Synchronized check matching protection to combat sophisticated fraud attempts

Stop check fraud in its tracks with better protections and competitive advantages

Checks are not going away anytime soon. Businesses need to constantly improve reconciliation methods in tandem with today's ever-increasing security concerns. By reconciling accounts with the protection of Check Positive Pay, an automated check-matching technology, you can monitor checks processed for payment across all your accounts and reject unauthorized transactions to mitigate payment risk. Check Positive Pay is scalable for transaction volume and supports fraud policies and best practices.

Benefits of Check Positive Pay:

- Visibility to checks flagged as potentially fraudulent exceptions
- Efficient and convenient access to decision check exceptions on desktop and mobile
- Historical reporting on all exceptions
- Check issue management from uploading to reconciling
- Notifications for Review and Pending Cut-Off
- Helps to quickly identify suspicious items
- Access to check images for comparison

Start mitigating risk from the dashboard

As soon as you log in, the dashboard is ready for business. The Positive Pay Exceptions Dashboard Widget can be set to be ever-present so that users can immediately see all of the current check exceptions in play and make timely decisions.

1. Pay All / Return All buttons enable users to select individual Check Exceptions or bulk select multiple Check Exceptions to process or return.

2. Return Reason dropdown menu is a valuable feature within the system, offering users a list of available return reasons to choose from. These options help users to provide relevant information, which contributes to the overall exception handling process.

3. Comment Bubbles add another layer of clarification and history directly linked to the exception.

4. Check Numbers In addition to being numerical references, Check Numbers are clickable links that present a digital image of checks when an image is available. Users can quickly compare each check processed in question.

Create file formats with custom mapping

Your team will quickly become subject matter experts at crafting fixed-position and delimited formats. Imagine pure proficiency as your data-processing needs are created, in-house, everyday, completely devoid of custom programming. With this versatile tool at your fingertips, processing issued check files becomes a much easier and customizable task for unique transaction types.
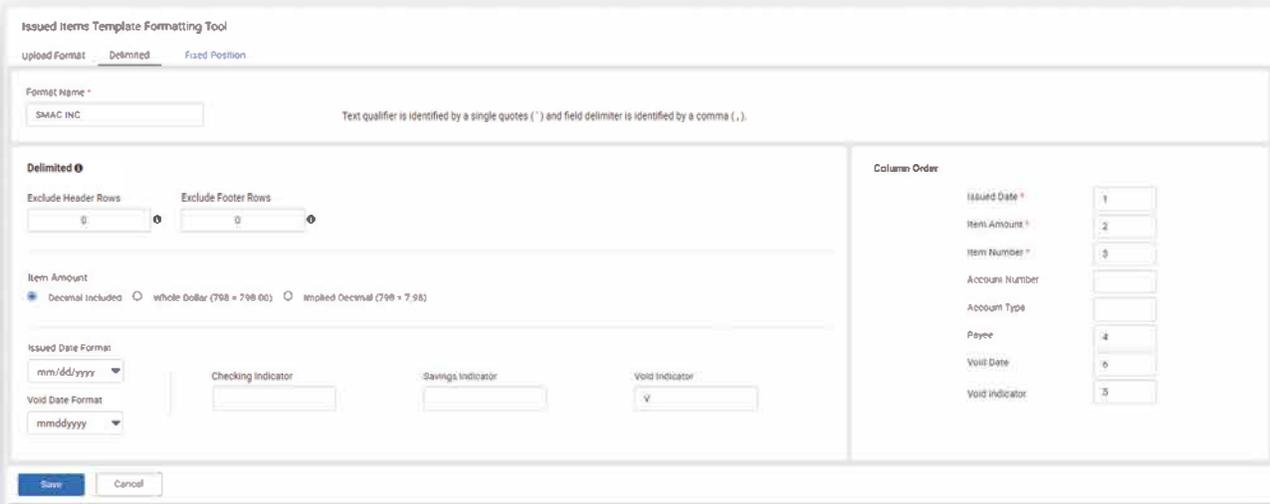
Our Template Formatting Tool combined with our Create Issued Items flow, empowers your team with the flexibility they need to gain efficiencies.
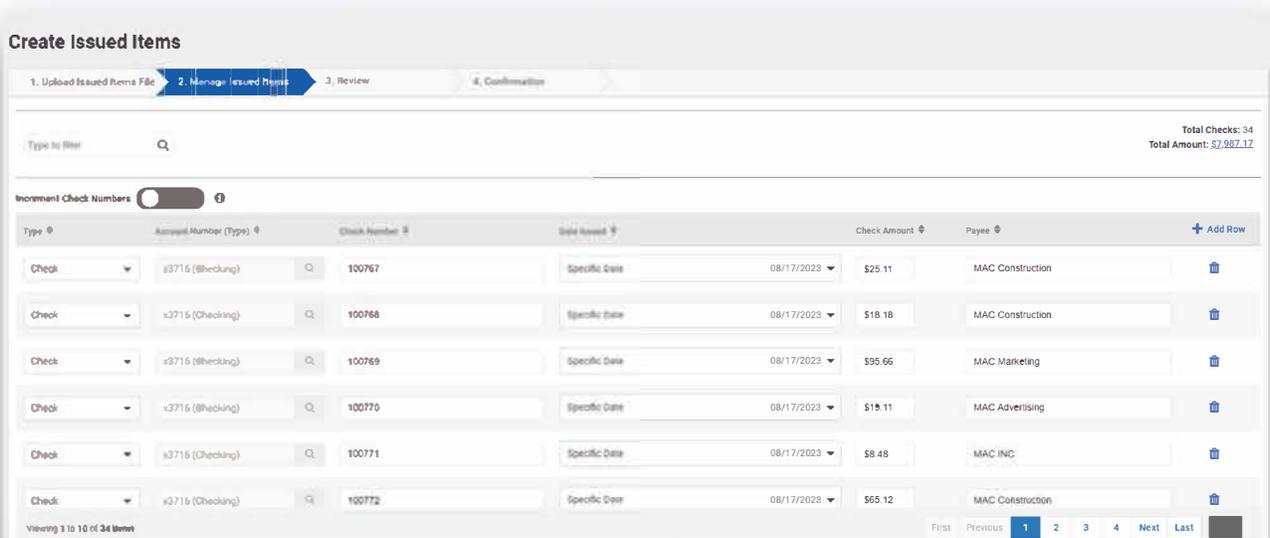
Decision anywhere — office or on-the-go!

The Check Exceptions decisioning process is clean and efficient on smartphones and on your desktop. Desktop and tablet users can expand the filters to find specific Positive Pay exceptions. **Type to Filter**, exclusively available on desktop, is utilized by simply typing either the Account Number, Check Number, Issued Amount, Paid Amount, Issued Date, etc., and the exception information is instantly displayed in the results window. Similarly, smartphone users can quickly and easily access Check Exceptions without Type to Filter.
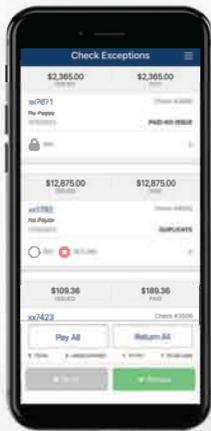
With login privileges, both mobile and desktop users have the ability to decision Check Exceptions, view images of the checks used in the exception and see details. **The Desktop version has the added benefit of an Audit Log.** When the 'Details Link' is selected, more information, including who updated the exception, the DDA Batch Number, DDA Sequence Number, etc., can be viewed or decisioned.
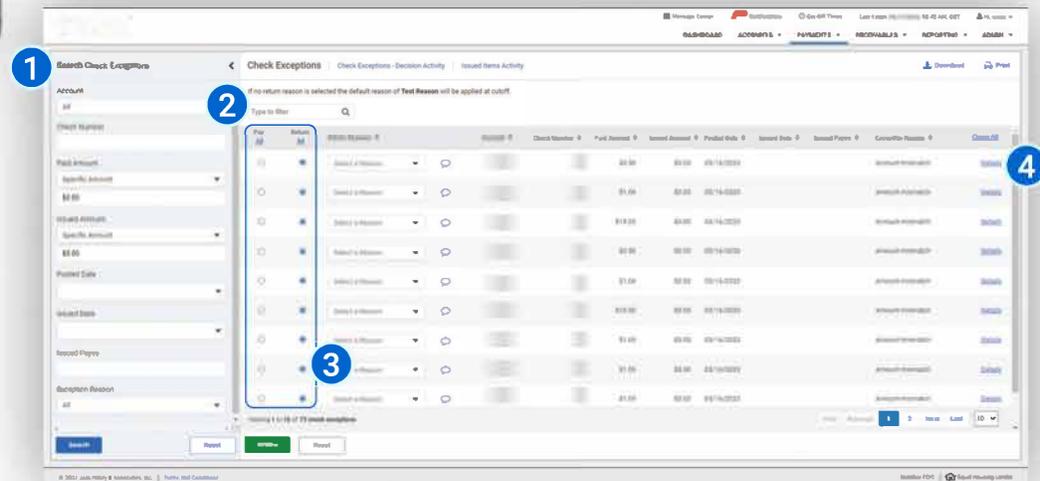
1 Search Filter for detail searches leverage the flyout filter.

2 Type to Filter for faster searching across results, based on account number, checking number, dates, etc.

3 Pay/Return Buttons Users can decision individual items or leverage the Pay All/ Return All to quickly decision multiple exceptions.

4 Details Link provide access to additional information about the check along with an audit trail of activity against the check.

Access historical data & reconcile quickly

It's about reconciliation. Research and reconcile check issues across all or individual accounts. Review current and historical submissions to the financial institution.
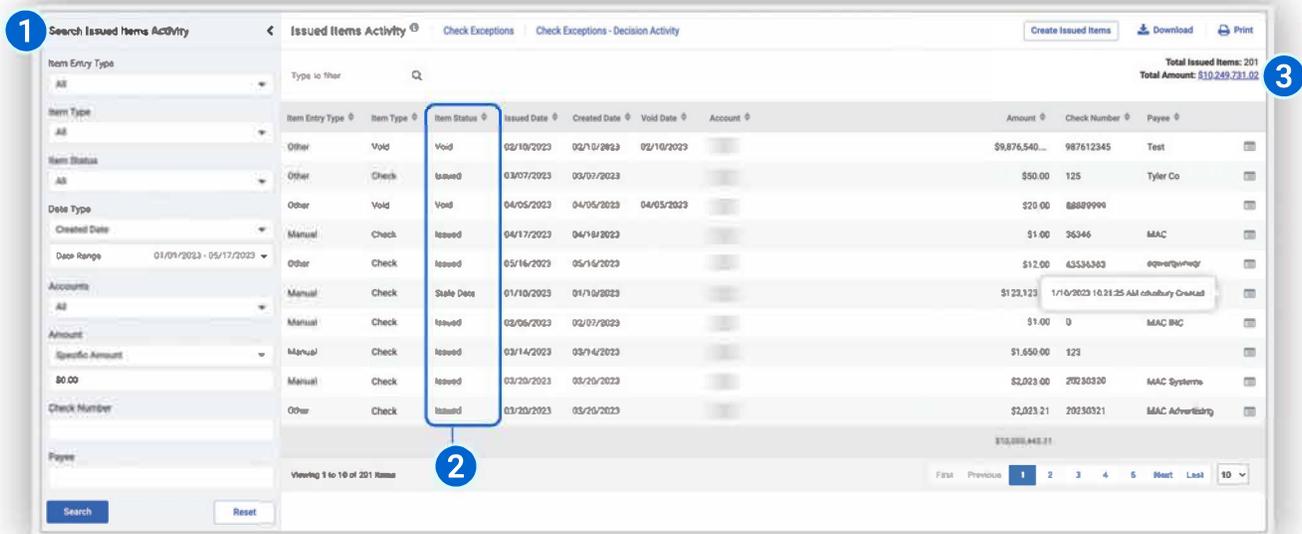
1 Search Issued Item Activity
Users can search issued items by a number of search filter options.

2 Issued Item Status for each issued item. Statuses include: Issued, Cleared, Returned, Void, Stop Pay, Stale Date, Dormant and Deleted.

3 Quick View Click the total amount to display a summary of item counts and total dollar amount for each account.

Simplify the process of making corrections

Correcting issued items is fast and easy with Positive Pay Return Reasons. Positive Pay Return Reasons empowers businesses users with the ability to select a return reason when reviewing check exceptions, add comments and upload supporting attachments to provide additional information with the return reason during the review process.
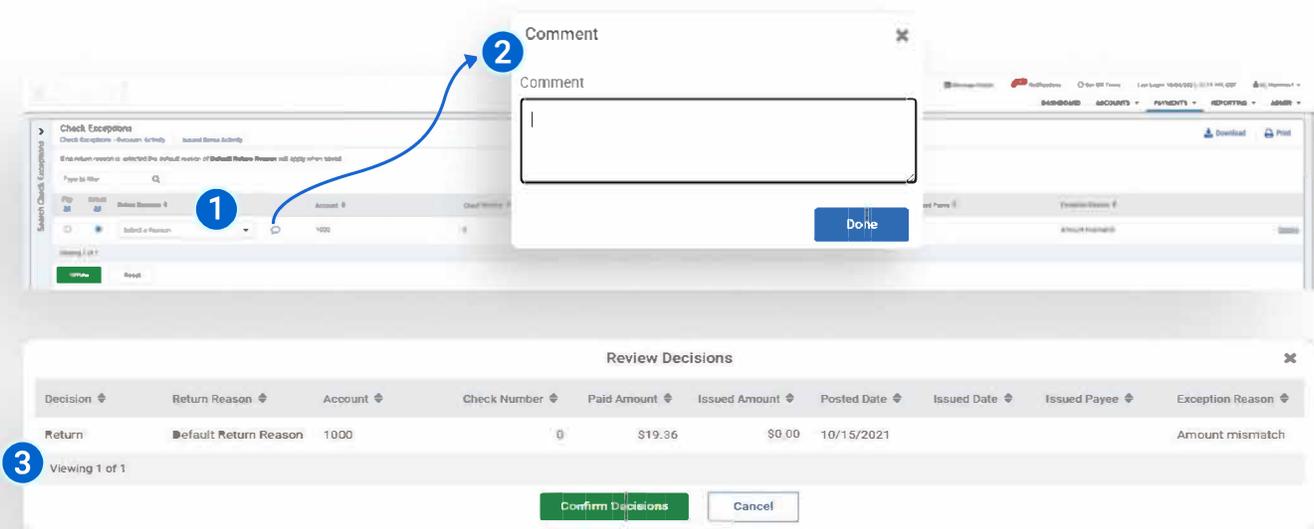
1 Return Reason Select a return reason from the return reason dropdown.

2 Comments Click the comment icon to add comments and select Done when you're ready submit your comment.

3 Review Decisions: After a careful review select Confirm Decisions. If you proceed with a return decision but do not manually select a return reason from the drop-down, the system will automatically apply the default return reason when the "Confirm Decisions" action is executed.

NOTE: If check exceptions have not been decisioned, the default decision is to **Return**. The default return reason will be applied to all exceptions after cutoff and end of day processing completes. The exceptions will move to the Check Exceptions - Decision Activity after end of day processing completes.

After Check Exceptions cutoff time, all Check Exceptions will be locked down and no further actions will be allowed. Furthermore, all Check Exceptions will remain on this page until end of day processing has been completed.

Let's keep the conversation going. For more information on ACH, Wires, Reporting or our Treasury One Professional platform in general, contact us.