

# Helping protect your business from fraud with Positive Pay



## Stop fraud before it happens: How **Positive Pay** works for you.

**Positive Pay** uses technology to help keep your accounts safe from fraudulent activity.

Within online banking, **Positive Pay** provides a seamless, added level of security for your business, whether you make payments with checks or through ACH.

**Positive Pay** verifies all checks and ACH debits coming in against your account with the information you've entered in the Cash Management online system. It then alerts you and the bank about any discrepancies.

At MVSb, we're committed to helping local businesses protect their hard-earned money.

**Stop by a branch or give us a call, and a member of our Business Banking Team can help you get started with Positive Pay.**

Here's an overview of **Positive Pay** for checks & ACH debits

- Upload the checks you've issued into online banking.
- Checks are verified when they come into the bank. If it's on the list, we'll pay it within your available balance. If it's not, we will contact you for approval.
- Checks presented at a bank other than MVSb will require your approval or denial through online banking.
- We work with you to set personalized rules for ACH transactions.



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