

# Positive Pay Services

Preventing costly fraud just got easier.

Your security is our number one priority. That's why we offer Positive Pay Services\* to help protect your company against counterfeit checks and ACH fraud.

## How it works

### Positive Pay Services.

Reconcile check and ACH transactions daily. If a fraudulent item is presented, you have the ability to quickly return the transaction through our online module—saving you the hassle and expense of potential fraud.

### Check and Payee Positive Pay

This service matches checks presented to your account against a file of checks cut. In the event Northwest identifies an unmatched item, it is presented to users for review. From there, you can pay or return the exception item.

### Get started with our Treasury Management Advisors.

Get in touch with one of our Treasury Management Advisors to start the process.

## Benefits

- **Peace of mind.** You won't be concerned about payments because you have the ability to review transactions for potential fraud.
- **Easy to use.** Northwest Business Online Banking makes it easy to submit issue files and make decisions quickly and conveniently – no matter where you are.
- **Saves time.** You're busy running a business – Positive Pay gives you access when you need it so you can review your daily transactions.

For more information about Positive Pay, call your local Treasury Management Advisor, visit your local office or [northwest.com](http://northwest.com).



## Pro tips to protect your business against fraud:

- Monitor your Northwest accounts regularly. If something looks suspicious, call 1-877-672-5678 immediately.
- Don't respond to unsolicited emails and telephone calls asking for private business information, including usernames, passwords and account numbers.
- Order a copy of your company's credit report at least once a year. Look for inconsistencies, including credit applications or inquiries, credit cards and delinquencies.



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