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.

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!

$30 per account each month
low monthly cost with no additional service charges!

Reviewing exception items is quick and easy

Federally insured by NCUA