



# Fraud Shield <sup>TM</sup>

## THE CONCERN

**Check and Deposit Fraud** in community banks has increased over 50% in the last few years.

## THE SOLUTION

FTG's Fraud Shield is easy to setup, easy to use and cost effective. It provides **the most sophisticated solutions available for detecting and preventing check and deposit fraud.**

**NO  
MORE  
SECRETS**

Fraud Shield is delivered with analytical routines already in place and ready to launch. By the morning following installation, your bank is receiving the protection it needs.

**Following initial setup, your bank works with our accredited professionals to assure that your needs are being correctly met.**

All combinations of fraudulent check and deposit transaction events have been taken into consideration. Suspect transaction activity that experience shows has the highest probability of being fraudulent is automatically prioritized and red flagged for immediate review.

Dynamic inquiry capabilities allow drill-up and drill-down, organization of results in many different ways, integration to case management and generation of SARs.

## ACCOUNT ANALYSIS

- Easy to complete 'fill in the blank options' allow rapid discrimination of accounts having different risk potential
- Within hours of installing, the analysis database is built from existing transaction history and expected results are defined from easy to complete user interface screens
- Fraud Shield is a rapid response system which in minutes allows your bank to zero in on types of fraud, accounts, products, geographic areas, branches, risk levels, age of accounts, and more
- A flexible user interface provides easy refinement of detection criteria and prioritization of suspicious transactions
- Amounts and types of fraud are quickly determined each morning through both desktop alerts and reports
- Highest risk accounts and transactions are automatically highlighted and red flagged for priority review
- Integration to your bank's imaging system speeds analysis
- Elimination of repetitive alerts from the same account significantly reduces false positives

Seven check and deposit fraud prevention and detection routines and consolidated red flag results are provided.

### Detailed Fraud Prevention and Detection Aids

1. Duplicate Check Number Analysis
2. Out of Sequence Check Number Analysis (multiple check sequences recognized)
3. No Check Number Analysis
4. Out-of-Average Check Amount Analysis
5. Out-of-Average Daily Number of Transactions, e.g. Check and SAV Deposits, and ATM, POS, ACH Transactions
6. Out-of-Average Daily Transaction Amount, e.g. Daily Deposits Out of Average, or ATM, POS, ACH Withdrawal Amounts Out of Average
7. Balance Change Excessive or Out of Average, (For detection of Deposit Fraud and other unusual balance changes based on user defined transaction codes.)

### Consolidated Analysis Aid

Organizes and prioritizes combinations of events that are highly suspect, e.g. check out of sequence and out-of-average for the account. Multiple consolidated red flag results are delivered with Fraud Shield and can also be user defined.

## FRAUD SOLUTION SUITE

Fraud Shield is part of FTG's integrated one-stop source for controlling and managing fraud. FTG's suite of fully integrated products cover **money laundering, check and deposit fraud** and **employee fraud**. Over 260 financial institutions ranging in asset size from \$50 million to over \$80 billion use FTG's software solutions.