

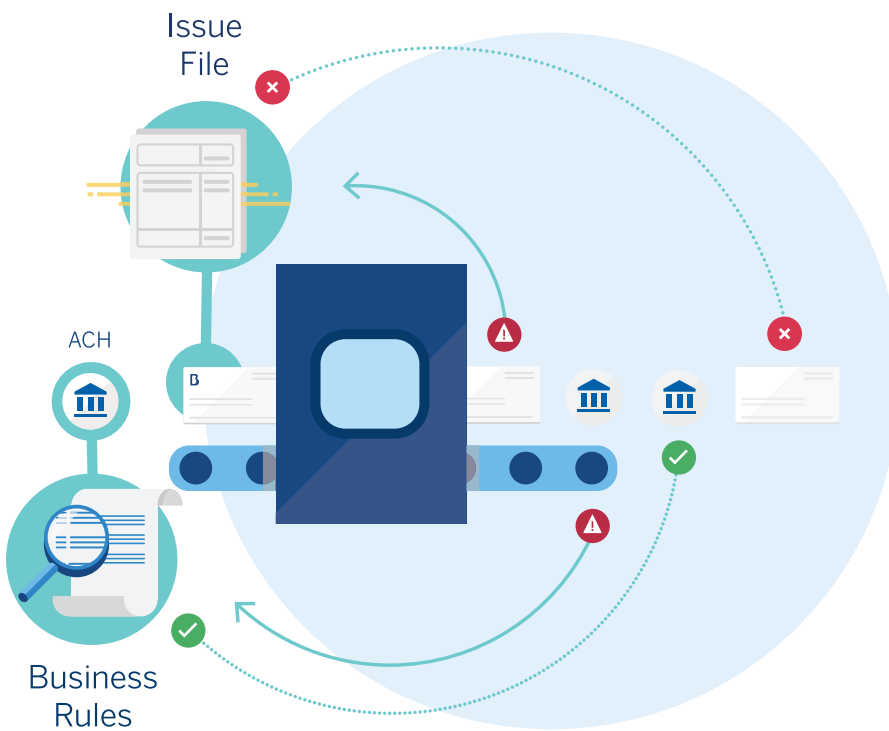
# Real Time Positive Pay

Protect your business against payment fraud in real time.

Payment fraud reaches into the billions of dollars each year. Give your business an extra layer of protection with BBVA's Real Time Positive Pay. With this service, BBVA sends you a text, voice, or email alert about potentially fraudulent transactions within minutes of the presentation of the payment. We consolidate your exceptions into a single dashboard where you can view check images and ACH transactions as they post to your accounts instead of waiting until the next business day.

## How it benefits your business

- Minimizes your financial loss from check and ACH fraud
- Reduces time spent researching exception items
- Simplifies and accelerates account reconciliations
- Gives you complete control over exception review and authorization



### \$ Check payments

Issue file is used to compare to checks presented for payment.

### \$ ACH payments

Customized business rules are created based on each item presented.

⚠ Receive **alert notifications** whenever a check doesn't match the issue file or an ACH transaction falls outside of your business rules.

✓ Quickly **review items online** and submit your decision to pay or return.

🔍 **Positive Pay protection** applies wherever we receive one of your items, whether that's at a BBVA branch or ATM, at another bank, or even through intra-bank and inter-bank ACH transactions.

### ⚠ Customize alert notifications to your preferences

Easily set up alerts to notify you of approaching deadlines or even tell you if there are no exceptions today.

## Real-time notification

Longest decision window offered by any financial institution

You have a much longer decision window – up to 34 hours, giving you more time to research exceptions.



# BBVA is the first U.S. bank to offer true real-time banking

We update your disbursements and transactions in real time across all channels, ensuring you have the most accurate view of your finances and helping you better manage your working capital.



### Fine-tune your ACH filters with ACH Positive Pay

BBVA takes typical ACH Positive Pay a step further. While most services only let you authorize specific trading partners by their ACH Company ID, we allow you to add filters for a three-way match of the ACH Company ID, ACH SEC code, and transaction type, as well as the maximum dollar amount.



### Get added protection against check tampering with Payee Positive Pay

Payee Positive Pay also helps safeguard your business from altered payee names on checks. We compare the name on the check image to your issue file and send you an alert of any discrepancies, giving you the option to pay or return the item.



### Monitor outstanding checks on a daily basis with Reverse Positive Pay.

Reverse Positive Pay lets companies that don't issue many checks each month take active control against check fraud. We provide real-time images of checks presented for payment, giving you up to 34 hours to determine if any checks need to be returned as fraudulent.

## Let's get started

To learn more about how BBVA's Real Time Positive Pay can help protect your business visit [bbvusa.com/commercial/treasury-management](https://bbvusa.com/commercial/treasury-management) or call 1-888-558-7568.