

POSITIVE PAY SOLUTIONS

ENHANCE YOUR PROTECTION AGAINST CHECK FRAUD

The risk of check fraud continues to escalate as the methods used by perpetrators become more sophisticated. As a result, financial managers need greater protections and enhanced control of disbursement activities. Fifth Third Bank's Positive Pay solutions help safeguard your business against fraud by monitoring and detecting unusual or unauthorized activities.

GREATER PROTECTION FROM CHECK FRAUD

Fifth Third Bank's Positive Pay solutions help protect your organization from check fraud by comparing paid items against issue information you provide to identify discrepancies. We then report suspect items to your company via Fifth Third Direct™, our secure online banking portal to allow you to make the final decision to return or pay the items. This service provides enhanced control over disbursement activities, keeping you in compliance with risk mitigation requirements through the optional use of dual approval entitlements, the periodic monitoring of employee activity and the continuous control of check decision activity.

Fifth Third Bank offers several variations of the traditional Positive Pay service to provide you with powerful options in assisting you with your fraud protection needs.

- **Client Maintained Positive Pay** — A fraud protection solution for customers who maintain their issue file internally. Client Maintained or Reverse Positive Pay allows you to review all checks presented each day and return fraudulent items within the Regulation CC check return timelines.
- **Payee Name Verification** — This enhanced service that mitigates fraud on the check payee line can be added to your traditional Positive Pay service. It is fully integrated with our Teller Line Positive Pay functionality to protect you against cashed checks

in our branches. The payee name is included in the reporting of paid items and online check inquiry capabilities via Fifth Third Direct.

- **Perfect Posting Positive Pay** — A fully automated check processing solution that eliminates encoding errors prior to items clearing your account. This service insures that checks post to your DDA with accurate check numbers and dollar amounts, offers an expanded next-day decision window, and insures that your reconciliation data will match your bank statement.

Fifth Third Bank's Positive Pay solutions include:

- Daily email alerts let you know you have suspect checks to review for possible return.
- Automated issue file acknowledgement is provided within 15 minutes of file receipt to give you the assurance that your file was received by Fifth Third Bank.
- Intra-day posting of issue files so you are protected at Fifth Third Banking Center teller lines within minutes of sending your issue and stop payment detail.

Fifth Third's Positive Pay is an efficient and cost effective fraud prevention tool that has become an integral component of any comprehensive disbursement solution.

THE FIFTH THIRD ADVANTAGE

Fifth Third Treasury Management is dedicated to providing tailored solutions for your business, combining the latest technology with in-depth knowledge from our experienced cash management advisors.

For more information on Fifth Third Bank's Positive Pay Solutions or any other products, please contact your Relationship Manager or Treasury Management Sales Officer.



FIFTH THIRD BANK

The curious bank.