

## Positive Pay

*Protect your funds with the best check fraud avoidance available.*

Positive Pay provides you with protection against losses due to check fraud by allowing you to review checks before they are paid and by giving alerts on potentially fraudulent checks.

### **The benefits of Positive Pay**

- Customized to fit your needs and your volume of checks.
- Save time with a more efficient way to monitor your check activity.
- Provides an extra level of security and defense against check fraud.
- Improves audit controls and accuracy of deposit balancing.

### **How it works**

- You transmit a list of issued checks to the Bank and we match those against items presented for payment.
- Items that do not match (based on amount, check number, duplicate item, or voids) will be presented to you for review: you can pay or return any or all items that you view.
- You can view all paid items, along with captured check images, on a daily basis.

### **What you need**

- A desktop computer.
- A broadband internet connection.
- An active Kleberg Bank Business Banking Account.
- User ID for OnLine Cash Management

With customized, affordable pricing, peace of mind has never come easier – just one more reason to use smart Cash Management services from Kleberg Bank. See a Kleberg Bank Cash Management professional for details.

**Kleberg Bank**  
Since 1905