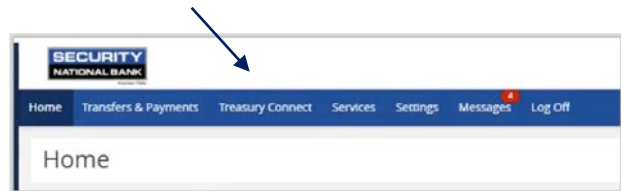










The Positive Pay system is a powerful fraud protection tool that prevents potential fraudulent or unauthorized electronic or check transactions from processing to SNB customer accounts. With proper setup and monitoring, unauthorized transactions can easily be returned.

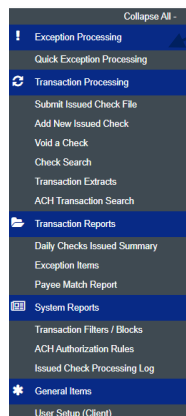
1. Select the 'Treasury Connect' menu, then 'Positive Pay'.



PAYMENTS & COLLECTIONS

 Payments An advanced workflow to send wires, ACH, and other payments	 Positive Pay QuickView Validate check payments & automate check processing
 Positive Pay Validate check payments and ACH transactions	 Tax Payments Pay federal or state taxes
 Recipients Create & manage recipients of payments	 Remote Deposit Capture Scan deposits and view your remote deposit history

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



Welcome to



Positive Pay System

Welcome to Security National Bank

Questions? Please call our Treasury Operations Team toll-free at 877-686-3590.



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; however, the transaction information will be displayed.

Search exceptions	
Decisions Needed (4)	\$6,983.74
Unauthorized ACH transaction OPS-SBA 4567	\$0.12
Payee name mismatch - No issued payees (3) Payables 2124	\$6,983.62
Decided (0)	\$0.00
Total (4)	\$6,983.74

There are 4 exceptions to review.

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

4 Decisions Needed
\$6,983.74

0 Decided
\$0.00

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: 04/10/2026

CCD / / CR

ACH Paymen Treasury Ops ACH Daily ACH Test



Add Rule



Pay



Return

ACH Transactions:

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

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: 04/10/2026

CCD / / CR

ACH Paymen Treasury Ops ACH Daily ACH Test



Add Rule



Pay



Return

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2. Once the item has been decided, it will move to the 'Decided' section. The decision can be changed until the 3 pm cutoff time, if necessary.

▼	Decisions Needed (3)	\$6,983.62
▲	Decided (1)	\$0.12
↗	\$ Unauthorized ACH transaction OPS-SBA 4567	\$0.12
Total (4)		\$6,983.74

3. To return an item, click on the Return Icon. Select the return reason from the drop-down menu.

Unauthorized ACH transaction

Decision: Pay Decided By:
Client ID: OPS-SBA 4567 Amount: \$0.12 Paid Date: 04/10/2026
CCD / / CR
ACH Paymen Treasury Ops ACH Daily ACH Test

Reason

- Fraudulent
- Other
- Past Deadline Item Returned
- Unauthorized

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

Unauthorized ACH transaction

Decision: Pay Decided By:
Client ID: OPS-SBA 4567 Amount: \$0.12 Paid Date: 04/10/2026
CCD / / CR
ACH Paymen Treasury Ops ACH Daily ACH Test

Reason
Fraudulent

Cancel **Save**

Questions? Please call our Treasury Operations Team toll-free at 877-686-3590.



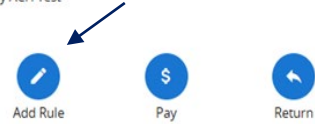
Adding Vendors to the ACH Authorization Rules:

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.
3. Add the details for the rule:
 - a. Description: Name of Company
 - b. SEC Code: Defaults to the original transaction code
 - c. Company ID: Defaults from the original transaction
 - d. Debits or Credits: Credits only is most common, can be set to both debits and credits
 - e. Max Amount: Defaults to the transaction amount. It is recommended to adjust or remove if the payment varies.
4. Once updated, click on Save Rule to complete the process.

NOTE: This step may also be completed prior to a transaction coming out of the account if the Company ID information is available.

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: 04/10/2026
 CCD / / CR
 ACH Paymen Treasury Ops ACH Daily ACH Test



Add ACH authorization rule

Rule Name
New Rule

SEC Code
CCD

Company ID
[Redacted]

Debits or Credits
Credits only

Max Allowable Amount
|

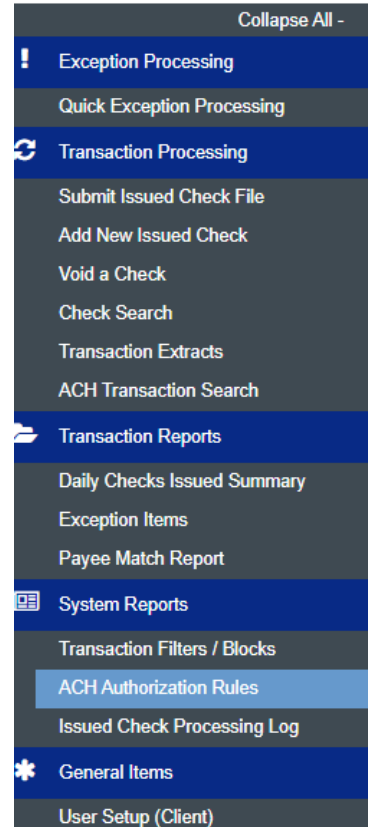
Transaction Description
[Redacted]

Cancel **Save rule**

Questions? Please call our Treasury Operations Team toll-free at 877-686-3590.



- On the left-hand menu under system reports, click on ACH Authorization Rules.



- On the next screen, click on the blue plus sign to start the rule creation process. Input the following information:
 - Rule Name
 - Company ID
 - Debits or credits
 - Max Dollar Amount

NOTE: It is recommended to leave the Transaction Description field blank. Any variation in the transaction description field will cause an exception to occur.

- On the next screen, click on the blue plus sign to start the rule creation process. Input the following information

Client ID	Rule Name	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Transaction Description	Notification Type
OPS-SBA 4567			ALL - All Standar	Both DR and CR	\$0.01		Create Exception

Add record

Client ID: OPS-SBA 4567 | Rule Name: Test Rule

Company ID: | SEC Code: ALL - All SEC Codes | Notification Type: Create Exception

Debits or Credits: Debits only | Max Allowable Amount: 999999.99

Transaction Description:

Buttons: Cancel, Save and Add More, Save Changes

Questions? Please call our Treasury Operations Team toll-free at 877-686-3590.



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.

Paid not issued

Default Decision: Pay

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

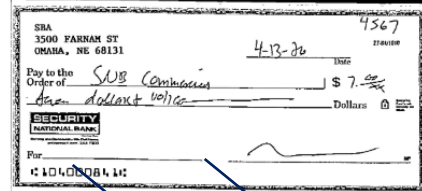
Client ID: OPS-SBA 4567
Paid Date: 04/13/2026

Check #: 4567
Issued Date: 04/13/2026

Amount: \$7.00

Front Back

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



Pay



Return

2. To return an item, click on the Return Icon. A reason must be provided when returning an item.

Amount: \$7.00

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

- Duplicate
- Fraudulent
- Other
- Past Deadline Item Returned
- Refer to Maker
- Signature Irregular
- Signature Missing
- Stale Dated
- Unauthorized

Cancel Save

Questions? Please call our Treasury Operations Team toll-free at 877-686-3590.



- 3. If returning an item, once a reason has been selected, click on Save to decision the item.

Front Back

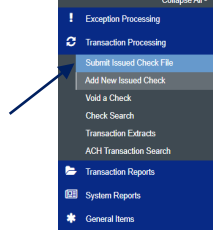
Hover over image to zoom. Click to view full-size image.

Reason
Fraudulent

Cancel Save

Adding checks to the Positive Pay System

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

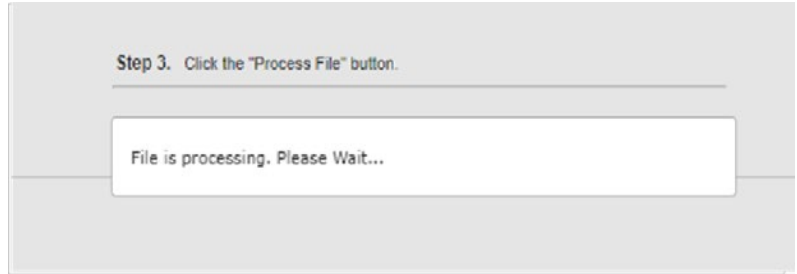


- 2. Select Choose File to import the check positive pay file. File mapping should default to the standard mapping for your organization. Select the correct account and file mapping from the drop downs, if applicable.

Questions? Please call our Treasury Operations Team toll-free at 877-686-3590.



3. Click on Process File to import the file. A message will pop up to advise that the file is processing.



4. Once the file is processed, a message will be displaced 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.

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

5. To add an individual item to the system, select 'Add New Issued Check' under Transaction Processing. If more than one account is enabled for Check Positive Pay select the correct account from the Client ID Drop Down.

Client ID: <Not Selected> (dropdown menu open with OPS-SBA 4567 selected)

Amount: <Not Selected>

Issued Payee: OPS-SBA 4567

Notes: Payables 2124

512 characters left.

Auto-Increment Check Number

Add Check

6. Input the check number, amount, issue date (If different from the default date), issued payee and any notes for the item.

7. Once completed click on the 'Add Check' button. If adding more than one item with sequential numbers, click the 'Auto Increment Check Number' box.

Client ID: OPS-SBA 4567

Check Number: 56789

Amount: 6.00

Issued Date: 04/13/2026

Issued Payee: Test Payee

Notes:

512 characters left.

Auto-Increment Check Number

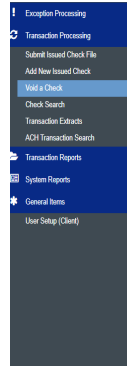
Add Check

Questions? Please call our Treasury Operations Team toll-free at 877-686-3590.



Voiding checks in the Positive Pay System

1. To void a check after it has been input into the positive pay system, select the Voice 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, click the 'Find Matching Checking' button to search the system.
3. Verify that the correct item was retrieved, and 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.



Void a Check

Step 1. Enter check information.

Client ID:

Check Number:

Check Amount:

Issued Date:

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

Step 3. Verify the check that will be voided.

Client ID	Check #	Check Amount	Issued Date
OPS-584-4667	56789	6.50	04/12/2020

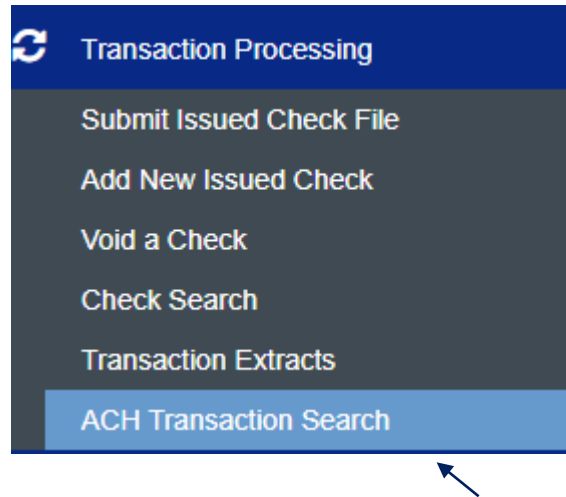
Step 4. Click the "Void Check" button to complete the void process.

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

✓ ** The check has been successfully voided **

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.



Questions? Please call our Treasury Operations Team toll-free at 877-686-3590.



2. For searching ACH Transactions, input the following information and then click 'Search':
 - a. Client ID: Select Account(s)
 - b. Date: Enter the date paid, effective input or reconciled
 - c. Date Range
 - d. Debits or Credits: Transactions in or out of the account
 - e. SEC code: Most common setting is All. CCD displays corporate transactions, CTX will display corporate exchange transactions (large addenda)

3. You can review the generated report directly in the Positive Pay platform or export it as an Excel file, a CSV file, or a PDF document. Click on the Download Icon to complete this process.

Transaction Description	Paid Date
10 ACH Collec Execubanc2 This is to test...	02/05/2026
10 ACH Collec Execubanc2 This is to test...	02/06/2026
12 ACH Paymen Treasury Ops ACH Daily...	11/03/2025
12 ACH Paymen Treasury Ops ACH Daily...	11/04/2025

4. To search for any issued or processed checks, click on 'Check Search' in the Transaction Processing menu and input the check search criteria. The Client ID (Account number) section can be left blank to search all accounts within the positive pay system.

5. Input the following criteria:
 - a. Check Status: All, Exception, Issued/Outstanding, Paid,

Questions? Please call our Treasury Operations Team toll-free at 877-686-3590.



- Returned, Reversal, Stale Dated, Stop Payment, Void
 - b. Check number or range
 - c. Date type: Issued, Paid, Input, Exception, Void, Stop Payment
 - d. Date Range
6. 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 File or as a PDF.

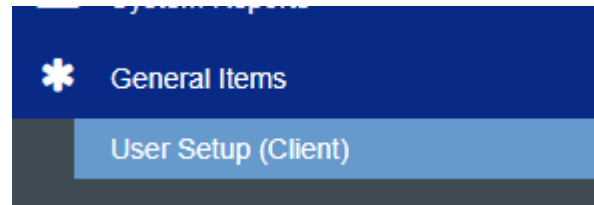
Issued Date	Paid Date	Current Status	Stop
20/2025	05/20/2025	Paid	
08/2026	01/08/2026	Paid	
20/2025	11/20/2025	Paid	

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- Export all to Excel
- Export page to PDF
- Export all to PDF
- Export all to CSV

Adding a user to the Positive Pay System

1. If a new user who requires access to the Positive Pay system is added to online banking, they must be set up within the platform by the administrator.
2. Click on User Setup (Client) under the General Items section.
3. Click on Copy next to an existing user to start creating the new user.



User Setup (Client)					
User Status: Active		<input type="text" value="Search..."/>	<input type="button" value="Search"/>	<input type="button" value="Reset"/>	2 of 2 records
Name	Username	Email Address	Last Logged On	Status	
User_Test	testuser	@snbomaha.com	06/11/2024 7:55 AM	Active	Edit Copy
					Add New

Questions? Please call our Treasury Operations Team toll-free at 877-686-3590.



4. On the Contact Screen input the requested information:
 - a. First Name
 - b. Last Name
 - c. Email address
 - d. Primary Phone number
 - e. Mobile number (If Text message notifications will be used)
 - f. Limit Text start and stop time: Yes
 - g. Input hours for text messages

5. On the Security Settings input the following:
 - a. Username (Should match online banking login ID)
 - b. Accounts assigned: These are automatically assigned. To remove an account, click on it to move it to the left-hand column.
 - c. Transaction data user rights: Select Can View Exceptions and Make Decisions to allow for full access to the Positive Pay System
 - d. Setup User Rights: Select the appropriate rights for the user, if they will be able to add vendors to the ACH whitelist.

Questions? Please call our Treasury Operations Team toll-free at 877-686-3590.



6. User Security Template: Will default to the organization’s template.

User Setup (Client)

Contact Information | Security Settings | **Menu Settings** | System Messages

User Security Template: Treasury Ops Training

Menu options this user can access

- Exception Processing - Quick-Exception Processing
- Transaction Processing - Submit Issued Check File
- Transaction Processing - Add New Issued Check
- Transaction Processing - Void a Check
- Transaction Processing - Check Search
- Transaction Processing - Transaction Extracts
- Transaction Processing - ACH Transaction Search
- Transaction Reports - Daily Checks Issued Summary
- Transaction Reports - Exception Items
- Transaction Reports - Payee Match Report
- System Reports - Transaction Filters / Blocks
- System Reports - ACH Authorization Rules
- System Reports - Issued Check Processing Log
- General Items - User Setup (Client)

Submit

7. System Messages: Select the appropriate notifications and click on Text to enable text message notifications. Click on Submit to finish the user setup.

User Setup (Client)

Contact Information | Security Settings | Menu Settings | **System Messages**

*** Mobile number must be defined (Contact Information tab) in order for text message alerts to work ***

User Notification Template: Select

Message	Email	Text
CLIENT - No exceptions	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CLIENT - ACH reporting file sent as email attachment	<input type="checkbox"/>	<input type="checkbox"/>
CLIENT - ACH reporting system new file notification	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CLIENT - Exception notification	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CLIENT - Reminder to process exceptions	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CLIENT - Filtered / blocked transaction notification	<input type="checkbox"/>	<input type="checkbox"/>
CLIENT - Unauthorized ACH transaction notification	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CLIENT - Issued file processing status	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CLIENT - New ACH authorization rule added	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
CLIENT - New transaction filter / block added	<input type="checkbox"/>	<input type="checkbox"/>

Submit

NOTE: 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 complete the final linking step that will allow full access to the positive pay system.

Questions? Please call our Treasury Operations Team toll-free at 877-686-3590.