



## POSITIVE PAY PROCEDURES

Recently, there has been a nationwide surge in check fraud schemes. To protect against check and ACH fraud, Truxton Trust offers Positive Pay for all banking customers. If you do not monitor your account every day or utilize online banking alerts to help monitor your transactions, let Positive Pay help to keep your accounts protected.

### WHAT IS POSITIVE PAY?

Positive Pay is a fraud-prevention system used to protect against forged, altered, and counterfeit checks. The service matches the account number, check number, and dollar amount of each check presented for payment against a list of checks previously authorized and issued by the company.

### BENEFITS OF POSITIVE PAY:

- Control which disbursements clear your account
- Save time by allowing Truxton to monitor all issued items
- Conveniently send us your accounts payable transaction register daily thru online banking (in Excel format)
- Set up ACH debit blocks to protect those money markets or accounts with little activity
- Set up ACH filters to allow only certain companies to debit your account

### HOW TO SIGN UP:

- For security reasons, Positive Pay enrollment is not available online
- Sign up by sending email to Truxton at [help@truxtontrust.com](mailto:help@truxtontrust.com) or calling your Private Banker at: 615-515-1700
- If you are not an online banking customer, please allow one business day for online activation (arrangements can be made if you do not wish to use online banking portal)

*Below are instructions on how to send your daily A/P transaction register from your accounting software to Truxton.*

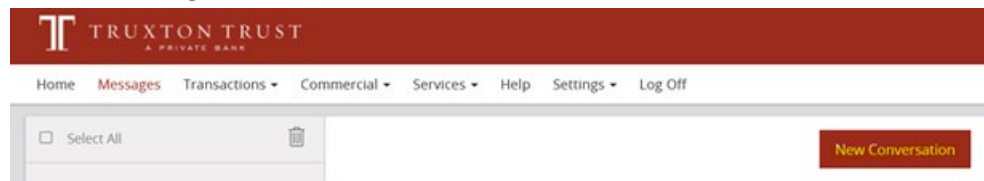
## HOW TO USE POSITIVE PAY

1. Export your daily A/P transaction register and save as excel file in .xls or .xlsx format. Most accounting software systems can export to these formats. The column format must include the following: A) issue date, B) check number, C) amount. You may include payee name in column D but Truxton does not support payee positive pay.

	A	B	C	D
1	mm/dd/yyyy	12345	\$1,000.00	
2				
3				

2. Log in to Truxton online banking and send the excel file through secure message. If you do not have online banking, send your positive pay file via secure email to [accountingops@truxtontrust.com](mailto:accountingops@truxtontrust.com).

- a. Login to online banking at <https://truxtontrust.com/log-in/>
- b. Click on Messages → New Conversation



- c. Send to: Customer Service  
Subject line: Positive Pay  
Message: Today's positive pay file  
Upload your saved excel file by clicking on Supported Attachments icon  
Click Send

**New Conversation**

WITH  
Customer Service

SUBJECT  
Positive Pay

ATTACHMENT  
04-14-2017 Positive Pay File.xlsx

MESSAGE \*  
Today's positive pay file.  
Thanks!

Cancel Send

## QUESTIONS?

Truxton support is available to discuss Positive Pay, fraud prevention, and answer any questions you may have. Contact your personal banker or contact our support team at 615-515-1700 Monday through Friday from 8:00am to 5:00pm CT or email [accountingops@truxtontrust.com](mailto:accountingops@truxtontrust.com).