

Jeni Mattern

From: Jordan King <jking@pvbank.com>
Sent: Monday, February 9, 2026 9:37 AM
To: Jeni Mattern
Subject: RE: [EXTERNAL] RE: City of Terrytown- Positive Pay

Explanation of what Positive Pay is:

ACH Positive Pay: is essentially a digital gatekeeper.

It ensures that **only ACH transactions you've pre-approved** can withdraw funds from your accounts. Anything unfamiliar or suspicious gets paused for your review. This proactive control dramatically reduces the risk of ACH fraud and strengthens the organization's overall financial security.

How It Works

1. **Authorized List:**

The business provides the bank with a list of approved ACH originators (vendors) and, if desired, amount limits or transaction filters.

2. **Screening:**

Each incoming ACH debit is automatically compared to this approved list.

3. **Alerts for Exceptions:**

If a transaction doesn't match, the bank sends an alert so the business can approve or reject the item before it posts.

Check Positive Pay:

is a fraud-prevention service that protects businesses from **forged, altered, or counterfeit checks**. The business provides the bank with a list of issued checks—typically including check number, amount, and payee. When a check is presented for payment, the bank compares it against the company's list. If anything doesn't match, the item is flagged as an **exception** for the business to review and decide whether to pay or return it.

Short version: Fraud protection for your business accounts. Check items are matched prior to funds disbursement.

Jordan King

Treasury Management Officer



Platte Valley Bank
A Platte Valley Company

1213 E 20th St
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From: Jeni Mattern <cityofterrytown@cityoftt.com>
Sent: Monday, February 9, 2026 8:54 AM
To: Jordan King <jking@pvbank.com>
Subject: RE: [EXTERNAL] RE: City of Terrytown- Positive Pay

That would be AMAZING. Thank you so much

“**Blessed is the season which engages the whole world in a conspiracy of love.**” - Hamilton Wright Mabie

Jeni Mattern
City Clerk/Treasurer
City of Terrytown
Terrytown.org
308-632-7212

From: Jordan King <jking@pvbank.com>
Sent: Monday, February 9, 2026 8:01 AM
To: Jeni Mattern <cityofterrytown@cityoftt.com>
Subject: RE: [EXTERNAL] RE: City of Terrytown- Positive Pay

Good morning,

I don't have a video to really explain Positive Pay but I can come up with something for you to be able to explain it easier would that work?

Jordan King
Treasury Management Officer



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From: Jeni Mattern <cityofterrytown@cityoftt.com>
Sent: Monday, February 9, 2026 7:21 AM
To: Jordan King <jking@pvbank.com>
Subject: RE: [EXTERNAL] RE: City of Terrytown- Positive Pay

Very strange question. Is there a video or audio recording I can share with the Council? I know I'm not going to explain it right.

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City Clerk/Treasurer
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From: Jordan King <jking@pvbank.com>
Sent: Friday, January 30, 2026 11:35 AM
To: Jeni Mattern <cityofterrytown@cityoftt.com>
Subject: RE: [EXTERNAL] RE: City of Terrytown- Positive Pay

Perfect. I will have our back office start working on that.

Jordan King
Treasury Management Officer



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From: Jeni Mattern <cityofterrytown@cityoftt.com>
Sent: Friday, January 30, 2026 11:20 AM
To: Jordan King <jking@pvbank.com>
Subject: RE: [EXTERNAL] RE: City of Terrytown- Positive Pay

Yes please

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From: Jordan King <jking@pvbank.com>
Sent: Friday, January 30, 2026 11:12 AM
To: Jeni Mattern <cityofterrytown@cityoftt.com>
Subject: RE: [EXTERNAL] RE: City of Terrytown- Positive Pay

Jeni,

For ACH did you want me to attach the new checking account to that? I show you use it for Receivables. It is currently tied to the old checking that was closed.

Jordan King
Treasury Management Officer



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From: Jeni Mattern <cityofterrytown@cityoftt.com>
Sent: Friday, January 30, 2026 10:23 AM
To: Jordan King <jking@pvbank.com>
Subject: RE: [EXTERNAL] RE: City of Terrytown- Positive Pay

If you could that would be wonderful.

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From: Jordan King <jking@pvbank.com>
Sent: Friday, January 30, 2026 9:17 AM
To: Jeni Mattern <cityofterrytown@cityoftt.com>
Subject: RE: [EXTERNAL] RE: City of Terrytown- Positive Pay

Good morning,

Yes, there is a charge for these products, but we can do account analysis and see if a Business Premium account would be better suited, Business Premium checking account you earn a credit rate of .60. Can help offset fees. Would you like me do an account analysis so you have an idea of what you would need to have in that account to offset fees. If we decide to keep accounts the same the fee would be \$15 for ACH Positive Pay and \$20/month for Check Positive Pay.

Jordan King
Treasury Management Officer



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From: Jeni Mattern <cityofterrytown@cityoftt.com>
Sent: Friday, January 30, 2026 9:00 AM
To: Jordan King <jking@pvbank.com>
Subject: RE: [EXTERNAL] RE: City of Terrytown- Positive Pay

Jordan, is there a charge for any of these options?

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City Clerk/Treasurer
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From: Jordan King <jking@pvbank.com>
Sent: Thursday, January 29, 2026 8:25 AM
To: Jeni Mattern <cityofterrytown@cityoftt.com>
Subject: RE: [EXTERNAL] RE: City of Terrytown- Positive Pay

Good morning, Jeni!

Great question! I wanted to give you a brief explanation of how ACH Positive Pay and Check Positive Pay work, and how they compare to using Bill Pay.

ACH Positive Pay helps protect your account from unauthorized electronic withdrawals. You set rules or approve specific companies, and any ACH debit that doesn't match those rules is sent to you for review before it posts.

Check Positive Pay protects you from check fraud. You provide the bank with the check numbers, amounts, and payees you've issued. Any check that doesn't match that information is flagged for your approval.

Compared to Bill Pay:

Bill Pay is secure for sending payments, but it does not monitor incoming transactions. Positive Pay services add an extra layer of protection by reviewing and blocking unauthorized ACH debits or fraudulent checks before they clear your account. Bill Pay does involve a third-party vendor, which is

standard practice in the banking industry so we may not be able to help you directly as we would be with ACH Origination/Positive pay/Wires or Remote Deposit Capture.

Please let me know if you'd like help getting set up or if you have any questions.

Jordan King

Treasury Management Officer



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From: Jeni Mattern <cityoferrytown@cityoftt.com>
Sent: Thursday, January 29, 2026 6:45 AM
To: Jordan King <jking@pvbank.com>
Subject: [EXTERNAL] RE: City of Terrytown- Positive Pay

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Good morning, Jordan. Can you give me a little more detail on “how this works” and are these options “safer” than if I go onto our account and do “bill pay” ?

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Jeni Mattern
City Clerk/Treasurer
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From: Jordan King <jking@pvbank.com>
Sent: Tuesday, January 6, 2026 11:13 AM
To: Jeni Mattern <cityoferrytown@cityofitt.com>
Subject: City of Terrytown- Positive Pay

Jeni,

It was great speaking with you this morning. As requested, I've included a summary of the ACH and Check Positive Pay services offered by Platte Valley Bank.

Positive Pay is a fraud prevention solution designed to protect your business from unauthorized transactions. It works by verifying payments before they clear your account, giving you greater control and peace of mind.

ACH Positive Pay

This service safeguards your account from unauthorized electronic transactions. You provide the bank with a list of approved ACH originators or transaction rules. Any ACH debit or credit that doesn't match your approved list is flagged for your review before funds are released.

Check Positive Pay

This service helps prevent check fraud by comparing checks presented for payment against a list of checks you've issued. If a check's details—such as number, amount, or payee—don't match, it's flagged for your approval or rejection.

Please let me know if you have any questions or would like to discuss next steps.

Look forward to hearing from you and continuing our partnership.

Jordan King

Treasury Management Officer



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