

# FIRST FEDERAL BANK OF LOUISIANA

## CASH MANAGEMENT SERVICES

Give your business more ways to grow and thrive with innovative cash management solutions.

## Protect Your Business With POSITIVE PAY\*

### What is Positive Pay?

Positive Pay is an automated fraud prevention service that helps protect your business from fraud, which is a leading cause of financial loss for companies.

### How It Works

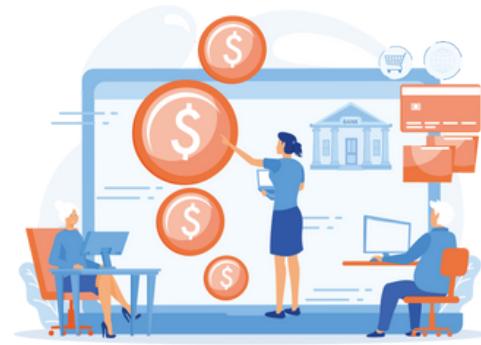
- You provide First Federal Bank with a list of approved items.
- As items are presented for payment, we automatically compare them to your approved list.
- If an item doesn't match due to discrepancies or possible alterations, it's flagged as suspicious.
- You are notified to review and decide whether to approve or reject the item.

### Why Use Positive Pay?

- **Early Detection:** Catch fraudulent or altered transactions before they clear your account.
- **Added Security:** Strengthens your defenses against increasingly sophisticated fraud schemes.
- **Peace of Mind:** You're in control of what gets paid; nothing slips through unnoticed.

### Partner with First Federal Bank

Positive Pay is just one way First Federal Bank works to help protect your business. When implemented correctly, it becomes a powerful layer of security in your cash management process.



### OTHER CASH MANAGEMENT SERVICES

#### ACH Origination\*

A cost-effective way to handle a wide variety of payments and deposits, including direct deposit, and vendor payments.

#### Remote Deposit Capture\*

Speed up access to your funds by depositing checks securely from your office any time, eliminating trips to the bank.

#### Merchant Services Card Processing\*

Accept payments wherever your customers are: in-store, at the table, online, or on the move.

\*Monthly and/or per item fees may apply



### Ready to learn more?

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