NICE Actimize

Protecting Real-Time Payments



Zelle P2P

Featuring



Nearly 7,000 banks

offer Zelle as a payment option¹. But they need to do so carefully.

Zelle fraud is the fastest growing area

of account takeover fraud in the U.S. banking sector².

Criminals can move anywhere from

\$1,000-\$5,000

in Zelle payments per account, per day.

And once a transfer is made, the funds are gone.



Star One Credit Union wanted to introduce Zelle as a payment channel, but first needed to prove to Zelle they could stop fraudulent P2P payments in real time.



Xceed's P2P Zelle solution assesses fraud risk as soon as a user opens the Zelle app



Xceed uses AI and behavioral analytics to assess risk throughout each session



This allows Star One Credit Union to prevent high-risk activity and intervene before the funds are gone



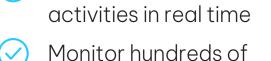
Xceed was able to stop the transaction in real-time and was instrumental in getting us Zelle-certified.

- Fred Shuherk

Web Services Manager, tar One Credit Union

Benefits





events and attributes using behavioral analytics

Detect anomalous user



new threats

Prevent losses in real time

Autonomously adapt to

through friction-right fraud detection

Learn more about Xceed

Fast-track your journey to better and faster financial crime management—all at a lower cost.

NICE Actimize is the largest and broadest provider of financial crime, risk and compliance solutions for regional and global financial institutions, as well as

¹ Credit Union Times, Zelle Reports Big Spike in Enrollment & Use Across Age Groups, April 2020

² Infosecurity Group, Zelle: A New Door Opens, But is Crime Walking In? April 2020

government regulators. Consistently ranked as number one in the space, NICE Actimize expertsapply innovative technology to protect institutions and safeguard consumers and investors assets by identifying financial crimepreventing fraud and providing regulatory compliance. The company provides real-time, cross-channel fraud prevention, anti-money laundering detection, and trading surveillance solutions that address such concerns as payment fraud, cybercrime, sanctions monitoring, market abuse, customer due diligence and insider trading.