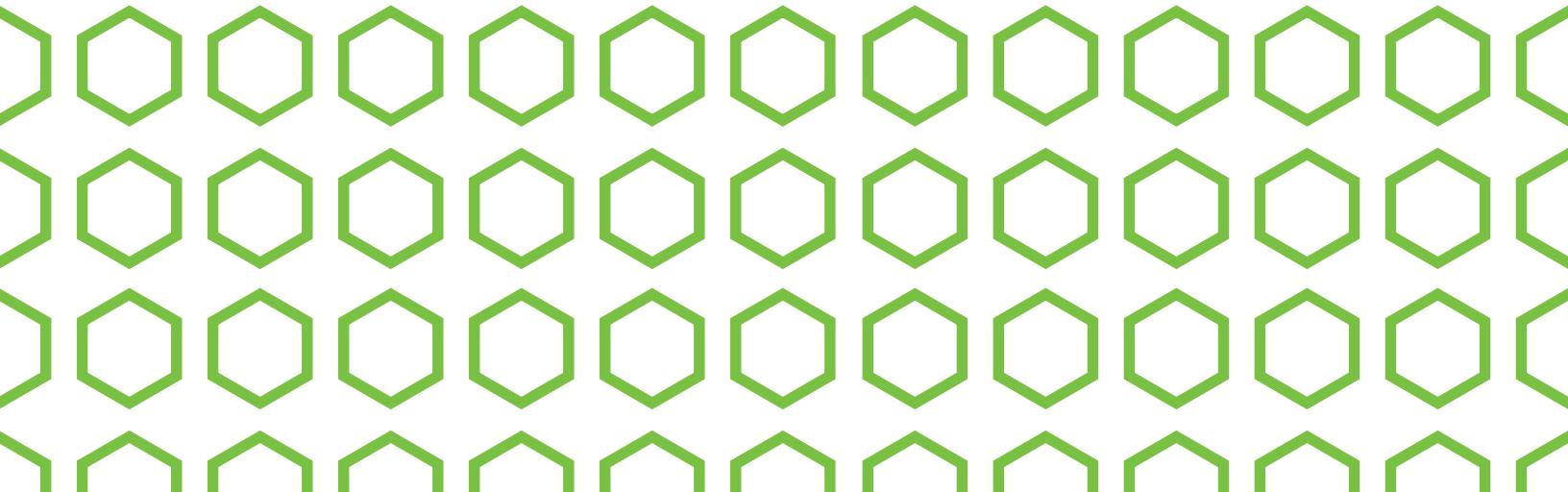


Reverse Positive Pay

USER GUIDE



Reverse Positive Pay is a fraud mitigation service providing early detection of fraudulent, altered, or counterfeit checks by creating and posting a daily report of presented items to The Hub for Business for your review.

How it works

The day after checks are presented for deposit, we will post a report of items to The Hub for your review. The report will contain check information such as the dollar amount and check number, as well as digital images of the checks.

Using The Hub, you can review and decide if checks should be paid, returned, or paid with corrections. All checks without a payment decision will be paid.

IMPORTANT: You are responsible for reviewing checks each business day and determining the action you'd like Huntington to take. Failure to review checks could result in financial loss.

IMPORTANT TIMING DEADLINES

Exception Decision Cutoff Time:

Each business day, Reverse Positive Pay exceptions will be available for review by 8:30 a.m. ET.

The cutoff time for your decisions on exceptions via The Hub is 3:00 p.m. ET.

Any decisions that have not been submitted by 3:00 p.m. ET will automatically default to a Pay decision.

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ADDING ELIGIBLE ACCOUNTS	10
UNENROLL	13

MOBILE

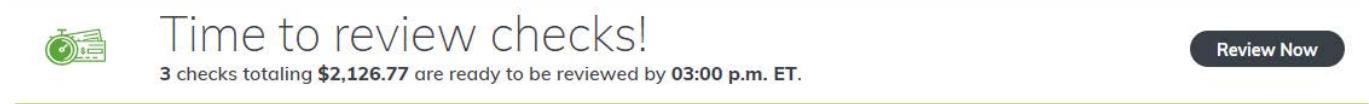
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CHECK REVIEW

We provide two convenient ways to review all checks that have been presented for deposit from your account each business day. If any items appear to be suspect, counterfeit, or fraudulent, you have the opportunity to return the check.

NOTIFICATION

A banner appears on The Hub when there are checks to review. Click the banner to review your checks.



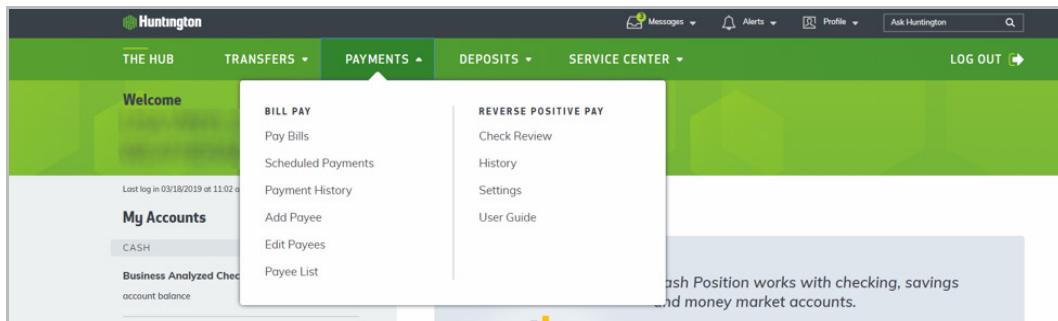
Time to review checks!

3 checks totaling \$2,126.77 are ready to be reviewed by 03:00 p.m. ET.

Review Now

STEP-BY-STEP

STEP 1 Go to the Payments menu and select Check Review in the Reverse Positive Pay section.



The Hub

TRANSFERS

PAYMENTS

DEPOSITS

SERVICE CENTER

LOG OUT

Welcome

My Accounts

CASH

BUSINESS ANALYZED CHECK

BILL PAY

Pay Bills

Scheduled Payments

Payment History

Add Payee

Edit Payees

Payee List

REVERSE POSITIVE PAY

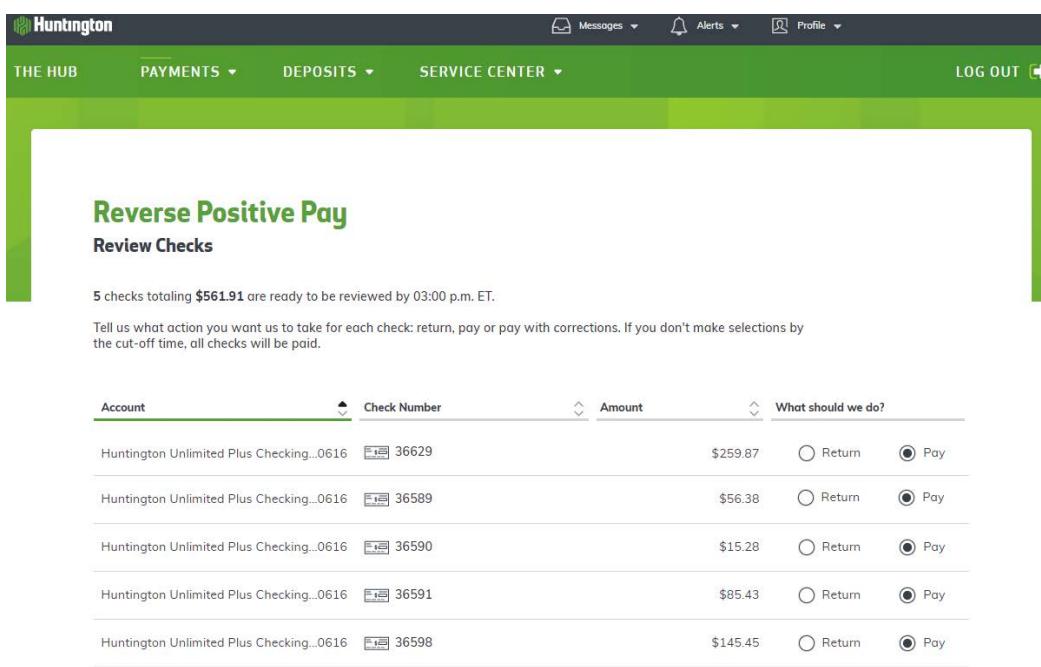
Check Review

History

Settings

User Guide

STEP 2 Select an account (or all accounts). This will display checks that need your review and a decision.



Reverse Positive Pay

Review Checks

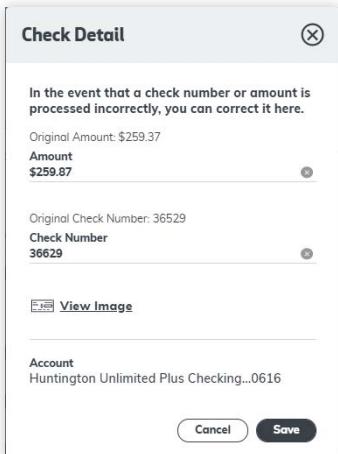
5 checks totaling \$561.91 are ready to be reviewed by 03:00 p.m. ET.

Tell us what action you want us to take for each check: return, pay or pay with corrections. If you don't make selections by the cut-off time, all checks will be paid.

Account	Check Number	Amount	What should we do?
Huntington Unlimited Plus Checking...0616	36629	\$259.87	<input type="radio"/> Return <input checked="" type="radio"/> Pay
Huntington Unlimited Plus Checking...0616	36589	\$56.38	<input type="radio"/> Return <input checked="" type="radio"/> Pay
Huntington Unlimited Plus Checking...0616	36590	\$15.28	<input type="radio"/> Return <input checked="" type="radio"/> Pay
Huntington Unlimited Plus Checking...0616	36591	\$85.43	<input type="radio"/> Return <input checked="" type="radio"/> Pay
Huntington Unlimited Plus Checking...0616	36598	\$145.45	<input type="radio"/> Return <input checked="" type="radio"/> Pay

STEP 3 Click on the Check icon () to display the front and back of the check image. (Please note: Images are not available for e-checks.)

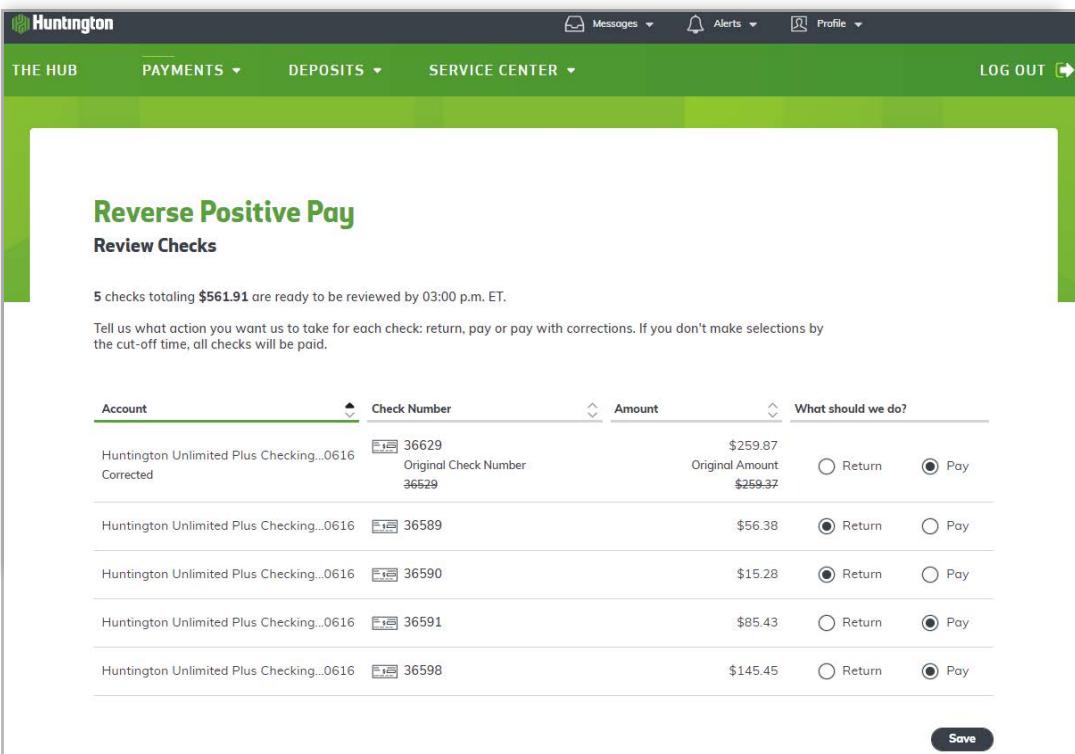
In the event a check number or amount is processed incorrectly, you can correct it here.



The dialog box is titled "Check Detail" and contains the following information:

- In the event that a check number or amount is processed incorrectly, you can correct it here.**
- Original Amount:** \$259.37
- Amount:** \$259.87
- Original Check Number:** 36529
- Check Number:** 36629
- View Image** (button)
- Account:** Huntington Unlimited Plus Checking...0616
- Cancel** (button)
- Save** (button)

STEP 4 For each Check Review decision, **select Pay or Return**. If you're paying with corrections, **make your edits and select Pay**.



The screenshot shows the Huntington mobile app interface with the following details:

- Header:** Huntington, Messages, Alerts, Profile, LOG OUT
- Section Title:** Reverse Positive Pay
- Sub-section:** Review Checks
- Text:** 5 checks totaling \$561.91 are ready to be reviewed by 03:00 p.m. ET.
- Text:** Tell us what action you want us to take for each check: return, pay or pay with corrections. If you don't make selections by the cut-off time, all checks will be paid.
- Table:** A list of checks with columns for Account, Check Number, Amount, and "What should we do?" (with radio buttons for Return, Pay, or Pay with Corrections).

Account	Check Number	Amount	What should we do?
Huntington Unlimited Plus Checking...0616 Corrected	 36629 Original Check Number 36529	\$259.87 Original Amount \$259.37	<input type="radio"/> Return <input checked="" type="radio"/> Pay
Huntington Unlimited Plus Checking...0616	 36589	\$56.38	<input checked="" type="radio"/> Return <input type="radio"/> Pay
Huntington Unlimited Plus Checking...0616	 36590	\$15.28	<input checked="" type="radio"/> Return <input type="radio"/> Pay
Huntington Unlimited Plus Checking...0616	 36591	\$85.43	<input type="radio"/> Return <input checked="" type="radio"/> Pay
Huntington Unlimited Plus Checking...0616	 36598	\$145.45	<input type="radio"/> Return <input checked="" type="radio"/> Pay

- Save** (button at the bottom right)

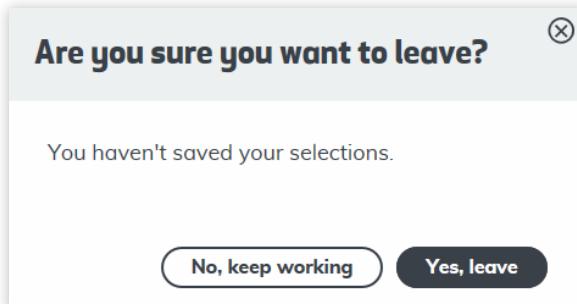
Pay: Huntington will allow the item to Pay.

Return: Huntington will return the item to the maker.

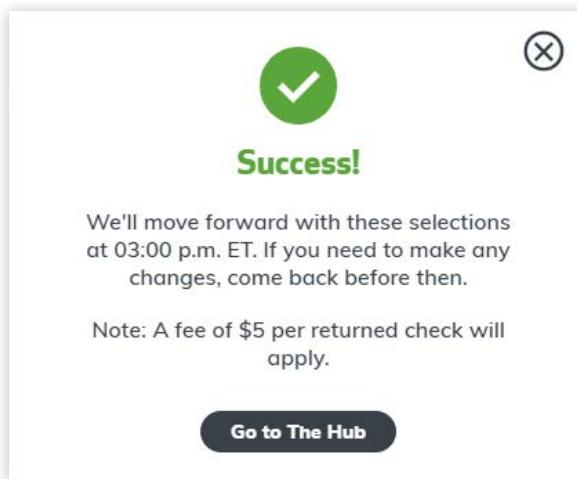
Pay With Corrections: If you see a check number or dollar amount error, simply enter the correct information. We'll review the information and then allow the check to Pay.

STEP 5 When all checks are reviewed and you are ready to confirm your decisions, **select Save**.

Please note: If you try to leave the screen without saving your decisions, you will be prompted to save your selections.



STEP 6 Once your decisions are saved, you will see a Success message.



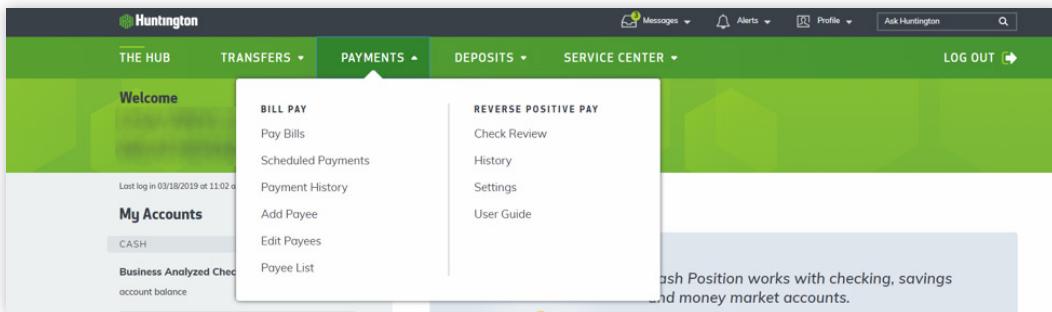
Note that items not decisioned by 3:00 p.m. ET will be processed with the established Pay default decision.

REVERSE POSITIVE PAY HISTORY

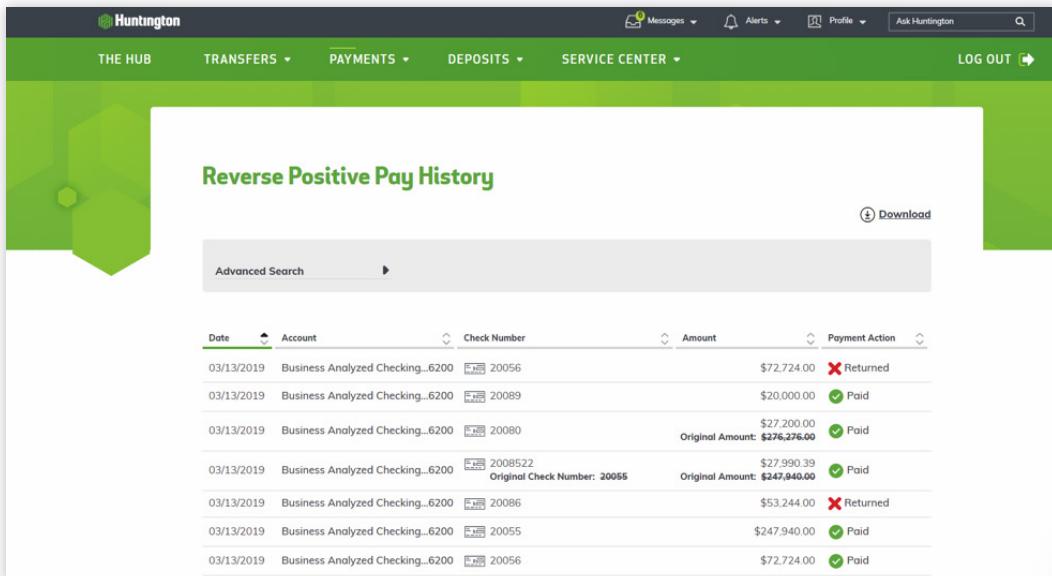
The Reverse Positive Pay History tab is your resource for reporting. All items that have been presented, approved, and reviewed via Reverse Positive Pay can be searched, viewed, and exported into Excel.

STEP-BY-STEP

STEP 1 Go to the Payments menu and select History under the Reverse Positive Pay section.

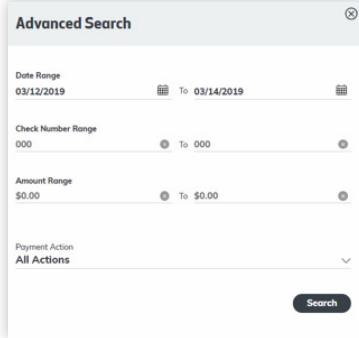


STEP 2 When first landing on this page, history for the previous business calendar day will display by default for all accounts.



Date	Account	Check Number	Amount	Payment Action
03/13/2019	Business Analyzed Checking...6200	20056	\$72,724.00	✗ Returned
03/13/2019	Business Analyzed Checking...6200	20089	\$20,000.00	✓ Paid
03/13/2019	Business Analyzed Checking...6200	20080	\$27,200.00	✓ Paid
			Original Amount: \$276,276.00	
03/13/2019	Business Analyzed Checking...6200	2008522	\$27,990.39	✓ Paid
			Original Check Number: 20055	
03/13/2019	Business Analyzed Checking...6200	20086	\$53,244.00	✗ Returned
03/13/2019	Business Analyzed Checking...6200	20055	\$247,940.00	✓ Paid
03/13/2019	Business Analyzed Checking...6200	20056	\$72,724.00	✓ Paid

STEP 3 Select Advanced Search to search for date range, check range, amount range, or Payment Action.



Advanced Search

Date Range
03/12/2019 To 03/14/2019

Check Number Range
000 To 000

Amount Range
\$0.00 To \$0.00

Payment Action
All Actions

Search

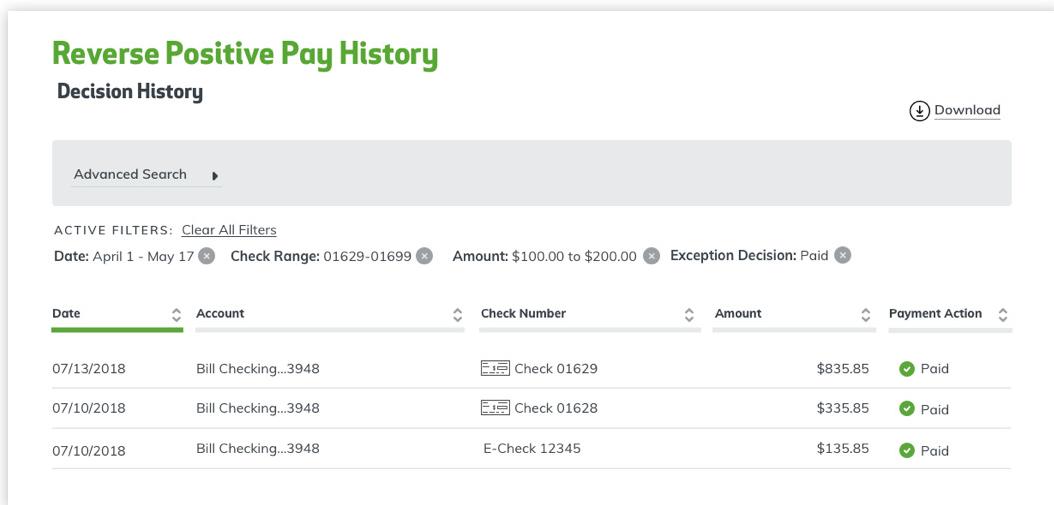
Date Range: If you know the approximate date of the checks, enter a range.

Check Range: If you know the approximate number of the checks, enter a range.

Amount Range: If you know the approximate amount of the checks, enter a range.

Payment Action: If you know the action taken regarding the check, select here.

STEP 4 Click Search and any relevant activity will be displayed.



Reverse Positive Pay History

Decision History

Download

Advanced Search

ACTIVE FILTERS: [Clear All Filters](#)

Date: April 1 - May 17 Check Range: 01629-01699 Amount: \$100.00 to \$200.00 Exception Decision: Paid

Date	Account	Check Number	Amount	Payment Action
07/13/2018	Bill Checking...3948	Check 01629	\$835.85	<input checked="" type="checkbox"/> Paid
07/10/2018	Bill Checking...3948	Check 01628	\$335.85	<input checked="" type="checkbox"/> Paid
07/10/2018	Bill Checking...3948	E-Check 12345	\$135.85	<input checked="" type="checkbox"/> Paid

Click on the Check icon () to view more detail and image.

We will keep check images in the Reverse Positive Pay system for 2 years.

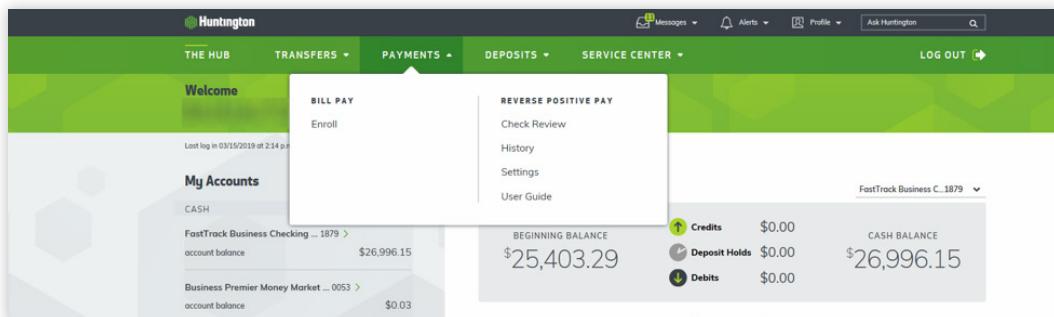
STEP 5 Click Download ( [Download](#)) in the upper right corner to save or open an exported Excel file.

ALERTS

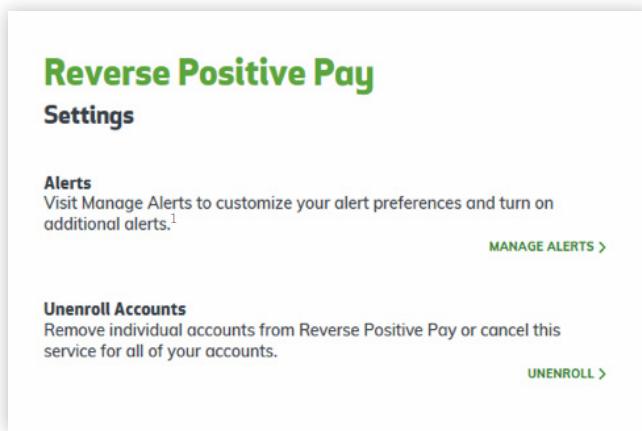
Whether you have a lot of checks or only a few to review, alerts let you see how many checks are ready for your review at a glance. Visit **Manage Alerts** to customize your alert preferences and turn on additional alerts.

STEP-BY-STEP

STEP 1 Go to the Payments menu and select **Settings** under Reverse Positive Pay. You can also start from Alerts menu and click on Manage Alerts.



STEP 2 Choose **Manage Alerts**.



¹Carrier message and data rates may apply.

STEP 3 Choose the alerts you wish to review and the delivery method.

The screenshot shows the 'Manage Alerts' interface. At the top, there are tabs for 'Accounts & Cards' (which is selected) and 'Tips & Tools'. Below this, a dropdown menu is set to 'Business Analyzed Checking ...9259'. The main content area is titled 'CK9259 Business Analyzed Checking....9259'. It includes a 'Edit Account Nickname' link and an 'EDIT ALERTS' button. The interface is divided into sections: 'Protect Me' (with a note to stay on top of transactions), 'Checks to Review' (with an 'ON' status, a note about receiving reminders, and two entries: '(614) 555-5555' and 'kandis17@huntington.com'), 'Inform Me' (with a note about financial peace of mind), 'No Checks to Review' (with an 'ON' status, a note about skipping log in, and one entry: 'kandis17@huntington.com'), and a note at the bottom about carrier message and data rates.

You may add or set delivery options.

The dialog box is titled 'Add Delivery Option'. It contains a note that you can have alerts turned on for 3 phone numbers and 3 email addresses. It shows that there are 2 phone number(s) and 2 email address(es) remaining. There are two radio button options: 'New Phone Number' (selected) and 'New Email Address'. Each option has an input field below it. At the bottom, there is a note about carrier message and data rates, a 'CANCEL' button, and an 'Add' button.

The Checks to Review alert is highly recommended so you know when to review your checks. If this alert is turned on, you should receive a notification by 8:30 a.m. ET as well as a reminder notification if you haven't reviewed your checks before the decision cut off time.

STEP 4 Click **Save** to complete your alert modifications.

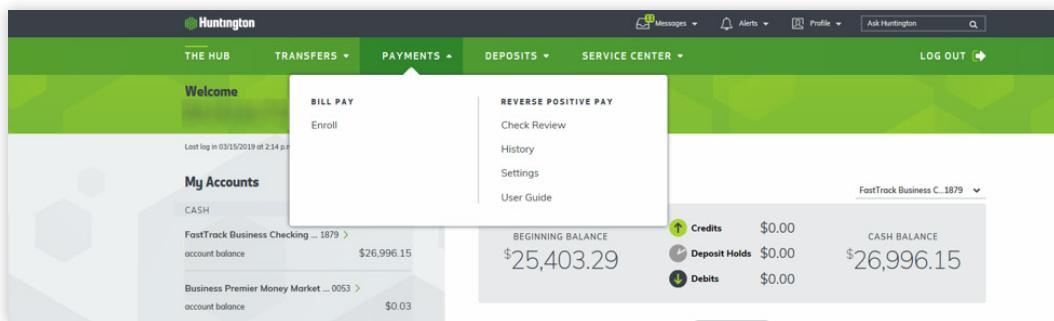
The dialog box contains a note that changes apply only to 'Business Analyzed Checking...9259, CK9259'. It includes a 'Save' button and a 'CANCEL' button.

ADDING ADDITIONAL ELIGIBLE ACCOUNTS

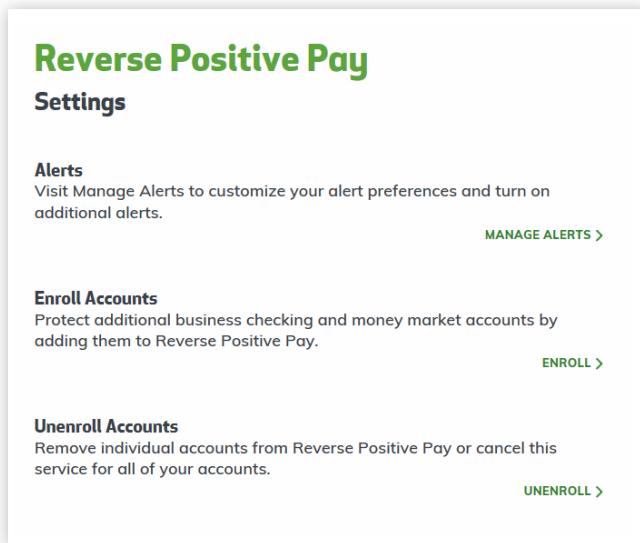
Protect additional business checking accounts by adding them to Reverse Positive Pay.

ENROLLMENT

STEP 1 Go to the Payments menu and select **Settings** under Reverse Positive Pay.



STEP 2 Select **Enroll**.



STEP 3 Select Account(s) and click Continue.

Choose Accounts

Review checks for business checking and money market accounts. Add or remove accounts from Reverse Positive Pay anytime after enrolling.

Eligible Accounts

<input checked="" type="checkbox"/> NLC-General Checking Account...5817 account balance \$252,914.24
<input checked="" type="checkbox"/> NLC-Early Learning Center...5869 account balance \$23,175.97

A monthly maintenance fee of \$16.00 will apply unless you are receiving this service as part of an account package.

[CANCEL](#) [Back](#) [Continue](#)

STEP 4 Check the box to accept the Disclosures and Agreements and click on Enroll Now.

Service Agreement

To add this service to your accounts, please read and confirm you agree to the following disclosures.

Reverse Positive Pay Service Agreement

 Huntington

BUSINESS BANKING REVERSE POSITIVE PAY AND CHECK BLOCK SERVICES AGREEMENT

This Business Banking Reverse Positive Pay and Check Block Services Agreement (the "Agreement") is entered into by and between The Huntington National Bank ("Huntington," "Bank," "we," "our," or "us"), a national banking association with its main office located at Huntington Center, 41 South High Street, Columbus, Ohio 43287, and the Company ("you" or "your").

In order to receive services under this Agreement, you must maintain and designate checking/savings deposit accounts with us (each, an "Account"), which we will use for debiting or crediting with respect to all payments, debits, and deposits and related adjustments and charges. Except as otherwise provided, you must have collected and deposited all funds in the Accounts before we will debit or credit any amount under this Agreement. Where this Agreement conflicts with the Rules & Regulations for Business Accounts (the "Account Rules"), this Agreement shall control. You must also obtain electronic access through our Retail Online ("ROL") or Business Online ("BOL") web ports for Reverse Positive Pay, but not Check Block. Enrollment in Check Block is not available through ROL. Please contact your banker or visit a branch. Where this Agreement conflicts

[Download](#)

By checking this box, you acknowledge you have had the opportunity to open and read the documents above, and agree to all of the terms and conditions of those documents.

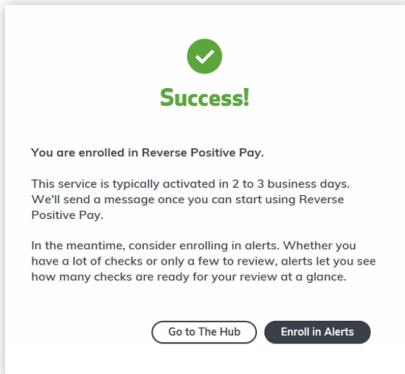
By clicking Enroll Now, you're turning on a paid service.

! Fees will apply for each account covered by this service unless you are receiving it as part of an account package. Returned checks will result in a returned item fee of \$5/check.

You are responsible for reviewing checks each business day and determining the action you'd like Huntington to take. Failure to review checks could result in financial loss.

[CANCEL](#) [Back](#) [Enroll Now](#)

STEP 5 You will receive the following success message.

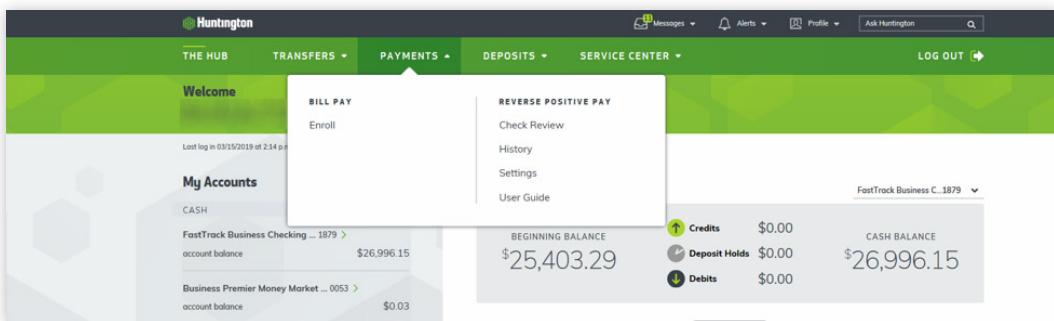


UNENROLL

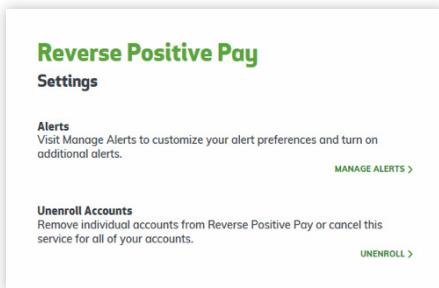
Remove individual accounts from Reverse Positive Pay or cancel this service for all of your accounts.

UNENROLLMENT

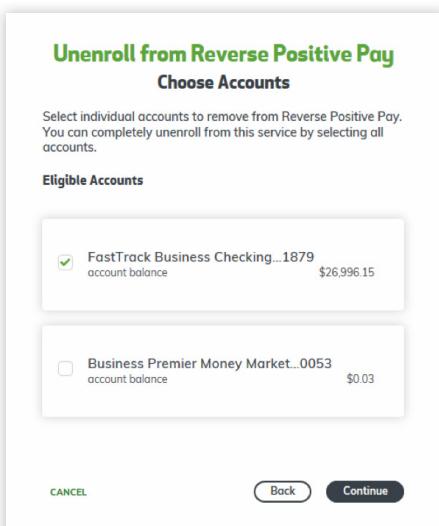
STEP 1 Go to the Payments menu and select **Settings** under Reverse Positive Pay.



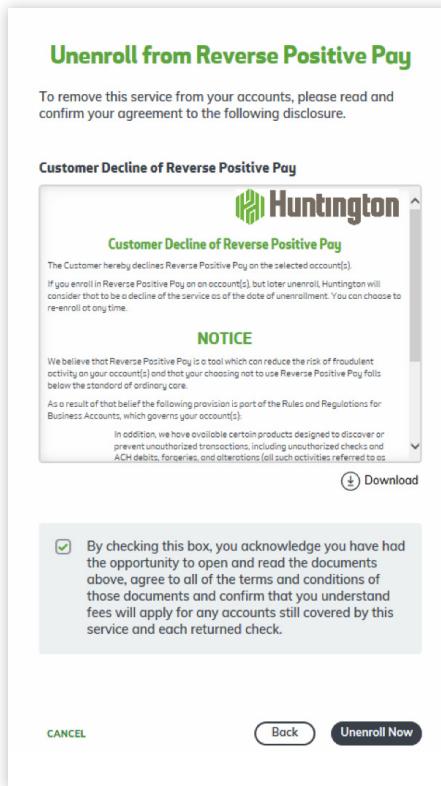
STEP 2 Click Unenroll under Unenroll Accounts.



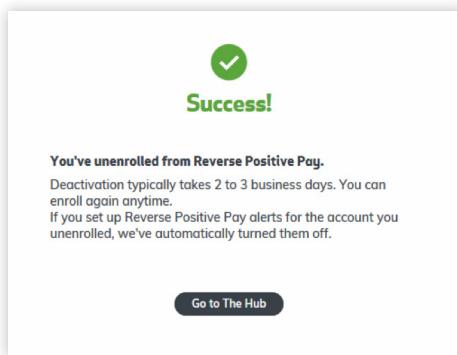
STEP 3 Select accounts to remove from Reverse Positive Pay and then select **Continue**.



STEP 3 Read and Confirm the Reverse Positive Pay disclosures. Check the box acknowledging you agree to all of the terms and conditions. Click on the Continue button to proceed. This step must be completed to remove the service.



STEP 4 You will receive the following success message.



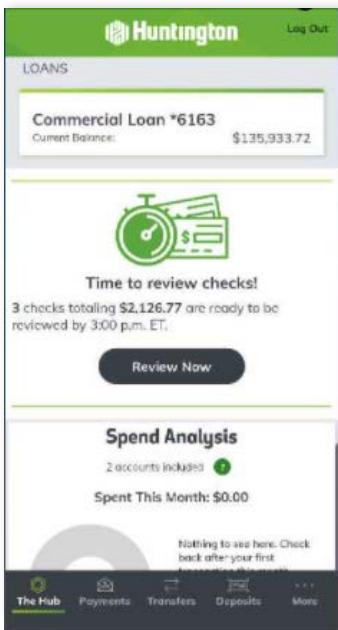
You've unenrolled from Reverse Positive Pay. Deactivation typically takes 2 to 3 business days. You can enroll again anytime.

REVIEW CHECKS (MOBILE)

Reverse Positive Pay is also available on the Huntington Mobile app. This provides a convenient way to review your checks when not in the office or near a computer.

NOTIFICATION

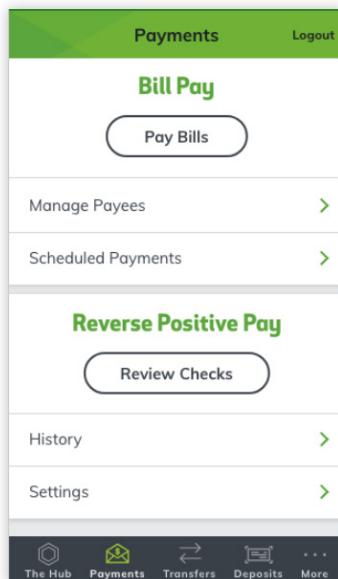
A banner appears on The Hub when there are checks to review. Click the banner to review your checks.



STEP-BY-STEP

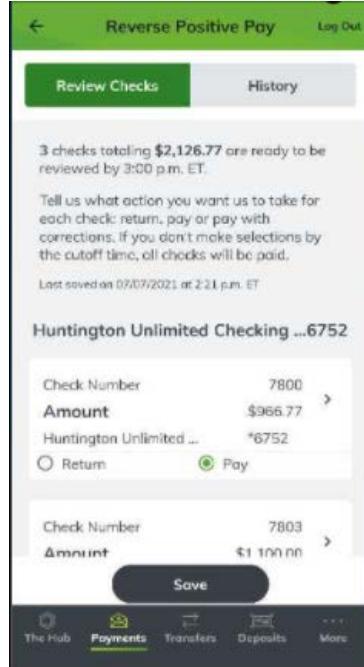
STEP 1

Go to the Payments menu and select Check Review in the Reverse Positive Pay section.



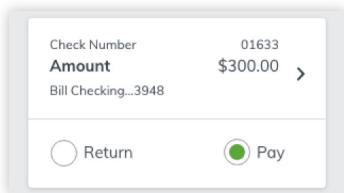
STEP 2

Select an account (or all accounts). This will display checks presented for deposit.

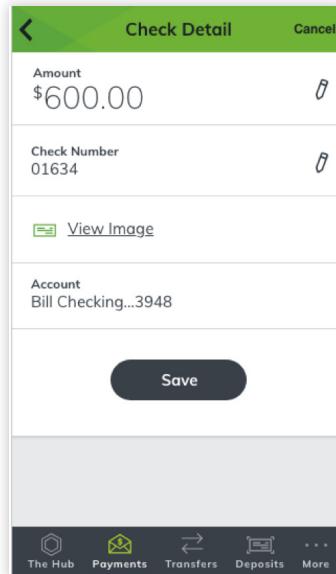


STEP 3

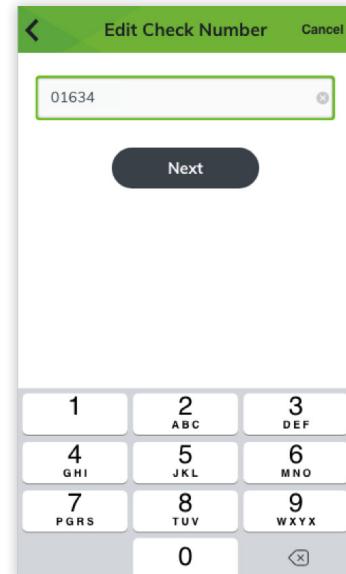
Click on the item you want to view.

**STEP 4**

To view image, **Click on the View Image link.** (Please note: Images are not available for e-checks.)



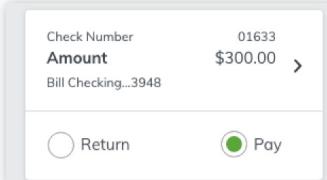
You can correct it here.



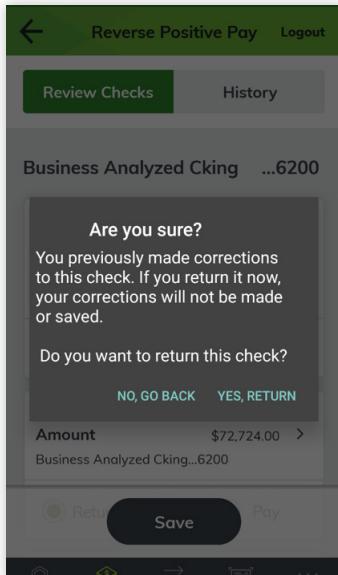
In the unlikely event a check number or amount is processed incorrectly, just **click on the pencil icon (Ø)** next to the field you want to edit.

STEP 5

For each Check Review decision, **select Pay or Return** below the item. If you're paying with corrections, make your edits and select Pay.

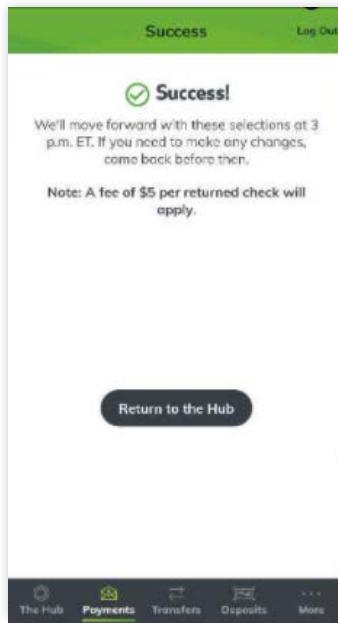


Please note: If you try to leave the screen without saving your decisions you will be prompted to save your selections.



STEP 6

When all checks are reviewed and you are ready to confirm your payment decisions, select Save.



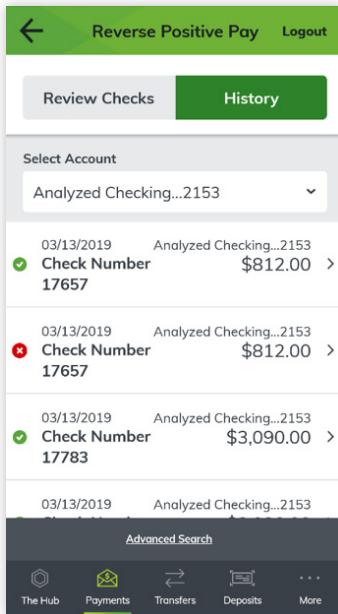
REVERSE POSITIVE PAY HISTORY (MOBILE)

The Reverse Positive Pay History tab is your resource for reporting. All items that have been presented, approved, and reviewed via Reverse Positive Pay can be searched and viewed.

STEP-BY-STEP

STEP 1

Click on History under Reverse Positive Pay. You can **select an account (or all accounts).** When first landing on this page, history from the previous business day will display. **Select Advanced Search** to search by date range, check range, amount range, or payment action.



Reverse Positive Pay

Review Checks History

Select Account: Analyzed Checking...2153

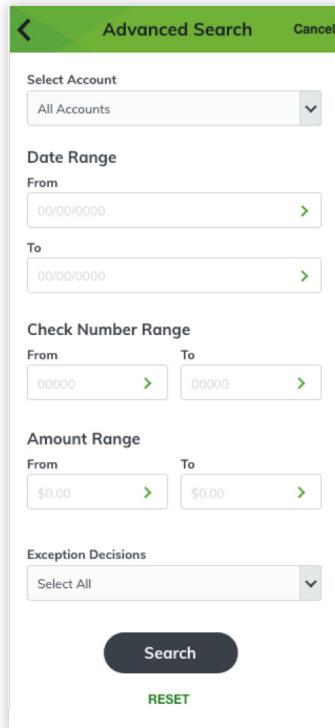
Date	Account	Check Number	Amount	Status
03/13/2019	Analyzed Checking...2153	17657	\$812.00	Approved
03/13/2019	Analyzed Checking...2153	17657	\$812.00	Rejected
03/13/2019	Analyzed Checking...2153	17783	\$3,090.00	Approved
03/13/2019	Analyzed Checking...2153			

Advanced Search

The Hub Payments Transfers Deposits More

STEP 2

Advanced Search



Advanced Search

Select Account: All Accounts

Date Range: From 00/00/0000, To 00/00/0000

Check Number Range: From 00000, To 00000

Amount Range: From \$0.00, To \$0.00

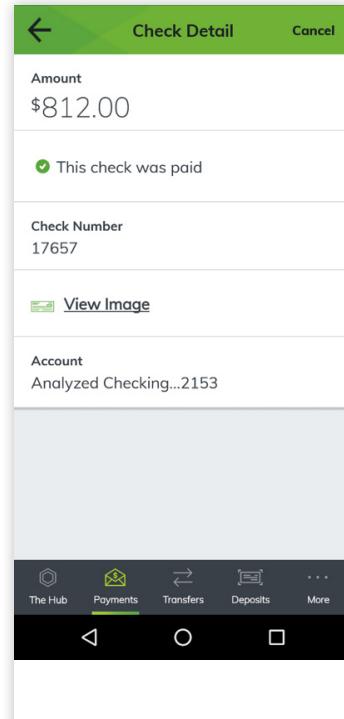
Exception Decisions: Select All

Search

RESET

STEP 3

Click Search and any relevant activity will be displayed.



Check Detail

Amount: \$812.00

This check was paid

Check Number: 17657

View Image

Account: Analyzed Checking...2153

The Hub Payments Transfers Deposits More

Date Range:

If you know the approximate date of the checks, enter a range.

Check Range:

If you know the approximate number of the checks, enter a range.

Amount Range:

If you know the approximate amount of the checks, enter a range.

Payment Action:

If you know the action taken regarding the check, select here.

ALERTS (MOBILE)

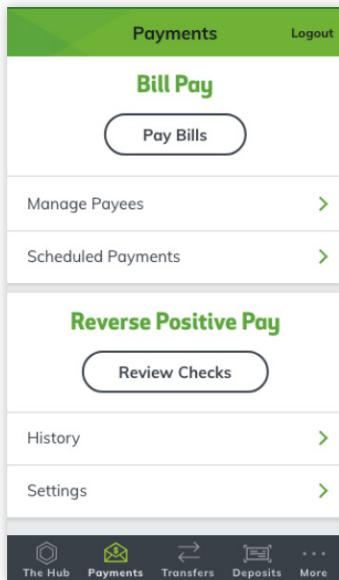
Whether you have a lot of checks or only a few to review, alerts let you see how many checks are ready for your review at a glance. Visit Manage Alerts to customize your alert preferences and turn on additional alerts.

STEP-BY-STEP

STEP 1

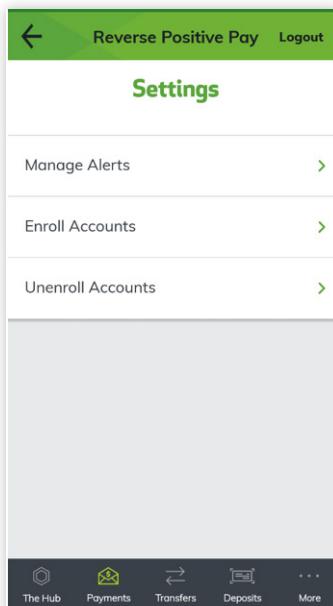
Go to More > Manage Alerts.

You can also start from Payments and go to Settings under Reverse Positive Pay.



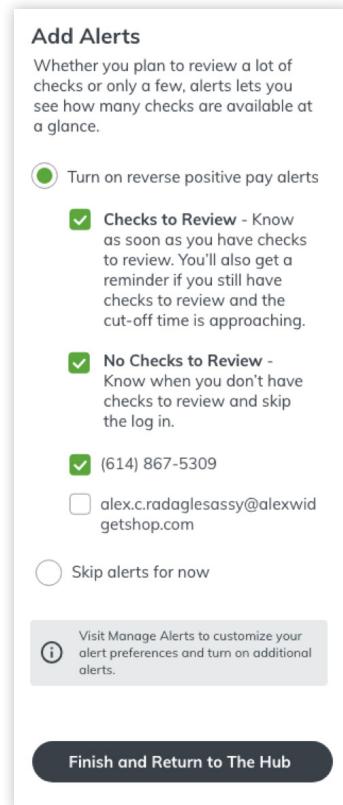
STEP 2

Select Manage Reverse Positive Pay Alerts.



STEP 3

Choose the alerts you wish to review and the delivery method.



The Checks to Review alert is highly recommended so you know when to review your checks. If this alert is turned on, you should receive a notification by 8:30 a.m. ET as well as a reminder notification if you haven't reviewed your checks by the decision cut off time¹.

¹ Carrier message and data rates may apply

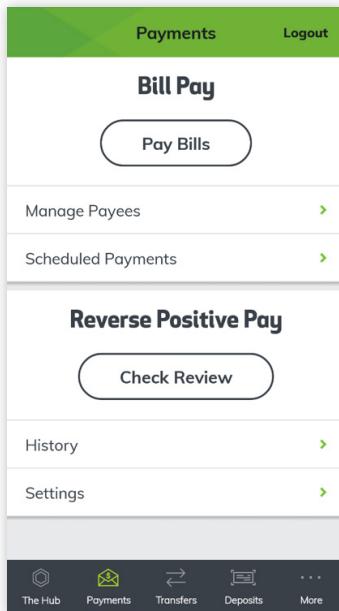
ADDING ADDITIONAL ELIGIBLE ACCOUNTS (MOBILE)

Protect additional business checking accounts by adding them to Reverse Positive Pay.

STEP-BY-STEP

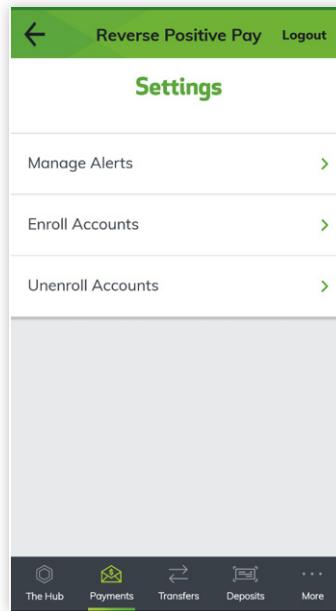
STEP 1

Go to **Settings** under Reverse Positive Pay in the Payments tab.



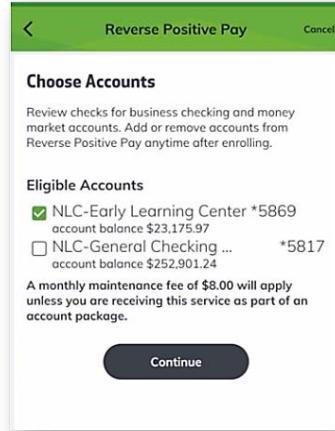
STEP 2

Select **Enroll Accounts**.



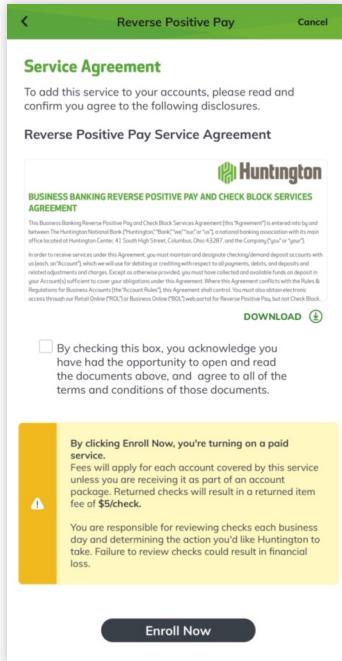
STEP 3

Select **Account(s)** and click **Continue**.



STEP 4

Check the box to accept the Disclosures and Agreements and click on Enroll Now.



Reverse Positive Pay Cancel

Service Agreement

To add this service to your accounts, please read and confirm you agree to the following disclosures.

Reverse Positive Pay Service Agreement

Huntington

BUSINESS BANKING REVERSE POSITIVE PAY AND CHECK BLOCK SERVICES AGREEMENT

This Business Banking Reverse Positive Pay and Check Block Services Agreement ("Agreement") is entered into by and between The Huntington National Bank ("Huntington," "We," "Our," or "Us"), a national banking association with its main office located at Huntington Center, 41 South High Street, Columbus, Ohio 43267, and the Company ("You," "Your").

In order to receive services under this Agreement, you must monitor and designate checking/deposit accounts with at least one of Huntington's "Business Banking" products. You must also designate checking/deposit accounts with related endorsements and charges. Except as otherwise provided, you must have collected and available funds on deposit in your account(s) before we will accept a check. Please refer to the "Business Banking Reverse Positive Pay and Check Block Services Agreement" for Business Accounts (the "Account Rules"). This Agreement shall control. You must also obtain electronic access through our Retail Online (TOL) or Business Online (BOL) web portal for Reverse Positive Pay but not Check Block.

DOWNLOAD

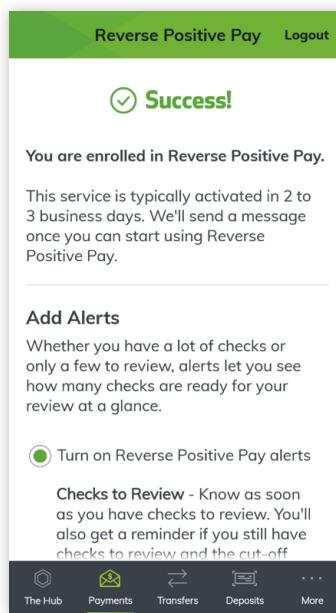
By checking this box, you acknowledge you have had the opportunity to open and read the documents above, and agree to all of the terms and conditions of those documents.

By clicking Enroll Now, you're turning on a paid service.
Fees will apply for each account covered by this service unless you are receiving it as part of an account package. Returned checks will result in a returned item fee of \$5/check.

⚠️ You are responsible for reviewing checks each business day and determining the action you'd like Huntington to take. Failure to review checks could result in financial loss.

Enroll Now

You will receive the following success message.



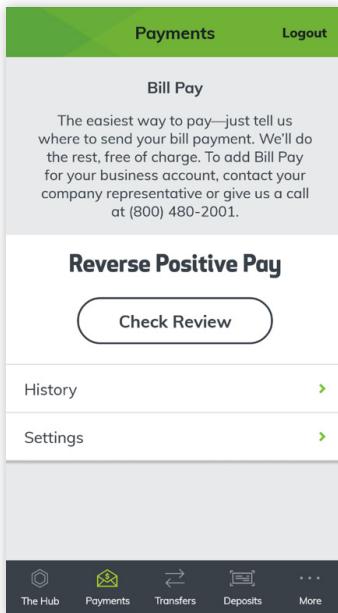
UNENROLL (MOBILE)

Remove individual accounts from Reverse Positive Pay or cancel this service for all of your accounts.

STEP-BY-STEP

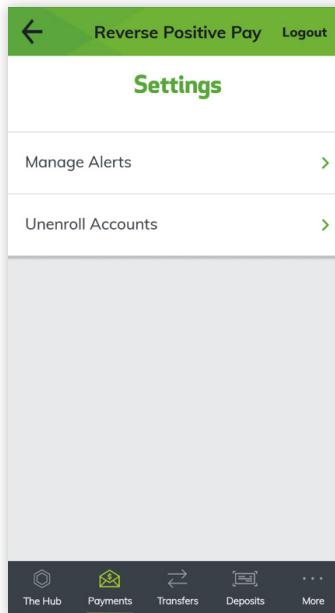
STEP 1

Under Reverse Positive Pay in the Payments tab, click on **Settings**.



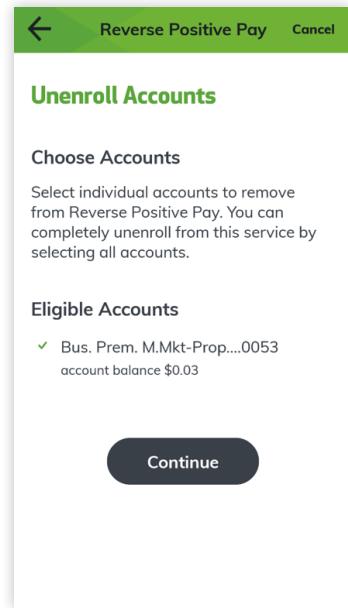
STEP 2

Click on **Unenroll Accounts**.



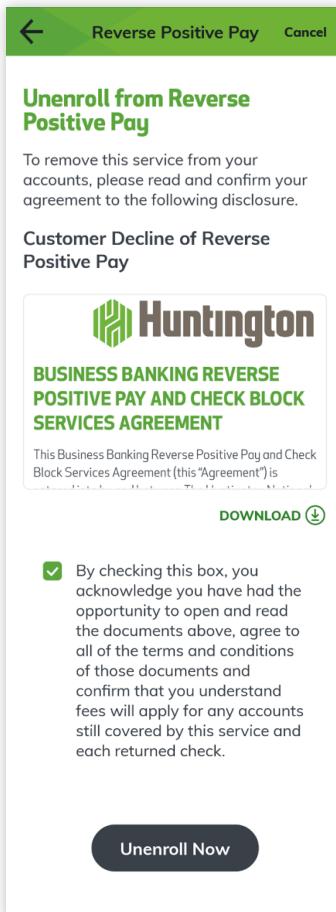
STEP 3

Select **Account(s)** to remove from Reverse Positive Pay and click **Continue**.



STEP 4

Read and Confirm the Reverse Positive Pay disclosures. Check the box acknowledging you agree to all of the terms and conditions. Click **Unenroll Now** to proceed.



Reverse Positive Pay Cancel

Unenroll from Reverse Positive Pay

To remove this service from your accounts, please read and confirm your agreement to the following disclosure.

Customer Decline of Reverse Positive Pay

Huntington

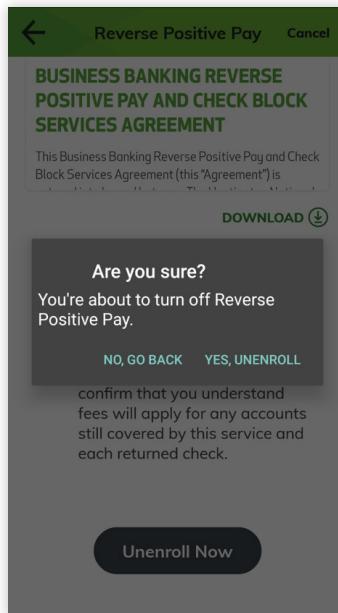
BUSINESS BANKING REVERSE POSITIVE PAY AND CHECK BLOCK SERVICES AGREEMENT

This Business Banking Reverse Positive Pay and Check Block Services Agreement (this "Agreement") is

DOWNLOAD

By checking this box, you acknowledge you have had the opportunity to open and read the documents above, agree to all of the terms and conditions of those documents and confirm that you understand fees will apply for any accounts still covered by this service and each returned check.

Unenroll Now



Reverse Positive Pay Cancel

BUSINESS BANKING REVERSE POSITIVE PAY AND CHECK BLOCK SERVICES AGREEMENT

This Business Banking Reverse Positive Pay and Check Block Services Agreement (this "Agreement") is

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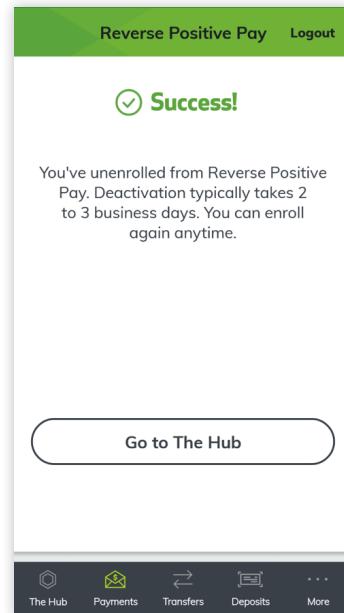
Are you sure?
You're about to turn off Reverse Positive Pay.

NO, GO BACK YES, UNENROLL

confirm that you understand fees will apply for any accounts still covered by this service and each returned check.

Unenroll Now

You've unenrolled from Reverse Positive Pay. Deactivation typically takes 2 to 3 business days. You can enroll again anytime.



Reverse Positive Pay Logout

Success!

You've unenrolled from Reverse Positive Pay. Deactivation typically takes 2 to 3 business days. You can enroll again anytime.

Go to The Hub

The Hub Payments Transfers Deposits More