



Positive Pay

Check and ACH Fraud is one of the largest challenges facing businesses and financial institutions today. Protect your business with Positive Pay. It reduces your exposure by identifying unauthorized check and/or ACH transactions.

Check Positive Pay vs. ACH Positive Pay

Check Positive Pay is a service that provides early detection of fraudulent, altered or counterfeit checks through a daily verification of checks presented for payment against a check issue file.

ACH Positive Pay is a service which allows you to manage ACH debits and/or credits posting to your business account via filters and blocks.

How You Benefit?

ACH Positive Pay

- Significantly reduce exposure to ACH fraud.
- Monitor and detect unusual or unauthorized ACH's.
- Receive notification of exception items requiring your review.
- Add filters or blocks when transactions present as exceptions.

Check Positive Pay

- Significantly reduce exposure to check fraud.
- Review front and back of check image for verification.
- Receive notification of exception items requiring your review.
- Make your own pay OR return decisions on suspect items.



How It Works?

ACH Positive Pay

- Upon setup, you will be trained to establish specific filters and blocks on your account.
 - **ACH Transaction Filters:** Specify which ACH debit entries should be allowed to post. This can prevent unauthorized transactions while allowing certain transactions to occur as expected.
 - **ACH Transaction Block:** Prevent all ACH activity from posting to an account. This can prevent unauthorized electronic transactions from occurring on your account.
- When an ACH item does not match what was established, it becomes an “exception item” and is reported to you via email.

Check Positive Pay

- Upload check issue files or single items through Business Online Banking each day checks are written.
- We match the account number, check number, dollar amount, and payee information of each check against the list of checks previously authorized by your company.
- When a check does not have a “match,” it becomes an “exception item” and is reported to you via email.
- You provide authorization to the bank on whether to pay or return checks that do not match the check-issue files.