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Why?

- Letterhead and voided checks can be easily forged.
- They offer not proof of account ownership.
- When transmitted via email, they can be easily intercepted and swapped out.

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Why?

- Verifying outgoing phone number ownership is (somewhat) easy. Verifying incoming phone number is not.
- Post Covid = lots of VM; VM can be forwarded to email. Email can be hacked.
- Incoming 'call back' = no certainty of who you are speaking with.
- Burner phones are a real thing!



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Why?

- Fraud techniques and compliance requirements change all the time- is the process up-to-date?
- Is it being followed?
- Is it insurable? Can it be audited?
- Does it rely on a human being 100% right all the time?
- Is your 3rd party provider covering ALL bank account changes? Is it verifying ownership?

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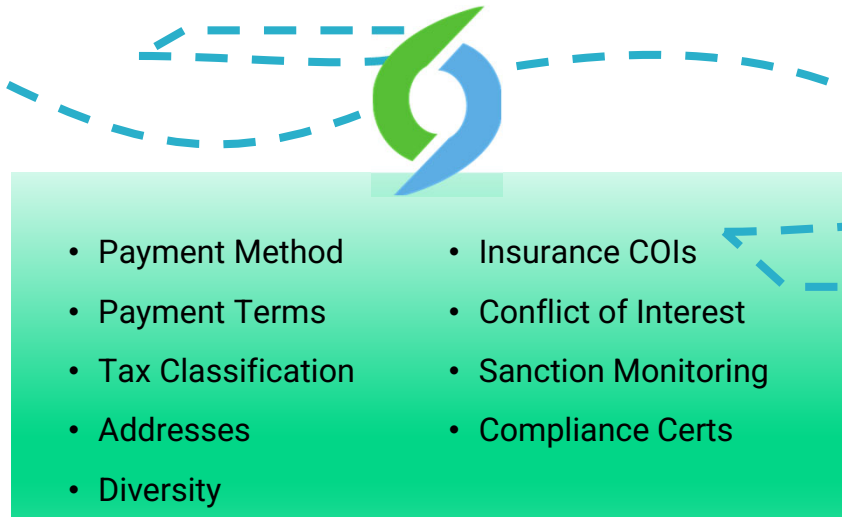
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3rd Party Data Checks

Fraud Protection

Network Intelligence

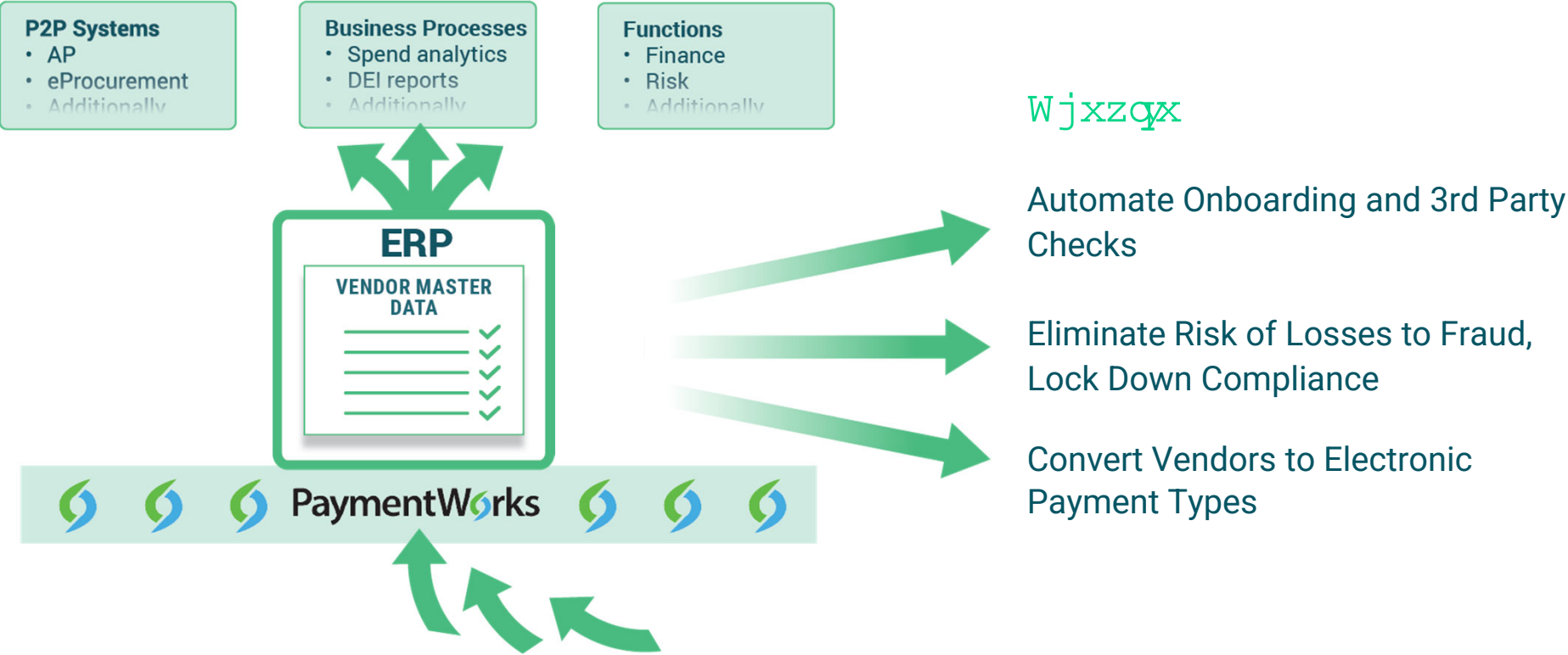
ERP Connectors

PaymentWorks

PaymentWorks

PaymentWorks, Inc.

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Controlled Costs	Reduced Risks	Optimized Payments
<ul style="list-style-type: none">• Automated 3rd party checks• Onboarding Tracker® for complete visibility• Support and reporting	<ul style="list-style-type: none">• Risk transfer for fraudulent ACH payments• Auditable business controls• Collection point for all compliance documentation (e.g., sanctions checks, insurance docs, conflicts of interest, etc.)	<ul style="list-style-type: none">• Payment strategy married to onboarding process• Lever to drive adoptions of electronic payments• Reporting and analytics



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