

# Xceed ACH-RDFI

## Key Features

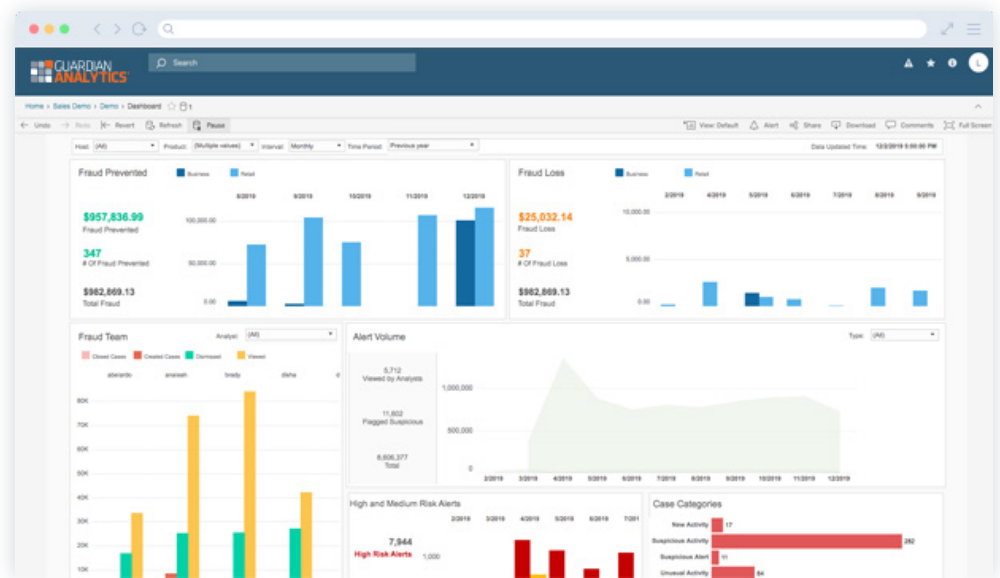
- Actionable alerts within minutes
- Targeted risk scoring per SEC code
- Rich context for every alert
- Search on any attribute
- Tax fraud detection
- Visibility into P2P, Bill Pay, among other types of fraud

Xceed ACH-RDFI\* is the only behavior-based anomaly detection solution purpose-built to detect fraudulent or suspicious payment activity within the ACH Receiving files. Our patented technology automatically monitors all credit and debit transactions to detect suspicious or unusual payments. Financial institutions can now protect members against unauthorized debits and detect tax fraud with minimal impact on operations while improving client trust and loyalty.

\*previously Guardian Analytics ACH-RDFI

## Benefits

- **Reduce fraud losses** by proactively detecting tax fraud, unauthorized debits, and other fraud
- **Gain customer loyalty** by enhancing protection without impacting customer experience
- **Increase operational efficiency** by focusing on the highest risk transactions
- **Enhance compliance** by meeting FFIEC guidelines for anomaly detection



PREVIOUSLY



## Tax Fraud Detection

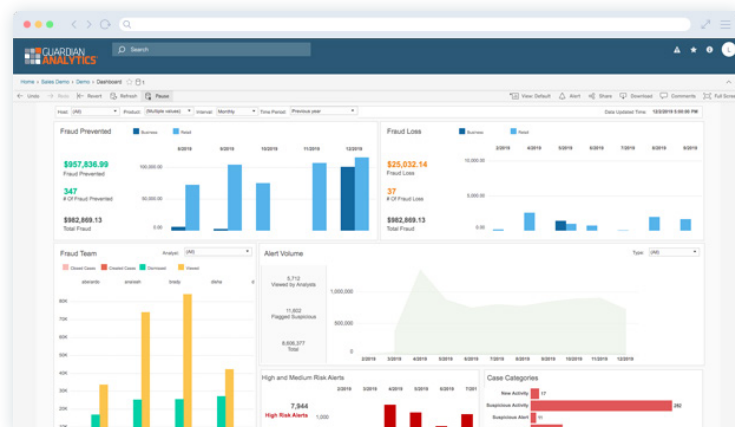
- Eliminate manual processes such as account name matching
- Monitor credit payments specifically for tax refunds

## Be prepared for Same Day ACH

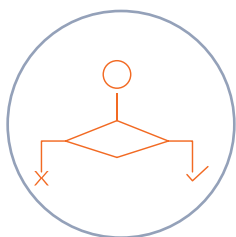
- Detect anomalies in recipient payment activity prior to posting for Same Day ACH
- Manage risk proactively while maintaining a frictionless customer experience

## Training and Certification

Guardian Analytics offers a comprehensive training and certification program designed to enable new and experienced customers to get the most out of the Xceed platform. The curriculum includes a self-paced certification program and instructor led courses for advanced users.



**Focus on biggest risk areas across channels**



**Make faster and better fraud risk decisions**



**Build trust through more productive customer conversations**



**Enhance services and offerings based on customer behavior**

“Best protection ever! It pays for itself. Every institution has to have this product so they can protect their members as well as themselves. Star One sleeps better at night knowing we have Guardian Analytics.”

## About Guardian Analytics

Guardian Analytics is the pioneer and leading provider of behavioral analytics and machine learning solutions for preventing banking and enterprise portal fraud. Hundreds of financial institutions have standardized on Guardian Analytics’ innovative solutions to mitigate fraud risk and rely on the company to stop the sophisticated criminal attacks targeting retail and commercial banking clients. With Guardian Analytics, financial institutions build trust, increase competitiveness, improve their customer experience and scale operations. Guardian Analytics was acquired by NICE Actimize in August, 2020. For more information, please visit [guardiananalytics.com](https://guardiananalytics.com) or [niceactimize.com](https://niceactimize.com). Guardian Analytics is a registered trademark of Guardian Analytics, Inc.

This document is provided for information only and its contents are subject to change without prior notice. This document contains illustrations of the products and the description of benefits may vary based on each customer’s specific conditions. This document is not warranted to be error-free, nor subject to any other warranties or conditions, including implied warranties and conditions of merchantability or fitness for a particular purpose. We disclaim any liability with respect to this document, and no contractual obligations are formed either directly or indirectly by this document.