



Quattro
Beyond the existing
PROCESSING SERVICES



Same day ACH

The New Face of Faster Payments

More Speed = More Fraud?

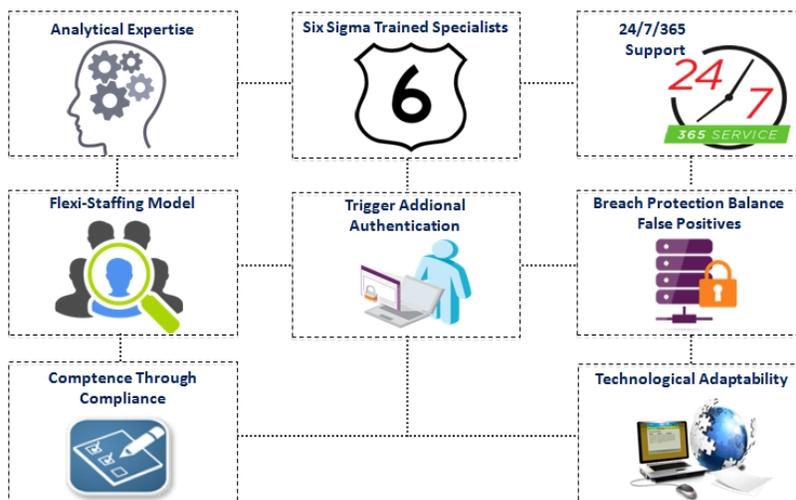
On May 19, 2015, the Electronic Payments Association (EPA) gave the green light on same day ACH, which will increase the movement of funds between financial institutions from once a day to 3 times per day. This is an initiative proposed by the National Automated Clearing House Association (NACHA) and approved by the Federal Reserve Board to entice customers, build relationships and keep banking systems at the helm of payments.

The advent of same day ACH will mean that banks, credit unions and other financial institutions will encounter more fraud, more strain on their budgets and more operational challenges. According to a recent Aite Group report, when the United Kingdom migrated to faster payments in 2008, UK banks witnessed a steep spike in fraud as fraudsters took advantage of the reduced time frames. It is expected that fraud attempts will go up and fraud prevention teams will have to work harder than before. This will require more fraud prevention analysts to handle the situation.

Over 90% of banks believe that Same Day ACH will lead to a rise in fraud and 70% are using manual review



Industry analysts believe that the best way to protect against fraud loss is a combine good technology with skilled Human Intelligence



End To End (E2E) Same Day ACH Fraud Protection

Quattro's services aim to safeguard banks with beefed up security by utilizing new processes and solutions to address the threats that will result from same day payment processing. Quattro's round the clock transaction monitoring support for same day ACH transactions can provide a secure way for financial institutions to process Same Day ACH payments eliminating any risk of fraud.

Quattro's Multi-Layer Mechanism For Fraud Prevention

- ✓ Intelligent authentication of transaction by analyzing individual entries & profiles
- ✓ Smart technology for batch and single entry
- ✓ Seamless connectivity
- ✓ Scalability and flexibility
- ✓ Correlate suspicious activity with customer behavior across multiple channels
- ✓ Recommend decisions/ block transactions
- ✓ Advanced analytics to generate scores and trends based on vintage profiles of fraud / non-fraud cases

Attaining Quicker Payment Processing Rate

Key Features

Technological Expertise: Quattro utilizes powerful, dynamic and comprehensive Same Day ACH fraud prevention tools, which adapt to the faster payment environment on a real-time basis

Round the Clock Coverage: Services are available 24x7x365 days with no blackouts. The layer of human intelligence delivers unparalleled transaction monitoring services providing full coverage for reviewing transactions prior to processing payments to the customer

Highly Skilled Support: Six Sigma trained Same Day ACH fraud prevention specialists combine their human analysis and machine intelligence to help to tackle increased transaction flow and new fraud challenges

Partnership Approach: Partnering with Quattro brings you detailed analytical reporting and structure a key catalyst for dealing with fraud

Scalability and Flexibility: Quattro not only mitigates the cost of doing business but also optimizes the efficiency of your turn around time on Same Day ACH via customized toll gate timelines

Seamless Connectivity: Quattro's Same Day ACH Solution is easy to integrate via a simple API integration with access to a myriad of tailor made reports, features and functionalities

Analytical Expertise: Utilizing state of the art analysis of BIG DATA, Quattro is able to prevent Same Day ACH fraud and enhance the success rate of the faster payment method

Tailored Pricing: We understand that "one size does not fit all" we employ customized pricing models including tiered based pricing, depending upon your needs

Faster ACH Payments



Attaining Optimal Order Acceptance Rate



Bridging Gap between Issuer and Acquirer



*Global Certification
PCI-DSS V3.1,
ISO 27001 & DPA*



Optimal Response & Turnaround Time



BIG DATA Analytics Services



Reconciliation Expertise



Chargeback specialist

Benefits

Eliminate Chargeback remediation headaches



Delight your customers & offer peace of mind



Safeguard your brand



Achieve substantial savings



Quattro's fraud management services for Same Day ACH transactions provide a robust solution as the ultimate answer for preventing fraud.

Same Day ACH is going to pose new fraud threats and you must ensure that you are partnered with the right fraud prevention solution provider to tackle increased transaction flow and new fraud challenges

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