



ACH Limit System – Preprocessor

Fast, reliable ACH exposure and batch dispositioning

Automated Clearing House (ACH) is at the heart of all payments, but certain aspects of the process can prove costly and complex to manage. FIS' burden-free ACH solution bolsters profitability, minimizes risk, and helps financial institutions align with ACH growth and the future of payments.

ACH regulatory agencies continue their pressures for financial institutions to mitigate risk associated with processing ACH transactions. FIS™ ACH Limit System – Preprocessor can manage ACH exposure for your customers who originate ACH files. The system allows you to establish pre-set exposure limits for specific individuals or for all customers, and monitor ACH files against those limits.

Up-to-the-Minute Results

Our feature-rich functionality offers strategic enhancements. For example, the ACH Limit System accepts files and calculates the ACH exposure. Should a customer exceed the established limit, the batch(es) that caused the excess will be suspended from further processing.

Additionally, FIS offers an alternative ACH solution financial institutions can trust, leadership they can count on, and functionality they can control.

The system provides the following:

- The system receives ACH files, and the ACH Limit System continuously compares file totals to the exposure limit(s) set by you
- Any files causing an over-limit situation are immediately suspended from further processing
- Waiting for the next ACH collection window to determine limit results is not necessary



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Focus on Usability

FIS' ACH Limit System integrates seamlessly with our core processing systems. Our reliable, world-class infrastructure allows financial organizations to reduce costs and reallocate resources.

All files, despite the source, can be processed through ACH Limits.

- Files in the system can be dispositioned, reset, or suspended immediately online. This eliminates the manual processes associated with resetting batches.
- Several filter options are available on the monitoring screens to allow easy pinpointing by bank, customer, date, and exposure activity.
- A focus was put on displaying all the pertinent ACH batch detail needed to make informed decisions on batches causing over-limit activity.
- All ACH activity is displayed, including the over-limit activity. This provides more information when researching for your batch approval process.

Focus on Flexibility

The ACH Limit System can be entitled by customer, offering the flexibility to turn it on or off based on your needs. It allows you to set limits at various types of activity, including:

- Debit exposure limit
- Credit exposure limit
- Limits by SEC type and warning limits by credit exposure

Why FIS?

FIS tracks ahead of the competition in the full-service ACH processing arena. We leverage over 40 years of financial and technology experience and emerge as a reliable ACH processor, with industry-leading volumes of transactions processed daily.

Our ACH solutions also offer innovative pricing models that are both predictable and manageable.

Contact Us

Feel confident that you have the proven technology and professional expertise necessary to manage your ACH risk.

For more information about the FIS ACH Limit System, contact your sales representative or client relationship manager, call 800.822.6758, or visit us at www.fisglobal.com.

Go to www.fisglobal.com

