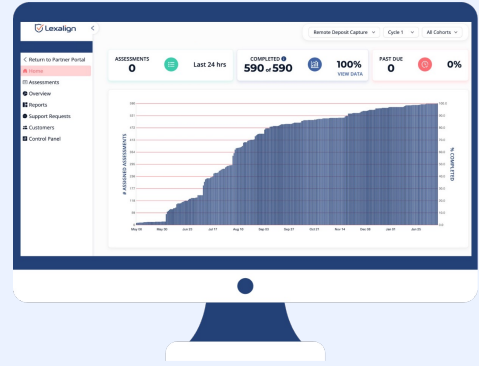




Compliance you can **measure**.  
Oversight you can **defend**.



We are uniquely focused  
on empowering your  
customers' compliance.



Lexalign automates oversight of commercial customer payment operations, helping banks meet relevant regulatory expectations with documented, risk-based oversight.

Customers are sensitized and educated on compliance gaps, while banks gain the scoring and visibility needed to manage risk at scale—while confidently building audit-ready records.

### 3.2 Consumer Credits

The table below contains an analysis of your compliance with Nacha Rules governing the use of the ACH Network for consumer ACH Credits, with reference to the applicable rule.

Compliance Issue	Company Practice	Compliance Adequacy	Gap	Risk Factor
SEC Code for consumer ACH Credits	You said you use the following SEC Code(s): PPD, POS	👎		
Authorizations meet basic requirements and contain standard terms	You said in <b>some but not all cases</b> they do	👎		⚠️
For <b>Direct Deposit</b> : Company Entry Description contains "PAYROLL" (NR Appendix Three, Subpart 3.2.2)	You said you do use ACH consumer credits for payroll purposes but were not aware of this new Rule and <b>don't yet</b> do this			

Topic: ACH Risk & Compliance Assessment

4.3 Single Consumer ACH Credits

You've told us you use ACH Credits for recurring credits to consumer accounts—

Do you also initiate ACH Credits to make one-time payments to consumer accounts?

Yes

No

SUBMIT ANSWER

### ALL TREASURY CUSTOMERS

#### Your Customers Receive:

- ✓ Clear understanding of what's required to operate securely and compliantly
- ✓ Practical guidance to identify and close gaps in their payment operations
- ✓ Confidence that their controls align with applicable rules and expectations
- ✓ A structured path to reduce fraud risk and protect their business

### FINANCIAL INSTITUTIONS

#### You Receive:

- ✓ Risk-based insight into customer operations across the portfolio
- ✓ Defensible oversight supported by consistent, audit-ready records
- ✓ Tools to prioritize resources and focus on higher-risk customers
- ✓ Scalable growth grounded in demonstrated risk management



Learn more at [lexalign.com](https://lexalign.com) or email [sales@lexalign.com](mailto:sales@lexalign.com)



## DIAGNOSTIC INTERVIEWS

**On average, 80% of customers complete their diagnostics and 95% open audit reports.**

Using diagnostic interviews, Lexalign walks your customers through a smart analysis of their operations, identifying which risks and rules apply and where they stand on compliance.

Through this automated process, Lexalign delivers the foundation of a risk management program, helping your customers benchmark their practices against the applicable regulatory and risk frameworks. They immediately receive essential, auto-generated insights and documentation to close operational gaps, including:

- ✓ Human Risk Factors
- ✓ Rules Adherence
- ✓ Security
- ✓ Fraud Prevention

## Security for Electronic Banking & Fraud Prevention

### SECURITY

Foundational diagnostic for all Treasury customers. This diagnostic establishes a baseline view of a customer's security and operational controls across their electronic banking environment.

Anchored in security standards articulated by the Federal Trade Commission and related regulatory guidance, it assesses for the minimum controls to safely access and use electronic banking services (access controls, device and network security, incident history, staff practices, and foundational fraud prevention).

## ACH Originator

### ACH

By examining the customer's actual ACH activities, this diagnostic applies relevant federal law, Nacha Rules, and official guidance in context—helping identify gaps, assess the adequacy of existing safeguards, and determine what additional steps are needed to support secure, compliant ACH origination over time.

By assessing how customers originate transactions, manage authorization, and protect against operational breakdowns and fraud, it enables banks to “verify by appropriate oversight”, as stated in the new Nacha Fraud Monitoring Rules.

## Remote Deposit Capture

### RDC

This diagnostic evaluates how customers manage the operational and fraud risks associated with remote deposit capture. It focuses on access management, device controls, item handling and retention, duplicate detection practices, and employee training and awareness.

Paired with the Security for Electronic Banking foundation, this diagnostic addresses the unique risks of decentralized deposit activity and aligns with regulatory guidance and industry best practices for RDC programs.

## Third-Party Sender

### TPS

The Third-Party Sender Audit is designed for Third-Party Senders and Nested TPS relationships and builds on the ACH Originator diagnostic. It evaluates governance, monitoring practices, origination agreements, and control structures in light of Nacha's heightened expectations for TPS oversight.

This diagnostic operationalizes a bank's responsibility to assess and retain evidence of TPS compliance under Nacha's Fraud Monitoring Rules, including annual audit obligations.

Learn more at [lexalign.com](https://lexalign.com) or email [sales@lexalign.com](mailto:sales@lexalign.com)