

# Deposit Fraud Protection

Alloya's Deposit Fraud Protection Services provide real-time and batch deposit fraud protection, enabling credit unions to quickly identify fraudulent checks, save time and money, and find peace of mind.

## The real-time service includes:

- Immediate notification - at the time of deposit - on items that carry return risk (i.e. NSFs, stop payments, closed accounts and lost/stolen checks)
- Immediate notification on risky deposit items received from ATMs, ITMs, mobile devices and member businesses
- The ability to address items with your members present - reducing efforts and costs to process charge-backs and recover funds
- Improved service and reduced risk for your members

## Through the batch service:

Credit unions receive advance notification of high-risk deposits and return items in Return Notification Reports at the beginning of the next of business day.

## Other features of Deposit Fraud Protection include:

- Comparison of MICR lines from your credit union's deposited items to Early Warning®'s collaborative database of deposit account owner elements to identify high-risk deposits and return items
- Customization of Deposit Fraud Protection for one or all deposit channels in TranZact
- The ability to set individual dollar thresholds for each deposit channel
- Validation of approximately 60 high-risk, medium-risk and low-risk warning codes with explanation regarding why the item is being returned
- The ability of credit union staff to place member accounts on hold upon receiving a risk notification

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## Find Peace of Mind

Alloya's Fraud Protection Services provide real-time and batch deposit fraud protection, enabling credit unions to quickly identify fraudulent checks.

## Save Time & Money

Save your credit union time and money by mitigating the risk of a successful fraudulent check deposit.

## Meet Your Needs

Matched items are reported to your credit union through the real-time service, the batch service - or both services for added security.