



Fraud Protection Bundle

Farmers is serious about protecting your business. We have expanded Fraud Management features to enhance technology and procedures to make your banking and company's assets more secure. Monthly fee will apply.

(Contact Treasury Management for more details.)

- **Check Positive Pay**

Choose one of the following:

Standard check positive pay - The company sends the bank a listing of checks that are written through the online banking platform. Checks are reviewed by the bank as they clear the account for accuracy. If checks match, they will clear as usual. If they don't, the company has the opportunity to review the check and determine whether to pay or return.

Controlled disbursement - All checks are reviewed daily by the company as they clear the account and are approved or returned.

- **ACH Positive Pay**

Choose one of the following for your business to reduce unauthorized debits from your account:

ACH debit blocker - Stops all ACH debits from clearing the account.

ACH filter - Allows company approved electronic debits to clear but informs company if an unauthorized debit attempts to clear the account.

ACH positive pay - All electronic debits are reviewed daily by the company to be paid or returned.

- **Trusteer Rapport**

A free security download which blocks potential hackers from viewing the company's user id and password in the online banking platform. This provides enhanced security in viewing the daily banking activity. It is used in addition to the normal firewalls and antivirus or anti-malware program as an additional layer of protection. Note: This does not take the place of firewalls, antivirus or malware protection.

- **Security Tokens**

Security tokens (2) are fobs that generate a new security code every 60 seconds. By utilizing the alternating code, you are further authenticating your identity for the transaction.

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