



CENTRIX SOLUTIONS, INC.

Community Banks Team with Centrix to Fight Payments Fraud and Manage Risk

ACH Risk Analytics • ACH Positive Pay • Check Positive Pay • Payee Match

LINCOLN, NE, September 15, 2011 – Over the past 12 months, more than 50 community banks have implemented systems provided by Centrix Solutions to detect payments fraud and provide ACH risk analysis and reporting. These banks are now protecting commercial customers with more sophisticated fraud detection technology and executive management is benefiting from the detailed risk exposure information that is readily available.

According to Tim Schnell, President of Centrix, “Our proven track record in payments fraud detection includes check positive pay, payee positive pay, teller positive pay, ACH positive pay, ACH filters/blocks and account reconciliation, all offered through a single platform which is our Exact/TMS™ system. We felt it was a natural progression to lead the charge against ACH origination fraud as the threat of account takeovers and other cyber-crimes evolved.” Centrix worked with its established and loyal client base to address the operational challenges that many were struggling with regarding ACH risk management. The result is the Centrix Payments I.Q. System™ (PIQS), which provides community banks with simple, efficient ACH risk management tools.

ODFI Risk Management: Centrix PIQS provides community banks with a cost effective ACH risk management solution that encompasses active monitoring of ACH origination activity, ACH origination file calendars, submission of control totals for originated files, management controls for suspect files, ACH billing, and historical ACH reporting to simplify risk assessments and executive level reporting. PIQS plugs into the current ACH origination workflow to validate activity based on metrics defined for each originator. The risk management reports are designed to accommodate the ACH risk reporting requirements defined by regulators and NACHA with a goal of eliminating the manual tracking and spreadsheets that many institutions use today. Banks using PIQS have extensive research and analysis capabilities that can be accessed very quickly and easily.

RDFI Risk Management: From an RDFI perspective, the Exact/TMS™ system is used by financial institutions across the country to detect incoming fraudulent check and ACH activity. Exact/TMS™ is looked upon as a leader in the positive pay and account reconciliation market, and business relationships with several of the top online banking and core processing system vendors reflects this. In addition to the positive pay and account reconciliation functionality, the system also includes ACH reporting capabilities including EDI translation of corporate payments as well as automated returns delivery to originators.

To learn more visit www.centrixsolutions.com or call (402) 488-3990.

About Centrix Solutions, Inc.

Centrix Solutions, located in Lincoln, Nebraska, provides financial institutions with products and services to help manage risk and optimize efficiency. With a product line that encompasses treasury management, compliance & risk management and bank operations, Centrix provides clients with a broad array of strategic technology solutions. The Centrix professional services team also evaluates technology needs, provides expert advice, and develops custom solutions for unique business problems or systems integration projects. More information can be found at www.centrixsolutions.com.

Corporate contact:

Bradley S. Johnson, Centrix Solutions, Inc.

Director of Business Development

(402) 488-3990

bjohnson@centrixsolutions.com

www.centrixsolutions.com