



Protect your capital against fraud with greater efficiency.

Each year companies and financial institutions lose billions of dollars to check and electronic transaction fraud. Industry experts estimate that fraud losses will continue to grow over the next 10 years. Our treasury management solutions, from eliminating paper checks to detecting fraud at the teller line, can help you reduce your exposure to fraud and limit your losses from it.

Electronic fraud prevention solutions

Making payments electronically can help make you less susceptible to fraud. We offer several services that can help you reduce the number of checks you write and further protect your accounts.

Direct Deposit

Allows you to make payroll, reimbursement, dividend, interest and pension payments by directly depositing funds into your employees' designated checking or savings accounts through the Automated Clearing House (ACH).

Prepaid card¹

Allows you to make direct deposits to individual FDIC-insured accounts, providing employees who do not have traditional bank accounts access to their pay everywhere Visa® debit cards are accepted and at pinned point-of-sale (POS) terminals and ATMs.

Corporate payments

Allows you to pay invoices presented to you by your trading partners and attach addenda information to the payment file electronically.

ACH Blocks and Authorizations

Helps you control the ACH transactions that post to your account by blocking all non-authorized trading partners.

ACH Positive Pay

Provides further control over ACH transactions by allowing you to either accept or reject transactions in real time throughout the day.

Corporate cards

Helps you set individual spending guidelines and authorization parameters to improve your management of vendor payments associated with purchasing supplies, travel and entertainment and fleet expenses (may also be eligible for a liability waiver program to protect your

company from employee card misuse).

Prepaid debit cards

Eliminates need for checks issued as a one-time or recurring payment to individuals for expense management, rewards and recognition, and customer care.

CashPro® Notifications

Receive proactive custom alerts for important information, such as wire transfers, balances, Positive Pay exception items or investment orders. Choose your delivery method — email, voicemail, fax or wireless text/SMS message.

Check fraud prevention solutions

When transactions require a check, take aggressive action to reduce your exposure to fraud.

Account Reconciliation

Your choice of complete reconciliation of checks paid or a listing of paid checks matched to your DDA statement, plus the following features: reports timed to match your accounting cycle, reports and payments managed online, and disbursements tracked by division or location.

Positive Pay

One of the most effective tools used to combat check fraud – automatically compares your record of issued checks (serial number and dollar amount) with our record of checks presented for payment, and sends you, early each day, an online report of non-matching items to be paid or returned upon your direction.

Teller Positive Pay²

Provides your check issue information (serial number and amount) to our banking center systems, helping tellers detect fraudulent checks before they are cashed. Payee name information is also provided for verification for accounts with the Payee Positive Pay service.

Payee Positive Pay

Compares the payee name to your issue information to determine if the payee name has been potentially altered.

Reverse Positive Pay

Helps you make rapid, well-informed decisions online about suspect check activity for accounts on which you are unable to submit check issue information or for accounts that you choose to reconcile in-house.

Maximum dollar control¹

Checks presented for payment that exceed your predetermined limit, are sent to you early each day through Positive Pay for your pay or return decision.

Stale date control²

Checks presented for payment that are considered "stale" dated are sent to you early each day through Positive Pay for your pay or return decision, giving you control over the amount of time that passes between the date the check is issued and the date it clears.

Check outsourcing

Provides check stock security features, state-of the-art check production and ACH wire originations, plus lets you send us a single file containing instructions for all your domestic and international payments.

Work with a global leader in working capital

As a long-time leader in treasury management services with a powerful global platform, we welcome the opportunity to put our fraud prevention solutions to work for you. To learn more, including terms and conditions that may apply, contact your Bank of America Merrill Lynch representative today. Visit bankofamerica.com.

¹ CashPay® Prepaid card is available to government and higher education clients only.

² Payee name at teller is not available in every market.

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