Business Positive Pay

Are you 100% confident that you authorized every check and [**ACH**](https://www.justcallhome.com/ach) that cleared your business account last year? Now with Positive Pay, you can be. This service gives our business clients the opportunity to make executive decisions on certain checks and ACHs clearing the account.

What is it?

Positive Pay is an automated fraud detection tool that helps minimize the risk of fraud. Positive Pay notifies and allows your business to reject check or ACH items trying to clear that are unauthorized.

**The Two Types We Offer:**

Check Positive Pay

**How it works:**

* **You provide a list of checks issued by your business.** You will upload a file through our online banking system which will include, at the very minimum, the check number and dollar amount of a specific account.
* **We'll verify each cleared check against your list.** Whenever a check clears in your account, the check gets matched to the lists you've previously uploaded.
* **We'll notify you if any checks don't match.** For example, if a check clears that doesn't match a check on your list, it becomes an exception item.
* **You choose to approve/deny what doesn't match.**You will log in to review, and then make your decision to allow the exception item to be paid or to return the item. When you initially sign up for Positive Pay, you can select your default decision, most people choose to approve. If you don't log in to make a decision, your default decision will handle it for you.

ACH Positive Pay

**How it works:**

* **You set rules for you ACH credits and debits.** You decide to allow or block certain credits or debits. You can set limits on debits from particular tax IDs, maximum dollar amounts, etc.
* **We'll monitor ACH activity and alert you of any activity outside of your rules.** For example, if an ACH credit or debit clears and doesn't match your set of rules, it becomes an exception item.
* **You choose to approve or return any exception item to your set rules.** If an ACH does show up as an exception item and you would like to return it, you must disapprove the item and fill out a WSUD (Written Statement of Unauthorized ACH Debit); this can be found within your Postive Pay online access.

What is reverse Positive Pay?

Instead of uploading issued check files or creating ACH rules yourself, you would just allow all checks and ACHs to become exception items so every morning that checks or ACHs clear, a team member from your company would go in and look at all items and make the decision to pay or return.

Who benefits most from Positive Pay?

**If your business...**

* Is at a higher risk for fraud due to the volume of checks issued regularly
* Has experienced check or ACH fraud in the past
* Issues checks to the general public which are more easily subject to fraud

**Positive Pay significantly reduces check and ACH fraud, streamlines routine tasks, and improves financial management.**

To learn more, or to sign up for Positive Pay, please contact [**your local business banking expert**](https://www.justcallhome.com/BusinessBankingTeam).

**For more information on additional business services we offer, choose a link below:**

* [**Online Business Banking**](https://www.justcallhome.com/BankOnline)

* [**Account Reconciliation**](https://www.justcallhome.com/business-account-reconciliation)

* [**Business Credit Cards**](https://www.justcallhome.com/business-credit-cards)

* [**Sweep Accounts**](https://www.justcallhome.com/business-sweep-accounts)

* [**Credit Card Processing**](https://www.justcallhome.com/CCProcessing)

* [**Manage Payables**](https://www.justcallhome.com/manage-payables)

* [**Manage Receivables**](https://www.justcallhome.com/manage-receivables)