

POSITIVE PAY SERVICE DESCRIPTIONS



Once PlainsCapital Bank (“Bank”) has received appropriate enrollment documents, and the Customer has completed all other required Bank documentation, and if the Bank agrees, the Customer may use Positive Pay Services via Business Online Services and / or SFTP to transmit issued check files in accordance with the Bank’s security procedures and the terms of the Bank’s Treasury Management Services Terms & Conditions agreement.

EXCEPTION ITEM DECISIONS

Exception Items will be presented in Business Online Services and, if enrolled, via Business mobile app by 9 A.M. CT. When Exception Items are presented, a mandatory email alert will be sent to enabled Authorized Users. A second email will be sent one hour prior to the Exception Decision Deadline as a final reminder. Optional text alerts can be enabled through Business Online Services. Message rates may apply. Although the Bank will make best efforts to deliver email alert reminders, it cannot guarantee timely delivery due to the nature of email communication. It is highly recommended to login to Business Online Services or the business mobile app each Business Day to inspect for Exception Items as part of your regular treasury management activities.

DEADLINES

Exception Decision Deadline	Issue Item Entry	Default Decision
2:00 p.m. CT (3:00 p.m. ET)	Items entered directly through Business Online Services are immediately available for match and may remove Exception Items automatically if entered prior to the Exception Item Decision Deadline.	Exception Items that are not decided by the Decision Deadline will be subject to return unless a pay all decision was chosen by Customer.

BUSINESS ONLINE SERVICES - SECURITY PROCEDURES

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

SFTP - SECURITY PROCEDURES

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

CONTACT US

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