

# First Party Fraud in Deposit Accounts

Reduce losses in deposit accounts due to first-party fraud.

Financial institutions that offer deposit accounts face many types of first-party fraud, and few solutions exist to combat fraud involving checks and ACH transactions.

SentiLink's DDA First Party Fraud Solution detects applications with a heightened probability of being associated with identity-related fraud, particularly in the context of DDA transactions.

Financial institutions can leverage a combination of scores, flags and specialized attributes to combat first-party fraud in deposit accounts.

# 20%

Customer-initiated ACH return losses captured by identifying only 0.35% of transactions for a large bank

## Uncover First Party Fraud at the Top of the Funnel

### Detect Fraud Up-front

Prevent downstream losses by reducing entry from the riskiest applications at the top of the funnel. Target check and ACH return fraud with precise scores tuned to these fraud vectors.

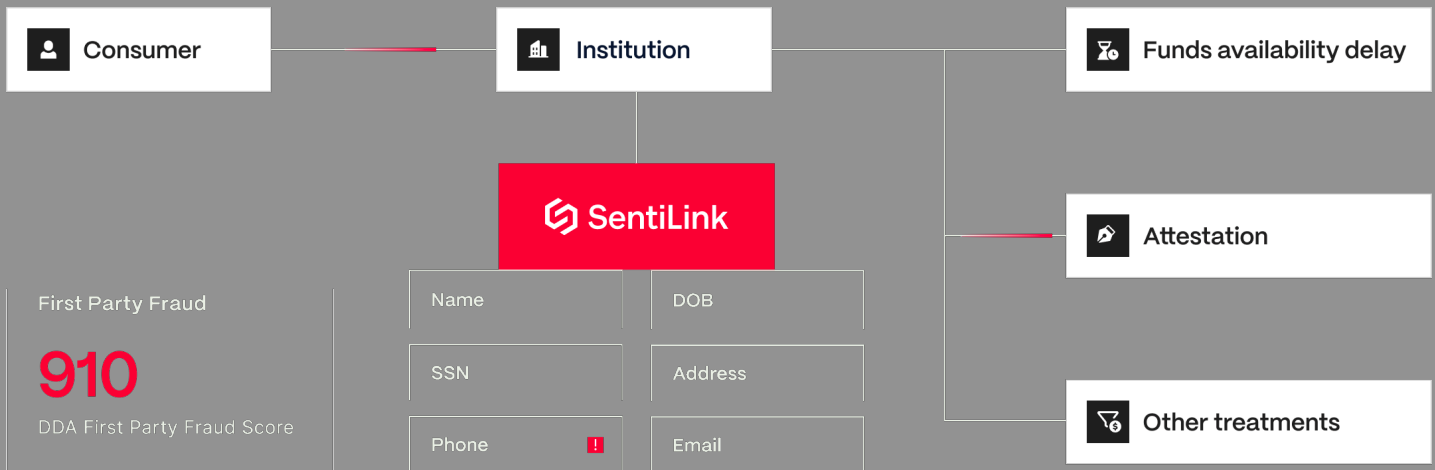
### Clarify Loss Attribution

Group losses appropriately by leveraging the DDA First Party Fraud Score alongside the Synthetic Fraud and ID Theft Scores. Get even more granular with flags and attributes.

### Streamline Account Approvals

Empower risk teams to apply the right level of review so that low risk applications are matched with a smooth experience. Approve trusted customers for instant transfers or higher transfer limits.

## First Party Fraud Score in Deposit Account Opening Flow



## Evaluate First Party Fraud Solutions for Deposits

### Option #1: Results from Performance Labels

Send a file of application, transaction, and performance data; receive an output file based on your key criteria.

Apps and Labels

FPF Results

### Option #2: Retrostudy

- Send SentiLink historical records
- SentiLink quantifies the problem
- Savings estimated