

FRAUD PREVENTION

Guard against the ever-present danger of payment fraud.

Help guard your accounts against criminals' increasingly sophisticated fraud schemes.

Criminals around the world have become stunningly adept at payment fraud. It affects both check and ACH transactions. Your Relationship Manager and Treasury Relationship Manager can help you learn about fraud and tell you about programs that can help combat it.

Enhance the security of all your payables and receivables transactions.

CHECK POSITIVE PAY

Help prevent check fraud by screening incoming transactions against authorizations and then expediting reconciliation.

ACH POSITIVE PAY AND ACH BLOCK

Establish and control ACH payment parameters and automatically block unauthorized ACH debits.

Learn 10 Ways to Guard Against Payment Fraud



Read our guide to learn how payment fraud works and how to help protect your business.

Download our educational series of articles and a handy checklist at bancofcal.com.

USE OUR ADVANCED PROTECTION PROGRAMS TO HELP PREVENT PAYMENT FRAUD

CHECK POSITIVE PAY

Help prevent check fraud by screening incoming transactions against authorizations and then expediting reconciliation.

Check Positive Pay can help identify fraudulent checks by matching check issue information you provide against checks presented for clearing. You'll receive an electronic notification alert when we find discrepancies between the check issue information you provide and checks presented. Then you can decide to either forward the payment or return the check.

Payee Match, an optional add-on, provides a second security layer to our standard Positive Pay with Payee name matching.

ACH POSITIVE PAY AND ACH BLOCK

Establish and control ACH payment parameters and automatically block unauthorized ACH debits.

Business Online and Business Online Pro provides a wide range of self-service banking capabilities with advanced fraud prevention features. You can also enhance your account's security with two optional tools:

ACH Positive Pay enables you to establish and control acceptable sender parameter profiles for incoming ACH payments. An electronic alert is provided to you if there is a mismatch. You can then decide to either pay or return the transaction. If you do not respond to the alert, the system will default to returning it.

ACH Block allows you to block all ACH debits from being posted to your account. All blocked transactions will be returned to the originator automatically.

To learn more and see our products and services in action, see our easy-to-follow online video tutorials at bancofcal.com/tutorials.

To learn more, speak with your
Treasury Relationship Manager
or visit: bancofcal.com



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