

FREQUENTLY ASKED QUESTIONS

➤ Positive Pay Upgrade- Client FAQ

We've enhanced our Check Positive Pay and ACH Positive Pay (previously ACH Filter) services into one fraud prevention services module within Associated Connect®. This is the initial step to update and modernize your Associated Connect experience, with additional enhancements coming in 2026.

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General information

My company has received a communication about an upcoming platform change. Will this change affect our company and when will it occur?

The fraud prevention services platform is being updated to provide the best banking experience and offer enhancements such as consolidation Check and ACH Positive Pay into one platform. All of your upload, exception viewing and reporting needs can be accessed in one centralized location. Migration will begin in September 2025 and conclude by year end. You will be contacted with your specific migration date via client communication within Associated Connect.

Will I be upgraded to the new Positive Pay portal?

All current Check and ACH Positive Pay, Account Reconciliation and Reverse Positive Pay clients will be upgraded to the new portal.

How will the upgrade benefit my company?

If you leverage both ACH Positive Pay and Check Positive Pay, you will have a combined experience of all fraud services hosted in one system, versus two systems today. In addition, Check Positive Pay clients will have enhanced experience with less exception processing, better read rates and greater feature functionality for alerts and reporting.

How will we access Positive Pay after this change?

You will access all fraud services (ACH Positive Pay, Check Positive Pay, Account Reconciliation) by logging into Associated Connect and selecting Account Services and Details. From the Fraud Services Menu option, select Fraud Services and you will be directed to our new Fraud Services module.

Will fees be impacted by this upgrade?

Yes, some fees will change. Fee changes will vary based on your services, accounts and number of users. Please reach out to your Treasury Management Sales Officer for additional details given your specific services.

Will the bank's processing times change?

No, processing times will not change. Check Positive Pay decisions will still be due by 3 p.m. CT and ACH Positive Pay decisions will be due by 5 p.m. CT.

Upgrade preparation

What should I do to prepare for the upgrade?

- Complete any maintenance in Associated Connect by 5 p.m. CT Tuesday the week of your migration. After 5 p.m. CT you will not be able to add users or maintenance users until after your migration.
- Decision all exception items for ACH Filter & Positive Pay by the cutoff time on Friday before your upgrade. You cannot hold items over for decisioning on Monday.
- Download any reports or documents your organization may need in advance. Historical documents will not be available post migration, including ACH Filter documentation (audit reports) and paid check reporting files.
- All check issue files must be submitted on Friday by 5 p.m. CT. Please do not submit any issue files until after your migration on Monday. Checks issued during upgrade weekend cannot be cashed at Associated Bank until the following Monday.
- Add donotreply@associatedbank.com to your safe list as email alerts will be coming from this email address going forward.
- Any edits to account setup need to be completed one week before your upgrade date. Exact dates will be communicated before the upgrade. After this, you will not be able to add or modify users for any Associated Connect service, and all users must be in a completed status.

When is the last day Check and ACH Positive Pay users can be created prior to the upgrade?

Users cannot be created or modified **after Wednesday at 5 p.m. CT during upgrade week** to ensure that all of the data is accurately captured and moved over to the new module correctly.

What if I have fraud services that are assisted by a third-party vendor?

You will need to inform the third-party vendor of this change, as early as possible.

Will there be any technical requirements with the launch of the new portal (e.g. will web browser and version of software on mobile devices affect access to the new portal?)

Technical requirements will remain the same. However, we recommend you use the latest browser version and mobile operating system available for an optimal experience.

Will our Positive Pay services be unavailable for a period of time as we prepare for the upgrade?

The accounts details and services section of Associated Connect will be unavailable for a brief time on the Sunday of migration weekend. A reminder communication will be provided in Associated Connect.

Will checks that we issue during migration weekend be cashed?

No. Checks issued during upgrade weekend cannot be cashed at Associated Bank until the following Monday.

Post-launch actions

What actions will we need to take at the launch of the new portal?

Check Positive Pay

- The company administrator will need to review entitlements for each user to ensure all entitlements are correct for each user.
- All users need to re-establish Check Positive Pay alerts and delivery options, including opting in to new text messages if desired.

Features and services

What new features are we introducing to you with the launch of the new portal?

Enhancements within Associated Connect will include:

- **Combined access for a simpler user experience:** ACH Positive Pay (currently called ACH Filter) and Check Positive Pay will be combined and located under the Fraud Control Services module to make it easier for you to manage your banking needs.
- **New alert options to receive notifications and make decisions quickly:**
 - An additional reminder to decision outstanding exception items at 2 p.m. CT
 - Check Positive Pay will now offer optional opt in text message alerts, like ACH Positive Pay does today
 - ACH and Check Positive Pay will be combined into one alert. Each alert, both email and text will cost \$2.50 per alert.
- **New feature functionality:** Check Positive Pay will provide enhanced technology to assist with read rate accuracy and the ability to adjust encoding errors within the module for some check exception items.
- **Automation convenience:** Account Reconciliation reporting will include automated retrieval options to easily review, edit and resolve exceptions directly inside the platform.

Will reporting capabilities change?

Yes, you will have access to new robust reporting in the Fraud Services module. Reports will no longer be available in the Document Center, so make sure to run any historical reports you may need for future use in advance. Once you are upgraded to the new portal, you will be able to create customized reports to meet your company's needs. Please note, if you receive Paid Check Reports via SFTP, those will continue as normal.

Which features and services will carry and will not carry over to the new portal?

Outlined below are key features and services that will and will not carry over for both Check and ACH Positive Pay.

Service	Product	Impact
ACH Filter approved list	ACH Filter (Now ACH Positive Pay)	Will carry over. (Company ID, Company Name, and max amounts
Exception Alerts	ACH Filter (Now ACH Positive Pay)	Will carry over
Exception Alerts	Check Positive Pay	Will carry over
All other Alerts	Check and ACH Positive Pay	Will not carry over
Established import formats – tilde and asterisk formats	Check Positive Pay	Will not carry over
Established import formats – all others	Check Positive Pay	Will carry over
Existing outstanding items and voids	Check Positive Pay	Will carry over
Reports	Check and ACH Positive Pay	Will not carry over
Default decisions for exception items	Check and ACH Positive Pay	Will carry over

Are there any features that will no longer be available on the new portal?

- ACH Positive Pay clients will no longer be able to establish an end date, or a frequency date for ACH Positive Pay transactions.
- ACH Positive Pay clients can set a maximum limit up to \$10,000,000.00.
- Account Reconciliation will no longer be available weekly in Check Positive Pay, only daily or monthly.
- Account Reconciliation reports will no longer be available in the Document Center or emailed, and instead will be accessed on the Fraud Services module.
- Voids must be loaded as part of your issue file; a separate void file cannot be uploaded.

What can assist me with determining which alerts to enable?

Use this alert aid to guide your decisions on which alerts to enable based on your organization's needs. We've included definitions and recommendations below.

Alert Name	Definition	Pros	Cons
No exceptions	No exceptions for Check and/or ACH Positive Pay that day	Provides daily reassurance; no need to log in to confirm	Causes system to generate an alert every day; may increase billing; may be difficult to manage if have many accounts
Exception Notification	Check Positive Pay exceptions need to be reviewed/decisioned	Timely reminder when action is required; helps prevent fraud	Increases billing; may not be needed if already logging in every day
Reminder to process exceptions	One hour before cutoff, outstanding exception items have not yet been decisioned	Supports timely decisioning and helps prevent missing action, no added billing	May provide limited value if: decisions consistently made within 1 hour of cut-off; strong backup process exists when users who normally decision items are unavailable; default decisioning is relied upon (especially for Reverse Positive Pay)
Unauthorized ACH transaction notification	ACH Positive Pay exceptions need to be reviewed/decisioned	Timely reminder when action is required; helps prevent fraud	Increases billing; may not be needed if already logging in every day
Issued file processing status	Submit Issued Check File is processed successfully or has errors	Real-time notification if a file or items within a file fail; useful if users who are not the actual submitter need visibility	May increase billing, especially with daily file submissions; same information available for free on System Reports>Issued Check Processing Log; not needed if using direct send methods (e.g., SFTP or file transfer) since alternative notifications sent separately
New ACH Authorization Rule added	Rules were added to ACH Authorization rule. ACH items matching this rule will not be an exception and will be paid	Helps detect and prevent internal fraud; encourages others to review rule changes or additions	May increase billing; could be overwhelming if many rules are added frequently

What change is happening with account nicknames?

Both ACH and Check Positive Pay clients will be required to use an established nickname for all accounts, determined by Associated Bank at the time services are established. This nickname cannot be modified without consulting Associated Bank and will likely not match the account nickname(s) in the account services and details module.

Are there any other changes I should be aware of?

Check Positive Pay changes:

- Some light on reporting allowing for reporting on exception items will now be included, which you can export.
- You will be able to self-service correcting encoding errors such as amount or sequence number.
- Account Reconciliation reporting can now be auto scheduled with increased frequencies (daily, monthly) and additional format options including CSV and Excel.
- File issue upload will generate client facing error messages. Check issue files with incorrectly formatted records will still load any correctly formatted issue records.
- You will receive reminder email alerts for items that have not been decisioned before 2 p.m. CT.

Will I receive reminder notifications if I did not decision an item and it is close to cut-off time?

Yes, one hour prior to cut-off at 2 p.m. CT for Check Positive Pay and 4 p.m. CT for ACH Positive Pay.

Will there be any change to the exception statuses? (Ex: Paid not issued, Payee mismatch, Paid discrepancy, Paid against void, etc.)

No.

How will I be notified if my issue file import failed?

You can set up an “issued file processing status” alert via email and/or text to notify you if a file import was successful or not.

Is there a timeframe from issuance when a check becomes stale dated & creates an exception?

Stale dated exceptions default to 180 days. A different time frame can be selected on your client election document.

What is the retention period for posted and outstanding checks?

Outstanding checks are available for two years, Posted checks will be available for 90 days.

Will my company need to take any actions on weekends/holidays?

No.

What testing is available for Payee Positive Pay?

We will still offer MICR testing as part of our onboarding process, but payee testing will no longer be offered at onboarding

Communication and training**How is Associated Bank communicating the changes?**

You will receive several communications about this change through Associated Connect. You should watch Associated Connect to learn more about key dates, training sessions and helpful resources to prepare for the upgrade. You can also visit the Treasury Management Resources landing page at AssociatedBank.com/tmresources for Check and ACH Positive Pay resources.

Will I have access to resources to learn about our new Fraud Services Portal?

A prerecorded webinar will be available at AssociatedBank.com/tmresources before the migration. User guides will also be available during and after the transition.

Where should I go if I have questions about this change?

You may review the information on Associated Connect. For additional questions, you may contact your relationship team or Treasury Management Customer Care 800-270-2707, option 2.