

Positive Pay and ACH Positive Pay



Protect Your Accounts with Positive Pay and ACH Positive Pay

At Pacific Continental Bank, we know how important it is to guard your business against fraud. That is why we continually work to offer products and services that help keep your accounts safe and secure. We now have additional tools to provide you with one more level of protection for your business with our Positive Pay and ACH Positive Pay services.

Positive Pay

Positive Pay is a reconciliation and fraud detection tool used to track issued checks as they clear for one or more accounts. Here is how it works:

1. Submit an issued check file or manually enter your checks into the Positive Pay system through our Online Banking Plus platform.
2. As the checks clear, Pacific Continental compares them to the issued checks list you provided.
3. If there are any discrepancies between what was originally issued and what is clearing, those exceptions are provided to you to determine if they should be paid or returned.
4. You will be notified of exceptions by email. Decisions on exception items must be submitted through Online Banking Plus by the noon cutoff time each business day.

ACH Positive Pay

ACH Positive Pay lets you safeguard against fraudulent activity by filtering or blocking unauthorized electronic transactions. When you sign up for ACH Positive Pay:

1. You will establish specific criteria for your authorized account(s) items.
2. That criteria will be used by Pacific Continental to determine if transactions should be cleared.
3. If a payment doesn't match your criteria, you will be notified via email and can either return it or pay it. Decisions on exception items must be submitted through Online Banking Plus by the noon cutoff time each business day. You may also add additional filter criteria to your account for changes in authorized electronic transactions.

Pacific Continental understands the need to protect your business and its accounts.

Find out if Positive Pay or ACH Positive Pay could work for you.

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Frequently Asked Questions

Q: What kind of files or accounting software systems are compatible with Positive Pay for creating the list of checks?

A: Pacific Continental's Positive Pay requires a comma delimited (.csv) format. Any software that generates a .csv file type is acceptable. We will need a sample file in order to map your file specifications into our system.

Q: What information do I need to set up ACH Positive Pay?

A: You will need to provide a list of criteria for any transactions you want to allow via ACH to your accounts. Details regarding those transactions may include: description, company ID, standard entry class code, transaction type or maximum allowable amount.

Q: What are the different filtering options for ACH Positive Pay?

A: You may filter ACH transactions on some or all of the following criteria: description, company ID, standard entry class code, transaction type or maximum allowable amount.

Q: Who can have access to make pay/return decisions?

A: You will determine who has authority to make pay/return decisions. As part of the setup process, an authority for the business must confirm users and levels of access.

Q: What happens if I don't respond to discrepancies before the noon cutoff time?

A: During the setup process, you will decide whether the system default decision will be to return or pay exception items if no decision is made on the transactions in question by the cutoff time.

Q: Do I have to use Online Banking Plus to have Positive Pay and ACH Positive Pay?

A: Yes, Online Banking Plus is required to access Positive Pay and ACH Positive Pay.

Q: Are Positive Pay and ACH Positive Pay available through mobile banking?

A: Currently, these features are unavailable through Pacific Continental's mobile banking app.

Q: How do I get started with Positive Pay or ACH Positive Pay?

A: To get started, contact your Pacific Continental banking officer.

Q: After I sign up, who do I call for help if I have a questions about Positive Pay or ACH Positive Pay?

A: You may contact the Business Resource Group at 877-896-0779 with questions.



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