

# Debit Filter

An automated way for your business to block unauthorized ACH transactions.

By using S&T Bank's ACH Debit Filter service, only "authorized" ACH transactions that have been set-up in advance with your business affiliates will be processed. Similar to stop payments, only pre-authorized ACH transactions post to your account automatically. All other ACH transactions will be automatically returned to the original financial institution as unauthorized.

S&T Bank's Debit Filter service enables your company to prevent unauthorized ACH debits from the company account. This service will allow your business to either block all ACH debits or authorize specific vendors or companies to process ACH debit transactions against your account. While this service provides your business with the benefits and convenience of ACH transactions, it also provides the necessary safeguards to drastically reduce potential ACH debit transaction losses.

#### How Your Company Benefits:

- Drastically reduces the possibility of erroneous ACH debits
- Eliminates unauthorized access to company accounts
- Provides flexibility to authorize specified ACH vendors



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