



**NORTH VALLEY
BANK**

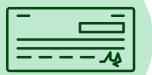
Member
FDIC

Reverse Positive Pay

**Extra Protection for Your Business.
Extra Confidence for You.**

Fraud threats continue to evolve, but protecting your business doesn't have to be complicated. North Valley Bank's Reverse Positive Pay service helps you detect suspicious check and ACH activity in real time and take action quickly to help minimize potential losses. It's a simple, effective way to strengthen fraud protection, protect your cash flow and gain greater peace of mind.

Check Reverse Positive Pay
Spot suspicious checks and take action quickly.



Check Reverse Positive Pay gives you greater visibility into check activity and the ability to initiate returns for items you identify as unauthorized. By making it easier to review check activity and act quickly when something doesn't look right, you can help reduce your exposure to check fraud and potential losses.

ACH Reverse Positive Pay
Don't let ACH payments slip by unnoticed.



Electronic fraud can happen just as quickly as check fraud. ACH Reverse Positive Pay helps you monitor and control electronic withdrawals from your account. Establish rules for ACH debits, including approved companies and maximum transaction amounts. Any transaction that falls outside your established parameters is flagged for your review, allowing you to determine whether the item should be approved or returned.

Key Benefits



Greater control of payments



Protection against check and ACH fraud



Enhanced visibility into account activity



Reduced financial risk



Added peace of mind

A Smarter Way to Protect What You've Built.

Talk with our Business Services Team *today* to learn more about getting started with Reverse Positive Pay.

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