KeyBank's Fraud Protection Services: ACH Electronic Payment Authorization

Protect your accounts from unauthorized ACH debits

A thief, posing as the owner of your account, could provide information to a creditor and requests that funds be withdrawn to pay a debt. This creditor’s bank submits an electronic transaction requesting that your account be debited. All of this can happen without your knowledge or consent.

Protect yourself against this form of electronic fraud by using Key’s **Electronic Payment Authorization (EPA)** service to block, filter, or identify any unauthorized transactions attempting to-post to your DDA account.

**How it Works**

With Key’s EPA service, you can either authorize specific ACH debits or block all ACH debits to your DDA account(s). We compare your organization’s originating ACH Company ID number to the authorizations you have on file to determine whether or not to accept incoming ACH debits to your account(s).

**Choose from the following levels of service**

- Block all ACH debits with automatic return
- Pay only pre-approved vendor, biller, etc. ACH debits and automatically return all other items
- Pay only pre-approved vendor, biller, etc. ACH debits, and receive a report to review “exception” items and pay/return them as desired
- Allow eCheck ACH items to be blocked, pre-approved for payment, or report as “exception” items

**Benefits**

- Protects your accounts from fraudulent or unauthorized ACH debit activity
- Streamlines your ACH payables and eliminates costly check and paper processing expenses for recurring check disbursements
- Enables you to maintain full control over your accounts while receiving external debits; eliminates the possibility of any unauthorized external debit entries posting to your account(s)
- Makes your reconciliation of payments and cash flow forecasting processes easier.

**What Sets Key Apart**

- KeyBank’s EPA service provides a comprehensive solution to protect your DDA accounts from unauthorized ACH debits.
• Our EPA service allows you to choose to either block all entries, authorize only specific debit entries, or report exception items for pay/return decisions.

• Choose the extra flexibility of blocking all or reporting only authorized eCheck ACH debits for any checks converted into ACH transactions.

Why Choose Key
Key is one of the top cash management providers in the U.S. and is heavily invested in new technology. We offer a full range of services to help you become more efficient and productive. We have earned the trust of clients both large and small with our dedicated commitment, extensive resources, and expertise. We offer the solutions and depth of experience needed to achieve your business goals.

Contact Us
To learn more about the Disbursement Electronic Payment Authorization services and how they can maximize your organization’s effectiveness, please contact your Treasury Management Professional. For general information, please call us at 1-800-821-2829 or visit our Web site www.key.com/globaltreasury.