

PREVENT CHECK FRAUD WITH OUR POSITIVE PAY SERVICE

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 Florida Capital Bank accounts. Our Positive Pay service can effectively help your business from becoming a victim of check fraud.

FEATURES & BENEFITS OF POSITIVE PAY

- 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 payment of duplicate checks.
- You decide whether to pay a check or not - Make decisions about whether to pay or return exception items. Florida Capital Bank's Online Banking gives you the easy online ability to make decisions about exception items and upload issue information.

HOW POSITIVE PAY WORKS

- Add the Positive Pay service to your accounts. Positive Pay is a fraud-fighting tool for disbursement accounts. This service establishes a daily checks and balance process that provides an early warning system for check fraud. Adding this service to your accounts can save you time because it doubles as a reconciliation tool, but it also gives you peace of mind that you and Florida Capital Bank can identify and return the fraudulent checks before they are paid out of your account.*
- You easily create a data file for each check. As you issue checks, you create a data file with the issue date, account number, serial number, payee name and dollar amount of each check using an accounting software or other type of software that generates a tab delimited text data file. You then upload the data file through your online banking account.
- 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 Online Banking Positive Pay 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.

OUR SERVICE OFFER

Florida Capital Bank is offering the Positive Pay service to protect you from becoming a victim of check fraud and the liability that falls on you when dealing with fraudulent checks. The Positive Pay service is available for all of your business accounts. For a flat monthly fee of \$25, you can protect up to 20 accounts with the Positive Pay service. If you have more than 20 accounts, a \$5 fee per account will be added to your monthly fee.

*** IF YOU DECLINE OUR OFFER OF POSITIVE PAY SERVICES ON YOUR BUSINESS ACCOUNTS YOU MAY BE RESPONSIBLE FOR ANY FRAUDULENT OR UNAUTHORIZED TRANSACTIONS AGAINST YOUR BUSINESS ACCOUNT WHICH COULD HAVE BEEN PREVENTED BY OUR POSITIVE PAY SERVICE.**

BE SURE TO READ SECTION (32) SECURITY OF YOUR TERMS AND CONDITIONS AGREEMENT THAT PROVIDES DETAILS PERTAINING TO YOUR ACCOUNT WITH FLORIDA CAPITAL BANK CONCERNING FRAUD OR OTHER UNAUTHORIZED TRANSACTIONS AGAINST YOUR ACCOUNT.