



# CHECK POSITIVE PAY

## PREVENT CHECK FRAUD

Check Positive Pay is an automated verification system that validates the authenticity of checks presented for payment against information uploaded to a user-friendly portal. Mismatched checks generate a notification to view an online check image and advise if it should be paid or returned. To use Check Positive Pay, you must be enrolled in Online Banking.



### Uploading Options

Transmit a file with a registry of checks, or enter transactions manually.



### Daily Transmission

Upload checks issued as frequently as once a day.



### Visual Verification

View images of mismatched checks to authorize processing. If no decision is made by the cutoff time, the account is protected by returning the check.



### One-touch Action Prompts

Select to pay or return mismatched checks with the push of a button. For returned items, easily notate the reason for future reference.



### Online Managerial Reporting

Access online images of paid and returned items.

## PRODUCT DETAILS

**Submit Issued Check File**

**Step 1.** Select a file to process.

Browse...

**Step 2.** Input details about the file.

Account Name: XYZ INC TEST

File Processing Type: XYZ INC TEST

**Step 3.** Click the "Process File" button.

Process File

### Check Registry Transmission

Upload a batch of checks

**Add New Issued Check**

Account Name: XYZ INC TEST

Check Number:

Amount:

Issued Date: 08/14/2018

Issued Payee:

Notes:

512 characters left.

Auto-Increment Check Number

Add Check

### Single Check Transmission

Upload checks one at a time

**Quick Exception Processing**

All Account Names

Search exceptions

Decisions Needed (1)	\$200.00	PAID NOT ISSUED
OPERATING ACCT	PAID NOT ISSUED	#113968
Default Decision:	Return	
Decleared (0)	\$0.00	
Total (1)	\$200.00	

Account Name: Check # 13968 Amount: \$200.00  
Paid Date: 08/12/2022 Issued Date: 08/12/2022

Front Back

Hover over image to zoom. Click to view full size image.

Pay Return

### Quick Exception Processing

Decide to pay or return a check

For more information, contact your account officer or call our Customer Service Center at 305-569-5000 or 844-OCEAN4U (844-623-2648)



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