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[www.LaruTech.com](http://www.LaruTech.com)

# FFIEC READY



**ACH  
VISION™**

Manage Transactions in Real-Time

Laru Clarity and Vision are comprehensive multi-channel risk management solutions for ePayments. When combined you have an enterprise-wide approach to fraud, compliance, security and risk management.

These powerful tools can enhance the capabilities of any ODFI. And while their core functions are distinctly different from each other, together they offer a measure and control paradigm that is exponentially more powerful.

**Vision Offers the following:**

- Comprehensive risk prevention system for ACH originators
- Quarantine risky files that cause confusion, delay, embarrassment and costly reversals
- Catch innocent mistakes, risky transactions and deliberate malfeasance
- Protects your clients from costly errors and omissions
- Saves time and money during audits by providing a detailed audit trail
- Enhances and integrates seamlessly with Laru Clarity and Filefox
- Sees through the clutter to what really matters in real-time

### Unchecked ACH Files

**ACH VISION STOPS:**

- Duplicate Files
- Man-in-the-Browser Attack
- Files from originators with high returns
- Excessive Credit Exposure
- Files on Unexpected Dates
- Unusual Payments
- Unauthorized SEC Codes
- Files Exceeding Multi-Day Exposure Limits

**Risky files are  
quarantined**

**Vetted files are  
released for processing**



*Tompkins Bank (Tompkins Financial) considers it critical to understand the transaction-level behavior of our originators. Once these patterns are understood, we establish rules to catch anomalies from those patterns. Not only does this methodology help us with our risk containment objectives, it also identifies marketing and revenue opportunities. We use and recommend Laru's ACH Clarity to analyze behavior of originators and ACH Vision to trap anomalous transactions.*

Paul Quinlan  
Operations Officer  
Tompkins Services

*We use Laru's ACH Clarity software to help us with NACHA rule compliance as well as Operational, Board and Audit reporting. This process automation has not only eliminated several manual steps previously required, but added consistency and accuracy to our analytical and reporting capabilities. Several reports are used across the Treasury management functions when originator behavior is assessed periodically. Laru's ACH Vision product assists us with anomaly detection at the transaction level as recommended by the FFIEC. We highly recommend Laru's Business Intelligence driven ACH Clarity and Vision products for risk management.*

Patti Greenup  
Vice President, Retail Operations  
Fremont Bank

Laru Technologies is the only intelligent monitoring tool that analyzes, flags and stops suspicious transactions by comparing dozens of data elements in every new ACH credit and wire transfer to all previous transactions coming from that account.

### **FFIEC Mandated Layered Security:**

Laru Vision and Clarity work together to stop anomalous transactions at the point of fund transfer within your bank.

### **Easy Integration:**

Laru Vision fits in line within your ACH processing pipeline, hence no complex system integration required.

### **Automatic Configuration:**

Accept default configuration or adjust over 100 parameters to satisfy your custom requirements.

### **Risk Mitigation:**

Any file that violates a business rule is automatically put on hold. Alerts are sent to the appropriate operators and officers who may release, delay or reject the file.

### **Push Button Audits:**

Laru Vision automatically tracks all changes, additions, alerts, and approvals of parameters and risky files for audit purposes.

SOLUTION	WIRE VISION™	ACH VISION™	ACH CLARITY™	ACH FILEFOX™
Fraud Detection	✓	✓		
Risk Control	✓	✓		
Audit Support	✓	✓	✓	
Record Retention			✓	
Activity Dashboard	✓	✓	✓	
OCC 2006-39 Reporting			✓	
Research Tool			✓	✓
ACH File Editing				✓

