

POSITIVE PAY

for business

Stop check fraud in its tracks with better protections and competitive advantages

Checks are not going away anytime soon. Businesses need to constantly improve reconciliation methods in tandem with today's ever-increasing security concerns. By reconciling accounts with the protection of Positive Pay, an automated check-matching technology, you can monitor checks processed for payment across all your accounts and reject unauthorized transactions to mitigate payment risk. Positive Pay is scalable for transaction volume and supports fraud policies and best practices.

Benefits of Positive Pay:

- Visibility to checks flagged as potentially fraudulent exceptions
- Efficient and convenient access to decision check exceptions on desktop and mobile
- Historical reporting on all exceptions
- Check issue management from uploading to reconciling
- Notifications for Review and Pending Cut Off
- Helps to quickly identify suspicious items
- Access to check images for comparison



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Contact our team to get started

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Start mitigating risk from the dashboard

As soon as you log in, the dashboard is ready for business. The Positive Pay Exceptions Dashboard Widget can be set to be ever-present so that users can immediately see all of the current check exceptions in play and make timely decisions.

The screenshot shows the 'Check Exceptions' dashboard. At the top, there are tabs for 'Check Exceptions', 'Check Exceptions - Decision Activity', and 'Issued Items Activity'. Below the tabs, there's a search bar and a filter section with radio buttons for 'To Decision', 'Decided Today', and 'All Items'. The main table lists check exceptions with columns for 'Pay All', 'Return All', 'Return Reasons', 'Account', 'Check Number', 'Paid Amount', 'Issued Amount', 'Posted Date', 'Issued Date', 'Issued Payee', 'Exception Reason', and 'Open All'. Five numbered callouts highlight specific features: 1. 'Pay All' and 'Return All' buttons in the first column. 2. 'Review' and 'Review All' buttons at the bottom. 3. A comment bubble icon next to a row. 4. The 'Check Number' column. 5. The 'Details' link in the 'Open All' column.

Pay All	Return All	Return Reasons	Account	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exception Reason	Open All
<input type="radio"/>	<input checked="" type="radio"/>	Select a Reason	20201984	252165	\$26,171.00	\$26,171.00	05/03/2024	04/12/2024		Payee mismatch	Details
<input type="radio"/>	<input checked="" type="radio"/>	Select a Reason	20201984	252168	\$56,000.00	\$56,000.00	05/03/2024	04/12/2024		Payee mismatch	Details
<input type="radio"/>	<input checked="" type="radio"/>	Select a Reason	20201984	252169	\$68,000.00	\$68,000.00	05/03/2024	04/12/2024		Payee mismatch	Details
<input type="radio"/>	<input checked="" type="radio"/>	Select a Reason	20201984	252164	\$7,678.02	\$767,802.00	05/03/2024	04/12/2024		Amount mismatch	Details
<input type="radio"/>	<input checked="" type="radio"/>	Select a Reason	20201984	252167	\$12,209.80	\$1,220,980.00	05/03/2024	04/12/2024		Amount mismatch	Details

1. Pay All / Return All buttons enable users to select individual Check Exceptions or bulk select multiple Check Exceptions to process or return.

2. Review/Review All buttons allow users to review individual exceptions or all exceptions

3. Comment Bubbles add another layer of clarification and history directly linked to the exception.

4. Check Numbers In addition to being numerical references, Check Numbers are clickable links that present a digital image of checks when an image is available. Users can quickly compare each check processed in question.

5 Details Link provide access to additional information about the check along with an audit trail of activity against the check.

Create file formats with custom mapping

Your team will quickly become subject matter experts at crafting fixed-position and delimited formats. Imagine pure proficiency as your data-processing needs are created, in-house, everyday, completely devoid of custom programming. With this versatile tool at your fingertips, processing issued check files becomes a much easier and customizable task for unique transaction types.

Issued Items Template Formatting Tool

Upload Format

Delimited

Fixed Position

Format Name *

SMAC INC

Text qualifier is identified by a single quotes (') and field delimiter is identified by a comma (.).

Delimited

Exclude Header Rows

0

Exclude Footer Rows

0

Item Amount

Decimal Included

Whole Dollar (798 = 798.00)

Implied Decimal (798 = 7.98)

Issued Date Format

mm/dd/yyyy

Checking Indicator

Savings Indicator

Void Indicator

V

Void Date Format

mmddyyyy

Column Order

Issued Date *

1

Item Amount *

2

Item Number *

3

Account Number

Account Type

Payee

4

Void Date

6

Void Indicator

5

Save

Cancel

Our Template Formatting Tool combined with our Create Issued Items flow, empowers your team with the flexibility they need to gain efficiencies.

Create Issued Items

1. Upload Issued Items File

2. Manage Issued Items

3. Review

4. Confirmation

Type to filter

Total Checks: 34

Total Amount: \$7,987.17

Increment Check Numbers

Type	Account Number (Type)	Check Number	Date Issued	Check Amount	Payee	
Check	x3716 (Checking)	100767	Specific Date08/17/2023	\$25.11	MAC Construction	
Check	x3716 (Checking)	100768	Specific Date08/17/2023	\$16.18	MAC Construction	
Check	x3716 (Checking)	100769	Specific Date08/17/2023	\$95.66	MAC Marketing	
Check	x3716 (Checking)	100770	Specific Date08/17/2023	\$19.11	MAC Advertising	
Check	x3716 (Checking)	100771	Specific Date08/17/2023	\$8.48	MAC INC	
Check	x3716 (Checking)	100772	Specific Date08/17/2023	\$65.12	MAC Construction	

Viewing 1 to 10 of 34 Items

First

Previous

1

2

3

4

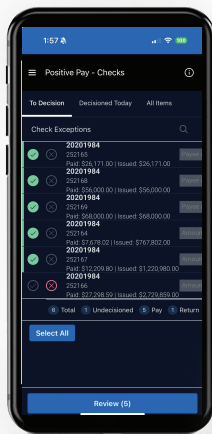
Next

Last

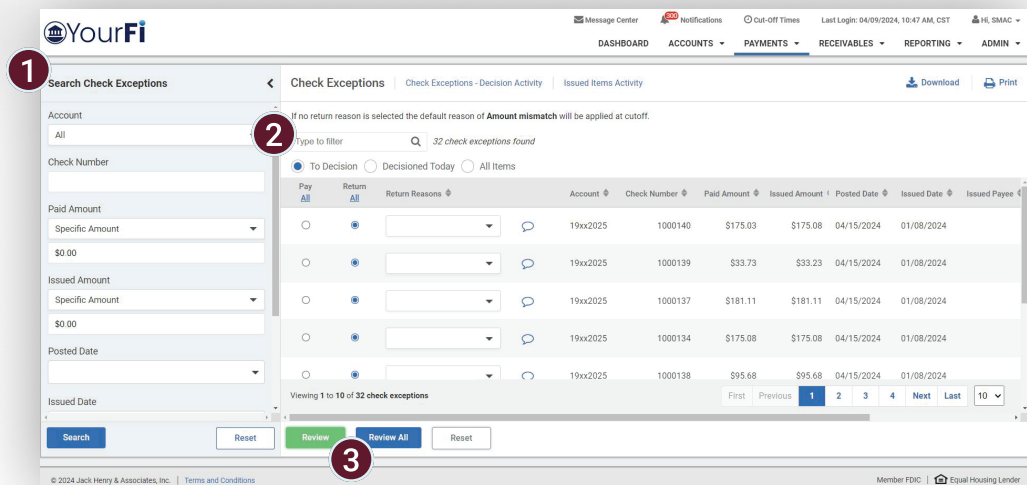
10

Decision anywhere — office or on-the-go!

The Check Exceptions decisioning process is clean and efficient on smartphones and on your desktop. Desktop and tablet users can expand the filters to find specific Positive Pay exceptions. **Type to Filter**, exclusively available on desktop, is utilized by simply typing either the Account Number, Check Number, Issued Amount, Paid Amount, Issued Date, etc., and the exception information is instantly displayed in the results window. Similarly, smartphone users can quickly and easily access Check Exceptions without Type to Filter.



With login privileges, both mobile and desktop users have the ability to decision Check Exceptions, view images of the checks used in the exception and see details. **The Desktop version has the added benefit of an Audit Log.** When the 'Details Link' is selected, more information, including who updated the exception, the DDA Batch Number, DDA Sequence Number, etc., can be viewed or decided.



1 Search Filter for detail searches leverage the flyout filter.

2 Type to Filter for faster searching across results, based on account number, checking number, dates, etc.

3 Review/Review All buttons allow users to review individual exceptions or all exceptions.

Access historical data & reconcile quickly

It's about reconciliation. Research and reconcile check issues across all or individual accounts. Review current and historical submissions to the financial institution.

1 Search Issued Items Activity

Item Entry Type: All
 Item Type: All
 Item Status: All
 Date Type: Created Date
 Date Range: 01/01/2023 - 05/17/2023
 Accounts: All
 Amount: Specific Amount
 \$0.00
 Check Number:
 Payee:

2 Issued Item Status

Item Entry Type	Item Type	Item Status	Issued Date	Created Date	Void Date	Account	Amount	Check Number	Payee
Other	Void	Void	02/10/2023	02/10/2023	02/10/2023		\$9,876,540...	987612345	Test
Other	Check	Issued	03/07/2023	03/07/2023			\$50.00	125	Tyler Co
Other	Void	Void	04/05/2023	04/05/2023	04/05/2023		\$20.00	88889999	
Manual	Check	Issued	04/17/2023	04/18/2023			\$1.00	36346	MAC
Other	Check	Issued	05/16/2023	05/16/2023			\$12.00	43536363	eqwergwrwr
Manual	Check	Stale Date	01/10/2023	01/10/2023			\$123,123	1/10/2023 10:21:25 AM cduabury Created	
Manual	Check	Issued	02/06/2023	02/07/2023			\$1.00	0	MAC INC
Manual	Check	Issued	03/14/2023	03/14/2023			\$1,650.00	123	
Manual	Check	Issued	03/20/2023	03/20/2023			\$2,023.00	20230320	MAC Systems
Other	Check	Issued	03/20/2023	03/20/2023			\$2,023.21	20230321	MAC Advertising

3 Quick View

Total Issued Items: 201
 Total Amount: \$10,249,731.02

Viewing 1 to 10 of 201 Items

First Previous 1 2 3 4 5 Next Last 10

1 Search Issued Item Activity

Users can search issued items by a number of search filter options.

2 Issued Item Status

for each issued item. Statuses include: Issued, Cleared, Returned, Void, Stop Pay, Stale Date, Dormant and Deleted.

3 Quick View

Click the total amount to display a summary of item counts and total dollar amount for each account.

Issued Items are sent via Direct Send

Direct Send of Check Issue Files minimizes human error by replacing manual file submissions with a secure, automated delivery channel that provides real-time processing notifications to customers.

Simplify the process of making corrections

Correcting issued items is fast and easy with Positive Pay Return Reasons. Positive Pay Return Reasons empowers business users with the ability to select a return reason when reviewing check exceptions, add comments and upload supporting attachments to provide additional information with the return reason during the review process.

The screenshot displays the 'Check Exceptions' interface. At the top, there are tabs for 'Check Exceptions', 'Check Exceptions - Decision Activity', and 'Issued Items'. A 'Comment' modal is open, showing a text input field and a 'Done' button. A red arrow points from the 'Comment' icon in the table to the modal. The table below has columns for 'Pay', 'Return', 'Return Reasons', 'Account', 'Check Number', 'Paid Amount', 'Issued Amount', 'Posted Date', 'Issued Date', and 'Issued Payee'. A red circle '1' highlights the 'Return Reasons' dropdown menu. A red circle '2' highlights the 'Comment' icon. A red circle '3' highlights the 'Confirm Decisions' button in the 'Review Decisions' modal at the bottom. The 'Review Decisions' modal shows a table with columns for 'Decision', 'Return Reason', 'Account', 'Check Number', 'Paid Amount', 'Issued Amount', 'Posted Date', 'Issued Date', 'Issued Payee', and 'Exception Reason'. The table contains one row with the following data: Decision: Return, Return Reason: Default Return Reason, Account: 1000, Check Number: 0, Paid Amount: \$19.36, Issued Amount: \$0.00, Posted Date: 10/15/2021, Issued Date: 04/15/2024, Issued Payee: 01/08/2024, Exception Reason: Amount mismatch. The modal also includes a 'Viewing 1 of 1' indicator and 'Confirm Decisions' and 'Cancel' buttons.

1 Return Reason Select a return reason from the return reason dropdown.

2 Comments Click the comment icon to add comments and select Done when you're ready to submit your comment.

3 Review Decisions: After a careful review select Confirm Decisions. If you proceed with a return decision but do not manually select a return reason from the drop-down, the system will automatically apply the default return reason when the "Confirm Decisions" action is executed.

NOTE: If check exceptions have not been decisioned and the default decision in SilverLake is return, the default return reason will be applied to all exceptions after cutoff and end of day processing completes. The exceptions will move to the Check Exceptions - Decision Activity after EOD completes.

After Check Exceptions cutoff time, all Check Exceptions will be locked down and no further actions will be allowed. Furthermore, all Check Exceptions will remain on this page until EOD processing has been completed.