PROTECT YOUR BUSINESS AGAINST CHECK FRAUD
With Positive Pay and Positive Pay with Payee Review

CHECK FRAUD BY THE NUMBERS

- **CHECKS** account for 50% of B to B payments
- **SEVENTY-SEVEN PERCENT** of organizations subject to payments fraud in 2014 were victims of check fraud
- Avg. value paid per check increased from $950 (2000) to $1,410 (2012)
- **62%** of companies were targets of payments fraud in 2014
- Estimate of annual financial losses $1,000,000,000,000

500 million checks are forged annually in the United States

- Predicted annual growth rate of check fraud 2.5 PERCENT ANNUALLY

Taking Care of You and Your Business
Frost’s Positive Pay and Payee Review services deliver sophisticated banking technology to help you stop check fraud in its tracks. Positive Pay and Positive Pay with Payee Review allow you to identify unauthorized, counterfeit or altered checks before they clear your account – not days or weeks later.

THE FROST SOLUTION

The Positive Pay and Payee Review Advantage
- Save time, effort and money while considerably reducing potential check fraud.
- Take control over which checks are paid and which are held for review.
- Identify unauthorized transactions at the time they are presented.
- Access valid check information with Frost’s online teller system that is updated every 30 minutes.
FROST’S TAILORED SOLUTIONS

HOW POSITIVE PAY WORKS

Offers you the opportunity to verify check number and dollar amount.

1. You send a file with check number and dollar amount to Frost via ftp or Cash Manager, Frost’s business online banking portal.
2. Frost compares checks presented for payment with check number and dollar amount in the file.
3. If an item doesn’t match it is marked as an exception.
4. Images of exceptions are presented each morning in Cash Manager. You elect to pay or return the item.

HOW POSITIVE PAY WITH PAYEE REVIEW WORKS

Offers you the opportunity to verify that the payee name is correct on checks presented for payment.

1. You send a file with check number, dollar amount and payee name to Frost via ftp or Cash Manager, Frost’s business online banking portal.
2. Frost compares checks presented for payment with check number, dollar amount and payee name in the file.
3. If an item doesn’t match it is marked as an exception.
4. Exceptions are presented each morning. You elect to pay or return the item.

Member FDIC