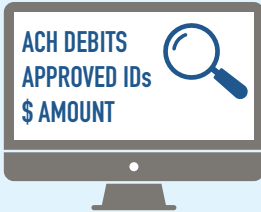


ACH POSITIVE PAY



ACH Positive Pay helps protect your funds by only allowing ACH transactions from parties you have pre-approved.



HOW DOES IT WORK?

1



Company identifies approved debits for their account

2



The approved IDs are added to the business online banking profile

3



As ACH debits are presented to the account, the IDs are matched in the system

4



Exception items are sorted out

5



Company is notified

6



Company decides whether to pay or return

HOW TO PARTICIPATE IN ACH POSITIVE PAY

1

Ask your banker to set your company up for ACH Positive Pay

2

List of company IDs is added to your online banking profile

3

Enjoy more peace of mind as fraudulent payments are easily identified



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