



SUPPORTS REAL-TIME PAYMENT PROCESSING

Detective Suite solutions provide full support for the industry's Faster Payments initiatives. The system accommodates both batch and real-time payment processing.

Fraud Detective® provides day 1 and real-time identification of fraudulent payments from all deposit sources.



Fraud Detective reduces risk and cost by improving both the speed and accuracy of identifying fraud within multiple payment channels. It enables your institution to prevent fraudulent payments from posting, thereby protecting itself and its customers. The solution combines early detection capabilities, proven fraud controls, user-driven business rules, image analytics, and payment systems integration to provide a solution that accurately identifies fraud while keeping false positives to a minimum. Fraud Detective accommodates fraud processing for payments from all sources, including mobile deposit, RDC, image exchange, traditional check, ACH, and wire.

Dupe Detective® provides day 1 and real-time identification of duplicate payments from all deposit sources.



In today's environment, a single payment can take many forms and be presented for payment multiple times through different channels and even to different banks of first deposit. This multi-faceted threat makes early identification across payment channels both a customer service priority and a fraud-detection imperative. It provides enterprise-wide protection against duplicates for all types of payments (including incoming and outgoing, on-us and transit) regardless of how or where they originate. With the benefit of enterprise-wide detection, your institution is better equipped to protect itself and safely extend a wide selection of payment services to its customers.

Risk Detective™ mitigates risk by providing real-time rating of customer eligibility for products and services.



This product provides your institution with information that helps determine what types of services to offer your customers and what limitations to impose on the use of those services. Risk Detective takes both historical and same-day transaction activity into consideration, as well as continual exception system updates. This provides the most up-to-date and accurate customer assessments possible. Risk Detective provides a powerful and effective compliance tool for rating customer suitability for high-risk payment offerings.

Cross-Bank Inquiry® enables banks to work together for real-time identification of fraud and duplicates.



As the popularity of mobile deposit and RDC continues to grow, so does the probability of duplicate and fraudulent payments being presented to different institutions for deposit. Due to item-clearing processes, funds availability policies, and return or adjustment guidelines, depositors can withdraw these funds before duplicate and fraudulent payments can be charged back to their accounts. CBI helps banks and payment processors identify duplicates and fraud in real-time and prior to presentment. This enables the presenting bank to place a hold on the depositor's account or refuse the deposit, instead of waiting for the return from the owning bank.



ADVANTAGES OF AN INTEGRATED PRODUCT SUITE

The Detective Suite is an integrated set of risk management solutions that protect financial institutions and their customers from the risks associated with payments of all types. While these solutions can be implemented as standalone products, when they are implemented together, their shared infrastructure provides the added benefits of minimal support and hardware expense, streamlined workflow, and increased accuracy and productivity.

SHARED PROCESSES STREAMLINE EXCEPTION PROCESSING TO FULL RESOLUTION

Dupe Detective and Fraud Detective share a common database as well as many of the same processes, including incoming file management, business-rule processing, exception review, and downstream exporting. Sharing processes simplifies and streamlines payment processing while minimizing training requirements.

These products aren't just alert systems. They actually remove bad items from the payment stream through integration with your institution's existing payment processes. CONIX experts draw upon extensive payment processing experience to provide a solution that meets your institution's unique needs. These products integrate with your payment systems, deposit systems, image archives, and other systems, as needed to deliver a seamless, automated solution. All CONIX products are built with interoperability in mind and can easily accommodate both new and legacy systems. The end result is a solution that enables the most efficient use of your institution's valuable human resources.

MOBILE AND REMOTE DEPOSIT RISK MITIGATION

Mobile and remote deposit have become essential customer offerings for financial institutions. Unfortunately, many financial institutions are experiencing an increase in fraud associated with these offerings. Facing competitive pressures for faster funds availability and higher dollar limits, these institutions are looking for faster, more effective methods of detecting fraud perpetrated via these higher-risk channels.

When Fraud Detective is combined with our Risk Detective solution, financial institutions are better positioned to mitigate this risk. One of the added benefits of integrating these products is the capability of accessing customers' current real-time risk scores when processing suspects. With this information, financial institutions are able to make quicker, more informed decisions on whether to place holds and/or funds-availability limits on high-risk deposits. This integrated solution helps institutions identify fraud more accurately and reduce false positive notifications that might otherwise adversely affect customer relationships.



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