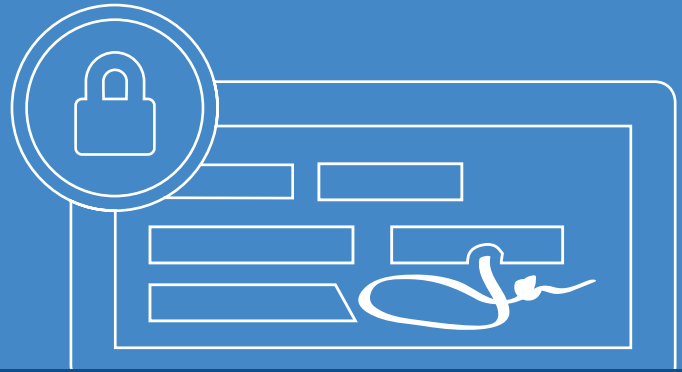


# Positive Pay

## Improve Fraud Protection

Strengthen your fraud protection strategy and increase efficiencies in account reconciliation.



### Streamline cash management, reduce fraud and have greater peace of mind with advanced electronic check reconciliation.

- **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” are held for payment pending your approval.
- **ACH Positive Pay** – Gives you the choice to allow or block ACH transaction types. In addition, ACH transactions can be filtered by various attributes such as: standard entry class codes, debit or credit, amount thresholds and customer ID.
- **Account/Check Reconciliation** – Assists in balancing online accounts with outstanding checks and transactions. A report displays an activity summary with the total of outstanding checks and account balances as of the reconciliation date.

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

- **Efficient** – Receive email notifications when an item needs immediate attention. Ask us about streamlining your process with automated daily file uploads.
- **Convenient** – Through a secure interface within Online Banking, compare issued files to checks clearing and view images all in one place. Void checks through the same process as uploading issued check files.
- **Control** – Maintain end-to-end control on the payment of exception items. You decide whether to pay or return each transaction.
- **Security** – Enhance internal controls by setting specific ACH rules that determine what transactions to pay or reject.

MORE INFO?

Visit [www.metabank.com/business/online-banking-and-services/positive-pay](http://www.metabank.com/business/online-banking-and-services/positive-pay) for more information about Positive Pay.

### How does it work?

- **Upload** – Your organization uploads an issued check file on a daily basis.
- **Process** – Checks that clear in overnight processing are compared to the issued files you previously loaded into Positive Pay.
- **Match** – Items that match post normally to the account and “exception” items are delivered to you to decision Pay or Return.
- **Monitor** – Monitor ACH transactions by setting up ACH rules or filters. Exception ACH items will also be delivered to you to decision.
- **Report** – Create reports on demand with the reporting and research options.

### RELATED PRODUCTS



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Fees may apply. Requires approval and execution of Business Positive Pay Agreement.