

## **C.O.P.S.**

Move behavioral monitoring responsibilities out of the backroom of your financial institution and engage originators out-of-band to securely respond to anomalies systematically detected by **C.O.P.S.** (Credit Origination Positive-Pay Service) from ACH Alert!

**C.O.P.S.** has proven to effectively stop losses from account takeover attempts, allowing you to offer a fraud preventing, revenue-generating service and help you meet up to five of the effective controls cited in the FFIEC guidance. These include:

**FI Administrative Controls | Positive Pay / White Listing | Out-of-Band Alerts**

**One-Time Authorization Codes | Separate Access Device**

**C.O.P.S.** focuses on preventing the misdirecting of ACH credits to payment recipients that have not been pre-approved by the originator. It detects potentially fraudulent credit entries. The best part is that originators are only called to action if funds are going to an unknown payment recipient. Pre-approved payment recipients automatically pass through.

**How it works:** You control the setup and maintenance of alert information for each originator. Before you process the ACH transactions, they are sent to **C.O.P.S.** for pre-screening. Originator interaction with **C.O.P.S.** is strategically restricted to: review, approve once, approve future credits by adding as an approved recipient or reject the batch. If an ACH credit is designated to an unknown routing/account number, the batch is flagged as pending and a one-time authorization code is sent out-of-band (SMS text and email is supported) to your registered contacts for that originator. Your originator logs in; views the exception; makes the pay once, pay now and future transactions; or rejects the batch. Once made, your originator is prompted to enter the authorization code. The batch status is updated accordingly and reverts to a view-only status. If the batch is rejected, the ACH file is remade without the rejected batch and a confirmation alert is sent to your originator. Pre-loading of approved payment recipients on behalf of each originator can be easily accomplished to allow adequate time for your originator to review and approve valid payment recipients before a live file is introduced to **C.O.P.S.** The ability to add payment recipients as live files are processed (provided your originator enters a valid code) makes it easy to setup your originator and just begin processing. No integration is required, but sophisticated web services API capabilities are available.

**C.O.P.S.** requires no systems integration, systems replacement or equipment purchases. Simply insert **C.O.P.S.** into your process flow and start generating revenue.

To learn more, go to [www.achalert.com](http://www.achalert.com) and view the comprehensive online demo or contact us at **866.265.8961** today for a consultation.



BIO-WIRE | C.O.P.S. | PRO-TECH | DISPUTE XPRESS | OUTSOURCING