Check Positive Pay

Reduce potential exposure to check fraud | Quickly identify suspicious items | Have ready access to check images

Key Features

Multiple exception types

Access many exception types, including:

- Checks paid not on issue file
- Checks paid with duplicate serial numbers
- Checks with a paid amount differing from the issue file
- Zero serial number
- Checks cancelled

You can also see many optional exception types, including:

- Checks exceeding a maximum dollar amount
- Stale-dated checks

Note: this service does not check for valid payees

Decision-maker controls

Allows you to authorize access to Check Positive Pay exception reports & choose pay & return decisions.

How the Service Works

1. Once you are set up on the service, you may send us your check issue information using a variety of delivery methods & formats.

2. When checks are presented for payment, the Check Positive Pay service compares the dollar amount & check number of each item with your issue information.

3. Checks that do not reconcile with your issue information are presented to you as exceptions.

4. You have the ability to view the exceptions online to provide the first-level approval of pay or return decisions, including a reason code for the return, or you can research the exceptions further.

5. Following your review, submit your return decisions online by the decision deadline.

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