

Consortium Connector #1

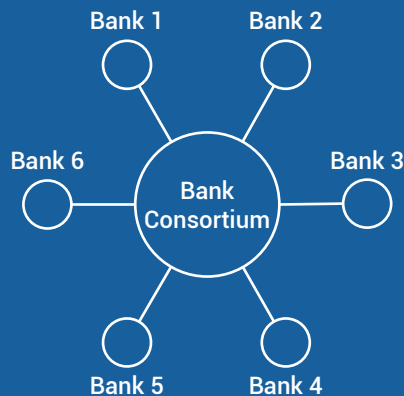
Deposit Fraud Detection using AFS with EWS (Optional)

Preventing deposit fraud is a specialized and difficult challenge for many financial institutions due to the nature of checks drawn on other banks, i.e. transit checks. Banks, credit unions and service bureaus use a variety of approaches ranging from 100% manual review to fraud filters or AI with machine learning technologies. Unfortunately, counterfeit, forged, and altered checks many times go undetected due to outdated components/processes and human limitations.

OrboGraph detects check deposit fraud via a multi-layered technology approach, blending image forensics and transactional analyzers of OrboAnywhere with consortium data. OrboGraph's Consortium Connector #1 integrates directly with the Advanced Fraud Solutions (AFS) consortium data (referred to as the TrueChecks® database). Access to Early Warning Systems consortium data and US Treasury Check issue file data are available as add-ons.

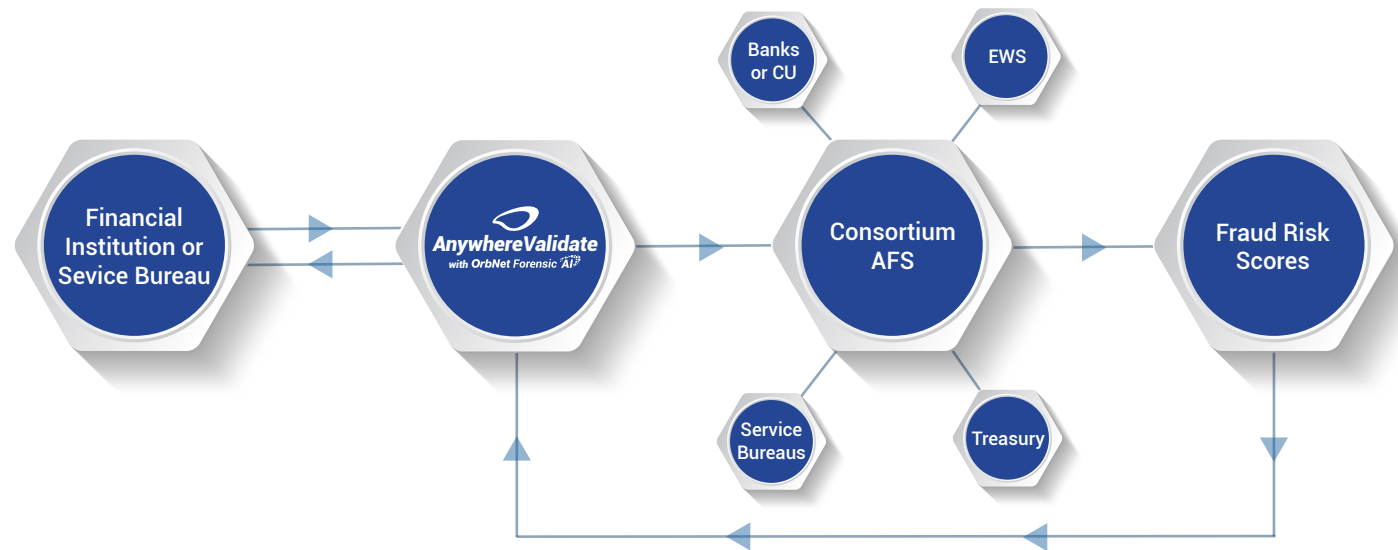
What is a consortium?

An agreement, combination, or group (as of companies) formed to undertake an enterprise beyond the resources of any one member. For example:

**OrboAnywhere**
with OrbNet Forensic AI[®]

Check Deposit Fraud Workflow:

Check images with metadata are sent from the financial institution's capture platform to OrboGraph's Anywhere Validate module. Anywhere Validate activates the Consortium Connector #1 to retrieve account and item level data in real-time, to obtain indicators of counterfeit, non-sufficient funds (NSF), closed accounts, duplicates, and other fraud history-related activity. Individual analyzers, as well as total risk scores, are generated by Anywhere Validate and returned to the fraud review platform for approval, holding of funds, or rejection of deposit based on Reg CC guidelines.



Benefits of Consortium Data

By leveraging consortium data, financial institutions can tap into billions of transactional data points from thousands of financial institutions. This enables banks to detect a variety of key indicators of check deposit fraud. OrboGraph provides a unique value proposition in this area, by optimizing a cost-effective deployment, while blending the benefits of image forensics and transaction analysis with consortium data.

For more information, visit www.OrboGraph.com/check-fraud-detection.