

Guardian Analytics

FRAUD DETECTION FOR ZELLE P2P REAL-TIME

Key Capabilities

- Machine learning and behavioral-based fraud monitoring with real-time risk scoring of Zelle payment activities
- Real-time risk-based intervention to deter fraudsters from extracting funds through Zelle service
- Flexible API-based integration supports different types of Zelle implementation within a digital banking platform, from single-sign-on to imbedded mobile SDK

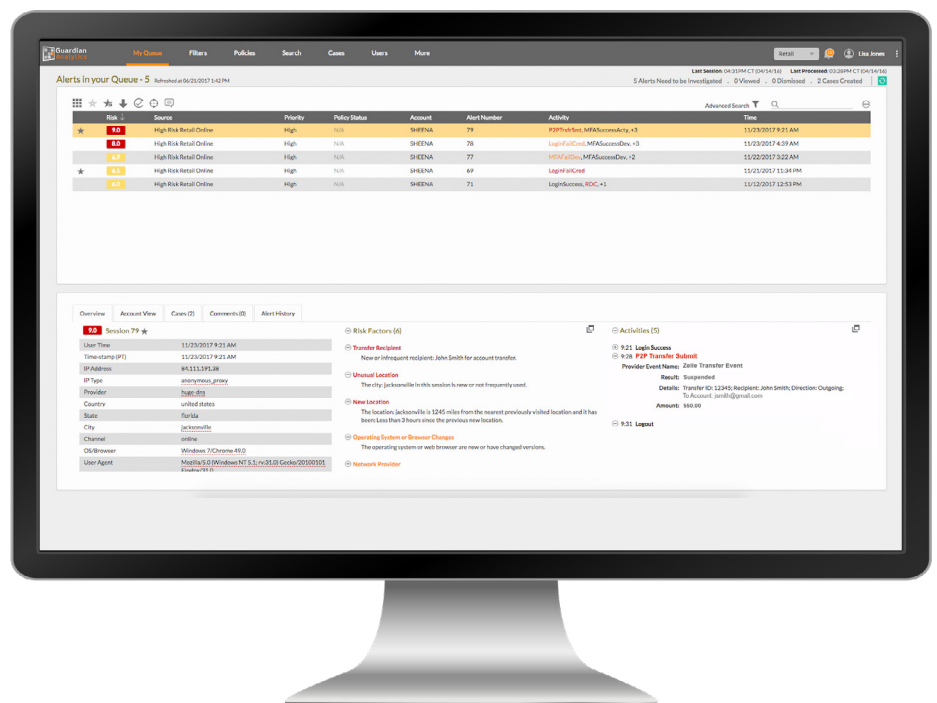
Benefits

- Effectively mitigate Account Take Over fraud in real-time involving fraudulent transactions using Zelle P2P service
- Securely enable friction-right consumer digital banking experience with the lowest false positive rate for fraud detection

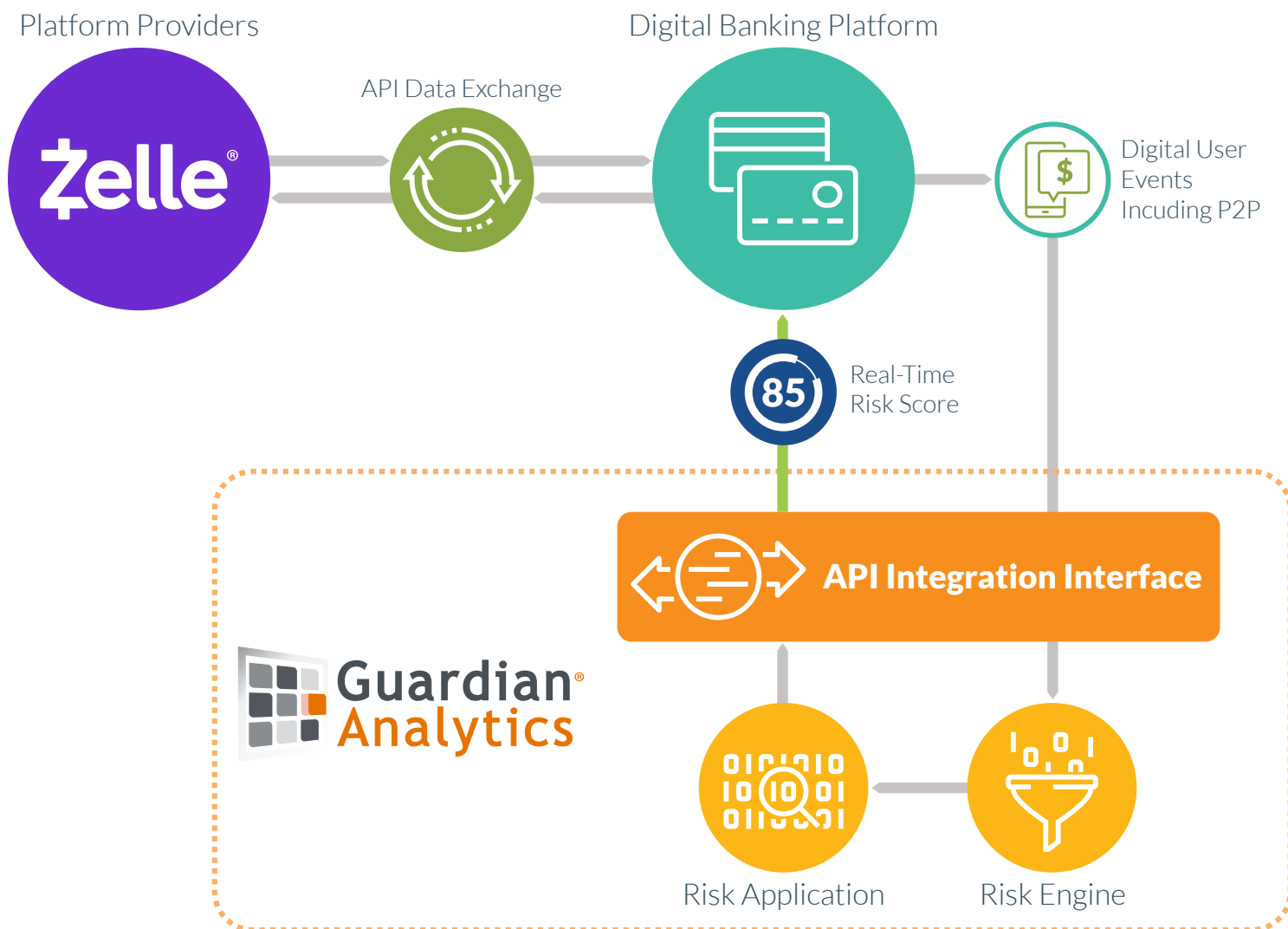
Guardian Analytics Fraud Detection for Zelle P2P Real-time solution provides fraud protection to financial institutions that have implemented Zelle real-time P2P services to their consumers.

Through API-based integration with either your digital banking platform or your Zelle service provider, Guardian Analytics uses machine learning and behavioral analytics to detect in real-time anomalous digital banking payment activities involving Zelle; and offers real-time intervention to detect and prevent unauthorized fund transfers through Zelle.

Guardian Analytics provides an intuitive user interface design for alert disposition and case management. Customers have the flexibility to define policies based on evaluated fraud risks or they can define their own criteria for fraud intervention, optimizing the amount of friction used to deter fraudsters.



How it Works



About Guardian Analytics

Guardian Analytics is the pioneer and leading provider of behavioral analytics and machine learning solutions for preventing banking and enterprise portal fraud. Hundreds of financial institutions have standardized on Guardian Analytics' innovative solutions to mitigate fraud risk and rely on the company to stop the sophisticated criminal attacks targeting retail and commercial banking clients. With Guardian Analytics, financial institutions build trust, increase competitiveness, improve their customer experience and scale operations. Guardian Analytics is privately held and based in Mountain View, CA. For more information, please visit www.guardiananalytics.com.

Guardian Analytics is a registered trademark of Guardian Analytics, Inc.

This document is provided for information only and its contents are subject to change without prior notice. This document contains illustrations of the products and the description of benefits may vary based on each customer's specific conditions. This document is not warranted to be error-free, nor subject to any other warranties or conditions, including implied warranties and conditions of merchantability or fitness for a particular purpose. We disclaim any liability with respect to this document, and no contractual obligations are formed either directly or indirectly by this document.