



**First Hawaiian Bank.**

**Guam & CNMI  
Positive Pay & Payee Positive Pay  
and Account Reconciliation  
User Manual**

**First Hawaiian Bank  
2339 Kamehameha Highway, Honolulu, HI 96819**

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## 1.0 Introduction

The Guam–CNMI Positive Pay Quick Reference Guide provides simple, step-by-step instructions for using the Positive Pay platform.

Positive Pay is a check fraud prevention service that enables you to submit details of checks you have issued to the bank. When a check is presented for payment, the system compares the check information against the data you provided. If any discrepancies are identified, the item is flagged as an exception, prompting you to review it and decide whether to pay or return the check.

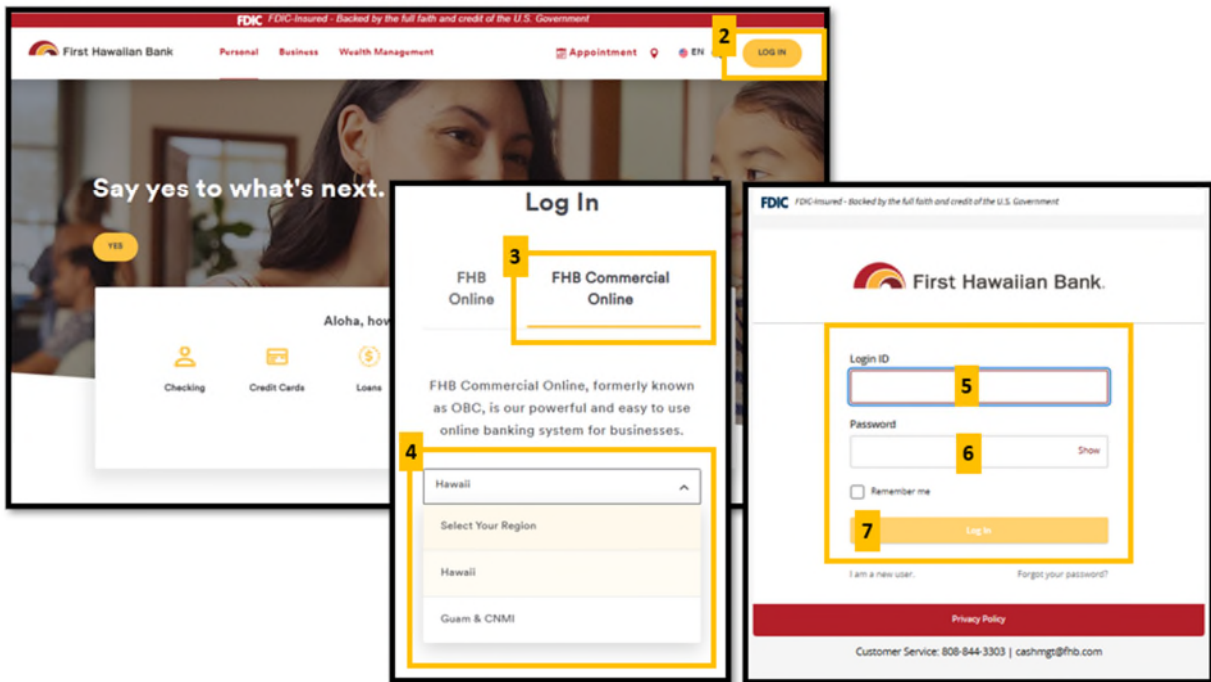
The Positive Pay platform serves as the central access point to:

- Upload Check Issue Files
- Enter individual checks manually
- Review and decision exception items
- View, print, and download available reports

## 2.0 Accessing the Application

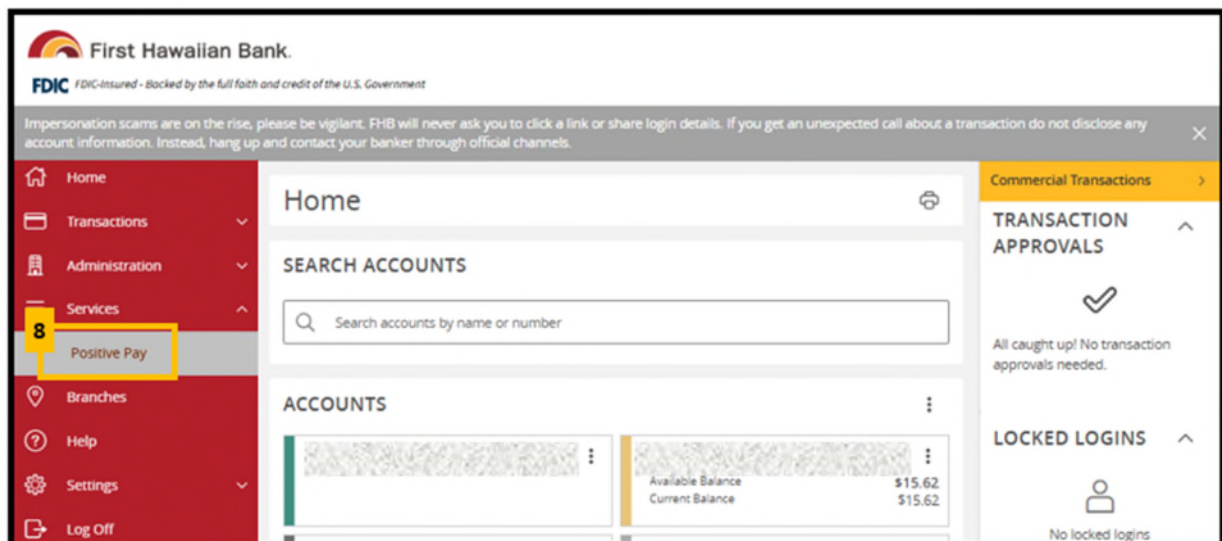
Log into **FHB Commercial Online (FCO)** and view the **Positive Pay** button underneath the services section. If you don't already have FCO credentials, they will be provided to you by FHB Treasury Management Servicing. We are here to help! Please reach out at [cashmgt@fhb.com](mailto:cashmgt@fhb.com)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

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



The image shows three sequential screenshots of the FHB website's login process for FHB Commercial Online:

- Step 1:** The homepage of www.FHB.com. A yellow box labeled '1' highlights the 'LOG IN' button in the top right corner.
- Step 2:** The 'Log In' page. A yellow box labeled '2' highlights the 'FHB Commercial Online' link. A yellow box labeled '3' highlights the 'FHB Online' link.
- Step 3:** The login form. A yellow box labeled '4' highlights the 'Select Your Region' dropdown menu, which is set to 'Hawaii'. A yellow box labeled '5' highlights the 'Login ID' input field. A yellow box labeled '6' highlights the 'Password' input field. A yellow box labeled '7' highlights the 'Log In' button.




The image shows the FHB Commercial Online dashboard. A yellow box labeled '8' highlights the 'Positive Pay' button in the 'Services' section of the left-hand navigation menu. The main content area shows account search and balance information. The right-hand sidebar shows 'Commercial Transactions' and 'TRANSACTION APPROVALS'.

## 3.0 Positive Pay & Payee Positive Pay Overview

Positive Pay & Payee Positive Pay is a check fraud prevention service that enables you to submit the details of checks you have issued—submitted in a “Issued Check File”—to the bank. When a check is presented for payment, the system compares the check information against the data you provided. If any discrepancies are identified, the item is flagged as an exception, prompting you to review it and decide whether to pay or return the check.

# Positive Pay + Payee Positive Pay

Positive Pay
Payee Positive Pay



### Checks Issued File

Date	From Account	Check type	Serial Number	Issue Amount	Payee Name
8/26/22	***222	Issue	1026	525.26	Cathy Sample
9/1/22 <span style="color: green; font-weight: bold;">✓</span>	***222	Issue	1027 <span style="color: green; font-weight: bold;">✓</span>	5.97 <span style="color: red; font-weight: bold;">X</span>	Mr. John Doe <span style="color: green; font-weight: bold;">✓</span>

## 4.0 Issued Check Overview

**Issued Check Information** provides a summary of details for checks you have issued, including:

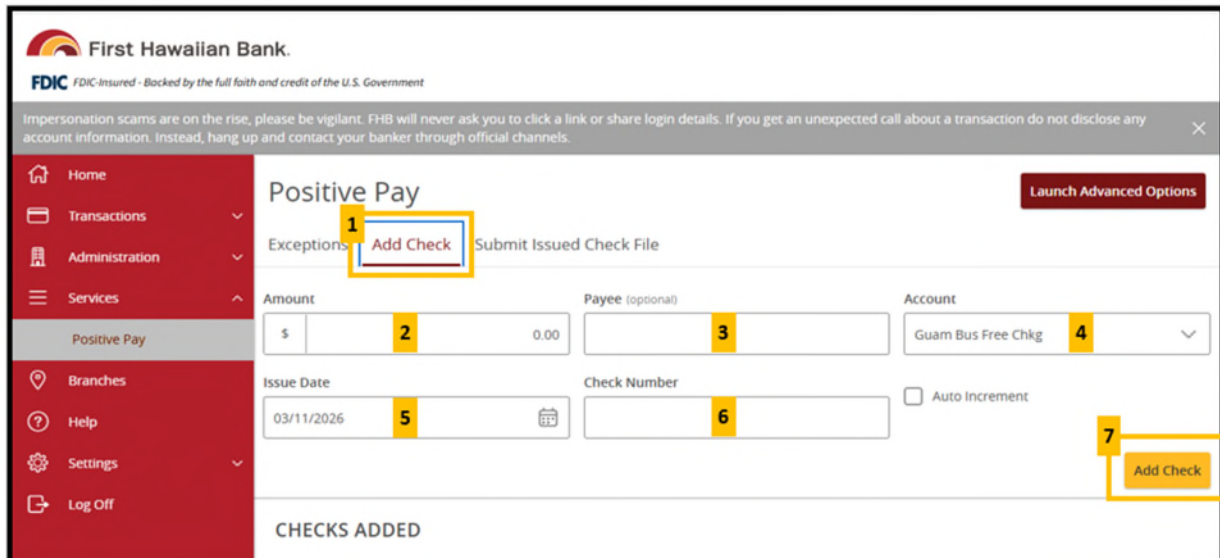
1. Account number
2. Check Number
3. Amount
4. Issue Date
5. Issue Type (I = Issue, V = Void)
6. Payee Name
7. Additional Payee Name (Optional)

Issued Check information can be submitted to the **Positive Pay platform** either by:

- Manually entering individual check items, or
- Uploading an Issued Check file containing multiple items.

### 4.1 Manually enter Issued Checks

You may manually add Issued Check items by clicking on the **Add Check** tab, inputting the requested information, and then clicking **Add Check**.



The screenshot displays the 'Positive Pay' interface in the First Hawaiian Bank portal. A red sidebar on the left contains navigation options: Home, Transactions, Administration, Services, Positive Pay (selected), 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 three tabs: 'Exceptions', 'Add Check' (highlighted with a yellow box and labeled '1'), and 'Submit Issued Check File'. The 'Add Check' form contains the following fields:

- Amount:** A text input field with a dollar sign icon, a yellow callout '2', and a value of '0.00'.
- Payee (optional):** A text input field with a yellow callout '3'.
- Account:** A dropdown menu with 'Guam Bus Free Chkg' selected and a yellow callout '4'.
- Issue Date:** A date input field with '03/11/2026' and a calendar icon, with a yellow callout '5'.
- Check Number:** A text input field with a yellow callout '6'.
- Auto Increment:** A checkbox that is currently unchecked.

At the bottom right of the form, there is a yellow callout '7' pointing to an 'Add Check' button. Below the form, the text 'CHECKS ADDED' is visible.

## 4.2 Issued Check File

**Issued Check Files** may be uploaded using an **.xlsx (Excel)** or **.csv** file, provided the file conforms to the **Issued Check File Format** requirements.

### 4.2.1 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

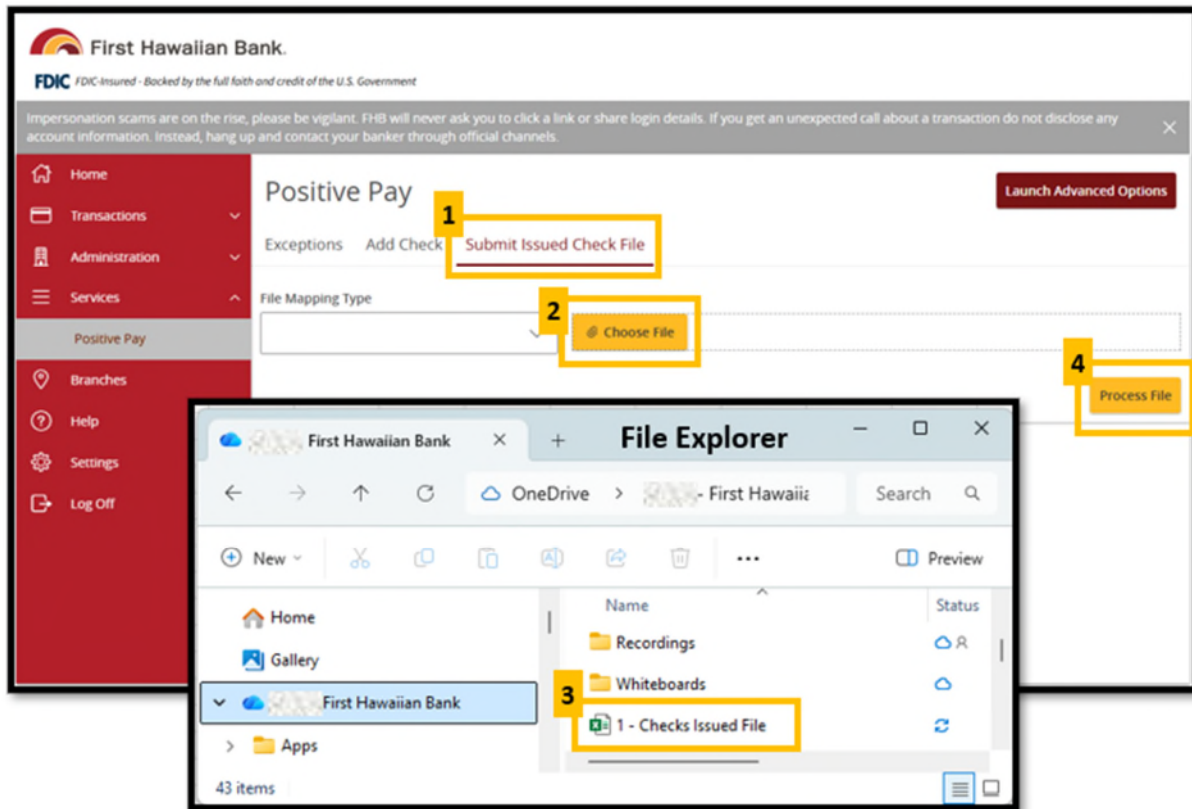
	A	B	C	D	E	F	G
1	<b>Account Number</b>	<b>Check Number</b>	<b>Amount</b>	<b>Date</b>	<b>Issue Type</b>	<b>Payee Name</b>	<b>Additional Payee Name</b>
2	12345678	1001	10023.25	2/25/2026	I	John Doe	Jane Doe
3	12345678	1002	25.36	2/24/2025	V	Tom Smith	Sally Smith
4	12345678	1003	4833.44	2/24/2024	I	Sam Brown	
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

## 4.2.2 Uploading the Issued Check file

Uploading a batch of issued checks can be done by clicking on the **Submit Issued Check File** tab, then clicking **Choose File**, selecting the file in your file explorer, then click on **Process File**. You will then see the status of the file you uploaded. If there are problems with the file load, it will display the reasons for the specific line items that caused the failure for you to review.




## 4.2.3 Email notification of file load status

Once an issue file has been loaded into the Positive Pay platform, an email confirmation is sent to the user email(s) on file. The email notification will indicate:

- Issue file loaded successfully
- Issue file partially loaded
- Issue file rejected

Positive Pay System Notifications (Issued file loaded successfully)


 donotreply@fhb.com  
To: [Redacted] 2/13/2026  
Retention Policy 180 Day Inbox Delete (6 months) Expires 8/12/2026

The following information has been sent to you as notification from the positive pay system.

----- MESSAGE 1 -----  
Date: 02/14/2026 06:40 AM  
Subject: Issued file loaded successfully  
Client: [Redacted]  
Account Nickname: [Redacted]

Your issued file has been successfully loaded into the system.  
Item Count: 5  
Amount: \$288.56

Positive Pay System Notifications (Issued file partially loaded.)


 donotreply@fhb.com  
To: [Redacted] 2/13/2026  
Retention Policy 180 Day Inbox Delete (6 months) Expires 8/12/2026

The following information has been sent to you as notification from the positive pay system.

----- MESSAGE 1 -----  
Date: 02/14/2026 06:39 AM  
Subject: Issued file partially loaded.  
Client: [Redacted]  
Account Nickname: [Redacted]

Your issued file was successfully loaded, but exceptions were encountered. Please review the Issued File Check Processing Log for details.  
Item Count: 3  
Amount: \$623.56

Positive Pay System Notifications (Issued file rejected)

 donotreply@fhb.com  
To: [Redacted] 2/8/2026  
Retention Policy 180 Day Inbox Delete (6 months) Expires 8/7/2026

The following information has been sent to you as notification from the positive pay system.

----- MESSAGE 1 -----  
Date: 02/09/2026 10:15 AM  
Subject: Issued file rejected  
Client: [Redacted]  
Account Nickname: [Redacted]

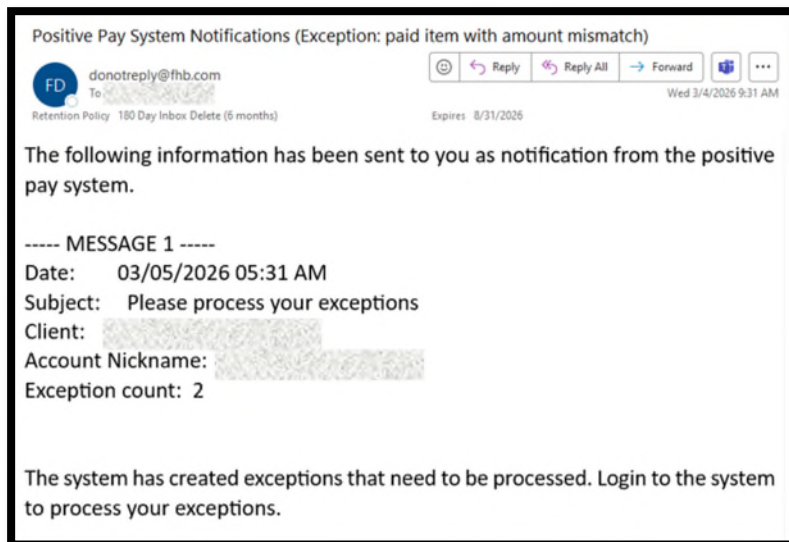
Your issued file was rejected. Please review the Issued File Check Processing Log for details.

## 5.0 Reviewing Exception Items

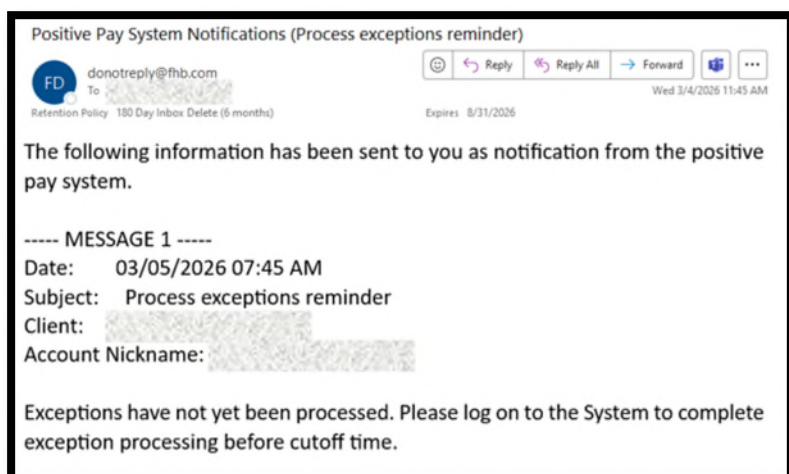
When a check is presented for payment, the system compares the check information against the data you provided. If any discrepancies are identified, the item is flagged as an **exception**, prompting you to review it and decide whether to pay or return the check.

### 5.1 Exception Notifications

An email notification will be sent to each user indicating an exception item(s) to decision. The email notification is sent by 6 a.m. ChST.



A reminder email notification will be sent 120 minutes prior to the decision deadline.

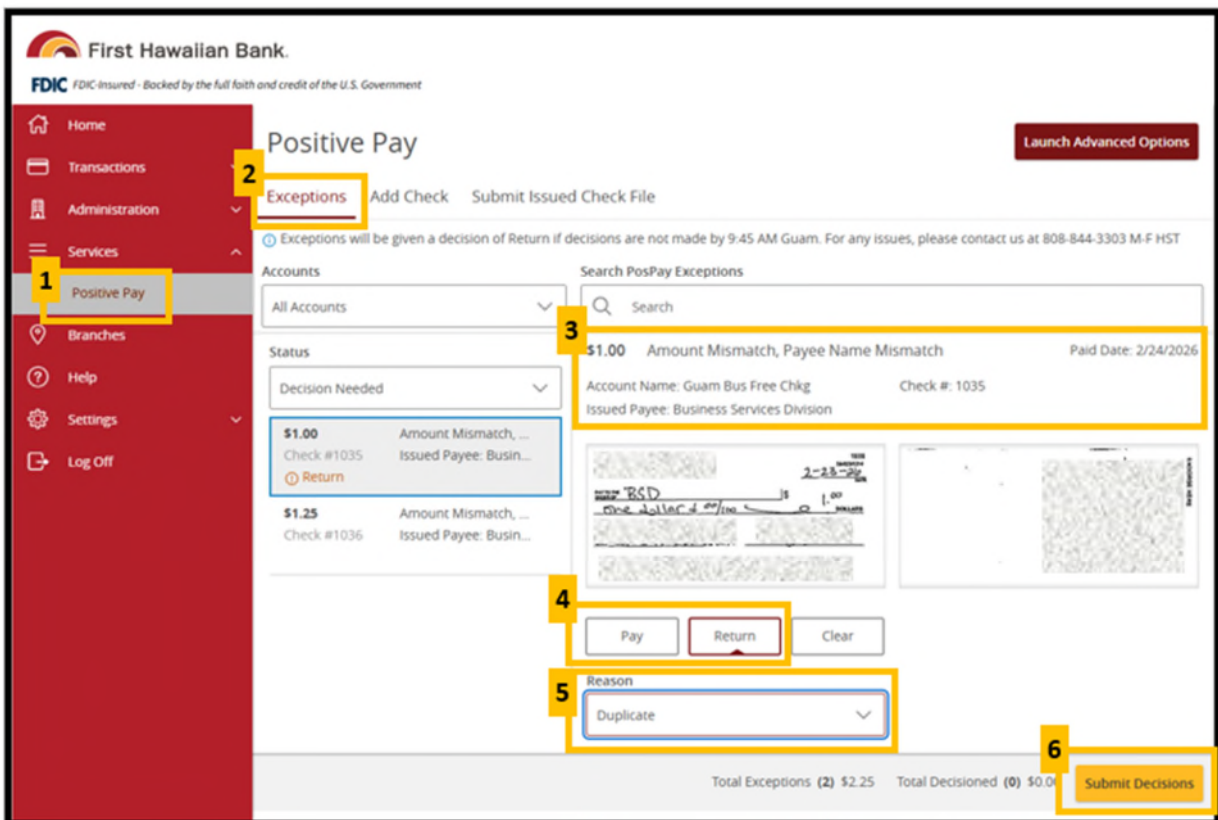


## 5.2 Decision Deadline

All 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. There are no exceptions to this deadline!

## 5.3 Review and decide whether to Pay or Return

1. Log into FHB Commercial Online (FCO) and select **Positive Pay** under the **Services Menu**.
2. Click on the **Exceptions** tab.
3. Review the reason for each of the exception item(s) and compare them to the front and back of the check images.
4. Decide to either **Pay** or **Return** the check item(s).
5. For Return items, selecting the reason from the dropdown menu:
  - a. Altered/Fictitious Item
  - b. Amount or Check Number Differs
  - c. Duplicate
  - d. Post Dated
  - e. Refer to Maker
  - f. Stale Dated
6. Click Submit Decisions

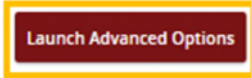


The screenshot shows the 'Positive Pay' interface in the FHB Commercial Online system. The interface includes a navigation menu on the left with 'Positive Pay' selected (1). The 'Exceptions' tab is active (2). A table lists two exceptions: a \$1.00 check for 'Amount Mismatch, Payee Name Mismatch' (3) and a \$1.25 check for 'Amount Mismatch'. Below the table are 'Pay', 'Return', and 'Clear' buttons (4). A dropdown menu for selecting a reason is shown with 'Duplicate' selected (5). At the bottom right, a 'Submit Decisions' button is highlighted (6). The status bar at the bottom indicates 'Total Exceptions (2) \$2.25' and 'Total Decided (0) \$0.00'.

Changes can be made to decided items until the 9:45 a.m. ChST deadline at which time the decisions are final.

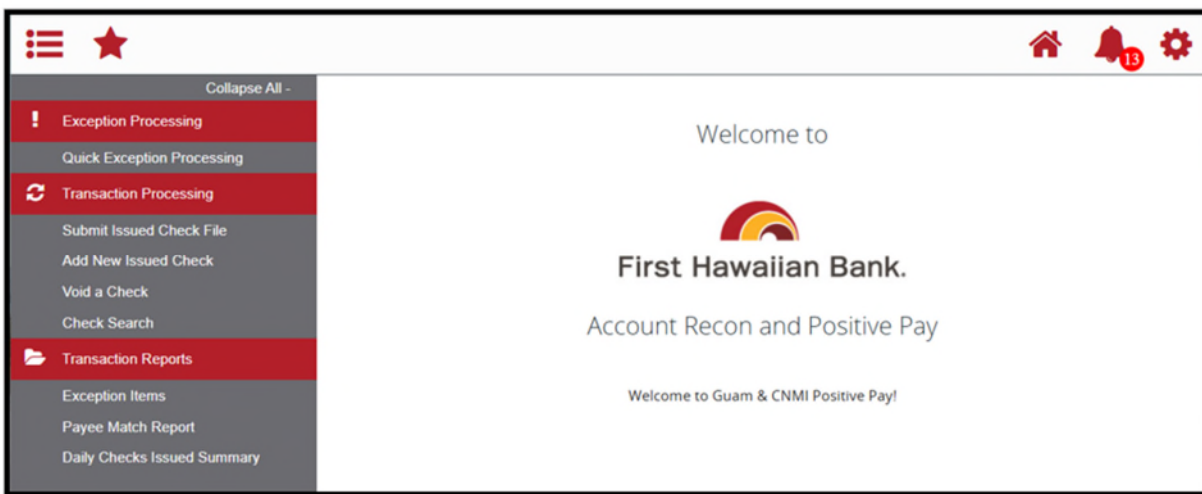
## 6.0 Launch Advanced Options

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.












This button will take you to another browser tab that will allow you to access the following:

1. Exception Processing
2. Transaction Processing
3. Transaction Reports



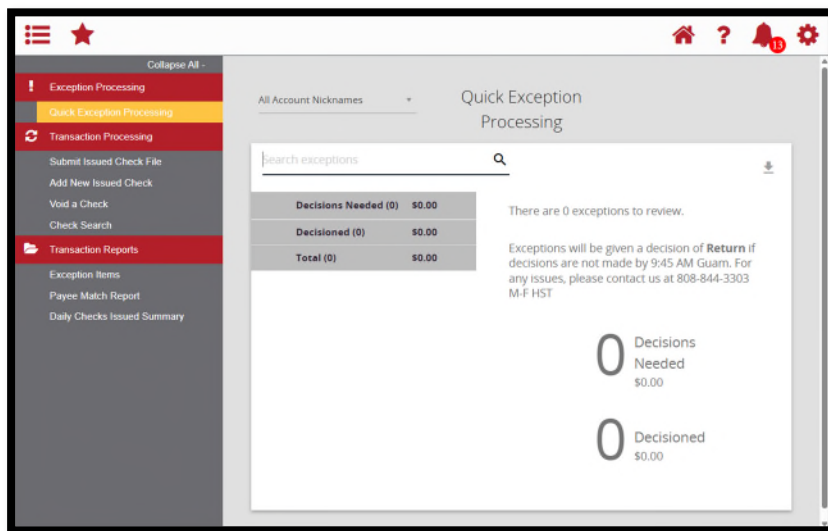
### Helpful Icons

	The House Icon will bring you back to the main dashboard page.
	Bell will display notifications relevant to accounts on the platform.
	The gear Icon will allow you to update user notification preferences or log out of the platform.
	The Question Mark icon will pull up detailed helpful information specific to the page you are on.
	Displays or collapse the menu.
	Favorite pages

	<p>The magnifying glass will allow you to filter information appearing in reports.</p>
	<p>The column icon allows you to add/remove columns appearing on reports.</p>
	<p>The down arrow to download results/report information into Excel, PDF, or CSV. by clicking on the arrow on the top right of search/report information. icon allows you to export report</p>

## 6.1 Exception Processing

Clicking on **Quick Exception Processing** is another place where you can view your exceptions for the day and make decisions on whether to **Pay** or **Return** the Item.

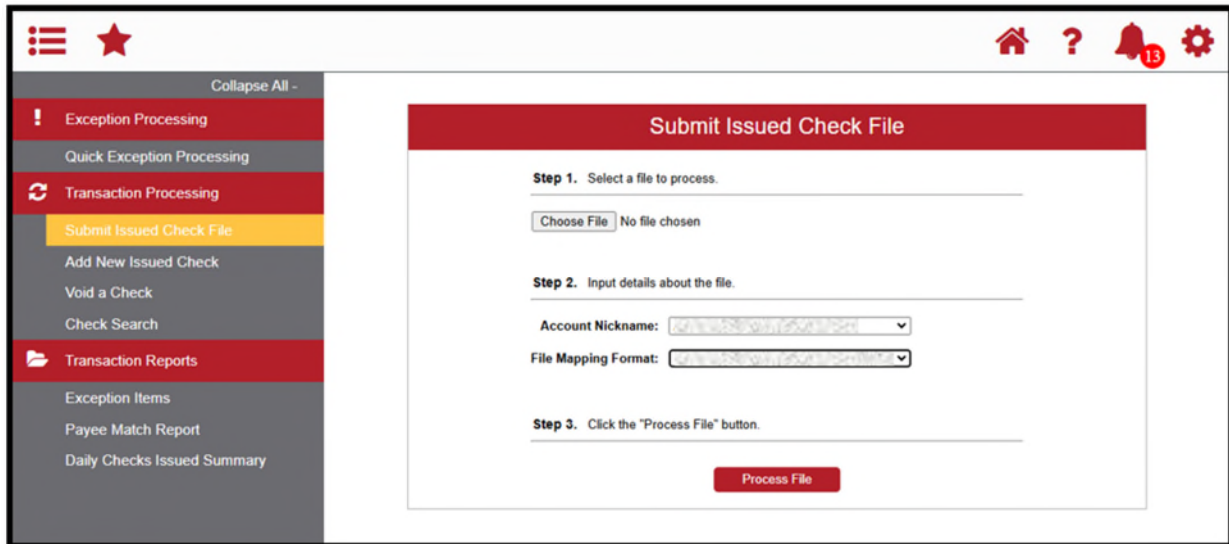


## 6.2 Transaction Processing

Transaction Process provides several features to help you manage your Issued Checks.

### 6.2.1 Submit Issued Check File

Upload an Issued Check File by clicking on **Choose file**, select the **account** to upload the file to, select the file format, then click on **Process File**.



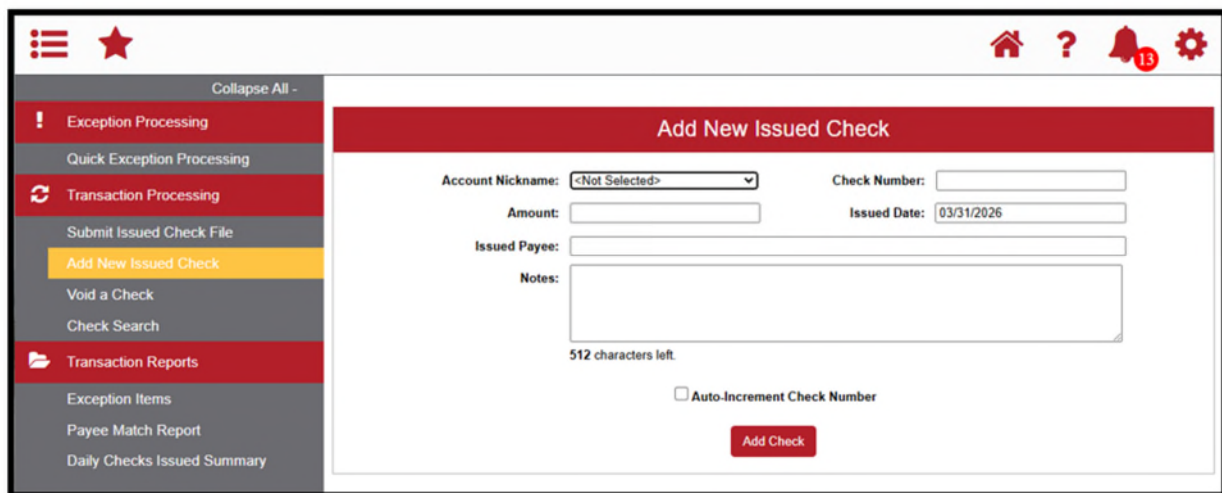
The screenshot shows a web application interface for submitting an issued check file. On the left is a navigation menu with options like 'Exception Processing', 'Transaction Processing', and 'Transaction Reports'. The 'Submit Issued Check File' option is highlighted. The main content area is titled 'Submit Issued Check File' and contains three steps:
 

- Step 1:** Select a file to process. A 'Choose File' button is present, with the text 'No file chosen' next to it.
- Step 2:** Input details about the file. This step includes two dropdown menus: 'Account Nickname' and 'File Mapping Format'.
- Step 3:** Click the 'Process File' button.

 A red 'Process File' button is located at the bottom of the form.

### 6.2.2 Add Individual Issued Check(s)

Click on **Add New Issue Check**. Select the **Account**, enter the **Check Number**, **Amount**, **Date**, **Payee Name**, and any **notes**. Then click **Add Check**.



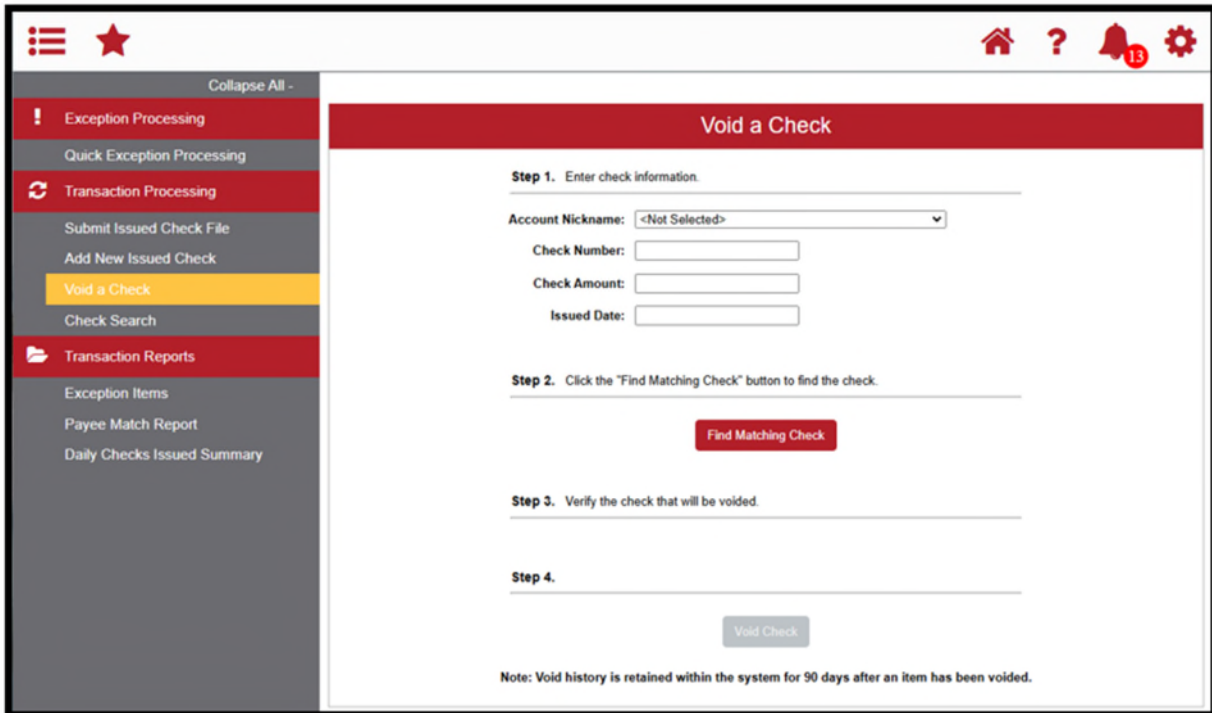
The screenshot shows a web application interface for adding a new issued check. The navigation menu on the left has 'Add New Issued Check' highlighted. The main content area is titled 'Add New Issued Check' and contains the following fields:
 

- Account Nickname:** A dropdown menu currently showing '<Not Selected>'.
- Check Number:** A text input field.
- Amount:** A text input field.
- Issued Date:** A text input field with the value '03/31/2026'.
- Issued Payee:** A text input field.
- Notes:** A large text area for entering notes, with a '512 characters left' indicator below it.
- Auto-Increment Check Number:** A checkbox that is currently unchecked.

 A red 'Add Check' button is located at the bottom of the form.

### 6.2.3 Void a Check

After an issued check has been loaded into the positive pay platform, you may update the record to show it as a voided item by clicking on **Void a Check** from the left menu. Select the **Account**, enter the **Check Number**, **Check amount**, and/or **Issue Date**. Then click **Find Matching Check**. Once verified, click **Void Check**. PLEASE NOTE: this action is for reporting purposes only.



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Collapse All -

- ! Exception Processing
- Quick Exception Processing
- 🔄 Transaction Processing
- Submit Issued Check File
- Add New Issued Check
- Void a Check
- Check Search
- 📄 Transaction Reports
- Exception Items
- Payee Match Report
- Daily Checks Issued Summary

Void a Check

**Step 1.** Enter check information.

Account Nickname: <Not Selected> ▾

Check Number:

Check Amount:

Issued Date:

**Step 2.** Click the "Find Matching Check" button to find the check.

Find Matching Check

**Step 3.** Verify the check that will be voided.

**Step 4.**

Void Check

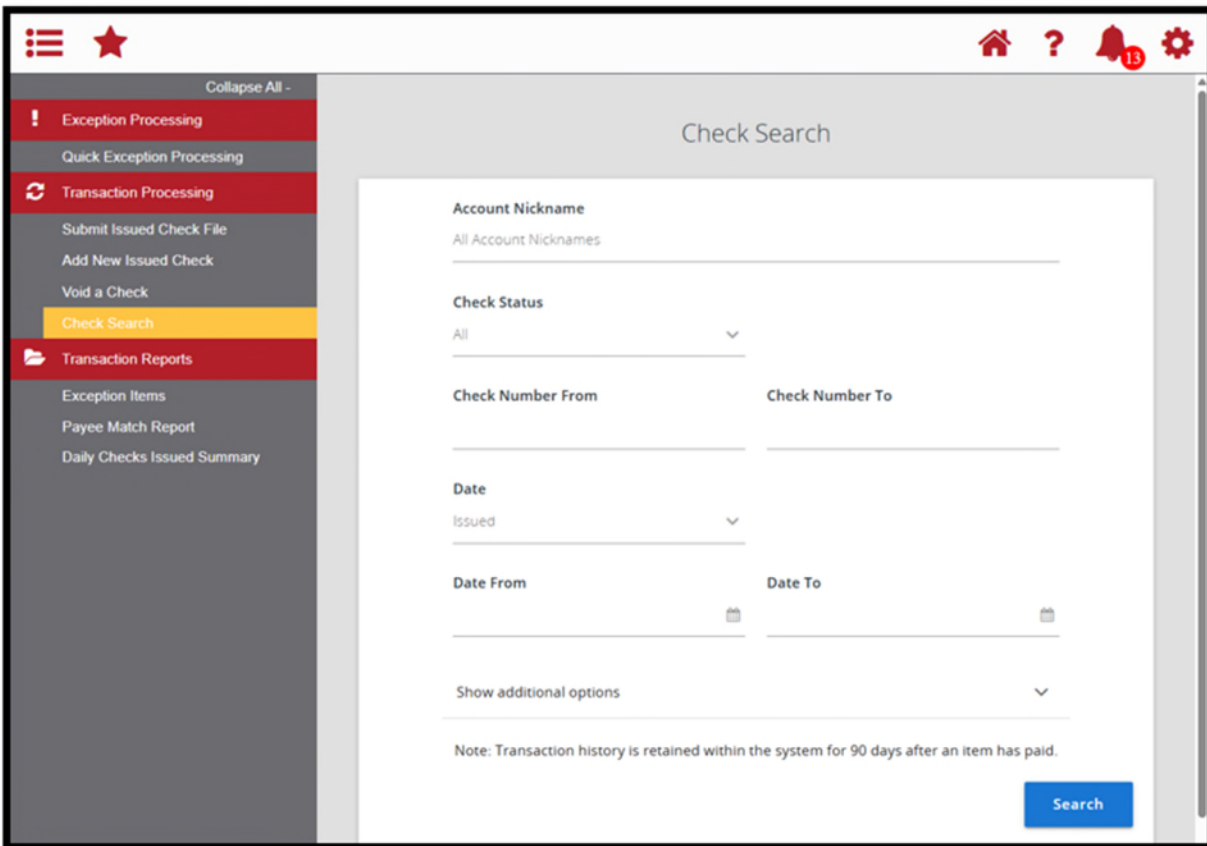
Note: Void history is retained within the system for 90 days after an item has been voided.

## 6.2.4 Check Search Overview

The check search function allows you to view your issued check items. You may search for an individual item or a group of items with the same status.

### 6.2.4.1 Check Search Instructions

Click on Check Search from the left menu. You may fill out any of the available fields to help find the check items you are wishing to view. If no information is provided, the system will list all issued items. PLEASE NOTE: Transaction history is retained for 90 days AFTER an item has been paid.



The screenshot shows a web application interface for 'Check Search'. On the left is a navigation menu with a 'Collapse All' button and several menu items, including 'Check Search' which is highlighted in yellow. The main content area is titled 'Check Search' and contains the following search criteria:

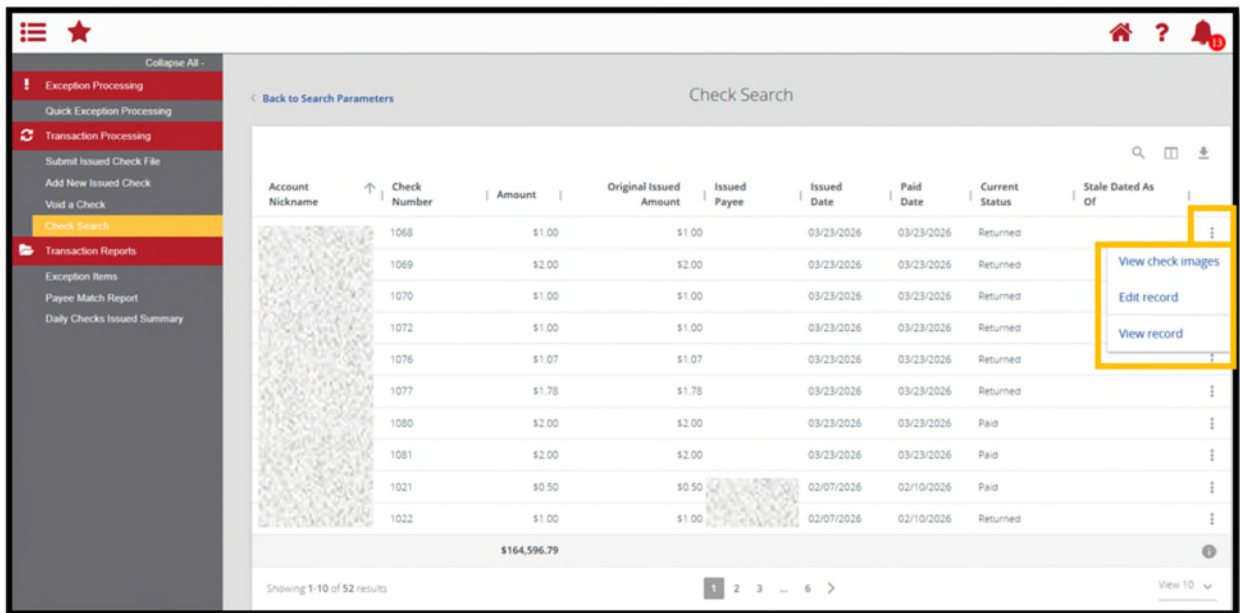
- Account Nickname:** A text input field with the placeholder 'All Account Nicknames'.
- Check Status:** A dropdown menu currently set to 'All'.
- Check Number From:** A text input field.
- Check Number To:** A text input field.
- Date:** A dropdown menu currently set to 'Issued'.
- Date From:** A date picker field.
- Date To:** A date picker field.
- Show additional options:** A dropdown menu.

At the bottom of the search area, there is a blue 'Search' button and a note: 'Note: Transaction history is retained within the system for 90 days after an item has paid.'

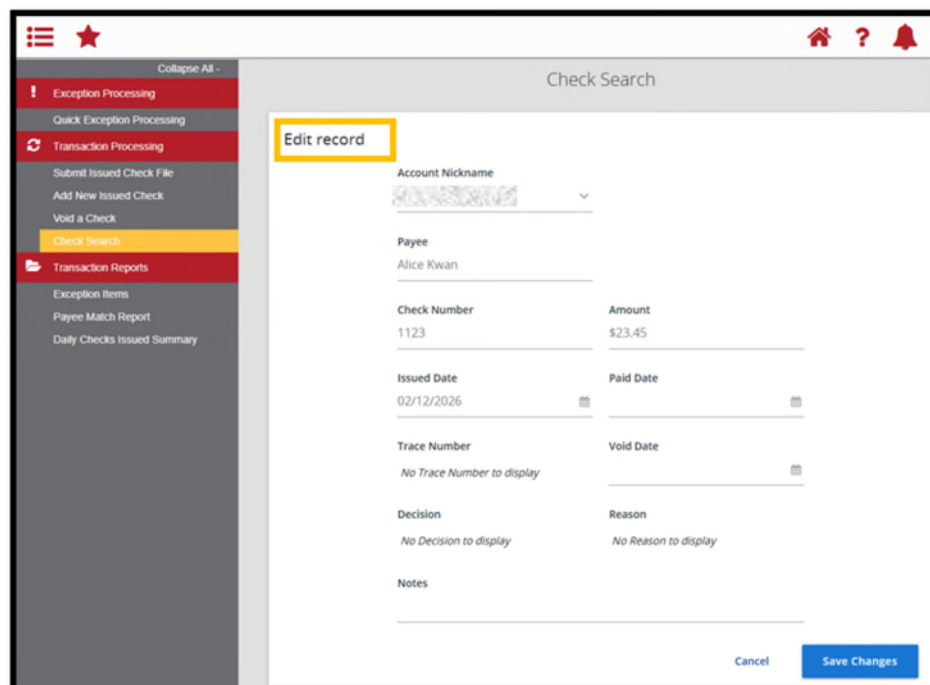
### 6.2.4.1 Results Page

Once the check search presents results, various options are available by right clicking on the three dots to the right of the transaction:

- View Check Images
- Edit Record – Only issued checks that have NOT been presented/decided yet can be edited. If the item has been presented/decided, you may only add notes.
- Delete Record – You may only delete items that have NOT been presented or decided.
- View Record



Account Nickname	Check Number	Amount	Original Issued Amount	Issued Payee	Issued Date	Paid Date	Current Status	Stale Dated As Of	
	1068	\$1.00	\$1.00		03/23/2026	03/23/2026	Returned		
	1069	\$2.00	\$2.00		03/23/2026	03/23/2026	Returned		
	1070	\$1.00	\$1.00		03/23/2026	03/23/2026	Returned		
	1072	\$1.00	\$1.00		03/23/2026	03/23/2026	Returned		
	1076	\$1.07	\$1.07		03/23/2026	03/23/2026	Returned		
	1077	\$1.78	\$1.78		03/23/2026	03/23/2026	Returned		
	1080	\$2.00	\$2.00		03/23/2026	03/23/2026	Paid		
	1081	\$2.00	\$2.00		03/23/2026	03/23/2026	Paid		
	1021	\$0.50	\$0.50		02/07/2026	02/10/2026	Paid		
	1022	\$1.00	\$1.00		02/07/2026	02/10/2026	Returned		
		<b>\$164,596.79</b>							



**Edit record**

Account Nickname

Payee  
Alice Kwan

Check Number: 1123      Amount: \$23.45

Issued Date: 02/12/2026      Paid Date:

Trace Number: No Trace Number to display      Void Date:

Decision: No Decision to display      Reason: No Reason to display

Notes





Cancel      Save Changes

## 6.3 Transaction Reports

Three reports are available to users to help manage Issued Check Items.

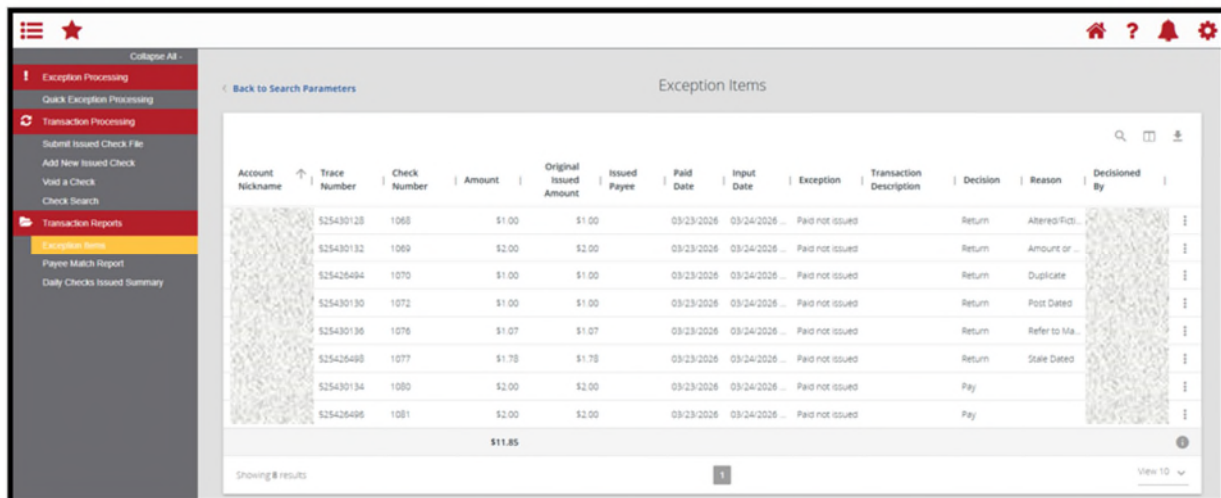
1. Exception Items
2. Payee Match Report
3. Daily Checks Issued Summary

Reports can be filtered, configured, and downloaded by using the icons in the top right corner of the report information.

	The magnifying glass will allow you to filter information appearing in reports.
	The column icon allows you add/remove columns appearing on reports.
	The down arrow icon allows you to export report information into Excel, PDF, or CSV.
	For detailed description of each of the column headers, click on the question mark at the top right corner of the page.

### 6.3.1 Exception Items

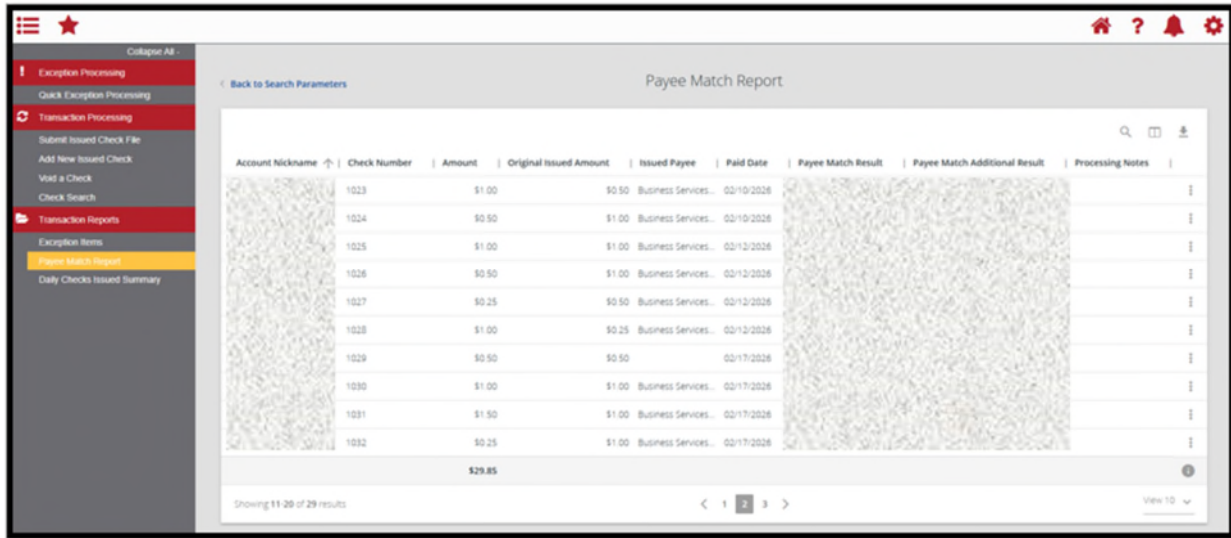
This Exception Items report displays information about the decision made on exception items including the return reason (if applicable) as well as the user information that made the decision. For definitions of each of the columns, click on the ? at the top right corner of the application.



Account Nickname	Trace Number	Check Number	Amount	Original Issued Amount	Issued Payee	Paid Date	Input Date	Exception	Transaction Description	Decision	Reason	Decided By
	525430128	1068	\$1.00	\$1.00		03/23/2026	03/24/2026	Paid not issued		Return	Altered/Fict.	
	525430132	1069	\$2.00	\$2.00		03/23/2026	03/24/2026	Paid not issued		Return	Amount or ...	
	525426494	1070	\$1.00	\$1.00		03/23/2026	03/24/2026	Paid not issued		Return	Duplicate	
	525430130	1072	\$1.00	\$1.00		03/23/2026	03/24/2026	Paid not issued		Return	Post Dated	
	525430136	1076	\$1.07	\$1.07		03/23/2026	03/24/2026	Paid not issued		Return	Refer to Ma.	
	525426498	1077	\$1.78	\$1.78		03/23/2026	03/24/2026	Paid not issued		Return	Stale Dated	
	525430134	1080	\$2.00	\$2.00		03/23/2026	03/24/2026	Paid not issued		Pay		
	525426496	1081	\$2.00	\$2.00		03/23/2026	03/24/2026	Paid not issued		Pay		
			<b>\$11.85</b>									

### 6.3.2 Payee Match Report

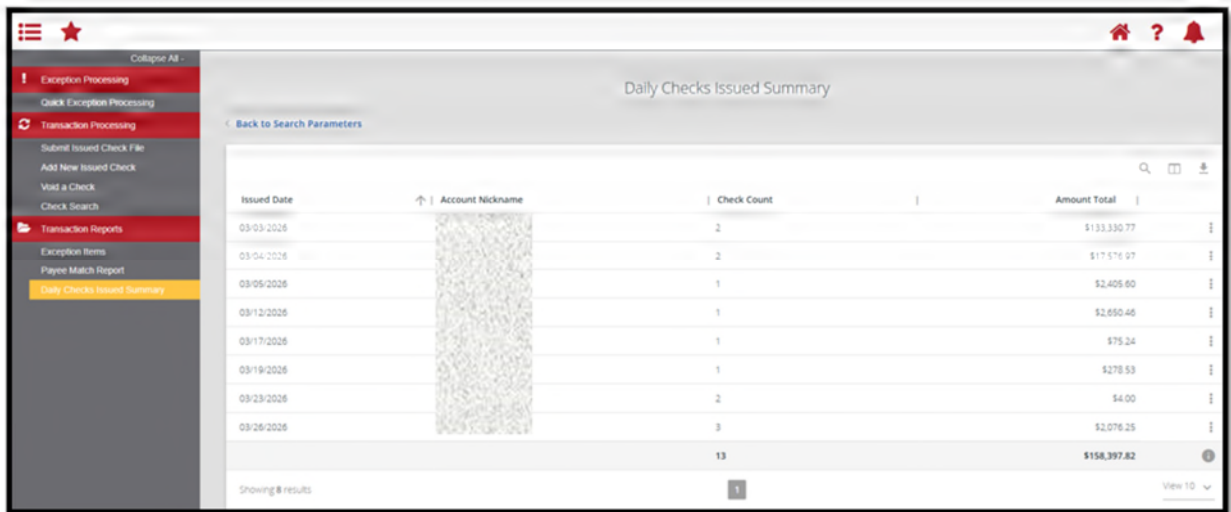
The Payee Match report displays the Payee Name and the match result information on checks that have been presented.



Account Nickname	Check Number	Amount	Original Issued Amount	Issued Payee	Paid Date	Payee Match Result	Payee Match Additional Result	Processing Notes
	1023	\$1.00	\$0.50	Business Services	02/10/2026			
	1024	\$0.50	\$1.00	Business Services	02/10/2026			
	1025	\$1.00	\$1.00	Business Services	02/12/2026			
	1026	\$0.50	\$1.00	Business Services	02/12/2026			
	1027	\$0.25	\$0.50	Business Services	02/12/2026			
	1028	\$1.00	\$0.25	Business Services	02/12/2026			
	1029	\$0.50	\$0.50		02/17/2026			
	1030	\$1.00	\$1.00	Business Services	02/17/2026			
	1031	\$1.50	\$1.00	Business Services	02/17/2026			
	1032	\$0.25	\$1.00	Business Services	02/17/2026			
		<b>\$29.85</b>						

### 6.3.3 Daily Checks Issued Summary

The Daily Checks Issued Summary provides a check count and total amount of issued checks for each day.



Issued Date	Account Nickname	Check Count	Amount Total
03/03/2026		2	\$133,330.77
03/04/2026		2	\$17,516.97
03/05/2026		1	\$2,405.60
03/12/2026		1	\$2,650.46
03/17/2026		1	\$75.24
03/19/2026		1	\$278.53
03/23/2026		2	\$4.00
03/26/2026		3	\$2,076.25
		<b>13</b>	<b>\$158,397.82</b>