FraudNet

Protect every member and modernize your fraud and risk stack.

With FraudNet's ready-built Jack Henry integration, your fraud, risk, and compliance teams can protect members sooner without a core conversion or a custom build.

Scams and mule activity rarely show up in a single transaction. The warning signs build over time as a member's behavior changes. FraudNet brings transaction and behavioral data into a single view of each member, so you catch what payment-by-payment rules miss and spend less time chasing false positives.

Three steps take you from raw data to a clear decision.

Connect

Jack Henry sends transaction and account data to FraudNet through a ready-built connector, and your core stays exactly as it is.

Detect & Score

AI-powered risk scoring, behavioral signals, and anomaly detection judge each payment in the context of the member's history and the counterparty behind it.

Investigate

Alerts and cases arrive in FraudNet with the full transaction record and member history attached, so your team can decide the next step with the evidence in hand.

Stronger member protection, no core project.

Credit unions are able to protect members in real-time, with less manual work and fewer false positives.



Skip the core project

The connector is already built, so your IT team doesn't have to build or maintain another data feed.

See each member's full pattern of activity

Transactions and behavioral signals across payment types and screening results rolls up to a unified member record with its own risk score and history.

Step in before savings are lost

Anomaly detection flags activity that's out of character for a member, so your team can act investigate proactively.

Spend time on real risk

AI-native detection cuts alert noise and investigation time, so a lean team can focus on the cases that matter.

88% One institution reduced its money mule fraud rate by 88% within two months.

98% Institutions using FraudNet have reduced false positives by up to 98%.

Start with the payments that matter most and expand at your own pace.

Every solution works from the same member record, so each one builds on the work you've already done.

Transaction monitoring

Detect fraud and AML risk on member transactions from your Jack Henry core, with one intelligence engine serving both teams.

Member risk monitoring

Monitor each member continuously across behaviors and transactions, with anomaly detection measured against their own history.

Member screening

Screen members against sanctions, PEP, and adverse media sources when they join, or at set intervals or triggers, and screen payees before funds go out.

Key capabilities

- A composite risk score updates continuously for a clear picture of each member.
- Behavioral detection spots typologies like scams, mule activity, and account takeover.
- No-code rules let your team adjust detection without waiting on engineering.
- The Data Hub connects to 50+ third-party sources to enrich every decision.
- Custom AI risk scoring models trained on your data, so risk scores and insights are precise and trusted.
- Anomaly detection measures activity against each member's own baseline.
- Configurable alerts and cases route and escalate work by team.
- Global Anti-Fraud Network intelligence adds signals that one credit union can't see on its own.

Why FraudNet

Credit unions choose FraudNet to protect members and modernize their fraud and compliance stack, while staying on the core they depend on.

Your core stays your system of record
You modernize fraud and risk detection while Jack Henry continues to run member accounts.

Every alert carries the member's full story
Each alert and decision is anchored to the member's complete risk picture.

Fraud, risk, and AML on one platform
Shared signals and one member record remove duplicate effort, even after a merger.

Examiners can follow every decision
Plain-language rationales and versioned decision logs help you defend any decision with confidence.

> *"Our IT team is always balancing several projects, so we didn't want to build and maintain another data feed. FraudNet was able to connect directly to our Jack Henry core, which was the path we preferred."*
>
> **CIO, United States based credit union**

Your members are counting on you.

Get a walkthrough of how FraudNet can safeguard your members.

BOOK A DEMO