



Business Banking

Check Positive Pay

Automatic Protection Against Transaction Fraud

Protect your business accounts with a suite of powerful fraud prevention tools easily accessible from Online Banking. With Positive Pay from Planters Bank, you will have the opportunity to review suspect check items, but also more quickly reconcile your accounts.

AT A GLANCE

- Reduce fraud liability via daily alerts of suspect transactions.
- Electronically reconcile presented check items.
- Easily complete pay/return decisions via Online Banking.
- Quickly balance bank statements by account or business location.

Advantages

- **Reduce Fraud Liability** – Detect and report fraudulent transactions within the first 24 hours, which is critical to reducing your potential liability.
- **Automatic Notification of Suspect Items** – Email alerts for non-issued items, duplicate payments, missing check number, “stale-dated” and other suspect items.
- **Balance Your Accounts Faster** – With electronic reconciliation of presented items by account, branch or other parameters.

- **Superior Research Capabilities** – Customized reporting for check items with date range search.

Features

- **Check Positive Pay** – Detect fraudulent items for all your business transactional accounts.
- **Payee Matching** – Ensures the payee for an issued item has not been altered.
- **Online Authorizations** – Conveniently manage exceptions via Online Banking to complete pay/return decisions and record reasons.

- **Exception Item Viewing** – View check images of exception items.
- **Default Decisioning** – Choose whether you wish to return or pay suspect check items that you do not manually review before the Noon Central deadline.
- **Reconciliation Reporting** – Including outstanding issued checks, paid checks, exception items, stop payments, voided items, stale-dated checks, payee names and other reports that can be searched by date range.
- **Reverse Positive Pay** – Download a list of paid items that can be uploaded into your accounting software.

How it Works

1. Your business cuts checks. Afterwards, you send Planters Bank a file of issued items.
2. When checks are presented to Planters Bank for payment, the bank ensures the transaction details match the file you provided.
3. Matching items are cleared for payment. You are alerted of suspect items and given an opportunity to review before the Noon Central deadline.



GET STARTED

Contact your local Planters Bank Business Banker or Treasury Management Officer or call 888.806.7036



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