

ACH Fraud Prevention Checklist

Use this checklist as a quick control validation tool for finance, AP, payroll, IT, and compliance teams.

Governance & Access

- Dual authorization required for ACH payments
 - Dual authorization required for vendor banking changes
 - Access to ACH initiation is limited and role-based
 - Vendor master file changes are restricted
-

Technical Controls

- ACH debit blocks or filters enabled with the bank
 - MFA enforced for online banking, payroll, and AP systems
 - Alerts enabled for new payees, ACH batches, and off hours activity
-

Verification & Monitoring

- Independent call back verification performed for banking
 - Daily account and transaction reconciliation performed
 - Vendor banking changes documented and reviewed
-

Awareness & Response

- Finance and HR staff trained on ACH fraud and BEC risks
- Red flags communicated and reinforced regularly
- Incident response procedures documented and accessible
- Bank and internal escalation contacts are current

[Get Started](#)