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the accountholder journey vs. the fraudster journey

Why Modern Fraud Prevention Requires Visibility Beyond Login



the challenge

As fraud tactics evolve, many attacks now occur after successful authentication through stolen credentials and social engineering. Financial institutions need visibility beyond the login event to identify suspicious activity while maintaining a positive accountholder experience.

Legitimate Accountholder

Login

↓

Reviews balances and transactions

↓

Pays bills or transfers funds

↓

Manages accounts

↓

Continues normal banking activity

Result

Positive digital banking experience

Possible Fraudster

Obtains credentials

↓

Successfully logs in

↓

Changes contact details or adds a new device

↓

Initiates unusual activity

Result

Potential fraud loss

the risk isn't always at login

Traditional fraud solutions focus on keeping bad actors out. But today's fraud may occur after authentication – making behavioral monitoring, risk scoring, and anomaly detection crucial.

risk signals to watch for

Device Signals

- New device
- Unrecognized location
- Device reputation concerns

Behavioral Signals

- Unusual login activity
- Abnormal navigation patterns
- Session anomalies

Account Signals

- Unusual credential change activity
- Profile updates
- Contact information changes

Transaction Signals

- Large transfers
- New payees
- High-dollar transactions

what modern fraud teams need

- ☑ Multiple fraud signals in one view
- ☑ Simplified risk scoring
- ☑ Configurable fraud policies
- ☑ Visibility into suspicious behavior
- ☑ The ability to test strategies before deployment



fraud doesn't always start with a failed login

The most dangerous fraud attempts can look like legitimate activity initially. Modern fraud prevention requires visibility across the entire digital journey, not just your front door.

Jack Henry Intercept™ is designed to help identify and minimize fraud even after credentials have been compromised. It includes multi-provider signal ingestion, normalized risk scoring, configurable policies, and observation mode testing.

Learn how your institution can elevate your fraud strategy with a modern, risk-based approach to fraud prevention.

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