

**NICE** • ACTIMIZE

# PROTECTING REAL-TIME PAYMENTS



## Zelle P2P

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Featuring



## Nearly **7,000 banks**

offer Zelle as a payment option<sup>1</sup>. But they need to do so carefully.

## **Zelle fraud**

**is the fastest growing area** of account takeover fraud in the U.S. banking sector<sup>2</sup>.

Criminals can move anywhere from

**\$1,000-\$5,000**

**in Zelle payments per account, per day.**

And once a transfer is made, the funds are gone.

<sup>1</sup>Credit Union Times, Zelle Reports Big Spike in Enrollment & Use Across Age Groups, April 2020

<sup>2</sup>Infosecurity Group, Zelle: A New Door Opens, But is Crime Walking In?, April 2020



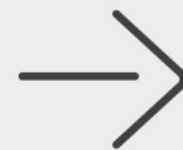
Star One Credit Union wanted to introduce Zelle as a payment channel, but first needed to prove to Zelle they could **stop fraudulent P2P payments in real time.**



Xceed's P2P Zelle solution assesses fraud risk as soon as a user opens the Zelle app



Xceed uses AI and behavioral analytics to assess risk throughout each session



This allows Star One Credit Union to prevent high-risk activity and intervene before the funds are gone



Xceed was able to **stop the transaction in real-time** and was instrumental in getting us **Zelle-certified**.

– Fred Shuherk, Web Services Manager,  
Star One Credit Union





## Benefits

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- ✓ Detect anomalous user activities in real-time
- ✓ Monitor hundreds of events & attributes using behavioral analytics
- ✓ Autonomously adapt to new threats
- ✓ Prevent losses in real-time through friction-right fraud detection