



ACH - WIRE CLARITY™

Parameter Based Analysis and Reporting

For more information
888-527-8007
www.LaruTech.com

ACH / Wire Clarity is a comprehensive Risk Monitoring System that compliments any ACH processing system. It provides risk management, compliance, and governance of ACH activity.

Tabbed interface lets you have multiple reports open at the same time.

Reports can be saved or exported as images, spreadsheets, and more.

Transmission by Sec Code

SEC	Debits	Credits	Total Db/Cr	% of Total	Returns	Returns as a % of Tot Db/Cr	Addenda	Debit Amt	Credit Amt	Total	% of Total	Avg \$ Per Transaction
CCD	474,412	206,510	742,928	33.9%	12,144	1.63%		\$741,026,401.35	\$175,577,251.08	\$416,603,652.34	33.5%	561
COB						0.00%						
POS	217		217	0.0%	51	23.50%	217	\$12,447.18	\$0.00	\$12,447.18	0.0%	57
PPD	380,022	494,285	1,474,207	86.5%	25,863	2.41%		\$531,401,874.64	\$294,559,356.55	\$825,961,231.19	66.5%	560
WEB	49		49	0.0%	22	44.90%		\$10,951.88	\$0.00	\$10,951.88	0.0%	224
Total	1,414,701	602,791	2,217,492	100.0%	47,682	2.15%	217	\$772,451,674.65	\$470,136,607.64	\$1,242,508,282.29	100.0%	560

Entry Count, Entry Amount \$ (000), Return Rate charts are also visible.

Tree-view makes it easy to find any of the 70+ Reports in ACH Clarity.

Richly detailed reports contains charts, graphs and data in easy to understand formats. Reports can even be customized with your institution's logo.

Report parameters let you "zoom in" on a single originator, SEC code, or range of dates.

The New
March 15, 2013
**Rule Changes
are already included.**



You're always compliant with Laru!

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System Features

- Turnkey system monitors both ODFI and RDFI traffic for all SEC codes- including IAT.
- Comprehensive multi-day limits alert you to atypical origination activity.
- Reconciliation of returns to original items provides insight into potential fraud events by highlighting origination days or files with high return rates.
- Possible ACH rule violations are flagged automatically- both ODFI and RDFI- alerting you to possible “bad actors” present in your ACH data.
- Guided Workflow- The ART of ACH- alerts you to unusual situations and guides you through research and resolution, producing a complete audit trail along the way.
- Works directly on raw NACHA files- independent of any ACH origination or posting system.
- Volume reports let you slice your ACH data by Date, SEC code, Originator and more.
- Risk Monitoring reports give you unprecedented insight into your ACH returns, and the associated exposure- for each originator or your institution as a whole.
- Risk Monitoring alerts map directly to NACHA rules and industry best practices:
 - Unauthorized Returns exceeding 1% rate
 - Unauthorized and invalid account returns exceeding daily, weekly, monthly thresholds
 - Origination using unauthorized SEC codes
 - Origination exceeding established exposure limits over multiple settlement dates
- OCC 2006-39 Board reporting tools.
- Assists with June 2010 NACHA mandated auditing requirements.
- Available as a traditional enterprise application or via a hosted “Software as a Service” delivery model.

Now Available with Powerful NEW FEATURES

> My Reports

The new My Reports feature empowers the Bank to do more automatically. Laru Clarity comes with over 90 reports and with My Reports you can now organize the reports you need for fast, easy access.

> Schedule Reports

Automatically schedule reports to run daily, weekly, monthly, etc. and have them delivered to a specific folder on a specific time and day. For instance, if you had to have a Board Report ready every month on the second Tuesday of that month, you can have Clarity prepare that report and deliver it to you two days in advance. Imagine how streamlined your processes can be not to mention the effortless of delivering valuable data on a timely basis.

> Alert Manager

Quickly and easily assign alerts to individuals or groups on your team. The all-new Alert Manager allows you to search by date, status, originator, SEC code, and many other fields to quickly identify your alert requirements. Now you can stay on top of industry changes and assign new Risk Assessment alerts automatically.

> Plus too many more new features to list

