

Positive Pay

Positive Pay is the most effective method available to protect against business loss due to check fraud. As the fraudulent production of checks becomes increasingly easy, positive pay and automated account reconciliation services are critical to protect against fraud.

Overview

Positive Pay increases both the effectiveness and timeliness of fraudulent check detection over traditional Positive Pay Systems; which rely almost exclusively on posted proof files to identify fraudulent checks. This solution extends beyond the proof system to incorporate one of the most important points of business account holder's contact – the teller line. Positive Pay works with the Teller Line System, which provides immediate exception warnings at the Point of Presentment.

With Positive Pay, Customers can better monitor and detect unusual or unauthorized disbursement activity by comparing paid items against issue information to identify any discrepancies. Business account holders can send a file of their issued checks each day. In turn, they receive a daily notification of exception items through our commercial online banking solution Business Online – Positive Pay. This enables the business account holders to send handling instructions and import new issues notifying the bank of possible fraud.

Features

- **Reduce fraud:** Timely notification of suspect items reduces the chance of fraud
- **Streamline the process:** Online Posting and the Internet enable a more efficient process for handling fraudulent checks
- **Give Account Holders Control:** Account Holders gain increased control over the payment of checks
- **Provide reports:** The account holders have convenient and extensive reporting capabilities

For more information on Positive Pay, contact your local branch or visit our website at: www.citizensbanktx.com

Kilgore 903-984-8671
Yorktown 361-564-4242
Carthage 903-694-2422
Gladewater 903-845-5566

Center 936-598-8541
Kountze 409-246-3433
Humble 281-446-4445
Plano 214-494-4198

Bryan/College Station 979-774-9507
Sour Lake 409-287-3518
Woodlands 936-271-2800