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

Table of Contents

Introduction **2**

Daily Process Overview **2**

Log In to Positive Pay **2**

- Today's Exceptions 4
- Account Detail 5
- Search Exceptions Results 7
- Value in Viewing Images 8
- Decision History 9
- Approval Detail 10

User Setup/Administration **11**

- Email Alert 12

© 2026 Fifth Third Bank. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.

Introduction

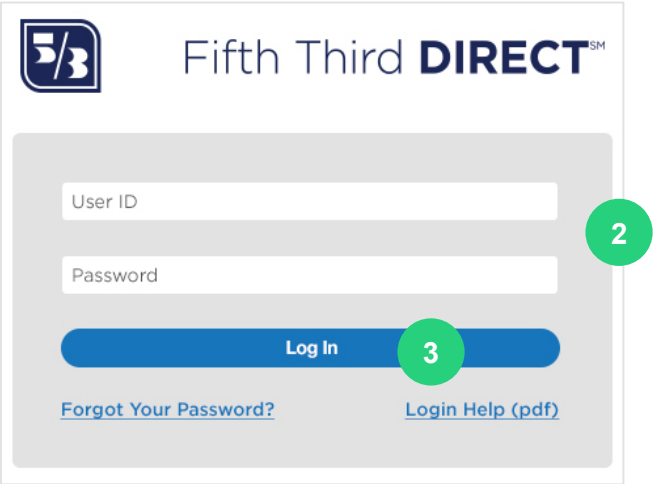
Positive Pay is a payables solution within the Fifth Third Direct® portal that helps protect clients from check fraud. It works by verifying presented checks against a list of checks issued by the client, identifying any discrepancies such as altered amounts or payees before the check is paid or cashed.

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.

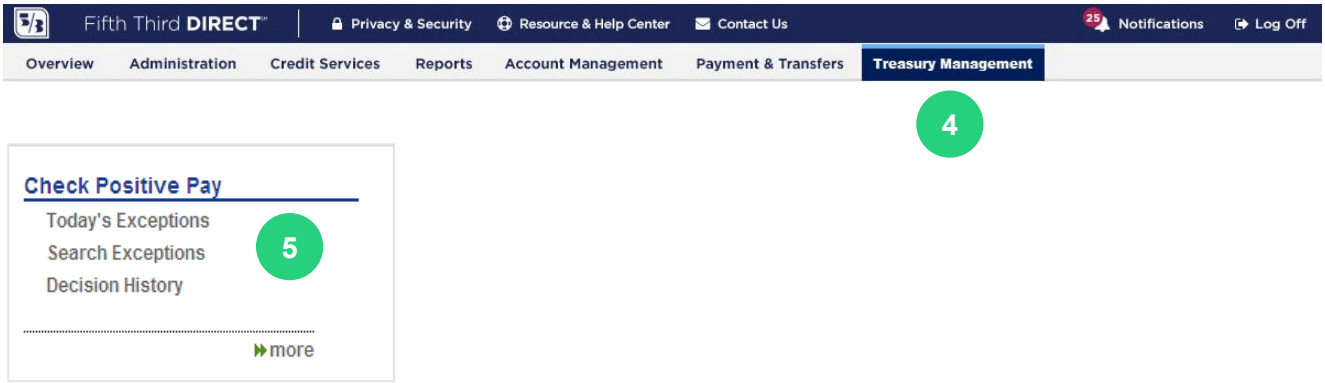
Log In to Positive Pay



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

© 2026 Fifth Third Bank. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.

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.

© 2026 Fifth Third Bank. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.

FIFTH THIRD

Today's Exceptions

Positive Pay provides users with quick access to account statistics. If items are pending

Positive Pay

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

return to main

Status Summary

Not Reported	1
Ready for Decision	3
In Process	2
Unsubmitted Accounts	6
Submitted	0
Confirmed	0
No Exceptions	1

Positive Pay - Account Summary

Bank Maintained Accounts

Account Number	Account Name	Total Items For Review (Payee)	Paid Items	Returned Items	Pending Approvals	Rejected Items	Paid Date	Account Status	Decision Window Open (ET)	Decision Window Close (ET)
1234567890	Payee Line Account	5 (1)	0	0	1	0	01/24/2006	Ready For Decision	10:00 AM	5:00 PM
731112233	ABC Account	3	0	0	0	0	06/12/2003	Ready For Decision	10:00 AM	5:00 PM
7766554433	QRS Account	2	1	0	1	0	06/12/2003	In Process	10:00 AM	5:00 PM
123456789	XYZ Account	0	0	0	0	0	06/12/2003	No Exception Items	10:00 AM	5:00 PM
987654321	123 Account	0	0	0	0	0	06/12/2003	Not Reported	10:00 AM	5:00 PM

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

© 2026 Fifth Third Bank. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.

FIFTH THIRD

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		Q901700	No Image Available	000000600592100000
	Issue File Payee Name	ABC Company, Inc						
220004	498.00	Paid No Issue	Ready for Decision	Return Item - Fraud		Q901700	No Image Available	000000600592100987
	Issue File Payee Name	XYZ Corporation						
228540	29,450.00	Payee Mismatch/Verify	Ready for Decision	Pay Item		Q901700	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		Q901700	No Image Available	000000600592186408
	Issue File Payee Name	International Business Company Incorporated						
229511	215,000.00	Exceeds Dollar Amount	Pending Approval	Pay Item		Q901700	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.

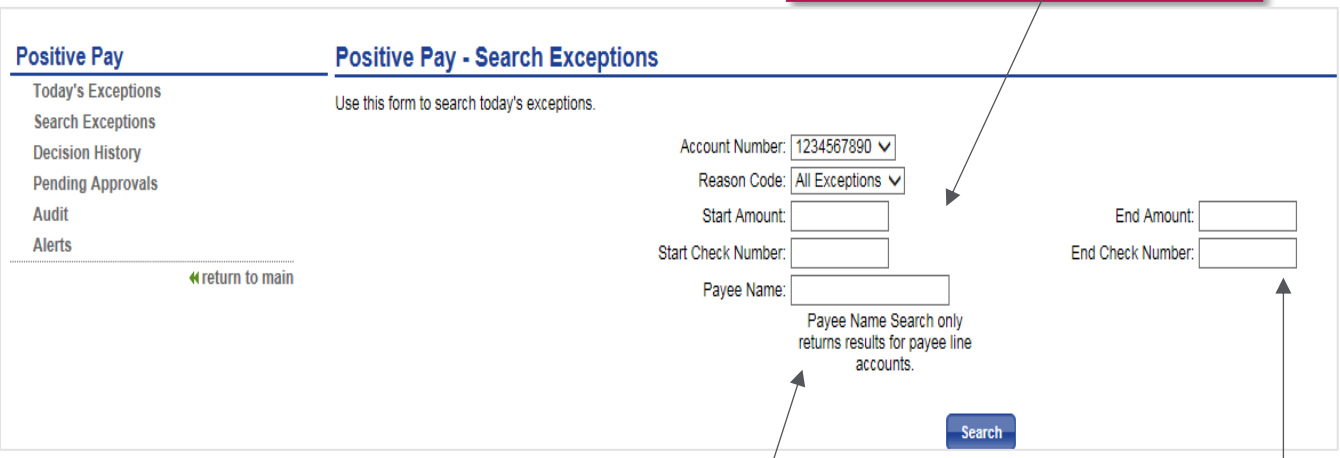
- After selecting an account, suspect activity is displayed for user review and processing. Fifth Third Direct: Positive Pay provides an interactive environment that allows customers to sort and organize data for their needs.
- Return decisions are quickly facilitated through a drop-down listing of responses,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

© 2026 Fifth Third Bank. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.

FIFTH THIRD

Using Search Exceptions

Predefined filters make searches easier.



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.

© 2026 Fifth Third Bank. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.

FIFTH THIRD

Search Exceptions Results

Sort retrieved information with a click of a column.

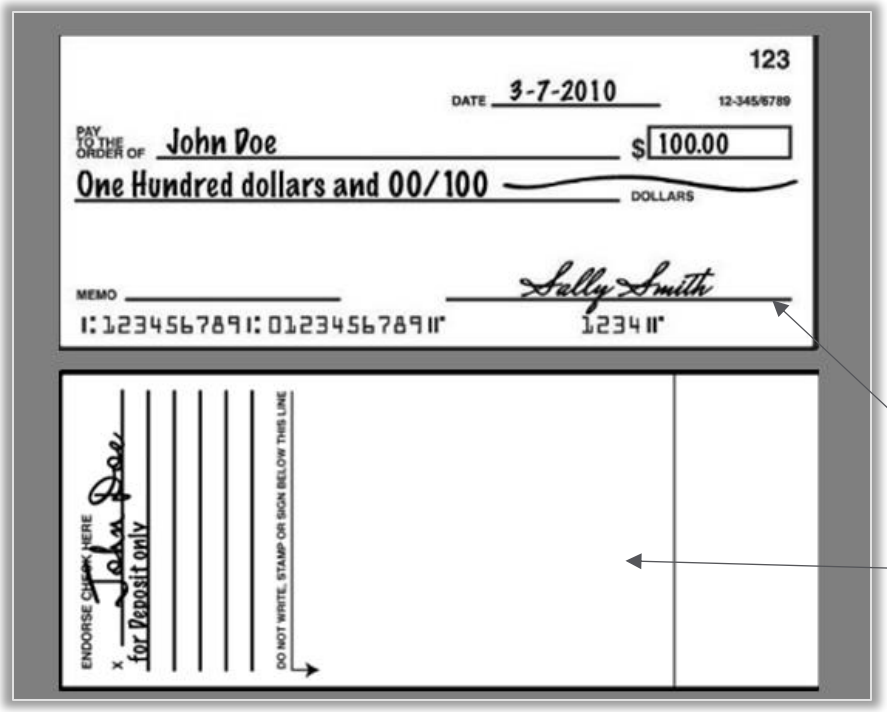
Check Number	Bank Paid Amount	Reason	Item Status	Action	Bank Action	Check Number Correction	Submitted By	Image	Sequence Number
0000000000	12,692.02	Invalid (0) Serial Number	Submitted	Return Item			Q123456	No Image Available	000000600592000000
0000000000	12,692.02	Invalid (0) Serial Number	Ready For 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.

© 2026 Fifth Third Bank. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.

FIFTH THIRD

Value in Viewing Images



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

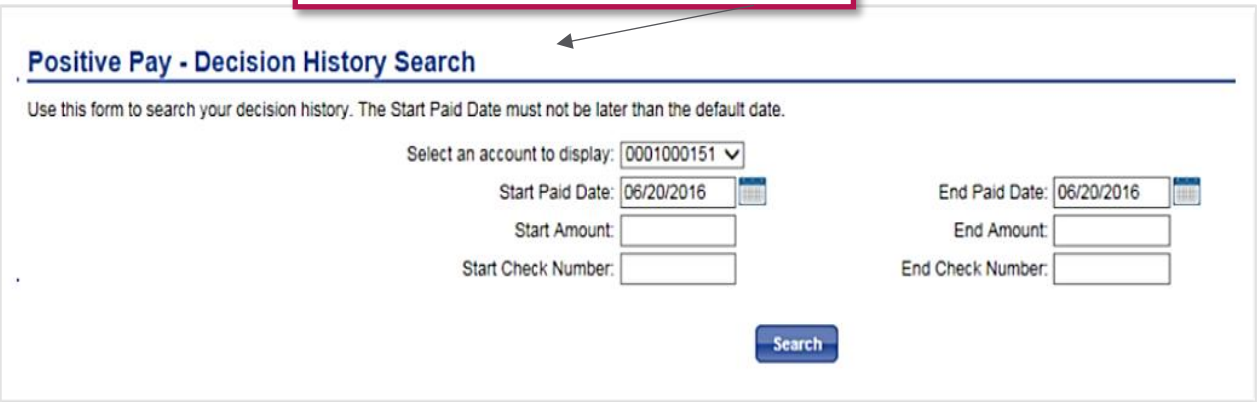
Account Number	Check Number	Reason	Bank Paid Amount	Paid Date	Item Status	Action	Bank Action	Submitted By	Image	Sequence Number
	1234	Amount Mismatch	1,907.16	01/25/2016	Submitted	Pay Item	Pay Item			000000000077474007
	1234	Paid No Issue	1,227.25	03/22/2016	Submitted	Return Item	Return Item			000000000073634306

- 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.

© 2026 Fifth Third Bank. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.

Decision History

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



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

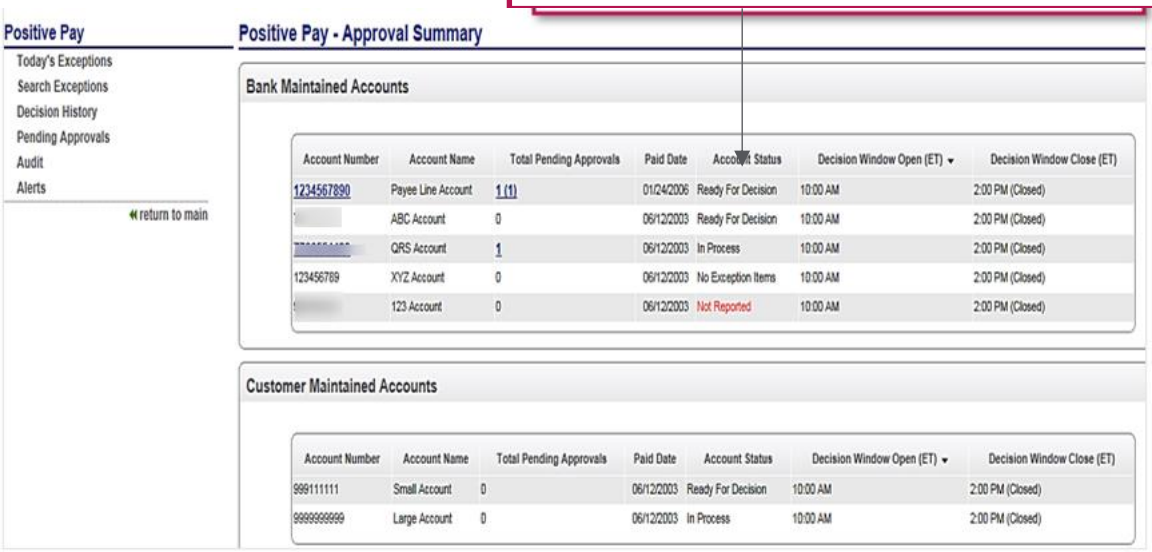
If imaged, the images are available for a full 90 days.

© 2026 Fifth Third Bank. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.

FIFTH THIRD

Pending Approval

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

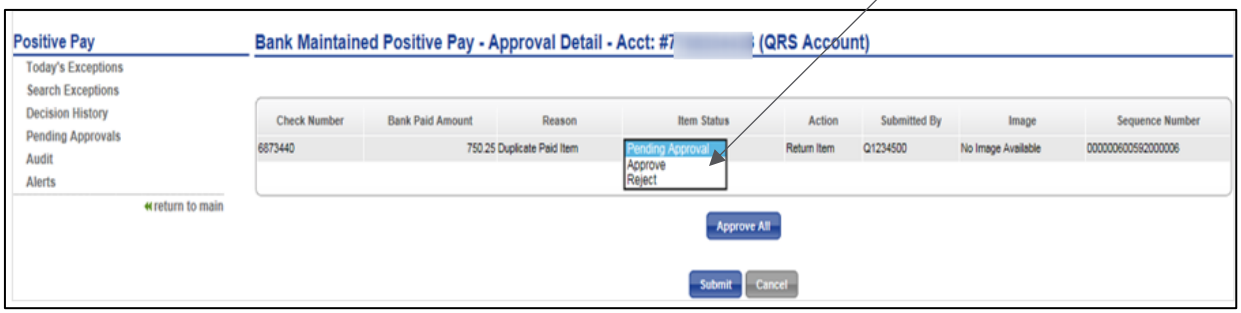


The Fifth Third Direct: Positive Pay's secondary approval authority provides companies with an additional security level that can be used to monitor employee work as well as facilitating employee training.

Approval Detail

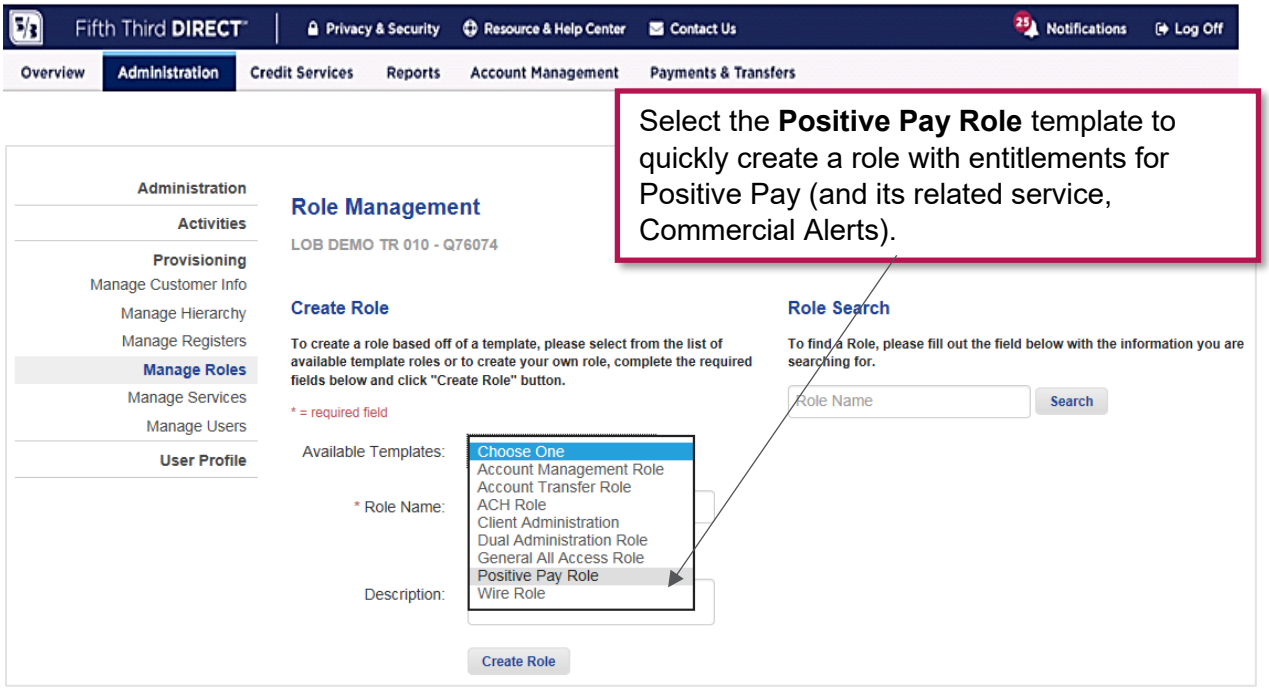
With Positive Pay's built in security levels, no employee can approve a decision which they have previously made, providing that they require secondary approval for their decision, which helps to avoid internal check fraud.

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



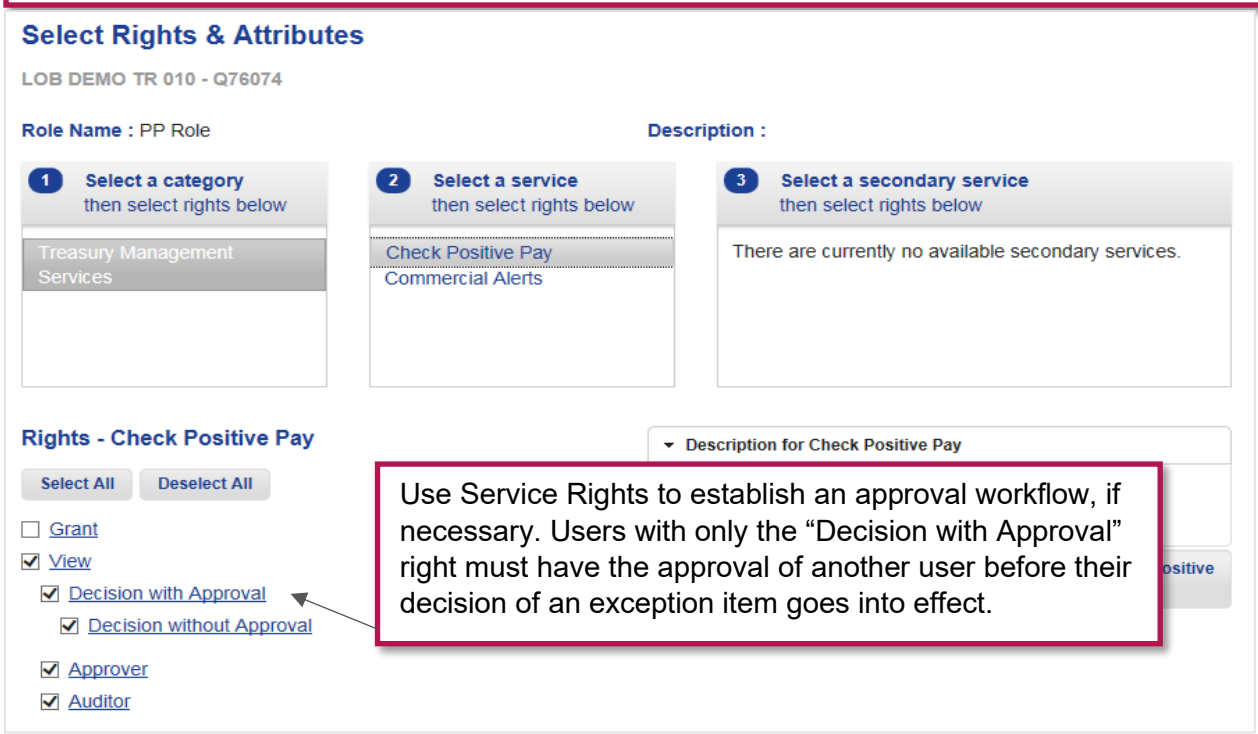
© 2026 Fifth Third Bank. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.

User Setup/Administration



Select the **Positive Pay Role** template to quickly create a role with entitlements for Positive Pay (and its related service, Commercial Alerts).

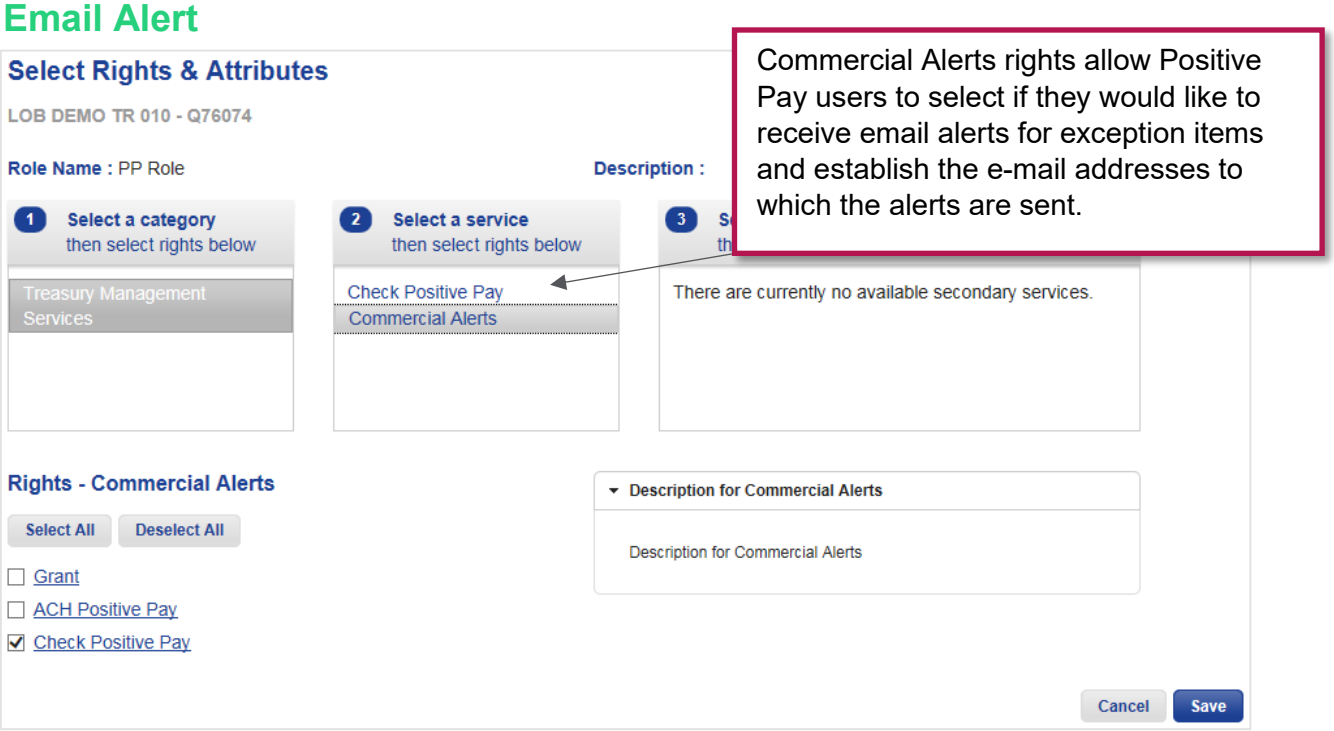
Creating a Shared Role with Positive Pay entitlements provides an easy way to grant multiple users access to exception items in one action.



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.

© 2026 Fifth Third Bank. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.

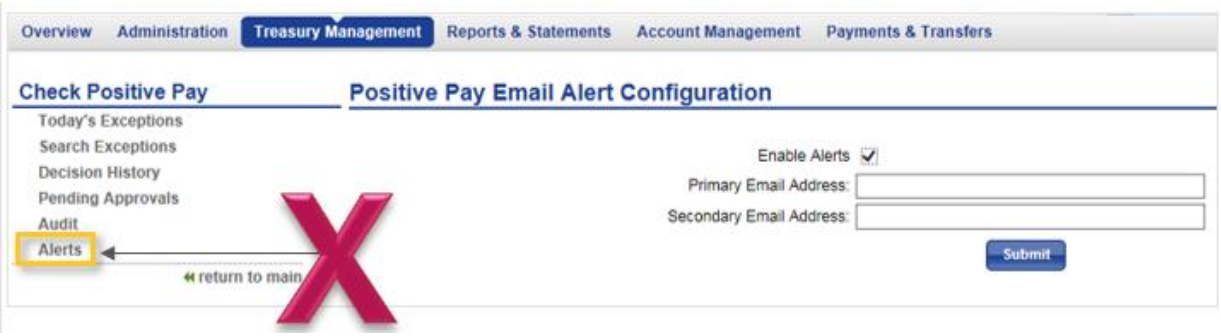
Email Alert



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.



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.

© 2026 Fifth Third Bank. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Member FDIC.