



RISK MANAGEMENT

Positive Pay – ACH & Check

Technology has made it easy to create and process fraudulent checks and electronic ACH items. According to a survey, 61% of organizations experienced attempted or actual payment fraud in 2012.¹

Positive Pay² limits risk and exposure in one easy-to-use package by giving you control to decide which checks and ACH items post to your accounts.

BENEFITS AND FEATURES

Improved Control and Security Ability to pay or return items presented for clearing to stop unauthorized transactions from posting to account.

Protection Against Payee Alteration Payee Match reduces the risk of payee alteration fraud.

Teller Line Tellers have access to the most current check information available when cashing items presented for payment.

Easy to Use User-friendly navigation for issuing single checks, file uploads, and designating ACH filters for authorized transactions.

Flexible File Import Positive Pay accepts virtually any file format.

Segregation of Duties Dual control provides for optimum security by layering user permissions and limiting user account access.

Self-Reconciliation The export capabilities enable account reconciliation and easy integration into payable systems.

Streamlined User Maintenance Self-administration allows you to retain ownership of users and permissions within the company. Simple to reset passwords, edit users and view audit activity reports.

Lower Costs Timely return of unauthorized items saves money by limiting potential losses and legal fees.

For more information, call 888-232-0434 or email zionsbanktreasurymanagement@zionsbank.com

¹Source: 2013 JP Morgan Payments Fraud and Control Survey

²Agreement applies. Fees may apply. See a financial representative for details.

ZIONS BANK

WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS®