



# Protect Your Association Payables

**Stay on guard against check fraud and protect your association payables with Positive Pay, which detects fraudulent checks before they are processed against your accounts.**

Safeguard your payables from fraud and forgery.

Every check presented for payment from your accounts is cross-checked and validated against an electronic file you submitted with the checks your company has authorized. **Positive Pay** identifies non-matching items, finds and corrects encoding errors, and notifies you of suspect items. You decide whether non-matching items will be paid or returned.

Save time and money.

Stop fraud before it happens and eliminate the inconvenience and expense of recovery costs - including the possible loss of use of funds, investigation procedures, and the closing and opening of new accounts.

Make payment decisions easily.

You'll receive a file of exception items and issue your payment decisions electronically to us, allowing us to validate and clear only approved payments.

Three-point check verification.

A comprehensive validation is your best defense against potential fraud and forgery. Positive Pay cross-checks every check you issue against three points of data:

- Check number
- Check amount
- Account number

let's talk.®