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- **BEST PRACTICES** for Wire Transfers, ACH Payments, Check Payments, Reconciliation, Cash Flow Analysis, and Account Access & Security



STRENGTHENING OPERATIONS

Best Practices for Payment Processing

As businesses continue to navigate an increasingly complex payments environment, strong operational controls remain essential for reducing fraud risk, improving accuracy, and protecting organizational assets. This quarter’s newsletter highlights practical strategies to strengthen payment security and reduce fraud exposure.

BEST PRACTICES FOR

Wire Transfers

Wire transfers remain a critical payment method for high-value and time-sensitive transactions. To protect your organization:

- Require dual authorization for all wire transfers.
- Use callback verification for payment instructions and beneficiary changes.
- Maintain strict access controls for payment initiation and approval.
- Review transaction limits regularly to align with business needs

WHY IT MATTERS:

According to the 2026 AFP Payments Fraud and Control Survey, 74% of organizations reported experiencing Business Email Compromise (BEC) attacks in 2025. Wire transfers continue to be a primary target because funds can be moved quickly and are often difficult to recover.

BEST PRACTICES FOR

ACH Payments

ACH payments provide an efficient method for recurring payments, vendor disbursements, and payroll processing. Strengthen your ACH controls by:

- Implementing ACH Positive Pay, ACH debit blocks, or filters.
- Monitoring ACH activity daily.
- Reviewing authorized originators regularly.
- Using standardized descriptions to improve transparency and reconciliation.

WHY IT MATTERS:

ACH fraud often begins with compromised credentials or unauthorized debits. Daily account monitoring and ACH filters can help identify suspicious activity before losses occur.



BEST PRACTICES FOR
Check Payments

While electronic payments continue to grow, checks remain a common target for fraud. To reduce risk:

- Implement Positive Pay and Payee Positive Pay services.
- Require additional approval controls for larger-dollar checks.
- Reconcile issued checks regularly and investigate exceptions promptly.

WHY IT MATTERS:

AFP reports that 58% of organizations experienced check fraud in 2025, making checks the payment method most frequently targeted by fraudsters. Positive Pay remains one of the most effective tools for detecting altered or counterfeit checks before payment.

BEST PRACTICES FOR
Reconciliation

Timely and accurate reconciliation helps identify discrepancies and improve financial visibility.

- Perform reconciliations daily whenever possible.
- Separate transaction initiation, approval, and reconciliation responsibilities.
- Leverage automated reconciliation tools to reduce manual effort and improve accuracy.
- Investigate exceptions immediately.

WHY IT MATTERS:

Treasury departments identified 83% of attempted fraud incidents in 2025, demonstrating the importance of daily monitoring and timely account reconciliation.

BEST PRACTICES FOR
Cash Flow Analysis

Maintaining visibility into cash flow helps organizations manage obligations and make informed financial decisions.

- Monitor cash inflows and outflows regularly.
- Develop rolling cash flow forecasts.
- Analyze payment trends and seasonal fluctuations.
- Use forecasting insights to support planning and growth initiatives.

BEST PRACTICES FOR
Account Access & Security

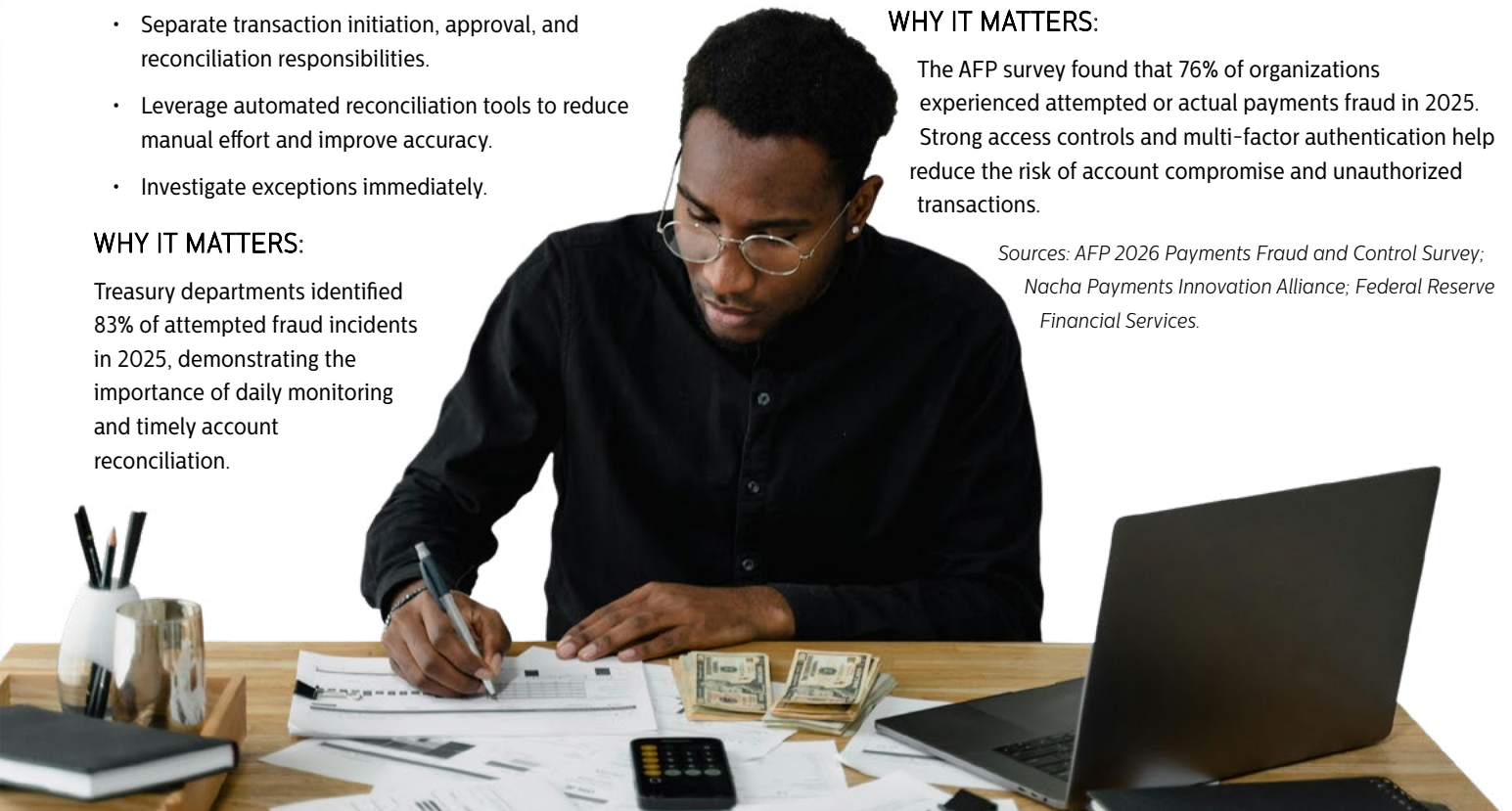
Protecting account access remains a critical component of fraud prevention.

- Review user access rights regularly and remove inactive users.
- Enforce strong password standards.
- Require multi-factor authentication for all online banking users.
- Monitor login activity and administrative access.

WHY IT MATTERS:

The AFP survey found that 76% of organizations experienced attempted or actual payments fraud in 2025. Strong access controls and multi-factor authentication help reduce the risk of account compromise and unauthorized transactions.

Sources: AFP 2026 Payments Fraud and Control Survey; Nacha Payments Innovation Alliance; Federal Reserve Financial Services.



STAYING AHEAD IN A RAPIDLY EVOLVING PAYMENTS ENVIRONMENT

With advancements in payments, and fraud prevention technology, early adopters gain a significant advantage. Secure systems and integrated payment options are now essential for meeting customer expectations. For more information, contact Core Bank's Treasury Services at TreasuryServices@CoreBank.com.

LOOKING FOR A PARTNER OR A ROBUST PAYMENTS SOLUTION?

Whether you are a fintech seeking a sponsor bank, a business exploring embedded finance, Core X is ready to help.

WE OFFER:

- Flexible APIs for payments, accounts, and verification
- Strong compliance and risk management support
- Dedicated relationship teams
- Modern sponsor and embedded banking infrastructure



Visit our Partner Banking website to explore how we can work together to build innovative and secure payment experiences.

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Core-X is a division of Core Bank. For additional information on how Core Bank can help mitigate payment fraud please contact the Treasury Services team at treasuryservices@corebank.com.

Fintechs and brands looking for a partner bank to power embedded solutions – let's build what's next.

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