



# FRAUD

# PROTECTION

Build an effective fraud prevention strategy for your credit union's check deposit services across all deposit channels with two optional solutions that integrate within TranzCapture.

### Real-time service option:

Advanced Fraud Solutions<sup>SM</sup> TrueChecks<sup>®</sup> offers real-time analysis of account-level historical data from thousands of contributing financial institutions to intercept fraudulent deposits before they hit the bottom line. Optional: Add Early Warning<sup>®</sup> real-time Deposit Chek<sup>®</sup> Service to AFS TrueChecks for added protection.

### Batch service option:

Early Warning Deposit Chek for batch provides advanced notification of high-risk deposits and return items to credit unions in the Return Notification Report at the beginning of the next business day.

## BENEFITS

- + Regarding deposit capture, the difference is in the details because everyday efficiencies can help reduce deposit risk and boost member service.
- + Enhanced risk mitigation and early fraud detection capabilities allow credit union resources to be focused elsewhere.
- + Realize substantial cost savings by quickly identifying fraudulent checks.

## About TranzCapture

Corporate One uses TranzCapture LLC, a credit union service organization, as the platform for all its item processing services. TranzCapture streamlines work through its web-based platform that offers consolidated administration and processing.

Users access TranzCapture through Members Only, Corporate One's online member portal, and conduct all item processing work, including verifying items, viewing archives, and running reports from one consolidated platform. Members can count on robust reporting, real-time duplicate item and batch detection, and same-day access to images in a seven-year archive.

## How Does it Work?

High risk deposit and return items are compared to the TrueChecks' and/or Early Warning's databases, which analyze account-level historical data from thousands of contributing financial institutions to intercept fraudulent deposits before they hit your bottom line.

## GET STARTED

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CorporateOne

## FEATURES

- + Risk management: Identifies high-risk deposit and return items by comparing items to TrueChecks' and/or Early Warning's databases.
- + Customized risk-review settings: A review queue allows tellers to set aside items for additional evaluation. Credit unions may elect to review all deposited items, no items, or items above specific dollar amounts, from new accounts and other criteria established during implementation.
- + Warning code validation: Validation and explanation of approximately 60 high-risk, medium-risk and low-risk warning codes. Approximately 30 return reasons explain why items are being returned, such as insufficient funds, stop payments, missing endorsements, missing signatures, or counterfeit items.
- + Deposit channels: Enables one or all deposit channels through TranzCapture, Corporate One's deposit item processing platform.
- + Administrator controls: Credit union-level control over individual dollar thresholds for each deposit channel and when to place member accounts on hold when a risk notification is received.