



Introducing Enhanced Positive Pay Services – Available April 1, 2026!

Dear Valued Cash Management Customer,

At Capital Bank, protecting your business from fraud is a top priority. We are pleased to announce the availability of our **enhanced Positive Pay services**, designed to provide stronger protection, greater visibility, and more control over your check and ACH transactions.

These enhancements will be available beginning **April 1st** and are part of our continued investment in advanced fraud-prevention tools for our Cash Management customers.

What Is Positive Pay?

Positive Pay is a powerful fraud-prevention service that helps protect your accounts from unauthorized or altered check and ACH transactions. By identifying exceptions before items post, Positive Pay allows you to review activity and make informed decisions—helping reduce fraud losses and business disruption.

Check Positive Pay

Our enhanced Check Positive Pay service provides added protection and control over check payments:

- Matches checks presented for payment against the check issuance information you provide, including check number, amount, and payee.
 - Flags exceptions when discrepancies are detected, allowing you to decide whether to pay or return the item.
 - Includes **Payee Verification**, which compares the payee name on the check image to the payee information in your issued file for an added layer of security.
 - Fraud affidavits are now completed electronically, eliminating the need to visit a banking center to sign documents.
 - **Requires exceptions to be reviewed and decisioned by 11:00 a.m. daily** to ensure timely processing.
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NEW: ACH Positive Pay

We are also introducing **ACH Positive Pay**, a service designed to help protect your accounts from unauthorized electronic transactions:

- Allows you to set controls that determine which ACH debits are allowed to post to your accounts.
- Flags transactions that fall outside your established criteria, giving you the ability to review and approve or return them.
- Fraud affidavits are now completed electronically, eliminating the need to visit a banking center to sign documents.
- Provides greater visibility into ACH activity and helps prevent unauthorized transactions before losses occur.

Customize your Cash Management Suite by adding Positive Pay.

Positive Pay¹ Pricing

- **\$40.00 monthly service charge**
- **\$15.00 per additional account**
- **\$0.18 per exception item**

¹Premium or Standard Cash Management monthly fees apply.

Interested in Enrolling?

If you are not currently using Positive Pay and would like to take advantage of these enhanced fraud-prevention services, we encourage you to reach out to our Cash Management team.

Please contact us at **cashmanagement@capitalbanktx.com** or **713-675-2341** to learn more or to sign up for Positive Pay.

Thank you for choosing Capital Bank as your trusted financial partner. We look forward to continuing to support your business with secure, reliable cash management solutions.