



ACH Risk Management

With the explosive growth in ACH transactions, it's imperative that community financial institutions have a system in place to mitigate ACH risk. Juniper's ACH Risk Management solution represents a competitive option to other ACH risk products and it has some useful features the Fed does not offer. Our solution provides comprehensive, state-of-the-art ACH risk management and, best of all, it's the low-cost option for effectively monitoring your ACH activity.

To manage ACH risk, many institutions rely on manual processes that may be prone to inconsistency and human error. That's why you need a tool that automatically checks ACH credit and debit exposure thresholds for originators with real-time exception reporting, provides reporting for periodic limit review, and evaluates return transactions on incoming files. Juniper's ACH Risk Management solution will help your institution comply with the ACH risk management guidelines. That will help you sleep a little better.

With our ACH Risk Management solution, you can easily set a daily limit for the dollar value of transactions for any single customer. Throughout the day, the system automatically tracks outgoing files against these limits, and notifies you if they are exceeded. You can even limit origination by specific Standard Entry Class (SEC) codes for each end user. Everything is tracked and audited. After all, handling ACH payments that are not pre-funded or collateralized is, in effect, a short-term credit decision.

One of the key advantages of Juniper's ACH Risk Management, when compared to other monitoring programs, is its integration with our Correspondent Service. This integration allows real-time notification of exceptions. With other products, the customer is notified the following business day.

Enables
Banks &
Credit Unions

- Helps ensure regulatory compliance
- Instant exception notification
- Detailed transaction information
- Daily return activity monitored
- Monitors debit and credit limits at the business level

Call: 316-267-3200 menu option 2 Email: info@juniperpayments.com