



Business Banking

ACH Positive Pay

Filtering to Guard Against ACH Fraud

In addition to protecting your traditional paper transactions with Check Positive Pay, Planters Bank also offers business clients protection against fraudulent ACH Transactions. Also known as ACH Filtering, this powerful solution allows you to establish rules governing the processing of ACH Debit transactions before they hit your account.

AT A GLANCE

- Reduce fraud liability via daily alerts of suspect ACH transactions.
- Establish filtering rules based on amount, originating company or ACH entry class.
- Easily complete pay/return decisions via Online Banking.
- Research past processed or returned ACH Debits.

Advantages

- **Reduce Fraud Liability** – Detect and report fraudulent transactions within the first 24 hours, which is critical to reducing your potential liability.
- **Filtration Rules Customized for Your Business** – Choose which transactions trigger your review based on your own way of conducting business.
- **Automatic Notification of Suspect Items** – Email alerts for ACH items matching your filtration rules.

- **Superior Research Capabilities** – Customized reporting available for completed and returned ACH Debits.

Features

- **ACH Filtration** – Establish or change filtration rules to suit your business needs, including the ability to review all or only some ACH transactions before processing.
- **Customizable Filtration Rules** – Set rules to allow or block based on transaction amount, originator company identification or ACH entry class (i.e., consumer vs. commercial).

GET STARTED

Contact your local Planters Bank Business Banker or Treasury Management Officer or call 888.806.7036



- **Default Decisioning** – Choose whether you wish to automatically return or pay filtered items that you do not manually review before the Noon Central deadline.
- **Online Review** – Conveniently complete pay/return decisions for filtered items via Online Banking.
- **Reporting** – Including paid and returned ACH Debits, Originators List and other reports that can be searched by date range.

How it Works

1. An incoming ACH Debit on your account is presented to Planters Bank.
2. If the ACH debit is outside the filtration rules established, Planters Bank notifies you that the transaction requires your review. Otherwise, Planters clears the transaction.
3. You decide to pay legitimate transactions or return unauthorized transactions before the Noon Central deadline directly from the convenience of Online Banking.
4. The Written Statement of Unauthorized Electronic (ACH) Debit (WSUD) is also available directly from the convenience of Online Banking.



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