POSITIVE PAY

Check and ACH Fraud Protection Against Unauthorized Activity

PNC's Positive Pay solutions can help you implement strong fraud protection strategies and identify unauthorized transactions before they happen. Using PINACLE®, PNC's top-rated corporate online and mobile banking platform, you will have the tools you need to manage all your fraud protection services.

PNC DELIVERS

Positive Pay helps you monitor account activity presented for payment against your account while allowing you to reject unauthorized transactions before losses occur.

The Check Positive Pay service can help reduce potential exposure to check fraud, while ACH Positive Pay will help protect against unauthorized ACH debits.

HOW IT WORKS

Check Positive Pay

Issue File: You can either send issue files using a variety of delivery methods and formats or enter one-off issues in PINACLE.

Presentment: When checks are presented for payment, we compare **account number**, **dollar amount** and **check number** against your supplied issue information to determine check integrity. If discrepancies exist between your supplied check issue information and the check presented for payment, it will result in an exception.

Exception Processing: View exceptions online with access to the front and back of check images. Select the appropriate pay or return option and submit to PNC by the decision deadline.

Activity Reporting: View the status of exceptions. The report feature helps you view the status of exceptions for the current day. You can also view exception confirmation reports for previous days.

ACH Positive Pay

Identify Authorized Parties: ACH Positive Pay uses the company ID of the ACH originator to identify authorized parties.

Filtering: Choose certain dollar amounts, allowable dates or debit frequency.

Establish Rules Upfront: ACH Positive Pay lets you create rules up front for a specific sending company ID. Any debits from that originator would be filtered according to your rule criteria.

Build Rules After First Transaction: Wait until an ACH debit is presented the first time and then use information from that transaction to build criteria for that ACH originator.

Exception Processing: Using PINACLE, view exceptions online by selecting the appropriate pay or return option and submit to PNC by the decision deadline.

Add Security Options: Set dual approval for establishing, modifying or deleting rules and for exception processing decisions.

For both Positive Pay services, we recommend setting the account default to "return" if no decision is made by the deadline.

BENEFITS

Positive Pay can help reduce your exposure to fraud by providing you with:

- Optional alert notifications to manage all your PNC Positive Pay activity
- Timely reporting to make well-informed decisions about exceptions before the deadline
- Client-selected default decision options

GET MORE PROTECTION

For the full spectrum of fraud protection coverage, we recommend pairing Positive Pay with these additional services/features:

Payee Positive Pay: In addition to **account number**, **dollar amount** and **check number**, Payee Positive Pay compares the **payee name(s)** to your supplied check issue information to determine if the payee name(s) have been altered.

Teller Positive Pay: Provides an additional level of fraud protection at the teller line. All checks presented for encashment over the counter at any PNC branch will be verified against your supplied check issue information.

Point-of-Sale (POS) Positive Pay: Delivers a POS Positive Pay solution at national check-cashing establishments. PNC provides issuance data to check encashment terminals at large retail outlets for real-time validation against your supplied check issue information.

Full Account Reconciliation Plan: Provides you with a complete itemized list of all paid checks and a separate report of outstanding checks along with exception items.

Partial Account Reconcilement Plan: Provides you with a list of paid checks sorted numerically or by date paid.

ACH Debit Block: Prevents unauthorized ACH debits from posting to your account. With ACH Debit Block, you decide whether checks converted to ACH debits (POP, BOC, RCK and ARC entries) should be returned automatically. Reports of any returned ACH debits are available in the ACH Positive Pay module in PINACLE.

Universal Payment Identification Code (UPIC®): Protects your account information if you receive incoming ACH credits. UPIC is a unique identifier assigned to your account without revealing sensitive bank account information.

ALTERNATIVE OPTION

PNC offers Reverse Positive Pay as a fraud protection alternative if you prefer to monitor your issued checks in-house or if you are unable to send us an issue file.

Using the Reverse Positive Pay module in PINACLE:

- PNC supplies daily check data and images.
- You compare check and image data against your check issue system of record.
- You submit **pay/return/update** instructions online by the decision deadline.

The default for Reverse Positive Pay when no decision is made by the deadline is "pay" checks.

Ask us how to optimize these fraud protection solutions to protect your PNC accounts!

While our fraud prevention services are designed with flexibility, there are several things you can do to verify that our services are optimal for your organization. Attending product training, creating alerts and selecting the right mix of settings can further protect your accounts.

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