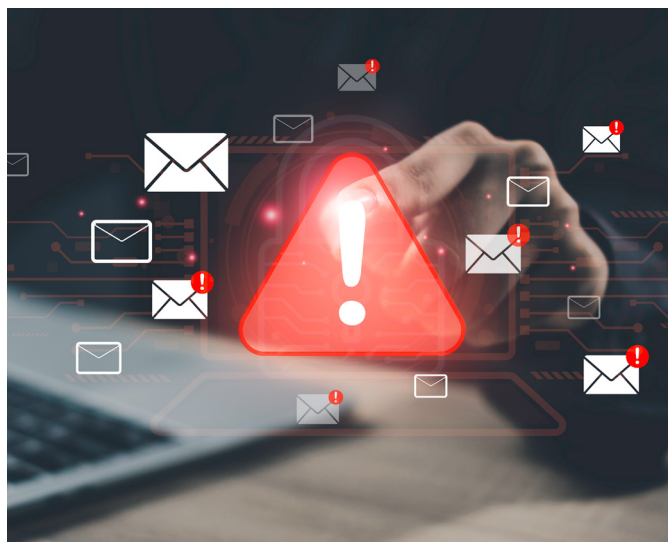


## Outsmart Fraud Faster with a Comprehensive Fraud Protection Program

Fraud is escalating across every channel, with tactics growing more sophisticated and attacks moving at digital speed. The financial impact continues to climb, with U.S. consumers reporting \$12.5 billion in fraud losses in 2024, a 25% increase from the previous year<sup>1</sup>. Staying ahead demands more than reactive controls. Financial institutions need real-time visibility, coordinated response and protection designed to detect and stop fraud before losses hit.



## Why Traditional Fraud Tools Fall Short

Many fraud solutions focus on individual channels or rely on static rules and post-transaction review.

This fragmented approach:

- Slows response times
- Increases false positives
- Forces institutions to react after losses occur

As fraud tactics evolve, institutions need protection that is:

- Real-time, not retrospective
- Context-aware, not rule-only
- Designed to work together across channels, not in isolation



## **Building a Coordinated Approach to Financial Crime**

Fraud rarely starts and ends in one place. Attacks often begin with social engineering or account compromise and escalate into funds movement across checks, ACH, cards or real-time payments.

Stopping today's threats requires more than isolated tools. It demands a coordinated strategy built around how fraud actually unfolds.

CSI delivers a portfolio of purpose-built fraud solutions designed to address specific fraud threats while giving institutions the flexibility to strengthen protection where they need it most. Rather than relying on a single rigid platform, institutions can deploy solutions individually or in combination, aligning implementation to their strategy, priorities and risk profile.

Supported by experienced CSI fraud specialists, this approach helps institutions strengthen defenses over time while maintaining consistency across teams and response workflows.

With this approach, financial institutions can:



**Detect suspicious activity earlier in the transaction lifecycle**



**Reduce false positives using behavioral and contextual insights**

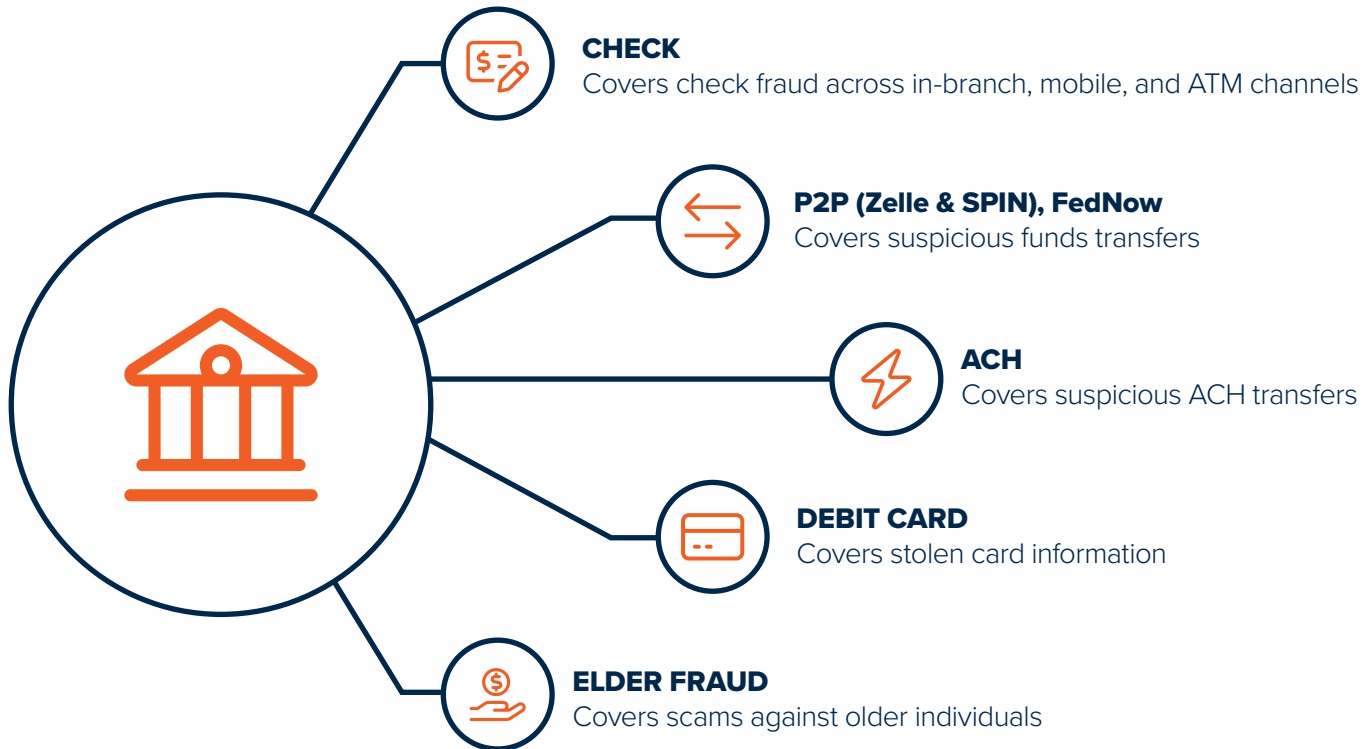


**Respond more consistently as fraud shifts across channels**

Equipping frontline teams with the clarity and tools they need to act.

## End-to-End Fraud Protection with TruProtect

CSI's TruProtect solutions deliver comprehensive protection across the transactions and channels financial institutions must defend every day. As fraud moves across payment types, TruProtect helps safeguard checks, ACH, debit cards and real-time payments—including P2P platforms like Zelle®, SPIN and FedNow—providing layered protection that helps institutions stay ahead of evolving threats.



## Covered Fraud Types and Channels

### Check

Detects check fraud in real time across teller, ATM, mobile deposit, remote deposit capture, and in-clearings using advanced image analysis and behavioral context to flag suspicious items before funds are released.

### P2P (Zelle®, SPIN, FedNow)

Monitors outbound person-to-person and real-time payments, applying behavioral signals to identify suspicious funds movement and potential scam-related or unauthorized transfers.

### ACH

Flags anomalous ACH transactions in real time to help prevent unauthorized debits and credits while working seamlessly within existing ACH workflows.

### Debit Card

Detects unauthorized debit card transactions and applies behavioral context to reduce losses tied to compromised credentials and stolen card data.

### Elder Fraud

Through our partnership with Carefull, we help financial institutions proactively identify scam-driven activity while strengthening customer relationships through trusted, value-added protection.

## Coordinated Fraud Management

CSI delivers fraud solutions through a coordinated operating model that helps financial institutions detect and stop fraud before losses occur. By aligning real-time monitoring, behavioral analytics and operational support under a single provider, institutions can protect transactions across channels while simplifying deployment, oversight and long-term fraud management as threats continue to evolve.

This model supports:

- Coordinated implementation and onboarding
- Streamlined vendor management
- Consistent fraud response practices
- Long-term scalability as fraud threats evolve

**Protecting against modern fraud demands coordination across systems, channels and response strategies.**

## Why Trust CSI with Your Fraud Protection

Effective fraud protection needs more than technology. It demands expertise, coordination and a partner who understands the operational realities facing financial institutions.

With decades of experience serving banks and credit unions, CSI delivers fraud solutions that align to your risk profile, operational workflows and long-term strategy. Through TruProtect, institutions gain comprehensive, cross-channel protection backed by coordinated implementation and ongoing guidance from experienced fraud specialists.



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### SOURCES

<sup>1</sup>Federal Trade Commission. (2025, March 10). *New FTC data show a big jump in reported losses to fraud to \$12.5 billion in 2024.*  
<https://www.ftc.gov/news-events/news/press-releases/2025/03/new-ftc-data-show-big-jump-reported-losses-fraud-125-billion-2024>

**With CSI, you don't just get fraud tools—you get a trusted partner committed to helping you safeguard your institution, your customers, and your reputation. Request a demo today and see the difference CSI can deliver for your institution.**

**Get Started Today**

