



# Reverse Positive Pay

A Critical Defense Against Exploding Check Fraud

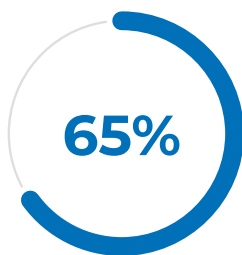


## Check Fraud by the Stats

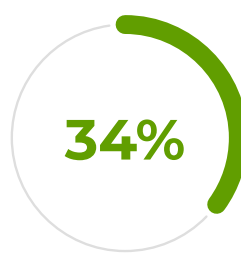
Check fraud-related Suspicious Activity Reports have nearly doubled since 2021 with some loss estimates now exceeding \$20 billion annually. Help reduce your bank's risk exposure to altered and counterfeit checks and protect your more vulnerable, lower-volume small business clients with Reverse Positive Pay from Bottomline, a scalable, low-cost fraud management tool.

The AFP's most recent Payment Fraud Survey, conducted with US businesses, found that checks continue to be the payment method most susceptible to fraud, with 65% of survey respondents reporting check fraud activity<sup>1</sup>. 65% of small business victims report losses of more than \$50,000<sup>2</sup> in check fraud. This can be crippling for many of your small business clients, posing a broader threat to business viability and ongoing banking relationships. Unfortunately, the problem isn't going away anytime soon. Despite these risks and losses, AFP found that 70% of businesses currently using checks do not plan to discontinue their issuance.<sup>1</sup>

In addition to growing threats from fraudsters, your bank may also face challenges with helping your small business clients understand and fight check fraud. Despite issuing significant check volumes, your bank has no doubt experienced many of your small business clients unwilling to pay the fees associated with Standard Positive Pay or unable to produce the check issue files required to do so. There may also be a knowledge gap—34% of small businesses aren't even aware of check fraud technologies that could prevent them from becoming victims<sup>3</sup>.



**65%** of 2024 AFP Payments Fraud and Control Report Respondents Have Faced Check Fraud<sup>1</sup>



**34%** of Small Businesses Aren't Aware of Technologies That Could Keep Them from Becoming Check Fraud Victims<sup>3</sup>.

## Ready to help your small business clients fight check fraud with Reverse Positive Pay?

Make your small business clients allies in the fight against check fraud. Contact your Bottomline Strategic Account Manager to learn more about this broad and scalable fraud prevention solution and to schedule a demonstration.

[Contact Us](#)

#### Sources:

1. [2024 AFP Payments Fraud and Control Report](#); [www.afponline.org](http://www.afponline.org)
2. [New Report Reveals Growing Small Business Check Fraud Problem](#). Mitek Systems, November 7, 2023.
3. [2024 Abrigo Fraud Survey](#)



### First Line of Defense

Your bank needs to provide a basic fraud prevention solution as a “first line of defense” for your small business clients who write lower volumes of checks, are unable to produce Standard Positive Pay issue files, or balk at the associated monthly fees. Reverse Positive Pay from Bottomline puts your small business customers in the driver’s seat of their own check fraud protection. Unlike the traditional Positive Pay model, Reverse Positive Pay provides a lower-cost, less complex method of monitoring checks.

Through your clients existing account on the Commercial Digital Banking platform, they’ll be able to:

- **Review all checks paid against their account**
- **Raise any return requests prior to a bank-specified cutoff time**
- **View check images associated with Reverse Positive Pay items**

Clients and users may also choose to set up email or text prompts, reminding them to review.

### A Self-Directed Approach to Positive Pay

Some clients may be entitled to Reverse Positive Pay at the business and/or individual user level through the Commercial Digital Banking platform’s rich entitlements model. Bottomline works with your bank to automate daily check data uploads in an industry-standard BAI format, eliminating the need for your small business clients to produce and upload their own issue files. After the daily cutoff time passes, Bottomline generates a consolidated decision file including bank-defined reason codes for each requested Return for back-office processing by the bank. Banks may configure a default decision (E.g., to return or to pay) for any items that clients have not reviewed by the bank-assigned cutoff time.

#### About Bottomline

Bottomline helps businesses transform the way they pay and get paid. A global leader in business payments and cash management, Bottomline’s secure, comprehensive solutions modernize payments for businesses and financial institutions globally. With over 35 years of experience, moving more than \$10 trillion in payments annually, Bottomline is committed to driving impactful results for customers by reimagining business payments and delivering solutions that add to the bottom line. Bottomline is a portfolio company of Thoma Bravo, one of the largest software private equity firms in the world, with more than \$142 billion in assets under management.

For more information, visit [www.bottomline.com](http://www.bottomline.com)

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