



Yellow Hammer EFT Fraud Detective™

In-House EFT Fraud Detection and Prevention

Thieves are getting smarter by the day, so banks must take measures to implement advanced fraud detection and prevention solutions that proactively protect their customers from unauthorized access to financial information and transactions. Yellow Hammer EFT Fraud Detective is Jack Henry Banking's sophisticated solution that can safeguard your bank and your customers from the financial and reputational losses associated with EFT fraud.

Fraud is on the Rise – Are Your Cardholding Customers Protected?

BUSINESS VALUE

- Reduce Risk

COMPATIBILITY

- SilverLake System®
- CIF 20/20®
- Core Director®

- *Yellow Hammer EFT Fraud Detective automatically rates the risk associated with each abnormality it discovers and generates immediate alerts of possible fraudulent transactions.*

IT WORKS LIKE THIS ...

Yellow Hammer EFT Fraud Detective leverages industry-leading fraud expertise and proprietary technology to automatically monitor ATM, point-of-sale (POS), and merchant debit card transactions.

This innovative system determines average preauthorization account activity and automatically monitors each account to identify suspicious activities based on violations of established rules and transaction, card, and terminal abnormalities.

IT'S INTUITIVE AND COMMUNICATIVE ...

Yellow Hammer EFT Fraud Detective identifies abnormalities using sophisticated data storage technology. Transaction abnormalities are based on merchants, abnormal geographic location, and number of EFT transactions. Card verification abnormalities are based on card expiration, number, and activation. ATM/POS terminal abnormalities are based on abnormal location or user. Yellow Hammer EFT Fraud Detective automatically rates the risk associated with each abnormality and generates immediate alerts of possible fraudulent transactions.

IT COVERS ALL THE BASES ...

Yellow Hammer EFT Fraud Detective's flexible design and ongoing research and development ensure banks are empowered to proactively respond to emerging fraud challenges.

This innovative EFT fraud detection and prevention solution protects bank and customer assets, prevents the financial and reputational losses associated with fraud, protects customers' credit ratings, expedites the resolution of fraud-related issues, and ensures full compliance with related regulatory requirements.

IT'S INTEGRATED ...

This system integrates with Jack Henry Banking's jhaPassPort.pro and other third-party online authorization and ATM processing solutions and is fully integrated with the SilverLake System[®], CIF 20/20[®], and Core Director[®] core processing platforms.

WHAT IT DOES:

- Monitors ATM, POS, and merchant debit card transactions and identifies suspicious activities.
- Assesses average preauthorization account activity based on violations of established rules and transaction, card, and terminal abnormalities.
- Determines transaction abnormalities based on merchants, abnormal geographic location, and number of EFT transactions.
- Assesses card verification abnormalities based on card expiration, number, and activation.
- Determines ATM/POS terminal abnormalities based on abnormal location or user.
- Rates the risk associated with each abnormality and generates immediate alerts of possible fraudulent transactions.
- Integrates with Jack Henry Banking's jhaPassPort.pro and other third-party online authorization and ATM processing solutions.
- Offers full integration with Jack Henry Banking's SilverLake System, CIF 20/20, and Core Director core processing platforms.

WHAT IT DOES FOR YOU:

- Protects banks by identifying and preventing EFT-related fraud before it occurs.
- Expedites the resolution of fraud-related issues.
- Safeguards bank and customer assets.
- Prevents the financial and reputational losses associated with EFT fraud.
- Protects customers' credit ratings.
- Ensures full compliance with related regulatory requirements.
- Enables proactive responses to emerging fraud challenges.
- Empowers banks with flexible system design and ongoing research and development.

Yellow Hammer EFT Fraud Detective's flexible design and ongoing research and development ensure banks are empowered to proactively respond to emerging fraud challenges.