

CITIZENS BANK'S POSITIVE PAY SERVICE



A PROACTIVE TOOL TO FIGHT AGAINST CHECK FRAUD

What is Positive Pay*?

Positive Pay is a fraud prevention tool that helps protect your business against altered, forged, and counterfeit checks. Positive Pay gives you the ability to review potentially fraudulent and counterfeit checks and stop them from clearing your account.

How It Works

1. Login to Digital Banking and upload/enter information about the checks you've written.
2. Citizens Bank will then electronically compare this information against any checks presented for payment using multiple data points including check number and amount.
3. If any discrepancies are found, the check will be flagged and you will be sent a notification. You can then review the items and return any fraudulent or counterfeit checks.

* Signed agreement required. Monthly service fees apply.

Features & Benefits

- ◆ **Easy Online Access:** Positive Pay is conveniently located within Digital Banking.
- ◆ **Choose How to Enter Your Information:** Upload a file or individually enter your information. It's your choice.
- ◆ **Only Review Potential Fraudulent Checks:** Checks matching your provided information are automatically paid, so you don't need to review every check you write.
- ◆ **You Have the Control:** Checks that don't match your provided information are flagged, giving you the ability to review the items and return fraudulent or counterfeit checks.
- ◆ **Peace of Mind:** By detecting potential fraudulent checks before they clear your accounts saves you time, money, and makes running your business a little less stressful.

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