

Positive Pay Service Descriptions

After Bank has received appropriate enrollment documents, completed all other required Bank documentation, and if the Bank agrees, Customer may use Positive Pay Services via Business Online Services and / or secure FTP to transmit issued check files in accordance with the Bank's security provisions and the terms of the Treasury Management Services Terms & Conditions agreement.

Deadlines

The deadlines for Positive Pay Services are:

- **Exception review and decisions:** 1:00 PM Central
- **Issue file upload:** No deadline; however, in order to be considered for the match process, the file should be loaded prior to 7:00 PM of the Bank clearing date of the check.

Business Days

Business Days are all days except the following standard holidays that are observed by the Federal Reserve Banks:

All Saturdays	Independence Day
All Sundays	Labor Day
New Year's Day	Columbus Day
Martin Luther King, Jr. Day	Veterans Day
Presidents Day	Thanksgiving Day
Memorial Day	Christmas Day

If January 1, July 4, November 11, or December 25 falls on a Sunday, the following Monday is a standard Federal Reserve Bank holiday.

Security

Customers may upload their issued check files via Business Online Services and/or secure FTP.

Business Online Services - Security Provisions

If Customer elects Positive Pay Services via Business Online Services, Customer agrees to be bound by the terms of the Treasury Management Services Terms & Conditions agreement specifically as it relates to Internet Based Services.

Secure FTP Definition

File Transfer Protocol that utilizes transport layer security and secure sockets layer cryptographic protocols. With proper credentials an end-user can automate the transmittal of information using this protocol.

Security Provisions

If Customer elects and Bank agrees to transmit check issue files via SecureConnect FTPS, Customer agrees to be bound by the terms of the Treasury Management Services Terms & Conditions agreement specifically as it relates to Internet Based Services and Secure File Transfer System. It is encrypted with an SSL connection using Triple DES 168 bit encryption where possible. A minimum encryption of 128 bit is required.

Contacts Us

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