



C&F Fraud Prevention Solutions

Minimize your risk of losses due to check fraud and the chances of having account information compromised with C&F Bank's fraud protection services.

ACH Control: allows you to define authorized ACH debits to clear your business accounts. All other ACH debits will need approval by a designated online banking user.

- **ACH Control Filter:** This will allow your company to control who is authorized to electronically originate debits to your account.
- **ACH Control Block:** Will block all ACH debits from posting to your account and the Bank will automatically return electronic ACH debits to the originator.

Positive Pay: protects against check fraud losses by comparing each check presented for payment against your electronic check issued file.

- **Check File:** transmit your check issue file to the bank. The file is uploaded into the Bank's data base-warehouse or manually entered via Business Online Banking for exception review.
- **Check Exception:** C&F matches check characteristics against your issue file to identify unauthorized items and notifies you of any checks that do not match your information.

Benefits:

- Reduces losses from ACH and Check fraud
- Protect your money
- Puts you in control of funds
- Conveniently decision exceptions via our mobile app

