



Yellow Hammer Fraud Detective™

Fraud Detection and Prevention Solution



Fraud is on the rise – are your members protected?

BUSINESS VALUE

- Reduce Risk

COMPATIBILITY

- Episys®

Thieves are getting smarter by the day, so credit unions must take measures to implement advanced fraud detection and prevention solutions that proactively protect their members from unauthorized access to financial information. Yellow Hammer Fraud Detective is the financial industry's premier fraud detection and prevention solution that can safeguard your credit union and your members from the financial and reputational losses associated with fraud.

IT WORKS LIKE THIS ...

Yellow Hammer Fraud Detective is Symitar's sophisticated system that automatically monitors account activity from multiple touch points to identify potentially fraudulent transactions and accounts with the highest probability of fraudulent activities. This state-of-the-art solution replaces the historically manual, report-based procedures with a sophisticated, automated process.

Yellow Hammer Fraud Detective deploys sophisticated data storage technology to generate extremely accurate representations of "normal" and "abnormal" account activity and spending behavior. The solution then uses that information to detect potential fraud occurrences and flag them for your credit union.

INTEGRATION IS KEY ...

This solution effectively and efficiently reduces fraud related to checking, deposit, and ACH transactions. This comprehensive solution detects kiting, duplicate or out-of-sequence checks, checks with out-of-range dollar amounts, suspicious check writing activities or signatures, and multiple daily transactions.

This innovative system enables suspicious transactions to be immediately researched online through full integration with Symitar's core processing solution – Episys®.

Yellow Hammer Fraud Detective enables branch managers, member service representatives, and tellers to identify and prevent fraud before it occurs.

IT EMPOWERS YOUR STAFF TO PROTECT YOUR CREDIT UNION ...

Yellow Hammer Fraud Detective enables branch managers, member service representatives, and tellers to identify and prevent fraud before it occurs. Daily online lists alert front-office associates of potentially fraudulent activities and enable them to take preventative action (such as placing account holds) directly through the system. Immediate access to member history, check images, and other electronic document images, including signature cards, is also available.

IT'S MONEY WELL SPENT ...

Yellow Hammer Fraud Detective's flexible design and aggressive release schedule ensure that credit unions are empowered to proactively respond to emerging fraud challenges.

WHAT IT DOES:

- ▶ Automatically monitors account activity from multiple touch points.
- ▶ Provides online, detection and tracking of potentially fraudulent transactions and accounts with the highest probability of fraudulent activities.
- ▶ Identifies fraud related to checking, deposit, credit cards, and ACH transactions.
- ▶ Generates accurate representations of “normal” and “abnormal” account activity and spending behavior.
- ▶ Enables suspicious transactions to be immediately researched through full integration with Symitar’s Episys core processing solution.
- ▶ Generates daily lists of potentially fraudulent activities and enables preventive action directly through the system.
- ▶ Provides immediate access to member history, check images, and other electronic documents, including signature cards.

WHAT IT DOES FOR YOU:

- ▶ Replaces a historically manual, reportbased process with a sophisticated, automated process.
- ▶ Safeguards credit union and member assets.
- ▶ Prevents the financial and reputational losses associated with fraud.
- ▶ Expedites the resolution of fraudrelated issues.
- ▶ Ensures compliance with related regulatory requirements, including the Identity Theft Red Flags provision of the FACT Act.
- ▶ Allows credit unions to proactively respond to emerging fraud challenges.

Yellow Hammer Fraud Detective protects credit union and member assets, prevents the financial and reputational losses associated with fraud, expedites the resolution of fraud-related issues, and ensures compliance with related regulatory requirements.