

Xceed Zelle P2P Real-Time

Xceed Zelle® P2P Real-time fraud detection 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, Xceed 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.

Xceed Zelle P2P Real-time 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.

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*

The screenshot displays the NICE ACTIMIZE interface with the following data in the alert table:

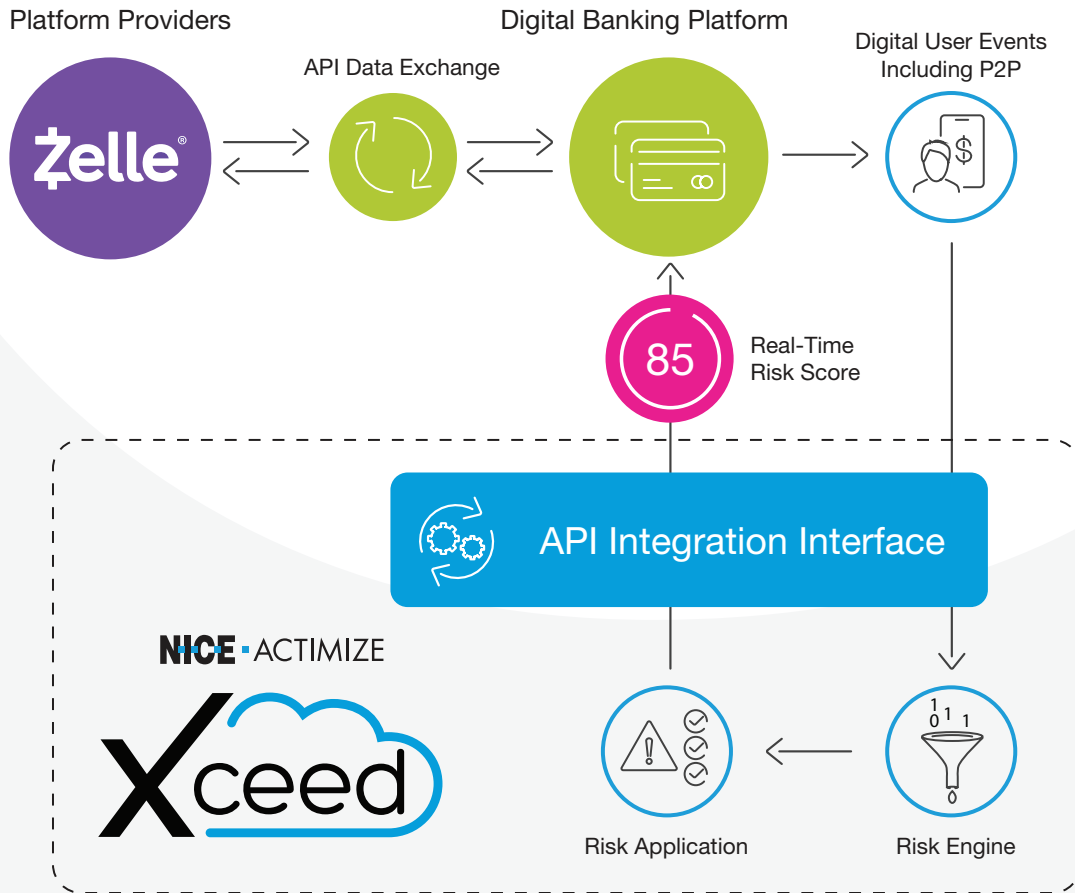
| Product Type | Risk | Account | Alert Number | Total Alerts | Risk Factor | Activity | Time |
|--------------|------|---------|--------------|--------------|----------------------------|----------------------------------|---------------------|
| ★ Retail | 9.0 | SHEENA | 79 | 79 | FTRpcp, GeoLoc, +4 | TrsrSubExt, MFASuccessActy, +3 | 11/23/2017 9:21 AM |
| Retail | 8.0 | SHEENA | 78 | 79 | BrowserConf, OSBrowser, +2 | LoginFailCred, MFASuccessDev, +3 | 11/23/2017 4:39 AM |
| Retail | 6.9 | SHEENA | 77 | 79 | BrowserConf, OSBrowser, +2 | MFAFailDev, MFASuccessDev, +2 | 11/22/2017 3:22 AM |
| ↓ Retail | 6.3 | SHEENA | 76 | 79 | GeoLoc, GeoNewLoc, +4 | LoginFailCred, UserLockedOut, +5 | 11/22/2017 11:52 AM |
| ★ Retail | 6.1 | SHEENA | 69 | 79 | BrowserConf, GeoNewLoc, +3 | LoginFailCred | 11/21/2017 11:34 PM |
| Retail | 4.9 | SHEENA | 71 | 79 | | LoginSuccess, RDC, +1 | 11/12/2017 12:53 PM |
| Retail | 4.1 | SHEENA | 74 | 79 | | LoginSuccess, ChkView, +1 | 11/21/2017 12:50 PM |

Below the table, the 'Overview' section shows details for Session 79:

- Risk Factors (6):**
 - Transfer Recipient:** New or infrequent recipient: John Smith for account transfer.
 - Unusual Location:** The city: jacksonville in this session is new or not frequently used.
- Activities (5):**
 - 9:21 Login Success: Provider Event N... Login Event
 - 9:21 MFA Success (Activity-related): Provider Event N... MFA Challenge Event

Ready to get started? [Learn more here.](#)

How it Works



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