

Compare the differences between Positive Pay and Reverse Positive Pay at Itasca Bank & Trust Co.

	Positive Pay	Reverse Positive Pay
Check Activity	Moderate to high check activity	Low check activity
Electronic File	You send a list of your daily checks issued.	We send a list of checks presented for payment.
Check Matching	We match presented checks against a history-to-date list of issued checks.	You match presented checks against a history-to-date list of issued checks.
Exceptions Notification	We text or email you a notification of exceptions.	You are required to review all daily checks presented for payment and notify us.
Customer Check Approval	We review all daily checks presented. You only review exceptions that occur.	You review all daily checks presented to us and you decide to pay or return.
Fraud detection of physical checks (presented at Branch)	Service Included	N/A
Check Payee Match	Service Included	N/A
Cost	\$60.00 per account per month for Payee Match and ACH Positive Pay	\$9.95 per account per month for Reverse Positive Pay

Itasca Bank & Trust Co.'s Positive Pay can also be used in the same way to screen incoming ACH transactions. Positive Pay allows ACH transactions to be filtered, reviewed and approved or returned ensuring only legitimate transactions post to the account. You can also "White List" authorized ACH transactions so only new or unusual entries will appear in your daily exceptions. Reverse Positive Pay is only applicable to checks.