

# Deposit Fraud Detection Product™

## Endorsed by the ABA

The Metavante Deposit Fraud Detection System, offered through a partnership between Metavante and Carreker Corporation, is the only fraud detection system on the market endorsed by the American Banking Association (ABA). Deposit Fraud Detection is a companion product to Metavante's On-Us Check Fraud Detection. As with the On-Us product, it allows financial institutions of all sizes to enjoy a level of fraud protection that previously was available only to the largest banks.

## Overview

The Metavante Deposit Fraud Detection System accurately detects the entire range of deposit fraud activities, including:

- Deposit range out of the "norm" for the account
- Invalid Routing Transit numbers
- Excessive numbers of deposits
- Total deposit amounts greater than average
- Large items masked by smaller items

The system analyzes the individual deposit level and item level for every account entered into the system.

By comparing current deposit activity characteristics with account history (via bank-set rules and standard fraud detection parameters), the system identifies deposit fraud suspects and alerts the bank to move quickly to prevent possible losses. The result is an enterprise-wide reduction of deposit losses.

## Features

- ATM feed for total deposit fraud protection
- User-defined historical archive of deposit behavior
- Rule-based, parameter-driven system
- Tuning at your discretion
- Stand-alone system
- No impact to any posting windows
- Can be auto-started
- Handles multiple check capture sites

## Benefits

- **Reduce Your Losses from Deposit Fraud** – The system has a proven track record of finding 65-85 percent of fraudulent items
- **Leverage Your Metavante Relationship** – The system runs on Metavante's mainframe, resulting in ease of setup, training, and maintenance
- **Realize a Return on Your Investment** – In as little as six months to a year!
- **Protect Your Institution** – Protect your customer and bank assets, as well as your image of security and stability
- **Gain Process Efficiencies** – The system makes your overall fraud detection process more efficient, thereby reducing the number of staff hours spent examining items and allowing your investigators to focus on overall awareness efforts

## The Bottom Line

Annual fraud losses for banks are staggering – about \$677 million – and continue to be of great concern to financial institutions. But proactive financial institutions

# Deposit Fraud Detection Product™

that arm themselves with the right tools can minimize their losses. The Metavante Deposit Fraud Detection System is a comprehensive approach toward significantly reducing your deposit fraud losses, day in and day out.

## Contact Us

For more information about Deposit Fraud Detection, contact your client relationship manager, call 1-800-822-6758, or visit [metavante.com](http://metavante.com).