NICE Actimize



Datasheet



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

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|---------|-----------------|-----------|--------------|-------------|-------------------------------|----------------|--------------------------------|------------|
| LINIS | | | | | | | | |
| | Alert ID | Source | Risk Score ≎ | Channel | Date created (EST) \diamond | Alert Status 🜣 | Risk Factors ≎ | Activi … |
|] 🕅 🏳 | 2022-10-001736 | Fraud | 9.6 | ACHRDFI | 10/24/2022, 12:34 PM | Open | TxVelocity Amount (\$) +4 | Deposit |
| 2000 | 2022-10-000089 | Fraud | 9.6 | ACHRDFI | 10/24/2022, 10:35 AM | In Process | Amount (\$) WdrawVelocityl +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 | | |
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Datasheet: Xceed ACH-RDFI



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

| ← Alert no - 2022-10-000 | 089 9.6 Created 10/24/ | 22 , 11:15 AM EST | Priority Channel High ACHODFI | ··· 🖉 | æ) | Image: Second sec |
|---|--|---|--|--|---|--|
| Account number 65436258188 | Aug 2022 | Sept 2022 | Oct 2022 28 03 10 11 | 12 18 24 Party | Accounts Alert | Risk Factors Transaction Cas |
| COMPANY NAME | • | * | | | 4 | 0 |
| GVB LLC | | • • | | • | Č | |
| RISK FACTOR | | | | | John S | mith |
| Batch Credit Amt | • • | | | •-•- | | |
| Batch Velocity | • | • | • | | ć | |
| High Risk Online Activity | | • | | • | | |
| Low Risk Online Activity Medium Risk Online Activity | | | | 1 | 654362 | 58188 |
| Suspicious Account | | • | | | | |
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| Originator Transaction A(Credit) | | • | - | + | | |
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| | Subject Details | Narrative Atta | ichments (3) Account | t Notes (2) Comments (3 | I) Audit | |
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| Orgenstor Transaction A(Credit) Summary Batch Entries Ader ID 2022-10-000089 94 Date Cented 10/24/22, 1215 PM EST | Priority R High ODFI 1891891227 | Account 65436258188 Due D 10/25 | Channel ACHODFI ate //2020, 12:15 PM EST | Notes (2) Comments (3 Arrs Status In Process SEC Code PPD | Intervention Status AUTO_HOLD | · · · · · · · · · · · · · · · · · · · |
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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



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