

Detect fraudulent checks before they impact your bottom line.



TrueChecks is a check fraud detection solution that analyzes account-level historical data from thousands of contributing financial institutions to identify potentially fraudulent deposits before they are processed.

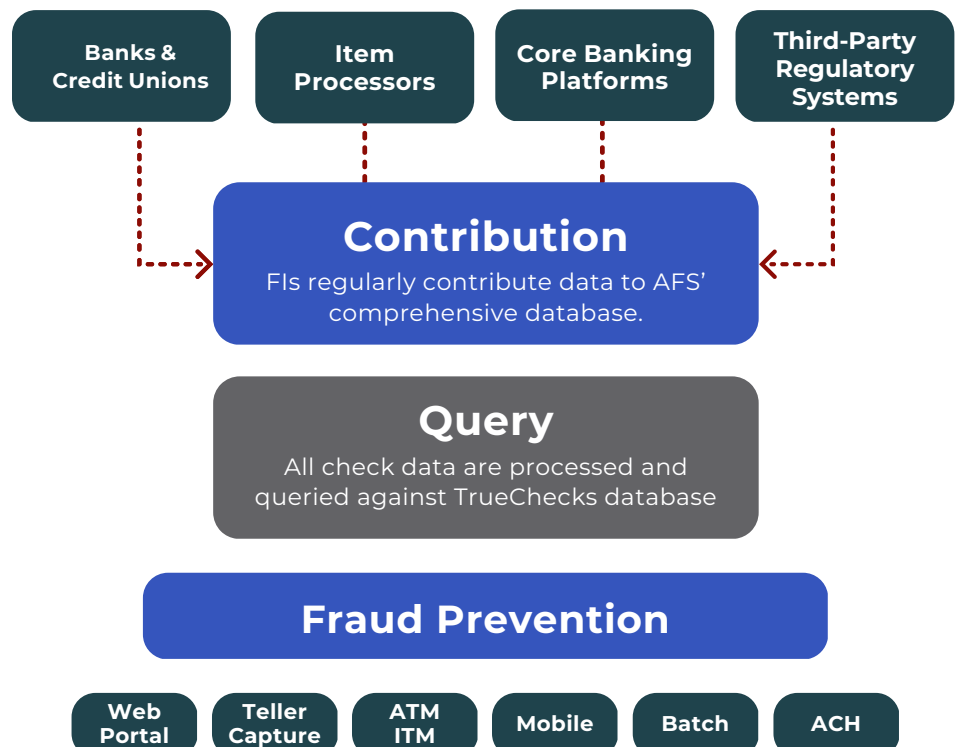
- Gain profound insights for fraud detection and prevention
- Leverage industry-wide fraud intelligence
- Protect your credit union from check-related losses

Check fraud remains a persistent threat to credit unions, even as payment methods continue to evolve and check usage declines. Fraudsters frequently attempt to deposit counterfeit, altered, or otherwise fraudulent checks, creating risk for both credit unions and their members.

TrueChecks, offered through our partnership with Advanced Fraud Solutions (AFS), helps credit unions identify potentially fraudulent checks before they are accepted. By leveraging account-level historical data from thousands of participating financial institutions, TrueChecks provides real-time insights that help prevent fraud losses and strengthen risk management efforts.

How It Works

TrueChecks compares presented check information against an extensive nationwide database of historical check activity. When a potentially fraudulent item is identified, the system generates real-time alerts and recommended actions, helping staff make confident decisions before funds are accepted.



TrueChecks®

Detect fraudulent checks before they impact your bottom line.

The solution can be deployed through a secure web portal or integrated directly into existing workflows and imaging platforms. It supports fraud detection across multiple channels, including:

- Teller transactions
- ATM and ITM deposits
- Mobile deposit capture
- Batch processing
- ACH workflows

Key Benefits

Detect Fraud Before Losses Occur: Identify potentially fraudulent checks before they are deposited, reducing exposure to financial losses and operational risk.

Leverage Industry-Wide Fraud Intelligence: Benefit from a nationwide database built from historical check activity contributed by participating financial institutions, helping uncover fraud patterns that may otherwise go unnoticed.

Make Faster, More Confident Decisions: Real-time alerts and recommended actions provide staff with the information they need to quickly assess risk and respond appropriately.

Integrate with Existing Processes: Deploy through a secure web portal or integrate with imaging and deposit systems to support fraud prevention across multiple channels.

Protect Member Trust: Stopping fraudulent deposits before they are processed helps safeguard member accounts and reinforces confidence in your credit union.

“TrueChecks adds a layer of protection by leveraging insights from across the financial industry. It helps credit unions identify potential fraud earlier and take action before a fraudulent item impacts operations or members.”

Pat Mileski

Team Lead – Strategic Partnerships & Solution Support
Synergent

Learn More

For additional information on implementing TrueChecks at your credit union, please contact your dedicated Client Success Manager, or email ARM@synergentcorp.com.