

COMPANY INC.
123 Street Name
City Name, CA 90000

Pay against this cheque
Current Name
Street Name, City

TEN THOUTHANDS TWO HUNDRED AND FORTY NINE
Bank Name
Street Name
City Name, CA 90000



**Synchronized check matching
protection to combat sophisticated
fraud attempts**

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



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 area is a table with columns: 'Pay All', 'Return All', 'Return Reasons', 'Account', 'Check Number', 'Paid Amount', 'Issued Amount', 'Posted Date', 'Issued Date', 'Issued Payee', 'Exception Reason', and 'Open All'. The table contains five rows of data. At the bottom, there are buttons for 'Review', 'Review All', and 'Reset'. The dashboard also includes a footer with copyright information and a Member FDIC logo.

| 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... | 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.

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

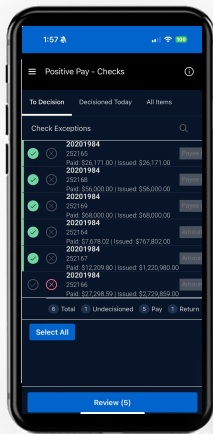
| Type | Account Number (Type) | Check Number | Date Issued | Check Amount | Payee | + Add Row |
|-------|-----------------------|--------------|--------------------------|--------------|------------------|----------------------------------|
| Check | x3716 (Checking) | 100767 | Specific Date 08/17/2023 | \$25.11 | MAC Construction | <input type="button" value="X"/> |
| Check | x3716 (Checking) | 100768 | Specific Date 08/17/2023 | \$16.18 | MAC Construction | <input type="button" value="X"/> |
| Check | x3716 (Checking) | 100769 | Specific Date 08/17/2023 | \$95.66 | MAC Marketing | <input type="button" value="X"/> |
| Check | x3716 (Checking) | 100770 | Specific Date 08/17/2023 | \$19.11 | MAC Advertising | <input type="button" value="X"/> |
| Check | x3716 (Checking) | 100771 | Specific Date 08/17/2023 | \$8.48 | MAC INC | <input type="button" value="X"/> |
| Check | x3716 (Checking) | 100772 | Specific Date 08/17/2023 | \$65.12 | MAC Construction | <input type="button" value="X"/> |

Viewing 1 to 10 of 34 Items

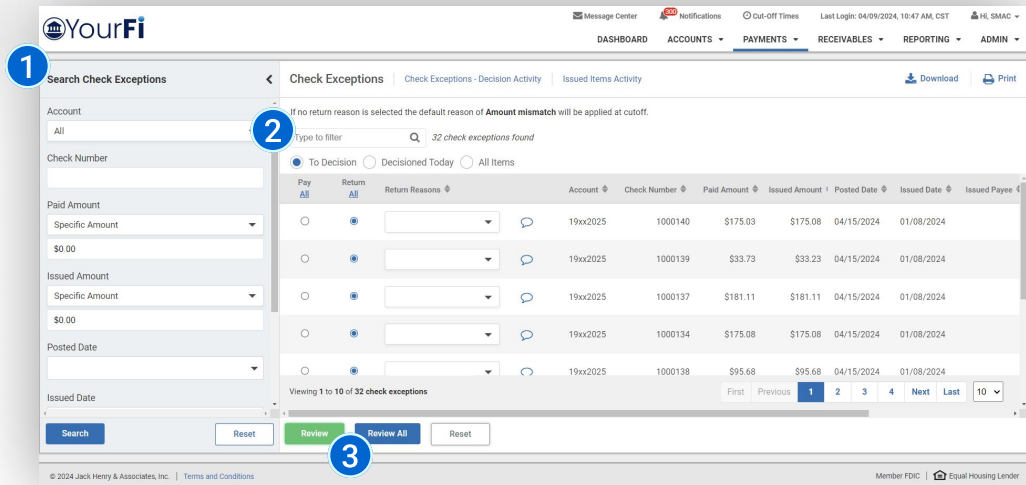
First Previous **1** 2 3 4 Next Last 10

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.

The screenshot displays the 'Issued Items Activity' interface. On the left, there is a sidebar with search filters for Item Entry Type, Item Type, Item Status, Date Type, Date Range, Accounts, Amount, Check Number, and Payee. The main area shows a table of issued items with columns for Item Entry Type, Item Type, Item Status, Issued Date, Created Date, Void Date, Account, Amount, Check Number, and Payee. A blue box highlights the 'Item Status' column, and a blue circle '2' is placed below it. A blue circle '1' is placed above the search filters, and a blue circle '3' is placed above the summary information in the top right corner.

| 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 | 43556363 | egwertqwvgr |
| Manual | Check | Stale Date | 01/10/2023 | 01/10/2023 | | | \$123,123 | 1/10/2023 10:21:25 AM | odubury 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 |
| | | | | | | | \$10,005,443.21 | | |

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

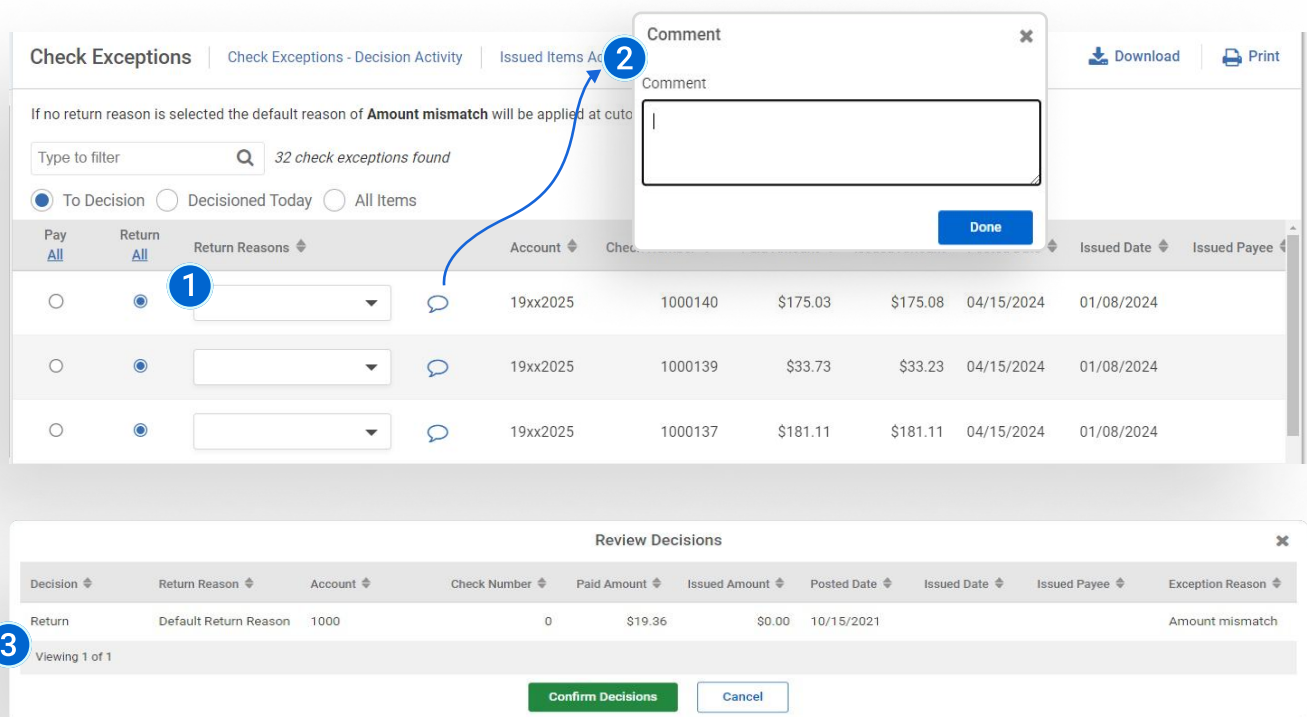
Click the total amount to display a summary of item counts and total dollar amount for each account.

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.



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 decided 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.

**Let's keep the conversation going.
For more information on ACH, wires,
reporting or our cash management
platform in general, contact us.**