



**BANC OF
CALIFORNIA**

TOGETHER WE WIN®

ACH POSITIVE PAY

Identify and block possible ACH fraud.



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 enhance your account's security with two optional tools:

ACH Positive Pay enables you to establish and control acceptable payment profiles for incoming ACH items. Alerts are provided to you if a transaction does not match your parameters. You can then decide to pay or return the ACH item. If you do not make a decision, the system will default to returning it.

You can also review and update authorized debits for current and future transactions. ACH anti-fraud services include features to help avoid inadvertently rejecting authorized ACH payments.

ACH Block allows you to block all ACH debits from posting 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.

FREQUENTLY ASKED QUESTIONS:

What is ACH Positive Pay?

ACH Positive Pay is a fraud detection and mitigation product for ACH. A client who enrolls in the service will be presented with an exception for each ACH debit or credit transaction received on the enrolled account unless the client places a filter that allows the transaction to process without creating an exception.

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

