



Check

Bank Maintained Positive Pay User Guide

Use this guide to learn more about using Fifth Third's **Bank Maintained Positive Pay**.

For questions about this guide, please reach out to your Fifth Third relationship team or contact our Commercial Support Center at 866-475-0729, Monday through Friday, 7 a.m. to 10 p.m., ET.

July 2026

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Introduction

Positive Pay is a payables solution within the Fifth Third Direct® portal that helps protect clients from check fraud. It works by verifying presented checks against a list of checks issued by the client, identifying any discrepancies such as altered amounts or payees before the check is paid or cashed.

Daily Process Overview

- Check issuance information must be transmitted by 7 p.m., ET on the day of disbursement.
- Checks clear against account and are compared against the stored check issue history.
- Initial exceptions are reviewed, errors corrected, and the final listing of suspects is created: this process is known as “scrubbing”.
- At 10 a.m., ET the suspect list is provided to you via Fifth Third Direct Positive Pay for review and decisioning.
- Between 10 a.m. and 5 p.m., ET, you review suspect checks and determine which checks to pay or which checks to return.
- At 5 p.m., ET, Fifth Third will follow your instructions on the suspect checks, which completes the daily process.

Note: All suspect checks for which Fifth Third does not receive a decision from you, will either be paid or returned based on the default decision you select at implementation.

Log In to Positive Pay

Fifth Third **DIRECT**SM

User ID

Password

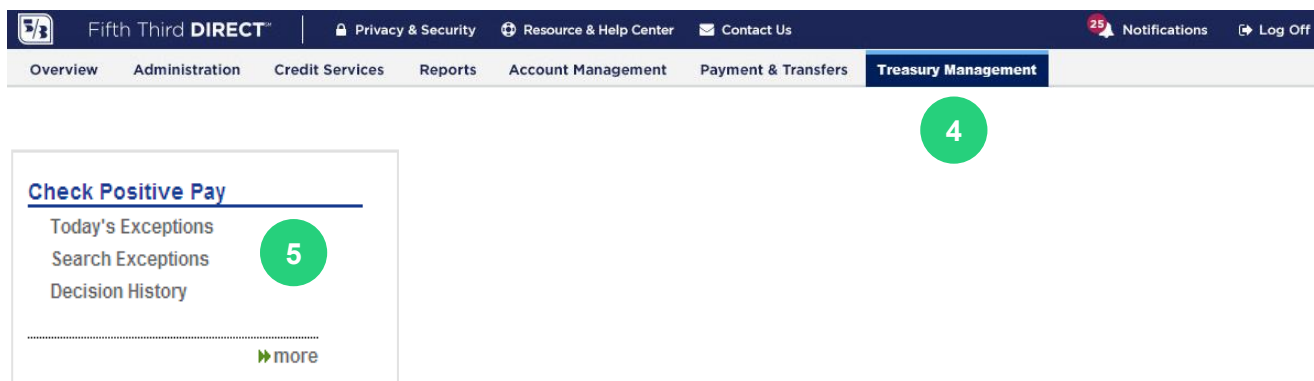
Log In

[Forgot Your Password?](#) [Login Help \(pdf\)](#)

1. Navigate to **direct.53.com**.



2. Type your **User ID** and **Password**.
3. Click **Log In**.
4. From the Navigation Bar, click on the **Treasury Management** tab.
You may have multiple products available, but the example below shows only the menu for Check Positive Pay.
5. From Check Positive Pay menu, click **Today's Exceptions** (see next page).



To Decision Items:

1. From Check Positive Pay menu, click **Today's Exceptions** (see next page).
The Account Summary screen appears.

Account Detail

Easily view the reason a check is an exception item.

All activity is tracked and reported on each transaction.

Positive Pay

Today's Exceptions

Search Exceptions

Decision History

Pending Approvals

Audit

Alerts

[return to main](#)

Payee Line Positive Pay - Account Detail - Acct: #1234567890 (Payee Line Account)

Check Number	Bank Paid Amount	Reason	Item Status	Action	Bank Action	Submitted By	Image	Sequence Number
220000	64.23	Stop on File	Ready for Decision	Pay Item		G901700	No Image Available	000000600592100000
Issue File Payee Name ABC Company, Inc								
220004	498.00	Paid No Issue	Ready for Decision	Return Item - Fraud		G901700	No Image Available	000000600592100987
Issue File Payee Name XYZ Corporation								
228540	29,450.00	Payee Mismatch/Verify	Ready for Decision	Pay Item		G901700	No Image Available	000000600592176943
Issue File Payee Name Smith, Gold and White LLC OR Robert Smith								
229489	1,200.32	Paid	Ready for Decision	Pay Item		G901700	No Image Available	000000600592186408
Issue File Payee Name International Business Company Incorporated								
229511	215,000.00	Exceeds Dollar Amount	Pending Approval	Pay Item		G901700	No Image Available	000000600592186947
Issue File Payee Name John White								

Pay All

Submit

Cancel

Make your decisions quickly and easily using our drop-down **Action** options menu.

- After selecting an account, suspect activity is displayed for user review and processing. Fifth Third Direct: Positive Pay provides an interactive environment that allows customers to sort and organize data for their needs.
- Return decisions are quickly facilitated through a drop-down listing of responses, making the decision process user-friendly.



Using Search Exceptions

Predefined filters make searches easier.

The screenshot shows the 'Positive Pay - Search Exceptions' interface. On the left is a sidebar with links: 'Today's Exceptions', 'Search Exceptions', 'Decision History', 'Pending Approvals', 'Audit', and 'Alerts'. Below these is a 'return to main' link. The main area is titled 'Positive Pay - Search Exceptions' and contains the instruction 'Use this form to search today's exceptions.' The form includes several input fields: 'Account Number' (a dropdown menu showing '1234567890'), 'Reason Code' (a dropdown menu showing 'All Exceptions'), 'Start Amount', 'Start Check Number', 'Payee Name', 'End Amount', and 'End Check Number'. A 'Search' button is located at the bottom right. A callout box points to the 'Reason Code' dropdown, stating 'Predefined filters make searches easier.' Another callout box points to the 'Payee Name' field, stating 'Summary account status and decision window reminders help companies manage their Positive Pay processing efficiently.' Below the 'Payee Name' field, there is a note: 'Payee Name Search only returns results for payee line accounts.'

Summary account status and decision window reminders help companies manage their Positive Pay processing efficiently.

- Fifth Third Direct: Positive Pay's Search Exceptions feature allows users to quickly locate a specific check or range of checks.
- Whether used to locate checks over a specific dollar amount for signature review or to locate a single item, Search Exceptions make the process efficient.



Search Exceptions Results

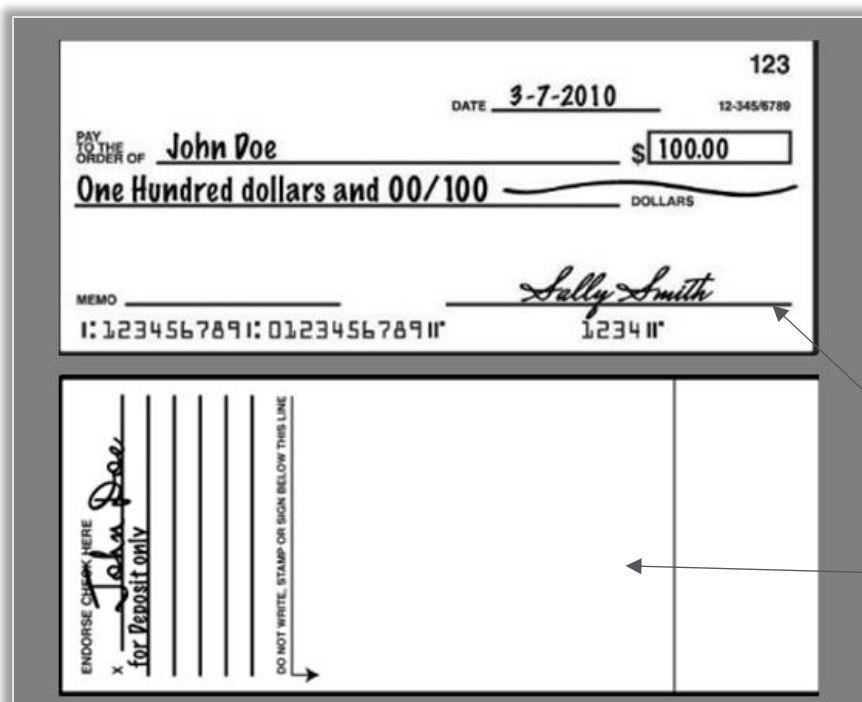
Sort retrieved information with a click of a column.

Check Number	Bank Paid Amount ▾	Reason	Item Status	Action	Bank Action	Check Number Correction	Submitted By	Image	Sequence Number
0000000000	12,692.02	Invalid (0) Serial Number	Submitted	Return Item ▾			Q123456	No Image Available	000000600592000000
0000000000	12,692.02	Invalid (0) Serial Number	Ready For Decision	▾				No Image Available	000000600592000000
0000000000	12,962.02	Invalid (0) Serial Number	Submitted	Pay Item ▾		300125	Q123456	No Image Available	000000600592000000
0000000000	13,299.99	Invalid (0) Serial Number	Submitted	Pay Item ▾		300124	Q123456	No Image Available	000000600592000000
0000000000	13,299.99	Invalid (0) Serial Number	Submitted	Pay Item ▾		300127	Q123456	No Image Available	000000600592000000
0000000000	13,299.99	Invalid (0) Serial Number	Submitted	Pay Item ▾		300128	Q123456	No Image Available	000000600592000000
0000000000	13,299.99	Invalid (0) Serial Number	Ready For Decision	▾				No Image Available	000000600592000000
0000000000	14,171.90	Invalid (0) Serial Number	Submitted	Pay Item ▾		300123	Q123456	No Image Available	000000600592000000
0000000000	14,171.90	Invalid (0) Serial Number	Submitted	Pay Item ▾		300126	Q123456	No Image Available	000000600592000000

Users can also make decisions from this screen.



Value in Viewing Images



Use images to review signatures, endorsements or other vital information.

Account Number	Check Number	Reason	Bank Paid Amount	Paid Date	Item Status	Action	Bank Action	Submitted By	Image	Sequence Number
	1234	Amount Mismatch	1,907.16	01/25/2016	Submitted	Pay Item	Pay Item			000000000077474007
	1234	Paid No Issue	1,227.25	03/22/2016	Submitted	Return Item	Return Item			000000000073634306

- Images are available through Fifth Third Direct: Positive Pay by 10 a.m., ET each business day.
- Adobe Acrobat 5.0 or higher provides users with zoom and rotation capabilities.
- Images can be saved to a user's local workstation for attaching documents, e-mails, or faxes.

Decision History

Review decision history for specific or all accounts for up to 90 days for final disposition of items.

Positive Pay - Decision History Search

Use this form to search your decision history. The Start Paid Date must not be later than the default date.

Select an account to display:

Start Paid Date: 

End Paid Date: 

Start Amount:

End Amount:

Start Check Number:

End Check Number:

Account Number	Check Number	Reason	Bank Paid Amount	Paid Date	Item Status	Action	Bank Action	Submitted By	Image	Sequence Number
0001000151	12472	Exceeds Dollar Amount	16,029.70	06/26/2003	Pending Approval	Pay Item	Return - Default	Q1234501	No Image Available	000000600591205554
0001000151	12475	Paid No Issue	7,129.29	06/26/2003	Submitted	Pay Item	Pay Item	Q1234504	No Image Available	000000600591380392

Positive Pay's Decision history allows companies to monitor exception history. This history provides users with an accurate and complete listing of what instructions the bank was given for a specific item or group of items.

If imaged, the images are available for a full 90 days.

Pending Approval

Supervisors can quickly monitor the status of an account and determine what steps need to be taken to complete processing.

Positive Pay

Positive Pay - Approval Summary

Today's Exceptions

Search Exceptions

Decision History

Pending Approvals

Audit

Alerts

return to main

Bank Maintained Accounts

Account Number	Account Name	Total Pending Approvals	Paid Date	Account Status	Decision Window Open (ET)	Decision Window Close (ET)
1234567890	Payee Line Account	1 (1)	01/24/2006	Ready For Decision	10:00 AM	2:00 PM (Closed)
	ABC Account	0	06/12/2003	Ready For Decision	10:00 AM	2:00 PM (Closed)
	QRS Account	1	06/12/2003	In Process	10:00 AM	2:00 PM (Closed)
123456789	XYZ Account	0	06/12/2003	No Exception Items	10:00 AM	2:00 PM (Closed)
	123 Account	0	06/12/2003	Not Reported	10:00 AM	2:00 PM (Closed)

Customer Maintained Accounts

Account Number	Account Name	Total Pending Approvals	Paid Date	Account Status	Decision Window Open (ET)	Decision Window Close (ET)
999111111	Small Account	0	06/12/2003	Ready For Decision	10:00 AM	2:00 PM (Closed)
999999999	Large Account	0	06/12/2003	In Process	10:00 AM	2:00 PM (Closed)

The Fifth Third Direct: Positive Pay's secondary approval authority provides companies with an additional security level that can be used to monitor employee work as well as facilitating employee training.

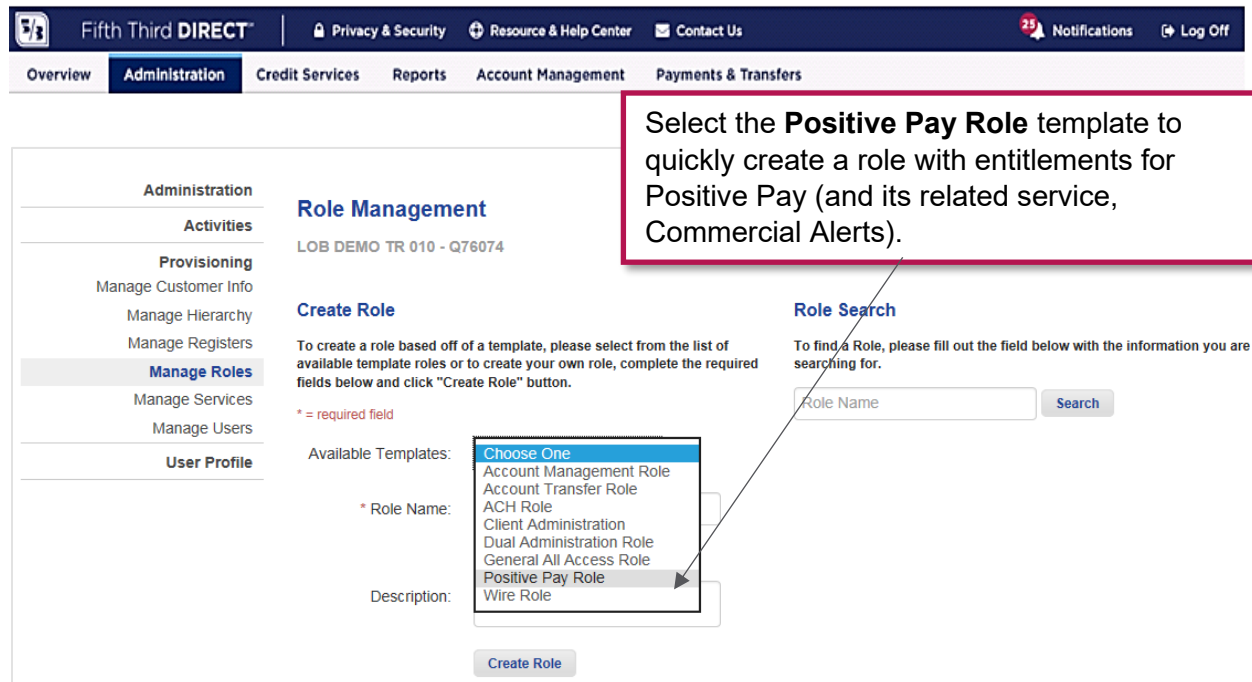
Approval Detail

With Positive Pay's built in security levels, no employee can approve a decision which they have previously made, providing that they require secondary approval for their decision, which helps to avoid internal check fraud.

The ability to either "Approve" or "Reject" other employee's decisions compliments a company's effort in combating check fraud.

Positive Pay		Bank Maintained Positive Pay - Approval Detail - Acct: #7 (QRS Account)																					
Today's Exceptions Search Exceptions Decision History Pending Approvals Audit Alerts return to main		<table border="1"> <thead> <tr> <th>Check Number</th><th>Bank Paid Amount</th><th>Reason</th><th>Item Status</th><th>Action</th><th>Submitted By</th><th>Image</th><th>Sequence Number</th></tr> </thead> <tbody> <tr> <td>6873440</td><td>750.25</td><td>Duplicate Paid Item</td><td>Pending Approval</td><td>Return Item</td><td>Q1234500</td><td>No Image Available</td><td>000000600592000006</td></tr> </tbody> </table>						Check Number	Bank Paid Amount	Reason	Item Status	Action	Submitted By	Image	Sequence Number	6873440	750.25	Duplicate Paid Item	Pending Approval	Return Item	Q1234500	No Image Available	000000600592000006
Check Number	Bank Paid Amount	Reason	Item Status	Action	Submitted By	Image	Sequence Number																
6873440	750.25	Duplicate Paid Item	Pending Approval	Return Item	Q1234500	No Image Available	000000600592000006																
		Approve All Submit Cancel																					

User Setup/Administration



Administration

Activities

Provisioning

Manage Customer Info

Manage Hierarchy

Manage Registers

Manage Roles

Manage Services

Manage Users

User Profile

Role Management

LOB DEMO TR 010 - Q76074

Create Role

To create a role based off of a template, please select from the list of available template roles or to create your own role, complete the required fields below and click "Create Role" button.

* = required field

Available Templates:

- Choose One
- Account Management Role
- Account Transfer Role
- ACH Role
- Client Administration
- Dual Administration Role
- General All Access Role
- Positive Pay Role**
- Wire Role

* Role Name:

Description:

Create Role

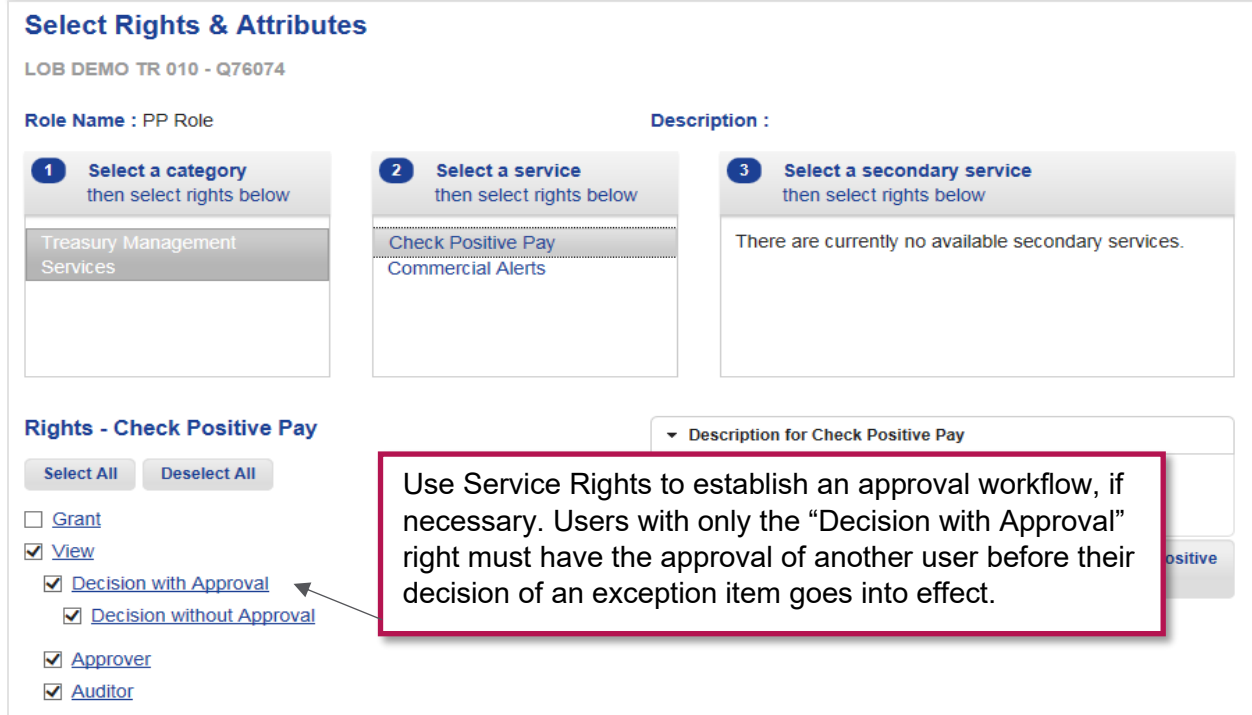
Role Search

To find a Role, please fill out the field below with the information you are searching for.

Role Name

Search

Creating a Shared Role with Positive Pay entitlements provides an easy way to grant multiple users access to exception items in one action.



Select Rights & Attributes

LOB DEMO TR 010 - Q76074

Role Name : PP Role

Description :

1 Select a category then select rights below

Treasury Management Services

2 Select a service then select rights below

Check Positive Pay
Commercial Alerts

3 Select a secondary service then select rights below

There are currently no available secondary services.

Rights - Check Positive Pay

Select All Deselect All

☐ Grant

☒ View

☒ Decision with Approval

☒ Decision without Approval

☒ Approver

☒ Auditor

Description for Check Positive Pay

Use Service Rights to establish an approval workflow, if necessary. Users with only the "Decision with Approval" right must have the approval of another user before their decision of an exception item goes into effect.

Email Alert

Select Rights & Attributes
LOB DEMO TR 010 - Q76074

Role Name : PP Role

1 Select a category then select rights below

Treasury Management Services

2 Select a service then select rights below

Check Positive Pay
Commercial Alerts

3 Select a right then select rights below

There are currently no available secondary services.

Rights - Commercial Alerts

Select All Deselect All

☐ Grant
☐ ACH Positive Pay
☒ Check Positive Pay

Description for Commercial Alerts

Cancel Save

Commercial Alerts rights allow Positive Pay users to select if they would like to receive email alerts for exception items and establish the e-mail addresses to which the alerts are sent.

- Email alerts are set up by each entitled user based on their preferences. Alerts are enabled, disabled, and directed to preferred email addresses under the Alerts item in the Positive Pay menu.
- Reminder email messages will be sent each hour until all items have been decisioned until the decision window closes at 5 p.m. ET.

Do Not Use this Alerts feature within Check Positive Pay - it has been replaced with the Administration functions above.

Overview Administration **Treasury Management** Reports & Statements Account Management Payments & Transfers

Check Positive Pay **Positive Pay Email Alert Configuration**

Today's Exceptions
Search Exceptions
Decision History
Pending Approvals
Audit
Alerts

Enable Alerts ☒
Primary Email Address:
Secondary Email Address:

Submit

return to main

X

Have a question? Contact your relationship team or call our Commercial Support Center at 866-475-0729, Monday through Friday, 7 a.m. to 10 p.m., ET.