



First Hawaiian Bank.

**Positive Pay
Enhancements!**

**Payee Positive Pay at
No Additional Cost!**

**Guam & CNMI
Positive Pay**

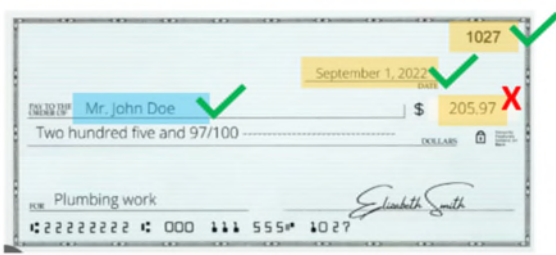
Payee Positive Pay at No Additional Cost!

Unleash the added fraud protection to your Positive Pay service by adding Payee Positive Pay at no additional cost to you! That is a savings of \$50/month per account and \$.05 per check issue!

1. Contact your banker to enroll in the service.*
2. Include the payee's name in your checks issued file submission.
3. Decision check exception items to either Pay or Return.

Positive Pay + Payee Positive Pay

Positive Pay
Payee Positive Pay



Checks Issued File

Date	From Account	Check type	Serial Number	Issue Amount	Payee Name
8/26/22	***222	Issue	1026	525.26	Cathy Sample
9/1/22 ✓	***222	Issue	1027 ✓	5.97 X	Mr. John Doe ✓

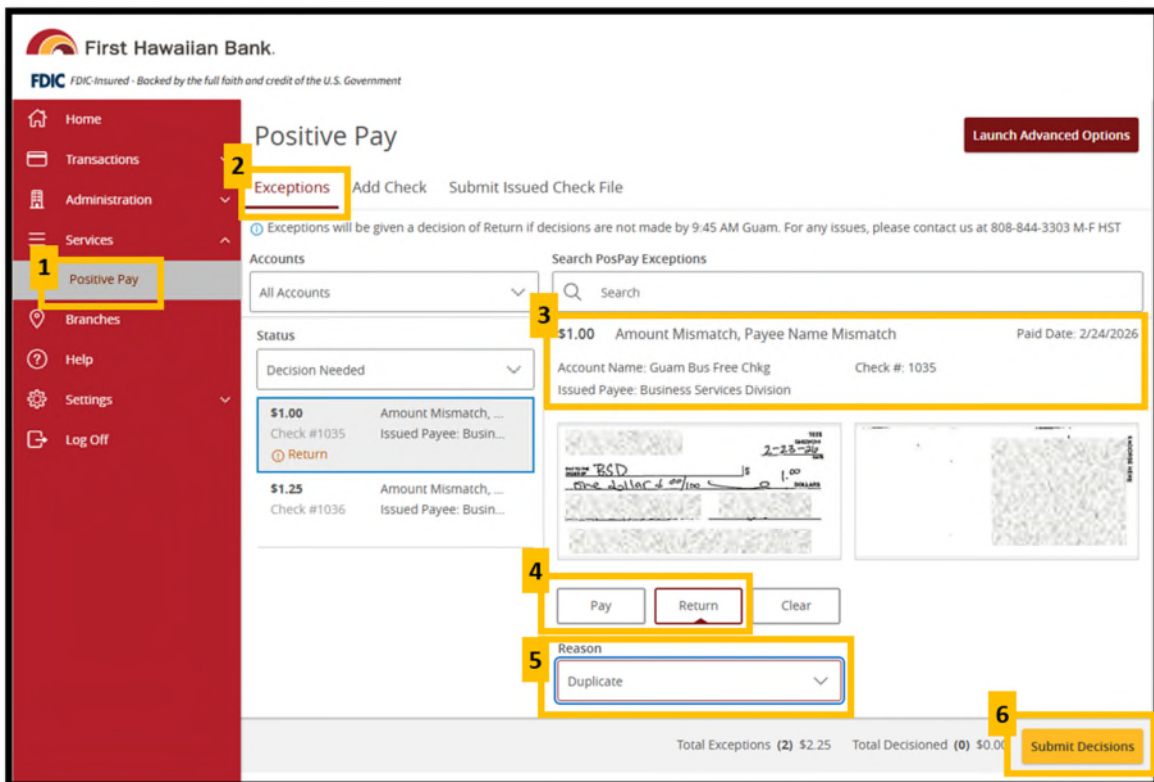
Customers*	Positive Pay	Payee Positive Pay	Outcome
Current Customer	Yes	Yes	Billing for Payee Positive Pay automatically ended effective 2/1/26.
Current Customer	Yes	No	Add Payee Positive Pay at no additional cost
New Customer	Enroll	Automatically included	Upon enrollment, will only be charged for Positive Pay service

Guam & CNMI Positive Pay

Positive Pay, Payee Positive Pay, and Account Reconciliation services are now available to our Guam & CNMI Customers! These check-fraud prevention service ensures you are only paying out on the checks you've written. Contact your banker today to enroll in the service!

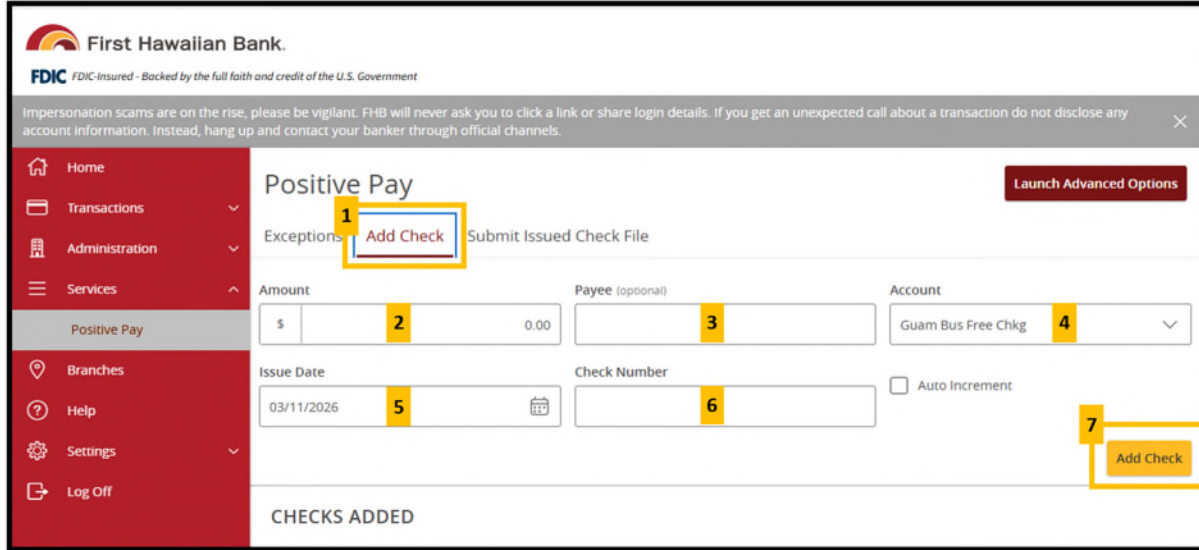
Positive Pay & Payee Positive Pay User Experience

1. Decision exception items by 9:45am ChST via FCO.



The screenshot displays the 'Positive Pay' interface on the First Hawaiian Bank website. The interface includes a left-hand navigation menu with options like Home, Transactions, Administration, Services, Branches, Help, Settings, and Log Off. The main content area is titled 'Positive Pay' and features a 'Launch Advanced Options' button. Below the title, there are links for 'Exceptions', 'Add Check', and 'Submit Issued Check File'. A warning message states: 'Exceptions will be given a decision of Return if decisions are not made by 9:45 AM Guam. For any issues, please contact us at 808-844-3303 M-F HST'. The interface shows a list of accounts and a search bar for 'Search PosPay Exceptions'. A table of exceptions is displayed, with one entry highlighted: '\$1.00 Amount Mismatch, Payee Name Mismatch' for Check #1035, issued to 'Business Services Division' on 2/24/2026. Below the table, there are buttons for 'Pay', 'Return', and 'Clear'. A 'Reason' dropdown menu is set to 'Duplicate'. At the bottom, a summary shows 'Total Exceptions (2) \$2.25' and 'Total Decided (0) \$0.00', along with a 'Submit Decisions' button.

2. Add individual checks



Positive Pay Launch Advanced Options

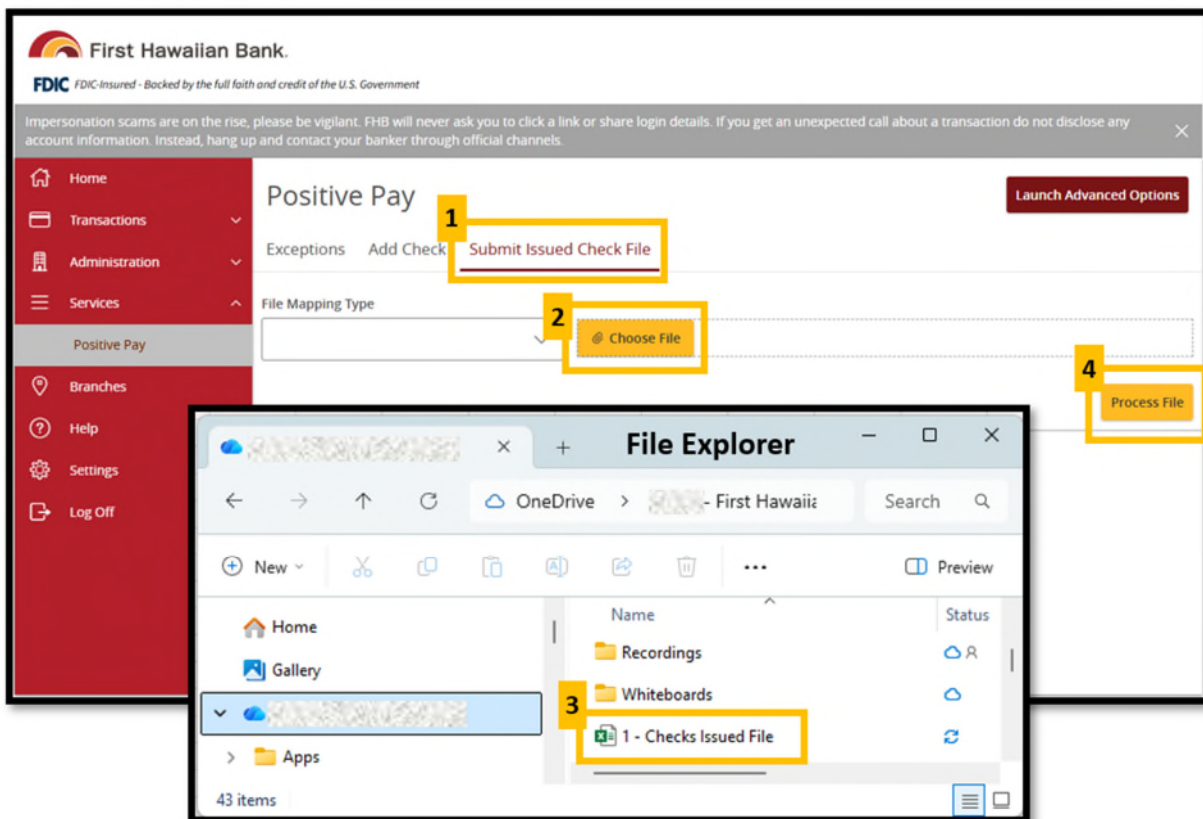
Exceptions **1** Add Check **1** Submit Issued Check File

Amount **2** \$ 0.00 Payee (optional) **3** Account **4** Guam Bus Free Chkg

Issue Date **5** 03/11/2026 Check Number **6** Auto Increment **7** Add Check

CHECKS ADDED

3. Upload a batch of checks via an Excel or CSV file.



Positive Pay Launch Advanced Options

Exceptions Add Check **1** Submit Issued Check File **1**

File Mapping Type **2** Choose File **2**

4 Process File **4**

3 1 - Checks Issued File **3**

4. Decision items or add individual checks via your mobile device!

