



ACH Your Way

Flexible. Scalable. Reliable

Frictionless ACH Solution

Is your organization looking for an Automated Clearing House (ACH) processing solution that provides complete, end-to-end transaction processing? Look no further than **ACH Processing** from FIS.

Integration

FIS ACH Processing supports integration to several FIS companion products and services, as well as third-party solutions, including core deposit systems, e-Banking, sanctions screening, and fraud monitoring.

Efficient

200+ financial institutions have selected FIS as their authorized ACH processor. Our world-class infrastructure allows financial institutions to increase operational efficiency, reduce cost and reallocate resources. We "catch and pass" more than 6.9 million received and originated ACH transactions daily, totaling more than \$9.2 trillion annually.

Comprehensive

FIS' full-service infrastructure ensures all ACH transactions are processed timely, securely, and in compliance with applicable payment system rules and regulations. Our feature-rich functionality offers our clients the ability to scale their business through strategic enhancements.

Risk Management Services

With the proliferation of ACH transactions, payment fraud and risk mitigation efforts are of increasing concern for financial institutions and regulators. FIS is committed to helping our clients manage those risks with our Risk Management Services.

ACH Processing from FIS provides financial institutions a comprehensive product suite that allows for flexibility to configure a solution to meet the ACH receiving and origination needs of your organization now, and into the future.

ACH Pre-Funding gives financial institutions the ability to debit funds from their Originator's ACH funding account prior to releasing ACH credits to the Network, significantly reducing the credit risk associated with ACH origination.

ACH Risk Exposure Processing allows financial institutions to establish exposure limits for its Originators, providing monitoring tools to aid in the oversight of an Originator's ACH origination activity.

How can partnering with FIS enhance a financial institution's ACH Processing?

ACH Receiving Risk

Transaction Authorizer provides a financial institution's clients with the ability to prevent certain ACH transactions from posting to their account using blocks and filters.

Automated Features

With Outgoing Returns Management and auto-settlement of batches for return items, financial institutions can decrease manual processes needed to support your organization's ACH activity.

Account Management

ACH Processing provides the financial institution the ability to manage account detail with account and/or Routing & Transit Number "swap" functionality.

With ACH Processing, the system can also manage incoming Death Notifications Entries (DNEs) by placing a "stop notification" for future eligible transactions, including generating an automated return upon the next presentment to the account.

ACH Translation Services

ACH translation services complement the ACH product suite by providing leading translation services with robust Electronic Data Interchange (EDI) origination and receiving report capabilities.

Fast ACH

Fast ACH allows a financial institution the ability to release ACH credits for posting up to two days early, based on certain criteria received with the ACH transaction, e.g., Standard Entry Class (SEC) Code.

Contact Us

FIS is committed to offering an industry-leading, comprehensive ACH Processing System to meet the needs of your organization now, and into the future. For more information on FIS ACH Processing services, please contact your client relationship manager or visit us at www.fisglobal.com.

Same Day ACH Origination Services

ACH Premium Same Day functionality provides financial institutions the ability to designate which corporate clients are authorized to originate Same Day ACH transactions. This feature also supports Extended Account Analysis and client billing capabilities.

