



# Fraud Prevention Services: Positive Pay & ACH Block/Filter

*Check and ACH fraud is on the rise due to today's advanced technologies, making it easier than ever to replicate checks and gain access to computer systems. Bank CMG is committed to helping you reduce the chances that fraud will impact your business with ACH Block/Filter and Positive Pay.*

**You have full control of ACH activity.**

You are able to manage your ACH activity by filtering or blocking transactions and/or vendors online.

**You create a disbursement file for each check.**

As you issue checks, you create a disbursement file with the issue date, serial number, payee and dollar amount of each check. You then securely upload the file to Bank CMG electronically through Business Online Banking.

**Checks and ACH requests are electronically verified.**

We utilize your disbursement file to verify the checks and debits that have posted to your account. Non-matching items are reported via an Exceptions Report for your review and payment decision.

**We send you an Exceptions Report.**

Your Positive Pay Exceptions Report is available to you early each morning via our online Positive Pay service through Business Online Banking.

**You decide about payment of each check or ACH.**

Simply make your pay or no-pay decisions online.

**We protect you from over-the-counter fraud.**

We will verify checks if they are cashed over the counter at our branches, by matching these checks against your disbursement file - a feature many banks don't offer.

*Keeping on top of your account activity is the best way to protect your business. Let Positive Pay and ACH Block/Filter do the work for you.*



**800-224-2324 | [BANKCMG.COM](https://www.bankcmg.com)**

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