

# Frequently Asked Questions

## Table of Contents

Services .....	1
User Access.....	2
Issues and Voids .....	2
Positive Pay Decisioning.....	3
Account Reconciliation Reports .....	4
Research.....	5
Billing .....	5

## Services

### **Q: What is Positive Pay?**

Positive Pay is an automated check matching service that is designed to detect fraudulent checks. Potentially fraudulent checks are identified by comparing the checks presented for payment against your file of checks issued. Positive pay allows your company to review each suspect check and then decide whether to pay or return the check. Any suspect check that is not decided by the deadline will be automatically returned.

### **Q: What is Payee Positive Pay?**

The standard positive pay service will match the check serial number and amount to the issue record provided. The Payee positive pay service will additionally match the check payee name to the name provided on the issue record.

Customers on the payee positive pay service would need to ensure that their checks are printed following recommended formats, fonts, and size. The payee name would need to be included on all outstanding and new issue records. The volume of daily exceptions would typically increase due to the additional payee name mismatches.

### **Q: What is Reverse Positive Pay?**

Reverse Positive Pay is a service for customers who do not wish to submit a file of their issued checks. Every single check that is presented for payment will show up as an exception to be decided to pay or return. Any suspect check that is not decided by the deadline will be automatically returned.

### **Q: What is Full Account Reconciliation?**

Full Account Reconciliation provides a family of reports to help the customer streamline the reconciliation of their deposit account.

**Q: How can I get more information on these services?**

Please contact our Treasury Management Solutions team at [commercial\\_deposit@fhb.com](mailto:commercial_deposit@fhb.com) if you are interested in this new feature.

## **User Access**

**Q: How do I access the new Account Reconciliation Positive Pay (ARP) system?**

Account Reconciliation Positive pay (ARP) users will login via FHB Commercial Online (FCO) to perform the various ARP functions. New users will be provided an FCO login and procedures upon setup. Once you login to FCO, under the **Services** menu, select **Acct Recon/Pospay** to access the ARP system.

**Q: Which browser can I use to access the new ARP system?**

FHB Commercial Online supports the Google Chrome browser. Other browsers may work, but are not officially supported. As a reminder, the Internet Explorer (IE) browser will no longer be supported after June 15,2022.

**Q: Will I be able to set up a new user on the system?**

Users with the administrative entitlement will be able to add new users and modify existing users. When adding a new user on the ARP system, the user **MUST** also be added on FHB Commercial Online. Once the user has been set up on both systems, Treasury Management Services **MUST** be notified at [cashmgt@fhb.com](mailto:cashmgt@fhb.com) to complete the set up.

**Q: Is there a User Guide available for the new ARP system?**

A Quick Reference Guide and User guide are available at [www.fhb.com/ed-center](http://www.fhb.com/ed-center). You will also find additional documents under **Administration>Communications>Forms and Documents** within the new ARP system.

## **Issues and Voids**

**Q: How do I submit my check issues to the bank?**

Issues can be manually added or uploaded via FHB Commercial Online. Alternatively, customers can also be sent directly to the bank via our Secure File Gateway (SFG) process.

**Q: Is there a specific format that my issue files need to be in?**

Issue files should be sent in a Delimited csv format. We will provide you with the standard file format during the setup process.

**Q: Can I enter stop payments into the system?**

Stop payments can be submitted via the FCO system. At the end of the processing day, all stop payments will be uploaded to the ARP system.

**Q: What happens if I submit an issue with a duplicate serial number?**

If a duplicate issue is submitted within the same issue file, the duplicate serial number will reject. If a duplicate issue is submitted in a separate issue file, it will overwrite the existing issue.

**Q: Am I required to provide a payee name when creating an issue?**

Unless you are on the payee positive pay service, the payee name is optional.

**Q: How many digits should the account number be?**

Bank accounts are 10 digits where the numbers are right justified and zero filled. For example if the account number is \*1234567”, it should be submitted as “0001234567”

The current standard Issue template is available in the ARP system in **Administration > Communications > Forms and Documents**.

**Q: How can I tell if my issue file was processed?**

You will be able to view the status and totals of all your uploaded issue files whether they were transmitted via SFG or uploaded via FCO.

## **Positive Pay Decisioning**

**Q: When will the Positive Pay exceptions be made available to decision?**

Positive Pay exceptions will be available no later than 6:00am (HST). Positive pay users will receive an email as soon as the exceptions are available to be decided.

**Q: When is the Positive Pay exception deadline to decision exceptions to pay or return?**

The Positive Pay exception deadline is 9:45am (HST).

**Q: Will I get an email alert when my Positive Pay exceptions are available?**

You will receive an email first thing in the morning, if you have positive pay exceptions that day. You will also receive a reminder email an hour prior to the 9:45am (HST) deadline. The recommended practice is to review your exceptions daily in case there are email issues or system delays.

**Q: Will Positive Pay cut off times reflect Hawaii Standard Time (HST)?**

The cut off times in the system will reflect in Eastern Standard Time (EST).

**Q: What do I do if I identify a misread serial number?**

If you are on the Positive Pay service, you will be able to correct any misread serial number during the exception review process. **Be sure to validate that the corrected serial number was not previously voided or stopped.** Corrected serial number will also be reflected on your deposit statement.

In FCO, you will see a reversal entry for the incorrect serial number and then an entry for the corrected serial number the day after you make a correction.

**EXCEPTION:**

Serial number corrections **CANNOT** be made to items that posted on the last day of your statement cycle.

For example:

- If your deposit statement cycles daily, you will not be able to correct any misread serial number.
- If your deposit statement cycles monthly on the 20<sup>th</sup> of each month, any item that posted with an incorrect serial number on the 20<sup>th</sup>, cannot be corrected on the 21<sup>st</sup>. The misread serial number will be reflected as is in the ARP system and your deposit statement. Corrections can resume for items that posted on the 21<sup>st</sup> to be corrected on the 22<sup>nd</sup>.

**Q: What do I do if I identify a misread dollar amount?**

If you are on the Positive Pay service, you will be able to correct any misread dollar amount during the exception review process. An adjustment will be made to your deposit account the next day.

**Q: Will I receive a return notification for items that have been decided to return**

A consolidated return advice of all the checks returned that day will be sent to you.

**Q: What do I do if I am unable to make my decision by 9:45 am?**

The ARP system will automatically process decisions at 9:45am (HST). Customers will need to pay, return, or correct any exceptions by 9:45am or the system default will be enacted.

- The system default for Positive Pay is to “Return” the item.
- The system default for Reverse Positive Pay is to “Pay” the item.

*There will be no opportunity to change the default decision after the 9:45am deadline.*

## **Account Reconciliation Reports**

**Q: How will I receive my account reconciliation reports?**

All account reconciliation reports will be available for viewing and downloading (in pdf or csv format) online, and you will receive an email alert when the reports are available for viewing.

**Q: Will I be notified when my account reconciliation report is available?**

Users who are entitled to have access to the account reconciliation report will receive an email notifying them that the account reconciliation report has been generated and is available for viewing or downloading from FHB Commercial Online.

**Q: How long will the new account reconciliation reports be available online?**

The ARP system will maintain account reconciliation reports for up to 18 months for you to review or download. Please be sure to export any report that you will want to keep longer than 18 months.

**Q. How can I view a consolidate account reconciliation statement for all my accounts instead of viewing the individual statements as provided?**

Under the Full/Partial/Deposit Account Reconciliation service, select **Activity-Reconciliation**.

Under the Account selection, select **All**,

Then select the Date Range and type of items you want reported.

**Q: Can I give additional users the ability to view the account reconciliation reports?**

Users who have the administration role will be able to assign the account reconciliation service to other users.


**Q: Is there a way to get my account reconciliation data automatically transmitted to me?**

Account reconciliation data can be manually exported from the system in csv or pdf format.

For an additional fee, the ARP system can be setup to regularly transmit the data to you in csv format via our SFG system.

## **Research**

**Q: Will I be able to view images of posted checks?**

If you are on the Positive Pay service, you can select **Account Services > Positive Pay > Issue Status**, then select the **Posted Date** option under **Date type** to generate a list of paid items. Select the  to view the check image.

**Q: Will I be able to view an image of a deposit ticket if I am on the deposit recon service?**

You can continue to view an image of the deposit ticket via FCO. Deposit ticket images are not available on the ARP system. **DO NOT click on the deposit ticket icon in the deposit recon service as that will cause the system to go in a perpetual search loop.** (need to validate that this is fixed 1/22)

## **Billing**

**Q: How much does is cost for these ARP services??**

Please contact your banker or [commercial\\_deposit@fhb.com](mailto:commercial_deposit@fhb.com) for more information on the various ARP services and fee schedule.

**Q: How will I be billed for my ARP services?**

The bank's preference is to bill to an account on Account Analysis in order for the customer to see an itemized breakdown of the ARP fees.