

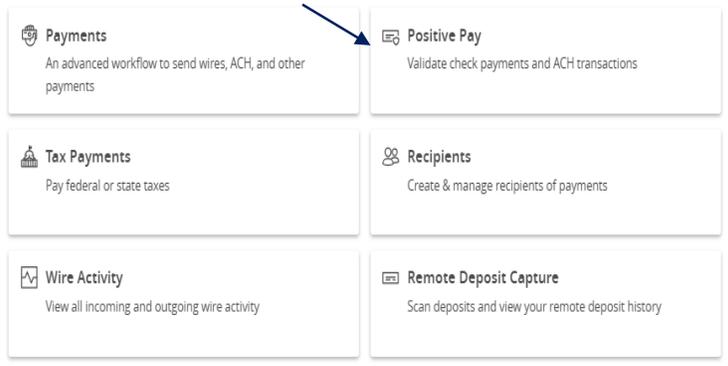


The Centrix Positive Pay system is a powerful fraud protection tool that prevents potential fraudulent or unauthorized electronic or check transactions from processing to SNB Customer accounts. With proper setup and monitoring, unauthorized transactions can easily be returned.

1. Click on 'Treasury Connect' then select the Positive Pay tile.



PAYMENTS & COLLECTIONS



2. To process ACH or check exceptions, click on Quick Exception Processing in on the Positive Pay screen.



Questions? Please call our Customer Care Center toll-free at 855-614-4061.



3. Select the item from the list to bring up the option to Pay or Return the item. For checks, an image of the item will be available. For ACH Items, no images are available.

Treasury Ops | Quick Exception Processing

All Client IDs

Search exceptions

Decisions Needed (3)		\$10.24
Unauthorized ACH transaction	OPS-Analysis 4565	\$0.12
Unauthorized ACH transaction	OPS-SBA 4567	\$0.12
Paid not issued	OPS-Analysis 4565 #3011	\$10.00
Decisions (0)		\$0.00
Total (3)		\$10.24

There are 3 exceptions to review.

Exceptions will be given a decision of **Pay** if decisions are not made by 3:00 PM Central Time (US & Canada).

3 Decisions Needed
\$10.24

0 Decisions
\$0.00

Search exceptions

Decisions Needed (3)		\$10.24
Unauthorized ACH transaction	OPS-Analysis 4565	\$0.12
Unauthorized ACH transaction	OPS-SBA 4567	\$0.12
Paid not issued	OPS-Analysis 4565 #3011	\$10.00
Decisions (0)		\$0.00
Total (3)		\$10.24

Paid not issued

Default Decision: Pay

Cutoff Time: 3:00 PM Central Time (US & Canada)

Client ID: OPS-Analysis 4565

Check #: 3011

Paid Date: 03/11/2025

Issued Date: 03/11/2025

Amount: \$10.00

Front Back

Hover over image to zoom. Click to view full-size image.

Pay Return

Search exceptions

Decisions Needed (3)		\$10.24
Unauthorized ACH transaction	OPS-Analysis 4565	\$0.12
Unauthorized ACH transaction	OPS-SBA 4567	\$0.12
Paid not issued	OPS-Analysis 4565 #3011	\$10.00
Decisions (0)		\$0.00
Total (3)		\$10.24

Unauthorized ACH transaction

Default Decision: Pay

Cutoff Time: 3:00 PM Central Time (US & Canada)

Client ID: OPS-SBA 4567

Amount: \$0.12

Paid Date: 03/11/2025

CCD / 470485339 / CR

ACH Paymen Treasury Ops ACH Daily ACH Test

Add Rule Pay Return

Questions? Please call our Customer Care Center toll-free at 855-614-4061.



ACH Transactions

1. To Pay the ACH item, click on the Pay Icon

Search exceptions

Decisions Needed (3)		\$10.24
Unauthorized ACH transaction	OPS-Analysis 4565	\$0.12
Unauthorized ACH transaction	OPS-SBA 4567	\$0.12
Paid not issued	OPS-Analysis 4565	\$10.00 #3011
Decided (0)		\$0.00
Total (3)		\$10.24

Unauthorized ACH transaction
Default Decision: Pay Cutoff Time: 3:00 PM Central Time (US & Canada)
Client ID: OPS-SBA 4567 Amount: \$0.12 Paid Date: 03/11/2025
CCD / 470485339 / CR
ACH Paymen Treasury Ops ACH Daily ACH Test

2. Once the item has been decided, it will move to the 'Decided' section. The decision can be changed up until the cutoff time, if necessary.

Search exceptions

Decisions Needed (2)		\$10.12
Decided (1)		\$0.12
Unauthorized ACH transaction	OPS-SBA 4567	\$0.12
Total (3)		\$10.24

Unauthorized ACH transaction
Decision: Pay
Client ID: OPS-SBA 4567 Amount: \$0.12 Paid Date: 03/11/2025
CCD / 470485339 / CR
ACH Paymen Treasury Ops ACH Daily ACH Test

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- To return an item, click on the Return Icon. A reason will need to be provided for the return.

Search exceptions

Decisions Needed (1)		\$1.02
UNAUTHORIZED ACH TRANSACTION	\$1.02	
Test Company		
Decisions (0)		\$0.00
Total (1)		\$1.02

UNAUTHORIZED ACH TRANSACTION
Default Decision: Return Cutoff Time: 3:00 PM Central Time (US & Canada)
Client ID: Test Company Amount: \$1.02 Paid Date: 09/11/2023
CCD / 1050006509 / DR
BANCORP/ BANCORP/ SV WH-SURENCY LIFE AND HEALTH-99994-SETTLE PURCHASE

Buttons: Add Rule, Pay, Return (indicated by an arrow)

Search exceptions

Decisions Needed (2)		\$10.12
Unauthorized ACH transaction	\$0.12	
OPS-Analysis 4565		
Paid not issued	\$10.00	
OPS-Analysis 4565	#3011	
Decisions (1)		\$0.12
Total (3)		\$10.24

Unauthorized ACH transaction
Default Decision: Pay Cutoff Time: 3:00 PM Central Time (US & Canada)
Client ID: OPS-Analysis 4565 Amount: \$0.12 Paid Date: 03/11/2025
CCD / 470485339 / CR
ACH Paymen Treasury Ops ACH Daily ACH Test

Reason dropdown menu:
Fraudulent (indicated by an arrow)
Other
Post Deadline Item Returned
Unauthorized

- Once the return reason has been selected, click on Save to update the item.

Search exceptions

Decisions Needed (2)		\$10.12
Unauthorized ACH transaction	\$0.12	
OPS-Analysis 4565		
Paid not issued	\$10.00	
OPS-Analysis 4565	#3011	
Decisions (1)		\$0.12
Total (3)		\$10.24

Unauthorized ACH transaction
Default Decision: Pay Cutoff Time: 3:00 PM Central Time (US & Canada)
Client ID: OPS-Analysis 4565 Amount: \$0.12 Paid Date: 03/11/2025
CCD / 470485339 / CR
ACH Paymen Treasury Ops ACH Daily ACH Test

Reason dropdown menu:
Fraudulent (selected)
Other
Post Deadline Item Returned
Unauthorized

Buttons: Cancel, Save (indicated by an arrow)

Questions? Please call our Customer Care Center toll-free at 855-614-4061.



Adding Vendors to the Authorization Rules

1. Once all ACH Decisions have been made, vendors can be added to the ACH Authorization rules. To add an ACH Rule for an item, click on the Decided section to display all items decided.
2. Select the transaction where the ACH rule will be applied and click on Add Rule to add the item to the approved list.
3. Add the details for the authorization rule
 - Description: Name of Company
 - SEC Code: Defaults to the original transaction code
 - Company ID: Defaults from the original transaction
 - DR/CR: Defaults to original transaction. Debits only is most common
 - Max Amount: Defaults to the transaction amount. Recommended to adjust or remove if the payment will vary.
4. Once updated, click on Save Rule to complete the process.

Decisions Needed (2)	\$10.12	Unauthorized ACH transaction
Decided (1)	\$0.12	Decision: Pay
Unauthorized ACH transaction	\$0.12	Client ID: OPS-SBA 4567 Amount: \$0.12 Paid Date: 03/11/2025
OPSSBA 4567		CCD / 470485339 / CR
Total (3)	\$10.24	ACH Paymen Treasury Ops ACH Dally ACH Test

Add ACH authorization rule

Rule Name
Test Company

SEC Code
CCD

Company ID
1050006509

Debits or Credits
Debits only

Max Allowable Amount

Transaction Description

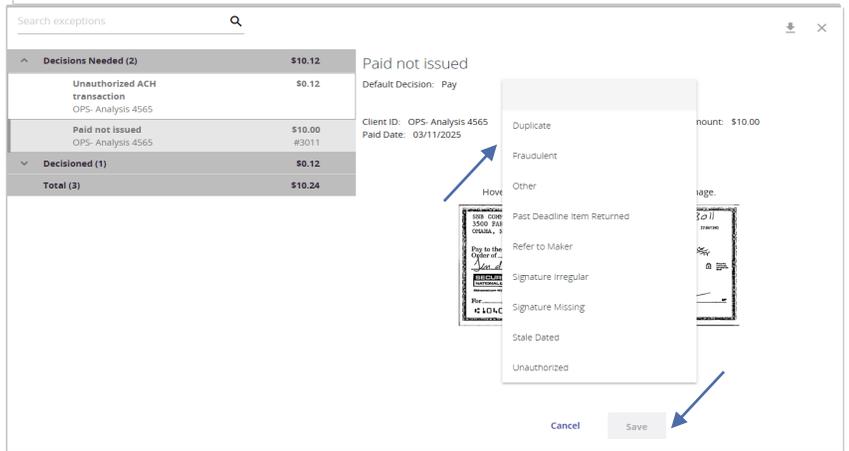
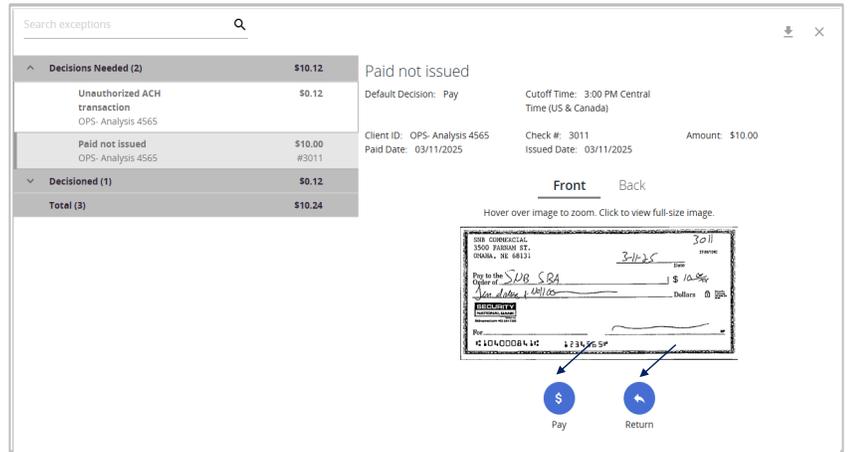
Cancel Save rule

Questions? Please call our Customer Care Center toll-free at 855-614-4061.



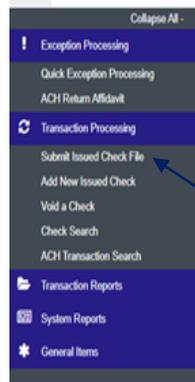
Check Positive Pay Decisioning

1. Select the Check from the list of items to be decided. This will bring up an image of the item for review. To pay the item, click on the Pay Icon.
2. To return an item, click on the Return Icon. A reason must be provided when returning an item.
3. If returning, once the reason has been selected, click on Save to Decision the item. If the item is being paid, click on Save to complete the process.



Uploading a Check Positive Pay File

1. To upload a check file to the positive pay system select the Transaction Processing menu and click Submit Issued Check File.



Questions? Please call our Customer Care Center toll-free at 855-614-4061.



2. Select Choose file to import the Check Positive Pay file. The File mapping should default to the standard mapping for your organization. Select the correct account and file mapping from the drop downs if applicable.
3. Click on Process File to import the file. A message will pop up to advise that the file is processing.

Submit Issued Check File

Step 1. Select a file to process.

Choose File No file chosen

Step 2. Input details about the file.

Client ID: OPS-Analysis 4565

File Mapping Format: Test File

Step 3. Click the "Process File" button.

Process File

4. Once the file is processed, a message will be displayed to advise on the status of the file (Processed, Rejected or Processed with Errors). Verify the number of items and total dollar amounts are correct. Once completed, no other action is needed.

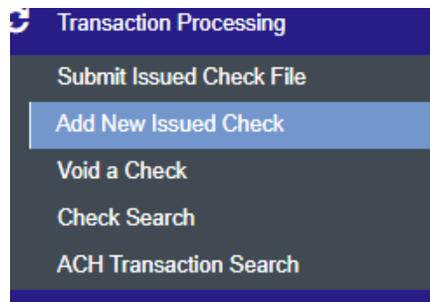
Step 3. Click the "Process File" button.

File is processing. Please Wait...

File Name	Upload Date	Status	Items	Amount
Positive_Pay_Bank-1_ChkDate021717.csv	7/26/24 1:00:36 PM	Processed	13	\$82,260.38

Add New Issued Check Manually

1. To add an individual item to the system, select Add New Issued Check under Transaction Processing.



Questions? Please call our Customer Care Center toll-free at 855-614-4061.



2. If more than one account is enabled for Check Positive Pay, select the correct account from the Client ID Drop Down.
3. Input the check number, amount, issue date (if different than default date), issued payee and any notes for the item.
4. Once completed, click on the 'Add Check' button. If adding more than one check with sequential number, check the 'Auto Increment Check Number' box.

Add New Issued Check

Client ID: <Not Selected> (dropdown menu open showing OPS-Analysis 4565, OPS-SBA 4567, OPS-Tellie 4567)

Check Number: []

Amount: []

Issued Date: 07/26/2024

Issued Payee: []

Notes: []

512 characters left.

Auto-Increment Check Number

Add Check

Voiding a Check in the Positive Pay system

1. To void a check after it has been input in to the positive pay system, select the Void a Check option on the Transaction processing menu.
2. Select the correct account number from the dropdown menu, if applicable. Input the check number, check amount and issued date of the item. Once input, select the 'Find Matching Check' button to search the system.
3. Verify that the correct item was retrieved, then click on the 'Void Check' button to complete the process. A notification will appear at the top of the screen to confirm that the item was voided.

Transaction Processing

- Submit Issued Check File
- Add New Issued Check
- Void a Check**
- Check Search
- ACH Transaction Search

Void a Check

Step 1. Enter check information.

Client ID: OPS-Analysis 4565 (dropdown)

Check Number: 5678

Check Amount: 1.00

Issued Date: 07/26/2024

Step 2. Click the "Find Matching Check" button to find the check.

Find Matching Check

Step 3. Verify the check that will be voided.

Client ID	Check #	Check Amount	Issued Date
OPS-Analysis 4565	5678	1.00	07/26/2024

Step 4. Click the "Void Check" button to complete the void process.

Void Check

Note: Void history is retained within the system for 730 days after an item has been voided.

✓ "The check has been successfully voided"

Questions? Please call our Customer Care Center toll-free at 855-614-4061.



ACH Transaction Searches

1. Within the positive pay system, both check and ACH transactions are searchable. On the transaction processing menu, select the transaction type to search.



2. If searching for ACH Transactions, input the following information on the next screen:
 - Client ID: Select Account(s)
 - Date: Enter the date range
 - Debits or Credits: Transactions in or out of the account
 - SEC Code: Most common setting is All. CCD displays corporate transactions, CTX will display corporate exchange transactions (large addenda)
 - Amount range: Specify a dollar amount if needed

Note: Transaction history is retained within the system for 730 days after an item has paid.

3. The report generated can be reviewed in the Centrix Platform, or it can be exported to Excel, to a CSV file, or to a PDF. Click on the Download icon to complete this process.

Client ID	Company ID	SEC Code	Debit/Credit	Amount	Transaction Description	Paid Date	Status	Actions
OPS-Analysis 4565	470485339	CCD	CR	\$0.12	ACH Paymen Treasury Ops ACH Daily ACH ...	03/09/2025	Paid	Export all to Excel, Export page to PDF, Export all to PDF, Export all to CSV
OPS-Analysis 4565	470485339	CCD	CR	\$0.12	ACH Paymen Treasury Ops ACH Daily ACH ...	03/04/2025	Paid	
OPS-Analysis 4565	470485339	CCD	CR	\$0.12	ACH Paymen Treasury Ops ACH Daily ACH ...	03/05/2025	Paid	
OPS-Analysis 4565	470485339	CCD	CR	\$0.12	ACH Paymen Treasury Ops ACH Daily ACH ...	03/06/2025	Paid	
OPS-Analysis 4565	470485339	CCD	CR	\$0.12	ACH Paymen Treasury Ops ACH Daily ACH ...	03/07/2025	Paid	
OPS-Analysis 4565	470485339	CCD	CR	\$0.12	ACH Paymen Treasury Ops ACH Daily ACH ...	03/10/2025	Paid	
OPS-Analysis 4565	470485339	CCD	CR	\$0.12	ACH Paymen Treasury Ops ACH Daily ACH ...	03/11/2025	Exception	
OPS-SBA 4567	470485339	CCD	CR	\$0.12	ACH Paymen Treasury Ops ACH Daily ACH ...	03/03/2025	Paid	
OPS-SBA 4567	470485339	CCD	CR	\$0.12	ACH Paymen Treasury Ops ACH Daily ACH ...	03/04/2025	Paid	
OPS-SBA 4567	470485339	CCD	CR	\$0.12	ACH Paymen Treasury Ops ACH Daily ACH ...	03/05/2025	Paid	
				\$1.68				

Showing 1-10 of 14 results

Questions? Please call our Customer Care Center toll-free at 855-614-4061.



Check Transaction Searches

- To search for any issued or processed checks, input the check search criteria. The Client ID (account number) section can be left blank to search all accounts within the positive pay system.
- If searching for Check Transactions, input the following information:
 - Check Status
 - All, Exception, Issued/ Outstanding, Paid, Returned, Reversal, Stale Dated, Stop Payment, Void
 - Check number or range
 - Date Type
 - Issued, Paid, Input, Exception, Void, Stop Payment
 - Specific date or date range
 - Amount Range
 - Decision type
 - Decision reason
 - Issued Payee

- Based on the search criteria, the next screen will show all matching items. Select the item needed to view the check image, edit the record or view the record. The list can also be exported to Excel, as a CSV or a PDF.

Client ID	Check Number	Amount	Original Issued Amount	Issued Payee	Issued Date	Paid Date	Current Status	Stale Dated As Of	
OPS-Analysis ...	4046	\$1.15	\$1.15		09/20/2021		Issued	03/10/2022	
OPS-Analysis ...	4545	\$1.00	\$1.00	Test customer	02/25/2019		Issued	08/25/2019	
OPS-Analysis ...	4747	\$1.15	\$1.15	Test	03/10/2016		Issued	09/07/2016	View check images
OPS-Analysis ...	5878	\$1.00	\$1.00	Test	07/26/2024		Void		Edit record
OPS-Analysis ...	9999	\$1.00	\$1.00		08/14/2023	08/14/2023	Paid		Delete record
OPS-Analysis ...	9999	\$1.00	\$1.00		06/10/2024	06/10/2024	Paid		View record
OPS-Analysis ...	9999	\$1.02	\$1.02		08/14/2023	08/14/2023	Paid		
OPS-Analysis ...	9999	\$1.03	\$1.03		08/14/2023	08/14/2023	Paid		
OPS-Analysis ...	9999	\$1.04	\$1.04		08/14/2023	08/14/2023	Paid		
OPS-Analysis ...	19737	\$1.23	\$1.23		05/10/2019		Issued	11/07/2019	
		\$12.86							

Adding a New Online Banking User

When adding a new online banking user with access to the Positive Pay system please contact Treasury Operations at 402-452-3590 or 877-686-3590 or via email at treasuryops@snbomaha.com. Please include the name of the new users and the accounts to which they will have access. The Treasury Operations team will build the new user into the positive pay systems and allow access to the specified accounts.

Questions? Please call our Customer Care Center toll-free at 855-614-4061.