

# GoBanking **Positive Pay**

## **Stop check fraud with iCore360<sup>®</sup> technology.**

Check fraud costs businesses and banks billions each year. Fight back with iCore360 and Positive Pay fraud protection technology, that accurately detects fraudulent items before any money leaves your bank.

### **Fraud Protection Has Never Been Easier**

Positive Pay verifies your business customers' checks up front, ensuring fraudulent checks never get cashed and your check fraud losses stop, saving everyone money and headaches.

Positive Pay pre-validates checks presented to your bank for payment (including teller transactions, deposited items, and inclearings from other banks) by automatically matching them against the check record file created.

Each time your business customer runs checks, items that do not match are rejected, flagged as an exception and referred back to the customer for a pay/no-pay decision prior to posting to the account.



Positive Pay also immediately detects and rejects counterfeit items having duplicate serial numbers, voided checks presented for payment, and checks with altered amounts. Plus, it automatically generates detailed reports of all items and exceptions daily, and is enabled to view check images online.

### **Positively Worth It**

Because it is completely integrated from the teller line to the web, Positive Pay eliminates inefficiencies and inaccuracies by reducing technical barriers. And, by capturing fraudulent activity at the moment of impact, it can pay for itself with just one fraud detection.



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As added benefits, system-generated reports provide you with the most current information on issued, paid, and exception items, and all Positive Pay accounts are guaranteed to have the correct check number on all paid checks, streamlining the customers' account reconciliation process.

**Why wait? Contact your CRM today to take a positive step against fraud.**



# Positive Pay Highlights

## Features

- Secure, web-based customer controls
- Monitors all forms of presentment
- Automatic reporting
- Manual entry capabilities
- No specialized software
- Full security controls
- Supports multiple bank accounts
- Detailed exception reports
- Audit trail
- Scalable to any size organization
- Easy to learn and implement
- Customized for your bank
- Fully integrated from the teller line to the Internet
- Image-enabled to view check images online

## Benefits

- Easy exception reporting and resolution
- Immediate fraud detection
- Reduced exposure and loss potential
- Expedited investigation and resolution
- Active participation and control by customer
- Streamlined recording of checks
- Improved accuracy

