

COMPANY INC.
123 Street Name
City Name, CA 90000

Pay against this cheque
Current Name
Street Name, City

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



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



Stop check fraud in it's 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 'Positive Pay' dashboard with two tabs: 'Check Exceptions (81)' and 'ACH Exceptions (16)'. The 'Check Exceptions' tab is active. The dashboard includes a 'Pay All' button (callout 1) and a 'Return All' button. A 'Return Reasons' dropdown menu (callout 2) is set to 'Test Reason'. A comment bubble icon (callout 3) is next to the first row. The first row (callout 4) shows a check with a 'Paid Amount' of \$100.00, 'Issued Amount' of \$0.00, and 'Posted Date' of 07/10/2023. The table has columns for 'Account', 'Check Number', 'Paid Amount', 'Issued Amount', 'Posted Date', 'Issued Date', 'Issued Payee', and 'Exception Reason'. At the bottom, there is a pagination control showing 'Viewing 1 to 10 of 81 items' and a 'Review' button.

Pay	Return	Return Reasons	Account	Check Number	Paid Amount	Issued Amount	Posted Date	Issued Date	Issued Payee	Exception Reason
<input type="radio"/>	<input checked="" type="radio"/>	Test Reason	Checking	7102301	\$100.00	\$0.00	07/10/2023			Paid item with
<input type="radio"/>	<input checked="" type="radio"/>	Test Reason	Checking	7102303	\$30.00	\$0.00	07/10/2023			Paid item with
<input type="radio"/>	<input checked="" type="radio"/>	Test Reason	Checking	12530710	\$3.33	\$0.00	07/10/2023			Paid item with

1. Pay All / Return All buttons enable users to select individual Check Exceptions or bulk select multiple Check Exceptions to process or return.

2. Return Reason dropdown menu is a valuable feature within the system, offering users a list of available return reasons to choose from. These options help users to provide relevant information, which contributes to the overall exception handling process.

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.

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.

The screenshot shows the 'Issued Items Template Formatting Tool' interface. It has three tabs: 'Upload Format', 'Delimited', and 'Fixed Position'. The 'Delimited' tab is active. The 'Format Name' field contains 'SMAC INC'. Below this, there are sections for 'Delimited' settings, including 'Exclude Header Rows' and 'Exclude Footer Rows' (both set to 0), 'Item Amount' (with 'Decimal Included' selected), 'Issued Date Format' (set to 'mm/dd/yyyy'), and 'Void Date Format' (set to 'mmd/yyyy'). There are also fields for 'Checking Indicator', 'Savings Indicator', and 'Void Indicator' (set to 'V'). On the right, a 'Column Order' section lists fields like 'Issued Date', 'Item Amount', 'Item Number', 'Account Number', 'Account Type', 'Payee', 'Void Date', and 'Void Indicator' with corresponding input boxes. At the bottom, there are 'Save' and 'Cancel' buttons.

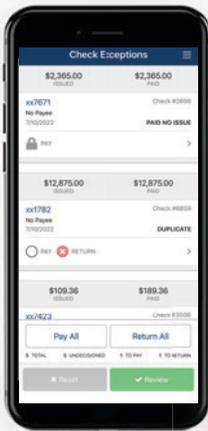
Our Template Formatting Tool combined with our Create Issued Items flow, empowers your team with the flexibility they need to gain efficiencies.

The screenshot shows the 'Create Issued Items' flow interface. It has a progress bar with four steps: '1. Upload Issued Items File', '2. Manage Issued Items', '3. Review', and '4. Confirmation'. The 'Manage Issued Items' step is active. There is a search bar and a toggle for 'Increment Check Numbers'. Below, a table displays a list of check items. The table has columns for 'Type', 'Account Number (Type)', 'Check Number', 'Date Issued', 'Check Amount', and 'Payee'. The data rows show checks for 'MAC Construction', 'MAC Marketing', 'MAC Advertising', and 'MAC INC'.

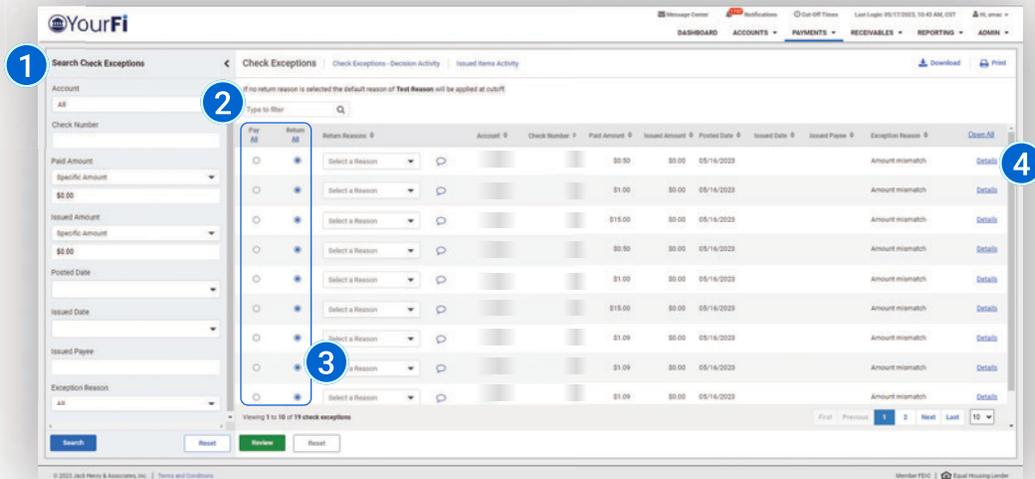
Type	Account Number (Type)	Check Number	Date Issued	Check Amount	Payee
Check	x3716 (Checking)	100767	08/17/2023	\$25.11	MAC Construction
Check	x3716 (Checking)	100768	08/17/2023	\$16.16	MAC Construction
Check	x3716 (Checking)	100769	08/17/2023	\$95.66	MAC Marketing
Check	x3716 (Checking)	100770	08/17/2023	\$19.11	MAC Advertising
Check	x3716 (Checking)	100771	08/17/2023	\$8.48	MAC INC
Check	x3716 (Checking)	100772	08/17/2023	\$65.12	MAC Construction

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 Pay/Return Buttons Users can decision individual items or leverage the Pay All/Return All to quickly decision multiple exceptions.

4 Details Link provide access to additional information about the check along with an audit trail of activity against the check.

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 shows the 'Issued Items Activity' page. On the left, there are search filters for Item Entry Type, Item Type, Item Status, Date Type, Created Date, Date Range, Accounts, Amount, Check Number, and Payee. The main table displays columns for Item Entry Type, Item Type, Item Status, Issued Date, Created Date, Void Date, Amount, Check Number, and Payee. A blue box highlights the 'Item Status' column, and a tooltip is visible for the 'Stale Date' entry. At the top right, there are buttons for 'Create Issued Items', 'Download', and 'Print', along with summary statistics: 'Total Issued Items: 201' and 'Total Amount: \$10,249,731.02'. A pagination bar at the bottom shows 'Viewing 1 to 10 of 201 Items' and navigation options.

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

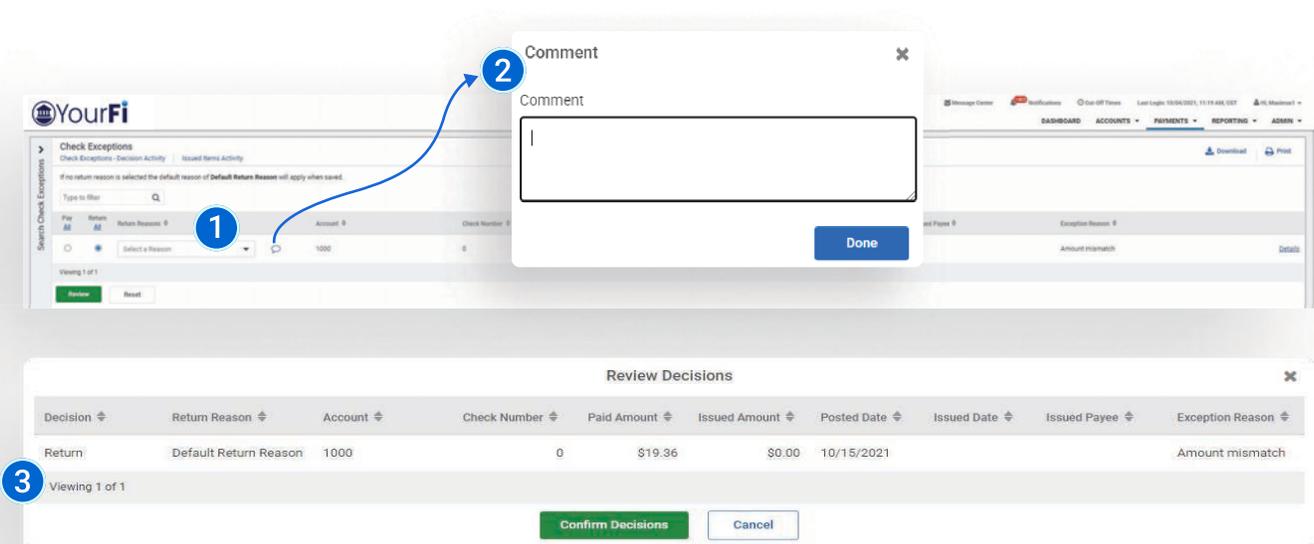
Click the total amount to display a summary of item counts and total dollar amount for each account.

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.**