

SinglePoint®

## Increase check disbursement protection



Prevent Fraud

### SinglePoint® Positive Pay for an effective way to detect fraud

Financial losses due to check fraud or from checks cashed with an altered payee name are something you want to prevent from happening. Often, system complexities, IT constraints or infrastructure issues can deter an organization from seeking solutions to mitigate check disbursement fraud concerns. SinglePoint Positive Pay service can help. It's easy to use and effectively reduces check fraud risk.

#### benefits

##### Eliminate financial losses due to check fraud

- Catch fraud attempts before they succeed
- Feel confident that funds clearing your accounts are going exactly where you planned
- Gain greater control of your cash flow when unexpected losses are prevented

##### Automate the process with easy online tools

- Save time by using an automated online review process
- Review and make decisions on exceptions (pay or return) from one website
- Access images of checks for additional help with payment decisions
- Enter or upload your issue information often; system refreshes immediately so your issue information is up to date

#### advantages

SinglePoint Positive Pay is an important tool for helping you detect and prevent check fraud, and for helping to reduce mistakes by electronically matching checks that are presented for payment to the checks you've issued. Robust options allow for flexibility so the service meets your specific needs.

**Review exceptions** after checks have posted using Previous Day Positive Pay. Or choose to review exceptions for the current day's checks before they are posted with Same Day Positive Pay (available on controlled disbursement accounts).

**Additional protection** is available at the teller line with Teller Positive Pay. When a check is presented to a teller, before it's cashed the teller verifies it against the check issue information you provide.



## SinglePoint Positive Pay offers your organization unmatched capabilities

If your organization disburses paper checks and uses a full or partial account reconciliation plan — or any analyzed checking, controlled disbursement or zero balance account — then SinglePoint Positive Pay is right for you. It provides the tools you need to review exceptions, view images, make payment decisions, upload check issue information, request adjustments and access history online.

See how SinglePoint Positive Pay can work for you:

Quickly view exceptions

Previous Day | **Same Day**

Previous day exceptions are for checks that have already posted

Records 1 - 50 of 1000  
 1 2 3 4 5 6 7 8 9 10 Next Next 10

Save Cancel Printable format

Location Deadline	Account #	Check #	Amount	Exception Code	Decision	Default Decision	Approved	Adjusted Value	Modified By
2 p.m. CST	123456789012	1234567890	\$4.35	2	Accept Default	Pay	Yes	Amount: \$43.50 Check #: 1234567890	Sample User 1 1:23 p.m. CST
3 p.m. CST	878901234567	2050808687	\$12.78	8	Pay	Return	NA		Sample User 2 2:12 p.m. CST
2 p.m. CST	123456789012	1400002259	\$14.65	1	Pay and Issue	Pay	Yes		Sample User 1 1:34 p.m. CST
2 p.m. CST	123456789012	3522440001	\$9,875.21	3	Return: C	Pay	Yes		Sample User 1 1:45 p.m. CST
2 p.m. CST	123456789012	0050080774	\$24.00	2	Pay and Adjust	Pay	Yes	Amount: \$43.50 Check #: 0050080774	Sample User 1 1:52 p.m. CST
2 p.m. CST	123456789012	3080540233	\$689,221.01	2	Pay and Adjust	Pay	Yes		Sample User 1 1:34 p.m. CST
3 p.m. CST	878901234567	2258741026	\$14.65	1	Pay and Adjust	Return	NA		Sample User 2 2:11 p.m. CST
3 p.m. CST	878901234567	5521452888	\$24.00	4	Return: A	Return	NA		Sample User 1 1:52 p.m. CST
1 p.m. CST	012345678901	7483998372	\$35.75	5	Default: Return	Return	Yes		Default

Save Cancel

Records 1 - 50 of 1000  
 1 2 3 4 5 6 7 8 9 10 Next Next 10

Make payment decisions

Check #	Amount	Exception Code	Decision	Default Decision	Approved
<a href="#">1234567890</a>	\$4.35	2	Accept Default	Pay	Yes
<a href="#">2050808687</a>	\$12.78	8	Return: C Return: B Return: A	Return	NA
<a href="#">1400002259</a>	\$14.65	1	Pay and Adjust Pay and Issue	Pay	Yes
<a href="#">3522440001</a>	\$9,875.21	3	Pay Accept Default	Pay	Yes

For more information or a detailed demonstration of SinglePoint Positive Pay, contact your U.S. Bank Treasury Management Consultant today. Visit [usbank.com/treasurymanagement/contactus](http://usbank.com/treasurymanagement/contactus) to find a consultant near you.



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