

At Merrimack County Savings Bank, we're committed to helping local businesses protect their hard-earned money.

Stop by a branch or give us a call, and a member of our Business banking Team can help you get started with **Positive Pay**.

themerrimack.com

800.541.0006



MERRIMACK
COUNTY SAVINGS BANK

Helping
protect your
business
from fraud.



That's Merrimack Style.



NMLS#433938

Stop fraud before it happens:
How **Positive Pay**
works for you.



Here's an overview of
Positive Pay for checks & ACH debits

One of the best ways to reduce financial loss resulting from fraud is to institute services that will help mitigate the risk of check and ACH transactions being processed. The Merrimack works with you and offers a great way to stop fraudulent checks and ACH debits from going through:



Positive Pay uses technology to help you keep fraudulent activity from affecting your account.

A feature of the Online Banking Cash Management service, **Positive Pay** provides a seamless, added level of security for your business, whether you make payments with checks or through ACH.

Positive Pay verifies all checks and ACH debits coming in against your account with the information you've entered in the Cash Management online system. It then alerts you and the bank about any discrepancies.

- You enter the checks you've issued by uploading a file into Online Banking Cash Management.
- Checks presented at a branch are verified by the teller and branch supervisor; if a check is not on the list of checks you've issued, we will make every effort to contact you for approval.
- Checks presented outside the bank that do not match the checks as identified will require your approval or denial through online banking.
- For ACH payments, you establish initial rules by which all ACH payments are made; any transaction outside that rule will require your approval or denial through online banking.