

# POSITIVE PAY

Stop Fraud Before It Happens

Blue Foundry Bank Migration



Check fraud and unauthorized ACH debits are among the most common threats to business banking accounts. BOSS Positive Pay puts you in the driver's seat—giving your team the tools to catch and stop unauthorized transactions before they ever impact your balance.

### CHECK

Positive Pay for issued checks.

### ACH

Positive Pay for debit controls.

### DAILY

Exception review every business day.

## FRAUD PREVENTION FEATURES

### Check Positive Pay

Upload your issued check file to BOSS and automatically flag any check that does not match your records before it posts.

### ACH Positive Pay

Control which companies are authorized to debit your accounts—reject unauthorized ACH transactions in real time.

### Exception Item Review

Receive a clear, organized list of exception items each business day so your team can review and decide with confidence.

### Pay or Return Decisions

Make pay or return decisions on each exception item directly within BOSS—no phone calls or paper forms required.

### Real-Time Exception Alerts

Configurable alerts notify your team the moment an exception item requires attention—so nothing slips through.

### ACH Authorization Rules

Set rules by company ID, and dollar threshold to automatically allow or block ACH debits to your accounts.

### Issued Check File Import

Import issued check data directly from your accounts payable system to keep your positive pay file current with no manual entry.

### Decision Audit Trail

Every exception decision is recorded—who reviewed it, what action was taken, and when—for a complete compliance record.

Positive Pay in BOSS is your first and most powerful line of defense against check fraud and unauthorized ACH activity — automated, intuitive, and always on.