

POSITIVE PAY

MANAGE RISK AND AVOID COSTLY EFFECTS OF FRAUD
WITH THIS FRAUD PREVENTION TOOL

POSITIVE PAY CAN BE AN EXTREMELY VALUABLE TOOL FOR BUSINESSES TO COMBAT FRAUD. IT ALLOWS BUSINESSES TO PROVIDE THE BANK WITH A LIST OF CHECKS ISSUED, WHICH WILL ACT AS A FILTER FOR PRESENTED ITEMS. THE SYSTEM COMPARES A PRESENTED ITEM TO THE LIST. IF IT DOESN'T FIND A MATCH, THE ITEM IS REJECTED. BUSINESSES CAN LOG IN TO MAKE A FINAL PAY/DECLINE DECISION.

Features

- *Submit a list of issued checks by either entering items manually or uploading a file*
- *The system compares presented items to the issued check list, if the item doesn't find a match, it is rejected*
- *Customer has the ability to log in to Positive Pay to make a decision to pay or decline rejected items*
- *Review Positive Pay Issued Items and check the status on an item*

Benefits

- *Detects potential unauthorized payments*
- *Provides our tellers with information to help identify any suspicious checks prior to cashing*
- *Ability to receive email or text alerts when items are rejected in Positive Pay*
- *Quickly and easily managed through NorthSide Bank Business Online Banking*

Cost

NorthSide Bank's Positive Pay service is included in the Cash Management Bundle which includes ACH Origination, Positive Pay, and Online Initiation of Domestic Wires. For just \$40 per month, you can take advantage of all the services offered in the Cash Management Bundle.



**NORTHSIDE
BANK**

**FOR MORE INFO CALL ANY
OF OUR OFFICES**

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ADAIRSVILLE - 770.773.7300

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