

Positive Pay by AFS



Positive Pay by AFS helps credit unions and their business members prevent payment fraud by automatically verifying check and ACH transactions against established records and customized security rules.

- **Protect business accounts from check and ACH debit fraud**
- **Automate transaction verification and exception management**
- **Enhance treasury management offerings**
- **Improve operational efficiency and account security**

Payment fraud continues to be a growing concern for businesses and credit unions alike. As fraudsters become more sophisticated, credit unions need solutions that help protect business accounts while delivering the treasury management services members expect.

Positive Pay by AFS, offered through our partnership with Advanced Fraud Solutions, helps credit unions and their business members proactively detect suspicious transactions, reduce fraud losses, and strengthen account security through automated transaction verification.

How It Works

Positive Pay by AFS automatically compares transaction information against established records and predefined rules to identify exceptions before transactions are processed.

Through a secure, user-friendly interface that allows both credit unions and business clients to be up and running in minutes, users can quickly review exceptions, make decisions, and maintain greater control over account activity.

The platform is fully customizable and allows credit unions and businesses alike to tailor dashboards, logos, color schemes, and alerts. Configured for choice, users can set their own transaction guidelines, choose from multiple data input options, and manage role-based permissions.

Positive Pay by AFS offers multiple layers of protection:

- **Check Positive Pay** – Match issued check files against a predetermined list, including details such as check number, account number, and dollar amount.
- **ACH Positive Pay** – Gives control to account holders to approve or deny transactions without an issue file.



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- **Reverse Positive Pay** – Give business members the ability to review and approve or deny transactions, even when an issued-item file is not available.
- **Payee Positive Pay** – Combat check alteration and check washing with AI-powered payee validation.

Key Benefits

Enhance Security and Reduce Risk: Identify suspicious check and ACH transactions before they impact member accounts.

Automate Transaction Verification: Reduce manual review by automatically comparing transactions against issued files and established rules.

Increase Operational Efficiency: Streamline exception processing and decision-making through configurable workflows and automation.

Maintain Transparency and Compliance: Create a searchable archive of transactions, decisions, and activity to support auditing and recordkeeping requirements.

Deliver Timely Alerts: Multi-channel notifications keep business accountholders informed and allow for faster responses to potential fraud events.

“With Positive Pay, we’re helping credit unions deliver the fraud protection today’s business members expect. By combining automation, flexibility, and visibility, institutions can better safeguard transactions while improving operational efficiency.”

Pat Mileski

Team Lead – Strategic Partnerships & Solution Support
Synergent



**Enhance Security
& Reduce Risk**



**Automate Transaction
Verification**



**Increase Operational
Efficiency**

Learn More

For additional information on implementing Positive Pay by AFS at your credit union, please contact your dedicated Client Success Manager, or email CSM@synergentcorp.com.