

# **CHECK POSITIVE PAY**

## PREVENT CHECK FRAUD

Check Positive Pay is an automated verification system that validates the authenticity of checks presented for payment against information uploaded to a user-friendly portal. Mismatched checks generate a notification to view an online check image and advise if it should be paid or returned. To use Check Positive Pay, you must be enrolled in Online Banking.



#### **Uploading Options**

Transmit a file with a registry of checks, or enter transactions manually.



#### **Daily Transmission**

Upload checks issued as frequently as once a day.



#### **Visual Verification**

View images of mismatched checks to authorize processing. If no decision is made by the cutoff time, the account is protected by returning the check.



#### **One-touch Action Prompts**

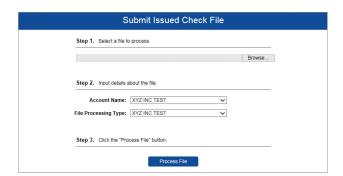
Select to pay or return mismatched checks with the push of a button. For returned items, easily notate the reason for future reference.



## Online Managerial Reporting

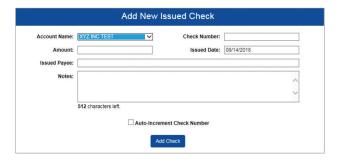
Access online images of paid and returned items.

#### PRODUCT DETAILS —



#### **Check Registry Transmission**

Upload a batch of checks



## Single Check Transmission

Upload checks one at a time



#### **Quick Exception Processing**

Decide to pay or return a check

For more information, contact your account officer or call our Customer Service Center at 305-569-5000 or 844-0CEAN4U (844-623-2648)







