



Positive Pay

You work hard for your money. Let us work hard to help you protect it.

Protect Your Business Against Fraud

As a business owner, you shouldn't have to worry about check fraud. Using our Positive Pay service, you will gain peace of mind knowing that you can mitigate risk, reduce losses, and increase account security. You will benefit from reduced errors and faster reconciliation.

- **Flexibility** - Digitally confirms check information.
- **Security** - Ensures only valid checks get cashed.
- **Protection** - Prevent unauthorized payments.

Add a Level of Security

1. You upload check file(s) to the credit union.
 - When checks are presented for payment, Positive Pay compares each check to the file information.
 - Checks that do not match the file are presented online for your review.
2. You review, approve, or reject potential counterfeit checks before clearing your account.

Did you know?

According to the National Check Fraud Center, fraudulent checks account for more than \$10 billion of losses per year and are steadily increasing.