

# Positive Pay

## Business Product Guide

Positive Pay is a fraud mitigation tool used to match checks a company issues with those it presents for payment. Any item that does not match the list of checks provided becomes an exception that you can review. The system acts as a form of protection against fraud, losses and liability.

Positive Pay gives you the ability to return items, customize filters, and match checks, adding enhanced security and fraud protection.



**\$30 per account  
each month**

low monthly cost with  
no additional service  
charges!



**Reviewing  
exception items is  
quick and easy**



### Who is it for?

Business Members - especially those that:

- Have a balance of \$100,000+
- Have numerous accounts
- Issue large volumes of checks or ACH transactions
- Have been victims of fraud previously
- Are municipalities

### Member Benefits

#### Peace of Mind

All checks are matched against the list of checks you provided us.

#### Convenience

Items are automatically reviewed for you, and you'll be notified of any suspicious items—no extra work!

#### Security

You'll love the extra layer of security and protection that Positive Pay offers!



**Professional  
Service**



**Fraud  
Protection**



**Low Monthly  
Charge**