Partner with Your Customers to Fight Zelle Fraud

Help your customers prevent P2P fraud and scams through targeted digital inquiries that educate, guide and change risky behaviors

Your Customers Are the Best Analysts

Zelle fraud is notoriously difficult to manage. Many banks rely on 3rd-party providers and inflexible controls, and criminals take full advantage of the gaps.

Callbacks or asking customers to call in to release suspect payments is resource-intensive, high-friction, low-yield, and ineffective in scam scenarios.

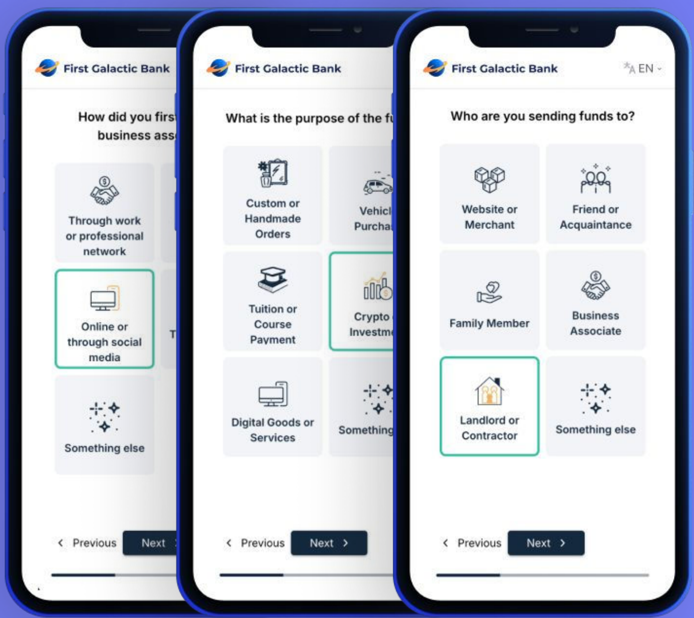
Refine is a Game Changer.
Refine automatically engages customers across multiple channels, asking them to verify suspect P2P transfers and provide context on the beneficiary and the nature of the transfer.

Your **Frontline** and **Ops teams** get time back, customer experience improves dramatically, and your fraud controls are back in your hands

Features

- Fully automated: no need to call customer or ask them to call the bank
- Customers answer user-friendly digital questionnaire tailored specifically to Zelle, covering typical scenarios such as rent, shared payments and eCommerce
- Customer often answer in **minutes**. Response rate is **over 80%**
- Does not require integration with the banking app
- Behavior tracking exposes attempts to mislead the bank by providing false information (in scam cases)
- Sends inquiry to multiple parties at once. Makes sure inquiry doesn't go to recently changed phone, email or a newly added party
- 100% consistent - and adapts to emerging attacks

Fully customizable Playbook



Key Benefits

Giving Time Back to Frontline and Ops

Consistency & Accuracy

Positive Customer Experience

Catches current & future fraud