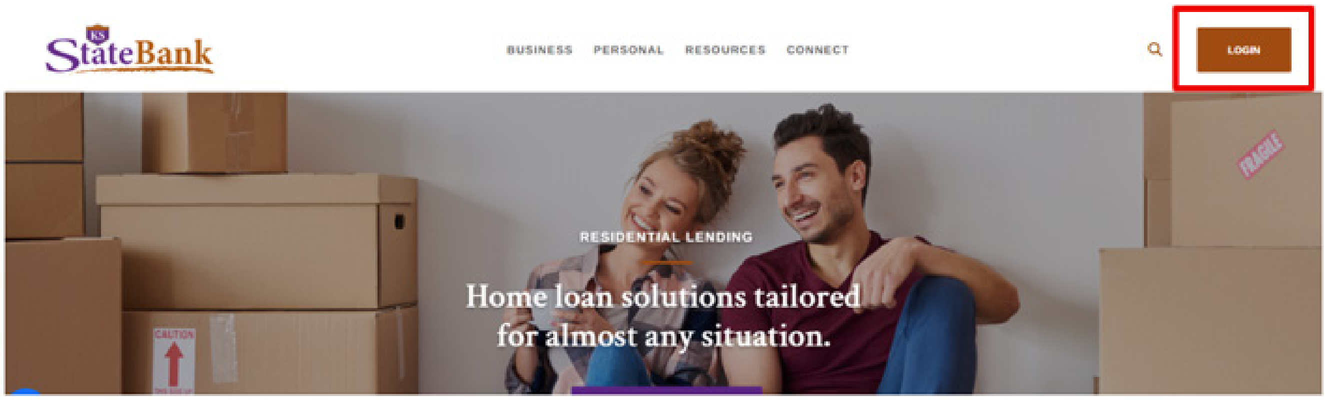
TREASURY MANAGEMENT
Positive Pay Guide

Log in Using Your Single Sign-On ID
To log in, go to the KS StateBank website: **ksstate.bank**.

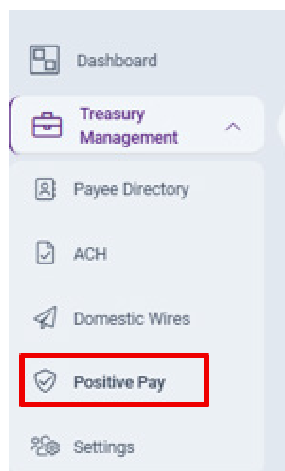
Select **"YOUBANKING"** and Submit

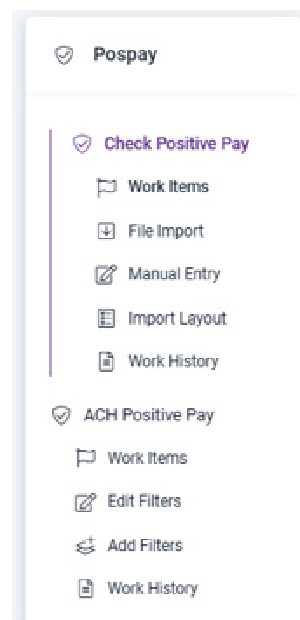


Complete the login process

Note: *You will be prompted for additional verification upon login with our enhanced security – facial biometrics and/or passkey. This is required in order to work Positive Pay items.*

Accessing your Positive Pay Menu
Click on **Treasury Management**
Select **Positive Pay**





Menu Overview
Check Positive Pay
Work with Items – Menu to view/work your Check Exceptions (Cutoff time 2 p.m. CT)

File Import – upload your check file within this menu to submit through the system

Manual Entry – Manually enter your check information in the system

Import Layout – prepare your upload file layout; this will be the first step prior to uploading a check file.

Work History – this will show your exception history to include what exception items came through for approval and who approved/returned those items

ACH Positive Pay
Work items – Menu to view/work your ACH Exceptions (Cutoff time 2 p.m. CT)

Edit Filters – Ability to view/edit your "Approved list" of vendors

Add Filters – You can easily see your ACH history for each account and add approved vendors to your filter list – authorizing those company names/ID's to debit your account.

Work History – this will show your exception history to include what exception items came through for approval and who approved/returned those items

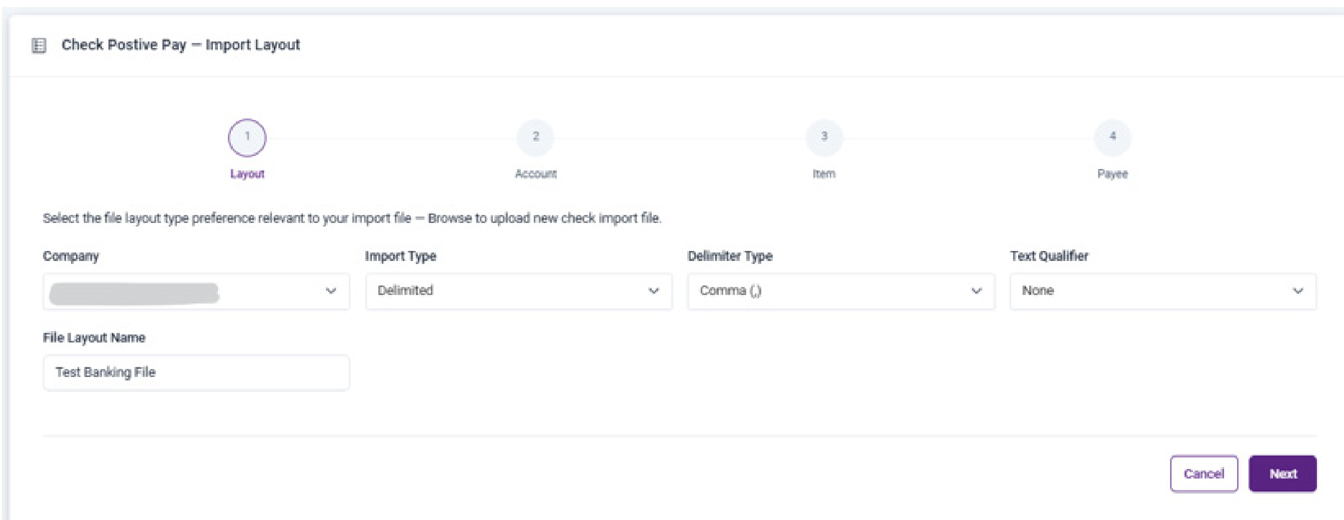
Check Positive Pay
Uploading Positive Pay Files

Set your Import Layout
Prior to uploading a file, you will need to set your Import Layout. This layout is set to match your upload file, ensuring it captures the required fields,

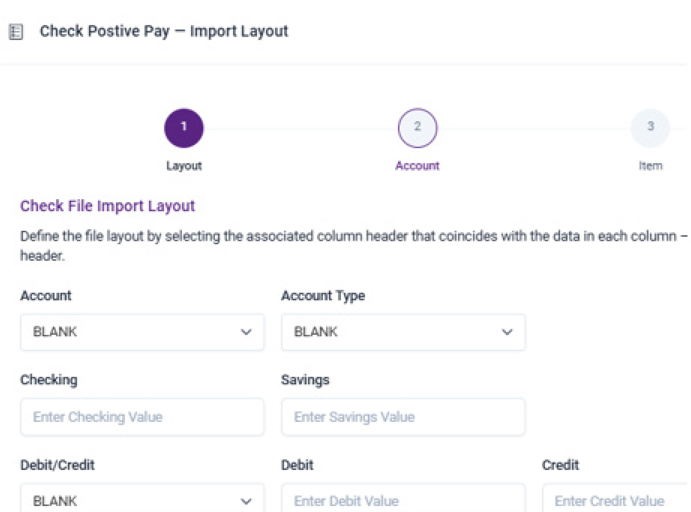
Under **Check Positive Pay**, select **Import Layout**

Start by Choosing the **Company**
Import Type – Delimited/Fixed
Delimter Type – Most commonly Comma (will depend on what was selected for your Import Type)
Text Qualifier – choose none, double quote or single
File Layout Name – Name your template

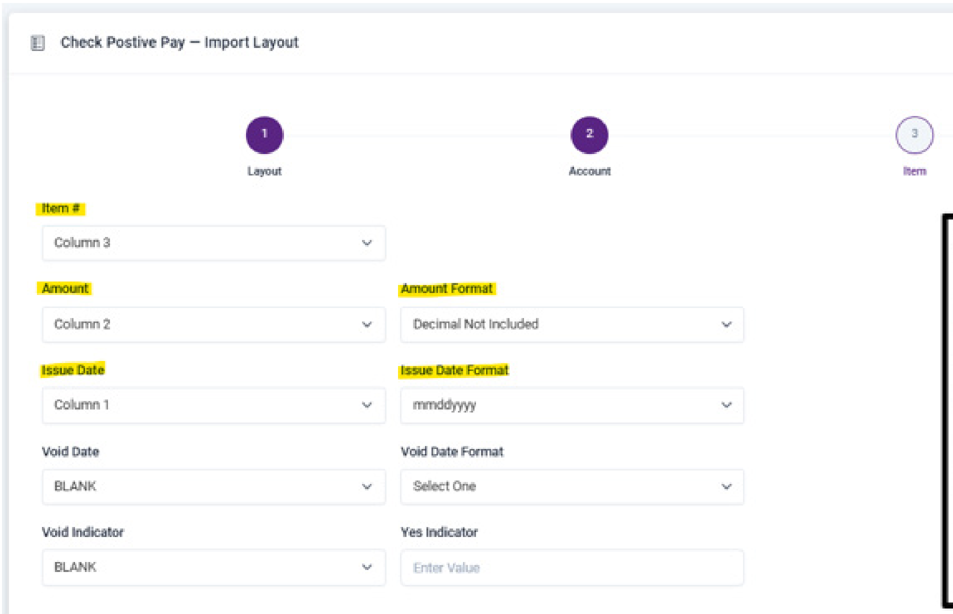
Select **Next**

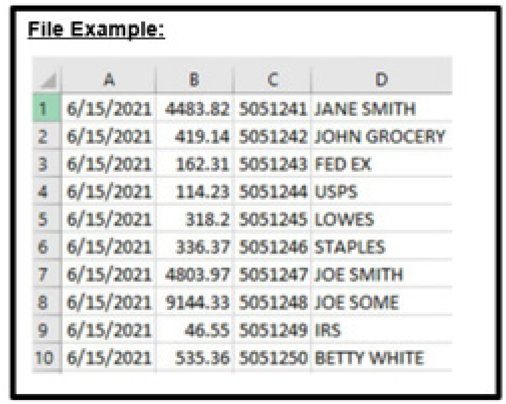


For the **Account Page**, you can complete the information. If you do not wish to use a data type provided, select “BLANK” so that the import layout does not search for this date type within your file and select **Next** to continue.



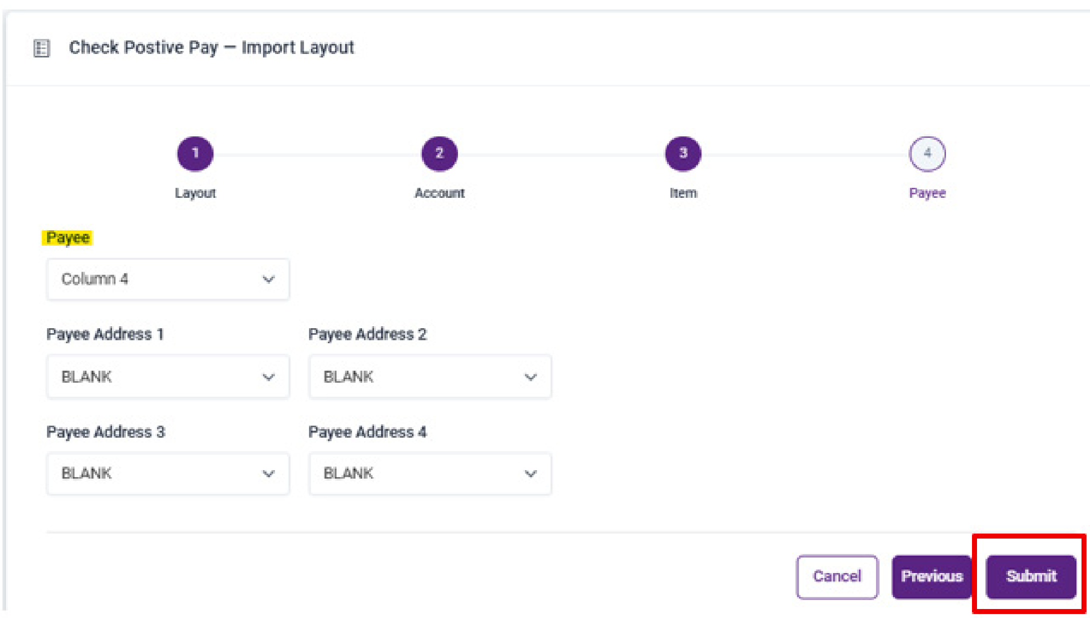
Enter the **Item** information highlighted in the pictures below
Select **Next**
Enter the **payee** information/location within your file
Once complete, **Submit**





File Example:

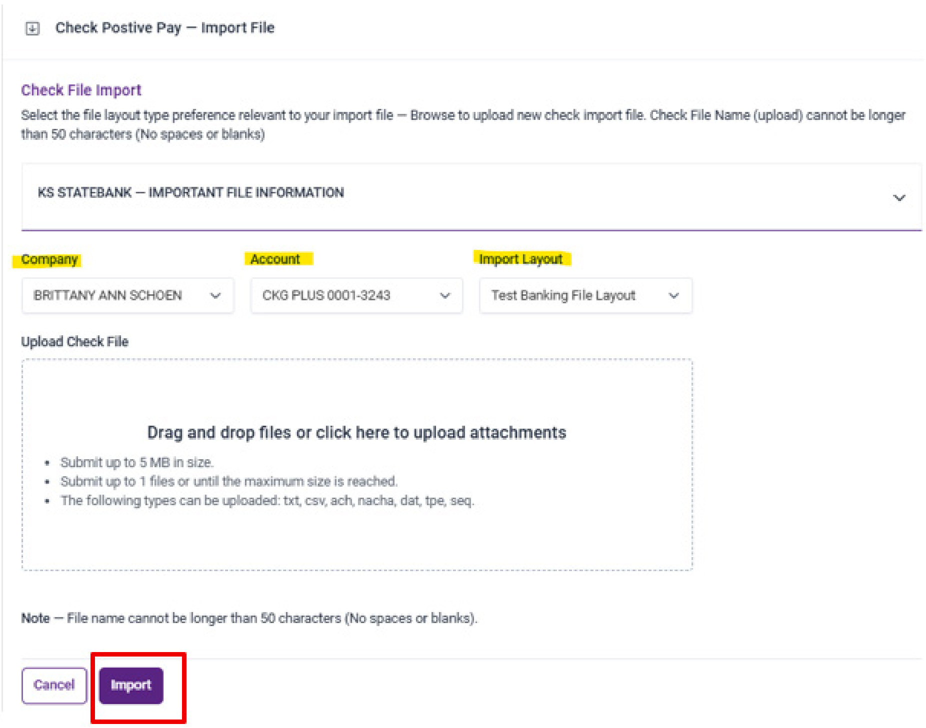
	A	B	C	D
1	6/15/2021	4483.82	5051241	JANE SMITH
2	6/15/2021	419.14	5051242	JOHN GROCERY
3	6/15/2021	162.31	5051243	FED EX
4	6/15/2021	114.23	5051244	USPS
5	6/15/2021	318.2	5051245	LOWES
6	6/15/2021	336.37	5051246	STAPLES
7	6/15/2021	4803.97	5051247	JOE SMITH
8	6/15/2021	9144.33	5051248	JOE SOME
9	6/15/2021	46.55	5051249	IRS
10	6/15/2021	535.36	5051250	BETTY WHITE



Import your File
Navigate to **File Import** within the Positive Pay Menu

Select your **Company, Account**, and then your **Import Layout** of your choosing

Ensure your file has been saved as a "CSV" or per the layout you originally set.
Then drag the file over into the Upload box or click within the Upload box to choose the file from your computer files and select **Import**.



You will receive a notification to confirm the file has successfully been submitted.

Manual Check Entry

For individual check entry, you can manually enter your check information.

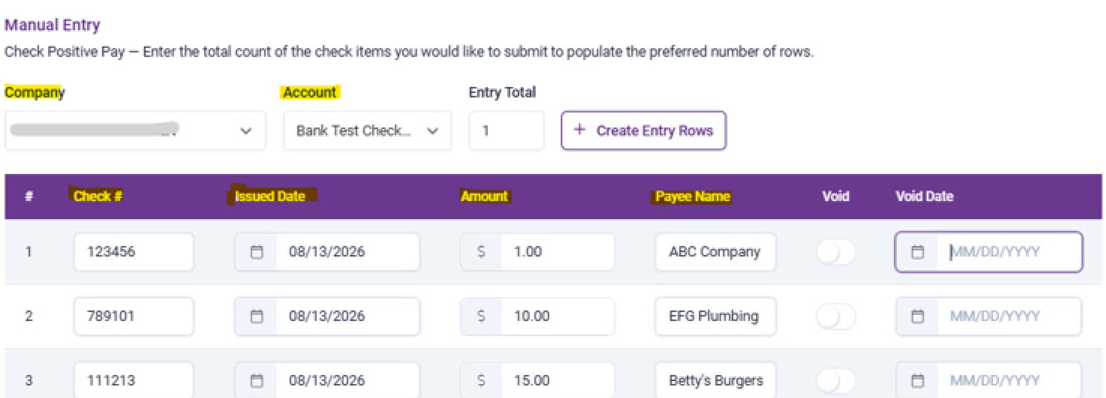
Click **Manual Entry** under the Positive Pay menu.

Select your **Company** and then the designated **Account** to upload items under.

> **Note:** *The screen will default to 2 entries. You can simply update the number to add additional rows. For instance, to add 3 more entries, put "3" in the entry total and select "+ Create Entry Rows." You'll then have three additional rows available, 5 total rows.*

Complete the Check Information – **Check #, Issued Date, Amount, and Payee Name**

> *Void Fields: If you have a check you've voided, you can adjust the toggle and update the voided date*



Enter the Check number, Date Issued, Check Amount, Type, and Payee. Once complete, select **Submit**

You will receive a successful notification confirming the items are now in the system.

Working Exceptions – ACH and Check

You will be notified of any Check or ACH items presented to your account that are not approved via email and/or text in the morning of each business day for exceptions that need to be worked.

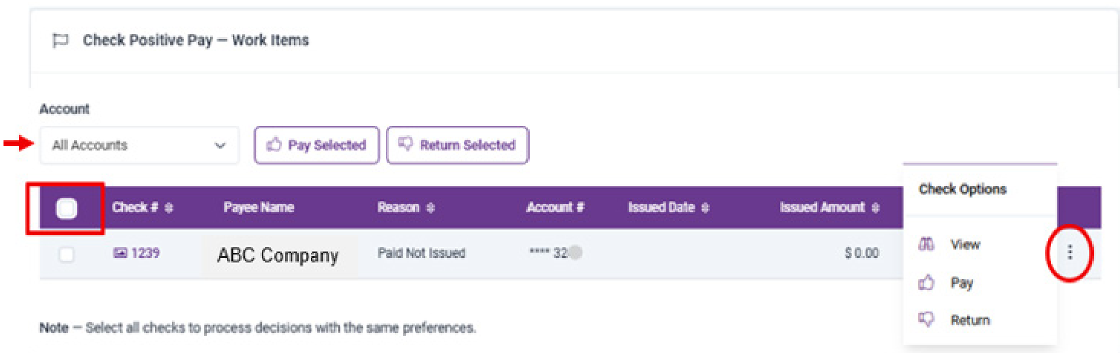
Note: The cutoff time to work exceptions is 2:00 p.m. CT Any exception items not worked prior to the bank's 2:00 p.m. CT cutoff are handled in the following way:

- ACH items- automatically returned
- Check items- Defers to the default chosen in the "Disposition of Checks" section of the Positive Pay Agreement

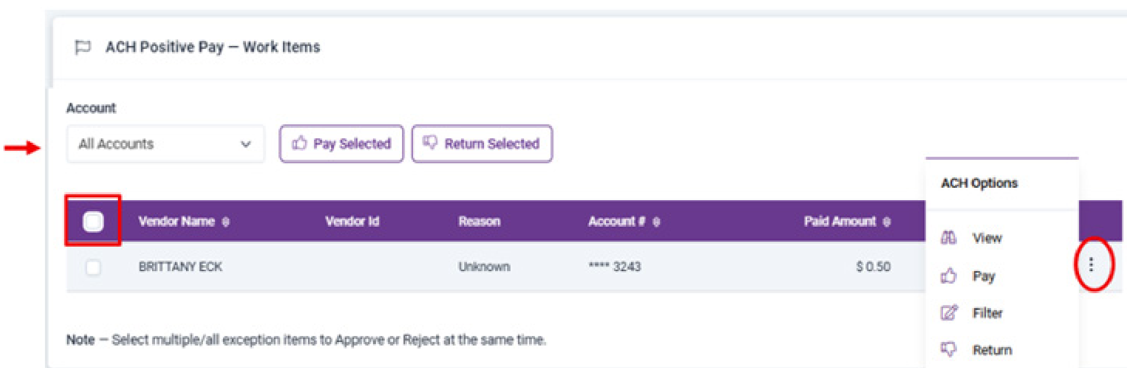
If you work an item to pay or return and need to change your initial action, you can visit the Work History on that same day prior to the 2:00 p.m. CT cutoff and adjust the result.

See all **accounts** at once, or filter by account to view/work the exception items. You may pay/return individually, or select multiple at once to decision the item(s). You will be prompted for additional verification when working the item.

Check Exceptions



ACH Exceptions



Work History – Check and ACH Positive Pay

For both Check and ACH Positive Pay you can view the exception item history for the last 30 days. This history contains details of any items that previously kicked out for review (didn't match your upload list in our system), provide information regarding that item, and who "worked" the item to pay or return.

Additional details can be viewed by selecting the ellipses on the right-hand side of the item.

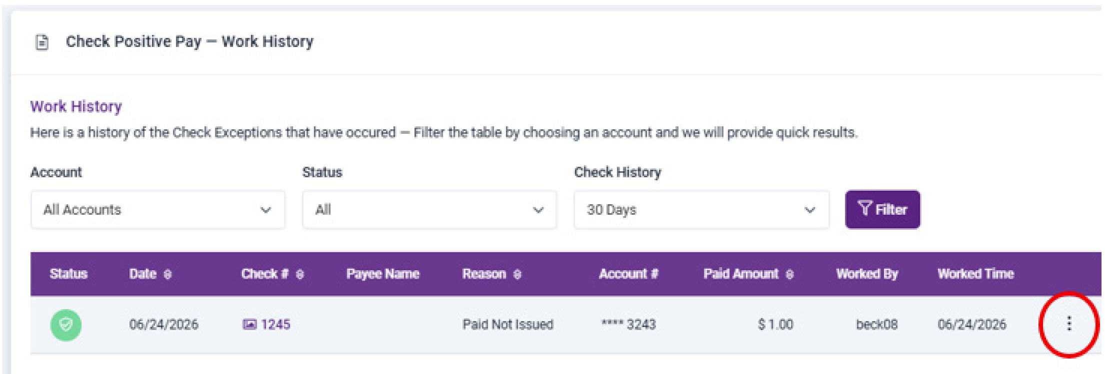
Note: *If you worked an item to pay or return and need to adjust it (same day), you may do so within your work history prior to the 2:00 p.m. CT cutoff time.*

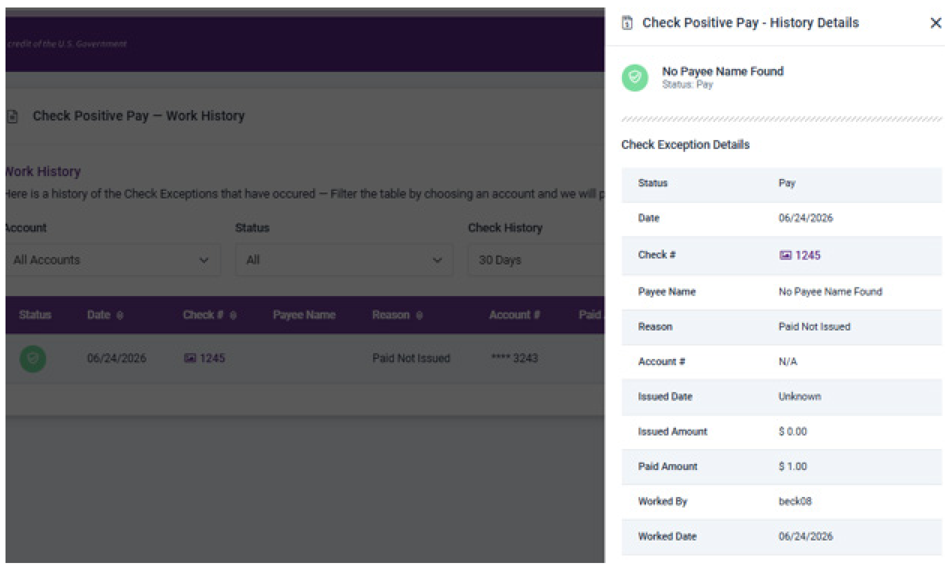
Check Work History

View any previous check exceptions and the details including the check image, payee name, reason for the exception, and who worked the item.

You may also change your initial decision to pay or return exception items – if that item was worked that same day. R*emember this will need to be updated* ***prior to the 2:00 p.m. CT cutoff***.

Additional details can be viewed by selecting the ellipses on the right-hand side of the item.

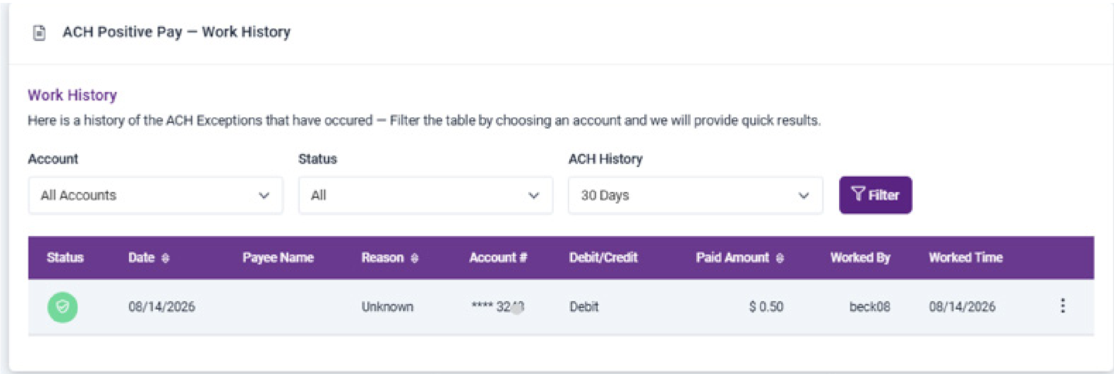


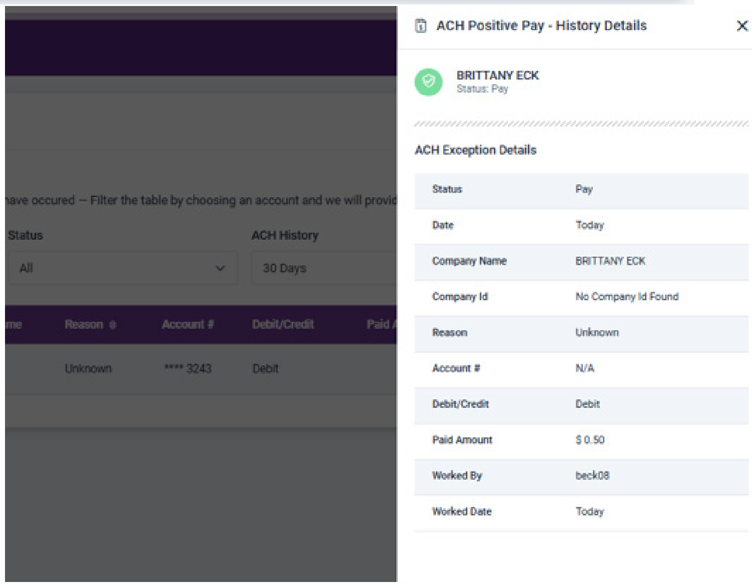


ACH Work History
View any previous ACH exceptions and the details including the payee name, reason for the exception, if it was a debit/credit and who worked the item. You may also change your initial decision to pay or return exception items – if that item was worked that same day. *Remember this will need to be updated* ***prior to the 2pm CT cutoff***.

If you forget to add to your list of approved vendors (Filter List), you can simply go to Add Filter and select that from your history.

Additional details can be viewed by selecting the ellipses on the right-hand side of the item.



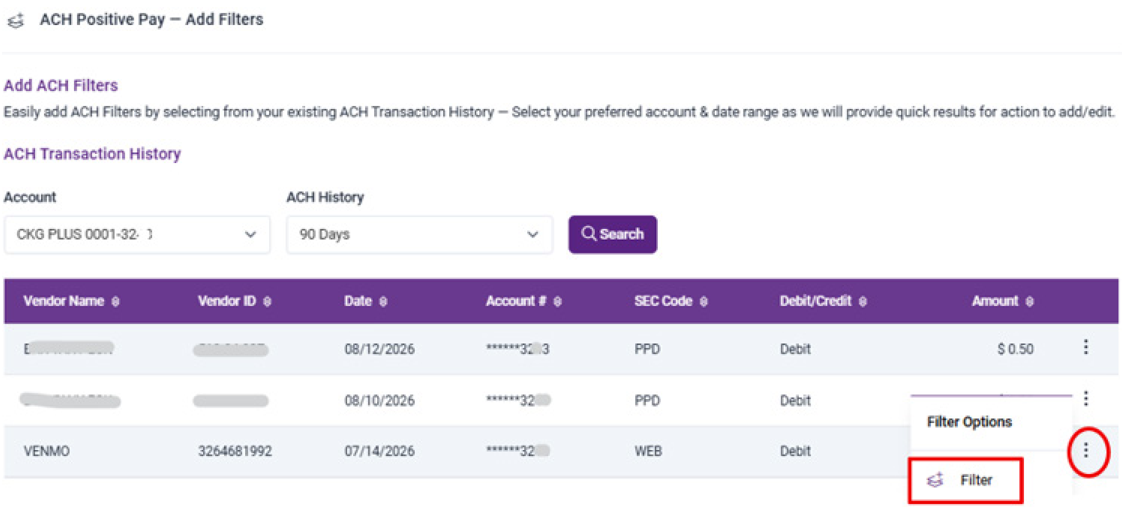


ACH Positive Pay

Manage ACH Filters/Approved Vendors

Add Filters
You can easily add “approved vendors” for each account to your filter lists. Filter by Account to see your 90 day ACH history (any and all debits on your account), and select which transactions/vendors to add.

Select **Add Filters**
Search through your history and select the **ellipse** on the right side of the entry.
Select **Filter**



ACH Positive Pay – Add Filters

Add ACH Filters

Easily add ACH Filters by selecting from your existing ACH Transaction History – Select your preferred account & date range as we will provide quick results for action to add/edit.

ACH Transaction History

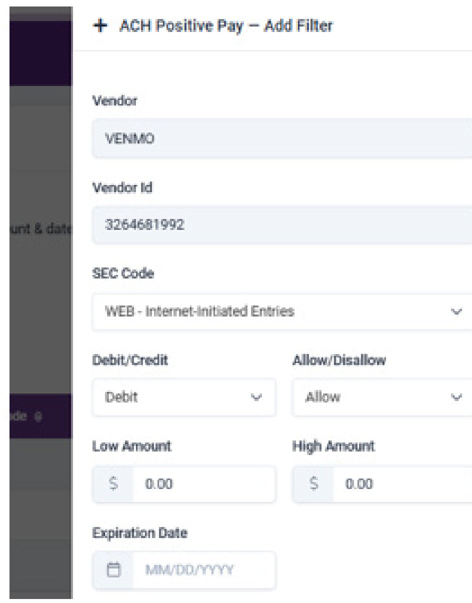
Account: CKG PLUS 0001-32

ACH History: 90 Days

Search

Vendor Name	Vendor ID	Date	Account #	SEC Code	Debit/Credit	Amount
		08/12/2026	******32 3	PPD	Debit	$ 0.50
		08/10/2026	******32	PPD	Debit	
VENMO	3264681992	07/14/2026	******32	WEB	Debit	

To add the filter, you can add all the ACH Details, or specify which information you'd like the system to validate against for future clearing transactions.



Few Suggestions!

- We normally lean towards only requiring the Vendor Name and Vendor ID. Just know you can add all, or get as detailed as you'd like.
- For Quickbooks you may need to only include the Vendor ID, as the company name will change each time.

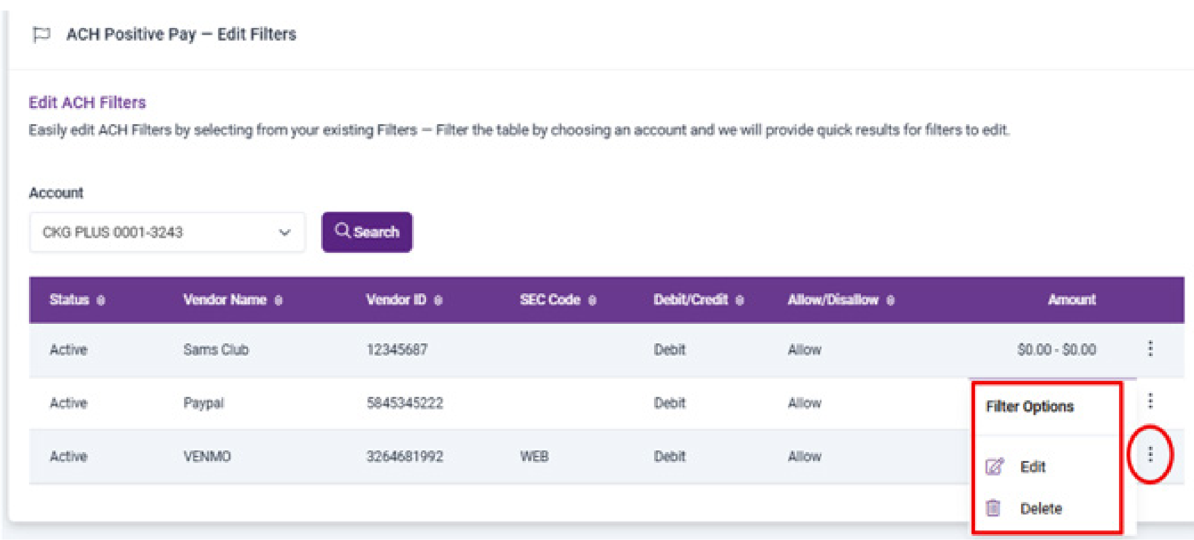
Edit Filters

Manage your approved list through the **Edit Filters** section. You can filter by account and easily remove any vendors from this list at any time.

We highly recommend reviewing this list periodically for accuracy.

Select **Edit** to adjust the specific criteria associated with the vendor entry.

To remove a Vendor from your approved filter list, simply select **Delete**. The vendor entry can be re-added at any point within the **Add Filters** area.



ACH Positive Pay – Edit Filters

Edit ACH Filters

Easily edit ACH Filters by selecting from your existing Filters – Filter the table by choosing an account and we will provide quick results for filters to edit.

Account: CKG PLUS 0001-3243

Search

Status	Vendor Name	Vendor ID	SEC Code	Debit/Credit	Allow/Disallow	Amount
Active	Sams Club	12345687		Debit	Allow	$0.00 - $0.00
Active	Paypal	5845345222		Debit	Allow	
Active	VENMO	3264681992	WEB	Debit	Allow	