

ENHANCED SECURITY MEASURES



FRAUD AND SCAMS TARGET BUSINESSES DAILY. Bank First offers enhanced security measures to help protect your business checking and electronic item processing. Although we maintain industry-standard anti-fraud practices, no system is completely immune to fraud. We strongly encourage you to consider these measures to minimize risk and potential liability. Additionally, implement robust controls and consult your insurance provider to ensure you have coverage in case of a loss.

CHECK POSITIVE PAY

Reduce the risk of unauthorized checks posting to your account(s).

- As your company issues checks, certain details (number, amount, and payee) are electronically transmitted to Bank First.
- We match these details against presented checks. If a discrepancy arises, we notify you to review and decide to pay or return the check.

ACH POSITIVE PAY

Reduce the risk of unauthorized ACH debit or credit transactions to your account(s).

- Only pre-approved ACH transfers are allowed to post to your account.
- We alert you to any unauthorized attempts, allowing you to approve or return them within 24 hours.

REVERSE POSITIVE PAY (ACH AND CHECK)

A simplified version of our Positive Pay product without the need for pre-authorized lists.

- We notify you of incoming checks or ACH debits.
- Review and approve or reject these transactions via Business Online Banking

BANK FIRST DIGITAL

Enhance fraud detection through daily account monitoring.

- Access real-time transaction details with advanced security that verifies your device and location, with additional authentication if needed.
- Define user-specific access levels and permissions.

DUAL CONTROL

Add a layer of security for internal wires and ACH transactions. With dual control, two separate users are required to initiate and verify transactions before they are submitted for processing.

ACCOUNT ALERTS

Create custom alerts to monitor account balances and activity. Receive notifications via text, email, push, or phone for deposits, withdrawals, and security-related changes.

CARD MANAGEMENT

Proactively manage credit and debit card security.

- Receive alerts for card transactions and set controls for location-specific use.
- Enable or disable cards instantly to prevent unauthorized use.

Available in Digital Banking under "Cards," or in the CardValet app for businesses with expanded treasury management services.

Contact Bank First immediately if you suspect fraud or have engaged with a suspicious message or call.

Our Treasury Management team is ready to help you add enhanced security measures like Check Positive Pay, ACH Positive Pay, and more to safeguard your accounts. Get started today!

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BankFirst

www.bankfirst.com

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