



Fraud Buster



World Class Item & Payment
Processing Solutions

Active Image Fraud Buster

In today's image enabled cheque world many of the traditional paper and ink based security features are not image survivable leaving the bank dependant on the teller or back office staff to detect fraudulent items. Aperta's Active Image Fraud Buster (AFB) adds a unique barcode to the cheque at the time of printing. Data such as the MICR line can be securely encrypted to prevent tampering and alteration on any cheque issued by a bank. In addition with AFB+ cashiers cheques or enterprises who print their own cheques can incorporate the payee, amount and other data onto the face of the cheque to prevent alteration.

Once the cheque or its image is presented for payment the barcode information is automatically decrypted and compared to the details on the face of the cheque. Any anomalies are flagged for validation.

Benefits

- Reduces fraud in a paper or image environment
- Secures the cheque at the maker stage
- Reduces the cost of semi-automated or manual verification processes

Capabilities

The key features and capabilities of Aperta's Fraud Buster application are:

- Seamlessly integrates with Aperta's current suite of check processing products
- Compatible with paper or image based processing systems, such as Check 21
- Provides rapid notification of any fraudulent item received via clearing from another bank or cashed over the counter.
- Teller based interface to catch fraudulent cash checks

The types of fraudulent items that can be detected include:

AFB

- Cheques with altered MICR

AFB+

- Stolen checks
- Check with altered amounts
- Checks with altered payee details



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