



### Preventing Outgoing ACH & Wire Fraud

- *Call the requesting party to verify payment instructions. Use a phone number on file versus one provided in a request.*
- *Maintain current vendor information for those authorized to change payment instructions.*
- *Educate and train employees to recognize, question and authenticate changes in payment instructions. Requests for secrecy and pressure to take immediate action are often signs of fraud.*
- *Do not confirm banking instructions via email.*
- *Limit the number of employees authorized to initiate ACH and wire transfers. Establish maximum transfer limits.*
- *Initiate payments using dual controls.*

### Preventing Check Fraud

- *Conduct a daily reconciliation. Fraudulent checks can be returned through the normal banking system within 24 hours.*
- *Implement Positive Pay Service on your accounts. If you do not utilize Parkside's Positive Pay Service, please contact our team to learn more.*
- *Improve your check safety features by using watermarks and special paper stock.*
- *Keep checks secure and segregate internal duties.*

### Preventing ACH Debit Fraud

- *Conduct a daily reconciliation. Fraudulent ACH transactions can be returned through the normal banking system within 24 hours.*
- *Implement ACH Blocks and Filters on accounts. Contact the Parkside team to learn more about how Blocks and Filters can help protect your accounts.*
- *Limit the number of employees authorized to initiate ACH transactions and establish maximum transfer limits.*
- *Initiate payments using dual controls.*