POSITIVE PAY

What is Positive Pay?
Positive Pay is a tool Oregon Pacific Bank clients can access through Cash Management Online Services* to help prevent fraudulent checks and ACH transactions from posting against commercial accounts.

How do I access Positive Pay?
Talk to your local relationship manager to enable Positive Pay for Cash Management . Once access is granted, you will be able to access Positive Pay through your Online Banking account.

How do I use Positive Pay?
Positive Pay users can submit files directly and perform user administration tasks, such as set up new users, reset passwords, and unlock user logins independently. You can also view issued items and access the images associated with paid transactions.

Check Monitoring*
Check monitoring allows for more control to monitor and review out-going paper checks, thus detecting potential fraud.
- Check issue files are imported and/or manually entered into Positive Pay and used to verify checks posting to your account.
    - Checks that do not match the issue record are rejected and reported as an exception before they are posted to your account.
    - An automatic email will notify you if a check is rejected, allowing you to login and make the appropriate pay/return decisions for the exception item.
    - The cut-off time for the exception item is 12:00pm.

- To use Positive Pay for Check Monitoring, you will need check issuing software that includes:
    - Account Number check is issued from
    - Check Number issued
    - Amount of the check issued

ACH Monitoring*
ACH Positive Pay allows you to monitor ACH activity and flag unauthorized transactions for return.
- You will be able to input authorized ACH company records to identify the companies authorized to debit or credit your account, with optional transaction amount limitations and effective/expiration dates.
    - ACH transactions that do not match the pre-set requirements will be rejected.
    - An automatic email will notify you if ACH activity is flagged. You can then access Positive Pay and make the appropriate pay/return decisions for the exception items by the cut-off time of 12:00pm.

- Access Positive Pay to:
    - Set up or maintain ACH Positive Pay accounts
    - View or update authorized company records
    - View ACH entries meeting suspect criteria and make pay/return decisions on exception transactions

Oregon Pacific Bank

See Business Online Banking Fee Schedule for pricing