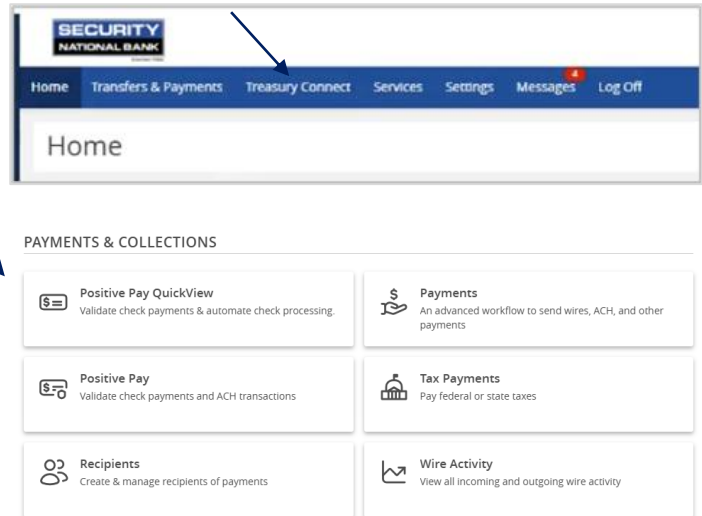




## Positive Pay QuickView

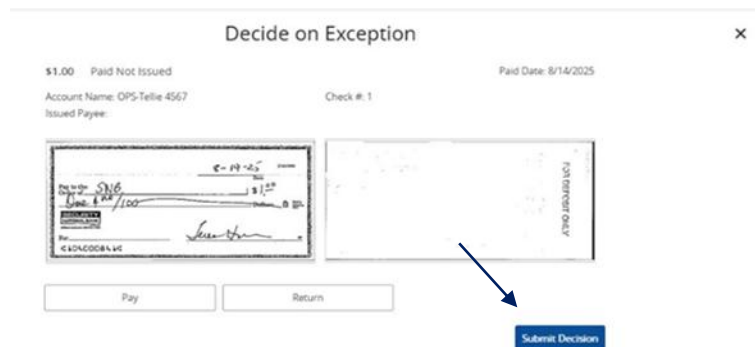
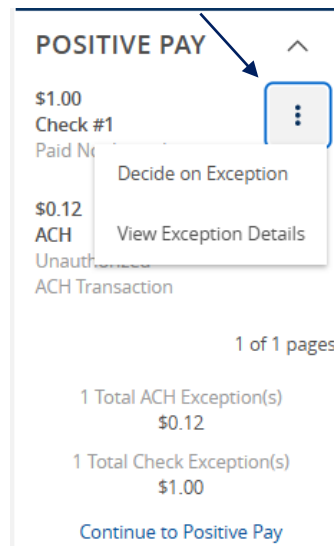
The Centrix Positive Pay system is a powerful fraud protection tool that prevents potential fraudulent or unauthorized electronic or check transactions from processing to SNB customer accounts. With proper setup and monitoring, unauthorized transactions can easily be returned.

- Decisions can be made directly from the “Home” page using the Positive Pay widget or you can select the “Treasury Connect” menu, then “Positive Pay QuickView” for a streamlined view or “Positive Pay” for the traditional full function view.



### Using the Home Page Widget for Decisions

- From the widget, located on the right side of the page, click on the 3-dot menu to decide on the exception or to view exception details.
- When “Decide on Exceptions” is selected, a screen will pop up to display an image of the item. From there, you may select Pay or Return. Once a decision has been selected, click on the Submit Decisions button



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



# Positive Pay QuickView

## Using the Main Positive Pay Screen for Decisions

- On the main Positive Pay screen, both ACH And Check positive pay items will be listed under the Decisions needed section. Underneath the Pay button on ACH items, there will be the option to Add an ACH Rule.
- Click on the Add ACH Rule option underneath the Pay button. On this screen, a description for the ACH rule may be added, along with the SEC code, transaction type and max amount. If the payment from the vendor varies, it is advised to leave the max amount blank to prevent any issues.
- When returning an ACH or Check item, a return reason must be selected from the dropdown. For ACH returns, Fraudulent and Unauthorized are the most common return reasons.

**Positive Pay** Launch Advanced Options

Exceptions Add Check Submit Issued Check File

Default decisions will be applied if decisions are not made by 3:00 PM Central Time (US & Canada).

Accounts	Status	Amount	Description	Account Name	Paid Date	Account Number	SEC Code	Transaction Type
All Accounts	Decision Needed	\$1.00	Check #1	OP5-SBA 4567	8/14/2025	**4567	CCD	Credit
		\$0.12	Unauthorized ACH Transac...					

**Pay** **Return** **Clear**

[+ Add ACH Rule](#)

Total Exceptions (2) \$1.12 Total Decided (0) \$0.00 **Submit Decisions**

**Add ACH Rule**

To make further changes to this rule, please log in to ETMS

Description (optional)

SEC Code: ☒ CCD ☐ All SEC Codes

Transaction type: ☐ Debit only ☒ Credit only ☐ Both Credit and Debit

Company ID: 470485339

Max amount: \$ 0.12

**Cancel** **Save**

**Positive Pay** Launch Advanced Options

Exceptions Add Check Submit Issued Check File

Default decisions will be applied if decisions are not made by 3:00 PM Central Time (US & Canada).

Accounts	Status	Amount	Description	Account Name	Paid Date	Account Number	SEC Code	Transaction Type
All Accounts	Decision Needed	\$1.00	Check #1	OP5-SBA 4567	8/14/2025	**4567	CCD	Credit
		\$0.12	Unauthorized ACH Transac...					

**Pay** **Return** **Clear**

**Reason**  
Unauthorized

Total Exceptions (2) \$1.12 Total Decided (0) \$0.00 **Submit Decisions**

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



- For check items, Fraudulent and Refer to Maker are the two most common return reasons.

- Once a decision has been made for all items, click on the Submit Decisions button to complete the process.

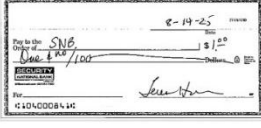

**Positive Pay** Launch Advanced Options

Exceptions Add Check Submit Issued Check File

Default decisions will be applied if decisions are not made by 3:00 PM Central Time (US & Canada).

Accounts  
All Accounts  
Status  
Decision Needed  

\$1.00	Paid Not Issued
Check #1	
Return	

Search PosPay Exceptions  
 Search  
\$1.00 Paid Not Issued  
Account Name: OPS-Tellie 4567  
Issued Payee:  
Check # 1  
Paid Date: 8/14/2025  
  
  
Pay Return Clear  
Reason  
Fraudulent  
Total Exceptions (2) \$1.12 Total Decisioined (0) \$0.00 **Submit Decisions**

## Submitting (importing) an Issued Check File

- To submit a file with a list of checks issued, click on the "Submit Issued Check File" tab on the Positive Pay screen.
- Select the file mapping type and account number from the dropdown menus.
- Click on Choose File to attach the appropriate file.
- Click on Process File to upload the check file to the positive pay system.
- A popup message will be displayed to advise that the file is processing.

**Positive Pay** Launch Advanced Options

Exceptions Add Check Submit Issued Check File

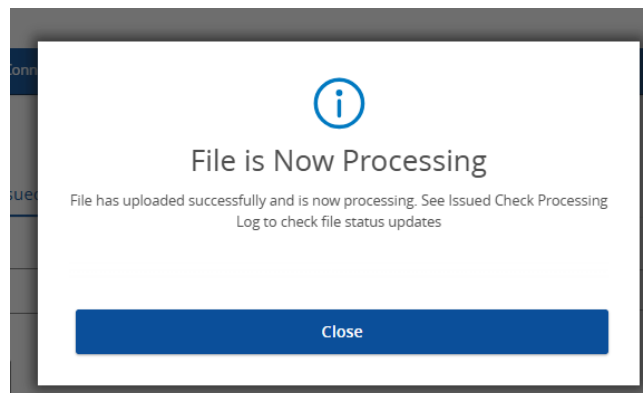
File Mapping Type  
Test  
Choose File Example file.csv

Account  
OPS-SBA 4567

**Process File**

**ISSUED CHECK PROCESSING LOG**

No check files to display  
No check files have been uploaded today.





## Positive Pay QuickView

- Once the file has completed processing, the status will be displayed under the Issued check Processing Log section. If there are any issues with the file, click on the 3-dot menu for further information.
- The Error details will provide which line of the file caused the error, or if there are any formatting errors in the file. Formatting errors will occur if something changes from the original file mapping.
- There is also the option to manually input individual checks into the system using the “Add Check” screen.

**NOTE:** The Launch Advanced Options button can be used on any screen within Positive Pay to go to the full Positive Pay

ISSUED CHECK PROCESSING LOG

Q Search Processed Log

Account(s)	Status	File Name	Items	Amount	Actions
	Rejected	Example_file.csv	0	\$0.00	

1 of 1 pages

Error Details

Issued Check File

File Name	Input Date	Status	Items	Amount
Example_file.csv	8/15/2025	Rejected	0	\$0.00

Error Details

Value is formatted incorrectly

Invalid value in numeric field ()

Error occurred processing row

Skipping Row 1 for previous errors.

4/5/2023,"User,Test",500.25

Positive Pay

Launch Advanced Options

ExceptionsAdd CheckSubmit Issued Check File

Amount

\$0.00

Payee (optional)

Account

Issue Date

08/15/2025

Check Number

☐ Auto Increment

Add Check

CHECKS ADDED

Issue Date	Payee	Account Name	Amount	Check Number
8/15/2025	Test Payee	OPS-SBA 4567	\$5.00	9865

Positive Pay

Launch Advanced Options

ExceptionsAdd CheckSubmit Issued Check File