

# Positive Pay

- ✓ 24/7 account management
- ✓ Varied levels of access
- ✓ Fast payment options through ACH/Wires

## What is Positive Pay?

Financial losses from check fraud reach into the billions each year, affecting companies and financial institutions of all sizes. Making Positive Pay an integral part of business banking can help prevent fraud from harming member businesses.

Positive Pay is a transaction management system that equips businesses with a powerful, automated fraud prevention tool focused on the check management needs of business members.

## How does it work?

Member uploads an issued check file through their online business banking account one day prior to the issued check date. Positive Pay matches the amount, date, check number, and payee name to ensure the check is valid once presented to Alaska USA. If the check information does not match the issued check file provided, the check will be returned as an exception. The member will then have the option to pay or return.

Payee Match available to ensure the payee name has not been altered. This feature validates the payee name on the check image against the payee name in the check file submitted by the member. This adds another layer of protection for the business.

## Benefits

- Protect your business
- Manage your exceptions
- Customize reporting for your business
- Submit transactions individually or as a file

## Pricing

Positive Pay Service Fee	\$75.00 per month
Positive Pay Item Fee	\$.13 per item
Exception Item Fee	\$1.00 per item
Positive Pay Return Item Fee	\$20.00 per item

[alaskausa.org](http://alaskausa.org)

## Get Positive Pay

**Online:** Visit [alaskausa.org/business](http://alaskausa.org/business) and complete the online application.

**By phone:** Call Business and Commercial Services at 877-646-6670.

**Alaska**  
977-646-6670

**Arizona**  
844-563-0255

**California**  
888-722-8923

**Washington**  
855-869-9639