

Xceed ACH-RDFI

Xceed ACH-RDFI is the only behavior-based anomaly detection solution purpose-built to detect fraudulent or suspicious payment activity within the ACH Receiving files. Our patented technology automatically monitors all credit and debit transactions to detect suspicious or unusual payments. Financial institutions can now protect members against unauthorized debits and detect tax fraud with minimal impact on operations while improving client trust and loyalty.

Benefits

- **Reduce fraud losses** by proactively detecting various types of fraud such as insider fraud or employee fraud, and others
- **Support competitive objectives** and business imperatives by enhancing protection without impacting customer experience
- **Increase operational efficiency** and scale processes by focusing on the highest risk batches and reducing “cut-off crunch” pressure
- **Enhance compliance** by meeting FFIEC guidelines for anomaly detection

Key Features

- *Actionable alerts within minutes*
- *Targeted risk scoring per SEC code*
- *Rich context for every alert*
- *Search on any attribute*
- *Tax fraud detection*
- *Visibility into P2P, Bill Pay, among other types of fraud*

The screenshot displays the NICE ACTIMIZE interface. At the top, there are navigation tabs: My Queue, Filters, Policies, Search, Cases, Users, and More. Below these are search filters for Searches (Custom), Date (All Time), From (PT) (MMDDYYYY), To (PT) (MMDDYYYY), Risk (Low, Medium, High), Status (Alerts, Confirmed, Ignored, etc.), and Account (Account Name or ID). A 'Show Results' button is visible.

The main section shows 39 Alerts matched. A table lists alerts with columns: Product Type, Risk, Account, Alert Number, Total Alerts, Risk Factor, Activity, and Time. The table is filtered by product 'RETAIL'.

Product Type	Risk	Account	Alert Number	Total Alerts	Risk Factor	Activity	Time
Retail	9.0	SHEENA	79	79	FTRCp, GeoLoc, +4	TraffSubExt, MFASuccessActy, +3	11/23/2017 9:21 AM
Retail	8.0	SHEENA	78	79	BrowserConf, OSBrowser, +2	LoginFailCred, MFASuccessDev, +3	11/23/2017 4:39 AM
Retail	6.9	SHEENA	77	79	BrowserConf, OSBrowser, +2	MPAFailDev, MFASuccessDev, +2	11/22/2017 3:22 AM
Retail	6.3	SHEENA	76	79	GeoLoc, GeoNewLoc, +4	LoginFailCred, UserLockedOut, +5	11/22/2017 11:52 AM
Retail	6.1	SHEENA	69	79	BrowserConf, GeoNewLoc, +3	LoginFailCred	11/21/2017 11:34 PM
Retail	4.9	SHEENA	71	79		LoginSuccess, RDC, +1	11/12/2017 12:53 PM
Retail	4.1	SHEENA	74	79		LoginSuccess, ChkView, +1	11/21/2017 12:50 PM

Below the table, there are tabs for Overview, Account View, Cases (2), Comments (0), and Alert History. The 'Account View' tab is selected, showing details for Session 79 (Risk 9.0) on 11/23/2017 at 9:21 AM. The IP address is 84.111.191.38, and the provider is huge-dns. The alert is categorized as 'Transfer Recipient' (New or infrequent recipient: John Smith for account transfer) and 'Unusual Location' (The city: jacksonville in this session is new or not frequently used). Activities include Login Success, MFA Success (Activity-related), and Provider Event N... (Login Event, MFA Challenge Event).

Ready to get started? [Learn more here.](#)

Tax Fraud Detection

- Eliminate manual processes such as account name matching
- Monitor credit payments specifically for tax refunds

Be prepared for Same Day ACH

- Detect anomalies in recipient payment activity prior to posting for Same Day ACH
- Manage risk proactively while maintaining a frictionless customer experience

Training and Certification

NICE Actimize offers a comprehensive training and certification program designed to enable new and experienced customers to get the most out of the Xceed platform. The curriculum includes a selfpaced certification program and instructor led courses for advanced users.



Focus on biggest risk areas across channels



Make faster and better fraud risk decisions



Build trust through more productive customer conversations



Enhance services and offerings based on customer behavior

Xceed

Ready to get started? [Learn more here.](#)