



FRAUD MITIGATION TOOLS

Heritage Direct offers a full suite of services designed to help protect your business in the digital age. Talk with your treasury management relationship officer about our fraud prevention tools and which ones might be best for your business.

Dual Control

Dual control requires approval by two users, decreasing errors and reducing the risk of fraud. This can be setup for user creation, user permissions, internal transfers, ACH origination and wire origination.

Positive Pay

Positive pay helps detect check fraud by identifying payments your business never issued or checks that don't match those you did issue. Those with a perfect match, we will pay. Rejected items are put in an exception report that your business reviews daily.

ACH Positive Pay

The system monitors ACH activity clearing your account so all authorized transactions process without delay. If there are unauthorized ACH transactions that attempt to clear your account, they'll be flagged as an exception, and you must decide to pay or return the transaction.

Tokens

Security tokens defeat malware programs by generating a new passcode every 30 seconds. Users must enter the current passcode to access the system. Even if malicious programs capture stolen credentials, the token passcode expires within seconds. Since only the user who has the token can know the current passcode, cybercriminals are prevented from accessing the system.

Alerts

There are various alerts that can be setup within Heritage Direct that help identify payments and transfers that have been approved. You can customize who can receive the alert, how they receive it and the subject line.

Some of the more common alerts our digital banking specialists see are alerts for ACH origination, online wires, check positive pay and ACH positive pay, but you can set up an array of alerts in Heritage Direct, including:

- ACH payment status change – notifies you when the status changes on a payment.
- Check positive pay no suspect items – notifies you if there are no check exception items to decision that day.
- Balance – notifies you when certain account balance types have been reached (opening, closing, current ledger, etc.).
- User actions – notifies you when a user has performed certain types of user maintenance.

Learn more about setting up alerts and other features of Heritage Direct at heritagebanknw.com or contact us at 800.455.6126 for assistance.

This article was originally printed in the Q1 2022 issue of Banking Business, our quarterly magazine for business banking customers. Ask for a copy at your local branch or read any issue online at HeritageBankNW.com/BankingBusiness.



Heritage
BANK



Equal Housing Lender | Member FDIC

heritagebanknw.com | 800.455.6126 |   