

# Protecting Real-Time Payments



Zelle P2P

Featuring



Nearly **7,000 banks**

offer Zelle as a payment option<sup>1</sup>. But they need to do so carefully.

**Zelle fraud** is the fastest growing area

of account takeover fraud in the U.S. banking sector<sup>2</sup>.

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, Star One Credit Union

## Benefits



- ✔ Detect anomalous user activities in real time
- ✔ Monitor hundreds of events and attributes using behavioral analytics
- ✔ Autonomously adapt to new threats
- ✔ Prevent losses in real time 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.

<sup>1</sup> Credit Union Times, Zelle Reports Big Spike in Enrollment & Use Across Age Groups, April 2020  
<sup>2</sup> Infosecurity Group, Zelle: A New Door Opens, But is Crime Walking In?, April 2020

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