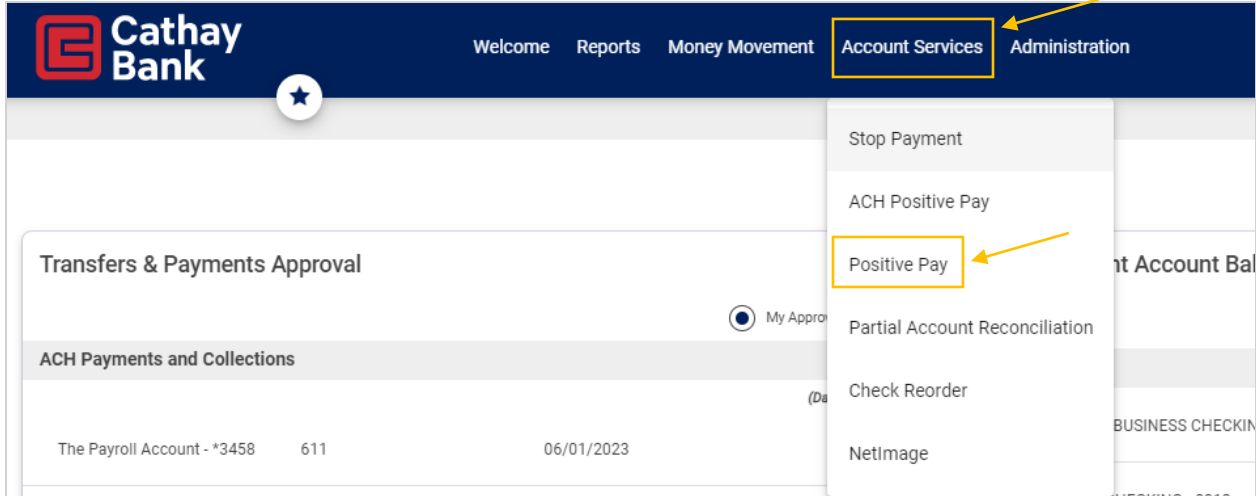
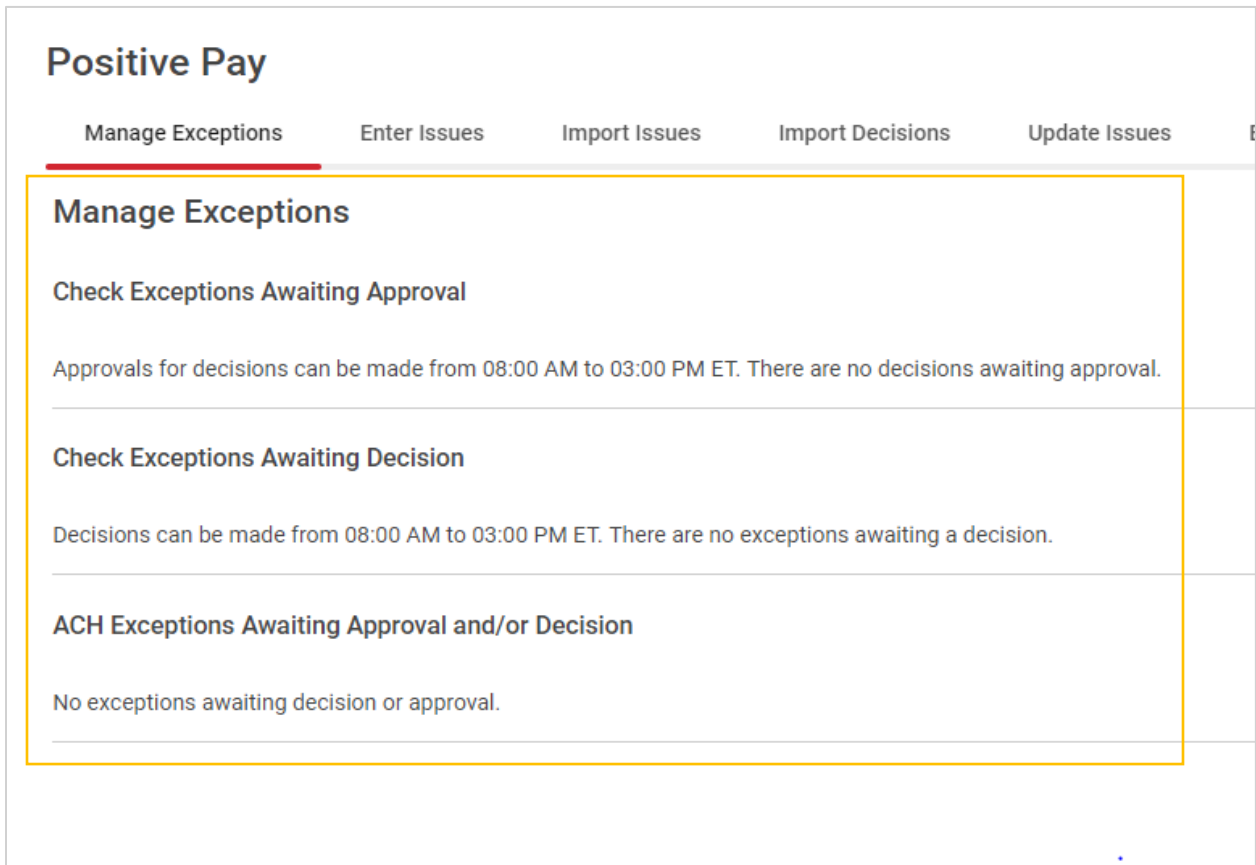


# Positive Pay

1. Navigate to **Account Service > Positive Pay** section of the online banking platform.



2. Review the list of positive pay items. Positive Pay is a fraud prevention service where you provide a list of authorized checks. We compare incoming checks against the list, and any discrepancies are flagged as exceptions.



3. Identify the pay exceptions. These are transactions that do not match the information in your positive pay list. The bank may flag them for your review and decision on whether to pay or return the item.
4. Review the details of each pay exception, which may include check details, such as check number, amount, and account information.
5. Based on your assessment of the pay exception, you have options to pay or return the item.
  - a. If the pay exception is legitimate and should be paid, select the option to pay the item.
  - b. If you pay exception appears fraudulent or suspicious, select the option to return the item.
  - c. This sends the item back to the originating bank, preventing it from being paid.
6. After making your decision on each pay exception, save the changes or confirm your selections in online banking.



For additional help please reach out to your service team or call the support line at (800) 922-8429, Press 1.