

October 29, 2025

Fraud & Finance

Forum

Joe Cody

Digital Solutions Strategist

Q2



Digital Banking Security Discussion



Q2

Joe Cody, Principal Digital Strategist

Q2

SECURITY and
BANKING

Q2



HILLS BANK

Our Relationship

1. Q2 Provides the online system for Hills Bank.
2. Q2 and Hills Bank work closely together on all things online banking
3. Both parties are focused on security for you
4. Variety of tools – positive pay, dual approval, tokens, risk and fraud analytics etc.

Q2



HILLS BANK

Best Practices - Security

1. Dual Approval
2. Security Alerts
3. Risk and Fraud Analytics
4. Never use email requests to make changes or initiate payments

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HILLS BANK

Positive Pay

1. Great Security Tool
2. Protects against ACH and Check Fraud
3. Fully integrated into both online and mobile

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HILLS BANK

Positive Pay Overview

Home | Payments/Transfers | Deposit A Check | Hills Bank Cards | Manage My Finances | Commercial Banking | Messages | Services | Direct Merchant | Statements | Manage Alerts | Stop Payment | Text Enrollment | **Positive Pay** | mycardstatement.com | eZ Business

Positive Pay

Launch Advanced Options

[Exceptions](#) | Add Check | Submit Issued Check File

Exceptions will be given a decision of Return if decisions are not made by 1:30 PM Central Time (US & Canada).

Accounts: All Accounts | Search PosPay Exceptions: Search

Status: Decision Needed

\$10,000.00 Amount Mismatch | Paid Date: 10/27/2025
Account Name: Ops1000 | Check #: 17849
Issued Payee: Vendor Services Inc.

\$10,000.00 Amount Mismatch | Check #1... Issued Payee: V...

\$401.01 Payee Name Mismatch | Check #6... Issued Payee: V...
Extra Payee Name...

\$1,635.35 Blocked Transaction

123 River Dr
Austin, TX 78750 | DATE 03/08/2025 | 17849
PAY TO THE ORDER OF Vendor Services Inc. \$10,000.00
Ten Thousand & 0/100 Only DOLLARS
MEMO: *Tim Ademan*
AUTHORIZED SIGNATURE
0888888888 2557444612# 17849

Vendor Services Inc.

Pay | Return

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HILLS BANK

Positive Pay Overview

- Home
- Payments/Transfers
- Deposit A Check
- Hills Bank Cards
- Manage My Finances
- Commercial Banking
- Messages
- Services
 - Direct Merchant
 - Statements
 - Manage Alerts
 - Stop Payment
 - Text Enrollment
 - Positive Pay**
 - mycardstatement.com
 - eZ Business
- Settings
- Branch Locations

Status: Decision Needed

\$1,846.24	Unauthorized A...
<input checked="" type="checkbox"/> Pay	
\$2,079.06	Voided Item Check #17... Issued Payee: T...
\$2,619.74	Payee Name Mi... Check #17... Issued Payee: H... Extra Payee Na...
\$2,786.90	Check Number ...

\$1,846.24 Unauthorized ACH Transaction

Account Name: Ops1000 Account Number: 987654321
Paid Date: 10/27/2025 SEC Code: TEL
Description: TELE Purchase Transaction Type: Debit
Company ID: 345678912

+ Add ACH Rule

i To make further changes to this rule, please log in to ETMS

Description (optional)

SEC Code Transaction type

TEL Debit only
 All SEC Codes Credit only
 Both Credit and Debit

Company ID: 345678912 Max amount

\$ 1,846.24

