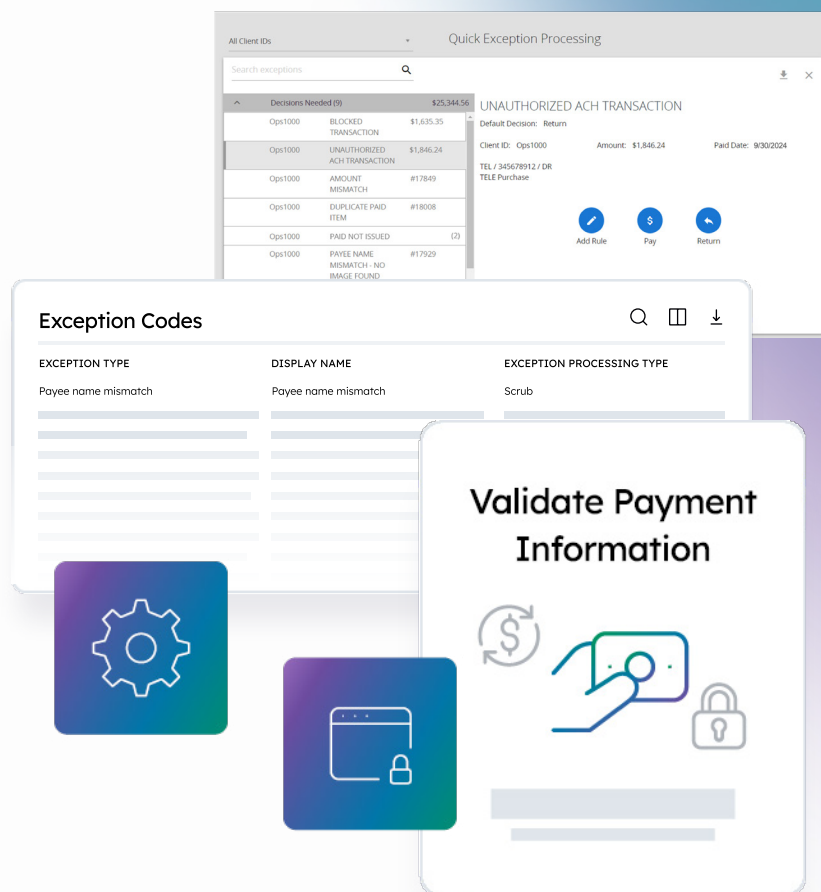


Centrix Exact Transaction Management System (ETMS)TM

Mitigate fraud risk and facilitate positive pay

In 2023, 80% of U.S. organizations reported incidents of attempted or actual payment fraud. For financial institutions, the true costs of check and ACH fraud ripple beyond the fraudulent event. Fees, fines, and investigation costs combine to drag down firms' bottom lines, while hits to reputation and customer trust risk stifling future growth.

With Centrix ETMS, financial institutions can safeguard themselves and their clients against the growing threat of check and ACH fraud. By combining powerful tools that enhance check validation and provide real-time fraud insights, Centrix ETMS enables financial institutions to mitigate their fraud risk—while positioning them, in turn, to deliver robust fraud protection to their own business clients.



Comprehensive positive pay

Streamline payment validation, exception management, and transaction monitoring processes for both back-office staff and the teller line so fraudulent anomalies get flagged—and stopped—quickly.

End legacy processes

Automated, full-featured transaction management ensures complete, seamless account reconciliation of all transaction activity. Plus, data is delivered in customizable formats, ensuring reconciliation aligns with each client's preferences.

Enhance reporting

Detailed, automated reporting for ACH, EDI translation, and returns/NOCs connect financial institutions with reliable, accessible data insights. Easy-to-use management dashboards make accessing customized fraud protection status reports simple.

Transaction management, fraud mitigation, and positive pay

Centrix ETMS offers fully customizable, streamlined positive pay and transaction management that simultaneously safeguards financial institutions and their clients from fraud.

Stop fraud before it happens

Centrix ETMS incorporates check positive pay, ACH positive pay, account reconciliation, and automated ACH reporting in a single platform. Together, these tools deliver powerful fraud prevention focused on the key transaction management needs of business clients. Payee match capabilities protect against unauthorized printed or handwritten checks with greater accuracy, reducing the rates of false positives.

Automated processing features follow precise, defined metrics for ACH and check validations, ensuring anomalies get caught quickly before any unauthorized disbursements are paid out. This powerful fraud prevention system saves financial institutions and business clients time and money.

Boost operational efficiencies

At the same time, Centrix ETMS features streamline and automate reporting and account reconciliation, eliminating the need for manual data entry or other staff intervention. Through one easy-to-use management dashboard, Centrix ETMS delivers comprehensive, customized online reconciliation, including details of all transaction activity and deposit reconciliation by location.

Increase monitoring power

The management dashboard makes it easy to visually track, analyze, and display important metrics and data points for status checks and future planning. Reports provide robust, real-time data covering Notice of Changes (NOC), Returns, EDI, and other critical areas.

Q2 is a leading provider of digital transformation solutions for financial services, serving banks, credit unions, alternative finance companies, and fintechs in the U.S. and internationally.

For more information, go to Q2.com or call (833) 444-3469.

>\$3.6B

in total fraud prevented*

>411K

fraud transactions prevented

~\$6.2M

in fraud prevented per Q2 customer

*Check and ACH fraud prevented in 2024