

## Positive Pay - Checks

The Citizens Bank positive pay system allows you to verify account numbers, check numbers and amounts against an issued items file before the items are paid against the account. This product can help protect your account from fraud related to counterfeit, altered or stolen checks!

## Features & Benefits

- **Improved Control and Security:**  
You have the power to pay or return unauthorized and stale dated items before they post to your account.
- **Lower Costs:**  
Timely return of forged or altered checks saves money by limiting potential losses and legal fees.
- **Easy to Use:**  
Upload your check register or check file through our Cash Management Online Banking system using CSV or fixed position file format. You may also manually input items if you only have a few to add to the system.
- **Security at the Teller Line:**  
To prevent fraud at the teller line, tellers have access to the most current check information available when cashing checks presented for payment.
- **Protection Against Payee Alterations:**  
Payee alterations have become more prevalent. Our system can verify payees to reduce the risk of payee alteration fraud.
- **Self-Reconciliation:**  
The system enables easy account reconciliation so you can see paid items and outstanding items easily.
- **Security:**  
The online session is protected by Secure Socket Layer (SSL) 128-bit encryption.
- **Positive Pay Alerts:**  
You can sign up to receive alerts when daily exception items are available for review.