

# Deposit Fraud Protection

Powered by Advanced Fraud Solutions (AFS) and Early Warning®, Alloya's Deposit Fraud Protection services give your credit union the ability to receive immediate or next-day reports of high-risk deposit and return items.

## Advanced Fraud Solutions' TrueChecks® Fraud Detection

AFS proudly manages TrueChecks®, a check deposit fraud prevention service. TrueChecks is available with Alloya's TranzCapture suite of deposit capture services, as well as Image Clear deposit services, where it performs real-time check verification across deposit channels. Real-time verification is also available via direct access to the AFS portal.

TrueChecks compares deposited items to a comprehensive database that contains 10+ years of account-level data from thousands of financial institutions and historical check fraud data from customers, processors and third-party sources. In addition, TrueChecks is integrated with TranzCapture and Alloya's remote deposit capture solutions, which automatically submits real-time inquiries at the point of presentment through a web-based portal that captures an average of 60-70% of fraudulent deposits.

If a deposited item is matched against the TrueChecks database, credit unions will receive real-time results on duplicates, counterfeits, non-sufficient funds and closed accounts, among other types of fraud alerts.

## Early Warning®'s Fraud Protection

With Early Warning®'s Deposit Fraud Protection services, deposited items are compared to a collaborative database of deposit account owner elements to identify high-risk deposit and return items. Matched items are reported to your credit union through the real-time service, the batch service – or both services for added security.

With the real-time service, your credit union will receive immediate notification – at the time of deposit – on items that carry return risk (i.e. NSF's, stop payments, closed accounts and lost/stolen checks) received from any remote deposit capture channel, including ATMs, ITMs,

mobile devices and member businesses. With the batch service, your credit union will receive advance notification of high-risk deposits and return items in Return Notification Reports at the beginning of the next of business day. Deposit Fraud Protection can be customized for one or all of Alloya's remote deposit capture solutions.

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## Find Peace of Mind

Alloya's Deposit 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

Alloya is pleased to offer Deposit Fraud Protection services through AFS and Early Warning® to give your credit union options that meet your needs.