

ACH Fraud Risk Management

Protect Your Business from ACH Fraud.
The process you implement must be tailored to your specific business structure.



As an ACH Originator:

Per NACHA rules your business is required to maintain risk-based procedures and processes to detect and prevent fraudulent ACH transactions.



Fraud Indicator Examples

- Unauthorized transactions
- New Accounts or changing account information
- Business email compromise



Your Responsibilities

- Document risk-based procedures (review annually)
- Perform validation checks for high-risk transactions



Do You Need Special Software?

No. Controls can include:

- Manual procedures
- Accounting/payroll system features
- Third-party tools



Examples of Risk-Based Controls

- Dual approval for high-risk payments
- Out-of-band verification for changes
- Monitor unusual payment activity
- Validate new accounts (prenotes, callbacks, micro-entries)
- Limit access & use MFA
- Employee fraud training
- Dedicated payment workstation
- Fraud incident Response Plan