



## Cash Management Services

### Positive Pay

#### Combat Fraud with an Early Warning Detection System

With millions of checks in circulation each day, businesses don't have the time or resources to inspect each one. Yet, no one can afford to ignore the fact that some checks are fraudulently drawn on business accounts. Unfortunately, fraud is usually undetected until the after the check is paid.

#### Preventing fraud with Positive Pay

The Business Bank Positive Pay represents a proactive approach to combating check fraud, with The Business Bank and your business working together as a team. As an early warning fraud detection system, Positive Pay arms your business with the information needed to stop check fraud before it becomes a loss.

#### How does it work?

The Business Bank Positive Pay allows you to electronically share your check register for all written checks with the bank. We will only pay the checks listed on the register-with the precise specifications that you indicate-such as amount, serial number, etc. If there is a discrepancy you will have the ability to make a "pay" or "no pay" decision.

#### Benefits to your business:

- **Reduces fraud** - We only process what you tell us to, so fraudulent checks are rejected
- **Saves time and money** - Reduces labor associated with manual check prevention measures
- **Provides convenience** - Eliminates the need for you to inspect and review checks for potential fraud issues
- **Puts you in control** - Provides more accuracy and greater control over your cash flow
- **Offers quick and easy access** - Issue checks and approve Positive Pay exception items from virtually anywhere through internet access

#### Contact us

The Business Bank Positive Pay is the powerful, proven solution to combat check fraud. For more information on putting a solution to work for your business, contact The Business Bank.

