

JHA PayCenter™, Zelle® and Yellow Hammer Faster Payments Fraud™: A Powerful Combination

ARE YOU LOOKING INTO ZELLE WITH JACK HENRY?

Just remember, Zelle from Early Warning® requires a fraud system to be able to connect into its platform.

JHA and Yellow Hammer are constantly looking to provide our clients with the best fraud system out there. And that's why we're excited to offer Yellow Hammer Faster Payments Fraud as an added module of the Yellow Hammer security suite that seamlessly works with JHA PayCenter.

Faster Payments Fraud is a standalone module of Yellow Hammer that will be included in all JHA PayCenter (Zelle) contracts.

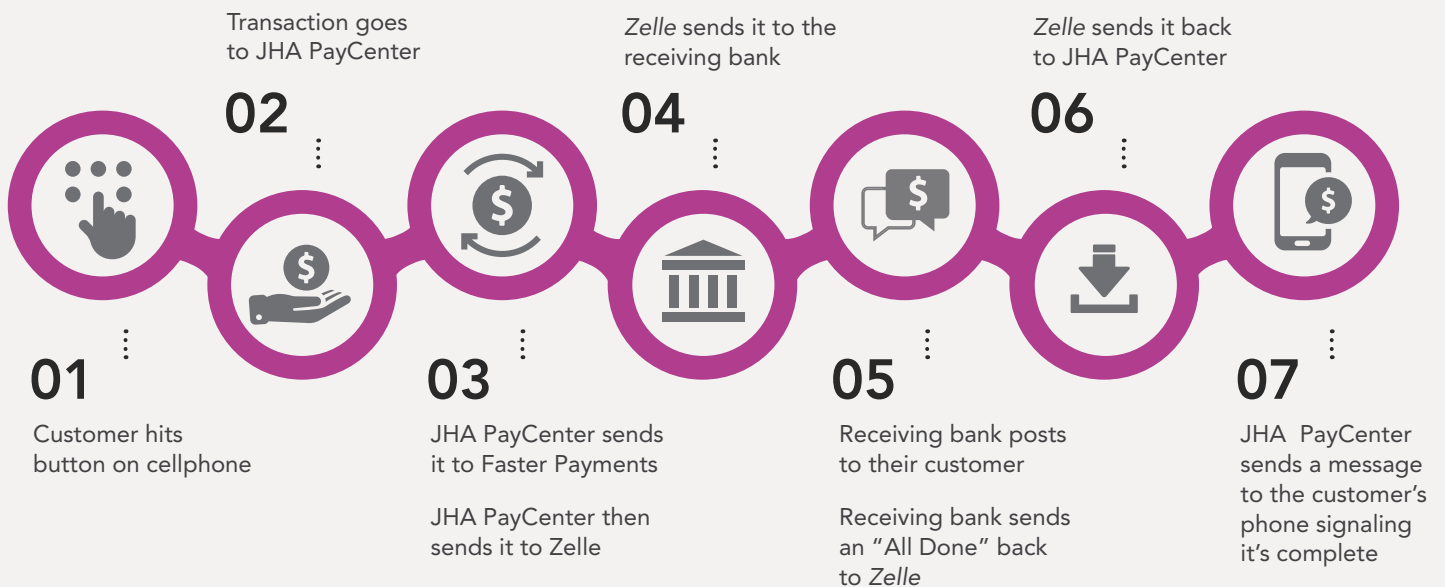
The key reason: One of the fastest growing fraud vectors is person to person (P2P) payments. Yellow Hammer Faster Payments Fraud is a new fraud engine built to protect your financial institution from this vector in the Zelle network. And the new Yellow Hammer Faster Payments Fraud resides in the existing Yellow Hammer user interface, so it's easily accessible.

BOOSTING SPEED AND SECURITY

With the velocity of real-time payments increasing, your fraud system needs to keep up. Yellow Hammer Faster Payments Fraud does just that.

Using its custom architecture, Faster Payments Fraud slashes the time it takes to make fraud transactions from seconds to milliseconds (ms). Literally.

When you send a Zelle payment, Faster Payments Fraud runs through the following protocols to confirm the transaction -- in under 5 seconds. That means Faster Payments Fraud completes each of these fraud decisions in under 300 ms!



TALK ABOUT BLAZING SPEED!

But speed means nothing if the platform doesn't provide robust security. Faster Payments Fraud has you covered with default and customizable scenarios for all your needs. These are just some of the many fraud vectors it looks for:

- ▶ New Payee Fraud
- ▶ Dollar Amount Fraud
- ▶ New Device Fraud
- ▶ Velocity Fraud
- ▶ Account Take Over Fraud
- ▶ Bad Token
- ▶ Blacklists/Whitelists

Yellow Hammer Faster Payments Fraud also allows you to build the strategic fraud vectors you want to monitor on top of the robust default scenarios recommended by *Zelle*, JHA PayCenter and Yellow Hammer. This flexibility allows you to customize the system to be as risk adverse as your financial institution wants to be.

And much of the front-end fraud assessment work is already done before a human has to get involved like in a traditional fraud queue. Because each fraud decision happens in less than 5 seconds, Faster Payments Fraud autoblocks transactions and alerts you of those blocks in the existing Yellow Hammer User Interface.

We deliver a blocked message to JHA PayCenter so the message that the transaction did not occur successfully can be sent to the fraudster attempting the transaction.

Yellow Hammer's new state of the art fraud module is one more level of protection that helps ensure your financial institution is protected against fraud in the *Zelle* Network® and has all the features you have come to expect from JHA PayCenter and Yellow Hammer.

Contact your local Jack Henry Banking Sales representative for more information or to schedule a demo.

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