

Simple solutions to help prevent fraud



Safeguarding your business from scammers is crucial – and these solutions can assist. They'll help prevent cheque fraud, block unauthorized account access and protect your company's confidential banking information.

GUARD AGAINST FRAUD WITH ELECTRONIC CHEQUE SERVICES

With over 1 billion cheques processed in Canada annually, fraudsters have plenty of opportunities to try and commit cheque fraud. This suite of solutions can help your business stay safe.

Paid Cheque Reporting

View and download a variety of reports to see cheques that were paid, stopped or voided. Plus, [Paid Cheque Reporting](#) lets you view cheque images to compare the ones that were issued with the ones that were paid.

Positive Pay

Get all the features of Paid Cheque Reporting plus automatic fraud detection. [Positive Pay](#) compares the following features of your issued cheques to the original cheques:

- Issue date
- Serial number
- Amount
- Transit number and bank identifier
- Account number

If there's a discrepancy, you'll get notified. Then you can decide if the cheque is legitimate and whether or not to pay it.

Positive Pay with Payee match

Enjoy the security of [Positive Pay with Payee Match](#), our most robust cheque fraud prevention solution. It offers all the benefits of Positive Pay, plus you'll be informed if the payee's name and/or address have been altered and /or address have been altered.

SIGN IN SECURELY WITH THE DIGITAL TOKEN

The free [Digital Token app](#) adds an extra layer of protection, so you can safely login to your account.

- Your phone's built-in lock screen can only be unlocked by you.
- You always have your phone on you, which helps prevent unauthorized access.
- Available for iPhone or Android smartphones.®

WANT TO LEARN MORE?

[Stay Safe From Scams](#)

Learn more about email and phone fraud.

[Get Cyber Safe](#)

Find out about cyber safety at home and work.

[Canadian Anti-Fraud Centre](#)

Stay on top of the latest frauds so you can avoid them.