



2339 Ka

**First Hawaiian Bank.**

**Guam & CNMI  
Positive Pay**

**Quick Reference Guide**

**First Hawaiian Bank**

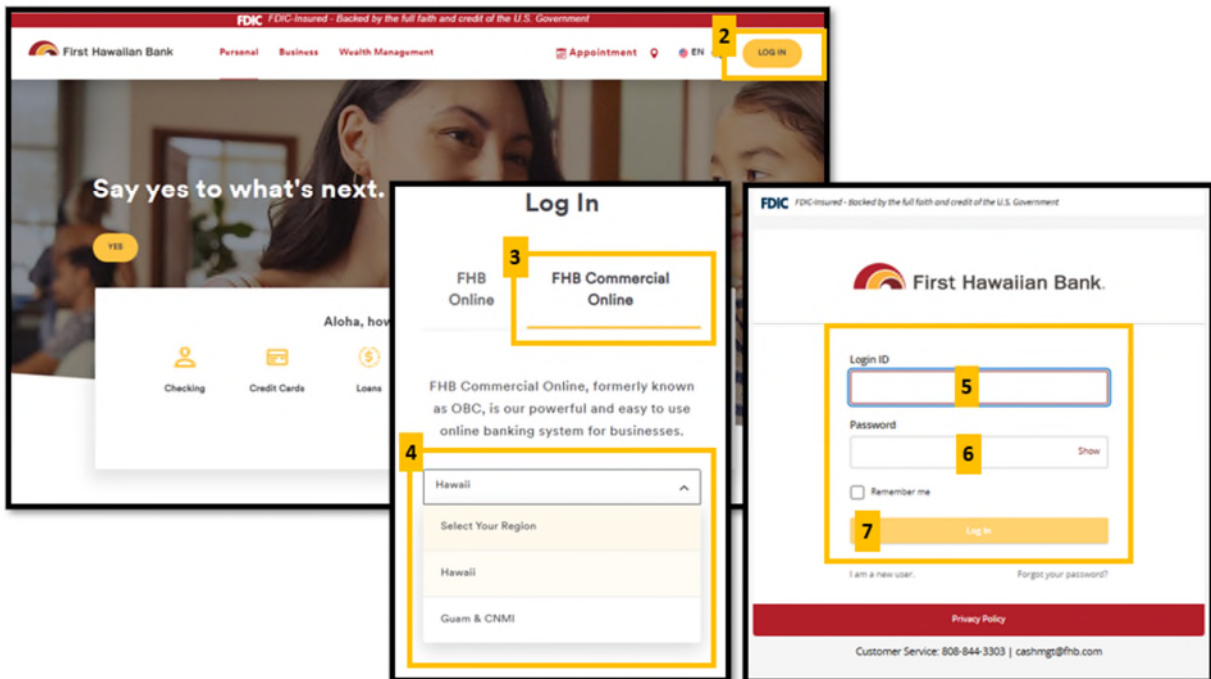
**2339 Kamehameha Highway, Honolulu, HI 96819**

# Guam & CNMI Positive Quick Reference Guide

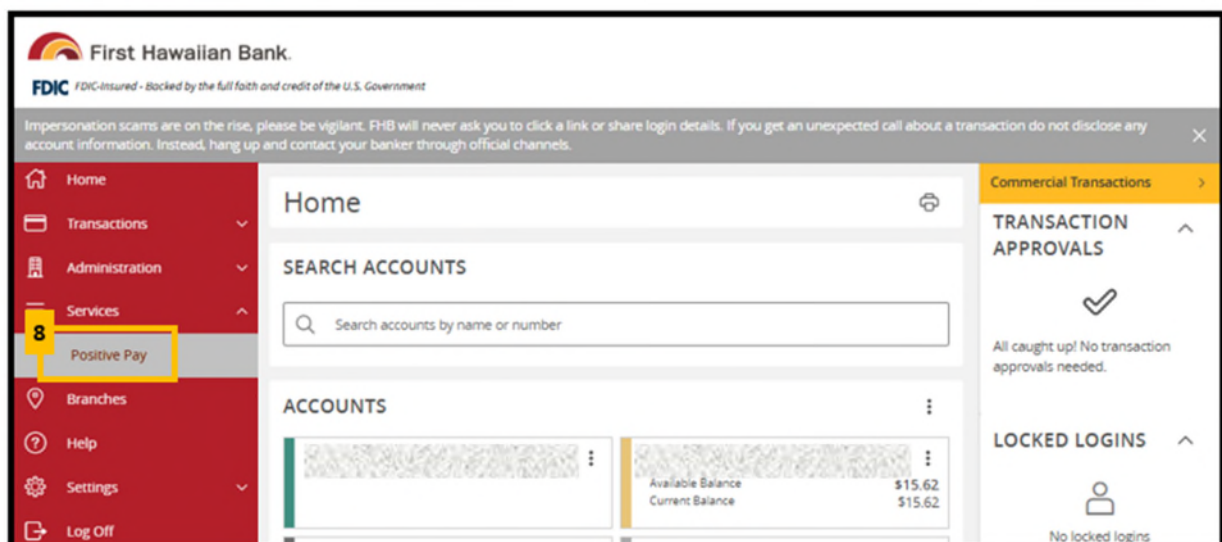
## Login In

Log into **FHB Commercial Online (FCO)** and view the **Positive Pay** button underneath the services section. If you don't already have FCO credentials, they will be provided to you by FHB Treasury Management Servicing. We are here to help! Please reach out at [cashmgt@fhb.com](mailto:cashmgt@fhb.com) or (808) 844-3303 if you need assistance.

1 [www.FHB.com](http://www.FHB.com)



The screenshots illustrate the login process for FHB Commercial Online. Step 1 shows the home page with the 'LOG IN' button highlighted. Step 2 shows the 'Log In' page with the 'FHB Commercial Online' link highlighted. Step 3 shows the 'Select Your Region' dropdown menu with 'Guam & CNMI' selected. Step 4 shows the Login ID and Password fields highlighted. Step 5 shows the 'Log In' button highlighted.

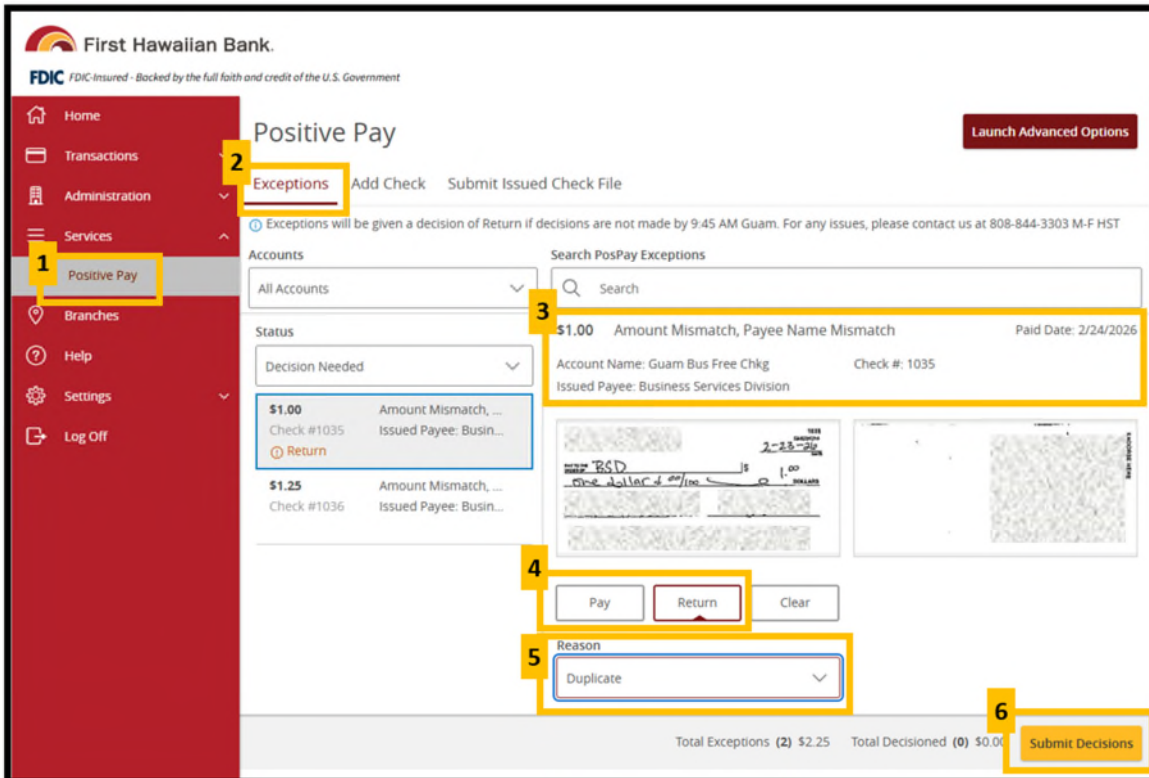


The screenshot shows the FHB Commercial Online dashboard. The 'Positive Pay' button is highlighted in the Services menu. The dashboard includes a navigation menu on the left, a search bar for accounts, and a list of accounts with their available and current balances. The available balance is \$15.62 and the current balance is \$15.62.

## Decision Deadline

Email notifications will be sent when there is an exception item.

All **Pay** and **Return** decisions **must be made by 9:45 a.m. ChST.** Items will be **defaulted to RETURN** if a decision is not provided by the deadline.

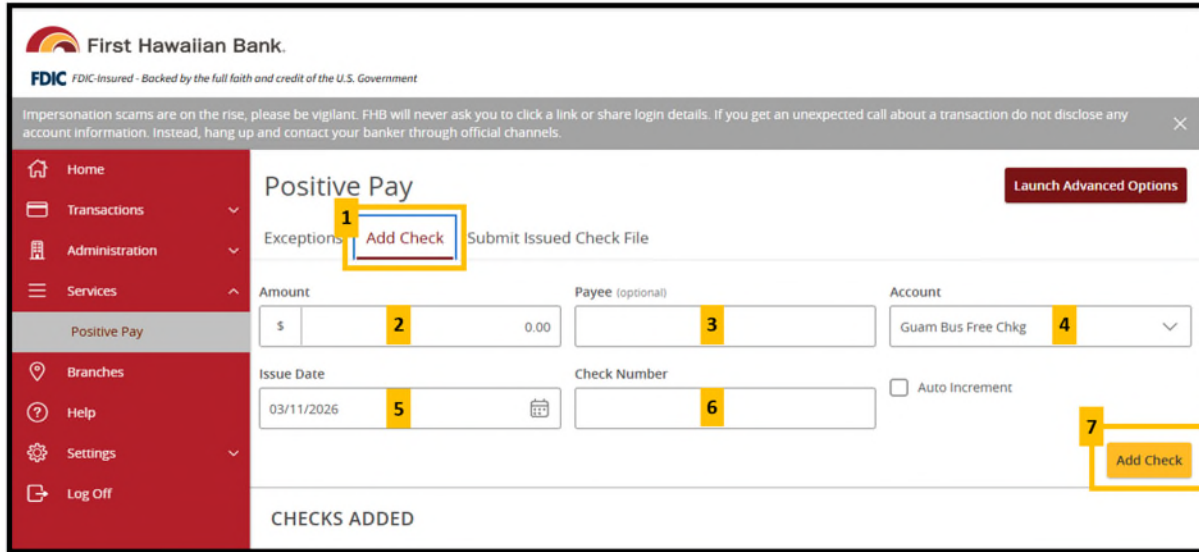


The screenshot shows the 'Positive Pay' interface with the following callouts:

- 1:** Points to the 'Positive Pay' menu item in the left sidebar.
- 2:** Points to the 'Exceptions' tab in the top navigation bar.
- 3:** Points to the details of a \$1.00 exception, including the amount, mismatch type, account name, and check number.
- 4:** Points to the 'Pay', 'Return', and 'Clear' action buttons.
- 5:** Points to the 'Reason' dropdown menu, which is currently set to 'Duplicate'.
- 6:** Points to the 'Submit Decisions' button at the bottom right.

At the bottom of the interface, the summary shows: Total Exceptions (2) \$2.25 and Total Decided (0) \$0.00.

## Add Individual Checks



**Positive Pay** Launch Advanced Options

Exceptions **1** **Add Check** Submit Issued Check File

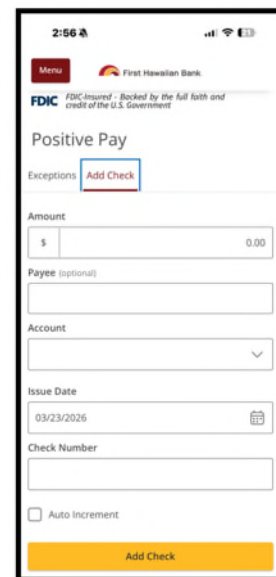
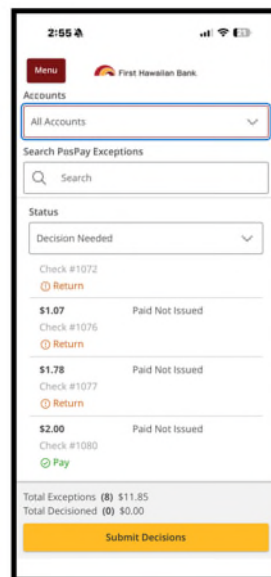
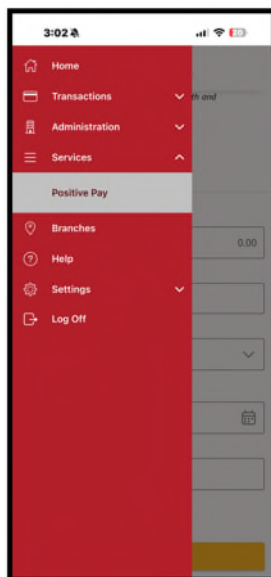
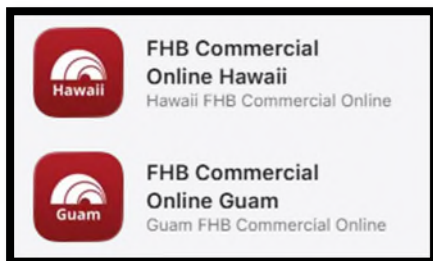
Amount \$ **2** 0.00 Payee (optional) **3** Account Guam Bus Free Chkg **4**

Issue Date 03/11/2026 **5** Check Number **6**  Auto Increment **7** **Add Check**

CHECKS ADDED

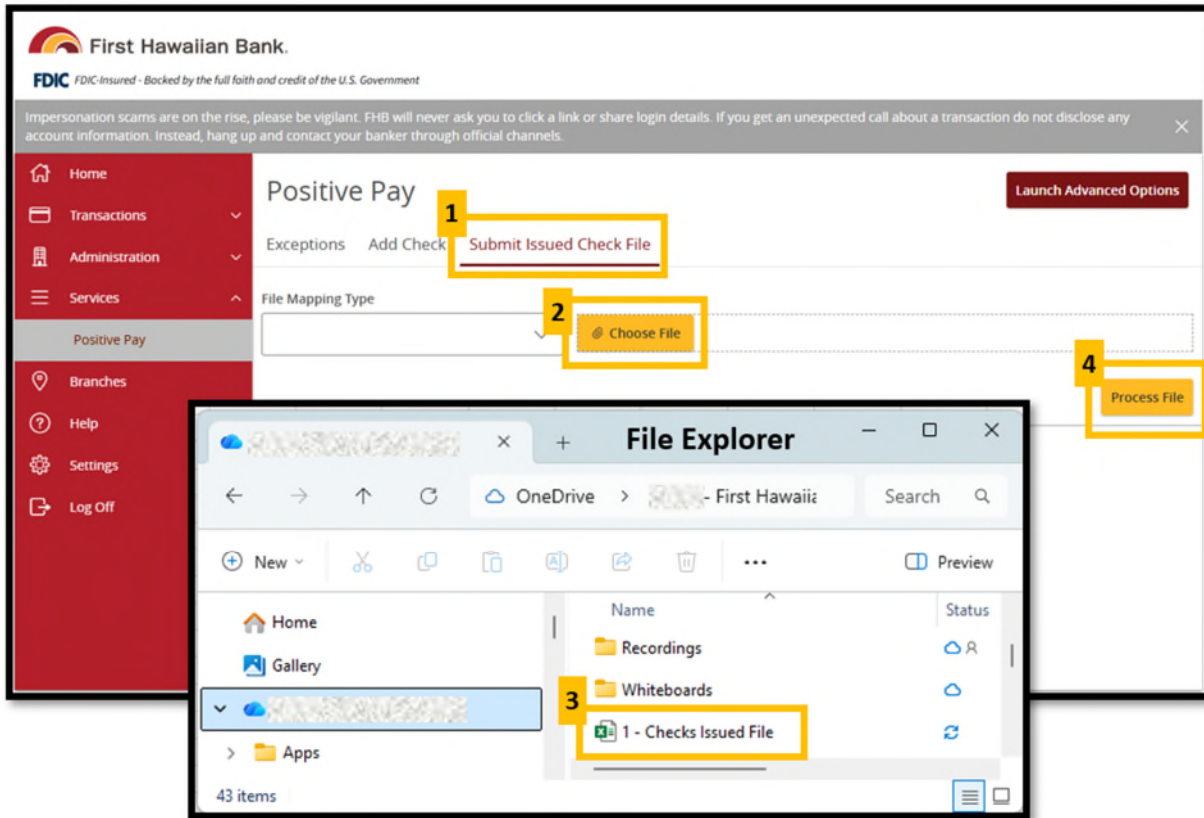
## Mobile Device

Decision items or add individual checks via your mobile device!



## Batch Upload

Upload batches of Issued Checks via an Excel or CSV file. (See file format requirement on the following page.)



The screenshot displays the First Hawaiian Bank Positive Pay interface. The left sidebar contains navigation options: Home, Transactions, Administration, Services, Positive Pay, Branches, Help, Settings, and Log Off. The main content area is titled "Positive Pay" and includes a "Launch Advanced Options" button. Below the title, there are tabs for "Exceptions" and "Add Check", with a "Submit Issued Check File" button highlighted by a yellow box and labeled "1". A "File Mapping Type" dropdown menu is shown with a "Choose File" button highlighted by a yellow box and labeled "2". A "Process File" button is highlighted by a yellow box and labeled "4".

An overlaid File Explorer window shows the "OneDrive" location for "First Hawaii". The file list includes folders for "Recordings" and "Whiteboards", and a file named "1 - Checks Issued File" highlighted by a yellow box and labeled "3".

## Issued Check File Format Requirements

The Issued Check File must meet the following requirements:

1. Follow the specified format outlined below.
2. Be saved in either **.xlsx** (Excel) or **.csv** file format.
3. Include row headers **or** submit without row headers; both are acceptable.

Field	Field Order	Max Length	Field Properties	Comments
Account Number	Column A	10	Numeric Only	i.e. 1234678 (no dashes)
Check Number	Column B	10	Numeric Only	
Amount	Column D	15	Numeric Only	i.e. 1234567.89 (no commas)
Issue Date	Column C	10	Numeric Only	MM/DD/YYYY
Issue Type	Column G	1	Alpha	I = Issue V = Void
Payee Name	Column E	255	-Alphanumeric -Special Characters -Spaces	
Additional Payee Name (optional)	Column F	255	-Alphanumeric -Special Characters -Spaces	

### File Example WITH Header Rows

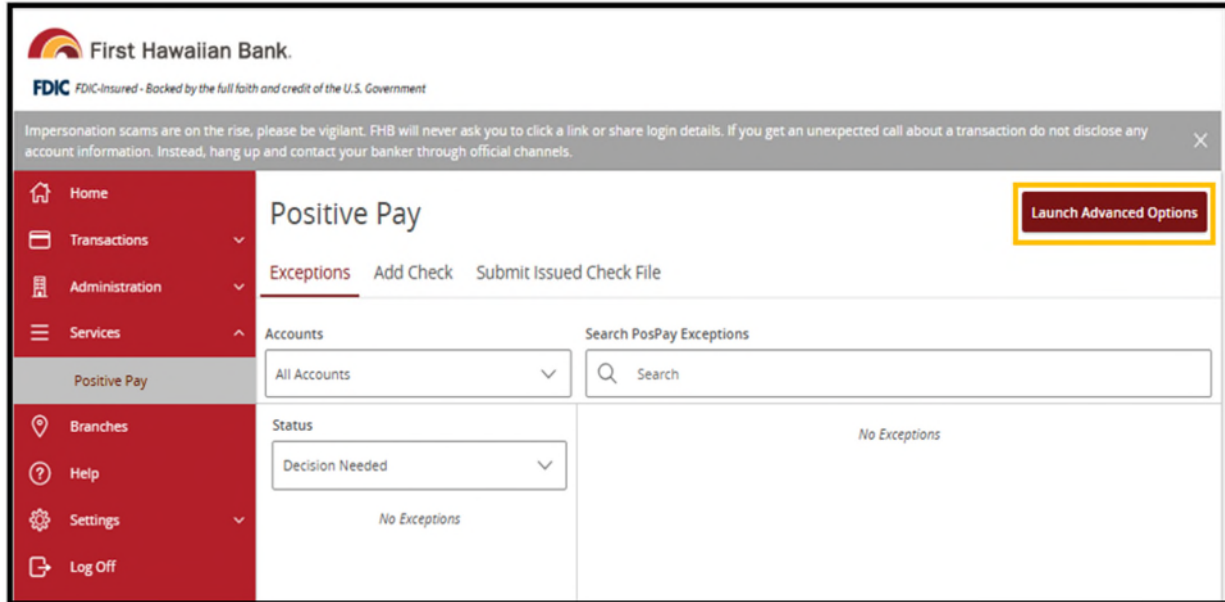
	A	B	C	D	E	F	G
1	<b>Account Number</b>	<b>Check Number</b>	<b>Amount</b>	<b>Date</b>	<b>Issue Type</b>	<b>Payee Name</b>	<b>Additional Payee Name</b>
2	12345678	1001	10023.25	2/25/2026	I	John Doe	Jane Doe
3	12345678	1002	25.36	2/24/2025	V	Tom Smith	Sally Smith
4	12345678	1003	4833.44	2/24/2024	I	Sam Brown	
5	12345678	1004	5.24	2/23/2023	I	Alex Johnson	
6	12345678	1005	100	2/22/2022	I	Snow Removal Company, LLC.	ATTN: Colin Snow

### File Example WITHOUT Header Rows

	A	B	C	D	E	F	G
1	12345678	1001	10023.25	2/25/2026	I	John Doe	Jane Doe
2	12345678	1002	25.36	2/24/2025	V	Tom Smith	Sally Smith
3	12345678	1003	4833.44	2/24/2024	I	Sam Brown	
4	12345678	1004	5.24	2/23/2023	I	Alex Johnson	
5	12345678	1005	100	2/22/2022	I	Snow Removal Company, LLC.	ATTN: Colin Snow

## Launch Advanced Options

In the upper right corner of the Positive Pay screen is a button called **Launch Advanced Options**.



In addition to the functionality already provided in this user manual, launching the advanced options provides reporting and the ability to search, update, and delete issued checks.

