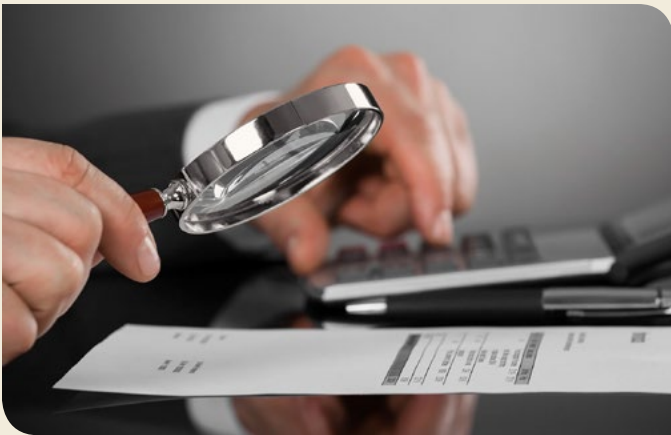


# TREASURY MANAGEMENT Solutions

*Tips & Advice for Your Business*



## Positive Pay: Red River Bank's solution to protect your business from check fraud.

We continue to hear from our customers regarding fraud and its potential impact on business. It's a concern we share:

- » *Check fraud costs U.S. businesses, banks and individuals more than \$50 billion each year.*
- » *U.S. banks process over 200 million checks per day with the responsibility to approve and transfer funds quickly, while protecting their customers from the one million fraudulent checks presented each day.*
- » *Criminals now have a high-tech arsenal of tools capable of re-creating the most sophisticated digital check images produced by any corporation.*
- » *With the demand on resources of law enforcement agencies to prosecute violent crime, the U.S. General Accounting Office states that 75% of bank check fraud cases go unreported, or unprosecuted.*

The most successful solution for monitoring and stopping check fraud is the implementation of Red River Bank's Positive Pay solutions.

## Red River Bank Positive Pay

Our positive pay system detects fraudulent checks at the point of presentment and prevents them from being paid. This means that checks that have had their payment amounts altered, or which are derived from stolen check stock, will be flagged by Red River Bank. The basic Positive Pay steps are:

1. *You send an electronic file via Red River Bank's On-Line Banking system, in which you detail the checks your business issued.*
2. *When a check is presented to the bank for payment, we compare the information on the check to the information submitted in your electronic file. If there is a discrepancy, you review the check and determine whether you want to pay or return the item.*

The Positive Pay service not only helps prevent check altering, it also ensures that only authentic checks are processed—and that you spend less time worrying about fraud.

## Partial Positive Pay

A variation on the positive pay concept is Partial Positive Pay, through which Red River Bank sends information about checks presented for payment to your business on a daily basis. You have an opportunity to review each item to determine validity, and make a pay/return decision for each check.

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Red River Bank Treasury Management

Alexandria | Baton Rouge | Shreveport



RED RIVER BANK

Made in Louisiana. Made for Louisiana.

## ACH Positive Pay

ACH stands for Automated Clearing House, which is a network that processes electronic payments. ACH Positive Pay is our online fraud mitigation service that allows you to manage ACH debit postings to your business account via filters and blocks. There are multiple benefits to using ACH Positive Pay:

- » *ACH processing reduces the expense of preparing and mailing checks.*
- » *ACH Positive Pay reduces risk of potential fraud associated with issuing paper checks*
- » *Using ACH Positive Pay provides ease of mind. You will know which items were paid and for how much.*

If there is a chance for fraudulent ACH debit transactions, we help mitigate that risk at Red River Bank with ACH Positive Pay. With Red River Bank's ACH Positive Pay, if the transaction does not meet your requirements, it will be returned.

With ACH Positive Pay we provide a choice of either ACH Block or ACH Filter. ACH Block blocks all ACH debit transactions and you make daily pay or no-pay decisions for each item, by a specified time each day.

ACH Filter provides automatic payment of ACH transactions, based upon information you provide the bank. Items presented that do not meet the filter criteria are automatically returned.



## Take positive action with Positive Pay

Positive Pay allows your bank to know whether a particular check was actually issued by a customer, or whether a particular check was issued in the amount that appears on the check.

Businesses that implement Positive Pay will not only meet bank requirements to avoid check fraud liability, they will also establish a cost-effective partnership in the fight against check fraud.

Please contact your banker to learn more about our fraud protection solutions.

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