SVB Fraud Control Services

ACH & Check Positive Pay and Transaction Blocking

Protect your business from ACH and check fraud

ACH and check fraud is pervasive. A recent Association for Financial Professionals survey* indicated that 65% of responding organizations reported that they had experienced attempted or actual payment fraud:

22%
reported payment losses over $100,000

96%
agreed payee positive pay reduces check fraud

30%
reported ACH debit fraud

SVB's suite of Fraud Control Services gives you confidence that your business's demand deposit accounts are protected from unauthorized activity and theft:

Dual Controls requires two people to make key payment actions on the platform

SMS or email alerts notify you of exception transactions awaiting approval

Transaction Dashboard provides status & decision options for check and ACH transactions

SVB Online Banking integration enables you to see all adjustments in the Fraud Control Services section

Online user activity audit reports provide a record of all user actions taken

SVB Fraud Control Services integrate into your day-to-day processes:

- **Features are self-managed** so you can tailor protection to your organization

- **Fraud detection and loss avoidance** are automated

- **Incremental account and transaction control** make it easier to scale your processes

- **Visibility into transactions** and exceptions enable you to review activity

- **Embedded return options** help you avoid inaccurate ACH or check returns

- **Complex fund recovery processes are avoided** to avert the hassle of retrieving funds

ACH Transaction Fraud Control Services

ACH Positive Pay

The robust interface can help make it easier for you to see and approve transactions, and forms and processes are automated so you can approve or block transactions directly from your dashboard. And search, report and export functions are customizable so you can create tailored reporting.

You can establish and change rules at any time to approve originators and block transactions that are outside the parameters you create. If attempted transactions do not meet approved rules, you'll be alerted of these situations:

- Unapproved originator

- Over dollar limit

- Frequency violation

- Outside approval start or end date

ACH Transaction Blocking

You can choose to block and return all ACH transactions automatically without them even being presented for review. This fraud control is available for debit or credit transactions.

Check Fraud Control Services

Check Positive Pay

When writing checks with SVB Check Positive Pay, you create a record of issued check numbers and amounts. The system compares checks that are clearing to your record, verifies that they are approved transactions, and any unmatched exceptions are alerted for your review.

Standard Check Positive Pay, with Payee Validation

You can choose to compare payee names from a record you transmit to the names on the actual check. You can also review any unmatched checks online and decide which should be paid or returned.

For both of these Check Fraud Control Services products, you have a full-featured interface to easily view and sort transactions by status like "outstanding checks" and "returns". Search, report and export functions are also customizable so you can create precisely configured reports.

Reverse Check Positive Pay

If you have low check volume, you may choose to not upload your issued checks for exception processing. Instead, whenever items are presented, you're alerted to manually review all the transactions, or transaction over a chosen dollar threshold, before they post. Anything that doesn't look right can be easily returned.

Check Transaction Blocking

If you don't expect to issue any checks, your account can be configured to block all checks and they'll be returned automatically.

Make security a priority

The day-to-day crush of business can oftentimes make it hard to assign security a high priority, but the threat is real. Begin now to assess your situation and begin to protect your company from check and ACH fraud that could cost you thousands.

Learn more

For more information about Fraud Control Services, contact your Relationship Manager or Solutions Advisor, you can also email **clientsupport@svb.com**.