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EagleBank and FCB Banks Choose Centrix for ACH Risk Management

LINCOLN, NE, February 10, 2011 – Centrix Solutions Inc., a provider of risk management products to financial institutions, today announced that EagleBank in Maryland and FCB Banks in Illinois have both implemented the Centrix Payments I.Q. System™ (PIQS) to mitigate ACH risk and simplify ACH reporting. EagleBank (www.eaglebankcorp.com) is a community business bank with \$2B in assets, while FCB Banks (www.fcbbanks.com) is a two-bank holding company with total assets of \$1B. Although each serves a unique market and client base, both organizations share a deep concern about ACH risk and have taken a proactive step to mitigate this risk by implementing Centrix PIQS.

Jennifer Hearn, AAP, Cash Management Coordinator for FCB Banks, understands that the growth of ACH brings with it not only an increased risk of fraud, but also operational challenges. According to Mrs. Hearn, “We found it necessary to implement an ACH risk management and compliance solution such as Centrix PIQS in order to protect our banks from ACH fraud and also simplify compliance. Operationally, the automation and simplified reporting will improve employee productivity and make it easier to understand our ACH activity.”

PIQS encompasses ACH file monitoring and validation of originated activity, ACH calendaring to insure originated files were submitted as scheduled, and comprehensive reporting of both originated and received transactions. The system automatically alerts bank personnel when suspected fraud is detected, at which time an override decision is made by the financial institution. A combination of ad-hoc reporting and pre-defined reports greatly simplify the reporting requirements mandated by regulators (i.e. OCC 2006-39) and NACHA, including ACH origination volume, multi-day exposure positions, return analysis, transaction type (SEC) reporting and capital adequacy reporting.

Tim Schnell, President of Centrix Solutions, thinks the time is now for the financial industry to be aggressive in fighting ACH fraud. “When it comes to detecting and preventing ACH fraud, a wait and see approach can be very costly. Stories abound about the on-line channel being compromised by innovative account takeover schemes, so adding a secondary layer of protection between the on-line ACH submission channel and the ACH network is a prudent strategy. PIQS provides this layer of protection while also offering the analytical reporting that many institutions currently cannot get or are tracking manually in a spreadsheet.”

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.

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