FOCUS BANK

Cash Management Solutions

Positive Pay

Never assume you're immune. The truth is fraud is pervasive and rampant. Over 70% of businesses faced check and ACH fraud last year, but we've got you covered. Our comprehensive transaction management system includes check positive pay, ACH positive pay, account reconciliation and custom ACH reporting all in our single sign-on platform. **Protect your business today.**
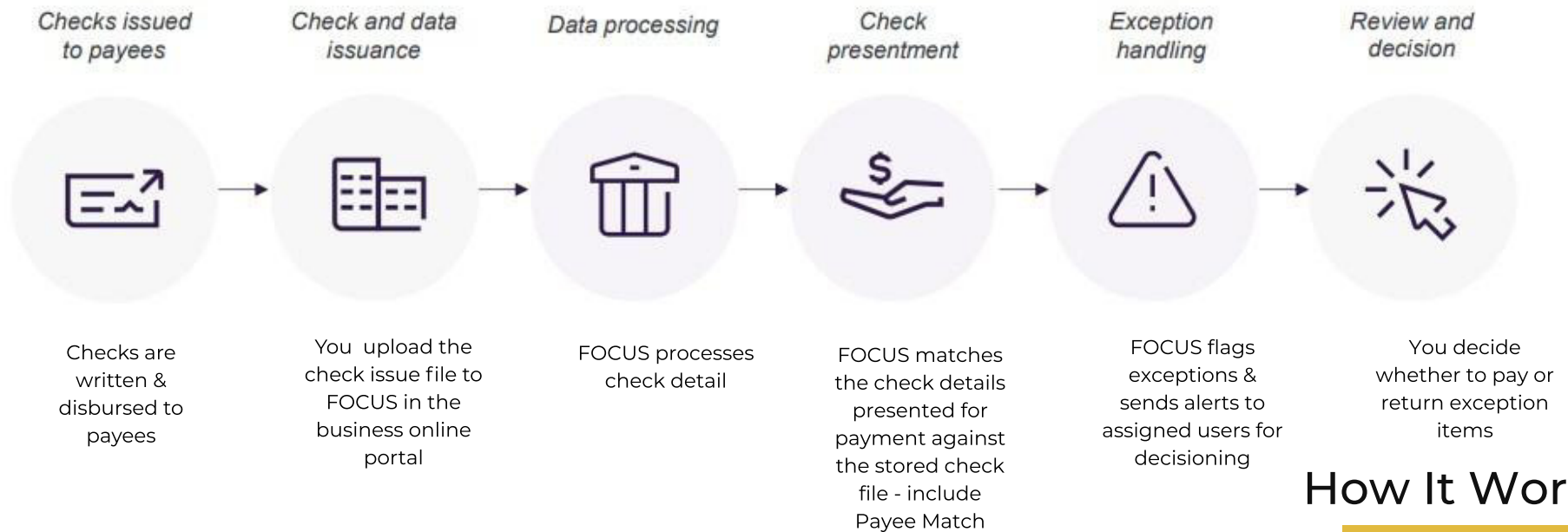

Never assume you're immune.

Payee Match - Ensure payee name on check images matches payee name on issued check files.

Online Check Image Viewing - view front and back of check images of both exceptions and paid checks.

About Positive Pay- Checks

Positive Pay - Checks

Checks issued to payees	Check and data issuance	Data processing	Check presentment	Exception handling	Review and decision

Checks are written & disbursed to payees

You upload the check issue file to FOCUS in the business online portal

FOCUS processes check detail

FOCUS matches the check details presented for payment against the stored check file - include Payee Match

FOCUS flags exceptions & sends alerts to assigned users for decisioning

You decide whether to pay or return exception items

How It Works

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Evaluate ACH transactions and necessity for further review with ACH Positive Pay. With features like ACH authorization and transaction filters/blocks, you will be in the driver's seat to help mitigate ACH fraud and streamline your workflows.

Define rules for preapproved ACH activity, including originating company, standard entry class, transaction type, maximum amount.

Transaction filter/block helps identify suspicious activity using rules similar to ACH authorization.

About Positive Pay- ACH

Positive Pay - ACH Fraud Control

Approved payees

1

You identify approved debits and credits from your account(s)

Profile updates

2

FOCUS adds approved IDs to your customer profile

Matching

3

FOCUS matches IDs in the system as ACH debits are presented to the account(s)

Notification and reporting

6

You decide to pay or return

Debit posting

5

FOCUS alerts you

Exception sorting

4

FOCUS processes the exception items

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