



Positive Pay

Check fraud
is one of the
fastest growing
crimes in
America today.

S&T Bank's Positive Pay service is one of the most effective deterrents to check fraud. It helps minimize or even eliminate the financial loss associated with check fraud. With Positive Pay, your company can better monitor and detect potentially fraudulent disbursement activity by comparing checks being paid against checks that your company issued. Checks determined to be fraudulent can then be returned, eliminating losses.

What is Positive Pay?

Positive Pay is a service that allows your business to send an electronic file of issued checks to S&T Bank through our Business Internet Banking Service, Business Express. This file is used to guard against invalid or fraudulent checks posting to your account. You will receive a daily report of all exceptions through Business Express, which can help you quickly identify potentially fraudulent transactions.

Your Company benefits by:

- **Drastically reduces the opportunity for check fraud losses**
- **Detects potentially fraudulent items in time to review and return them within the return deadline**
- **Simplifies end-of-month reconciliation, since exception items have already been identified**



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