

## Business Banking Positive Pay

### Win the Fight Against Check Fraud

Check fraud is on the rise due to today's advanced technology that makes it easier than ever to replicate your checks. Small businesses are especially vulnerable to check fraud. However, you can be proactive by adding preventative services to your Farmers Bank accounts. Our Positive Pay service can very effectively help your business from becoming a victim of check fraud.

### How It Works

- **You easily create a data file for each check.** As you issue checks, you create an online data file with the issue date, serial number and dollar amount of each check. The payee name is included on the file when using the added protection of the Payee Verify feature. You then electronically send us your issue data file.
- **We verify the checks.** We utilize your issue data to verify the checks that have posted to your account. Non-matching items are reported via a Positive Pay 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 Business ConneXion service. You will receive an Exceptions Report every day - even if you have no exception activity.
- **Our Payee Verify option gives you extra protection.** Mismatch items are included on your exceptions report when using this additional fraud protection tool.
- **You decide about payment of each check.** Simply make your pay or no-pay decisions online.
- **We protect you from over-the-counter fraud.** We will even verify checks if they are cashed over the counter at our banking offices. We match these checks against your issue data - a feature many banks don't offer.

### Features & Benefits

- **Fraud control** - Dramatically reduce the possibility of check fraud. You get enhanced ability to identify and return fraudulent items, including payee name suspects. We work with you to verify that you have actually issued the checks that post to your account.
- **Check verification** - All checks presented for payment are verified; including checks presented at our banking offices. Positive Pay also protects your business against lost or stolen checks and prevents payments for duplicate checks.
- **You decide whether to pay a check or not** - Make decisions about whether to pay or return exception items. City National's Treasury Net gives you the easy online ability to make decisions about exception items and upload issue information.
- **Exception options** - In addition to check number and dollar amount, you can have the added protection of payee verify and you may specify dollar limits and stale-dated items to be included in your exceptions report.