TREASURY MANAGEMENT

POSITIVE PAY AND PAYEE MATCHING

FRAUD PREVENTION TOOLS

You need to implement an efficient, reliable approach against the risk of potential check fraud to secure control over payments once released to your vendors and maintain your authorized check-payment integrity and accuracy by controlling your check-issuance and payment information.

PNC DELIVERS

Used in conjunction with one of PNC's Account Reconcilement Programs, Positive Pay and Payee Positive Pay complement the internal security measures you employ to protect against unauthorized checks being paid. Timely access to information also helps you to identify exception items sooner and reconcile disbursement account activity quickly and more accurately.

BOLSTER YOUR CHECK FRAUD PROTECTION MEASURES

Positive Pay and Payee Positive Pay help you to broaden and extend your fraud control measures by matching issued check information as checks are presented for payment against the same check data. Both services can be used with account reconcilement or controlled disbursement accounts. All exceptions are consolidated into a single online report so you can make more timely decisions.

CHOOSE A FLEXIBLE AND CONVENIENT TOOL

PNC offers two forms of Positive Pay so you can choose the fraud detection tool that's right for your business and disbursement processes.

Positive Pay/Payee Positive Pay

- Provide PNC with a timely transmission of your check-issue data, and PNC matches checks presented for payment with those in your issue file.
- Choose to use PNC's Payee Positive Pay premium matching feature.
- Advise PNC whether to pay or return exception items once you have reviewed them.
- Easily view check images that require further research via PNC's PINACLE® Check Management or Image On-Demand modules.

TIMELY ACCESS TO POSITIVE PAY AND PAYEE POSITIVE PAY EXCEPTION ITEMS

- Leverage PNC's PINACLE Positive Pay module for timely access to your exception items, reducing your exposure to disbursement risk.
- View check images directly on your PC screen with a few simple clicks — front and back view.
- Modify an item's status using online tools to do one of the following:
  - Pay
  - Pay with issue
  - Pay with Change issue
  - Return
- Easily create issues, instructing PNC on how to handle your exceptions.
- Automate and streamline your Accounts Payable process, saving time and money.

READY TO HELP

At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. To learn more about how we can bring ideas, insight and solutions to you, please contact your Treasury Management Officer or **visit pnc.com/treasury**.

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