



Putting You In The Driver's Seat

Streamline cash management, reduce fraud and have greater peace of mind.

- **Check Positive Pay** – Compares issued check files (checks written) against check presentment files (checks clearing) to ensure they match. Checks that do not match, or “exceptions”, require review and your approval.
- **ACH Positive Pay** – Gives you the choice to allow or block ACH transactions. In addition, ACH debit transactions can be filtered by various attributes such as amount threshold and company ID.
- **Reporting** – Gives you the ability to view check or ACH activity on demand.

Positive Pay automates the daily review of transactions and helps prevent the posting of duplicate or unauthorized activity.

- **Efficient** – Receive email or text notifications when an item needs immediate attention.
- **Convenient** – Through a secure website, compare issued files to checks clearing.
- **Control** – Maintain end-to-end control over the payment of exception items. You decide whether to pay or return each transaction.
- **Security** – Enhance internal controls by setting specific rules that determine which transactions to pay or return.

How does it work?

- **Upload** – Your organization uploads an issued check file as needed.
- **Process** – Checks that clear in daily processing are compared to the issued files you previously loaded into Positive Pay.
- **Match** – Items that match post without exception to the account and “exception” items are delivered to you to review and return if necessary.
- **Monitor** – Monitor ACH transactions by setting up ACH rules or filters. Exception ACH items will also be delivered to you to decision.
- **Report** – Research and generate reports on demand.



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