Over the weekend of April 22, 2022, your positive pay accounts will be converted to an enhanced Check Positive Pay system with "payee match." Beginning on Monday, April 25, you will have access to the enhanced Check Positive Pay system.

Payee match is an enhancement specifically designed to assist with mitigating potential payee check fraud. Our current Check Positive Pay service validates checks presented for payment against accounts using the check number and amount. With the payee match enhancement, a company with accounts on Positive Pay would include the payee information in their check file uploaded to the Bank. When a check is presented for payment against the Positive Pay account, the Positive Pay service would also verify the payee's name using character recognition technologies.

A check with a mismatched payee name would be rejected as an exception and presented to the Positive Pay customer (payor) for a "pay" or "return" decision, similar to checks that have a mismatched check number or amount.
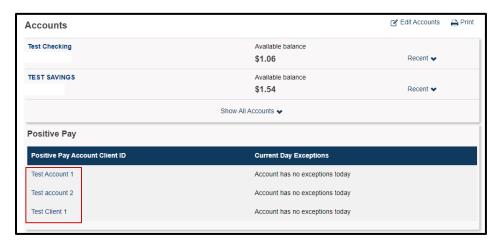
Following the implementation of payee match on April 25, Positive Pay users will access a new Positive Pay system within Business Online to upload check files and process daily exceptions.

Frequently Asked Questions

Q. Following the Positive Pay system enhancement on Monday, April 25, how will I access the new Positive Pay system?

A. Home Bank's Positive Pay system can be accessed by visiting home24bank.com from your device of choice. Once you are successfully signed into Business Online, Positive Pay will now display on the home page under the *Accounts* section.

To launch Positive Pay, select the hyperlink for any account nickname included in the Account Client ID column.

Note: Access to pay or return an exception item through Home Bank's Business app will no longer be available following this enhancement.

Q. How do I process exception activity?

A. Within the Positive Pay system, use the ***Quick Exception Processing*** page to manage daily exception activity. For step-by-step instructions, please refer to the Positive Pay User Guide.

Q. What is the cutoff time to process exceptions activity?

A. Pay and return decisions can be made on all items until 11 a.m. CST. At the cutoff time, an automated pay or return decision is made on all unresolved items based on your Agreement with Home Bank.

Users are automatically placed into *READ ONLY* mode to prevent any changes. Authorized users must contact Home Bank's Digital Banking & Payments Department to change an automated decision.

Q. Which system generated notifications can I expect to receive from the new Positive Pay system?

A. You will receive system generated notifications for exceptions and issued file processing statuses.

Q. When will exceptions notifications be delivered?

A. Exception notifications are delivered Tuesday through Saturday by 8 a.m. CST for the previous business days' exceptions.

A reminder exception notification is delivered Monday through Friday by 10 a.m. CST if current business day exceptions have not been decisioned.

Note: If you receive a system generated notification for Friday's exceptions on Saturday, the exceptions will not need to be decisioned until 11 a.m. CST on the following business day.

Q. When will issued file processing notifications be delivered?

A. If an uploaded issued check file has not completed processing within 30 seconds, a message will display on the screen informing you that an email will be sent indicating the processing status. For possible processing statuses, please refer to the Positive Pay User Guide.

Q. What email address will the system generated notifications be delivered from?

A. All system generated notifications will be delivered from Home Bank's Digital Banking & Payments Department, formerly Electronic Banking. Please ensure you can receive emails from electronicbanking@home24bank.com and digitalbankingandpayments@home24bank.com.

Q. What information is included in the exception notifications?

A. For security purposes, we limit the information in the exception notifications to the following:

1. Date – Date and time the email notice was generated by the Positive Pay system
2. Subject – Email notification type
3. Client – Company name enrolled for Positive Pay services
4. Account Name – Nickname assigned to the Positive Pay account
5. Exception Count - # of exceptions that require a pay or return decision

To make pay and return decisions, use the ***Quick Exception Processing*** page to manage daily exception activity. For step-by-step instructions, please refer to the Positive Pay User Guide.

Q. How will I add issued checks in the new Positive Pay system?

A. Within the Positive Pay system, use the ***Submit Issued Check File*** page to upload issued check files. If a check was manually written or issued check files are not uploaded, use the ***Add New Issued Check*** page. For step-by-step instructions, please refer to the Positive Pay User Guide.

Q. Will my issued check file format requirements change following the Positive Pay system enhancement?

A. No. You will continue uploading issued check files using the same format as before.

Q. How does the Payee Match process occur?

A. The Positive Pay Payee Match process uses Optical Character Recognition (OCR) to identify the payee on the check image. Once a check image is scanned, the payee from the issued check is compared to the payee uploaded in the issued check file.

The comparison results in a confidence score between 0 (no confidence) and 1,000 (perfect score). The lower the confidence score, the higher the likelihood a payee name mismatch exception will occur.

Q. How can I reduce the number of payee name mismatch exceptions?

A. The payee match process is an additional layer of security to help prevent payee fraud and will err on the side of caution by creating payee name mismatch exceptions for you to review. For recommended check printing and issued check file guidelines to minimize exceptions, please refer to the Positive Pay User Guide.

Note: Handwritten checks will always result in a payee name mismatch exception.