



Jack Henry Financial Crimes Defender™

Fully Hosted, Cloud-Based, Real-Time
Fraud and BSA Compliance Platform

fight back against rising financial crimes and fraud

Bank Secrecy Act (BSA) compliance and real-time fraud detection are important functions for financial institutions worldwide. Financial crimes and fraud threats prevalent in today's digital world – like account takeover and other digital scams, P2P fraud, check fraud, illegal money movement, and ID fraud – continue to rise with no end in sight. While there's no specific way to stop threats from happening, you can proactively put process, system, and technology improvements in place to make faster and smarter decisions and better combat financial crimes while minimizing risks.

As payments get faster and consumer transactions move to digital channels, is your financial crimes system prepared for the real-time digital world?

empower yourself with next- gen technology and processes from experts

To keep pace and fight back, you need next-generation technology and insight from proven industry experts. Jack Henry's innovative capabilities empower you to meet regulatory directives and accountholder expectations more effectively by leveraging our expert insight and



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advanced technologies. In addition, our financial crimes and fraud risk solutions can help streamline your technology architecture and processes to support a better accountholder experience, improve risk decision-making, and generate greater cost efficiencies.

Jack Henry's Defender helps facilitate your financial institution's technology modernization strategy by focusing on digital, payments, loans, and financial crimes. It was designed with three tenets from the ground up: digital first, real-time first, and with open architecture for integrations. The issue with many of the existing solutions in the market is that they do not have the technical architecture to handle how fast payments are moving. With Financial Crimes Defender, you'll gain the ability to break down those barriers and finally catch up to the speed of today's payments.

The platform uses one of the top AI/ML learning engines and works with digital systems to offer some of the best alerting technology on the market. The solution not only detects the activities in question, but helps you act on the intel to mitigate or to recover funds immediately. With its open API, you can integrate the data you want to monitor into a single, real-time platform.

use a singular system to manage BSA and fraud in real time

Financial Crimes Defender provides a single platform to manage/automate BSA and fraud processes in true real time. Utilizing AI and behavioral analytics, Financial Crimes Defender learns accountholder behavior, proactively uncovering new fraud and BSA trends – providing you only the alerts you need to review. Repetitive tasks are also automated, reducing manual work in investigations.

The platform is built in a scalable cloud architecture with an intuitive UI. It also includes industry leading analytics to reduce false positives.

Proven analytics then make anomaly detection proactive, instead of the traditional reactive approach used by most systems today. Creating a singular true real-time platform allows your financial institution to break down the typical fraud silos based on transaction types. The analytics pulls the different transaction types together to mitigate how this new generation of fraud and money-laundering actors utilize multi-channel approaches to deceive your organization and your accountholders from



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money. Process automation further simplifies routine tasks, resulting in less manual work.

Financial Crimes Defender includes fully integrated FinCEN filing for SARs and CTRs, with acknowledgments that will automatically update. You also gain robust watchlist integration as well as the ability to create “good accountholder/bad accountholder” lists or add your own lists for scanning.

Financial Crimes Defender benefits at a glance:

- Aligns with Jack Henry’s technology modernization efforts and built to interact seamlessly with Jack Henry’s existing core solutions and the new cloud core under development.
- Combines fraud and anti-money laundering into a single solution.
- Manages/automates BSA and fraud processes in true real time.
- Utilizes AI and behavioral analytics.
- Boosts efficiency through better fraud and suspicious activity detection rates, along with fewer false positives.
- Improves transaction monitoring, including machine learning and artificial intelligence.
- Provides a decision and fraud alerts before the money posts to an account or leaves the financial institution.
- Addresses financial institution regulatory compliance needs.
- Is deployed via the cloud environment.
- Includes a modernized user interface that offers:
 - » An intuitive user experience.
 - » A single-page application.
 - » Visualization tools to enhance analysis process.
 - » Improved dashboard options.
 - » Link/network analysis with competitive refresh capabilities.

Jack Henry Financial Crimes Defender modules available for you to choose from:

Modules	Fraud	BSA/AML	Zelle®	TCH RTP	FedNow®
Enterprise: This includes Fraud, BSA/AML, and one Defender Real-Time Payments Rail. (Bundling incentives are available for 1, 2 or all 3 rails with Defender Enterprise.)	●	●	●		
Fraud: This covers Fraud only (ACH, Wire, Checks, Deposits, and Mobile Deposits) plus one Defender Real-Time Payments Rail. (Bundling incentives are available for 1, 2 or all 3 rails with Defender Fraud.)	●		●		
BSA/AML: This module is for BSA/AML only (Risk Rating, AML transaction monitoring, OFAC, SAR, and CTR).		●			
Real-Time Payments – Zelle: Required for all Zelle customers.			●		
Real-Time Payments – TCH RTP: Strongly recommended if going with RTP.				●	
Real-Time Payments – FedNow: Strongly recommended if going with FedNow.					●



Jack Henry offers consulting services designed to optimize Defender for your unique goals.

Financial Crimes Defender Consulting Services

Once your Defender training is complete, Jack Henry offers consulting services designed to optimize Defender for your unique goals. Workflow efficiency and reliability of outputs are central to each engagement. Consulting sessions are structured for both administrators and daily users. Administrators will gain additional insight into settings, reports, metrics, and other topics critical to successful product oversight. Analysts and

investigators will be provided with best practices and workflow guidance designed to maximize skill and productivity in their respective roles. A review of overall alert quality is also provided, with opportunities for model tuning if outputs are substandard. At the conclusion of your engagement, you will be provided with a report documenting findings, recommendations, and any system modifications.

connect with next-generation technology

[Learn more](#) about our financial crimes solutions.

For more information about Jack Henry, visit jackhenry.com.