



# Automated Clearing House (ACH)

## Best Practices for ACH Transactions

Thank you for choosing Dollar Bank for your ACH origination services. These best practices and procedures are to help you protect and safeguard information systems used in processing your ACH payment. We recommend you put proper controls in place and conduct annual internal reviews of your processes. In addition, it's your responsibility to be familiar with the ACH Rules and to make sure your business is compliant. To keep up with the Rules and updates, please visit the [Nacha® website](#) frequently.

### Logical and Physical Security

- Protect all passwords and personal identification numbers.
- Secure all computers used to access Business Online Banking and process ACH payments, both physical and logical.
- Store exported information securely, whether printed or electronic.
- Ensure logical security is in place which may include (but not limited to) firewalls, virus protection, anti-phishing software and keystroke logging prevention.
- Update computer operating system and software regularly.

### Account Access Controls

- Establish and maintain internal procedures to reduce the risk of unauthorized/fraudulent activity:
  - New employee training
  - Outline access guidelines
  - Appropriate internal controls
  - Segregate duties
- Institute dual control procedures for verification prior to transmitting deposits.
- Have different individuals process ACH payments from those who reconcile accounts.
- Apply role and account level security limiting users to only be able to process ACH payments, transmit or research certain accounts.
- Review for inactive users and delete terminated employee access promptly.

### Daily Procedures

- Confirm batch totals are in balance prior to finalizing ACH payments.
- Monitor ACH returns and Notification of Change reports to ensure timely handling of returns and handling of erroneous entries.

If you have any questions, please contact Dollar Bank Treasury Management at 1-855-282-3888, Monday - Friday, from 8:30 AM - 5:00 PM ET.

