



Maximize Your Defense

*Positive Pay**

An added layer of security to detect
and defend against check fraud

Check fraud continues to be a significant threat for businesses. Positive Pay allows you to proactively detect and prevent paper check fraud before losses occur.

Positive Pay is a beneficial fraud-defense tool if you use it properly.

This guide will help you effectively use Positive Pay to minimize the risk of unauthorized or altered checks being cashed from your account. Let's get started.

**Positive Pay may not catch every instance of fraudulent activity. It is your responsibility to review your items daily and promptly approve or deny check payments by noon. Time is crucial in fraud prevention. Most instances require reporting within 24 hours of the noon daily deadline in order to attempt to reverse a payment and minimize loss.*

Contact:
Shane Gibson
Business Services
918.628.5511
sgibson@sbtulsa.bank



Welcome to your Fraud-Fighting Ally: Positive Pay



How Positive Pay Works:

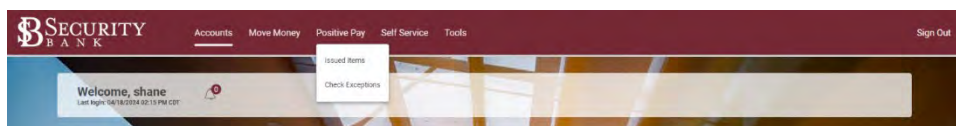
When issuing checks, you will input a list of check items with details, including check number, date, payee and amount into Positive Pay. When a check is presented for payment, we will compare the details of the presented check against the list you submit. If checks match, items are processed for payment. If there are any discrepancies, such as mismatched check number, amount or payee, the check(s) are flagged as an exception. You have until **noon daily** to decide whether to approve or deny payment of exception items.

Time is of the essence.

Catching fraud early is necessary in order to attempt a reverse payment and to minimize loss. **It is your responsibility to review and process your exception items daily to ensure accurateness. Notify us immediately at 918.664.6100 if you detect any type of suspicious item or check attempting to pass through your account.**

Maximize Positive Pay:

Once Positive Pay is added to your account, log in to Online Banking and click on the **Positive Pay** tab in the main header.



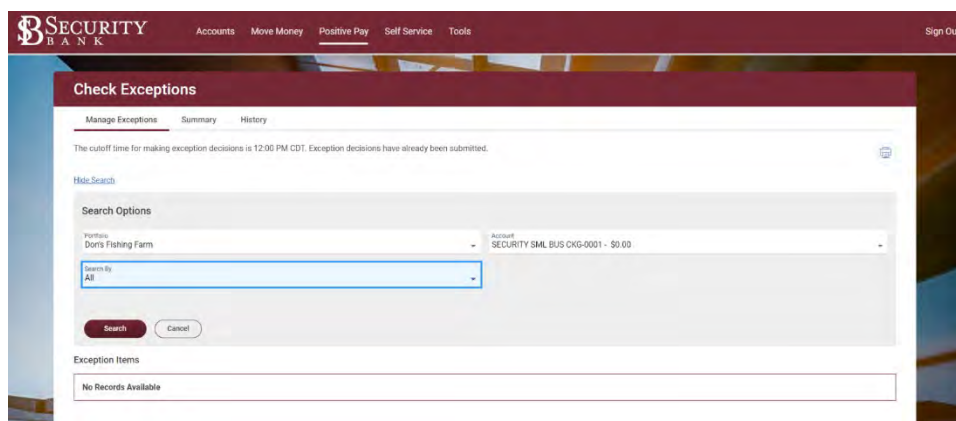
Positive Pay has two menu options: **Issued Items** and **Check Exceptions**

- **Issued Items:** where you will input and review check items
 - Input manually one at a time
 - Import Excel files
 - View input history and outstanding items
 - Approve or deny items coming through each day
 - **Decisions must be made by noon daily**
 - Check exceptions show up for any items not input manually or imported by you

Manage your Check Exceptions Daily:

Check items are flagged as an exception if you did not manually input them or if they do not match your imported files. You need to review your exception items daily and **approve or deny payments by the noon cutoff time**.

- **Approve** - allows check to be processed for payment
- **Deny** - sends check back to the sending bank
- **Do Nothing** – After noon deadline, item is processed for payment



Check Exceptions

Manage Exceptions Summary History

The cutoff time for making exception decisions is 12:00 PM CDT. Exception decisions have already been submitted.

[Hide Search](#)

Search Options

Portfolio: Doris Fishing Farm Account: SECURITY SML BUS CKG-0001 - \$0.00

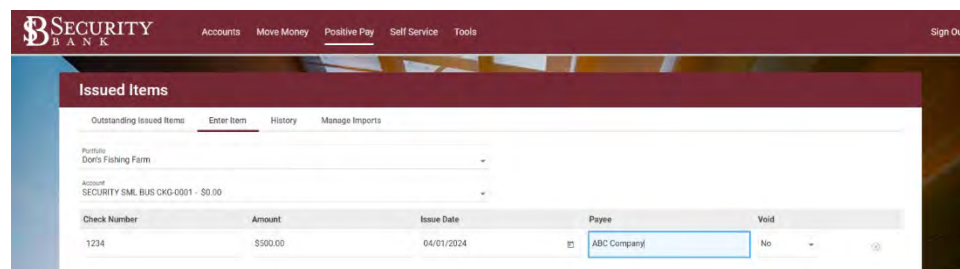
Search By: All

Exception Items

No Records Available

Input & Review Issued Items:

There are four tabs under **Issued Items**.



Issued Items

Outstanding Issued Items Enter Item History Manage Imports

Portfolio: Doris Fishing Farm Account: SECURITY SML BUS CKG-0001 - \$0.00

Check Number	Amount	Issue Date	Payee	Void
1234	\$500.00	04/01/2024	ABC Company	No

- **Outstanding Issued Items:** Search for pending checks not yet processed
- **Enter Item:** Manually input individual checks so we know which items are okay to pay
 - To import excel file, see **Manage Imports**
 - Any items that do not match your issued items will show up on your **Exception Items** report for your daily review
- **History section:** View all items you input
- **Manage Imports:** Import Excel files directly into Positive Pay so we know all checks you have written are approved to pay.

Import a File:

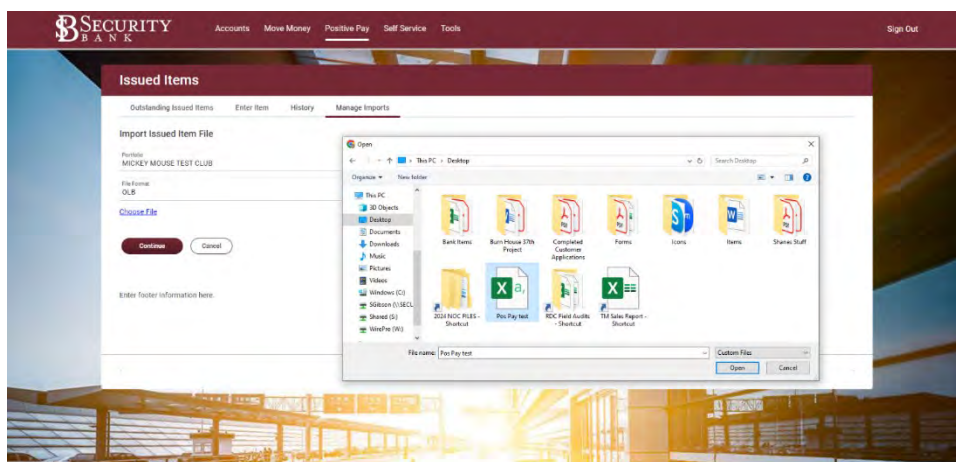
Before importing a file, your Excel spreadsheet must be formatted exactly as follows in order for Positive Pay to accept all items. **Any deviation in title, comma, period, or backslash will cause an issue in the import.**

Format your Excel file like this.

	A	B	C	D	E
1	Account Number	Check Number	Date	Amount	Payee
2	1011010	12345	4/28/2021	2000	ABC COMPANY
3	1011010	12346	4/29/2021	14000	DEF COMPANY
4	1011010	12347	4/30/2021	400.55	XYZ COMPANY
5					
6					
7					

To import a file, go to **Manage Imports** and click on **Choose File**.

Select the file from your desktop then continue through the system prompts to add all approved check items to Positive Pay.



Positive Pay Best Practices

It's important to understand Positive Pay is a security tool that helps you monitor for fraudulent activity. It's only effective if you actively use it.

Your best defense is to review your check items daily to proactively detect and prevent check fraud before losses occur. Remember time is of the essence.

- Presented check items are paid after noon Central Standard Time unless you deny payments.
- Call the Bank immediately at 918.664.6100 if you notice a suspicious check item.
- Security Bank is not responsible for financial loss on exception items you do not review and process.