



ACH Processing Overview

ACH Your Way – A Customized Solution

Are you looking for an Automated Clearing House (ACH) Processing system with a “licensed feel” but a service bureau price tag?

Of course. ACH is at the heart of all payments, but certain aspects of the process can prove costly and complex to manage.

With ACH Processing from FIS, you get a comprehensive product suite that offers the flexibility to develop a customized solution that meets your needs. This burden-free solution bolsters profitability, minimizes risk, and helps financial institutions align with ACH growth and the future of payments.

Through your choice of add-on modules, optional services at the company level, and customized client requests, FIS can meet your specific ACH needs.

Integration

We provide our clients with proven integration to our full breadth of companion products and services. Our established interfaces with our many delivery channels allow you to take advantage of our fully integrated environment. Plus, our world-class infrastructure allows financial institutions to reduce costs and reallocate resources.

Proven Processor

More than 400 financial institutions use FIS as their authorized ACH origination and/or receiving processor. We “catch and pass” more than three million items daily and process more than \$1.7 trillion annually.

Comprehensive Quality Offering

At the most basic level, what our ACH System does best is process transactions. This includes all valid SEC types, including international payments. Our full-service infrastructure ensures all ACH transactions are safe, compliant, and efficient. Our feature-rich functionality offers strategic enhancements.

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ACH Origination – Risk Modules: With the proliferation of ACH transactions, payment fraud and risk issues are of increasing concern for financial institutions and regulators.

If you're looking for strong, flexible ACH services that will give you complete, end-to-end transaction processing, look no further than ACH Processing from FIS.

The ACH Pre-Funding System gives you the ability to debit funds from your customers' funding accounts prior to releasing ACH credits, significantly decreasing the credit risk associated with ACH origination.

The ACH Credit Limit Processing System lets you set exposure limits for each of your customers, giving you the monitoring tools required to audit your originators' ACH activity.

ACH Receiving – Risk Module: The Debit Block feature allows your customers to block unauthorized ACH transactions by pinpointing specific individuals or organizations allowed to debit your customers' accounts.

Automated Features: Our Online Return System and auto settlement of batches and return items decrease manual processes needed to support your ACH activity.

ACH Translation Services: ACH translation services complement the ACH product suite by providing leading translation services with robust EDI origination and receiving report capabilities.

Strong Investment

FIS has development projects committed for 2008 and 2009, proving FIS' commitment to offering an industry-leading comprehensive ACH Processing System.

Additionally, FIS tracks ahead of the competition in the full-service ACH processing arena. Key projects will provide Internet batch tracking, additional risk management, and exception processing tools.

Contact Us

For more information, contact your client relationship manager, call 1-800-822-6758, or visit us at fisglobal.com.

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