

*Conduct your banking with  
peace of mind.*

## Investors Fraud Prevention Tools

Check and ACH fraud are just two of the threats that can present a challenge for businesses. Check Positive Pay and ACH Positive Pay from Investors Community Bank offer additional protection for your account, which can provide you with peace of mind.

### What is Check Positive Pay?

Check Positive Pay is a web-based check verification service that allows you to review exception items before they're paid and return checks that you determine may be fraudulent.

#### How does it work?

1. You will send us a list of daily checks to be issued.
2. As items are presented to your account, we match them against your submitted file.
3. Checks on your list are paid. Checks NOT on your list, or checks with discrepancies are marked as exceptions.
4. You receive an email that lets you know when there is an exception to make a "pay" or "return" decision on.

#### Benefits of Check Positive Pay include:

- The ability to monitor internal controls and detect check fraud
- Reduced disbursement risk with timely returns
- Control over whether checks should be voided, paid or returned
- The option to review a list of outstanding checks at the end of each month
- Reduced administrative time and processing costs

### What is ACH Positive Pay?

ACH Positive Pay helps you protect your funds, allowing only ACH transactions from the parties you authorize, within the dollar limits you authorize, to post to your account.

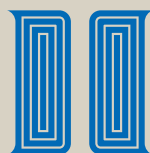
#### How does it work?

1. You provide us the names of businesses you authorize to withdraw funds from your account, as well as the dollar limits for each.
2. If there's an unauthorized withdrawal, the bank will alert you and ask for a "pay" or "return" decision.

#### Benefits of ACH Positive Pay include:

- Consistent monitoring of your account for fraudulent activity, so you can focus on running your business
- Easy set-up of an approved company list and parameters
- An email to review when unauthorized ACH withdrawals occur
- A choice to "pay" or "return" unauthorized ACH withdrawals

*For more information, contact a Treasury Management Specialist today - [treasurymanagement@icbk.com](mailto:treasurymanagement@icbk.com)*



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Appleton: (920) 739-2660 | Green Bay: (920) 884-1166 | Manitowoc: (920) 686-9998 | Stevens Point: (715) 254-3400