

Datasheet

→ Xceed ACH-RDFI

NICE Actimize 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.

With Xceed ACH-RDFI, you can:

- **Reduce 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 Benefits

- 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 and bill pay, among other types of fraud

The screenshot displays the NICE Actimize Xceed ACH-RDFI interface. The top navigation bar includes the NICE Actimize logo, a menu with FRAML, Dashboard, Alerts, Cases, and Filings, a Global Search bar, and a dropdown for City bank 2 (#Customer ID). The Alerts section is active, showing a list of alerts with columns for Alert ID, Source, Risk Score, Channel, Date created (EST), Alert Status, Risk Factors, and Actions. The alerts are sorted by Risk Score, with the highest risk alert (9.6) highlighted. Below the list, a detailed view of a high-risk alert is shown, including a Summary tab, Subject Details, Narrative, Attachments (3), Account Notes (2), Comments (3), and Audit. The alert is categorized as High Risk and ACHInbound, with a risk score of 9.6. The interface also shows a pagination bar at the bottom with 13 items per page and a navigation bar with Previous, 1, 2, 3, and Next buttons.

Alert ID	Source	Risk Score	Channel	Date created (EST)	Alert Status	Risk Factors	Actions
2022-10-001736	Fraud	9.6	ACHRDFI	10/24/2022, 12:34 PM	Open	TxVelocity Amount (\$) +4	Deposit
2022-10-000089	Fraud	9.6	ACHRDFI	10/24/2022, 10:35 AM	In Process	Amount (\$) WdrawVelocity +3	Deposit
2022-10-001645	Fraud	9.6	ACHRDFI	10/24/2022, 10:00 AM	Open	Payor OnlineRiskHigh +2	Deposit
2022-10-000365	Fraud	9.4	ACHRDFI	10/24/2022, 11:35 AM	In Process	OnlineRiskHigh Amount (\$) +2	Deposit
2022-10-003654	Fraud	9.3	ACHRDFI	10/24/2022, 13:00 AM	Open	DepChannel Amount (\$) +2	Withdrawal

Items per page 13 Previous 1 2 3 Next

Summary Subject Details Narrative Attachments (3) Account Notes (2) Comments (3) Audit

High Risk ACHInbound

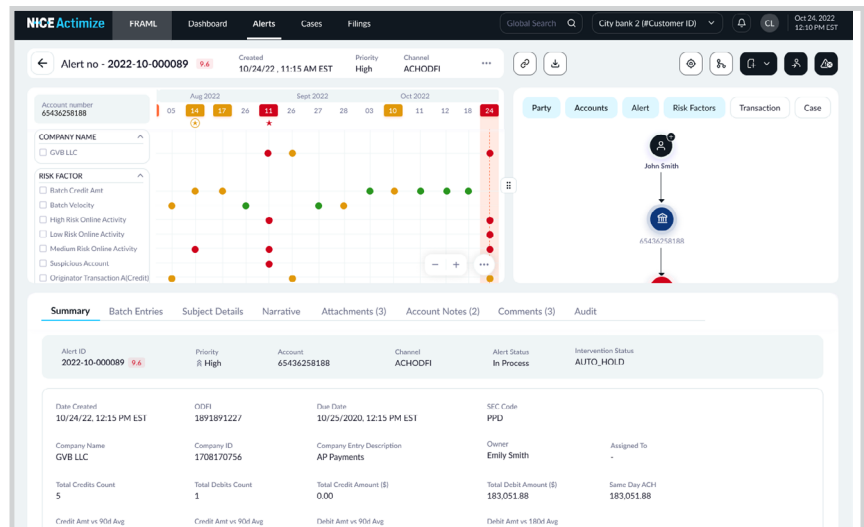
Unrelated Recipient Name Recipient Account Number Recipient Name Individual ID

Tax fraud detection

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

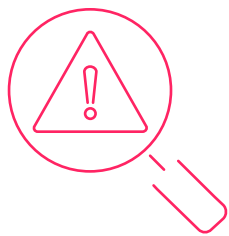
Be prepared for Same Day ACH

- 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 self-paced 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

→ Request a Demo