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Candescent Advanced Positive Pay

Powered by Advanced Fraud Solutions

With fraud schemes becoming increasingly sophisticated, the importance of advanced tools to detect and combat fraud has never been greater.

With Candescent Advanced Positive Pay powered by Advanced Fraud Solutions (AFS), banks and credit unions can equip their high-value business users with the resources necessary to navigate a complex and constantly changing fraud landscape. This leading payments fraud and risk detection solution allows businesses to monitor transactions, flag suspicious activities and approve legitimate ones before they're deducted from the business's account balance.

For more information, visit us at candescent.com or contact your digital strategy manager.

Candescent Advanced Positive Pay offers:

ACH positive pay

ACH positive pay allows businesses to define transaction amount, frequency and date parameters, which helps streamline operations and enhance fraud prevention controls.

Check positive pay

Check positive pay notifies businesses of discrepancies in check details, facilitating quick detection and prevention of fraudulent checks. Includes a teller interface for verifying checks being cashed or deposited in person.

Features and capabilities

Automated fraud detection

Detect and prevent unauthorized transactions by matching transaction details with a list of issued checks or business defined rules for incoming ACH transactions.

Customizable configurations

Tailor the solution to address your institution's and each business user's unique needs to streamline transaction oversight, allow personalized notifications and enable rule-based automated decisions.

Data visualization dashboard

Present insights via a data visualization dashboard, allowing businesses to easily monitor and analyze transaction data for improved decision-making.

Timely alerts

Deliver prompt email and text alerts to businesses notifying them of check or ACH exceptions requiring a decision.

Responsive user interface

Provide a seamless experience across different devices with our device-responsive UI.



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Benefits for your financial institution

Fraud prevention

Fight fraud and combat account takeovers by identifying duplicate, counterfeit, forged and altered checks, as well as checks drawn on closed accounts.

Expedited returns

Expedite returns of deposited checks or incoming ACH debits by streamlining the review of these items.

Risk mitigation

Minimize the impact of high-risk businesses on your bottom line by placing accounting responsibility back on the business.

Exemplary support

Offer to act on behalf of a business, improving support and enabling white-glove service.

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Atlanta, Ga.-based Candescent is the largest independent digital banking platform in the United States. With a comprehensive, digital-first product suite, Candescent drives success for its financial institution clients by delivering a seamless experience that elevates and connects digital and physical banking channels. Candescent currently serves more than 1,300 banks and credit unions representing nearly 30 million registered users. For more information, visit www.candescent.com.

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