EFFECTIVE TRANSACTION FRAUD ANALYSIS

SENTRY: Detect™

Seventy-six percent of financial institutions learn of fraud from their customers/members – after the damage is done. When will you know if you've been hit?*

REDUCE RISK WITH GREATER VIGILANCE

If you are looking for enterprise fraud detection across all payment channels, your institution needs effective, powerful technology to help win that battle. SQN's **SENTRY: Detect™** provides a cross-channel method for detecting fraudulent behavior so that you can identify suspicious activity and prevent costly losses.

SENTRY: Detect's comprehensive engine examines activity across your financial institution, including:

Debit/Credit Transactions
- ATM withdrawals and deposits
- Debit and credit card transactions
- "On-us" checks, including out of range and duplicate check numbers
- Amounts that exceed the member's spending profile
- Repetitive deposits or increases in activity that do not fit the account pattern

Payment Transactions
- ACH payments, including originations
- Wire transfers
- Internet banking
- Mobile banking

Loan Transactions
- Loan rate changes
- Deposit rate changes
- Loan payment changes
- Distributions (HELOC, Construction)
- Interest check disbursements

SENTRY: Detect creates a unique database of pattern analysis based on historical account behavior. Once an account profile has been established, the program looks for anomalies that signify potential fraud and flags those transactions for review by the credit union.

In addition, **SENTRY: Detect** feeds accepted and returned items into the reference database for use in future account analysis.

SQN
Banking Systems
Fraud protection you can trust.

Information Security Media Group's survey; "The Faces of Fraud 2012."

SQN SENTRY: Detect Features and Benefits

SENTRY: Detect is a powerful tool that can significantly reduce the risk of losses to your members and your financial institution, which:

- Features customizable, institution-defined parameters to target highest fraud risk areas
- Offers scalability
- Integrates with existing core, teller and payment systems
- Provides tellers with real-time access to back office analytics
- Delivers daily reports highlighting accounts of greatest concern
- Includes "load balancing," matching the number of items to be reviewed with staffing levels
- Is highly cost-effective, typically recouping initial costs within six months
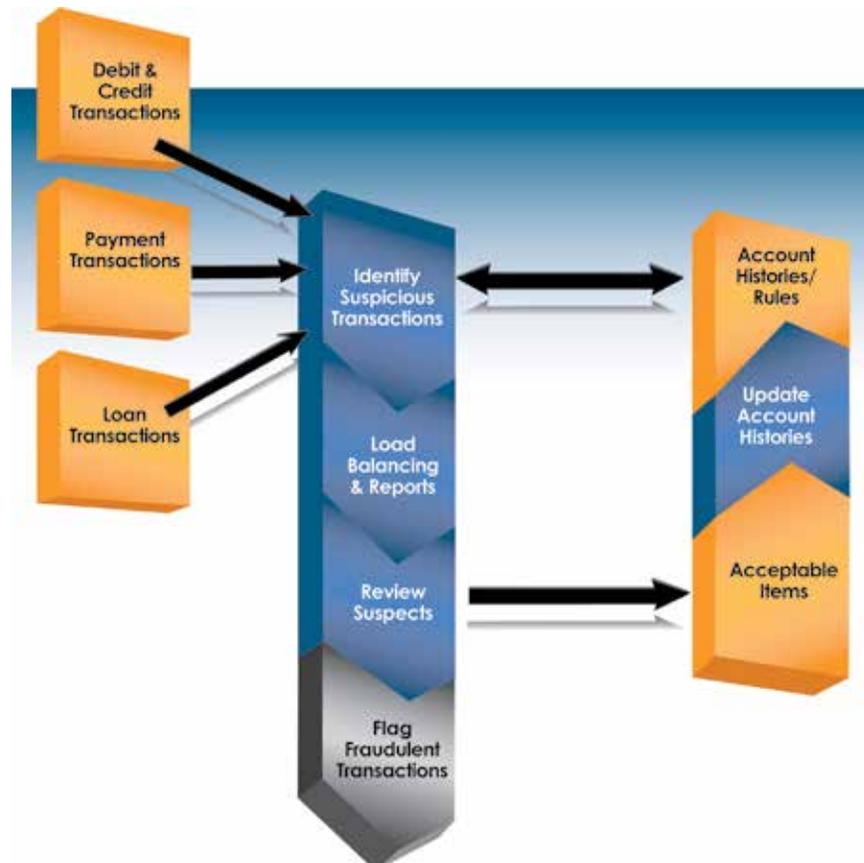
Learn more about what SQN can offer you.
Visit **www.sqnbankingsystems.com**
Call us at **609.261.5500** or **888.SIG.SCAN (888.744.7226)**

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