

# ACH Positive Pay

Our ACH Positive Pay service makes it easier to monitor your ACH debit activity online and provides additional protection from fraudulent entries, without the tedious task of reviewing every item.

## How it works:

ACH debits to your account are first compared to authorizations you previously established. Items matching the criteria you established will be released for payment. Any exception, or ACH debit without a prior authorization on file, will be available for your online review and decision.

## Features:

- Establish authorizations to allow one-time or future recurring ACH debits
- Receive email alerts when ACH debit entries have been received on your account without a pre-established authorization
- Review, modify, or delete authorizations, which have been previously placed
- Review ACH debit entries prior to posting; make decisions to pay or return fraudulent debit entries (No decision defaults to returning the transaction to the sender)
- Administer permissions for decision capabilities to other individuals in the organization via user-defined entitlements
- Access additional ACH information regarding the item presented for review – Originator name, RTN and company ID, Standard Entry Class and Effective Date
- View reports displaying check items, ACH items, or both

## Benefits of Lockbox Services:

**Improved control and security** enables you to make immediate pay/no pay decisions on potentially fraudulent items. Quick online enrollment through our secured Business Banking Online application.

**Reduced costs**, increased efficiency, and reduced fraud exposure and potential losses associated with electronic payment fraud.

**Quick online enrollment** through our secured Business Banking Online application.

For more information, please contact your  
Relationship Manager or Treasury Management  
Sales Officer.