



**affirmative**<sup>™</sup>  
TECHNOLOGIES

**Founded in 1998.**

Software as a service  
for electronic  
payment risk  
management,  
compliance and  
reporting.

We serve leading  
financial institutions  
and payment  
processors.

**ACH**  
**RISKMANAGER**<sup>™</sup>  
Security • Reliability • Accuracy

1

### **Stay Compliant**

Customizable reporting and business intelligence for regulators, risk management, Originator reviews, and internal audit.

2

### **Reduce Costs**

Eliminate manual processes and messy spreadsheets.

3

### **Avoid Losses**

Advanced analytics for identifying high-risk originators and transactions.

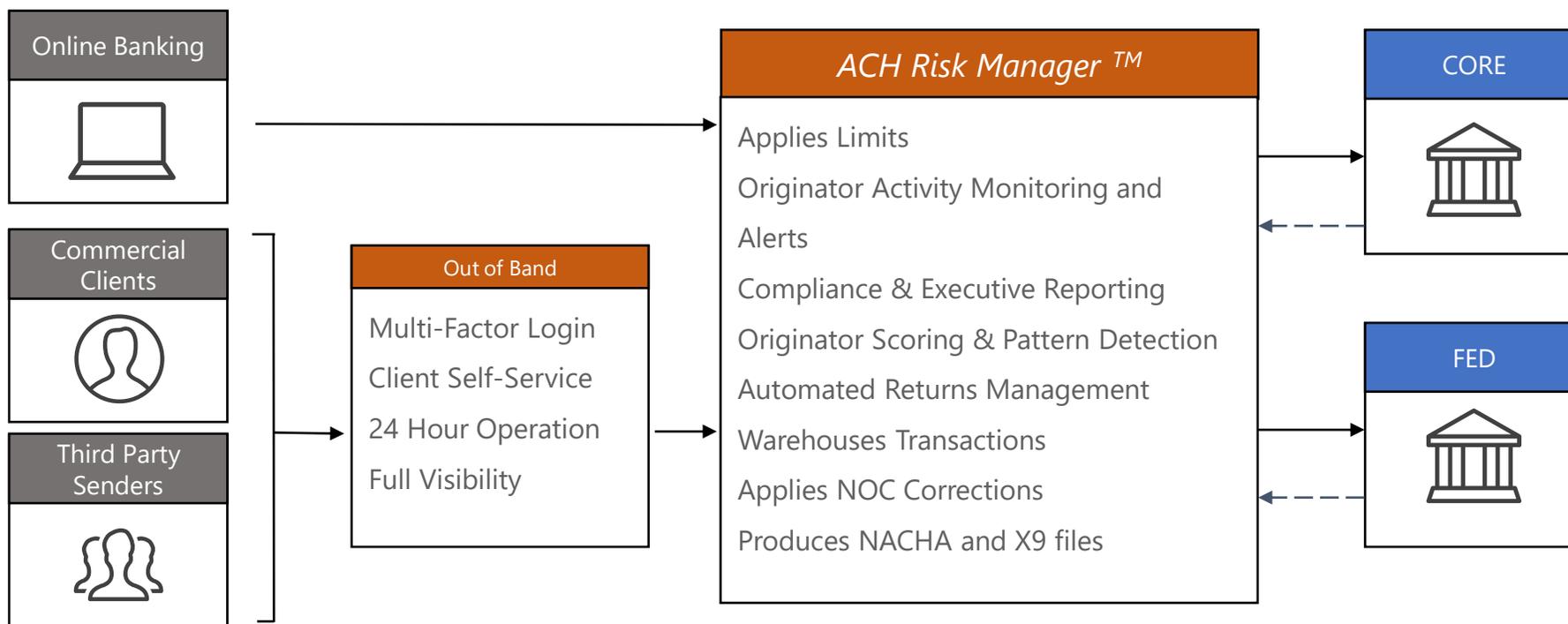
4

### **Grow Revenue**

Efficiently grow your treasury services business with our scalable platform.

# Ecosystem

*Risk Manager can sit in front of or behind your ACH core processing system. We are core agnostic. Whether you are running PEP+ on premise or are hosting your core processing with Fiserv, FIS, or Jack Henry, our risk management engine automates your workflow.*



Risk Manager's dashboard views make it easy to identify potential issues in your ACH and X937 payment files. Intelligent context menus allow you to view reports, explore files, and approve violations with a click. All of your actions are recorded and stored for auditing purposes.

Suspended

System Messages | Approved | **Suspended** | OFAC Exceptions | Future | File Status

Processor	Risk Code	SIC	Orig. File Name	Risk	SEC	Unapproved Originator	Positive Pay	Originator Risk	Originator SEC	Schedule	Review Date	Debit Amount	Debit Count	Credit Amount	Credit Count	Batch Count	Trans
Northwest	TPS		A_210.1	✓	✗	✗	✓	✓	✗	✗		\$2,733.00	6	\$2,733.00	7	3	
Northwest	TPS		A_212.1	✓	✗	✗	✗	✓	✗	✗		\$4,495.00	85	\$4,495.00	1	3	
Northwest	TPS		A_213.1	✓	✗	✗	✗	✓	✗	✗							
QuickPay	TPS		A_26.NOW	✓	✗	✗	✓	✓	✗	✓							
QuickPay	TPS		RESUBMIT00615429.ACH	✓	✓	✓	✗	✓	✓	✓							

Unapproved Originators - Approve Permanently

Unapproved Originators - Allow for File

Risk Limits - Allow for Both

Risk Limits - Allow for Processor

SEC Codes - Approve Permanently for Both

SEC Codes - Approve Permanently for Processor

SEC Codes - Allow File for Both

SEC Codes - Allow File for Processor

Positive Pay - Approve Permanently for Originators

Positive Pay - Allow File for Originators

File Schedule - Allow for File

View Risk Limit Violations

View Report

View File

Export Grid >

View/Edit Processor

Backout ACH File

**P  
R  
O  
C  
E  
S  
S  
O  
R**

Risk Limits | **Positive Pay**

Company Name	CompanyID	Risk Code	SIC	Account Name	Account Ident.	Bank ABA	Bank Account	Debit Amount	Credit Amount
Demo	ATI			ATI PayPlan	0-14 of 24	123456780	1122311	\$275.00	\$0.00
Demo	ATI			ATI PayPlan	0-15 of 24	123456780	1122311	\$275.00	\$0.00
Demo	ATI			ATI PayPlan	0-16 of 24	123456780	1122311	\$275.00	\$0.00
Demo	ATI			ATI PayPlan	0-18 of 24	123456780	1122311	\$275.00	\$0.00
Demo	ATI			ATI PayPlan	0-17 of 24	123456780	1122311	\$275.00	\$0.00
Demo	ATI			ATI PayPlan	0-19 of 24	123456780	1122311	\$275.00	\$0.00
Demo	ATI			ATI PayPlan	0-20 of 24	123456780	1122311	\$275.00	\$0.00
Demo	ATI			Affirmative Technologi	-OFFSET 1668	063113442	99999	\$0.00	\$3,685.00
Demo	ATI			jerry brown	0-summer term 5	123456780	455222	\$100.00	\$0.00
Demo	ATI			mary white	0-gym payment 1	123456780	3445678	\$45.00	\$0.00
Demo	ATI			Tim Reynolds	0-15 of 0	123456780	234567	\$35.00	\$0.00
Demo	ATI			Chris Smith	0-Gym-PMT 13 of	123456780	0089678	\$50.00	\$0.00
Demo	ATI			jerry brown	0-summer term 5	123456780	455222	\$100.00	\$0.00
Demo	ATI			Mary White	0- 1 of 10	123456780	34333	\$300.00	\$0.00
Demo	ATI			jerry brown	0-summer term 5	123456780	455222	\$100.00	\$0.00
Demo	ATI			jerry brown	0-summer term 5	123456780	455222	\$100.00	\$0.00

Suspended ACH Files

Refresh | Print Grid

The following alert symbol indicates that permission violations exist

✓ No violations   ✗ Violations exist

Risk Manager's tiered system makes managing multiple processors and originators easy. Processor settings, SEC code permissions, and risk limits are configured on a relationship level. Everything is managed by you in the application. No additional outside support is required.

The screenshot displays the Risk Manager application interface. At the top, there are tabs for 'Bank Processors', 'Financial Institutions', 'Processors', and 'Originators'. Below these is a table listing various processors and originators. The 'Processors' tab is active, showing a table with columns for Prefix, Processor, Active, Start Date, End Date, RTN ChargeBack, Untimely Returns, Risk Code, SIC, Added By, and Updated By. The 'PROC1 QuickPay' row is selected. Below the table is a 'Settings' panel with sections for 'Originators', 'Transactions', 'Reports', and 'Review Date'. The 'Originators' section has four checked options: 'Auto Add Originator', 'Use RDFI Corrections', and 'Inherit SEC Codes'. The 'Transactions' section has four checked options: 'Release Credits Early', 'Allow Same Day Credit', and 'Allow Same Day Debit'. The 'Reports' section has three unchecked options: 'New Credit Report', 'Readable Return Report', and 'Readable Correction Report'. The 'Review Date' section has a 'Choose Date' dropdown, a 'Suspend on Expire' checkbox, and a '0 - No Action' value for 'Untimely RTN (Days)'. There are also 'Prefund Hold Days' and 'Returns Charge Back' dropdowns, and 'Settlement Template' and 'Billing Template' dropdowns. A 'Save Settings' button is at the bottom right of the settings panel. Below the settings panel are three buttons: 'Settle Acct', 'Billing Acct', and 'Prefund Acct'. At the very bottom, there are navigation tabs: 'Banking', 'Contact Info', 'Settings', 'SEC Code Permissions', 'Risk Limits', and 'File Processing Rules'.

Prefix	Processor	Active	Start Date	End Date	RTN ChargeBack	Untimely Returns	Risk Code	SIC	Added By	Updated By
PROC3	TRANXACT	<input checked="" type="checkbox"/>	8/15/2007 5:10:21 PM		Processor Or	2 TPS			Conversion	sbdemoadmin
BANKMP	Bank MP	<input checked="" type="checkbox"/>	8/15/2007 5:04:16 PM		None	2 Bank			Conversion	sbdemoadmin
PROC1	QuickPay	<input checked="" type="checkbox"/>	7/23/2007 4:40:52 PM		None	2 TPS			Conversion	sbdemoadmin
PROC2	Northwest	<input checked="" type="checkbox"/>	7/23/2007 4:40:52 PM		None	2 TPS			Conversion	sbdemoadmin
TESTACCT	TestAccountAdd	<input checked="" type="checkbox"/>	3/12/2013 12:54:34 PM		None	2			gcaticorestg	scevarrm
DEMO	Light Speed	<input checked="" type="checkbox"/>	10/21/2013 12:07:31 PM		None	2 TPS			gcaticorestg	sbdemoadmin

**Settings**

**Originators**

- Auto Add Originator
- Auto Add Originator and Approve
- Use RDFI Corrections
- Inherit SEC Codes

**Transactions**

- Create Offsets
- Release Credits Early
- Allow Returns in Originations
- Allow Same Day Credit
- Allow Same Day Debit

**Reports**

- New Credit Report
- NACHA Split Return
- Readable Return Report
- Readable Correction Report

**Review Date**  Suspend on Expire

Untimely RTN (Days)  0 - No Action

Prefund Hold Days   Prefund Hold

Returns Charge Back

Settlement Template

Billing Template

**Save Settings**

**QuickPay**

**Banking** **Contact Info** **Settings** **SEC Code Permissions** **Risk Limits** **File Processing Rules**

# ACH Risk Manager Business Intelligence, Reporting & Alerts

Security – Reliability – Accuracy

ACH Risk Manager Business Intelligence is our custom business intelligence analytics reporting system. This custom-built data warehouse allows you to view trends and make strategic data-driven decisions using your transaction history. Dynamically run and update any of our 50+ prebuilt reports or create new ad-hoc reports on the fly.



## Custom Reports

Create ad hoc, on demand reports from your origination, return, and risk data



## Dashboards

Group reports into dashboards, tailored to your exact needs



## Exports

Export your reports to CSV, Excel, PDF, HTML or a popular image format



## Emails

Send reports via email to any address



## Alerts

Receive email and in-application notifications when reports exceed defined thresholds



## Scheduling

Automatically deliver reports and dashboards on your schedule

# Returns Overview

An overview of the current months return activity.

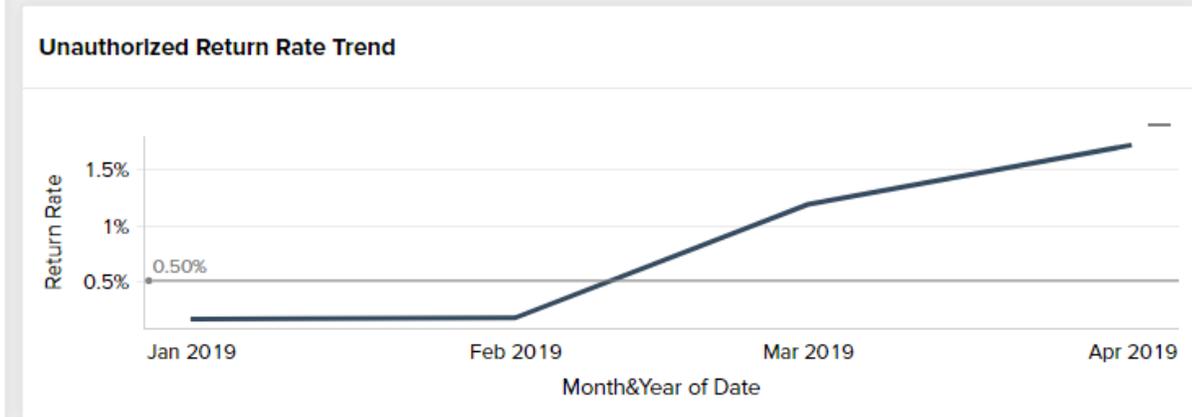
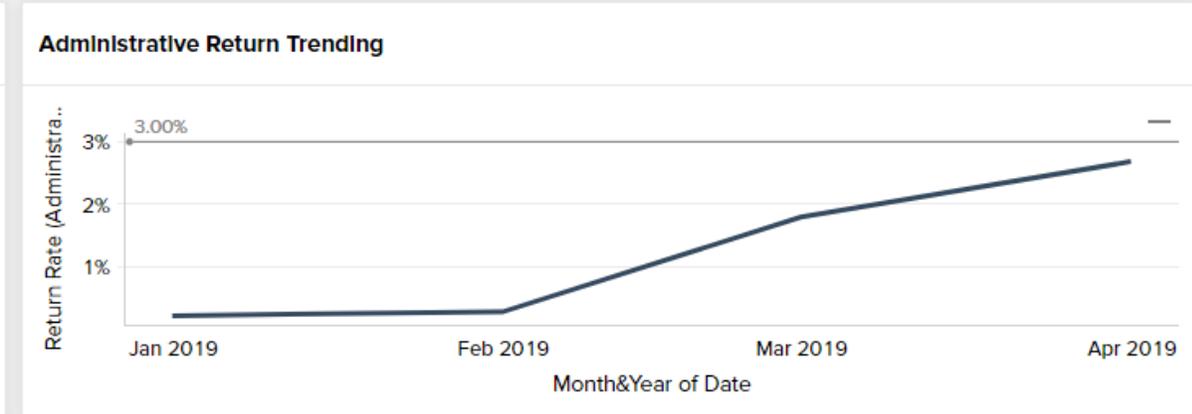
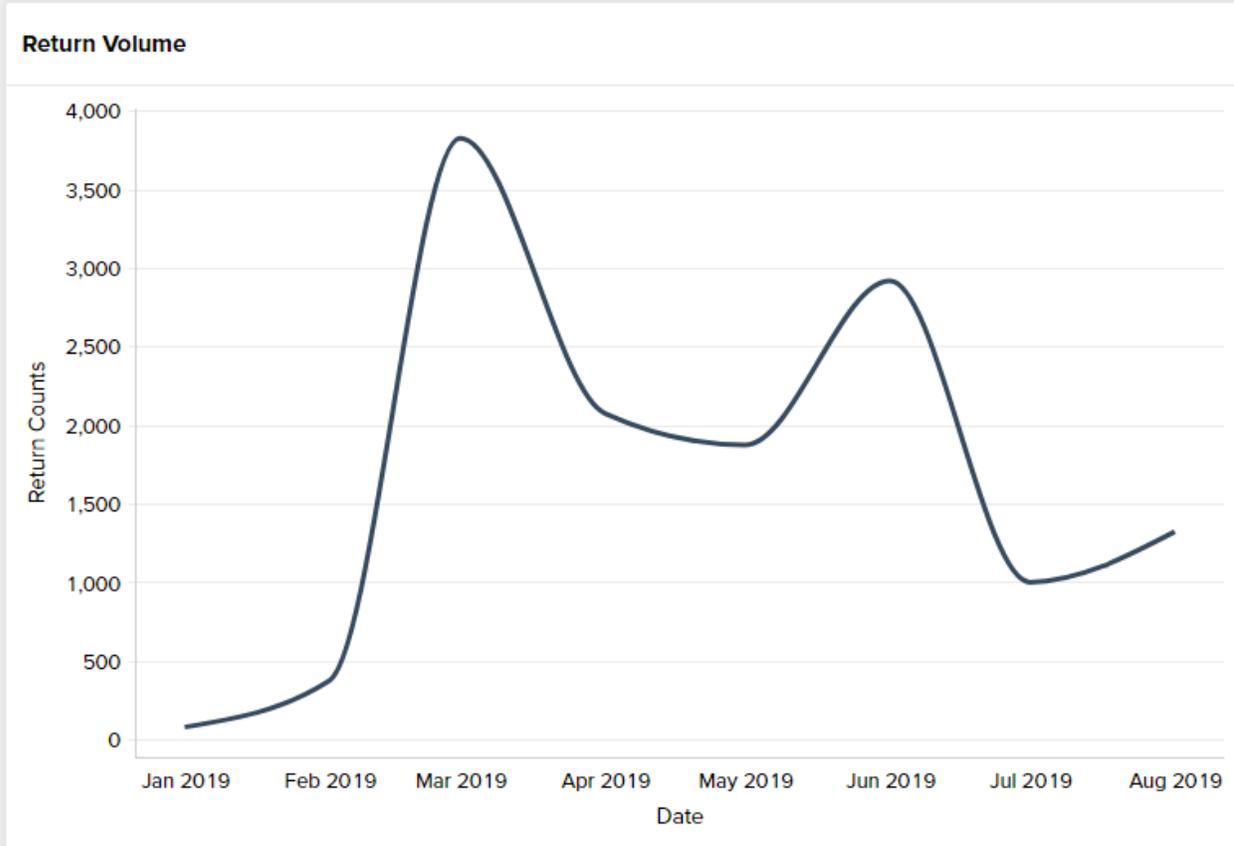
### Timeline Filter

This Year [Processor Name: --- Select ---] [Entity Name: --- Select ---] [Reset]

Aug 2019 Returns **1,321** ▲

% of Difference From **18.87%** ▲

Dashboard reports feature filters allowing you to drill down on specific dates, processors, originators, and more. KPI's allow you to view information at a glance. Embed as many reports as needed onto your dashboards and customize the layout with the drag-and-drop organizer.



- + Create
- Explorer
- Dashboards
- Reports
- Data
- Ask Zia
- More

## Returns By SEC Mon...

Underlying Data

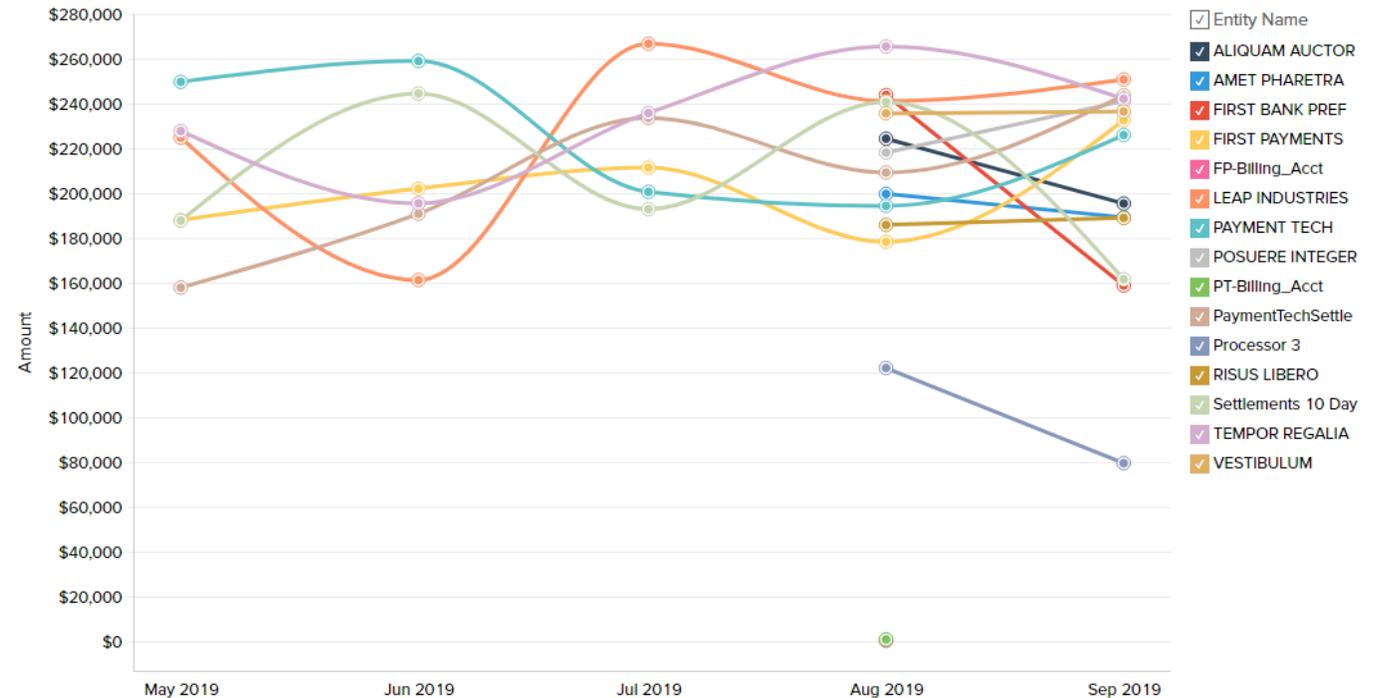
	Month&Year of Return Date ↓	Processor Name ↓	SEC Code ↓	Total Return Count
1	Mar 2017	QulckPay	CCD	72
2			PPD	89
3			WEB	44
4	Apr 2017	QulckPay	CCD	85
5			PPD	62
6			WEB	67
7	May 2017	QulckPay	CCD	63
8			PPD	
9			WEB	
10	Jun 2017	QulckPay	CCD	
11			PPD	
12			WEB	
13	Jul 2017	QulckPay	CCD	
14			PPD	
15			WEB	
16	Aug 2017	QulckPay	CCD	
17			PPD	

- + Create
- Explorer
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- Reports
- Data
- Ask Zia
- Data Sources
- Settings
- More

View your data as a pivot table, a summary table, or graphically. Each report can be presented in the format of your choosing and changed on a click.

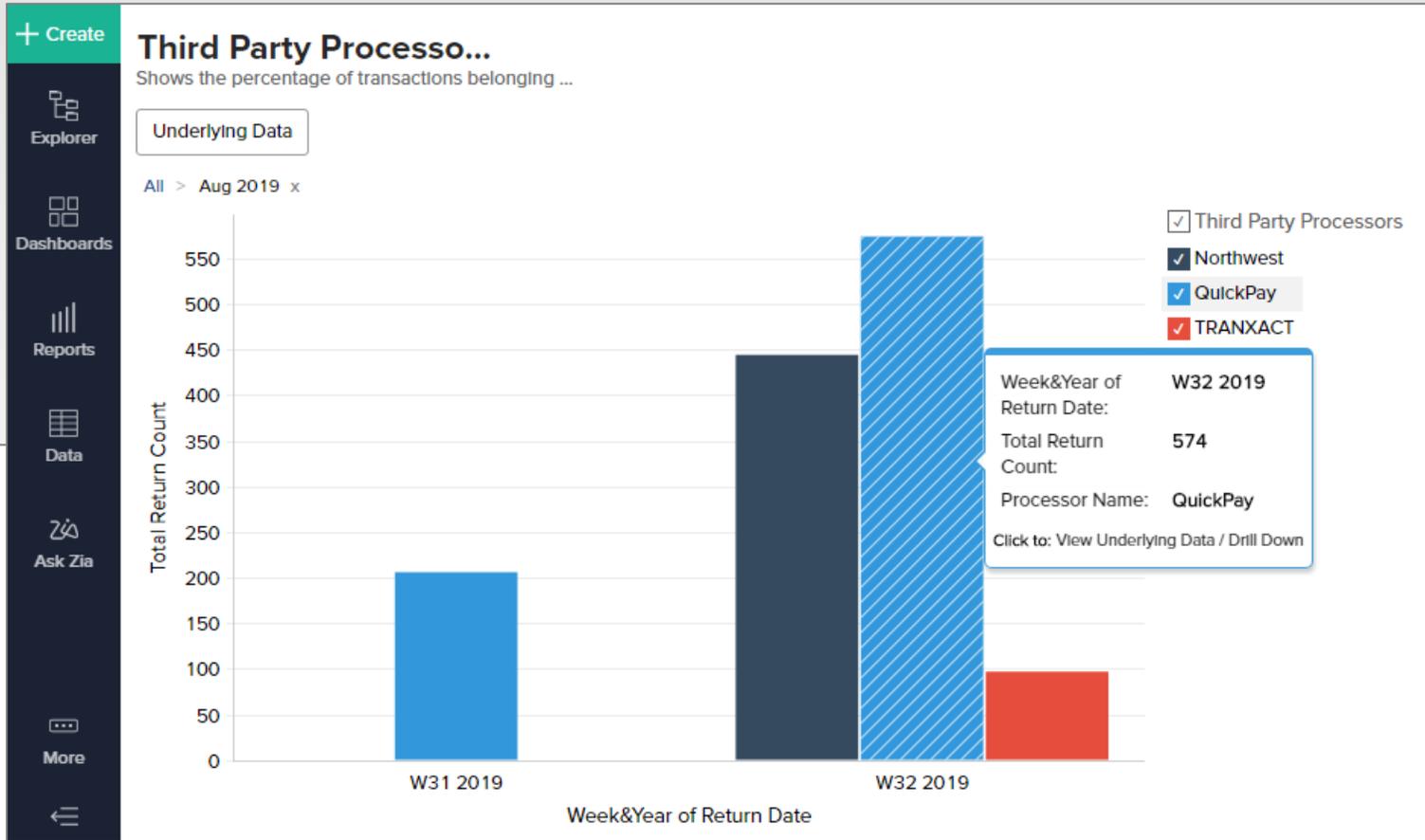
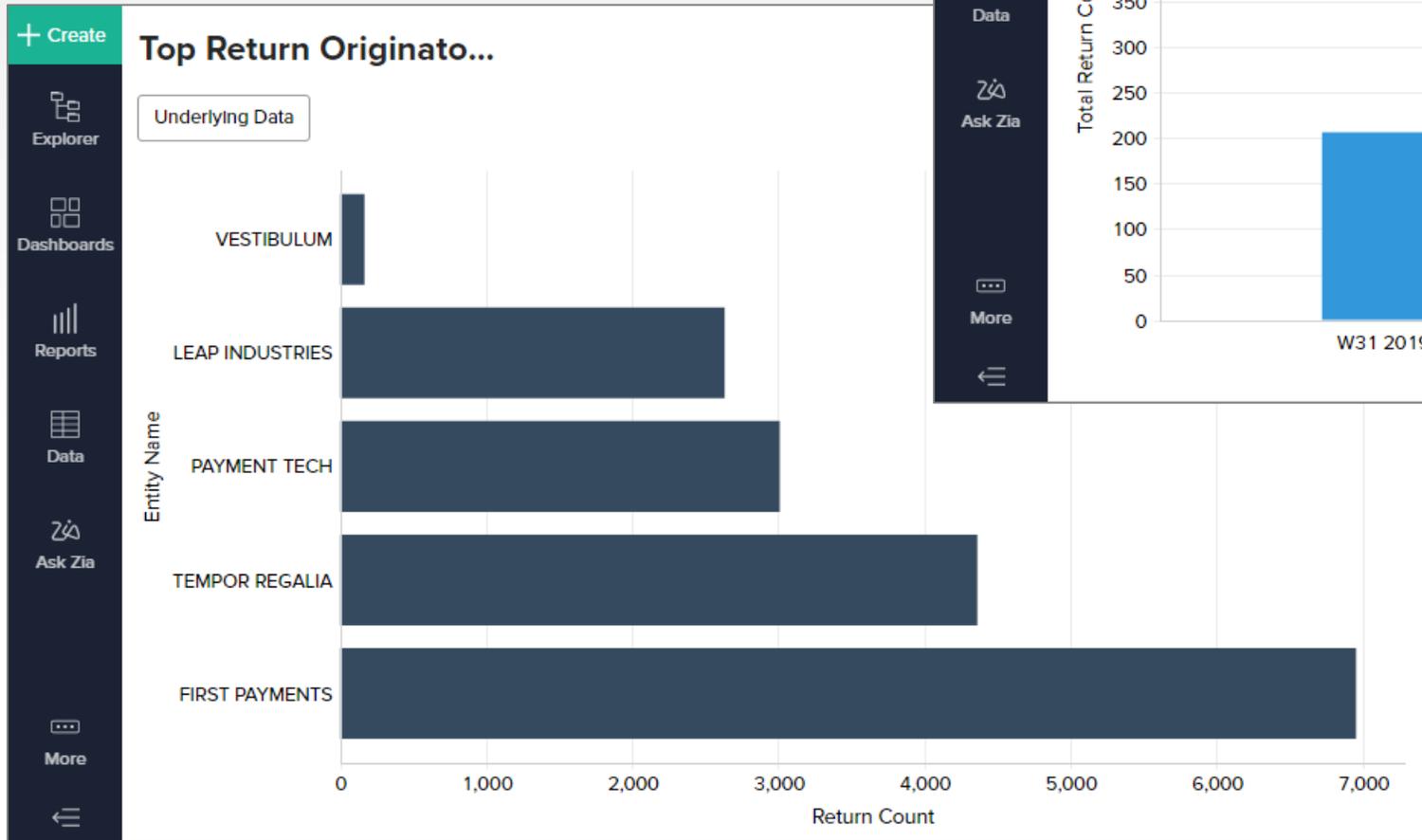
## Orgination Amount by Originator

Sort Underlying Data



Each report can be customized for your needs. Change color schemes, sorting orders, and hover text right in the browser.

Reports support live filtering, allow you to drill down or drill across for more insight, and can be exported as either data or a graphic.



When creating new reports, choose the audience you want to share them with. Keep reports private or share them with another user or a group of users.

### Create Alert ? ×

Alert Name:

**Conditions:**  
Alert me when the following condition matches

×

[+ Add Condition](#)

**How often?**  
  Hrs  Mins

Alert only if result changes

**Actions to Perform:**

Email - [Close](#)

Account Admin & Workspace Admin ?

From Email ID:

To Email ID:

Subject:

Message:

The report scheduling system allows you to choose an export format for your report and automatically set up a recurring email. At the time of your choosing, the system will automatically generate your new reports and email them directly to your inbox.

The alert system can be configured to monitor your reports for specific events and notify you when there are changes. For example, you might create an alert for returns monitoring each processors return rate and notifying you when they cross a specific threshold.



## Contact Info

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- 1 **Stay Compliant**
- 2 **Reduce Costs**
- 3 **Avoid Losses**
- 4 **Grow Revenue**