

Positive Pay is located within the Business Online Banking platform. Click on Fraud Prevention ACH Alerting to access Positive Pay.

The screenshot shows the 1NB Bank Business Online Banking interface. At the top, there is a navigation bar with links for Contact Us, Locations, Alerts, Mail, Chat, Profile, and Log out. Below this is the 1NB Bank logo and a 'Manage Alerts' button. The main content area is divided into sections: 'Alerts' (stating 'You have no unread alerts.'), 'Accounts' (with 'Edit Accounts' and 'Print' options), and 'Positive Pay' (with a 'Service' table). The 'Positive Pay' table has two columns: 'Service' and 'Action'. The first row in the table is 'Fraud Prevention ACH Alerting' with the action 'Login'. The 'Fraud Prevention ACH Alerting' text is highlighted in yellow.

Positive Pay Dashboard – Click on Dollar amount to view transactions in either ACH or Check Positive Pay

The screenshot shows the 1NB Positive Pay Dashboard. The header includes the 1NB Bank logo and the text 'Positive Pay'. Below the header is a navigation bar with 'Dashboard', 'Perform', 'Reports', and 'Transaction View'. On the right side of the navigation bar, there are links for 'Change Module' and the user name 'Chad Holthaus'. The main content area is divided into two sections: '1NB Bank - ACH Positive Pay' and '1NB Bank - Check Positive Pay'. Each section displays the 'End of Day Cut-Off Time' and a summary of transactions. The 'ACH Positive Pay' section shows 'Total ACH Debits \$0.00', 'Set to Pay \$0.00', and 'Approved List Exceptions \$0.00'. The 'Check Positive Pay' section shows 'Exceptions \$100.00' (highlighted in yellow), 'Set to Pay \$100.00', and 'Set to Return \$0.00'. The dollar amounts are clickable links.

Check Positive Pay – Checks pending for payment are listed. View check by clicking on the Check Number hyperlink.

1NB Positive Pay

1NB Bank - Check Positive Pay | Manage | Perform | Reports | View | Change Module | Larisa Strieker

Transaction History | Date Range: Feb 20, 2025

Payee Review (0)

Filters

1 debit transactions totaling \$1,450.15  
Rows 1 - 1 of 1.

| Transaction ID | Account Number | Check Number | Credit | Debit      | Current Status | Date       | Change Status | Exception |
|----------------|----------------|--------------|--------|------------|----------------|------------|---------------|-----------|
| 77006769       | xxxx48         | 79504        |        | \$1,450.15 | Pay-System     | 02/20/2025 | Return        |           |

Download As CSV

1NB Bank | Carlyle, IL | 618-594-2491

All transactions are set to automatically pay an item. Should an item need to be returned, click Return and choose the reason for return.

1NB Positive Pay

1NB Bank - Check Positive Pay | Manage | Perform | Reports | View | Change Module | Chad Holthaus

Transaction History | Date Range: Feb 14, 2024

Payee Review (0)

Filters

| Transaction ID | Account Number | Check Number | Credit | Debit | Current Status | Date       | Change Status | Exception |
|----------------|----------------|--------------|--------|-------|----------------|------------|---------------|-----------|
| 8196330        | xxxx24         |              |        |       |                |            | Pay           |           |
| 8196296        | xxxx24         |              |        |       | Pay-System     | 02/14/2024 | Return        |           |

Download As CSV

1NB Bank | Carlyle, IL | 618-594-2491

Select a check return reason:

- Amount Incorrect
- Duplicate
- Fraudulent
- Prior Stopped
- Prior Void
- Refer to Maker
- Serial # Incorrect
- Signature Irregular
- Signature Missing
- Stale Dated

Save

An Issue file can be uploaded from your accounts payable program. This compares the checks you issued to the checks pending for payment in your account. The program will verify Check Number, Amount, Issue Date, and Payee Name, should any of these not match your issue file from accounts payable program, an exception will alert you to review the item. Should you not review the item before the End of Day Cutoff time, the item will be paid per financial institution settings.

The screenshot shows the 'Issue File Load' section of the 1NB Positive Pay interface. At the top left is the 1NB bank logo. The header includes '1NB Bank - Check Positive Pay', navigation links for 'Manage', 'Perform', 'Reports', and 'View', and a 'Change Module' dropdown set to 'Larisa Strieker'. The main content area is titled 'Issue File Load' and contains two dropdown menus: 'Template to Use With Issue File' (set to 'QB Account Register Excel') and 'Account' (set to 'Custodial Account - xxxx4140'). There is an unchecked checkbox for 'Include Inactive Accounts?'. Below these are buttons for 'Create New Template' and 'View Selected Template'. A large dashed box is labeled 'Drag & drop files here ...' with a 'Browse ...' button at the bottom right. A 'Select files ...' link is also present at the bottom left of the dashed box.

Toggle between Check Positive Pay and ACH Positive Pay by clicking the Change Module dropdown on the top right of the screen.

The screenshot shows the 'Transaction History' section of the 1NB Positive Pay interface. The header is the same as the previous screenshot, but the 'Change Module' dropdown is now open, showing options for 'Dashboard' and '1NB Bank - ACH Positive Pay'. The main content area is titled 'Transaction History' and includes a 'Payee Review (0)' button, a 'Filters' dropdown, and a 'Date Range' dropdown set to 'Feb 21, 2025'. Below this is a table with columns: 'Transaction ID', 'Account Number', 'Check Number', 'Credit', 'Debit', 'Current Status', 'Date', 'Change Status', and 'Exception'. The table currently displays 'No Checks Found'.

## ACH Positive Pay

View ACH transactions by clicking the dropdown arrow on each listed transaction. Individual Name will show who the transaction is payable to. Click Return and choose return reason (same as Check Positive Pay) to return item.

**1NB bank Positive Pay**

1NB Bank - ACH Positive Pay Manage Reports Transaction History Change Module Larisa Strieker

Debit Transaction History Date Range  
Feb 14, 2025 - Feb 20, 2025

Filters >

2 transactions totaling \$1,609.02  
Rows 1 - 2 of 2.

| Date         | Company  | Account # | Amount           | Current Status | Manage           | Violation |
|--------------|----------|-----------|------------------|----------------|------------------|-----------|
| > 02/18/2025 | 1NB BANK | xxxx24    | \$1,425.32       | Pay - System   | Ineligible       | 🔍         |
| ▼ 02/18/2025 | 1NB BANK | xxxx24    | <b>-\$183.70</b> | Pay - System   | <b>Return...</b> | 🔍         |

Account: Expense Checks xxxx24    SEC Code: PPD    Add to Approved List    Add to Block List    Notes (0)  
Transaction ID: 1927083652    Description: AP ACH  
Settlement Date: 02/18/2025    Trace #: 081906502256049    Deadline To Return: 04/17/2025 11:00 AM CDT  
**Individual Name: 1NB BANK**    Company ID: 1370206035

Download As CSV

Merchants can be added to an Approved or Blocked List for ACH Transactions. This directs Positive Pay to Approve or Deny all transactions from a specific merchant. You can also set a maximum amount approved for payment.

The screenshot shows the 1NB Positive Pay interface. A modal dialog titled "Add Company to Approved List" is open, allowing the user to add a company to the approved list. The dialog contains the following fields:

- Company Id: 1370206035
- Company Name: 1NB BANK
- Start Date: 02/20/2025
- End Date: mm/dd/yyyy
- Max Amount: 183.7
- Frequency: -- none --

Buttons for "Save" and "Cancel" are visible at the bottom of the dialog. In the background, the "Debit Transaction History" table is visible, showing two transactions totaling \$1,609.02. The second transaction is highlighted in green and has a "Return..." button. Below the table, there are buttons for "Add to Approved List", "Add to Block List", and "Notes (0)".

| Date       | Company  | Account # | Amount     | Current Status | Manage     | Violation |
|------------|----------|-----------|------------|----------------|------------|-----------|
| 02/18/2025 | 1NB BANK | xxxx24    | \$1,425.32 | Pay - System   | Ineligible |           |
| 02/18/2025 | 1NB BANK | xxxx24    | \$183.70   | Pay - System   | Return...  |           |

The screenshot shows the 1NB Positive Pay interface. A modal dialog titled "Add Company to Block List" is open, allowing the user to add a company to the blocked list. The dialog contains the following fields:

- Company Id: 1370206035
- Company Name: 1NB BANK
- Start Date: 02/20/2025
- End Date: mm/dd/yyyy

Buttons for "Save" and "Cancel" are visible at the bottom of the dialog. In the background, the "Debit Transaction History" table is visible, showing two transactions totaling \$1,609.02. The second transaction is highlighted in green and has a "Return..." button. Below the table, there are buttons for "Add to Approved List", "Add to Block List", and "Notes (0)".

| Date       | Company  | Account # | Amount     | Current Status | Manage     | Violation |
|------------|----------|-----------|------------|----------------|------------|-----------|
| 02/18/2025 | 1NB BANK | xxxx24    | \$1,425.32 | Pay - System   | Ineligible |           |
| 02/18/2025 | 1NB BANK | xxxx24    | \$183.70   | Pay - System   | Return...  |           |

Transactions must be reviewed on any business day before the cutoff time of 11:00am CT. Daily emails are sent to authorized users once files are ready for review, and reminders of the cutoff time. Follow the steps provided on the Loading Issue Files User Guide to upload an issuance file or reach out to our staff should you need assistance. A template will need to be created to upload this file.