

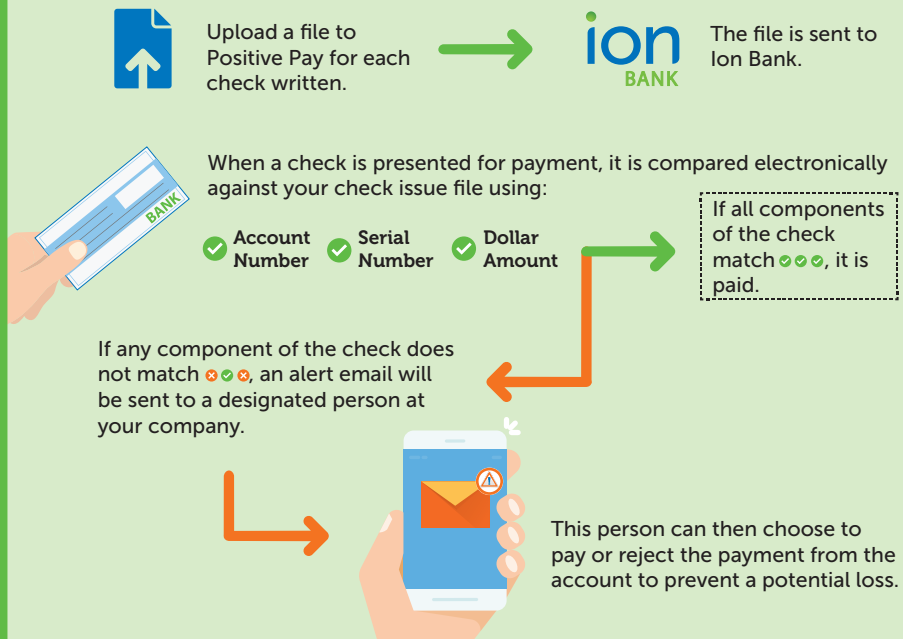
# POSITIVE PAY

Check and ACH items are the most vulnerable monetary instruments for fraud, having costly and devastating repercussions. Reduce check and ACH fraud and streamline your Account Reconciliation process by incorporating Ion Bank's Positive Pay service to your product mix.

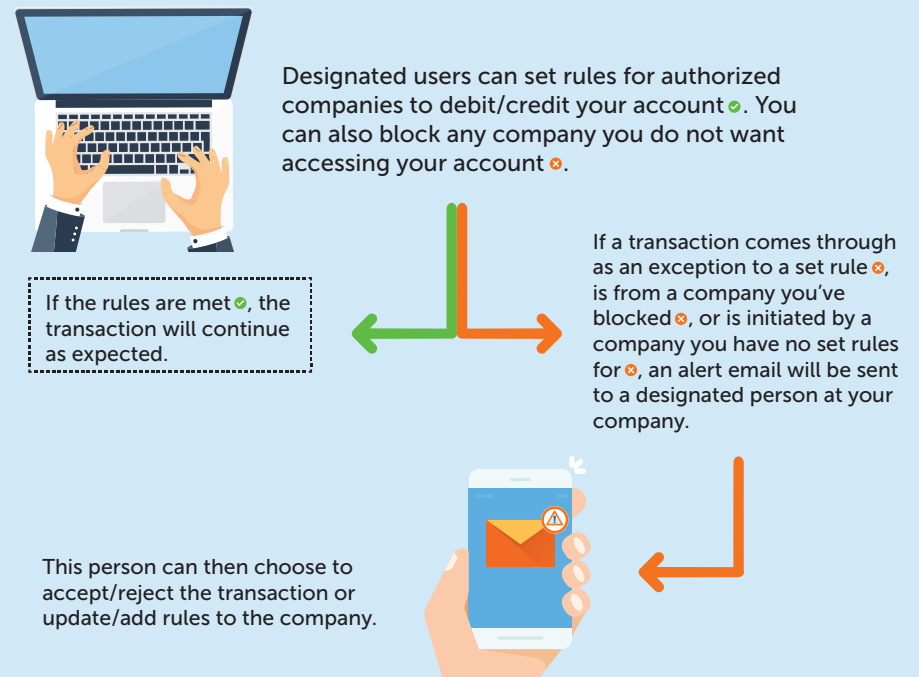
Positive Pay is one of the strongest defenses in your check and ACH fraud prevention arsenal. Benefits to complement your internal security measures:

- Automates check reconciliation
- Easily reconciles your payroll
- Simplifies your accounts payable process
- Improves audit control
- Improves accuracy of deposit banking
- Reduces disbursement risk
- Streamlines check storage & retrieval
- Saves your business time and money

## CHECKS



## ACH



For more information on preventing fraud with Positive Pay, contact our Cash Management team.

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