



# ACH fraud protection

## Help protect your accounts with ACH Positive Pay

ACH Positive Pay gives you online real-time access to incoming transactions that have not been authorized by you and allows you to return them or to create customized instructions that will allow the items you authorize to automatically post in the future.

### Quickly identify ACH exceptions

With this powerful online solution you can:

- Monitor debit, credit or both types of transactions
- Review transactions not previously authorized by you before they post
- Pay or return transactions online, helping to make sure of timely postings or returns

### Manage authorizations

ACH Positive Pay can enable you to perform maintenance of authorized ACH originators online.

Quick, convenient access to company ID numbers means you can more easily add an authorization record from an exception transaction. Use the maximum dollar amount per authorized transaction for additional control.

### Rapid notification, anywhere and anytime

Clients who use ACH Positive Pay can choose to receive notification of exceptions via multiple formats, including online, email and mobile push notifications:

- Exceptions that require approval
- Exceptions that require secondary approval
- Authorization activities that require secondary approval

### Strengthen internal controls

The dual authorization features of ACH Positive Pay can help you strengthen your company's internal controls.

These features include:

- Exception transaction decisions that require secondary approval
- Authorization instruction changes that require secondary approval

### Mobile approvals

- Exceptions that require secondary approval can be approved using your mobile device

### Comprehensive reporting

Robust audit and management reports provide you with summary and detailed information, including:

- Daily summary reporting of all transaction and authorization activity
- Reporting of all authorizations and maintenance activity

### Leading expertise

At Bank of America, we strive to anticipate your needs and create opportunities to help you take your business to the next level. Contact your Bank of America representative to learn more about putting the benefits of ACH Positive Pay to work for your company.

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