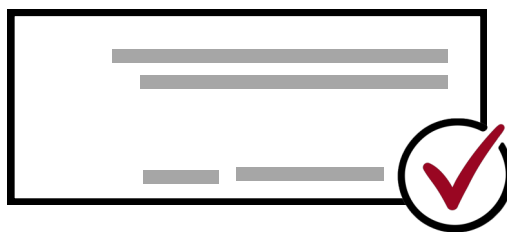




222 Genesee Street  
Utica, New York 13502

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## Help Protect Your Organization From Fraud with **Positive Pay** — First Account for Free



By proactively validating transaction details, Positive Pay ensures that only authorized payments are processed, safeguarding funds and protecting you from:

- **Check alteration (amount changed)**
- **Counterfeit checks**
- **Duplicate checks**
- **Unauthorized ACH withdrawals**

### HOW IT WORKS



**UPLOAD**

Issued Payments File



**APPROVE**

Exceptions are reviewed

1. Check Positive Pay verifies that the check number, dollar amount, account number (and payee if elected) match what is in your “Issued Checks File” that was uploaded via Business Online.

You can still use Positive Pay even if you do not upload a check issue file—instead you would get an email reminder to login and review the checks whenever they clear.

2. Positive Pay ACH allows authorized users to review all incoming debits and credits before they are cleared for payment or deposit.
3. Exceptions are flagged for review.
4. Then choose to pay or return the exception before the 11am cut-off time or the bank will follow the pre-set instructions (auto pay or auto return).

Positive Pay is offered for free on one account. For more information on this and other services, stop in, give us a call, or email [info@bankofutica.com](mailto:info@bankofutica.com).

Information:  
315-797-2700

Checking:  
315-797-2761

24-Hour Banking:  
315-797-2710

Toll Free:  
800-442-1028

Fax:  
315-797-2707



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