finovifi

CREDIT UNION FRAUD READINESS

ACT EARLIER. DECIDE CONSISTENTLY. DOCUMENT CLEARLY.

Can Your Team Act Before the Loss?

Fraud rarely arrives through one channel. A defensible program gives your credit union earlier signals, clear ownership and a repeatable response across checks, compromised payment data and ACH activity.

01 / CHECK FRAUD

Identify suspicious items sooner

Review transaction and checks while the credit union may still be able to prevent the loss, document the decision and escalate when warranted.

FRAUDSENTRY • FRONTLINE SENTRY

02 / COMPROMISED DATA

Know when payment data is exposed

Surface compromised checks and card data, validate relevance, identify affected members and support a consistent protection and communication process.

FRAUDXCHANGE • CARDGUARD

03 / ACH ACTIVITY

Recognize out-of-pattern behavior

Assess ACH risk, investigate supporting activity, document outcomes and support an operating process aligned to risk-based monitoring expectations.

ACH RISKLENS

A practical fraud-readiness sequence

1. **Detect** — Identify suspicious activity or exposed data.
2. **Validate** — Confirm relevance, member impact and evidence.
3. **Act** — Stop, hold, restrict, replace, notify or escalate.
4. **Document** — Record the alert, decision, evidence and outcome.
5. **Improve** — Refine procedures, thresholds and training.

Six questions your fraud program should answer

- **What can be detected before funds move or losses are finalized?**
- **How does the team decide whether an alert is relevant?**
- **Who owns review, escalation and after-hours action?**
- **What evidence supports the decision?**
- **Can the credit union show what was reviewed and why?**
- **How are outcomes used to improve controls over time?**

Start with a 20-minute Credit Union Fraud Readiness Briefing.

Three exposure points, six operating questions and a practical checklist for assessing current controls. Connect with Robin Kolvek, Credit Union Relationships & Outreach at Finovifi - rkolvek@finovifi.com.

Each Finovifi capability addresses a different point of exposure.
Deployment scope and data flows are defined by solution.