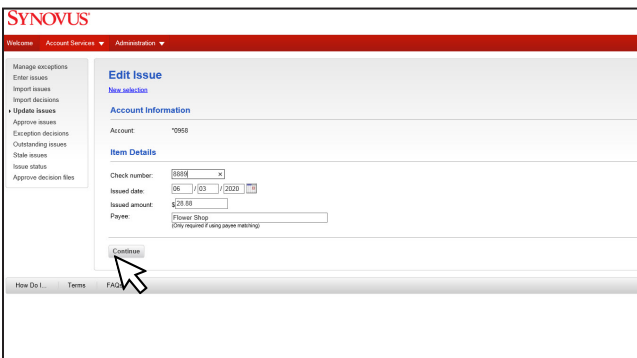
Select the *Search* button.

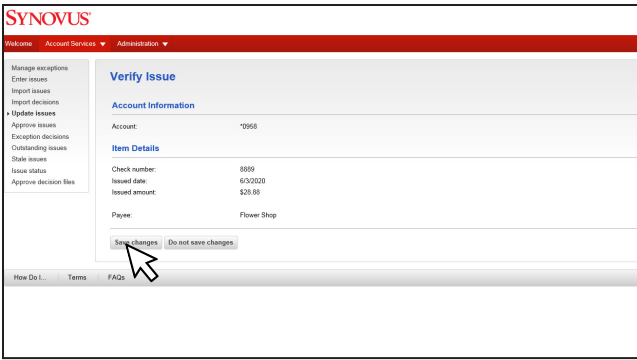The Select Issue page will display with the results of your search.

Select the *Check Number* link to edit the issue item or Select the *Delete* link to remove it from your Outstanding issues.
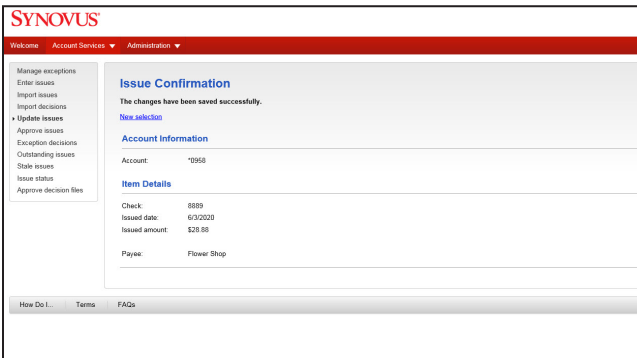
Select the *Edit Issue* link

and Edit the item details, as needed.

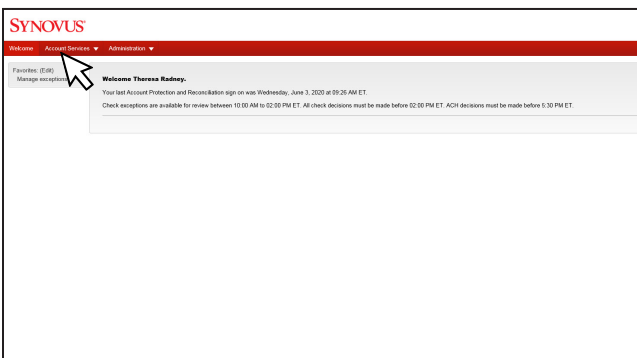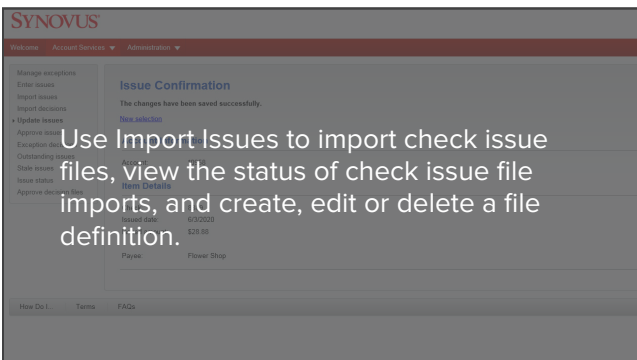Then, select the *Continue* button.

From the Positive Pay menu, select *Import Issues*.

The Import Issues page is displayed.

Issue File Import

Use Import Issues to import check issue files, view the status of check issue file imports, and create, edit or delete a file definition.

To access the Issue File Import page select *Account Services* from the Account Protection and Reconciliation home page.

Note: You may also select the Import Issues from your Favorites menu if you added this during Manage User Favorites set up.
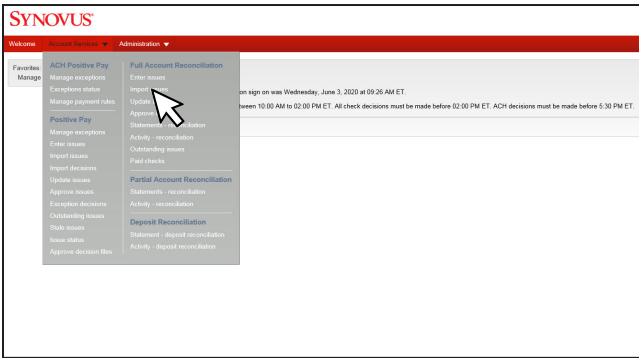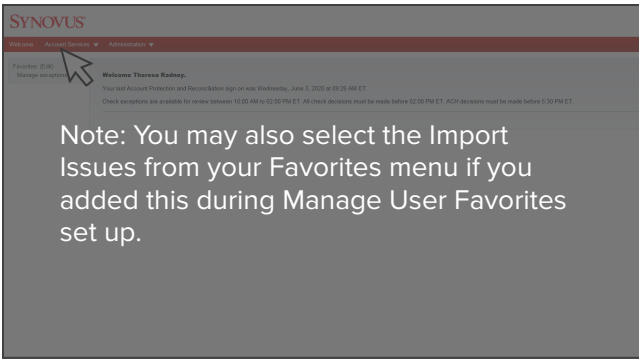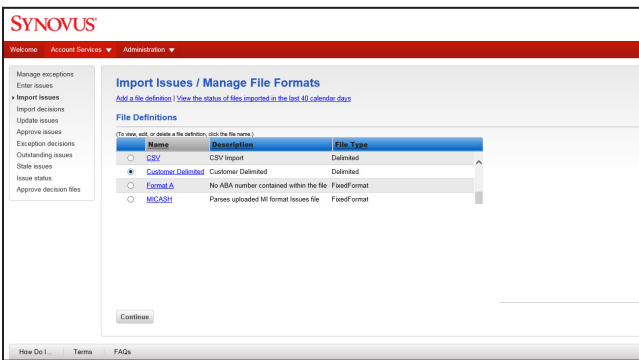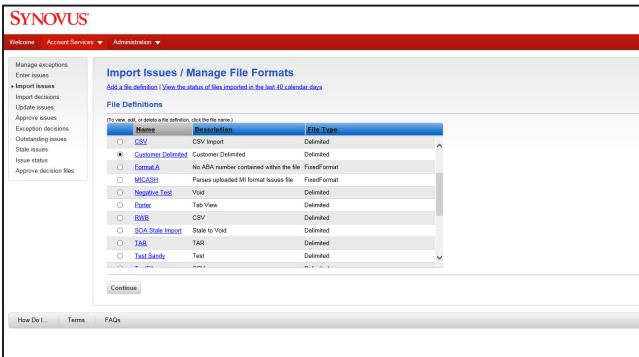
From the Positive Pay menu, select *Import Issues*.

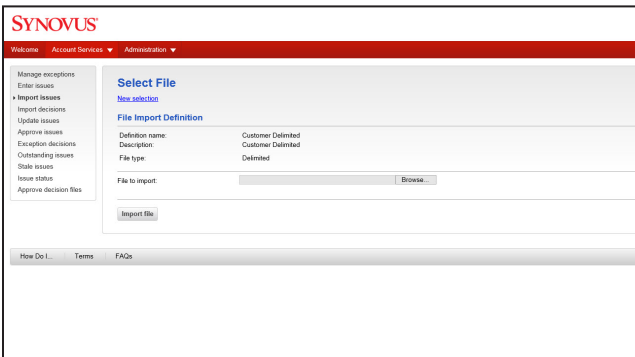The Import Issues page is displayed.

Import Check Issue Files

The file import process consists of selecting a file import definition and importing a check issue file. File import definitions outline the formats for the imported files.
A file import will be rejected if it has an invalid format, invalid data, or if it is a duplicate file.

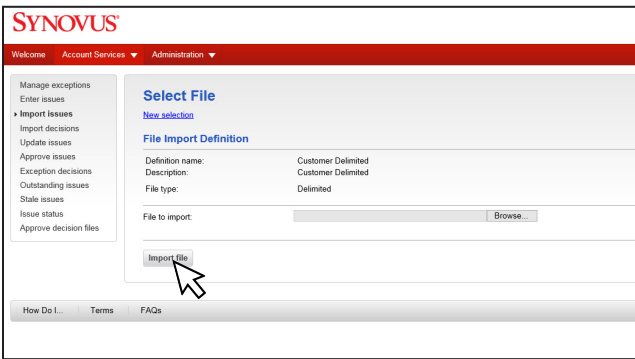All approvals must be received before a file will be fully processed.
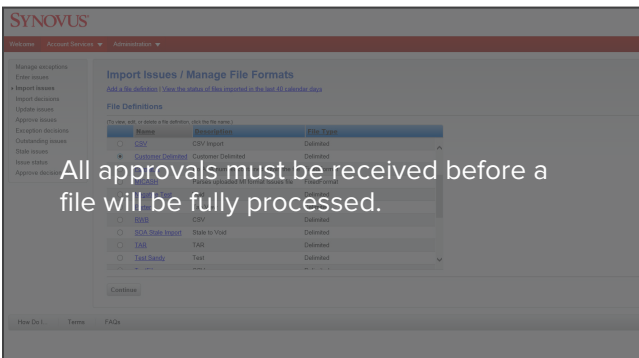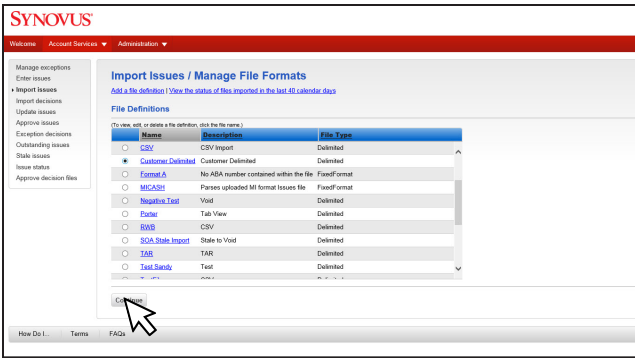
To import a check issue file from the Import Issues/ Manage File Formats page, select the appropriate file definition button.
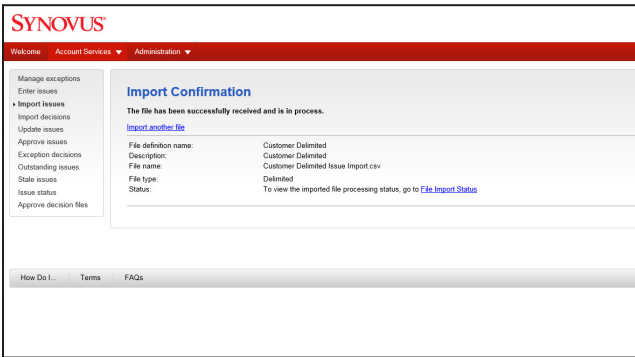
Then select *Continue*.
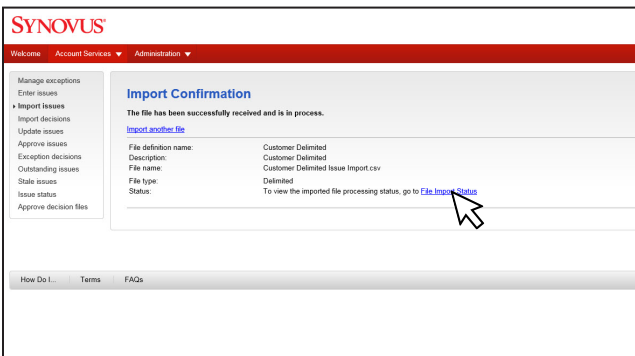
The *Select File* page is displayed.

From the Select File page, type the path of the File to import, or select *Browse* to choose the file you wish to import from your directory.
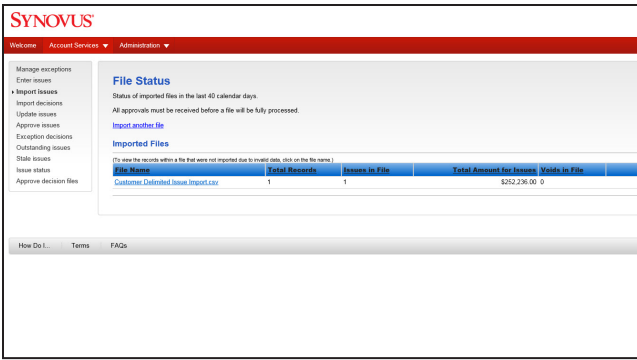
Then select *Import File*.

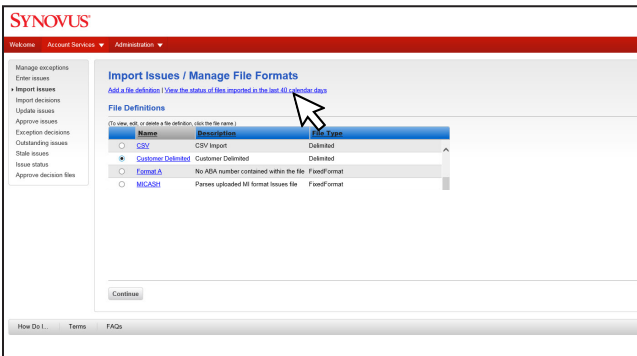The Import Confirmation page is displayed.

Select the *File Import Status* link to view the status of the file that was imported and the detail of the status.
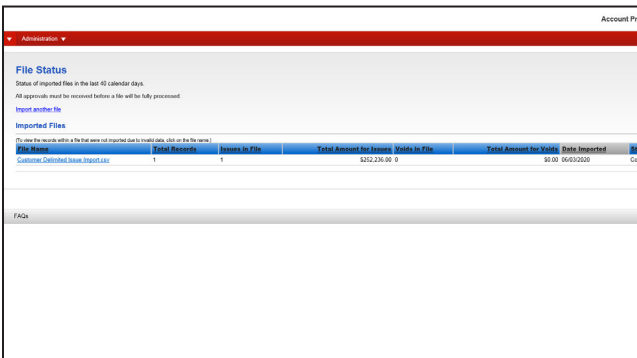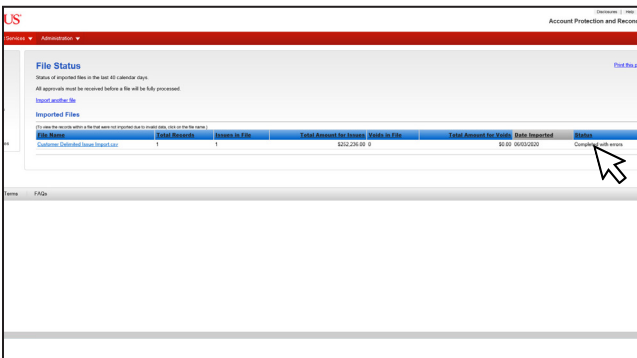
File Import Status

Use the File Status page to view the status of a file you are importing, or files imported within the last 40 calendar days.

To view the status of a file imported within the last 40 calendar days from the Import Issues/Manage File Formats page, select the *View the status of files imported in the last 40 calendar days* link.
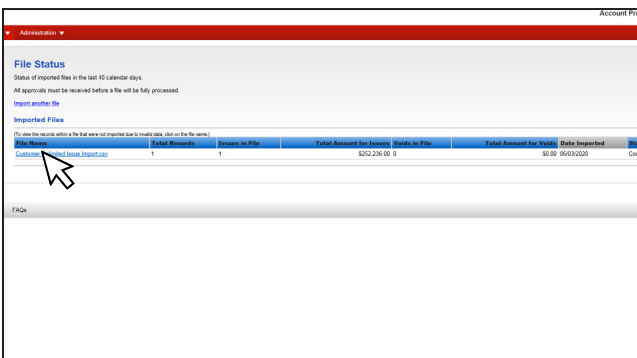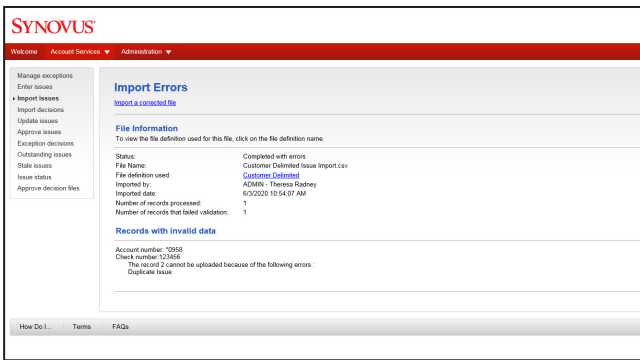
The File Status page will display.
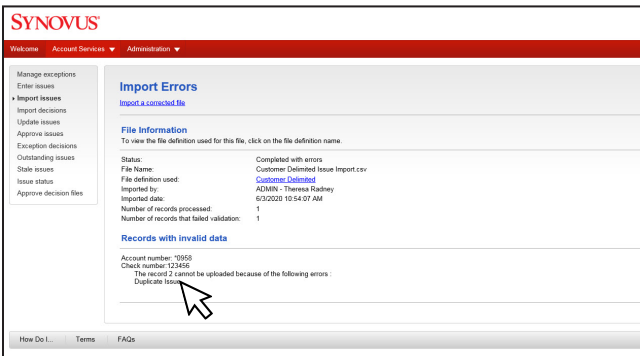
View File Import Detail

From the File Status page, you can view the status of your recent imported files. Only files that have a "Completed with errors" or "Completed with notes" status will display a File Name link.
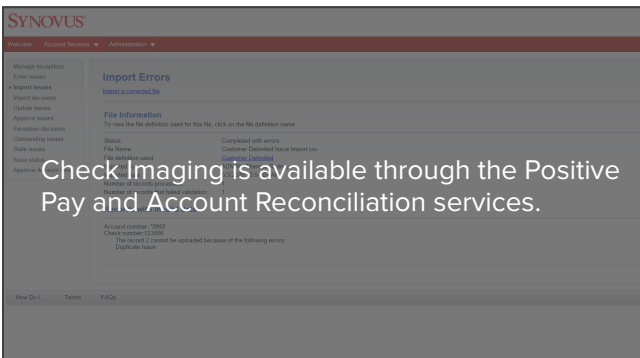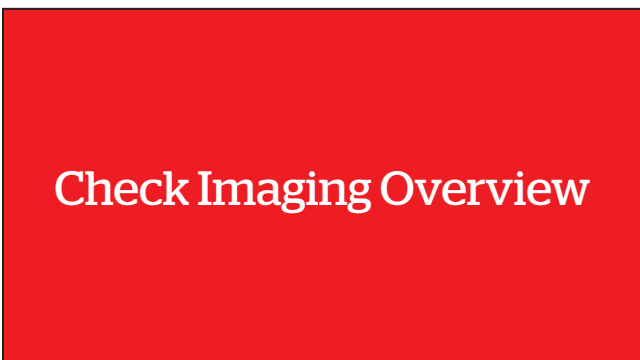
You may view the error detail by selecting the *File Name* link.

The Import Errors page will display.

Details can be viewed for the files that have completed the import process but contained at least one record with invalid data.

Check Imaging Overview

Check Imaging is available through the Positive Pay and Account Reconciliation services.

Manage Exceptions

To make a decision on an exception, choose an applicable decision, check the appropriate exceptions, and then click "Continue".

Use the following links for easy access to specific sections of this page.

- Check Exceptions Awaiting Approval
- Check Exceptions Awaiting Decision
- ACH Exceptions Awaiting Approval and/or Decision

Check Exceptions Awaiting Approval   Return to top

There are no decisions awaiting approval.

Check Exceptions Awaiting Decision   Return to top

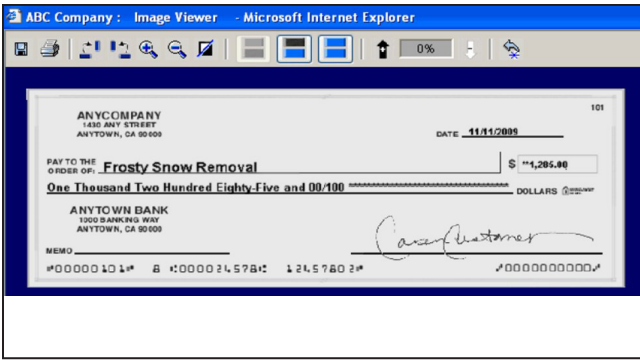Decisions can be made from 10:00 AM to 2:00 PM ET.

Checks converted to ACH electronic payments appear with "ACH" beside the check number.
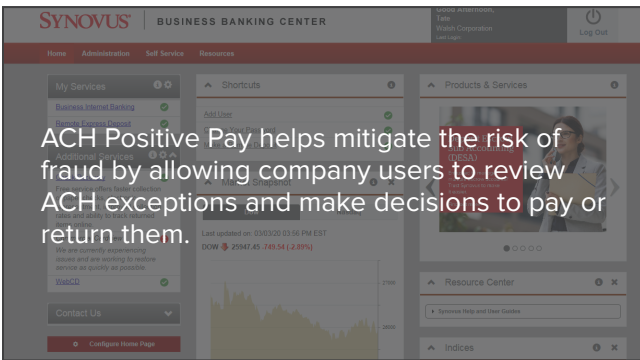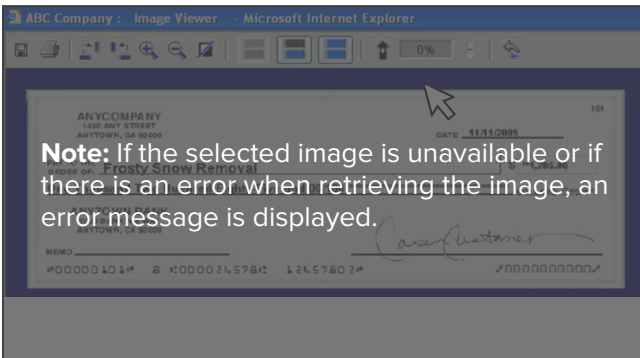
Download as: CSV file [ ] Go

Select all • Deselect all • Search exceptions

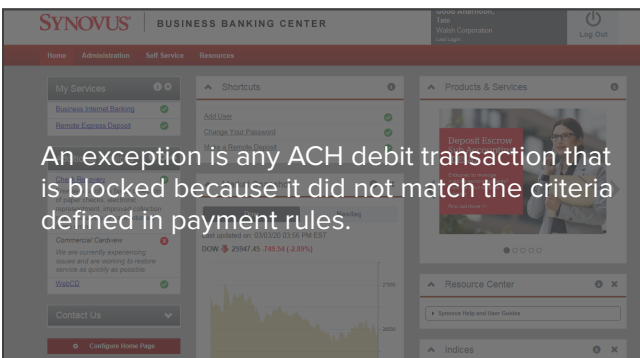| Decision	Account	Check	Issued Date	Issued Amount	Amount Paid	Exception Reason	Payee	Approval Status
☐ Select decision	*0	00000			$23.73	No Issue Found		0 of 1 received **Ready to transmit**
☐ Select decision	*2	00000			$5,692.34	No Issue Found		0 of 1 received **Ready to transmit**
☐ Select decision	*2	00001	02/24/2020	$380.29	$380.29	Posted Against Void		0 of 1 received **Ready to transmit**
☐ Select decision	*2	00001	03/08/2019	$121.00	$121.00	Stale Dated		0 of 1 received **Ready to transmit**
☐ Select decision	*2	00001	12/04/2019	$15.00	$15.00	Duplicate Item		0 of 1 received **Ready to transmit**

A camera icon indicates a check image is associated with the transaction. Click this icon to display the image.
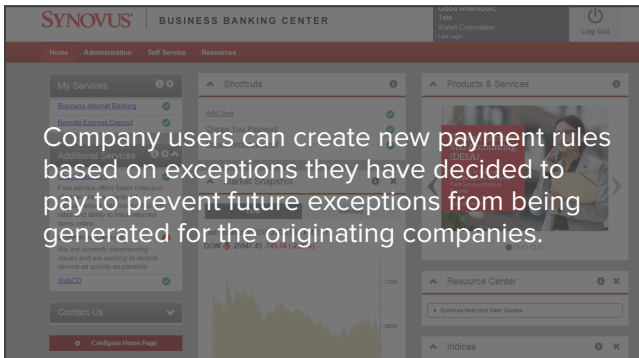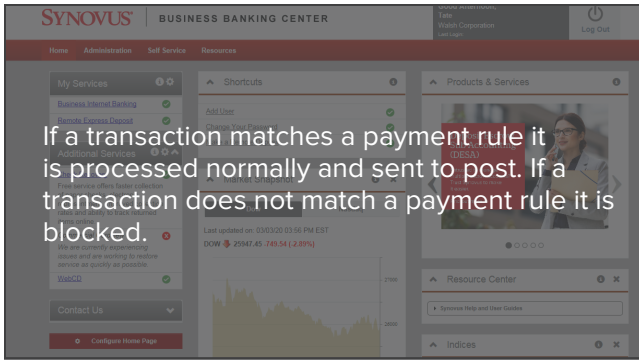
25

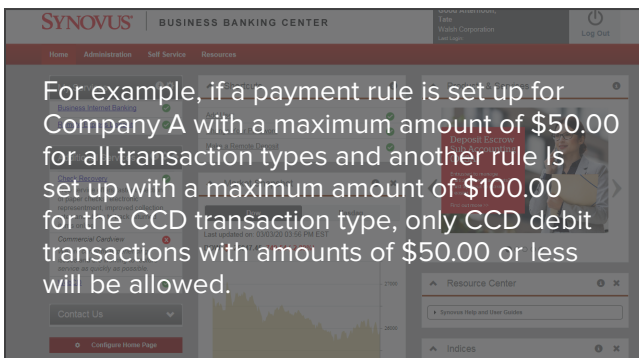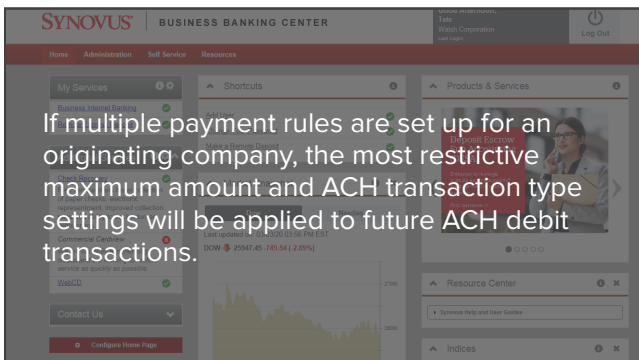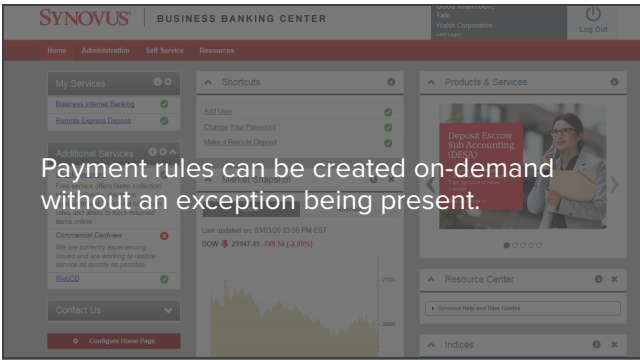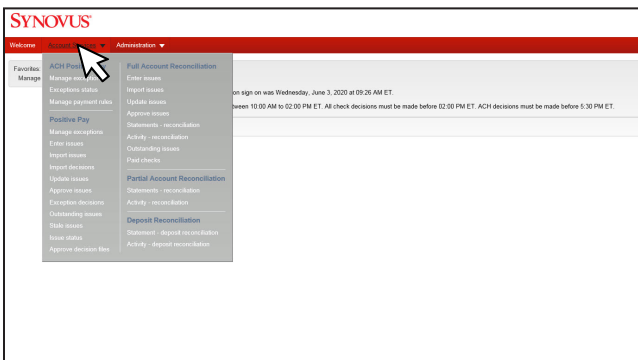A separate window will open displaying the image.

Note: If the selected image is unavailable or if there is an error when retrieving the image, an error message is displayed.

ACH Positive Pay

ACH Positive Pay helps mitigate the risk of fraud by allowing company users to review ACH exceptions and make decisions to pay or return them.

Overview

An exception is any ACH debit transaction that is blocked because it did not match the criteria defined in payment rules.

If a transaction matches a payment rule it is processed normally and sent to post. If a transaction does not match a payment rule it is blocked.

Company users can create new payment rules based on exceptions they have decided to pay to prevent future exceptions from being generated for the originating companies.

Payment rules are conditions that determine whether transactions are debited from accounts or blocked. A payment rule prevents future exceptions from being generated for an originating company. Payment rules can be added, edited, and deleted at any time.

ACH Payment Rules

If multiple payment rules are set up for an originating company, the most restrictive maximum amount and ACH transaction type settings will be applied to future ACH debit transactions.

For example, if a payment rule is set up for Company A with a maximum amount of $50.00 for all transaction types and another rule Is set up with a maximum amount of $100.00 for the CCD transaction type, only CCD debit transactions with amounts of $50.00 or less will be allowed.

Payment rules can be created on-demand without an exception being present.

The Approval role and Allow Transmit account entitlement are required to complete this task.

Adding ACH Payment Rules
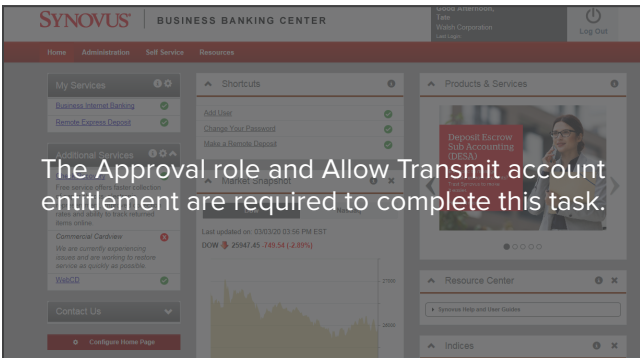
From the Account Protection and Reconciliation home page, select Account Services.
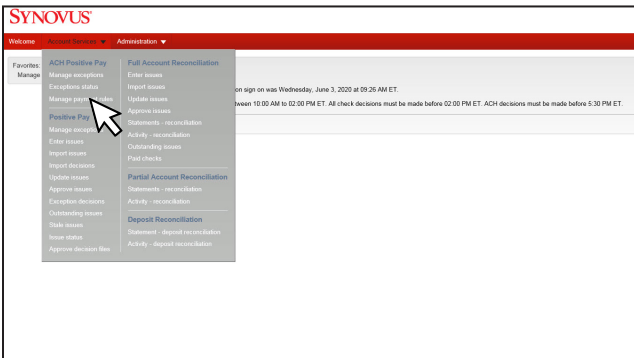
Then select *Manage Payment Rules* from the ACH Positive Pay menu.
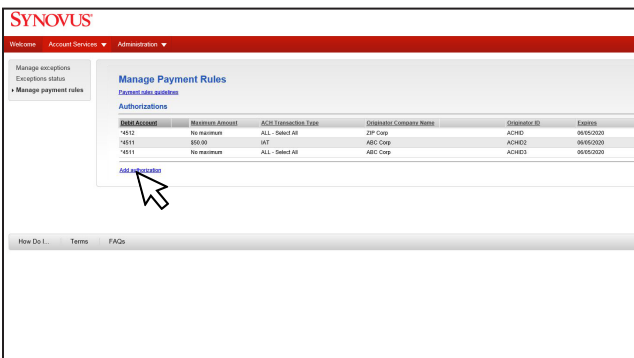
The Manage Payment Rules page will display.

Select the *Edit* link beside the payment rule you want to change.
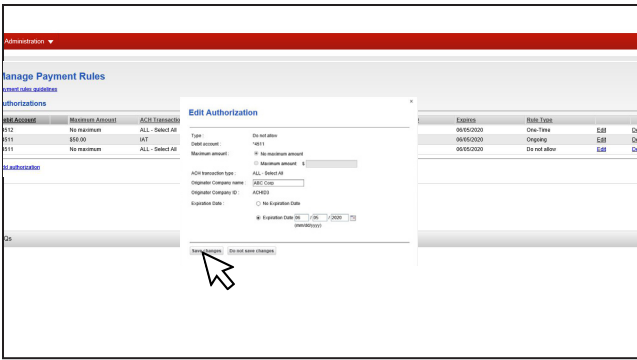
Change the authorization options as needed and then select *Save Changes*.

Payment rules can be deleted any time.
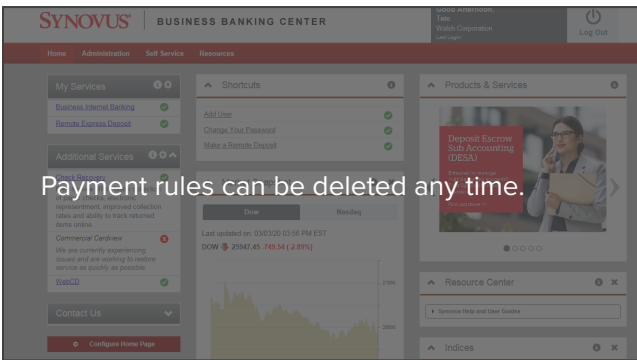
Deleting an ACH Payment Rule

From the Account Protection and Reconciliation home page, select *Account Services*.

Then select *Manage Payment Rules* from the ACH Positive Pay menu.

The Manage Payment Rules page will display.

Select the *Delete* link beside the payment rule you want to delete and then select *OK*.

ACH Payment Decisions

Decisions determine whether ACH payment exceptions are paid or returned. Users can make decisions on ACH exceptions from 8:00am to 5:30pm Eastern Time from the Manage Exceptions page.

Decisions are processed in real-time after the final approval is placed.

Decision that have not received user approval and/or decision at the end of the current day's decision window automatically have a default decision applied.

The default decision is determined at account set-up.

From the Account Protection and Reconciliation home page, select *Account Services*.
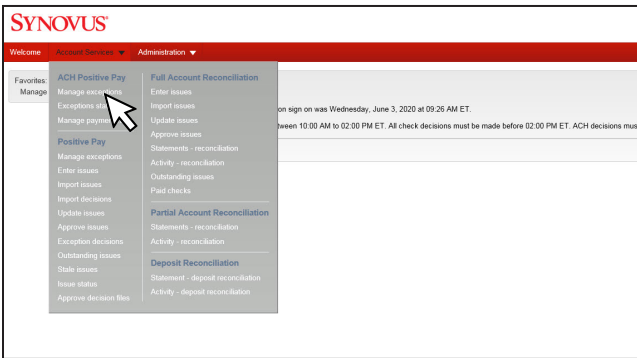
Then select *Manage Exceptions* from the ACH Positive Pay menu.
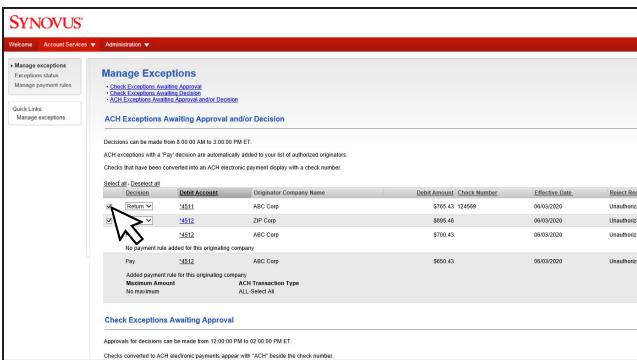
The Manage exceptions page will display.

Select the box beside each exception that you want to make a decision on.
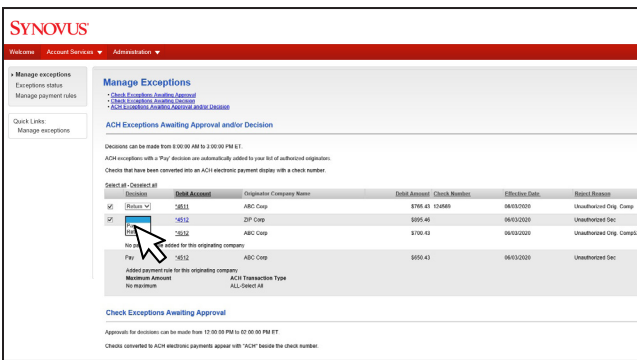
Then, using the drop-down menu, select a Decision option: *Pay* or *Return*
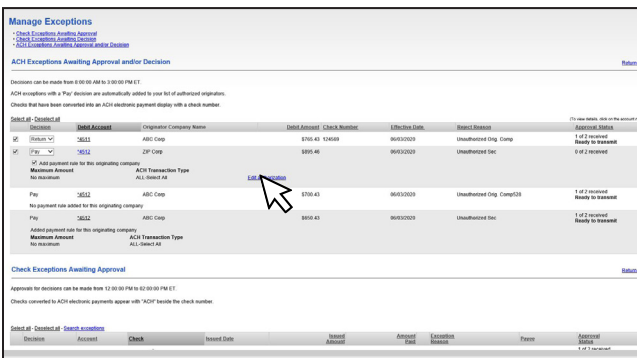
For Pay decisions, select the *Edit Authorization* link to change the Maximum Amount and/or the ACH Transaction Type. To remove the automatic payment rule, clear the Add payment rule for this originating company check box.

31

If you elect to pay the ACH item, you may choose to set up a Payment Rule for the item to prevent future exceptions. Select the box *Add payment rule for this originating company*.
If you select Pay and leave the box checked, the item will not need to be decisioned when presented again.

Should you elect to only pay that item one time, you would unclick the box and authorize the payment.

Then, select *Continue*.

Review the exceptions as needed and then click *Approve/Transmit*.

Users can review a summary of all exceptions and view details about them such as originator company name, reject reason, amount, decision, and who made the decision.

Viewing the Status of ACH Exceptions

Users can determine whether the correct decisions were applied to the exceptions or if the bank default decision was applied.
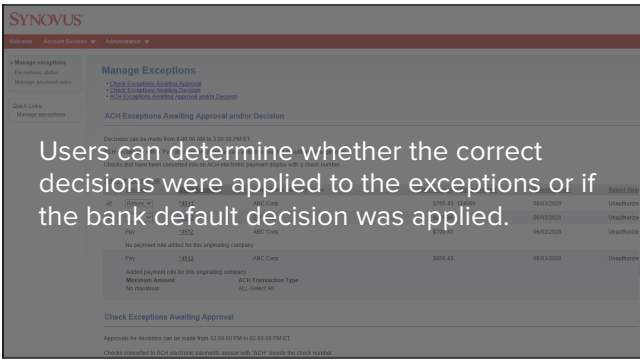
From the Account Protection and Reconciliation home page, select *Account Services*.
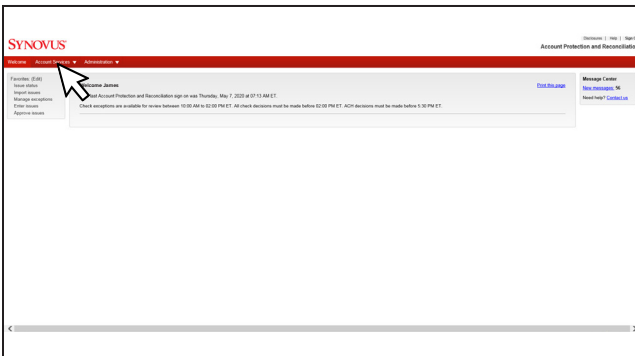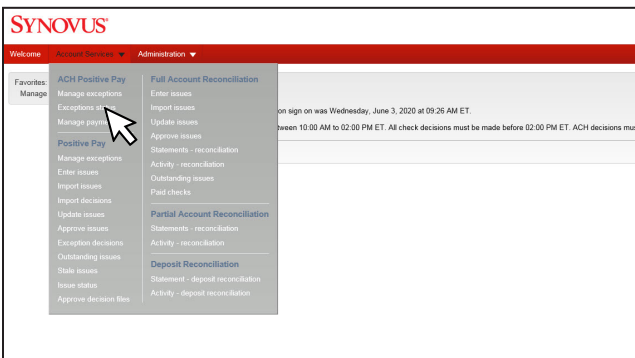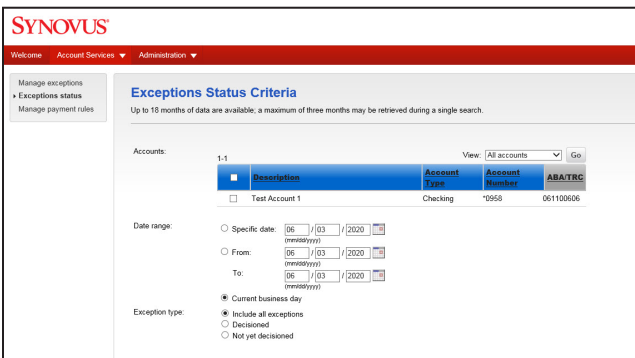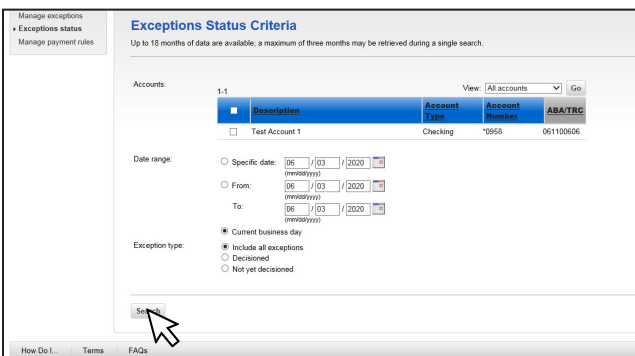

Next, select *Exceptions Status* from the ACH Positive Pay menu.

The Exceptions status page will display.

Complete the fields, select *Search,* then review.

Thank You

Thank you for using Synovus Bank's Positive Pay instructional video training.

1-888-SYNOVUS (796-6887)

If you have any questions or need further assistance, please contact Synovus Customer Care at 1-888-SYNOVUS (796-6887).

Customer Care Representatives are available from 7:00AM – 7:00PM Eastern Time, Monday – Friday.

Synovus Bank, Member FDIC

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