



Important Update to Your Positive Pay Services – Effective April 1, 2026

Dear Valued Customer Cash Management Customer,

Protecting your accounts from fraud remains one of our highest priorities. As part of our ongoing commitment to provide strong, reliable fraud-prevention tools, we are enhancing our **Positive Pay services**. These updates will take effect on **April 1st**!

What Is Changing?

Beginning April 1st, our Positive Pay product will reflect updated functionality, terminology, and pricing designed to provide greater control, visibility, and protection for your business accounts.

Positive Pay helps safeguard against unauthorized check and ACH transactions by identifying discrepancies early and allowing you to take action before losses occur.

Check Positive Pay Enhancements

- Verifies each check presented for payment against the check issuance information you provide, including check number, dollar amount, and payee.
- Flags exceptions when a presented check does not match your issued items, allowing you to decide whether to pay or return the check.
- 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 protection.
- **Exceptions must be reviewed and decisioned by 11:00 a.m. daily** to ensure timely processing.
- Fraud affidavits are now completed electronically, eliminating the need to visit a banking center to sign documents.
- Helps reduce the risk of altered, counterfeit, or unauthorized checks.

NEW: ACH Positive Pay

We are also introducing **ACH Positive Pay**, a new 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 increased visibility into ACH activity and helps prevent unauthorized electronic transactions.

Updated Positive Pay¹ Pricing (Effective April 1, 2026)

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

¹Premium or Standard Cash Management monthly fees apply.

What You Need to Do

- Submit accurate and timely check issuance files.
- **Review and decision Positive Pay exceptions by 11:00 a.m. daily.**
- Ensure ACH rules and authorized vendors remain up to date.

Training Opportunity

To help you get the most value from our enhanced Positive Pay service, we encourage you to schedule a training session.

Please email cashmanagement@capitalbanktx.com to schedule training or request additional support.

We're Here to Help

If you have questions about these updates or would like assistance reviewing your Positive Pay settings, please contact us at cashmanagement@capitalbanktx.com or at **713-675-2341**.

Thank you for trusting us with your business banking needs.