

Payments Risk Manager™

Integrate monitoring, fraud detection with ACH processing

As expansion of the Automated Clearing House (ACH) progresses, many banks recognize the need to mitigate risks related to core ACH processing. Monitoring ACH payments for potential errors and fraud is considered critical to an institution's success. Today's high incidence of attempted fraud raises the stakes for financial institutions, making ACH risk mitigation more important than ever.

ACH transaction monitoring

Although transaction monitoring solutions are used widely, such tools typically provide only after-the-fact analysis of ACH transactions. Payments Risk Manager from Fiserv, however, enables the close integration of ACH processing and risk mitigation for near real-time monitoring.

Payments Risk Manager provides a flexible interface between PEP+® ACH processing and your enterprise risk monitoring and mitigation solutions. Essentially, the solution routes all ACH transaction files for monitoring before they are processed by PEP+. Because Payments Risk Manager uses a bank's existing risk mitigation software assets, it is very cost-effective.

Payments Risk Manager:

- Easily integrates with leading risk and fraud monitoring solutions.
- Uses processing rules defined at the customer level.
- Enables analysis at file, batch and transaction levels.
- Integrates monitoring results into PEP+ processing.
- Generates an indicator (Pass/Suspend/Reject/Alert) for the file, batch or transaction.
- Monitors credits and debits, forward and return items, originations and receipts.
- Holds suspended items in PEP+ pending release or return.

For more information on Payments Risk Manager, contact us at 888.746.3448 or [Request More Information](#).