

Guard against fraud with Electronic Cheque Services



With over 1 billion cheques processed in Canada annually, fraudsters have many opportunities to commit cheque fraud. Protect your business with this suite of solutions aimed at preventing cheque fraud through blocking unauthorized account access and safeguarding your companies confidential banking information.

Paid Cheque Reporting

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

Positive Pay

Decrease your exposure to potential cheque fraud using automatic fraud detection through Positive Pay. [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

You will be notified of any discrepancies in order to carefully review the cheque to determine its legitimacy and whether or not to pay.

Positive Pay with Payee match

Enjoy the security of [Positive Pay with Payee Match](#), our most robust cheque fraud prevention solution. In addition to all the benefits of Positive Pay, you will be informed if the payee's name 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 without a need to carry a physical token.

- As long as you have your smartphone with you, you can sign in safely.
- Your phone's built-in lock screen can only be unlocked by you.
- Available for iPhone or Android smartphones.®

WANT TO LEARN MORE?

[Stay Safe From Fraud](#)

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.