

The Positive Pay Adoption Playbook

Your Comprehensive Guide to Protecting
Your Commercial Businesses

Commercial check and ACH fraud remains a major challenge for financial institutions (FIs) in 2026. Positive pay is an essential tool in the fight to protect businesses, and it also can become a valuable source of fee income. But neither of those outcomes is possible if you can't convince your business customers to adopt positive pay.

This playbook equips your institution with actionable strategies to enhance positive pay adoption among small and medium-sized businesses (SMBs), transforming a necessary tool into a proactive, profitable service.

The rising risk of payments fraud ...

Recognizing the magnitude of payment fraud is crucial. Understanding the threat landscape enables financial institutions to communicate urgency and necessity clearly to their clients.

Payment fraud continues to surge, posing a substantial threat to businesses, especially SMBs:

- 60% of businesses reported increased fraud threats in 2025¹
- 63% of organizations reported experiencing check fraud in 2024²

Those are frustrating stats, particularly when you consider how much businesses that do adopt positive pay appreciate its value. **In fact, 61% of businesses receiving positive pay at no cost expressed a willingness to pay for this protection⁵.**

... And the lagging level of positive pay adoption

While a vast majority of FIs recognize the importance of positive pay, adoption across the industry lags significantly:

- 91% of financial institutions recognize positive pay as a critical solution for combating fraud³
- Yet adoption of positive pay across the industry is only 35%⁴

Put simply, you're probably still not getting the positive pay message through to enough of your business customers. But if you can demonstrate its essential value to them, you can help protect them from check and ACH fraud and create additional fee income.

This playbook will show you how. You'll get:

1. Guidance on how to clearly communicate the value of positive pay to business clients
2. Ideas for how to train and enable your FI staff to communicate and sell
3. Key client lifecycle moments when you should promote positive pay
4. Starting points for shifting client perception about positive pay
5. Suggestions for marketing tactics to drive broad awareness and adoption

Throughout this playbook, we'll also share some specific thoughts and outcomes from two institutions, Bank of Ann Arbor (BOAA) and PeoplesBank, that have enjoyed great success in increasing their adoption levels. Of course, we believe it also helps that they're offering their businesses Q2's solution, **Centrix Positive Pay**. If you think it's time your institution added positive pay as a fraud-fighting tool, or if you think it's time to upgrade your current positive pay solution, check out the addendum at the end of this playbook for information on Q2 Centrix Positive Pay.

Q2 Centrix Positive Pay customers used the solution to stop more than \$2.8 billion in attempted fraud in 2025 alone. That's a powerful demonstration of both the risk of inaction and the benefits of increased adoption.

Step 1: Understanding positive pay: building the value proposition

Before you can drive adoption, you need to help your internal teams and external audiences understand the value of positive pay. It's not just a fraud solution. It's a proactive risk management tool with operational benefits and revenue potential. Framing it this way helps shift client perception from "nice to have" to "need to have." Make sure to use clear, consistent language in describing the solution's value, both internally and with customers.

Here are some core benefits that are globally applicable you can start with:

- **Prevents fraud:** Detects and flags unauthorized transactions before losses occur
- **Automates reconciliation:** Streamlines and simplifies payment matching, enhancing accuracy
- **Improves cash flow control:** Provides clear visibility into payment activities, ensuring tighter control over business finances
- **Generates revenue:** Creates an additional, fee-based revenue stream for financial institutions

Craft Your Own Value Prop:

Before you build marketing materials to promote positive pay, it's best to align on a crystal-clear value proposition that should remain consistent across your marketing activities. Use the framework below as a starting point to craft your own value prop:

1. **The Problem:** *"All commercial clients and small businesses are vulnerable to payment fraud, especially through checks and ACH. In fact, [insert stat or relatable example] ..."*
2. **Why It Matters Now:** *"With fraud on the rise, a single incident can cost thousands of dollars or more and lead to delayed payroll, account freezes, and lost productivity."*
3. **The Solution:** *"Positive pay detects unrecognized or incorrect payments, giving you the chance to return unauthorized transactions and recover funds before the fraud loss is final."*
4. **The Benefit:** *"Gain peace of mind, greater control over your cash flow, and protection from fraudsters and unauthorized payments."*
5. **Why it's worth it:** *"For just [fee], you get an additional, easy-to-use layer of security that could save your business from a serious financial hit."*

Clearly communicating these benefits positions positive pay as a necessary and valuable addition to any business's financial toolkit.

“We didn't just talk features. We shared real stories where customers saved hundreds of thousands, thanks to positive pay.”

PeoplesBank Head of Cash Management
Matt McGuire on the bank's
approach to selling positive pay:



To make positive pay work, you must have the right staff in place who are fully trained. Customers trust the banker they have a relationship with, so proactive discussions should occur, especially with higher-exposure customers.



– Jessica Salerno,
eBanking Officer,
Bank of Ann Arbor

Step 2: Educating your internal teams

Positive pay adoption starts from within your organization. Your staff needs to understand and articulate the value of positive pay during their communications with your clients.

Equip your team to advocate effectively through a multitouch staff training approach:

- Lead regular training sessions, incorporating positive pay into ongoing team meetings
- Digital knowledge-sharing sessions, like monthly “e-huddles” or webinars, keep relationship managers and frontline staff up to date on fraud trends and product updates
- Real-world fraud statistics, particularly those that show local or regional impact, make the risk feel immediate and relatable for staff and clients alike
- Customer-facing employees are trained to explain pricing with clarity and transparency, positioning positive pay as a necessary risk management tool and not just another upsell
- The message is consultative, not sales-drive; staff are encouraged to talk about positive pay as a service that protects clients and supports long-term financial health

By investing in staff education, financial institutions build internal advocates who confidently champion positive pay.

Step 3: Identify the right client lifecycle moments to drive adoption

Tip: Don't wait for fraud to force the conversation

Too often, positive pay is only offered after a business has already suffered a fraud loss. But by then, the damage is done and trust may be shaken. Embed positive pay into your everyday processes and client lifecycle touchpoints so it becomes a natural part of doing business with your institution.

- Client Onboarding: Embed positive pay enrollment or liability waivers into your new account processes.
- Free Trial Periods: Offer limited-time trials.
- Triggered Outreach: Monitor payment behaviors.
- Quick Wins: Target existing clients.
- Fraud Response: Capitalize on fraud incidents.

Implementing these strategies ensures a proactive approach to Positive Pay adoption.

Bank of Ann Arbor offers real-life fraud examples and local statistics during onboarding conversations to help new clients understand the relevance and urgency of enrolling in positive pay.

Step 4: Client education that drives engagement

BOAA holds monthly fraud-mitigation seminars and uses success stories to show how **Positive Pay** directly prevented financial loss.

This education-first approach helped them achieve **44% adoption** across treasury accounts by the end of 2024.

Many businesses, particularly SMBs, either don't know what positive pay is or assume it's not relevant to them. They may believe fraud only happens to larger companies or that their current practices are "good enough." Overcoming this mindset requires consistent, intentional education that builds trust and reframes positive pay as an essential tool for risk management and operational control.

- Educational seminars
- Customer success stories
- Visual impact tools—comparison charts, ROI metrics, etc.
- Digital education

Consistent education transforms the perception of positive pay as a "nice to have" service into a "must have" business tool.

Step 5: scalable marketing for maximum impact

You can have the best product and pricing strategy in the world, but if your clients never hear about it (or don't understand it), adoption will remain low. That's where marketing plays a crucial role. A well-executed, multichannel marketing strategy allows you to reach business customers at scale across different touchpoints, in formats they prefer, and with messages tailored to their needs.

Key channels to consider include:

- Email campaigns
- Informative newsletters
- Video content
- Contextual messaging—think about the omnichannel approach (digital campaigns, in-app guides and notifications, in-branch, physical mail, etc.)

Leveraging targeted marketing transforms awareness into active adoption.

Bank of Ann Arbor: Positive Pay Outcomes

\$5M

in attempted
fraud stopped in 2025

Over **100%**
annual ROI on Q2
Centrix Positive Pay

Read the full success story [here](#).

Peoples Bank: Positive Pay Outcomes

67% YOY increase
in adoption

64% YOY increase
in fraud protection
service revenue

Read the full success story [here](#).

Bringing it all together: turn positive pay into a value driver

\$45-\$55: average monthly per-account fee Q2 customers are charging for positive pay

With tools like positive pay, financial institutions can turn payment fraud threats into a strategic advantage.

Implementing the outlined strategies will boost positive pay adoption, enhance trust and security, and establish positive pay as a reliable, revenue-generating service essential for your long-term growth.

What makes Q2 Centrix Positive Pay attractive to your business customers?

It's proven: Q2 Centrix Positive Pay has been in the market for more than 20 years. In 2025 it was used by more than 600 banks and credit unions to stop more than \$2.8 billion in commercial check and ACH fraud.

It's comprehensive: Q2 Centrix Positive Pay incorporates check positive pay, ACH positive pay, account reconciliation, and automated ACH reporting in a single platform.

It's effective: Automated processing features follow precise, defined metrics for ACH and check validations, ensuring anomalies get caught quickly before any unauthorized transactions are paid out. This powerful fraud prevention system saves financial institutions and business clients time and money.

It's innovative: Q2 Centrix Positive Pay uses AI to power its Payee Match functionality. One of the early adopters of this enhancement used it to catch 100% of true check fraud attempts in 2024, while reducing its false positive rate to less than 1%.

It's easy to use: The Q2 Centrix Positive Pay Autoprocessing for Issued Check Files module or integrations with third-party solutions like Monit CheckSync ease the daily business burden of producing and uploading check files.

To learn more about Q2's Positive Pay capabilities or how Q2 customers are effectively driving Positive Pay adoption for real impact, visit: Q2.com



Q2

¹ 2025 U.S. Identity and Fraud Report," Experian, 2025.

² 2025 AFP Payments Fraud and Control Survey," Association for Financial Professionals, 2025.

^{3,4,5} The Opportunity Your FI Is Missing by Not Effectively Selling Positive Pay," Datos Insights, 2024