



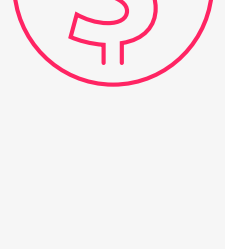


OFFERING & PROTECTING FEDNOW SERVICES

The future of RTP is here. Are mid-market & small banks ready for the challenge?

Top Challenges: Offering FedNow Services


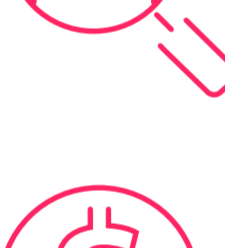
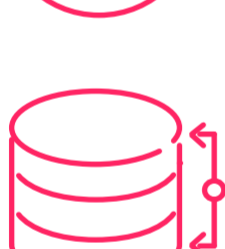


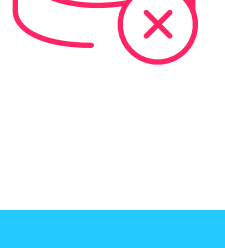

FedNow Service implementation, operationalization, and monetization may be stalled or derailed by potential challenges.

-  **Legacy system incompatibility** = complex, time-intensive, or impossible integration with FedNow system.
-  **Slow customer adoption** = outreach and education to encourage adoption.
-  **Outdated systems** = minimal support for 24/7 system monitoring and availability.
-  **High-value transactions** = may not account for a significant area of the business.
-  **Additional compliance** = increased costs to ensure transaction security.



Top Challenges: Protecting FedNow Services

Small and mid-market banks face new risk management challenges in a high-velocity threat environment and instant payment landscape.

-  **Complex scams & fraud** = linked with faster payments and RTP due to payment irrevocability.
-  **Rules-based fraud detection systems** = inadequate against diverse fraud typologies throughout all channels and mechanisms.
-  **Surging transaction volumes** = hinders timely detection of fraudulent transactions.
-  **Data silos** = lack of early fraud attack detection and intervention prior to money movement.
-  **Manual reviewing processes** = inefficient investigations and frustrated analysts.
-  **Risk vulnerabilities** = from leaked personnel data, expired SSL certificates, and poorly secured email networks.
-  **Insufficient data** = risk engines cannot adequately perform with the FI's systems.



Fraud Prevention Developed for Small & Mid-Market Banks

NICE Actimize's integrated fraud and AML solution—Xceed FRAML—delivers contextual intelligence and safeguards faster payment launches.



- Complete financial & compliance solution
- Best-in-class analytics insights
- Real-time threat mitigation
- Out-of-the-box AML & fraud models
- Adaptive to new threat vectors
- Automatic pattern & anomaly detection
- Contextually enriched customer profiles
- Real-time intervention for fraudulent payments
- Real-time account monitoring
- Automatic relationship & linkage discovery

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