CHECK POSITIVE PAY

IMPORTANT: EXCEPTIONS ARE DUE BY 12:00 PM EST

Use this guide to learn how to efficiently process exceptions and make informed decisions on unauthorized or suspicious transactions. This guide walks you through the steps to review account activity, send corrections, and review essential reports for your financial records.

ICON GLOSSARY

TOP OF PAGE

- Expands or minimizes menu

- Manages or Accesses Favorites

- Return to the home screen

- View additional information about the action items and their meanings on that page

- View notifications

- Manage notifications or log out

WITHIN ACTIVITY SCREENS

- Search

- Add or remove columns and adjust how much information is displayed

- Download the information on the screen

WITHIN PROCEDURE

**Required Fields*

CONTENTS

FAQ'S

What is Check Positive Pay? A fraud-prevention tool that compares checks presented for payment to the checks you've issued. Any mismatch becomes an exception for you to review.

When are decisions due? What if I miss the deadline? All exception decisions are due by 12:00 PM EST on business days. If you do not decision an item by the cut-off, it is handled according to your account's default settings. Which is most commonly Return for an abundance of caution, contact TreasuryONE Support if you're unsure of your defaults.

What is an exception? A check that doesn't match your issued items or violates a rule (e.g., stale date, voided, not issued).

What do common exception reasons mean?

- Payee Mismatch – The payee name the system read does not match what was issued in our system.
- Paid Not Issued – Check not found in your issued file.
- Duplicate Paid Item – Check has already been paid.
- Stale Dated Item Paid – Check is older than your stale-date cutoff.
- Voided Item – Check was voided in the system.

Can I change a decision? Yes, until 12:00 PM EST for that processing day. After that, decisions can't be changed.

How do I know my decision was successfully made? The exception will move from the Decision Needed to Decisioned group.

How do I load issued checks? You can:

- Import an issued check file, or
- Enter issued checks manually.

How far back can I see history? Paid and returned transaction history is available for 90 days after an item has paid.

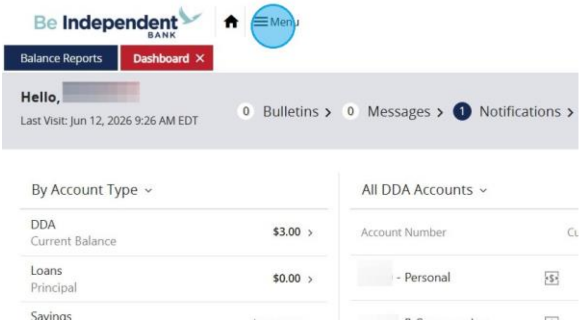
Who do I contact for help? Contact TreasuryONE Support at Independent Bank for help with:

- Exception decisions and defaults
- Import issues and file mapping
- Enabling features such as payee match

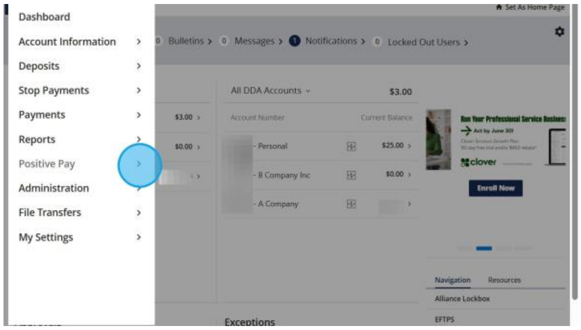
For assistance, please reach out to TreasuryONE Support

NAVIGATING TO POSITIVE PAY

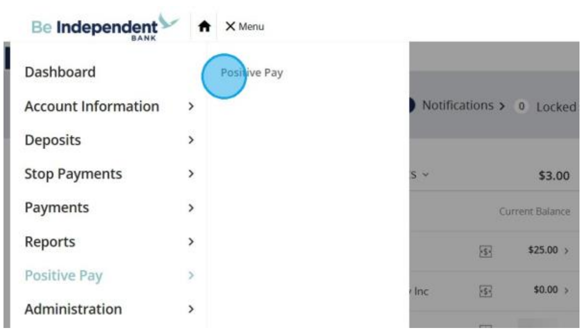
1. Click "Menu"



2. Click “Positive Pay"



3. Click “Positive Pay”

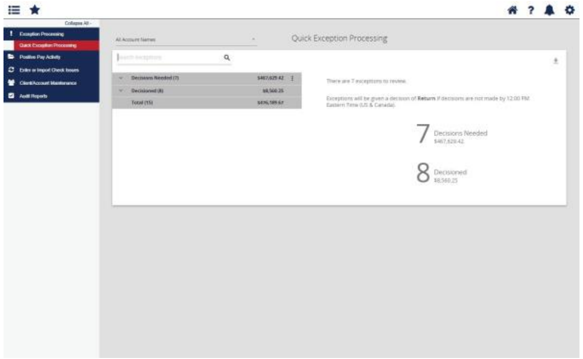


4. You will land on the Positive Pay Home Screen

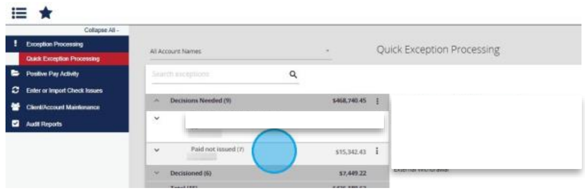
5. Click "Exception Processing"

6. Click "Quick Exception Processing"

7. The Quick Exception Processing screen will show you the number and total dollar amount of decisions still needed, as well as what has already been decisioned. It also displays the cut-off time; **all decisions must be made by 12:00 PM EST.**



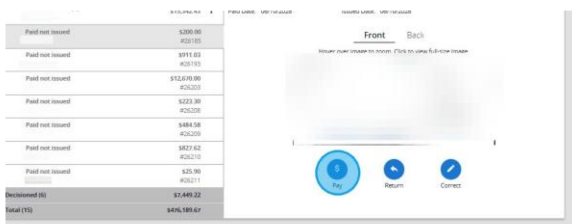
8. Exceptions will be grouped by reason
    a. **Exception reasons may include:**
        i. **PAYEE MISMATCH –** item read differently than what was issued in the system.
            1. *This could even mean when issued in the system the check was issued as "ABC Company" but on the check it was printed as "ABC Company Inc".*
            2. *The printed check and the payee name issued in the system must match 100% for payee to work properly.*
        ii. **DUPLICATE PAID ITEM** – item was already paid.
        iii. **PAID NOT ISSUED** – item was not loaded as an issued check.
        iv. **STALE DATED ITEM PAID** – item is older than your stale-date cutoff.
        v. **PREVIOUSLY PAID ITEM POSTED** – item was previously paid.
        vi. **VOIDED ITEM** – item was previously voided.
9. Expand each reason to view checks individually



10. View the exception details and image to validate if the check is good.

TO PAY:

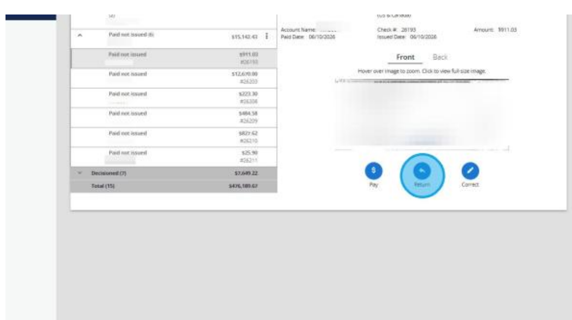
11. Click here
    b. Or choose "⋮" to act on every item at once, or make a selection next to each group to act on all items within that group.



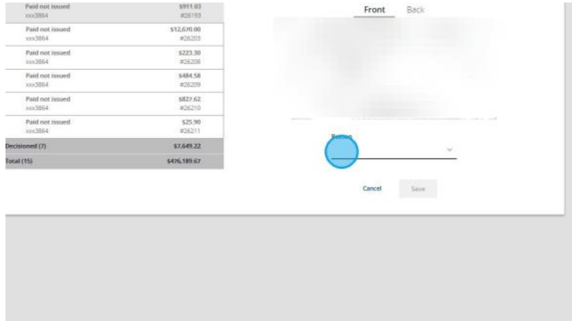
12. View the exception details and image, if the check is Fraudulent, Duplicate, or Stale Dated → Click here to Return

TO RETURN:

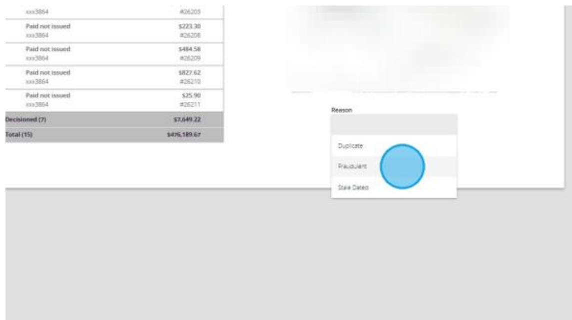
13. Click here
    c. Or choose "⋮" to act on every item at once, or make a selection next to each group to act on all items within that group.



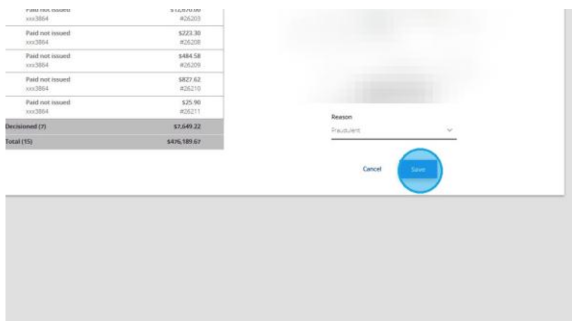
14. Click "Reason"



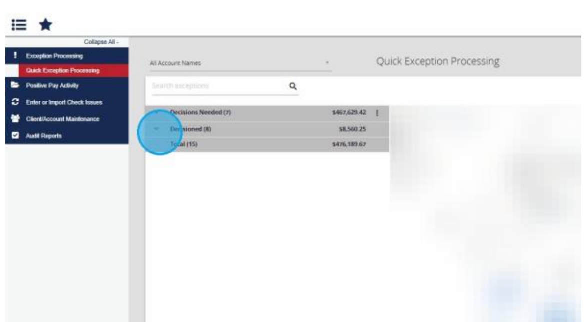
15. Click the Reason



16. Click "Save"



17. After a decision is successfully made, it will appear in the Decisioned category.
    d. Decisioned items can be reviewed or changed prior to 12:00PM EST.
    e. If you do not decision an item by the cut-off, it is handled according to your account's default settings.

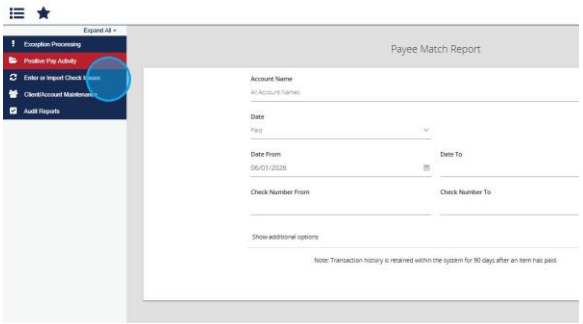


ENTER OR IMPORT CHECK ISSUES

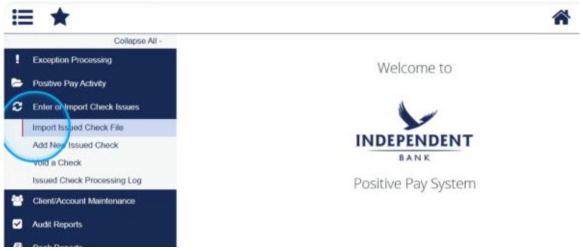
IMPORT CHECK ISSUES

A check issue file and corresponding map must be created prior to importing. If no map is available, contact TreasuryONE Support for assistance.*

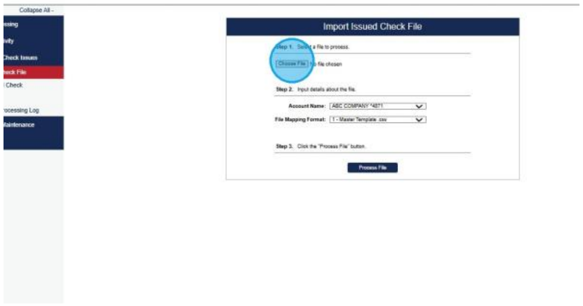
18. Click "Enter or Import Check Issues"



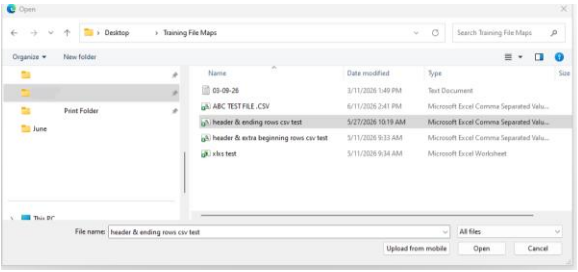
19. Click "Import Issued Check File"



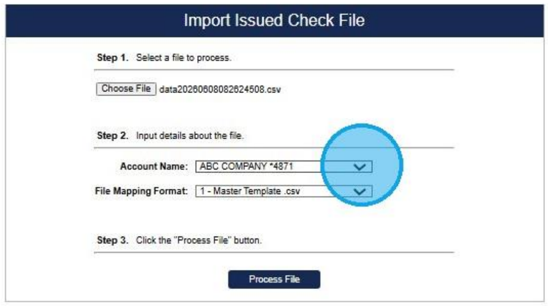
20. Click 'Choose File' to select the check issue file.



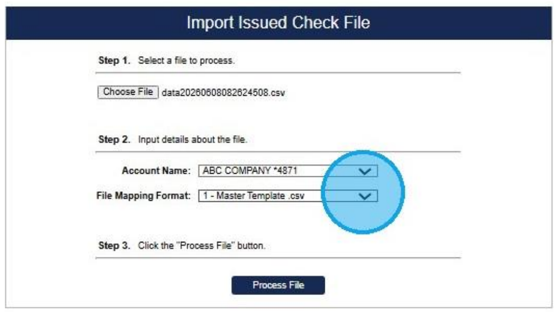
21. Click your issue import file within your file folder, then click Open.



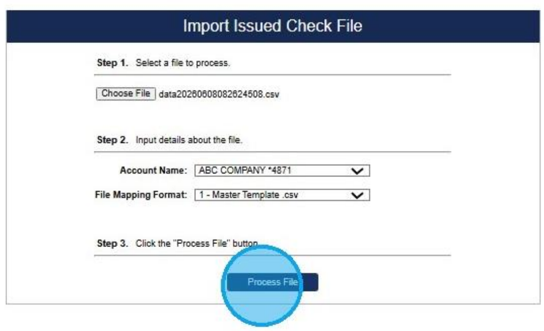
22. Choose the appropriate Account Name from the dropdown menu to choose which account you are importing for.
    a. If you have multiple accounts within your file and your map is set up to accommodate this, Account Name does not need to be selected.



23. Choose the File Mapping Format required for your import.



24. Click 'Process File' to upload and import the check data.

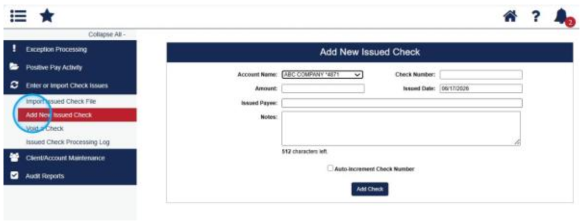


25. Once a file is uploaded and processed, a window is displayed indicating the processing status.

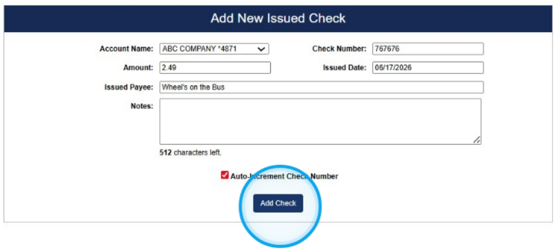
    b. **Processed** - the file was processed successfully.
    c. **Processed with Exceptions –** The file processed, but duplicate checks were not loaded.
        i. If processing takes longer than 30 seconds, you'll receive an email when it is complete. You can also check the status on the Issued Check File Processing Log page. Statuses include:
            1. **Unprocessed –** File uploaded, not yet processed.
            2. **Rejected –** File rejected (e.g., mismatch between entered item/amount totals and file totals). The file was rejected because the file format did not match the selected mapping format.

ENTER ISSUED CHECKS MANUALLY

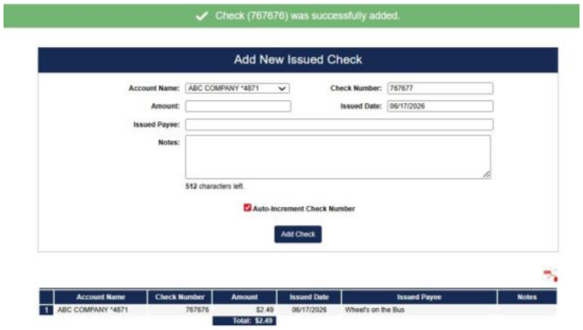
26. Click 'Add New Issued Check' in the side menu.



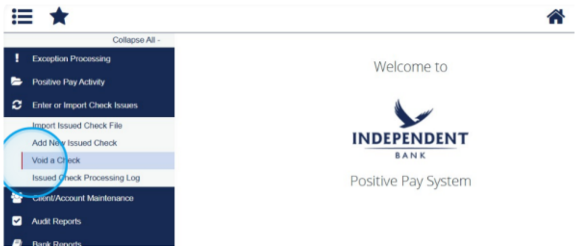
27. **Enter the Check Information:**
    - d. Account Name*
    - e. Check Number*
    - f. Amount*
    - g. Issued Date*
    - h. Issued Payee*
    - i. Notes (*optional*)
28. Check the Auto-Increment Check Number if you have more than 1 check to enter that is in sequential order, **if not** click 'Add Check' to manually save the check details.



29. Check (###) was successfully added message will appear. If you checked auto-increment, the next check number will appear to enter the next check, repeat the steps above as needed.
    - j. There is an option to print what was entered by clicking here 



30. Click "Void a Check"



31. **Enter the check information:**
    a. Account Name*
    b. Check Number*
    c. Check Amount
    d. Issued Date
32. Click 'Find Matching Check' to search for the specific transaction.

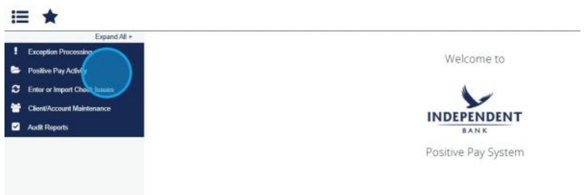
33. If there is a matching issue check in the system, the information will appear for you to confirm. Click 'Void Check' to finalize the voiding process.
    e. If there was no matching check found, you can still choose to Void the check by selecting 'Void Check'
    f. If the check was already paid or returned, you will get an alert on the top of the page
        i. 

VIEW CHECK POSITIVE PAY ACTIVITY & LOGS

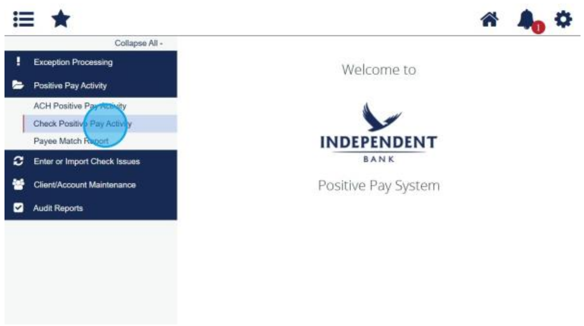
VIEW PAY AND RETURN ACTIVITY

Note: Transaction history is retained within the system for 90 days after an item has paid.

34. To Review Paid or Returned Activity, Click "Positive Pay Activity" from the Positive Pay Menu

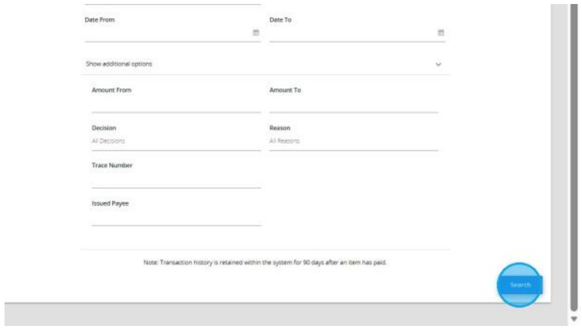


35. Click "Check Positive Pay Activity"

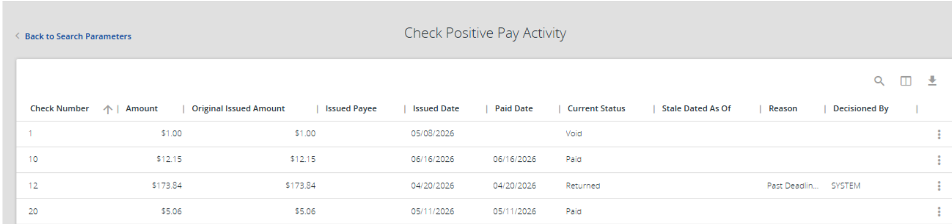


36. If you are trying to review a specific account, select that account from the Account Name drop-down list. If you are not reviewing a specific account, leave the Account Name field set to "All Account Names".
    Additional Search options are available if needed.

37. Set Date Range and Click "Search"



38. View Activity Screen, to get a more detailed breakdown [click here](#).

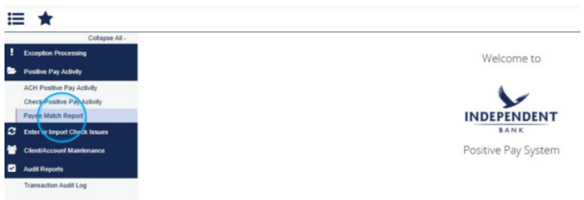


Check Number	Amount	Original Issued Amount	Issued Payee	Issued Date	Paid Date	Current Status	Stale Dated As Of	Reason	Decisioned By
1	$1.00	$1.00		05/08/2026		Void			
10	$12.15	$12.15		06/16/2026	06/16/2026	Paid			
12	$173.84	$173.84		04/20/2026	04/20/2026	Returned		Past Deadlin...	SYSTEM
20	$5.06	$5.06		05/11/2026	05/11/2026	Paid			

VIEW PAYEE MATCH ACTIVITY

***Must have payee enabled**

39. Click "Payee Match Report"

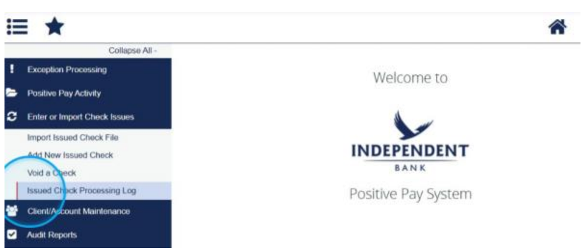


40. Enter search Criteria, then Click Search

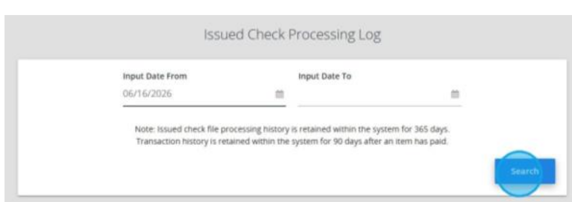
VIEWING ISSUED IMPORT PROCESSING LOG

To view import files, to verify if they were successful.

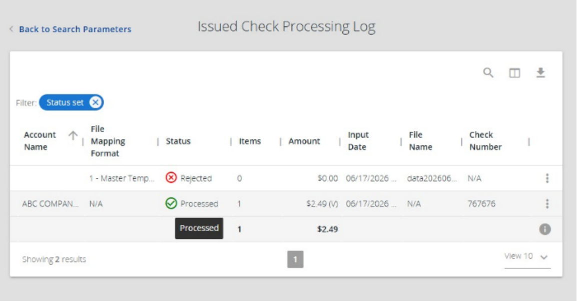
41. Click "Issued Check Processing Log"



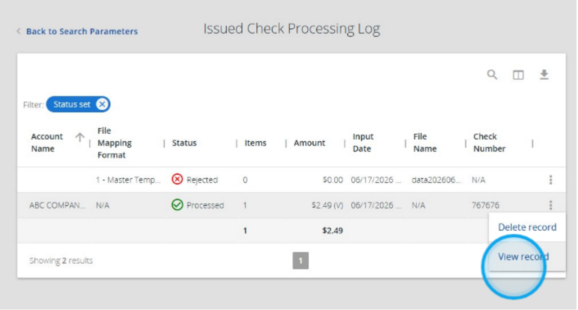
42. Enter the date, then Click "Search"



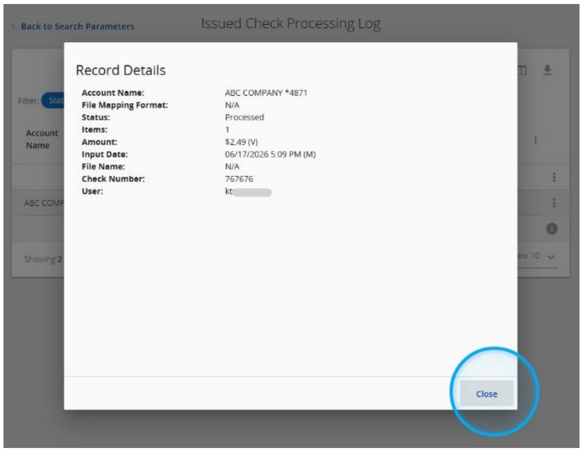
43. View Records.



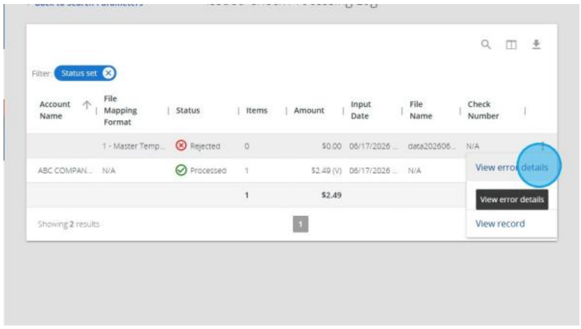
44. Click 'View record' from the options menu to see full file details.



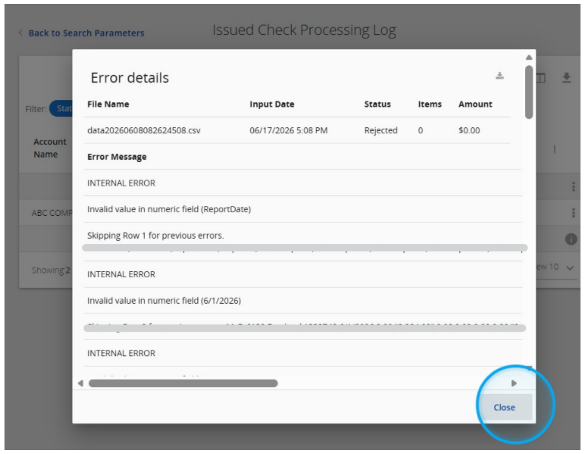
45. Click "Close" when done reviewing information.



46. If you have a Status of Rejected, click 'View error details' to troubleshoot rejection reasons.

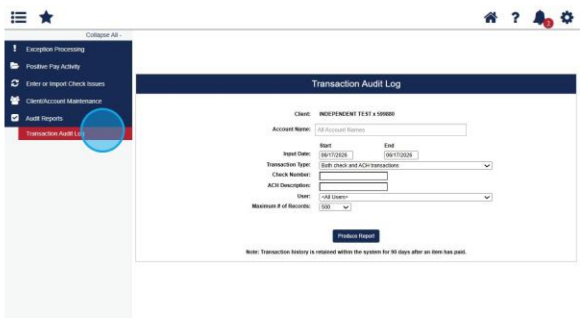


47. Once reviewed, Click "Close"

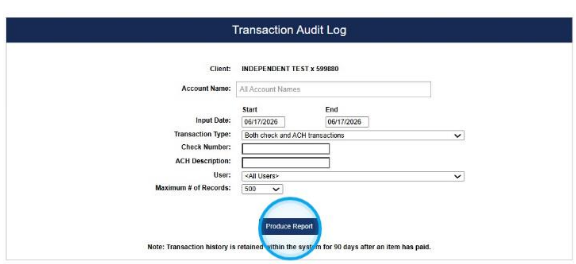


TRANSACTION AUDIT LOG

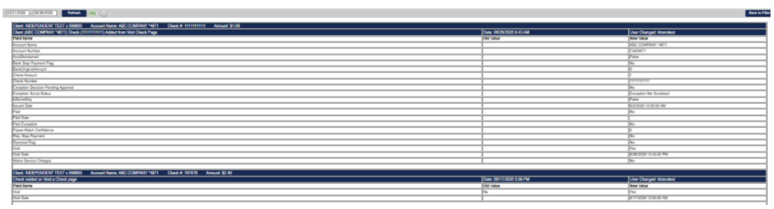
48. Click "Transaction Audit Log"



49. Enter search Criteria then Click 'Produce Report' to generate the Transaction Audit Log results.



50. Audit logs will show when new data is entered or deleted, the previous information and the updated information, and which user made the change.



VIEW ACTIVITY SCREEN

On the Check Positive Pay Activity screen, you can,

- **View check images** - displays an image of the selected check if cleared. You can change the view and download a PDF version of the image from this window.
- **View record** - opens an individual history item for additional details on the change.
- **Edit record** - opens the record for editing, only available if in an outstanding status.
- **Delete record** - removes the record, only available if in an outstanding status.
- **Check Number** - the check number of this item.
- **Amount** - the amount of the check that has been presented for payment.
- **Issued Payee** - the issued payee name for this check.
- **Note: Issued Payee** is only displayed if **payee is enabled.**
- **Issued Date** - the issued date for this check.
    - On Paid Not Issued exceptions, the paid date is defaulted into the issued date field.
- **Paid Date** - the paid date for this check.
- **Current Status** - the status of the transaction:
    - **Issued** - displayed on items that are flagged as issued by the system.
    - **Exception** - displayed on items that are flagged as exceptions by the system.
    - **Returned** - displayed on items that are flagged as returned exceptions by the system.
    - **Paid** - displayed on items that have been previously paid.
    - **Void** - displayed on items that have been voided.
- **Account Number** - the associated account number. The first four numbers will be automatically masked.
- **Input Date** - the date the issued item was entered into the system.
- **Exception Date** - the date of the exception.
- **Void Date** - the date the check was voided.
- **Decision** - the decision for this exception item.
- **Reason** - the reason associated with the exception.
- **Decisioned By** - the user who performed the decision. Transactions that are automatically decisioned by the issued check file display as **<username>.**
    - **Note:** If the decision is made by the bank, the username will not be displayed.
- **Stale Dated As Of** - indicates the date the item was stale dated.