

Five-Point Fraud Prevention

From ProfitStars® and ImageCenter ATM Deposit Management™

Your financial institution's increasing need to prevent fraud grows more important nearly every day. ProfitStars and ImageCenter now offer a powerful Five-Point Fraud Prevention solution that provides you with industry leading performance and peace of mind. Our lineup includes:

1. AlertManager™, which provides your financial institution with an expansive list of parameters to define items that you wish to review. These parameters include selections such as account number, transaction types (teller, ATM, etc.), and more. AlertManager also serves as the foundation for communications with Early Warning Services® and Advanced Fraud Solutions (AFS). AlertManager opens a world of fraud prevention like no other solution.
2. Duplicate Item Detection is a powerful solution that can catch and flag a second occurrence across all transaction types within a 120-day span – covering the entire scope of ImageCenter. Different input sources like teller line deposits, ATMs, and more are protected from duplicate items. In the event of a duplicate, the recipient of the second item receives a notice and cannot go around the firewall.
3. Advanced Fraud Solutions (AFS) provides near-real-time fraud detection that is available at both the teller line and in the back office. It connects financial institutions to a counterfeit check database (via TrueChecks) that includes inputs from law enforcement, the U.S. government, treasury, and more. It provides both national and regional alerts, with results that are fed back to the capture application or AlertManager. AFS interfaces with Early Warning's Deposit Chek® Service, so clients can receive both services through one interface. The solution is also scalable.
4. Deposit Chek Service helps financial institutions protect customers and members from check fraud, while also improving customer service with expedited cash back decisioning. The process begins when check and ACH items are accepted for deposit, and the corresponding MICR information is extracted and transmitted to Early Warning. This information is compared against account and item-level information found in the National Shared Database, a broad database that covers over 90% of the DDA accounts in the United States. If the transmitted information matches any high-risk accounts or transactions in the database, a warning file is generated. A Batch Deposit Chek Service interface option also allows larger financial institutions to connect directly to Early Warning without passing data through AFS.
5. Complete integration with Yellow Hammer Fraud Detective™ from Symitar® and Jack Henry Banking®. This relational fraud protection automatically monitors account activity from multiple touchpoints to identify potentially fraudulent transactions and accounts with the highest probability of fraudulent activities. The solution then uses that information to detect potential fraud occurrences and flag them for your financial institution. These flags are included on your ImageCenter screen, offering you near-real-time combined protection.

Enhance Customer Security and Gain Peace of Mind Today

Whichever option(s) you choose, ProfitStars supports you with unparalleled support and seamless integration. For more information on how your institution can benefit by incorporating our Five-Point Fraud Prevention solution, contact us today at **877-827-7101** or **sales@profitstars.com**.