

BOSS Mobile Banking

Customer Quick Reference Guide

Positive Pay & Reverse Positive Pay

Exception Decision Management

Introduction

Welcome to the BOSS Digital Online Banking mobile app. This guide walks you through reviewing and making decisions on your Positive Pay and Reverse Positive Pay exception items directly from your mobile device. Managing exceptions on the go has never been easier — with just a few taps, you can protect your accounts from unauthorized or fraudulent transactions.

This guide covers two exception management workflows:

- **Check Positive Pay Exceptions** – Review checks presented against your account and decide whether to pay or return them.
- **Reverse Positive Pay Exceptions** – Review checks flagged by the bank and decide whether to pay or return them.

Section 1 — Getting Started: Logging In to the BOSS Mobile App

Before you can review exceptions, you will need to log in to the BOSS Digital Online Banking mobile app. Follow the steps below to access your account.

Standard Login

1. Open the BOSS Digital Online Banking app on your mobile device.
2. On the login screen, enter your Customer ID in the designated field.
3. Enter your User ID in the next field.
4. Enter your Password.
5. Tap Sign In to access your account.



Tip: Your Customer ID is unique to your organization, while your User ID is specific to you as an individual user. If you are unsure of either credential, contact your System Administrator.

Biometric Login (If Enabled)

If biometric authentication has been enabled on your device and within the BOSS app, you may use your fingerprint or facial recognition to log in quickly and securely.

1. Open the BOSS Digital Online Banking app on your mobile device.
2. When prompted, authenticate using your fingerprint (Touch ID) or facial recognition (Face ID), depending on your device.
3. You will be logged in automatically upon successful authentication.



Tip: *Biometric login must first be enabled within the app settings by an authorized user. If you would like to enable this feature and it is not currently active, navigate to Settings within the app or contact Fulton Support.*

Section 2 — Navigating to Exception Management

Once you are logged in, there are two convenient ways to access your Positive Pay and Reverse Positive Pay exception items: through the Home Screen Action Items or through the More menu in the navigation bar. Both methods are described below.

Option 1: Home Screen Action Items (Recommended for Quick Access)

The Home Screen provides a quick and easy summary of any pending exception items that require your attention. This is the fastest way to get directly to your exceptions without navigating through multiple menus.

1. After logging in, you will be directed to the Home Screen.
2. Look for the Action Items section on the Home Screen. Any pending Positive Pay or Reverse Positive Pay exceptions will be listed here as actionable notifications.
3. Tap on the relevant exception item to be taken directly to the exception detail screen, where you can review and make your decision.



Tip: *Action Items on the Home Screen will only appear when you have exceptions that require a decision. If no Action Items are displayed, you have no outstanding exceptions currently. Check back regularly, as new exceptions may appear throughout the business day.*

Option 2: More Tab – Risk/Fraud Management

You can also access exception management directly through the navigation menu, which is useful for reviewing all items within the Risk/Fraud Management module.

1. From any screen within the app, tap the More tab located in the bottom navigation bar.
2. From the More menu, tap Risk/Fraud Management.

3. You will see options for both Positive Pay and Reverse Positive Pay. Select the appropriate option based on the type of exception you need to review.



Tip: The More tab is your central hub for accessing additional banking features and services within the BOSS app. If you do not see the Risk/Fraud Management option, confirm with your administrator that this service has been enabled for your user profile.

Section 3 — Managing Check Positive Pay Exceptions


Check Positive Pay is a fraud prevention service that compares checks presented for payment against a list of checks you have issued. When a check is presented that does not match your issued check file — due to an incorrect amount, check number, or payee — it is flagged as an exception and requires your decision.

Understanding Check Positive Pay Exceptions

Decision Option	What It Means
Pay	Authorize the bank to process the check for payment, even though it is flagged as an exception.
Return	Instruct the bank to return (reject) the check and not process it for payment.

Steps to Review and Decide on a Check Positive Pay Exception

1. Navigate to the Check Positive Pay exception list using either the Home Screen Action Items or the More > Risk/Fraud Management path described in Section 3.
2. A list of outstanding exception items will be displayed. Each item will show key details such as the check number, issue date, presented amount, and payee (if applicable).
3. Tap on an individual exception item to view the full details, including any discrepancies that caused the item to be flagged.
4. Review the exception details carefully. Compare the presented check information against your records to determine whether the check is legitimate.
5. Select your decision:
 - 1) **Tap Pay** if you authorize this check to be processed.
 - 2) **Tap Return** if you want this check to be rejected and returned.
6. You may be prompted to confirm your decision. Review the confirmation prompt and tap Confirm to finalize.
7. Your decision will be submitted to the bank for processing.

 **Tip:** Exception decisions are subject to a cutoff time - 1:30 pm (EST). Ensure you review and submit all decisions before the daily deadline to avoid the default decision being applied. Contact your Cash Management representative to confirm your default decision.

Section 4 — Managing Reverse Positive Pay Exceptions


Reverse Positive Pay is an alternative fraud detection service in which the bank notifies you of checks that have been presented for payment, and you review them to determine whether they should be paid or returned. Unlike standard Positive Pay, the review process is initiated by the bank presenting the checks to you for approval.

Understanding Reverse Positive Pay Exceptions

Decision Option	What It Means
Pay	Confirm that the check is valid and authorize the bank to process it for payment.
Return	Flag the check as unauthorized or fraudulent and instruct the bank to return it unpaid.

Steps to Review and Decide on a Reverse Positive Pay Exception

1. Navigate to the Reverse Positive Pay exception list using either the Home Screen Action Items or the More > Risk/Fraud Management path described in Section 3.
2. A list of checks presented for payment will appear. Each item will display key information such as the check number, amount, and presentation date.
3. Tap on an individual item to view full check details.
4. Review the check information and compare it against your internal records to verify its legitimacy.
5. Select your decision:
 - 1) **Tap Pay** if the check is valid and you authorize payment.
 - 2) **Tap Return** if the check appears unauthorized, altered, or fraudulent.
6. Confirm your decision when prompted by tapping Confirm.
7. Your decision will be transmitted to the bank for processing.

 **Tip:** If you do not submit a decision on a Reverse Positive Pay item before the cutoff time, the default decision established for your account will be applied. Review your agreement with our Cash Management representative to understand your default decision settings.

Section 5 — Troubleshooting & FAQs

Common Issues and Solutions

I do not see any exceptions listed.

If the Exceptions List is empty, this may mean:

- No checks presented against your account have triggered an exception in the current cycle.
- Your review session for the current cycle has already been submitted.
- Your account may not yet be enrolled in Positive Pay. Contact your bank to confirm enrollment.

I cannot view the check image.

Check images require a stable internet connection to load. Try the following:

- Confirm your device has an active Wi-Fi or mobile data connection.
- Close and reopen the app, then try loading the image again.
- If the image still does not load, contact your bank's support team — the image may not yet be available in the system.

I submitted a decision by mistake. Can I change it?

Once a decision is submitted through the app, it cannot be reversed within the app itself. Contact your bank's treasury or cash management support team immediately. Changes may be possible if you call before the bank's processing cut-off time.

The app is logging me out unexpectedly.

For security, the BOSS Mobile App automatically times out after a period of inactivity. To reduce interruptions, avoid switching between apps for extended periods during a review session. You will need to log back in and resume your review.

I missed the cut-off deadline. What happens?

- Check Positive Pay: Undecided exceptions will be processed according to your account's default Pay or Return setting. Contact your bank immediately to confirm what action was taken.
- Reverse Positive Pay: All items not flagged for return will be paid. Contact your bank immediately if you need to dispute a payment processed after a missed deadline.

Frequently Asked Questions

Q: Can multiple users at my company review exceptions at the same time?

A: Yes. Multiple authorized users can log in simultaneously. However, if two users attempt to submit decisions on the same item at the same time, the first submission will be recorded. Coordinate with your team to avoid conflicts.

Q: What happens if I flag an item for Return that was actually a valid check?

A: The returned check may be re-presented by the payee, resulting in a returned item fee and potential issues with the payee. If you flag a return in error, contact your bank immediately to attempt to reverse the decision before the cut-off.

Q: Can I access Positive Pay on a tablet?

A: Yes. The BOSS Mobile App is compatible with both smartphones and tablets running iOS or Android. The tablet layout may display additional information side by side for a more comfortable review experience.

Need Help?

For assistance with the BOSS Mobile Banking app, please contact the Fulton Support Team at 1.800.FULTON.4 (1.800.385.8664) or our Cash Management Support Team at 866.943.8739