

# POSITIVE PAY

Check Positive Pay is an automated fraud prevention tool offered by Dakota Community Bank & Trust to protect against altered, forged, and counterfeit checks. This electronic system analyzes the accuracy of checks a company issues with those presented for payment to make sure the date, and dollar amount are accurate.

If the check number, dollar amount on the check or payee do not match, Positive Pay will not let the check automatically go through, potentially saving the business from check fraud, loss, and other liabilities.

## • HOW CHECK POSITIVE PAY WORKS

- Checks cleared are compared to checks issued.
- Notifies you when a check clears that needs review.
- Protect your business account from fraud with daily review.
- Pay or return check exceptions at your company's discretion.

Simply upload a file with information on the checks you issue using your existing Business Online account and Positive Pay ensures that the checks paid on your account match. This procedure prevents outside unauthorized checks from being processed. You are notified of check discrepancies and can determine whether to pay or return the check in question. Any check item presented to us for payment that does not match the Positive Pay file will be an exception. Each day you will log into Business Online and review the exception items. At that time you have the option to accept or reject the item.

## ACH POSITIVE PAY - NEXT-GENERATION ACCOUNT PROTECTION IS HERE

Step up your account security and fraud protection with ACH Positive Pay, now included with our Fraud Management Positive Pay package. Detect unauthorized ACH transactions and return them electronically before they post without leaving your office.

## • HOW ACH POSITIVE PAY WORKS

- Notifies you of the ACH activity on your account each morning by text or email
- Give you the control to easily return detected fraudulent ACH items while making sure valid ACH items post
- Completely integrated with Check Positive Pay, with only one screen to review each morning
- Allows you to quickly identify trusted ACH items and add them to an approved list going forward

