

# Top 5 Strategies to Prevent Banking Fraud

## **Segregation of duties**

Separate cash handling from record keeping. Bookkeeper should not be able to make electronic disbursements without Pastor involvement via in-system approval

## **Limit access to financial accounts - Page 2**

Pastor is the overall administrator of parish accounts; pastor can authorize other staff access. Limit access to information needed to perform responsibilities. Each user has unique login credentials and Multi-Factor Authentication

## **Utilize available controls at the bank level**

### **Dual approval - Page 3**

For all payments, one employee initiates a transaction and the Pastor approves it. Dual approval is critical for ACH and wire transfers.

### **Payee Positive Pay & Other Fraud Services - Page 4**

Parish informs the bank of checks written so only bona fide checks are cashed. Also available for ACH.

### **Remote Deposit - Page 9**

Minimizes exposure to loss of checks during handling at the parish. Speeds availability of funds. Creates PDF of check images. Use of an armored car for cash and coin prevents physical exposure of individuals making a bank deposit.

### **Commercial Card**

Utilize your commercial card to make payments instead of transacting directly through your bank account.

## **Monitor closely**

All staff should be alert to business email compromise (BEC) and Automated Clearing House (ACH) spoofing. Pastor should review the monthly bank statement and reconciliation and should occasionally check the bank balance on-line.

## **Shield the network**

Regularly update firewalls, spyware and anti-virus software on servers and individual computers.

# Optimize Account Security with Intellix.

Use the robust power of Intellix to enhance your internal controls:

## User Profiles & Administration

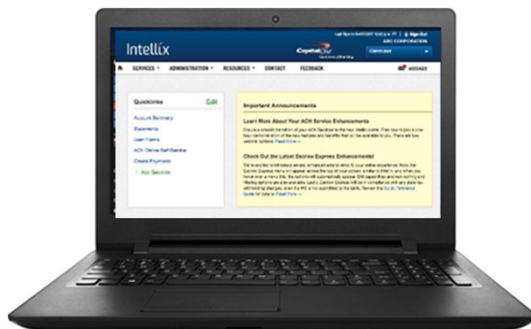
- Require unique login credentials for all users
- Establish dual control for all administrative and transaction functions
- Separate duties among multiple employees:
  - One person initiate payments/files
  - Separate user to approve/release payments & files
  - Require secondary approval when adding roles and users
- Establish transaction limits for users who approve and release payments
- Match access to job requirements
- Delete users as needed

## Notifications

- Subscribe to alert options including security alerts with custom recipient lists
- Re-authorization for high-risk transactions
- Access audit reports on both ad-hoc and regular basis

## Personalization

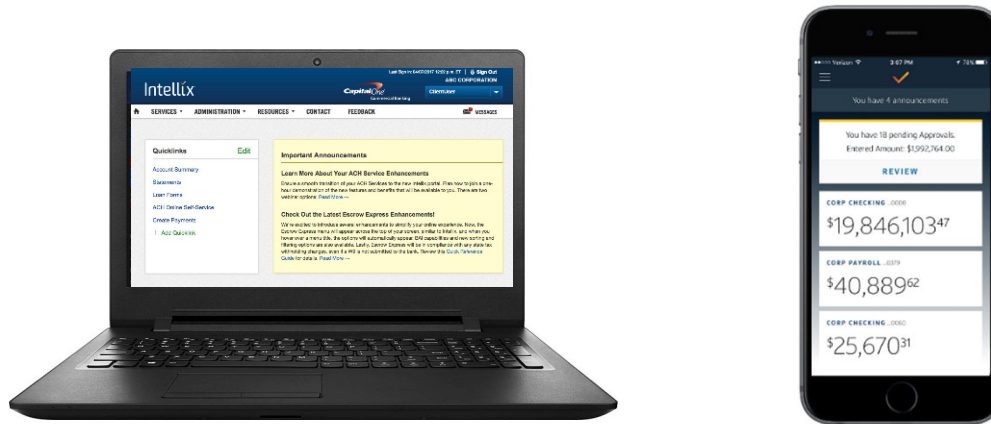
- Customizable views and filters, including user dashboard—*Quicklinks*
- Use strong security challenges for password resets
- Stay current with industry specific content including best practices, industry trends, new reports and white papers



*The pastor is the Administrator in Intellix. Another clergy should be the back-up Administrator. The bookkeeper can be authorized to initiate transactions, but the pastor or back-up clergy must approve in Intellix.*

# Dual approval for ACH transactions

The Pastor can approve the Payroll ACH via Intellix in the office or on the go



Bookkeeper  
initiates  
payroll direct  
deposit ACH

Pastor  
receives  
Notice of  
Pending

Pastor logs  
in to Intellix

Pastor  
approves  
payment file

Transaction  
released for  
payment

# Payee Positive Pay

Payables

## How it works

Each time a parish issues checks, an electronic check file is delivered to the bank. The file can come as a direct transmission or as an upload through Intellix. Off-cycle check payments can also be manually input directly to the Intellix Positive Pay System.

## What's Next

### Real-time payment protection

Capital One's check fraud defense system automatically compares serial numbers and dollar amounts for each check paying only those that match your files exactly.

There is an optional feature that also matches on payee name.

### Online exception review

Checks presented for payment that do not appear on your issue file are considered Exception Items. Parishes receive notice of exception items and will be prompted to view and make "pay" or "return" decisions through the Intellix® portal.

### What if you forget

During the set-up of the Positive Pay service, the Parish will select a default decision. If no decision is made prior to the decisioning cut-off time the bank will use the default decision to process the item, Capital One recommend a "return" default.

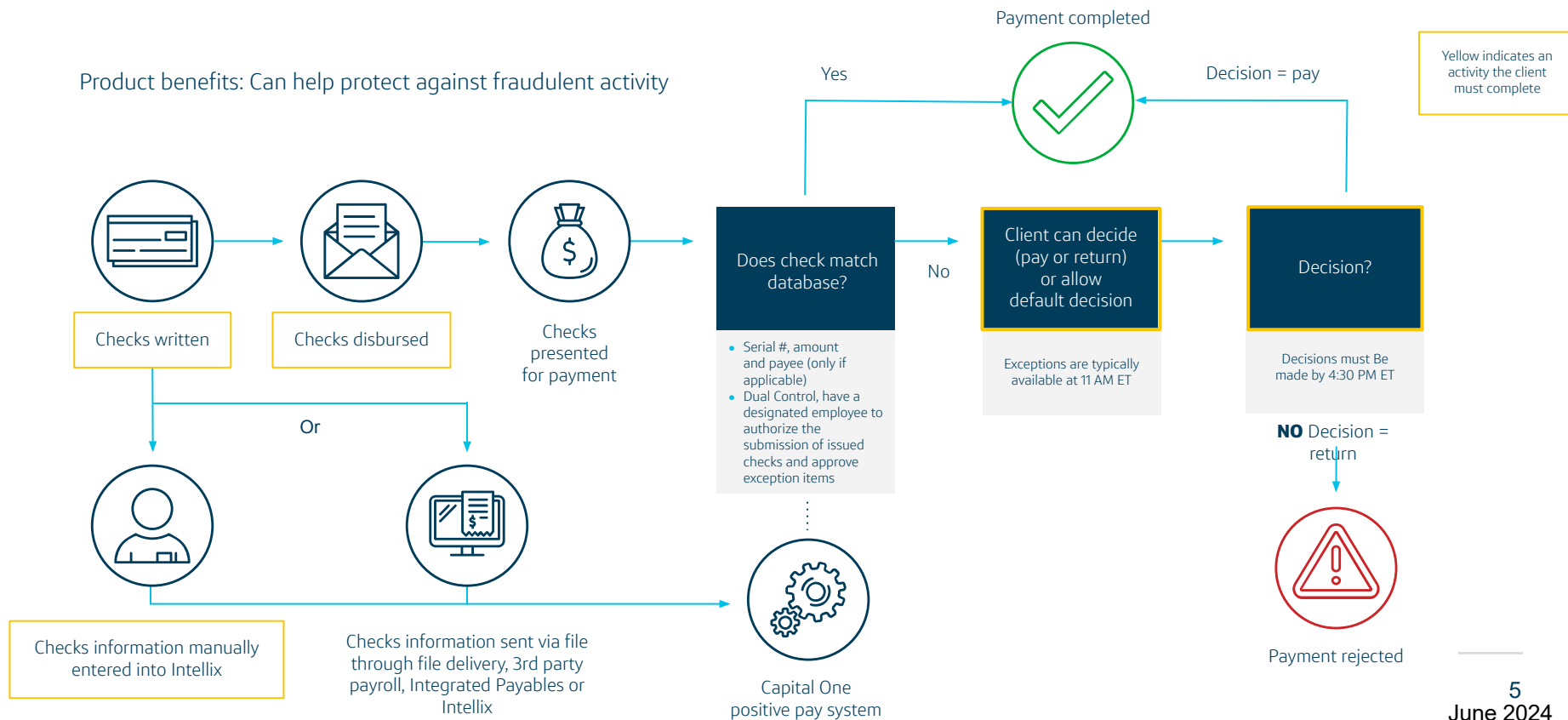
## Why clients love it

- Minimizes potential losses due to both external and internal check fraud, and human error
- Provides electronic receipts for each pay or return decision as well as detailed reporting
- Stops payment of unauthorized checks presented by any means, even at the teller window

# Check Payee Positive Pay



Product benefits: Can help protect against fraudulent activity



# Check Payee Positive Pay



**Positive Pay for checks can help your organization protect against potential check fraud by matching check issue information against checks presented for payment.**

## Fees:

- Payee Positive Pay Monthly Maintenance: \$80.50
- Payee Positive Pay Items: \$0.046
- Positive Pay Exception Return: \$11.50 (per return)
- Positive Pay Exceptions: \$5.00
- Positive Pay Check Issues: \$0.01
- Positive Pay Voids: \$0.17
- Online File Upload Fee: \$0.00
- ARP Duplicate/Issue Correction: \$0.40

## Next Steps:

1. Treasury Management Consultant, Jenna Malanga ([jenna.malanga@capitalone.com](mailto:jenna.malanga@capitalone.com)), will need authorization from an account signer (this is typically the pastor to the parish) to proceed with the implementation of the service via email as well as a mobile phone number for Docusign authentication
2. Provide Capital One with the contact (name, email, and phone number) for the implementation
3. Treasury Management Associate, Janet Shields ([janet.shields@capitalone.com](mailto:janet.shields@capitalone.com)), will reach out to the implementation contact at the parish to introduce the onboarding manager and kick off the implementation process
4. Parish contact will need to provide a check issue file in compliance with Capital One required file format for payee positive pay testing
5. Parish contact will meet regularly with the Capital One onboarding manager to implement, test, and activate the service

# ACH Positive Pay



**ACH Positive Pay assists the parishes in protecting your accounts from ACH or electronic payment fraud. Once a fraudster has the account number and routing numbers, there is a chance they will attempt to debit the account electronically. This service aides in preventing unauthorized debits from leaving your account.**

## ACH Positive Pay

- Parish submits a list of vendors authorized to initiate ACH debits from the account
- For parishes who are existing Capital One clients, our onboarding team will provide a 12 month historic debit history for you to decision for approval of which vendors should be added to the service
- You can review and decide whether to allow ACH debits that you did not pre-authorize
- Set specific dollar amounts or thresholds for ACH debits
- Set up a one-time authorization or define recurring authorizations for a trading partner payments
- Unauthorized debits must be decisioned by 5:15 PM ET on the effective date of the payment; otherwise, the item will automatically be returned
- Alerts can be set-up to notify you when a decision is awaiting approval

## Fees:

- ACH Positive Pay Maintenance: \$25.00
- ACH Positive Pay Authorization: \$0.60
- ACH Positive Pay Modification: \$1.10
- ACH Positive Pay Exception: \$0.05
- ACH Positive Pay per item returned: \$5.00

## Next Steps:

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2. Provide Capital One with the contact (name, email, and phone number) for the implementation
3. Treasury Management Associate, Janet Shields ([janet.shields@capitalone.com](mailto:janet.shields@capitalone.com)), will reach out to the implementation contact at the parish to introduce the onboarding manager and kick off the implementation process
4. For parishes who are existing Capital One clients, our onboarding team will provide a 12 month historic debit history for you to decision for approval of which vendors should be added to the service
5. Parish contact will meet regularly with the Capital One onboarding manager to implement, test, and activate the service

# ACH Debit Block



**ACH Debit Block will protect your account from being debited from anyone.**

## ACH Debit Block

- The parish authorizes Bank to block ALL ACH Debits from posting (including clients' own origination).
- For parishes who are existing Capital One clients, our onboarding team will provide a 12 month historic debit history to confirm that the requested account has not been debited. If we see debits in the history, we'll review in implementation or recommend proceeding with ACH Positive Pay.
- All ACH Debit transactions presented to the client's account will be automatically returned.

## Fees:

- ACH Debit Block Monthly Maintenance: \$21.75
- ACH Debit per Item returned: \$5.50

## Next Steps:

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2. Provide Capital One with the contact (name, email, and phone number) for the implementation
3. Treasury Management Associate, Janet Shields ([janet.shields@capitalone.com](mailto:janet.shields@capitalone.com)), will reach out to the implementation contact at the parish to introduce the onboarding manager and kick off the implementation process
4. Parish contact will meet regularly with the Capital One onboarding manager to implement, test, and activate the service



# Remote Deposit



## Without Remote Deposit



## With Remote Deposit



# Remote Deposit



**Remote Deposit enables companies to scan checks remotely from their place of business or from their smartphone and securely transmit check images via the Internet to Capital One Bank for deposit.**

Features	Benefits
Extends deposit deadline to 11:00 pm ET / 10:00 pm CT for same-day ledger credit each business day	Improved availability of funds
Clients quickly and conveniently deposit checks electronically, right from their desktops	Increased productivity and reduced transportation and/or courier costs
Deposits can be made as many times during the day as necessary	Flexibility and improved cash flow management
Check images remain online for up to two years	Improved ability to research checks transmitted to the bank
Check payments can be applied to pending receivables in QuickBooks or Peachtree accounting software at no charge	Streamlined accounts receivable processing
Remote Deposit service ensures the image quality of each check scanned and automatically checks for duplicate items	Increased quality control and fewer errors

## How it works with a desktop scanner:

- Client prepares the deposit by totaling the checks for deposit
- Client enters the control total of the batch and then begins the process of scanning checks
- The desktop check scanner is used to create an image of the front and back of each check
- Client submits the deposit to the Bank for processing
- Client destroys the original checks within a

## How it works with a smartphone:

- Client downloads the Capital One Business Deposits app from the Apple App Store or Google Play
- Client logs in with credentials provided by TM Client Services
- Client endorses the check
- Client takes a photograph of the front and back of the check
- Client submits the deposit

# Remote Deposit



**Remote Deposit enables companies to scan checks remotely from their place of business or from their smartphone and securely transmit check images via the Internet to Capital One Bank for deposit.**

## Fees:

- Remote Deposit Maintenance: \$25.00
- Remote Deposit Items Processed: \$0.00
- Remote Deposit Car Lar: \$0.00
- Remote Deposit License Fee: \$0.00
- Remote Deposit Mobile Capture Items: \$0.00
- Encoded Items: \$0.00

## Next Steps:

1. Treasury Management Consultant, Jenna Malanga ([jenna.malanga@capitalone.com](mailto:jenna.malanga@capitalone.com)), will need authorization from an account signer (this is typically the pastor to the parish) to proceed with the implementation of the service via email as well as a mobile phone number for Docusign authentication
2. Provide Capital One with the contact (name, email, and phone number) for the implementation
3. Treasury Management Associate, Janet Shields ([janet.shields@capitalone.com](mailto:janet.shields@capitalone.com)), will reach out to the implementation contact at the parish to introduce the onboarding manager and kick off the implementation process
4. Remote device scanner will be ordered during the implementation process
5. Parish contact will meet regularly with the Capital One onboarding manager to implement, test, and activate the service
6. When the device arrives to your location, the parish will work with the onboarding manager for assistance with the installation of the device and make a deposit to confirm successful set-up

# Vault Services



**Provides a secure, consistent method for clients to consolidate deposits into a single account and submit coin and currency orders online, 24/7.**

Features	Benefits
Pickups and deliveries via armored courier*	Improved safety and security
Client chooses their preferred armored courier	Ability to negotiate service contract on their own terms
Both pickups and deliveries can be provided	Ability to deposit cash or to order coin and currency from the bank, using the same service
Client determines their own pickup/ delivery schedule (every day, twice a week, weekly, etc.)	Flexible scheduling

## How it works:

- For deposits, client coordinates the collection of cash with the armored courier
- The armored courier delivers the cash deposits to a designated Capital One Vault
- For delivery of cash from the Bank, client contacts Capital One Vault via a voice response system and places their coin and currency order
- The armored courier picks up cash from the Vault and delivers it to the client

*\*Armored car service is separately contracted by the parish*

# Vault Services



**Provides a secure, consistent method for clients to consolidate deposits into a single account and submit coin and currency orders online, 24/7.**

## Fees:

- Cash Deposited Vault: \$0.00
- Deposits Credited Vault: \$0.00
- Deposit Adjustment Vault: \$0.00
- Parish will be charged for their courier and vault services directly from your selected provider

## Next Steps:

1. Treasury Management Consultant, Jenna Malanga ([jenna.malanga@capitalone.com](mailto:jenna.malanga@capitalone.com)), will need authorization from an account signer (this is typically the pastor to the parish) to proceed with the implementation of the service via email as well as a mobile phone number for DocuSign authentication
2. A proximity study will be completed to identify the closest vault location to the parish
3. Parish will reach out to obtain pricing quotes from their courier and vault service provider of choice
4. Parish will enter contract directly with the courier and vault provider
5. Provide Capital One with the contact (name, email, and phone number) for the implementation
6. Treasury Management Associate, Janet Shields ([janet.shields@capitalone.com](mailto:janet.shields@capitalone.com)), will reach out to the implementation contact at the parish to introduce the onboarding manager and kick off the implementation process for the online vault services tab within Intellix
7. Parish contact will meet regularly with the Capital One onboarding manager to implement, test, and activate the service within Intellix and confirm visibility to deposits from vault provider. Profile will be established with your vault courier.

# Return Item Viewer is accessed from Intellix single sign-on

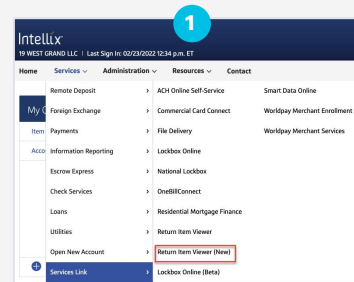


## Introduction

Return Item Viewer allows you to view intraday images of chargebacks on your account online. Return Item Viewer archives these images of chargebacks.

## Logging into Return Item Viewer

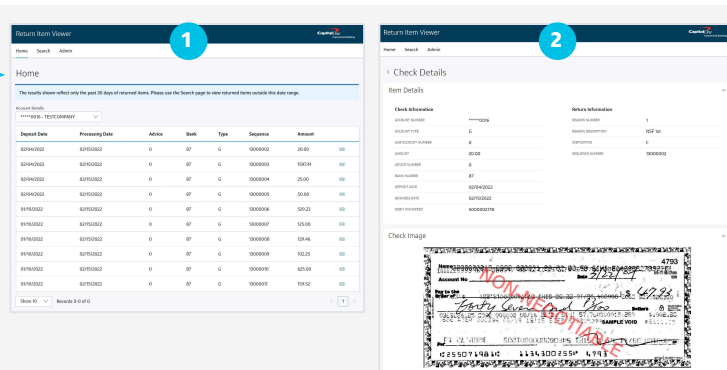
- 1 From the Intellix home page, select Service, Services Link, then click **Return Item Viewer** (new) link.



## Viewing returned items on the home page

The past 30 days of data will be shown on the home page. Please use the search screen for items outside of this date range.

- 1 Select **Account Number** from the drop-down list, or enter the Account Number to search and select in the drop-down list.
- 2 Click on the item to view additional details and the check image.



## Fees:

- No Cost

## Next Steps:

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4. Parish contact will meet regularly with the Capital One onboarding manager to implement, test, and activate the service within Intellix

# ADW Parish Banking Relationship Team



## Relationship Manager

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