

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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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.



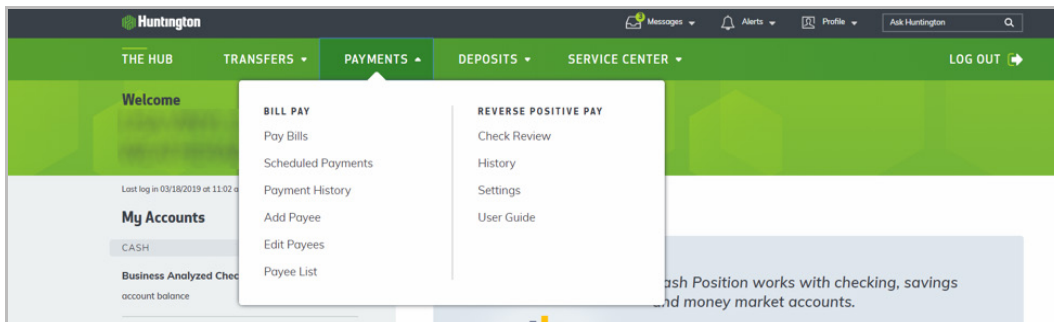
Time to review checks!

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

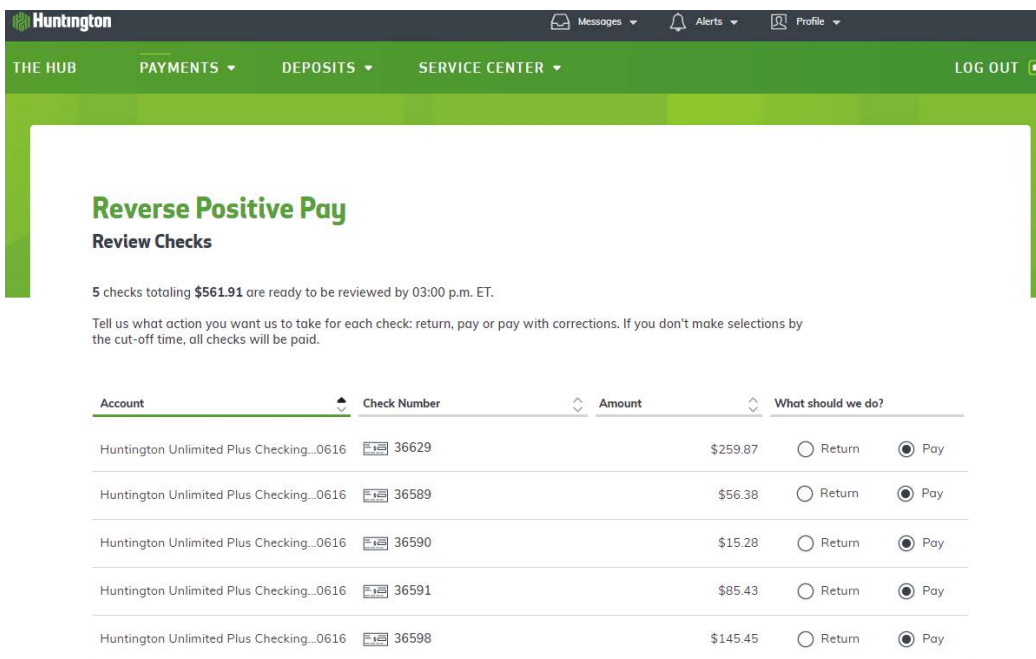
[Review Now](#)

STEP-BY-STEP

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



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



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.

Check Detail

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

Account

Huntington Unlimited Plus Checking...0616

Cancel

Save

STEP 4

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

Huntington

Messages Alerts Profile

THE HUB

PAYMENTS

DEPOSITS

SERVICE CENTER

LOG OUT

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	<div><div>36629</div><div>Original Check Number</div><div>36529</div></div>	<div><div>\$259.87</div><div>Original Amount</div><div>\$259.37</div></div>	<div><div>Return</div><div>Pay</div></div>
Huntington Unlimited Plus Checking...0616	<div><div>36589</div></div>	<div><div>\$56.38</div></div>	<div><div>Return</div><div>Pay</div></div>
Huntington Unlimited Plus Checking...0616	<div><div>36590</div></div>	<div><div>\$15.28</div></div>	<div><div>Return</div><div>Pay</div></div>
Huntington Unlimited Plus Checking...0616	<div><div>36591</div></div>	<div><div>\$85.43</div></div>	<div><div>Return</div><div>Pay</div></div>
Huntington Unlimited Plus Checking...0616	<div><div>36598</div></div>	<div><div>\$145.45</div></div>	<div><div>Return</div><div>Pay</div></div>

Save

Pay:

Huntington will allow the item to Pay.

Return:

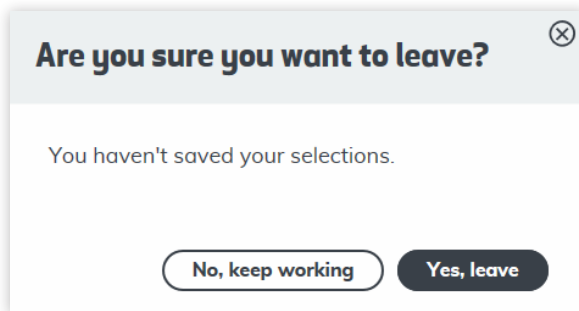
Huntington will return the item to the maker.

Pay With Corrections:

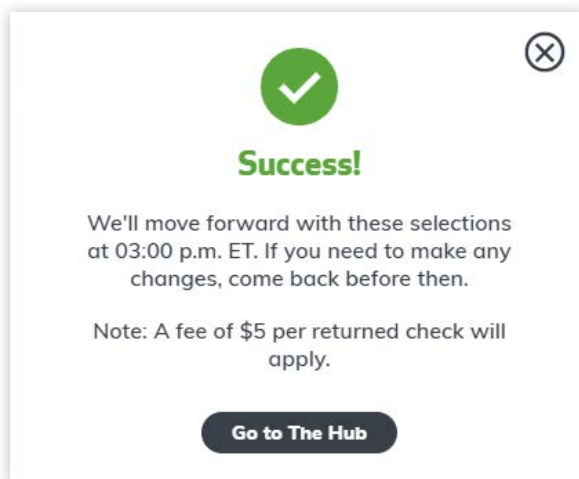
If you see a check number or dollar amount error, simply enter the correct information. We'll review the information and then allow the check to Pay.

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.



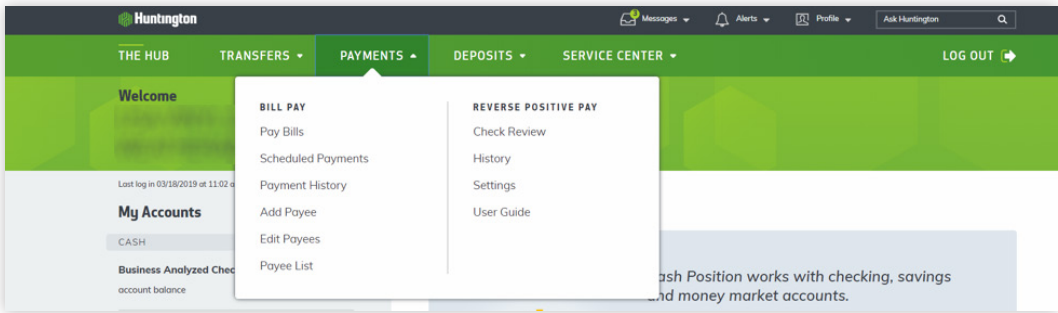
Note that items not decided by 3:00 p.m. ET will be processed with the established Pay default decision.

REVERSE POSITIVE PAY HISTORY

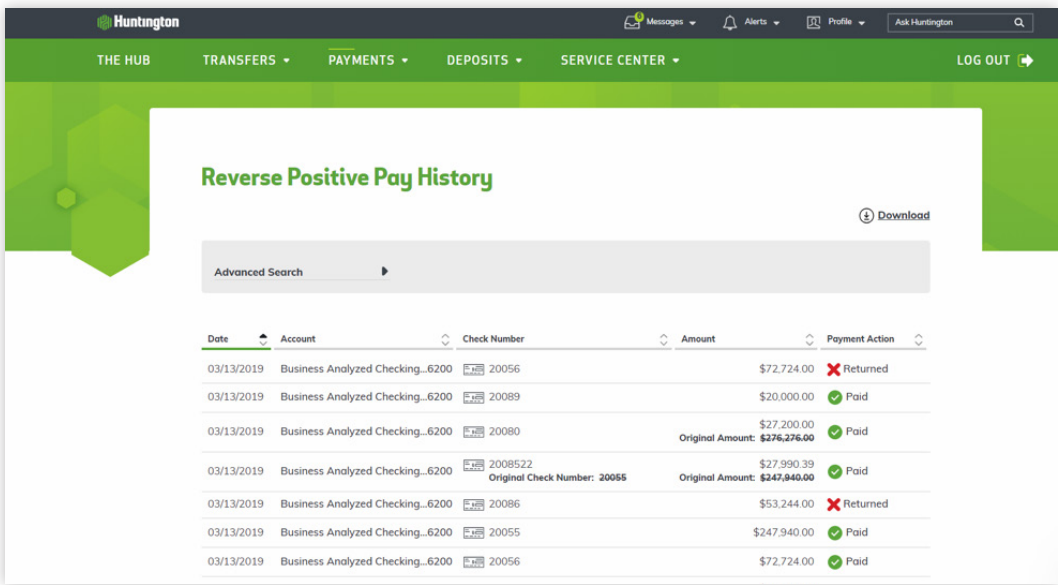
The Reverse Positive Pay History tab is your resource for reporting. All items that have been presented, approved, and reviewed via Reverse Positive Pay can be searched, viewed, and exported into Excel.

STEP-BY-STEP

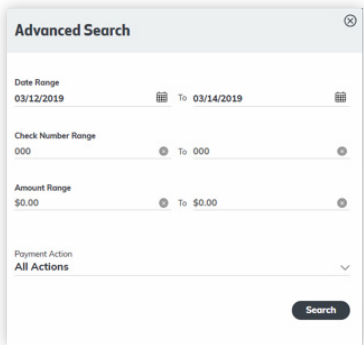
STEP 1 Go to the Payments menu and select History under the Reverse Positive Pay section.



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

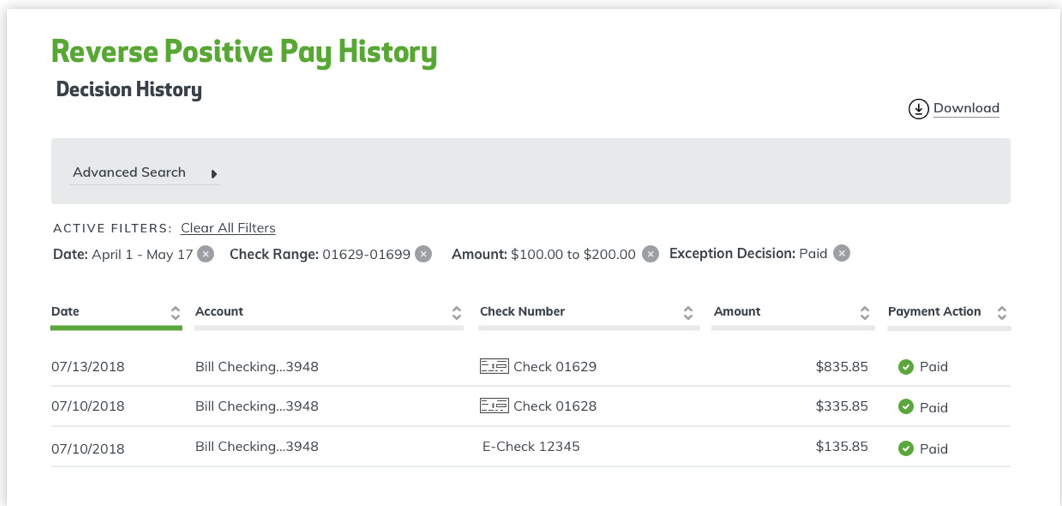




STEP 3 Select **Advanced Search** to search for date range, check range, amount range, or Payment Action.


A modal dialog box titled "Advanced Search" with a close button in the top right. It contains four search criteria sections: "Date Range" with a calendar icon and date "03/12/2019"; "Check Number Range" with a check icon and range "000 To 000"; "Amount Range" with a dollar sign icon and range "\$0.00 To \$0.00"; and "Payment Action" with a dropdown menu showing "All Actions". A "Search" button is at the bottom right.

- 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.

A screenshot of the "Reverse Positive Pay History" page. The title "Reverse Positive Pay History" is in green, with "Decision History" below it. A "Download" button with a download icon is in the top right. Below the title is an "Advanced Search" bar. Underneath, it says "ACTIVE FILTERS: Clear All Filters" followed by filter tags: "Date: April 1 - May 17", "Check Range: 01629-01699", "Amount: \$100.00 to \$200.00", and "Exception Decision: Paid". A table with five columns (Date, Account, Check Number, Amount, Payment Action) displays three rows of data. The first two rows show "Check" icons next to the check numbers. The third row shows "E-Check 12345".

Date	Account	Check Number	Amount	Payment Action
07/13/2018	Bill Checking...3948	 Check 01629	\$835.85	✓ Paid
07/10/2018	Bill Checking...3948	 Check 01628	\$335.85	✓ Paid
07/10/2018	Bill Checking...3948	E-Check 12345	\$135.85	✓ 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.

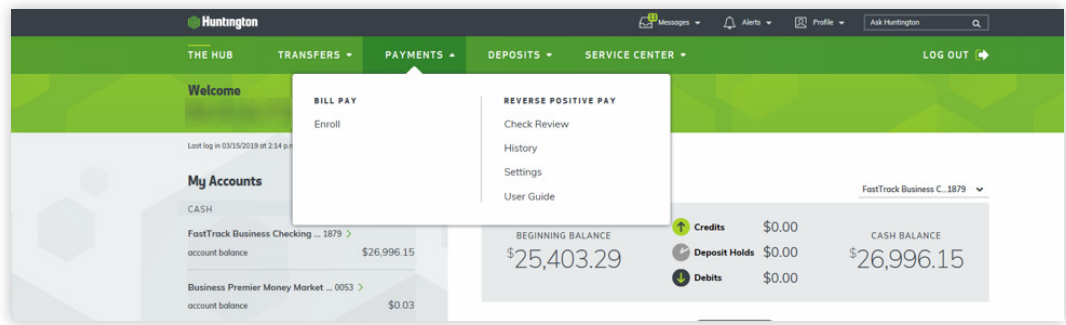
STEP 5 Click **Download** ( Download) in the upper right corner to save or open an exported Excel file.

ALERTS

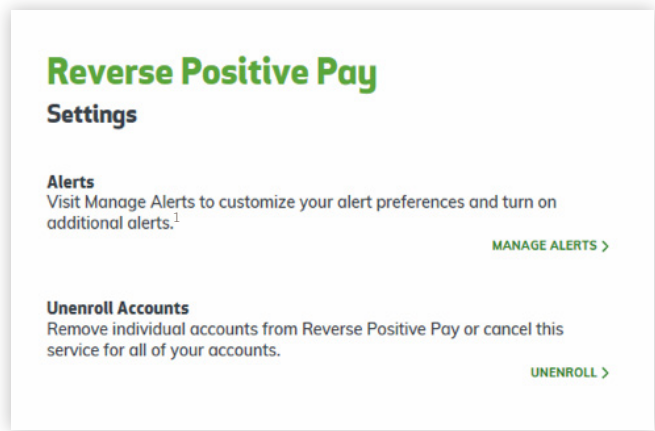
Whether you have a lot of checks or only a few to review, alerts let you see how many checks are ready for your review at a glance. Visit Manage Alerts to customize your alert preferences and turn on additional alerts.

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.



¹ Carrier message and data rates may apply.

STEP 3

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

Manage Alerts

Accounts & CardsTips & Tools

Alerts for
Business Analyzed Checking...9259

CK9259
Business Analyzed Checking...9259
[Edit Account Nickname](#)[EDIT ALERTS](#)

Protect Me

Stay on top of transactions and conditions that can affect your financial well-being, so you can react fast.

Checks to Review

ON

Know as soon as you have checks to review. You'll also get a reminder if you still have checks to review and the cut-off time is approaching.

✓ (614) 555-5555

✓ kandis17@huntington.com

Inform Me

Enjoy financial peace of mind, with essential updates about balances, large transactions, bill payments and more.

No Checks to Review

ON

Know when you don't have checks to review and skip the log in.

✓ kandis17@huntington.com

You may add or set delivery options.

Add Delivery Option

You can have alerts turned on for 3 phone numbers and 3 email addresses at once.¹
You have 2 phone number(s) and 2 email address(es) remaining.

☒ New Phone Number

☐ New Email Address

¹ Carrier message and data rates may apply.[CANCEL](#)[Add](#)

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.

Your changes apply only to **Business Analyzed Checking...9259, CK9259**
[Alerts Terms & Conditions](#)

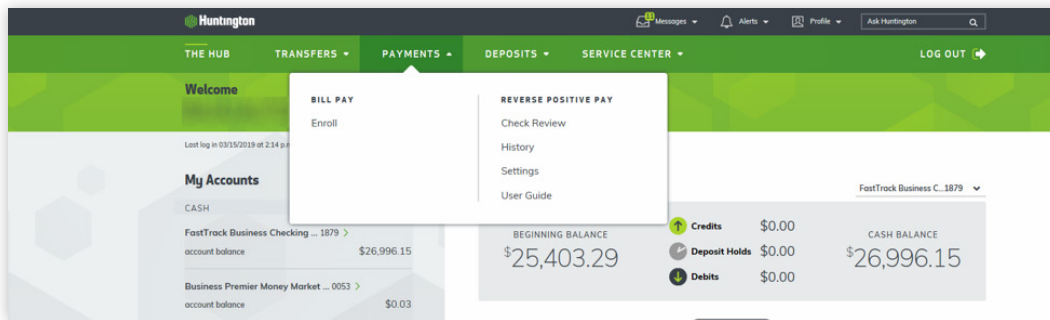
[CANCEL](#)[Save](#)

ADDING ADDITIONAL ELIGIBLE ACCOUNTS

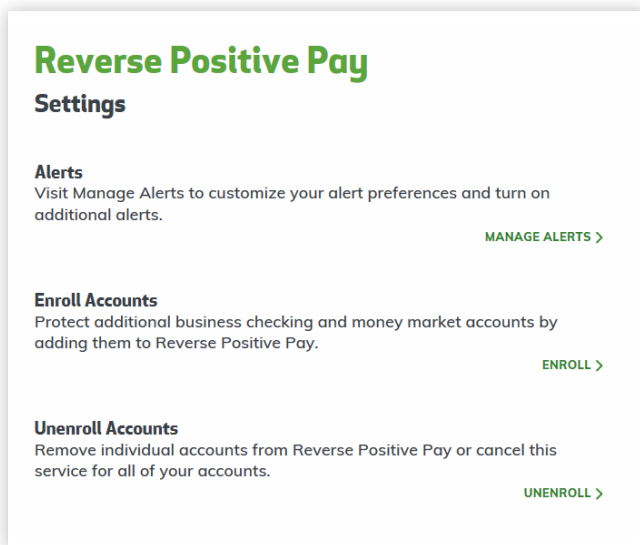
Protect additional business checking accounts by adding them to Reverse Positive Pay.

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

☒

NLC-General Checking Account...5817
account balance \$252,914.24

☒

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



BUSINESS BANKING REVERSE POSITIVE PAY AND CHECK BLOCK SERVICES AGREEMENT

This Business Banking Reverse Positive Pay and Check Block Services Agreement (this "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/demand 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 available funds on deposit in your Account(s) sufficient to cover your obligations 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 portal 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

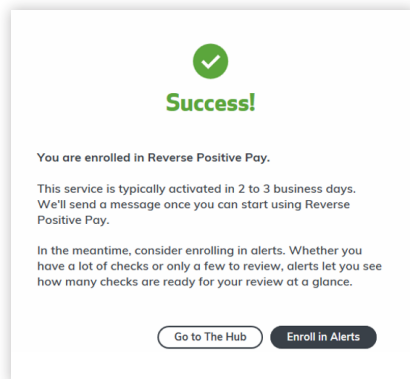
Enroll Now

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 Huntington

STEP 5

You will receive the following success message.

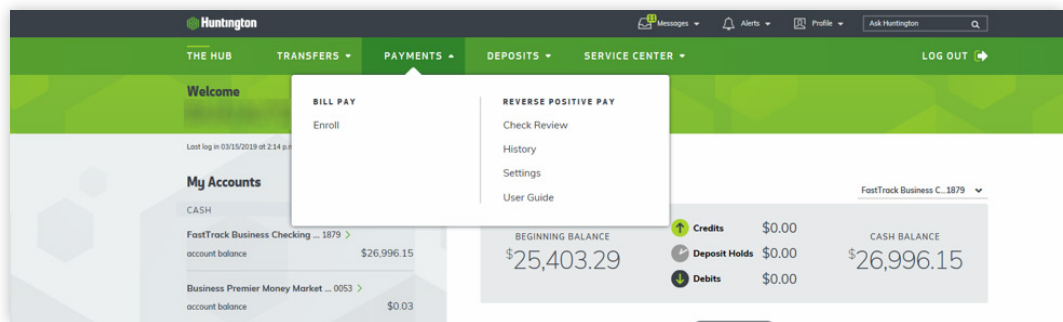


UNENROLL

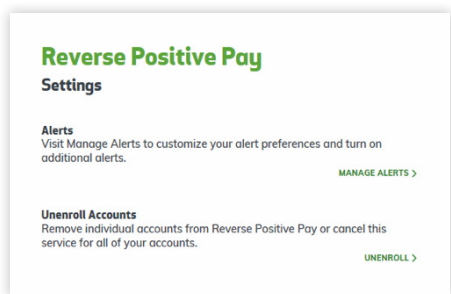
Remove individual accounts from Reverse Positive Pay or cancel this service for all of your accounts.

UNENROLLMENT

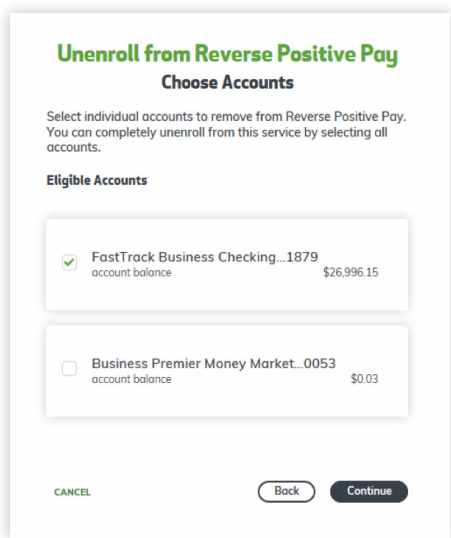
STEP 1 Go to the Payments menu and select Settings under Reverse Positive Pay.



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.

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



Customer Decline of Reverse Positive Pay

The Customer hereby declines Reverse Positive Pay on the selected account(s).
If you enroll in Reverse Positive Pay on an account(s), but later unenroll, Huntington will consider that to be a decline of the service as of the date of unenrollment. You can choose to re-enroll at any time.

NOTICE

We believe that Reverse Positive Pay is a tool which can reduce the risk of fraudulent activity on your account(s) and that your choosing not to use Reverse Positive Pay falls below the standard of ordinary care.
As a result of that belief the following provision is part of the Rules and Regulations for Business Accounts, which governs your account(s):
In addition, we have available certain products designed to discover or prevent unauthorized transactions, including unauthorized checks and ACH debits, forgeries, and alterations (all such activities referred to as


[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.

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

STEP 4

You will receive the following success message.



Success!

You've unenrolled from Reverse Positive Pay.
Deactivation typically takes 2 to 3 business days. You can enroll again anytime.
If you set up Reverse Positive Pay alerts for the account you unenrolled, we've automatically turned them off.

[Go to The Hub](#)

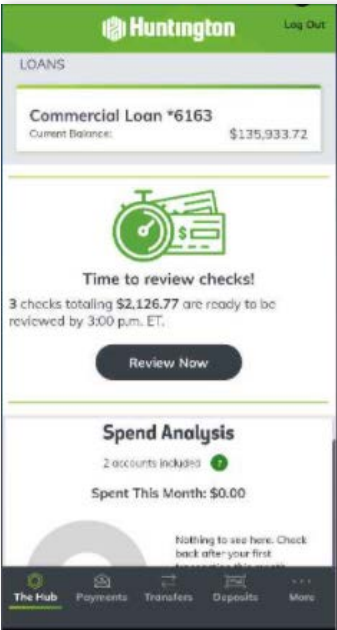
You've unenrolled from Reverse Positive Pay. Deactivation typically takes 2 to 3 business days. You can enroll again anytime.

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.

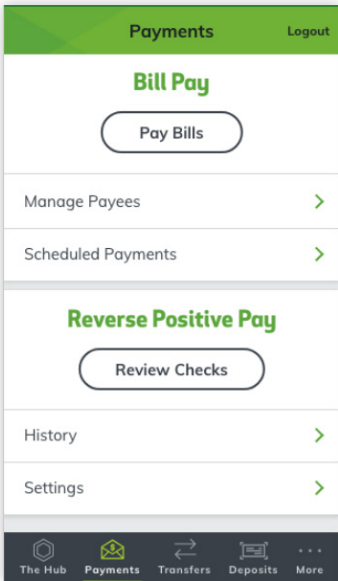
NOTIFICATION

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

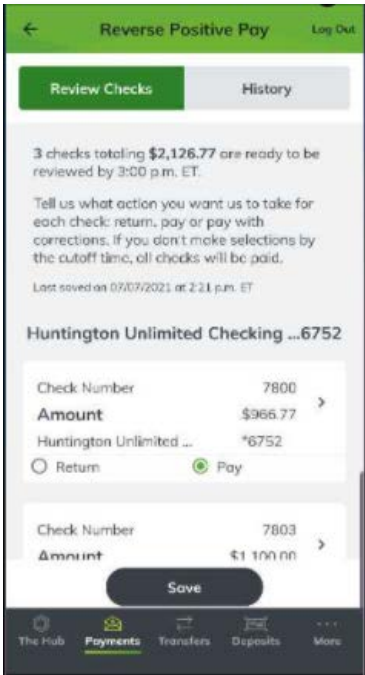


STEP-BY-STEP

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.

Check Number 01633
Amount \$300.00 >
Bill Checking...3948

☐ Return ☒ Pay

STEP 4

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

< Check Detail Cancel

Amount \$600.00

Check Number 01634

[View Image](#)

Account Bill Checking...3948

Save

The Hub Payments Transfers Deposits More

You can correct it here.

< Edit Check Number Cancel

01634

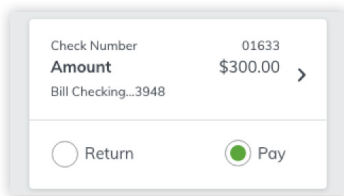
Next

1 2 3
4 ABC 5 DEF
6 GHI 7 JKL 8 MNO
9 PGRS 0 TUV WXYZ

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

STEP 5

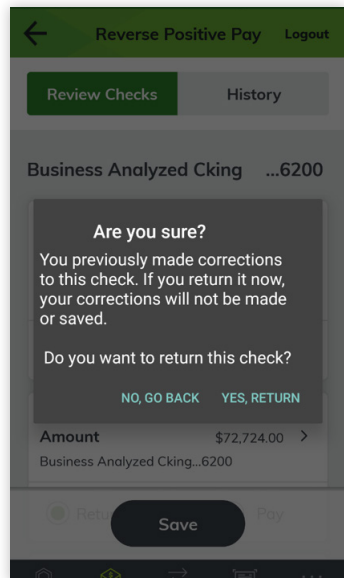
For each Check Review decision, **select Pay or Return** below the item. If you're paying with corrections, make your edits and select Pay.



Check Number 01633
Amount \$300.00 >
Bill Checking...3948

☐ Return ☒ Pay

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



Reverse Positive Pay Logout

Review Checks History

Business Analyzed Cking ...6200

Are you sure?
You previously made corrections to this check. If you return it now, your corrections will not be made or saved.

Do you want to return this check?

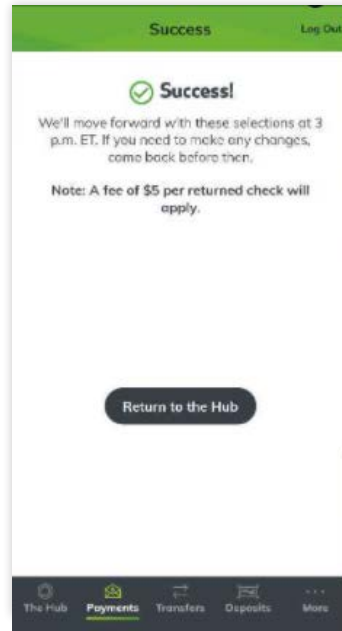
NO, GO BACK YES, RETURN

Amount \$72,724.00 >
Business Analyzed Cking...6200

Return Save Pay

STEP 6

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



Success Logout

Success!

We'll move forward with these selections at 3 p.m. ET. If you need to make any changes, come back before then.

Note: A fee of \$5 per returned check will apply.

Return to the Hub

The Hub Payments Transfers Deposits More

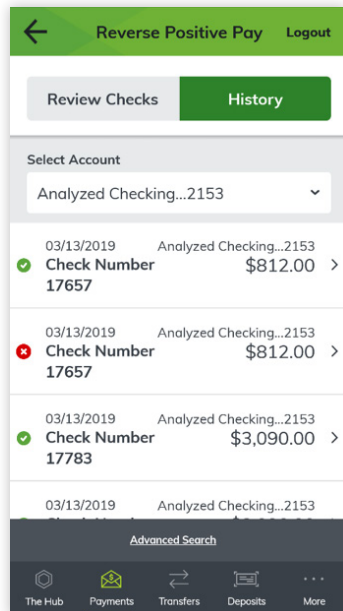
REVERSE POSITIVE PAY HISTORY (MOBILE)

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.



STEP 2

Advanced Search

The screenshot shows the 'Advanced Search' screen. It includes a 'Select Account' dropdown, 'Date Range' fields (From/To), 'Check Number Range' fields (From/To), 'Amount Range' fields (From/To), and an 'Exception Decisions' dropdown. A 'Search' button and a 'RESET' link are at the bottom.

STEP 3

Click **Search** and any relevant activity will be displayed.

The screenshot shows the 'Check Detail' screen. It displays the 'Amount' as \$812.00, a status 'This check was paid' with a green checkmark, the 'Check Number' 17657, a 'View Image' link, and the 'Account' 'Analyzed Checking...2153'. The bottom navigation bar includes 'The Hub', 'Payments', 'Transfers', 'Deposits', and '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)

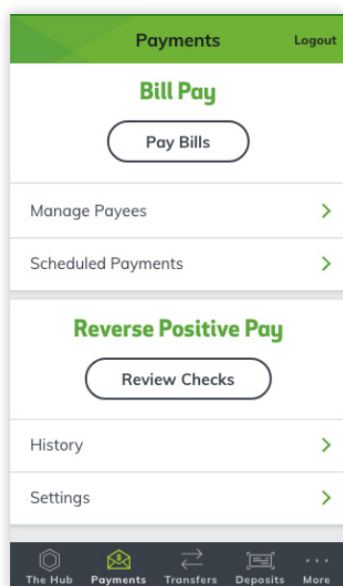
Whether you have a lot of checks or only a few to review, alerts let you see how many checks are ready for your review at a glance. Visit **Manage Alerts** to customize your alert preferences and turn on additional alerts.

STEP-BY-STEP

STEP 1

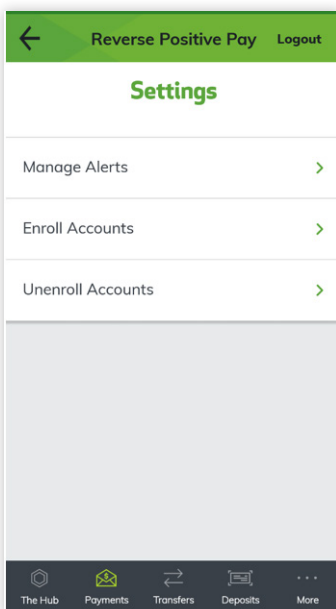
Go to More > Manage Alerts.

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



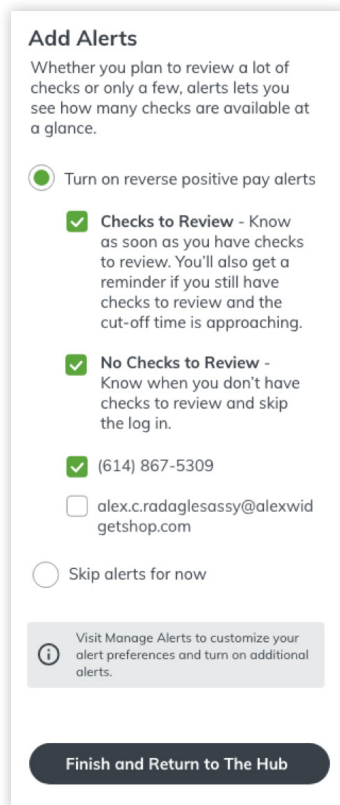
STEP 2

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.

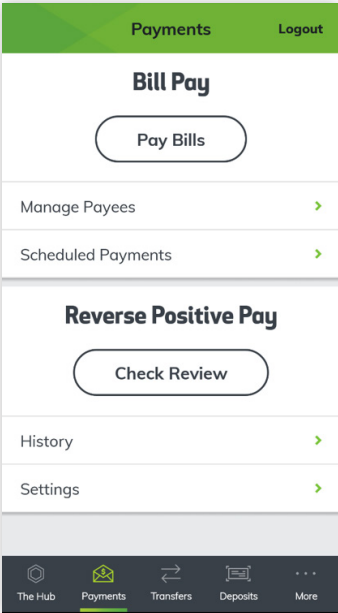
¹ Carrier message and data rates may apply

ADDING ADDITIONAL ELIGIBLE ACCOUNTS (MOBILE)

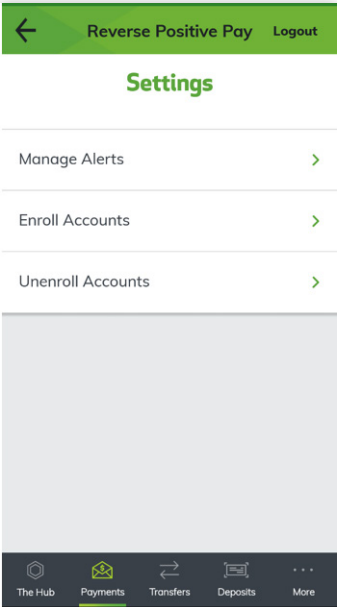
Protect additional business checking accounts by adding them to Reverse Positive Pay.

STEP-BY-STEP

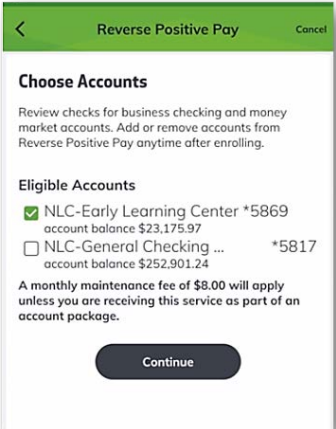
STEP 1
Go to **Settings** under Reverse Positive Pay in the Payments tab.



STEP 2
Select **Enroll Accounts**.



STEP 3
Select **Account(s)** and click **Continue**.

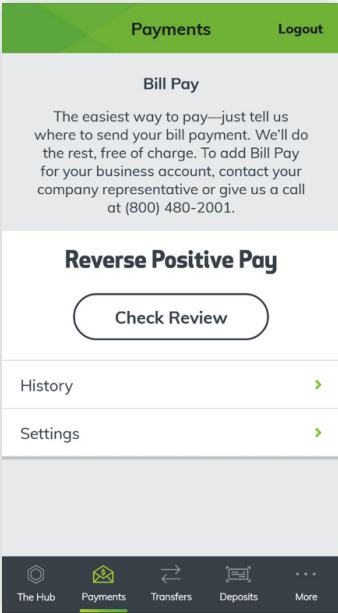


UNENROLL (MOBILE)

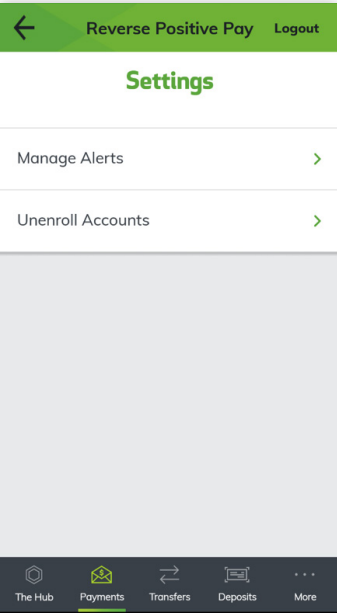
Remove individual accounts from Reverse Positive Pay or cancel this service for all of your accounts.

STEP-BY-STEP

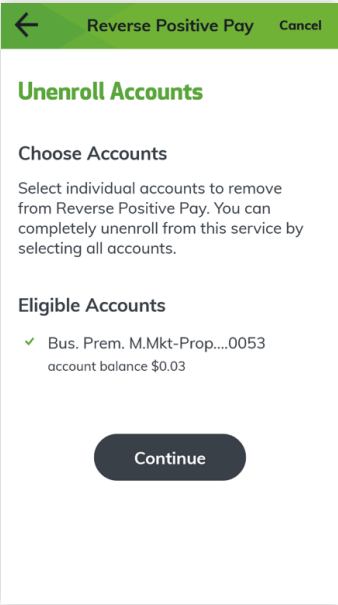
STEP 1
Under Reverse Positive Pay in the Payments tab, **click on Settings**.



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.


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

← 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



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

DOWNLOAD

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

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