

# Raccoon Valley Bank Positive Pay

## Overview

Positive Pay is a fraud mitigation service that provides early detection of fraudulent, altered, or counterfeit checks and/or ACHs through a daily verification of checks and/or ACHs presented for payment against the customer's check register.

Positive Pay helps prevent check and/or ACH fraud and strengthens internal controls by systematically comparing checks and/or ACHs presented on the customer's account against the checks and/or ACHs issued daily. It works by verifying check and/or ACH numbers, dollar amounts, etc. and then reports discrepancies to the customer through Business Online Banking. If the customer identifies a fraudulent check or ACH, they notify us through their online portal by the cutoff time to return the item.



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