Positive Pay is a fraud-fighting service tool that should be added to all disbursement accounts. The Positive Pay service establishes a daily check and balance process that provides an early warning system for check fraud. Having this service on business account(s) can be used as a reconciliation tool, and helps to identify and return fraudulent checks before they are paid out on an account.

- Positive Pay can dramatically reduce the possibility of check fraud on business account(s) by identifying suspicious checks early in the payment process.
- Positive Pay utilizes a data file uploaded by the customer to verify checks being posted on an account to the checks issued on the account. Protecting a business account(s) against lost checks, and stolen checks and preventing payment of duplicate checks.
- Positive Pay generates an Exceptions Report every day based on the data file uploaded by the customer and automatically sends the customer an email with exception items for review.
- The customer has until 1 PM each business day to review the non-matching items that appear on the Exceptions Report and make the decision whether to pay or return the exception items.

FLCBank provides the Positive Pay service to our business customers to protect them from becoming a victim of check fraud since the liability ultimately falls on the customer when dealing with fraudulent checks. Positive Pay is a service offered on all business accounts for a monthly fee of $10 for up to five accounts and $25 for six or more accounts.**

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

BE SURE TO READ SECTION (34) ACCOUNT 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(S).