

Introducing the future of *fraud* protection.

With JMFA FraudMANAGERSM you're getting the next generation of fraud protection technology to safeguard your financial institution from fraud and loss by evaluating and authenticating all incoming transactions, regardless of whether they are paper or electronic.

This unique, proprietary, browser-based solution combines intelligent evaluation and authentication capabilities to protect users not only from traditional check fraud, but from new forms of fraud that are emerging with the arrival of electronic transactions, including ACH. With these highly advanced fraud detection and response mechanisms, along with a parameter-driven battery of tests, you're able to detect fraud more quickly to limit losses.

Comprehensive. Revolutionary. Evolutionary.

No stone left unturned. Transaction processing is no longer just about paper checks. With the introduction of check conversion payment alternatives — POP, ARC, BOC and RCK — it is essential that a good payment security system examine all types of payments received from external sources. By analyzing every transaction, JMFA FraudMANAGERSM protects all entry points from the most vulnerable sources of external fraud.

A unique validation model. Unlike the fraud protection solutions used by most institutions, JMFA FraudMANAGERSM reviews and approves items using a pre-processing authentication model, rather than an exceptions-based model. The result is that the transaction review doesn't assume payments are valid or authorized; it validates them against parameters you set. Our model not only catches more suspects, it does so more quickly, limiting your losses.

Actively intelligent. JMFA FraudMANAGERSM "learns" as it goes along. Because the security safeguards aren't random — or a one-time event — they become more effective as they learn more about the specific payment patterns of your individual accounts.

Improve account holder service as you minimize risk.

JMFA FraudMANAGERSM provides solutions to help with added security. For example, account holders are able to assign a PIN to every paper check written over a mutually established amount. In addition, you or your account holders can enter valid ranges of check numbers that are being issued on the account. These tools can be used to help secure almost any account, without extra cost or hassle to your account holders. All of which provides you with a distinct marketing advantage.

At the same time, our parameter-driven design allows you to set the levels of acceptable risk associated with each transaction's dollar amount, account ownership, account type, and ownership history. For better risk management users can even establish rule-based threat assessments down to the item and account level.

Streamline your operations.

Now, fraud controls can be easily integrated. By using the standard ACH and MICR presentment or POD files for the source data, JMFA FraudMANAGERSM requires no core system interface, and can operate in any item or check image-processing operation.

What's more, the system can be configured to use only the security and imaging components that make sense to your financial institution. Depending on your operational requirements, JMFA FraudMANAGERSM can be installed in-house or at a data center.

Paper-Based Exception Tests

Large item exceptions — adaptive & by ownership class (MICR & ACH)
New account exceptions* (MICR & ACH)
Check size exceptions (MICR only)
Duplicate check exceptions (MICR & ACH)
Out-of-range check number exceptions (MICR & ACH)
ACH trusted originators (ACH only)
ACH watched originators (ACH only)
ACH blacklisted originators (ACH only)
PositivePAY exceptions (MICR & ACH)
MICR approved recurring amounts (MICR only)
Missing check number — draft suspects (MICR only)
Low-speed exceptions (MICR only)
Restrictive pay exceptions (MICR & ACH)
PaperPIN exceptions (MICR only)
Volume anomaly* (MICR & ACH)
Account specific large-item limits (MICR & ACH)
Value anomaly* (MICR & ACH)
Duplicate transaction alerts (MICR & ACH)

*These tests assist with maintaining Bank Secrecy Act compliance

ACH Compliance Tests

Prenote transaction reviews
Death notification alerts & reviews*
Invalid transactions to consumer accounts
Recipient's name verification to account owner*
ARC transactions compliance tests
TEL transactions compliance tests
WEB transactions compliance tests
XCK (destroyed checks) review or denial
Customized parameter settings by test
Automatic originator database creation
POP transactions compliance tests
RCK transactions compliance tests
Documented reviews offers proof for audits
FraudSCORE risk management ratings*
Blacklists and blocks by originator
KiteTAILER kite detection exceptions
Consumer versus commercial parameters
Cross border payment alerts*

Peace of mind. Decades of experience.

Our team has in-depth understanding of transaction processing. We use a uniquely collaborative approach whereby our people work closely with yours in a consultative way that fosters better knowledge transfer. You can depend on our leading-edge research and continuing development in new security threats and systems safeguards.

For more than three decades, John M. Floyd and Associates has delivered solid results to over 2,000 clients throughout the United States and Central America. That translates to billions in increased pre-tax earnings for our clients as a direct result of our many programs and strategies.

For information about JMFA FraudMANAGER,SM call 800-809-2307 or visit JMFAFraudMANAGER.com

JMFA FraudMANAGERSM

JMFA OVERDRAFT PRIVILEGE[®]

JMFA ODP Compliance and Performance ReviewSM

Non-Interest Income Enhancement

Executive Recruitment Services

JMFA Account AcquisitionSM

Privilege Manager CRM[®]

Process Improvement

Lending Programs

Loan Optimizer[®]

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