

BUSINESS ONLINE BANKING WITH CASH MANAGEMENT SERVICES

POSITIVE PAY

- Upload check information issued by the business into our Online Banking Cash Management platform. As these items are presented, the Positive Pay system verifies information to validate them
 - A helpful tool in preventing fraud on the business account
- If an item cannot be verified, it is designated as an exception item and subject to review by an authorized business user
 - Email notifications can be established for multiple users
 - Unauthorized items can be returned within the allowable timeframes
 - Authorized items, that may have been misread by the check scanner, can be honored as normal
- ACH items are filtered out, unless pre-authorized by the business
 - Filtered out items will be subject to a review by an authorized business user
- Dual control is offered for this product
- Check and ACH exception items must be worked between the hours of 7:00 am and 10:30 am PST the business day after they are presented
- Fees are assessed against the business account on the last business day of each month
 - Standard fees for this service:

Cash Management set-up fee	\$150
Monthly fee (for up to 3 accounts)	\$25

- Other perks:
 - Multiple users may have access to designated accounts with specific permissions

