

Check & ACH Positive Pay

User Guide

May 2025

Check & ACH Positive Pay User Guide

Texas Capital provides a range of fraud solutions to protect your accounts from check and ACH fraud. Protect your payments from check and ACH fraud with ACH Positive Pay, Check Positive Pay and Reverse Positive Pay. Our automated solutions allow you to quickly upload your check register, view and decision exceptions from our Quick Exception view, run advanced reports and perform account reconciliation from BankNow.

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UPLOADING A CHECK ISSUE FILE VIA BANKNOW

Check issue files for Check Positive Pay services can be uploaded via BankNow. The below steps outline how to upload your file.

- Log in to BankNow.
- In the left navigation menu of BankNow, click Fraud Prevention, then select Positive Pay.
- Select the Submit Issued Check File tab.

Positive Pay

Launch Advanced Options

Exceptions

Add Check

Submit Issued Check File

File Mapping Type

▼

Choose File

Process File

ISSUED CHECK PROCESSING LOG

No Check Files to display

No Check Files have been uploaded today.

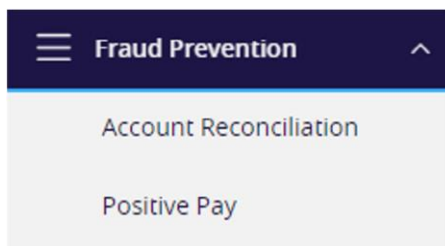
- Select the File Mapping Type from the drop-down list.
- Click the Choose File button to select your file.
- Click the Process File button to upload the selected file.

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VIEWING/DECISIONING CHECK & ACH POSITIVE PAY EXCEPTIONS

Viewing Exceptions is an efficient method of managing exception item activity. Exceptions are created based on the Exception type. This page allows you to pay and return decisions on all items in one screen.

- In the left navigation menu of BankNow, click Fraud Prevention, then select Positive Pay or Account Reconciliation. This will direct you to the Positive Pay System – Exceptions tab.
- **Note:** Fraud menu options may vary depending on your fraud services enrollment.



- ACH and Check Exceptions can be decisioned from the Quick Exceptions View screen. Exceptions for all your accounts will be displayed on this tab. To view exceptions for a specific account, click the dropdown arrow under the accounts label and select an account to view.

Positive Pay

Launch Advanced Options

Exceptions

Add Check

Submit Issued Check File

Accounts

All Accounts

Status

Decision Needed

\$28,580.20

Unauthorized AC...

\$582.40

Paid Not Issued

Check #1147

Issued Payee:

Found Payee:

\$5,184.00

Paid Not Issued

Check #1149

Issued Payee:

Found Payee:

\$13,540.41

Paid Not Issued

Check #1101

Issued Payee:

Search PosPay Exceptions

Search

\$28,580.20

Unauthorized ACH Transaction

Account Name:

Paid Date: 2/23/2024

Description: THE HARTFORD - INS PMT CL

Company ID: 9942902727

Account Number:

SEC Code: CCD

Transaction Type: Debit

Pay

Return

texascapital.com

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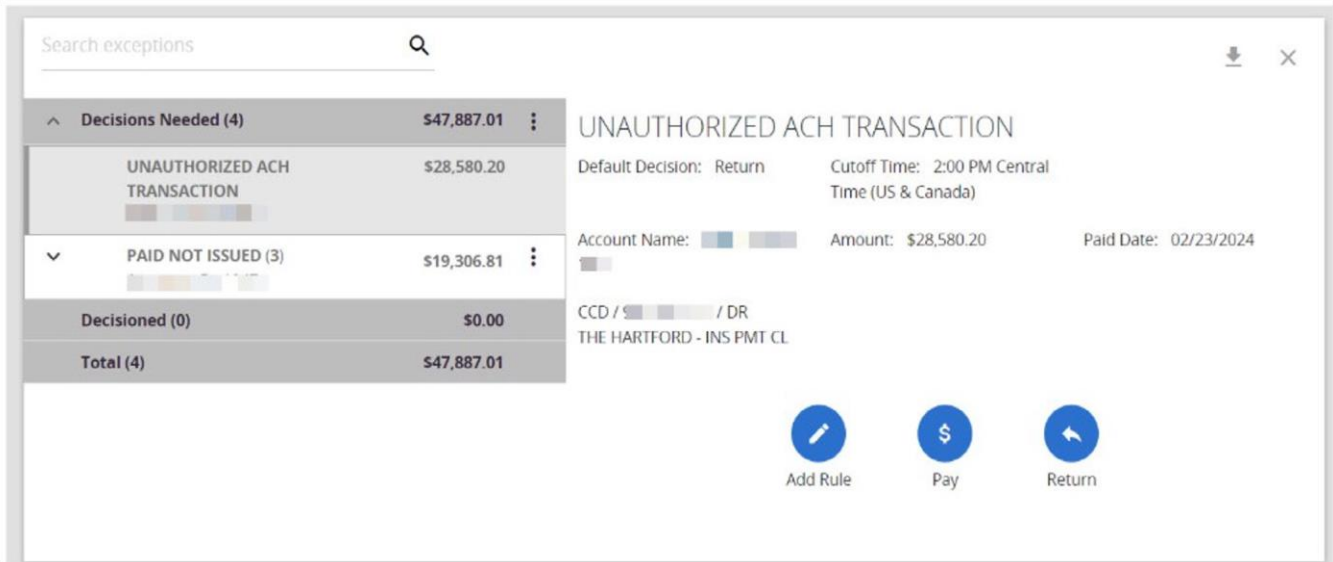
NASDAQ®: TCBI

5/2025

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VIEWING/DECISIONING CHECK & ACH POSITIVE PAY EXCEPTIONS

ACH Exception Example:



Decisions Needed (4) \$47,887.01

UNAUTHORIZED ACH TRANSACTION	\$28,580.20
PAID NOT ISSUED (3)	\$19,306.81
Decided (0)	\$0.00
Total (4)	\$47,887.01

UNAUTHORIZED ACH TRANSACTION

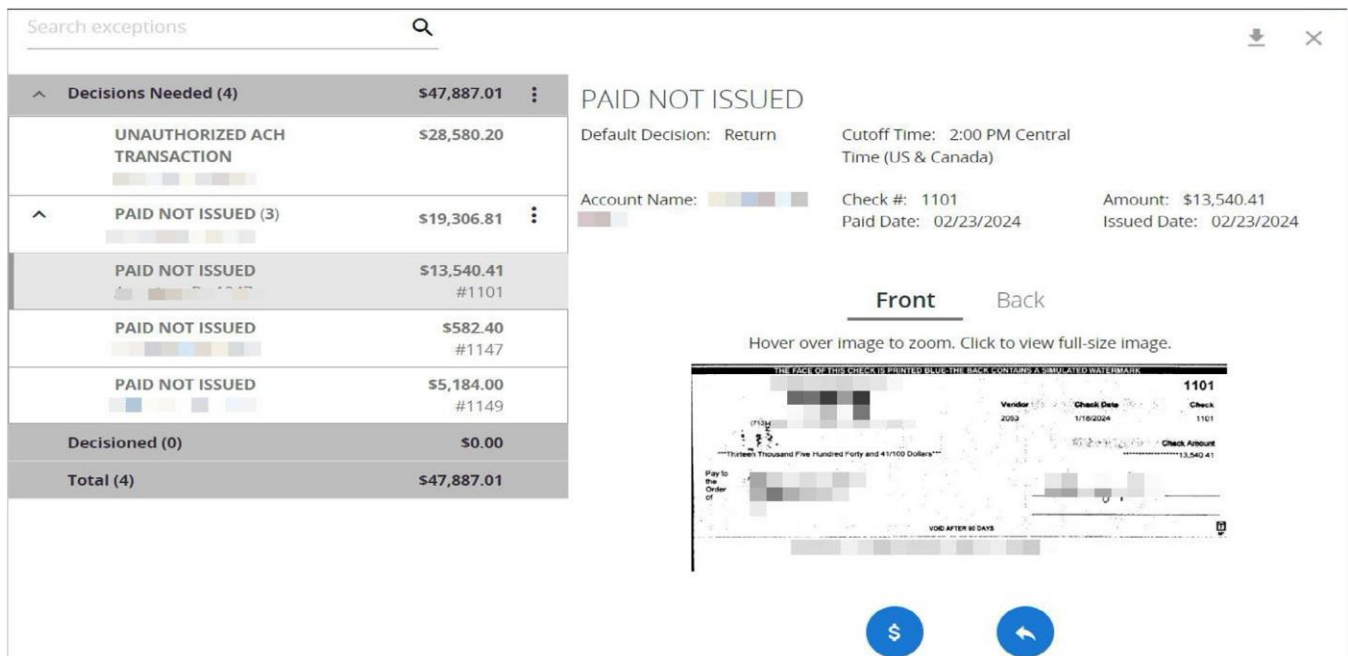
Default Decision: Return Cutoff Time: 2:00 PM Central Time (US & Canada)

Account Name: [REDACTED] Amount: \$28,580.20 Paid Date: 02/23/2024

CCD / [REDACTED] / DR
THE HARTFORD - INS PMT CL

[Add Rule](#) [Pay](#) [Return](#)

Check Exception Example:



Decisions Needed (4) \$47,887.01

UNAUTHORIZED ACH TRANSACTION	\$28,580.20
PAID NOT ISSUED (3)	\$19,306.81
PAID NOT ISSUED	\$13,540.41 #1101
PAID NOT ISSUED	\$582.40 #1147
PAID NOT ISSUED	\$5,184.00 #1149
Decided (0)	\$0.00
Total (4)	\$47,887.01

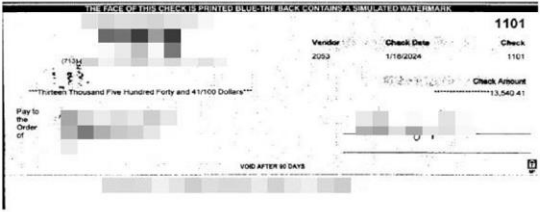
PAID NOT ISSUED

Default Decision: Return Cutoff Time: 2:00 PM Central Time (US & Canada)

Account Name: [REDACTED] Check #: 1101 Amount: \$13,540.41
Paid Date: 02/23/2024 Issued Date: 02/23/2024

Front **Back**

Hover over image to zoom. Click to view full-size image.

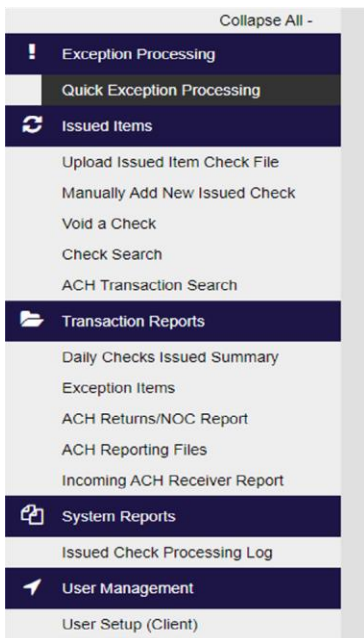


[Pay](#) [Return](#)

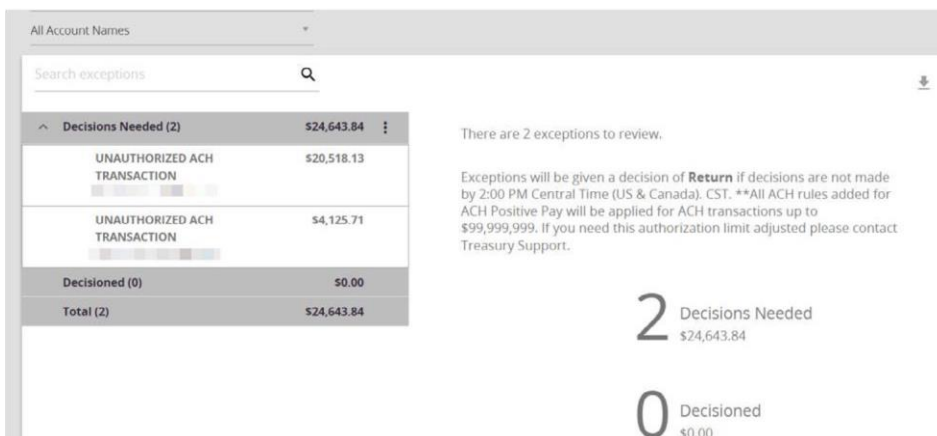
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VIEWING/DECISIONING CHECK & ACH POSITIVE PAY EXCEPTIONS

- To View and Decision from Positive Pay, select the Fraud Prevention tab in the left-hand menu in BankNow. Then click on Account Reconciliation and this will open the Positive Pay Portal in a separate tab. From there, you will click on the Exception Processing drop-down menu, then click on the Quick Exception Processing tab.



- ACH and Check Positive Pay transactions that require review and decisioning will be listed under Decisions Needed.



The screenshot displays the Positive Pay Portal interface. At the top, there is a search bar and a dropdown menu for 'All Account Names'. Below this, a table lists exceptions under the heading 'Decisions Needed (2)'. The table shows two 'UNAUTHORIZED ACH TRANSACTION' entries with amounts of \$20,518.13 and \$4,125.71. A summary row indicates 'Decisions Needed' with a total of \$24,643.84. To the right of the table, a message states 'There are 2 exceptions to review.' and provides instructions on the decisioning process. At the bottom right, a large graphic shows '2 Decisions Needed' and '\$24,643.84'.

Exception Type	Amount
UNAUTHORIZED ACH TRANSACTION	\$20,518.13
UNAUTHORIZED ACH TRANSACTION	\$4,125.71
Total	\$24,643.84

Decisions Needed: 2
\$24,643.84

Decisions Needed: 2
\$24,643.84

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VIEWING/DECISIONING ACH & CHECK POSITIVE PAY EXCEPTIONS

- Select the appropriate exception item to view and click either Pay or Return (shown ACH exception transaction). Continue down the list until all exceptions have been reviewed and decisioned.

All Account Names

Search exceptions


Decisions Needed (2)		\$24,643.84
UNAUTHORIZED ACH TRANSACTION	\$20,518.13	UNAUTHORIZED ACH TRANSACTION Default Decision: Return Cutoff Time: 2:00 PM Central Time (US & Canada) Account Name: Amount: \$20,518.13 Paid Date: 03/27/2024 CCD / 021039500 / DR FANNIE MAE - AARemit
UNAUTHORIZED ACH TRANSACTION	\$4,125.71	
Decided (0)		\$0.00
Total (2)		\$24,643.84

Pay

Return

Check Exception view without Payee Match:

Search exceptions

Decisions Needed (4)		\$2,751.28
UNAUTHORIZED ACH TRANSACTION	\$2,706.28	PAID NOT ISSUED Default Decision: Return Cutoff Time: 2:00 PM Central Time (US & Canada) Account Name: Check #: 93168 Amount: \$15.00 Paid Date: 03/27/2024 Issued Date: 03/27/2024 <div> <div>Front</div> <div>Back</div> </div> <div> Hover over image to zoom. Click to view full-size image. </div> <div>  </div> <div> <div>Pay</div> <div>Return</div> </div>
PAID NOT ISSUED (3)	\$45.00	
PAID NOT ISSUED	\$15.00 #93168	
PAID NOT ISSUED	\$15.00 #93182	
PAID NOT ISSUED	\$15.00 #93183	
Decided (0)		\$0.00
Total (4)		\$2,751.28

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VIEWING/DECISIONING CHECK & ACH POSITIVE PAY EXCEPTIONS

Check Exception with Payee Match:

Search exceptions:

Q

Download

Close

^	Decisions Needed (3)	\$10,984.00	:
	PAYEE NAME MISMATCH - NO IMAGE FOUND	\$5,000.00	#1363
▼	PAYEE NAME MISMATCH - NO IMAGE FOUND (2)	\$5,984.00	:
	Decided (0)	\$0.00	
	Total (3)	\$10,984.00	

PAYEE NAME MISMATCH - NO IMAGE FOUND

Default Decision: Return

Cutoff Time: 2:00 PM Central Time (US & Canada)

Account Name:

Check #: 1363

Amount: \$5,000.00

Paid Date: 01/12/2024

Issued Date: 03/10/2024

Payee Match Confidence: —

Account Name:

Check #: 1363

Amount: \$5,000.00

Paid Date: 01/12/2024

Issued Date: 03/10/2024

Payee Match Confidence: —

Front

Back

Hover over image to zoom. Click to view full-size image.



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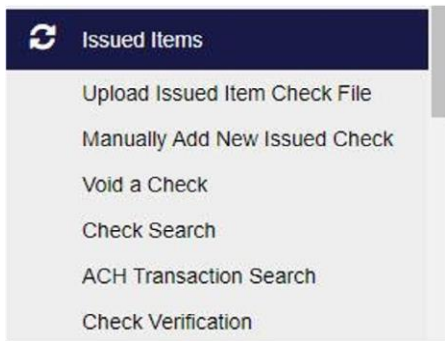
ACH APPROVED VENDORS (ACH RULE)

- To add any company to your list of **Approved Vendors (ACH Rule)**, we need the **Company ID** of the company, the **Account Number** you want to authorize them to draft from and lastly, any **dollar limit** you want to set for that specific company to not be able to pull past.
- Once we receive the required information, the Approved Vendor will be submitted as an ACH Rule. Any ACH Debits for the specified Company ID number under the Maximum Limit set will be automatically paid. If at any time an ACH Debit does present past the Maximum Limit set, that item will be presented to you within Positive Pay as an exception and will need to be decisioned.

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ACH TRANSACTION SEARCH

- In the left navigation menu of BankNow, click Fraud Prevention, then select Account Reconciliation. This will direct you to the Positive Pay System.
- Under Issued Items, select ACH Transaction Search. The ACH Transaction Search page appears with the search parameters for the ACH transaction.



- Complete the following fields on the ACH Transaction Search page as necessary. Select Search upon completion of Search Parameters.

ACH Transaction Search

Account Name

All Account Names

Paid Date From

Paid Date To

SEC Code

All SEC Codes

Amount From

Amount To

Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

Check & ACH Positive Pay User Guide

ACH TRANSACTION SEARCH

Account Name: The available accounts assigned to the client user. Select up to three different accounts.

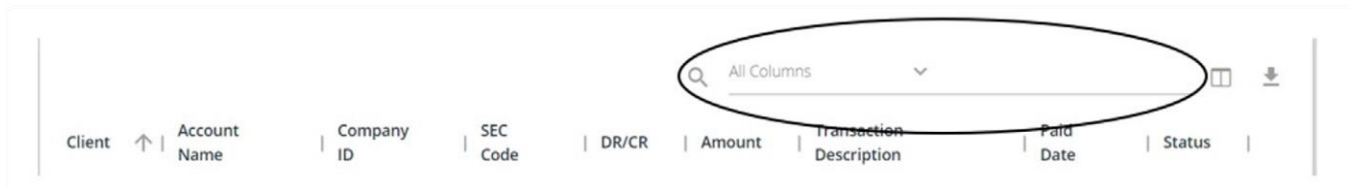
Paid Date From: The Paid Date field is used to search for a transaction based upon the date the item posted. If searching for a specific date, enter the date in both the From and To date fields.

Paid Date To: The Paid Date field is used to search for a transaction based upon the date the item is posted. If searching for a specific date, enter the date in both the From and To date fields.

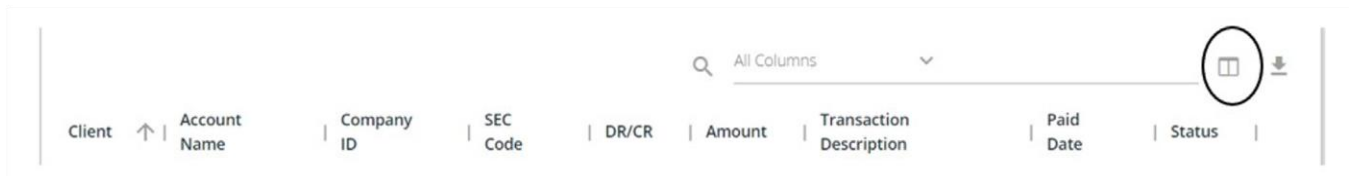
SEC Code: To search for transactions based upon ACH Standard Entry Class (SEC) code, select a code from the SEC Code drop-down menu.

Amount: The Amount field is used to search transactions based upon a specific dollar amount or dollar range. If searching for an exact amount, enter the amount in the Amount From and Amount To fields. This field can be left blank.

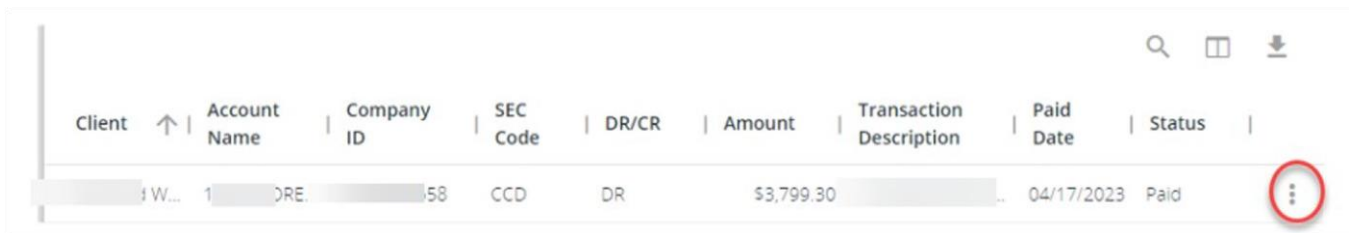
- Search results can be sorted by Client and filtered by Client, Account Name, Company ID, SEC Code, DR/CR, Amount, Transaction Description, Paid Date or Status.



- Select the table icon to add or remove columns to display in the search results.



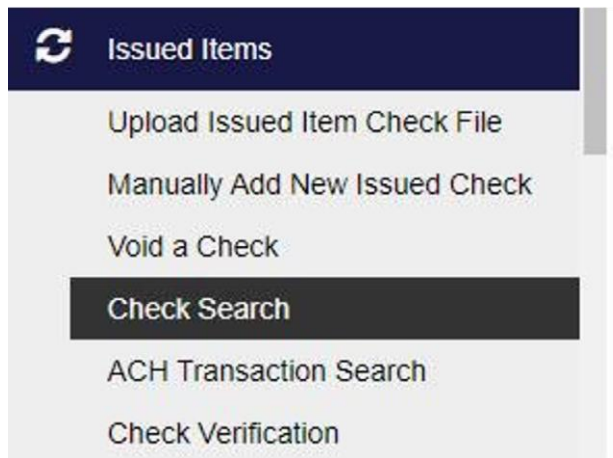
- Select a transaction record and the “...” to view transaction details.



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CHECK TRANSACTION SEARCH

- In the left navigation menu of BankNow, click Fraud Prevention, then select Account Reconciliation. This will direct you to the Positive Pay System.
- Under Issued Items, select Check Search. The Check Search page appears with the search parameters for the Check transactions.



- Complete the following fields on the Check Search page as necessary. Select Search upon completion of Search Parameters.

Account Name

All Account Names

Check Status

All

Check Number From

Check Number To

Date

Issued

Date From

Date To

Show additional options

Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

Check & ACH Positive Pay User Guide

CHECK TRANSACTION SEARCH

Account Name: The available accounts assigned. Select Account(s).

Check Status: The status of the check you would like to run reporting for. Selection includes All Status, Exception, Issued/Outstanding, Paid, Returned, Reversal, Stop Payment, Void.

Check Number From/Check Number To: This field is used to search for transaction based upon the check number. If you are searching for a specific check number, enter the number in both fields.

Date: The type of date you would like to run the Check Search report for. Selection includes Issued, Paid, Input, Exception and Void.

Date From/Date To: These fields are used to search for transactions based upon the date or date range the item was expected. If you are searching for a specific date, enter the date in both fields.

Select the down arrow next to Show additional Options for additional search options.

Decision: Limits the search to a specific pay/return decision.

Reason: Limits the search based upon the reason that was selected. Selections include all reasons, duplicate, fraudulent, paid, refer to maker and stale dated.

Issued Payee: Limits the search to specific payee names. You can enter all or part of the payee name.

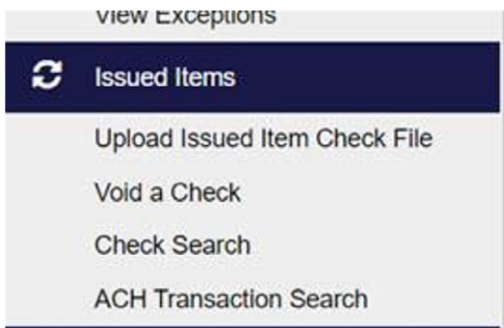
Include Reversal: When checked, the search includes reversals.

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VOIDING A CHECK

Checks can be voided manually or included in your check issue file. The below steps outline how to void a check manually via the Positive Pay system.

- In the left navigation menu of BankNow, click Fraud Prevention, then select Account Reconciliation. You will be directed to the Positive Pay system.
- Select Void a Check from the left navigation menu.



- Complete the form displayed on the screen.



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VOIDING A CHECK

Account Name: Select the account the check is issued on.

Check Number: The number of the issued check.

Check Amount: The amount the check was written for.

Issued Date: The date the check was issued.

Note: All three fields (**Check Number**, **Check Amount** and **Issued Date**) are required to void a check

- Click “Find Matching Check” button to find the check.
- Verify the check that will be voided.
- Click the “Void Check” button to complete the void process.
- To include Void in the check issue file contact Treasury Support for assistance.

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ISSUED CHECK PROCESSING LOG

Upload Processing Status: Once a file is uploaded and processed via Positive Pay, the file processing status can be checked online via the Positive Pay portal.

- To access the Issued Check Processing Log you will click on the Fraud Prevention tab in the left-hand menu in BankNow, then click on the Account Reconciliation tab.
- From there you will be routed to the Positive Pay portal, you will then click on the System Reports Tab and click on the Issued Check Processing Log to access the processing status of any uploaded check files.

Below is a list of possible processing statuses:

PROCESSING STATUS	DESCRIPTION
Unprocessed	The file has been uploaded, but has not yet been processed.
Processed	The file was processed successfully.
Processed with Exceptions	The file was processed successfully, but duplicate checks were not loaded. Example Check upload errors: <ul style="list-style-type: none">• 1002 - Check is already in system• 1000 – Check has already been paid
Rejected	The file was rejected due to one of the following reasons: <ul style="list-style-type: none">• A mismatch between the number of items/amounts entered on the screen and the number of items/amounts contained in the file.• Invalid value/amount entered within the CSV file causing an error.• The file format did not match the format selected.