

Wire ChekSM

Network-informed recipient account risk

Is recipient account risk your wire blind spot?

Sender-side controls are well developed. Recipient account risk is where the exposure lives, and no single institution can see it alone. A fraudulent recipient account can impact multiple banks before any one of them notices the pattern. Wire Chek shares fraud signals across participating institutions, shifting from isolated detection to unified prevention.

IMPACT: AN ESTIMATED \$260 MILLION IN WIRE FRAUD LOSS AVOIDANCE ANNUALLY ACROSS THE NETWORK.

Phase 1 identifies approximately 10% of industry wire fraud and scam exposure. Expanded coverage targets the remaining ~90% in Phase 2.

Shared visibility into recipient account risk that no institution could build on its own.

Wire Chek draws on contributed wire claims and transaction data across the CertosSM network. Each institution's contribution compounds protection for all participants.

Recipient account risk intelligence is delivered across two channels: inquiry-based insights you pull, and alert-based signals pushed to you.



Evaluate Risk Before Funds Move

Query the CertosSM network in real time and receive recipient account risk insights, including prior fraud claims and cross-institutional patterns.



Get Alerted When Risk Emerges

Receive proactive alerts when a wire fraud claim at another institution flags a recipient account at your institution. No query required.



Act Fast When Risk Is Confirmed

When recipient account risk is identified, initiate a hold of funds request to the receiving institution through the network.



Focus Your Intelligence Where It Matters

Replace uniform manual review with targeted attention on higher risk transactions.

How It Works

CertosSM is designed to inform, so institutions can act with confidence and stay in control.

Inquiry-based insights (pull)

Institution Initiates Wire

Your institution receives wire instructions from your customer. Wire initiation triggers the query.

Network Evaluates Recipient Account Risk

The CertosSM network evaluates the recipient account against contributed wire claims and transaction data across participating institutions.

Risk Insights Returned In Real Time

CertosSM responds with risk insights: prior fraud claims, cross-institutional patterns, and network-level context.

Institution Reviews & Decides

Your institution evaluates the insights alongside its own data, applies its own policies, and makes payment decision.

Alert-based signals (push)

Wire Claim Filed

A wire fraud claim is filed at another participating institution. Information is contributed to the CertosSM network.

Network Identifies Cross-Institutional Exposure

The network identifies that the flagged recipient account is associated with your institution.

Proactive Signals Pushed To Affected Institutions

An alert-based signal is pushed to your institution. No query required.

Institution Reviews & Takes Action

Your wire operations and frontline teams can flag the account, intervene in pending transactions, contact the customer, or escalate for review.

Contribution Requirements

- A one-time API contribution of seven months of historical data, then ongoing real-time contributions
- Wire claims data
- Wire transaction-complete data

For more information about Wire Chek, contact an Early Warning Account Manager at earlywarning.com/products

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