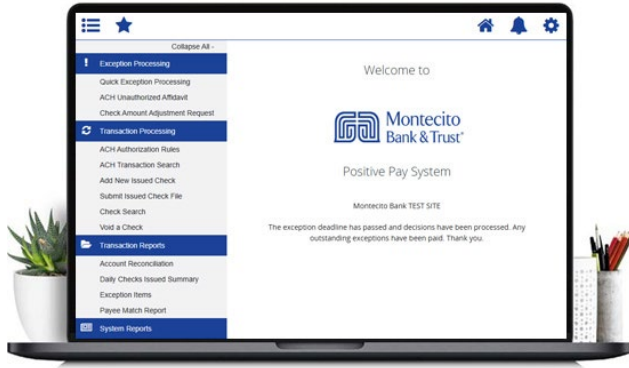




Get The Best Results Out of Positive Pay

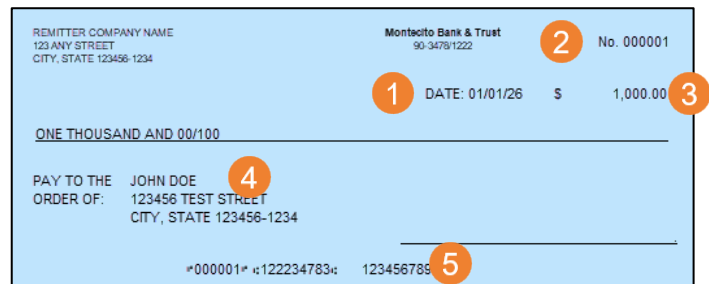


Best Practices:

- ✓ Submit your issued checks as soon as produced
- ✓ Ensure the payee name printed on checks matches exactly to the payee name entered in Positive Pay
- ✓ Print payee name in all capital letters
- ✓ Review exceptions daily before 9 a.m. PT
- ✓ Submit ACH Unauthorized Affidavits for ACH returns by 3 p.m. PT

Ensure what is on your check matches your issued check file

Check Date ¹	Check Number ²	Check Amount ³	Payee Name ⁴	Account Number ⁵
01/01/2026	000001	1000.00	John Doe	123456789
01/01/2026	000002	500.00	Jane Doe	123456789
01/02/2026	000003	100.00	Sally Doe	234567890



Ensure your checks are formatted properly



- ✓ Paye name is only listed once on check
- ✓ Letters have enough space between them and are not touching
- ✓ The payee block is single-spaced, left justified, and is a minimum of two lines away from other information.
- ✓ The payee name is not located in the top one inch of the check
- ✓ The payee name is not touching the **PAY TO THE ORDER OF** text.

Full check specifications are located in the Positive Pay User Guide
montecito.bank/business/digital-banking/guides-and-videos