

*Y*our bank processes millions of checks — some of them fraudulent. Efficiently finding those “needles in the haystack” can have a significant impact on the bottom line. With Banker’s Toolbox™ Fraud Manager,™ you can automatically extract suspicious checks from the daily workflow, without slowing down transaction processing.



A Check Fraud loss prevention program need not be more costly than the losses themselves.

- Fraud Manager™ makes the fraud loss prevention process efficient by minimizing false positive while at the same time maximizing the scope of review.
- Reviews items in financial institution’s item processing system, including on-us items contained within deposits and inclearings files.
- Identifies potential Check Fraud activity from four perspectives:
 1. Duplicate Check (serial) Number.
 2. Serial Numbers out of range (supports multiple ranges per account).
 3. Amount out of Historical Range.
 4. Number of checks out of Historical Range.
- Fraud Manager™ runs on a daily basis producing reports for financial system review.
- Fraud Manager™ presents a complete Workflow Management of the activities needed to complete daily review.
- Risk-based prioritization of Suspect Items according to dollar amount and risk categories.
- Complete Audit Log of exceptions in Data Collection Process to ensure accurate importation of data.
- Parameter Settings — Customizable to address the individual needs of each institution..

**Fraud
Manager**
**Fraud Suspect
Detection and
Reporting**

Any item processed to a customer's deposit account is a potential check fraud suspect.

Check fraud occurs when a check is presented using fictitious or closed account information. Your customer usually only realizes they have been defrauded when they discover their checking account is overdrawn or they encounter someone that has received a fraudulent check.

Today, anyone intent on committing check fraud can

do so easily through inexpensive software programs designed to obtain account information. Protecting your customers privacy and accounts is a primary concern for your organization, but there are times when you can't protect your customer. Here is a solution that will give you a better view of the type of transactions being processed. Your organization can establish fraud "parameters" that isolate transactions for review by operations staff.

Suspects	Operates on a daily basis, calculating a list of suspect transactions for review.
Item Processing	Reviews items from your institution's Item Processing system including on-us items contained within deposits as well as in the inclearings files received from other financial institutions.
Statistical Deviations	Calculates statistical deviations from four perspectives: duplicate check (serial) numbers, serial numbers out of range, amount out of range, and number of checks processed out of range.
Workflow	System presents a complete Workflow Management of the activities needed to complete the day's processing.
Audit	Complete audit log of exceptions in the data collection process to ensure accurate importation of data.
Parameters	Customizable to address the individual needs of each institution.



Effective fraud detection helps you close the day with confidence. When you partner with Banker's Toolbox™ you can be assured of proven performance and top customer support. Contact us today to see how easily Fraud Manager™ can be integrated into your existing core processing system.

