



Yellow Hammer Fraud Detective™

Fraud Detection and Prevention Solution

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. Yellow Hammer Fraud Detective is the financial industry's premier fraud detection and prevention solution that can safeguard your bank and your customers from the financial and reputational losses associated with fraud.

Fraud is on the Rise – Are Your Customers Protected?

BUSINESS VALUE

- Reduce Risk

COMPATIBILITY

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

IT WORKS LIKE THIS ...

Yellow Hammer™ Fraud Detective™ is Jack Henry Banking's sophisticated system that automatically monitors account activity from multiple touch points to identify potentially fraudulent transactions and accounts with the highest probability of fraudulent activities. This state-of-the-art solution replaces the historically manual, report-based procedures with a sophisticated, automated process.

Yellow Hammer Fraud Detective deploys sophisticated data storage technology to generate extremely accurate representations of "normal" and "abnormal" account activity and spending behavior. The solution then uses that information to detect potential fraud occurrences and flag them for your bank.

INTEGRATION IS KEY ...

This near-real-time solution effectively and efficiently reduces fraud related to checking, deposit, and ACH transactions. This comprehensive solution detects kiting, duplicate or out-of-sequence checks, checks with out-of-range dollar amounts, suspicious check writing activities or signatures, and multiple daily transactions.

This innovative system enables suspicious transactions to be immediately researched online using full integration with Jack Henry Banking's core processing solutions – SilverLake System, CIF 20/20, and Core Director.

IT EMPOWERS YOUR STAFF TO PROTECT YOUR BANK ...

Yellow Hammer Fraud Detective enables branch managers, customer service representatives, and tellers to identify and prevent fraud before it occurs. Daily online lists alert front-office associates of potentially fraudulent activities and enable them to take preventative action – such as placing account holds – directly through the system. Immediate access to customer history, check images, and other electronic document images including signature cards is also available.

IT'S MONEY WELL SPENT ...

Yellow Hammer Fraud Detective's flexible design and aggressive release schedule ensure that banks are empowered to proactively respond to emerging fraud challenges. And the detection and prevention of fraud typically enables banks to realize ROI within the first six months of implementation.

WHAT IT DOES:

- Automatically monitors account activity from multiple touch points.
- Provides online, near-real-time detection and tracking of potentially fraudulent transactions and accounts with the highest probability of fraudulent activities.
- Identifies fraud related to checking, deposit, and ACH transactions.
- Generates accurate representations of “normal” and “abnormal” account activity and spending behavior.
- Enables suspicious transactions to be immediately researched using full integration with Jack Henry Banking’s core processing solutions.
- Generates daily lists of potentially fraudulent activities and enables preventative action directly through the system.
- Provides immediate access to customer history, check images, and other electronic documents including signature cards.

WHAT IT DOES FOR YOU:

- Replaces a historically manual, report-based process with a sophisticated, automated process.
- Identifies and prevents fraud before it occurs.
- Safeguards bank and customer assets.
- Prevents the financial and reputational losses associated with fraud.
- Protects customers’ credit ratings.
- Expedites the resolution of fraud-related issues.
- Ensures compliance with related regulatory requirements including the anti-money laundering provision of the USA Patriot Act.
- Allows banks to proactively respond to emerging fraud challenges.
- Enables banks to realize ROI typically within the first six months of implementation.

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