paymerang | business payments **made easy.**

Reduce Time Spent on Audits

Once you start processing with Paymerang, not only do your payments become simpler but so does your audit process. Learn more about how our strict audit processes and offerings positively impact audit readiness:

Overview of Audit

NACHA
To ensure that the ACH Network maintains the highest level of safety and security for its participants, NACHA works with the industry to employ a comprehensive Risk Management Strategy.

SOC2
SOC2 is an auditing procedure that ensures service providers securely manage your data to protect the interests of your organization and the privacy of its clients.

PCI-DSS
The Payment Card Industry Data Security Standard (PCI DSS) is a set of security standards designed to ensure that ALL companies that accept, process, store or transmit credit card information maintain a secure environment.

Positive Pay
Check payments made using Positive Pay – a service that matches the account number, check number and dollar amount of each check cashed – prevents payment fraud.

In-House Audit Requirements

NACHA
Audits are conducted annually and require the institution to provide an in-depth chronological report of all ACH operations and other related finance processes.

SOC2
These audits can take months to prepare for and are administered bi-annually. They involve IT, Finance and HR. A list of required lengthy tasks is given one month before the audit date.

PCI-DSS
PCI-DSS is not so much time consuming but it is costly. PCI compliant software is very expensive and requires licensed IT professionals to be correctly implemented.

Positive Pay
Enroll in Positive Pay service at the financial institution where check payments are sourced and pay monthly fee.

Benefits of Paymerang for Audits

NACHA
Cloud-based platform securely stores all sensitive banking and account information on your behalf. Account information is encrypted, and secondary authentication is required for access.

SOC2
Paymerang undergoes this strict audit so you don't have to. A copy of this report can be requested at any time.

PCI-DSS
Paymerang is PCI-DSS compliant, which ensures cardholder data is maintained in a secure environment and all transactions are secure.

Positive Pay
There is no monthly fee to clients, because this service is automatically included on all checks processed by Paymerang at no expense to clients.