

Helping protect your business from fraud with Positive Pay



Stop fraud before it happens

How Positive Pay works for your business.

Positive Pay from FMUB uses technology to help keep your accounts safe from potential fraudulent activity.

Within business online banking from FMUB, Positive Pay provides an added level of security for your business, whether you make payments with checks or through ACH.

Positive Pay verifies all checks and ACH debits coming in to your FMUB account with the information you've entered in business online banking. It then alerts you AND FMUB about any discrepancies.

Here's an overview of FMUB's Positive Pay

1. Tell us who should be paid

Upload checks you've issued in FMUB's business online banking.

2. Incoming payments are verified

Checks are verified when they come into FMUB. If it's on your list, we'll pay it within your available balance. If it's not, we will contact you for approval.

3. Personalized ACH transactions

We work with you to set up personalized rules for ACH transactions.

Stop by one of our six convenient locations or give us a call at 920.623.4000, and a relationship banker can help you get started today!



Farmers & Merchants Union Bank
fmub.bank

Columbus | Fall River | Friesland | Juneau | Rio
920.623.4000 | fmub.bank



Happy Holidays!



As 2024 comes to a close, we would like to take this opportunity to thank you for your business and your friendship. From each of us at Farmers & Merchants Union Bank, we wish you and your loved ones a wonderful Holiday Season and a Happy New Year.



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