



FRAUD PROTECTION TOOLS

Every business needs a partner they can count on to provide the solutions and tools to effectively manage all aspects of their finances. NBT Bank's robust digital fraud protection tools help to identify fraud early to mitigate financial loss as a result of fraudulent and altered checks and unauthorized ACH debits. Let our expert Treasury Management team guide you to the products and services you need to keep your business safe and secure.



CHECK POSITIVE PAY: PROTECTS AGAINST CHECK FRAUD

Customer Involvement

Requires the submission of an issued check data through the Positive Pay Application within Digital Banking.

Required data includes:

- Issue date
- Check number
- Dollar amount
- Payee Name*

If generating a file with this data, acceptable file formats include .txt, .xls, and .csv.

How It Works

If a presented check does not match the data you have uploaded, an exception notice is generated and emailed and/or texted to you. You will log into the Positive Pay application within Digital Banking through your PC or mobile device, review the exception item, and decide to Pay or Return by 1:00 P.M. EST.

*Payee verification is an optional enhancement, must meet certain requirements.



ACH POSITIVE PAY: PROTECTS AGAINST ACH FRAUD

Customer Involvement

Requires identification of vendors that are allowed to debit your account via ACH with optional maximum transaction limits. Each ACH originator is assigned a unique ACH Company ID. This ID is used to establish a filter on your account.



How It Works

As ACH debits are presented, the ACH Company IDs are filtered through the authorized listing. If a debit has an ACH Company ID that doesn't match the preauthorized list or the debit is in excess of a preauthorized limit, an exception notice is generated and emailed and/or texted to you. You will log into the Positive Pay application within Digital Banking through your PC or mobile device, review the exception item, and decide to Pay or Return by 1:00 P.M. EST.

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UPIC (UNIVERSAL PAYMENT IDENTIFICATION CODE): PROTECTS AGAINST ACH FRAUD

Customer Involvement

Simply include the UPIC number on payment instructions to your payers.



How It Works

UPIC assigns a unique routing and account number to allow processing of incoming ACH credits without exposing your actual account information. Since UPIC is specifically associated with incoming ACH's, any ACH debit attempt using this information will be blocked.



BEST PRACTICES

If you do not wish to enroll in these valuable protection services, you must review your account activity on a daily basis through our Digital Banking platform and notify us of fraudulent or unauthorized transactions immediately by calling 1-833-NBT-4BIZ option 5 or email reportfraud@nbtbank.com.



Visit our Business Fraud Information Center for the latest information, tips and resources related to business fraud: www.nbtbank.com/businessfraudinfo



To learn more about NBT Bank's Fraud Protection Tools, contact us at 1-833-NBT-4BIZ option 5 or www.nbtbank.com/treasurymanagement

