

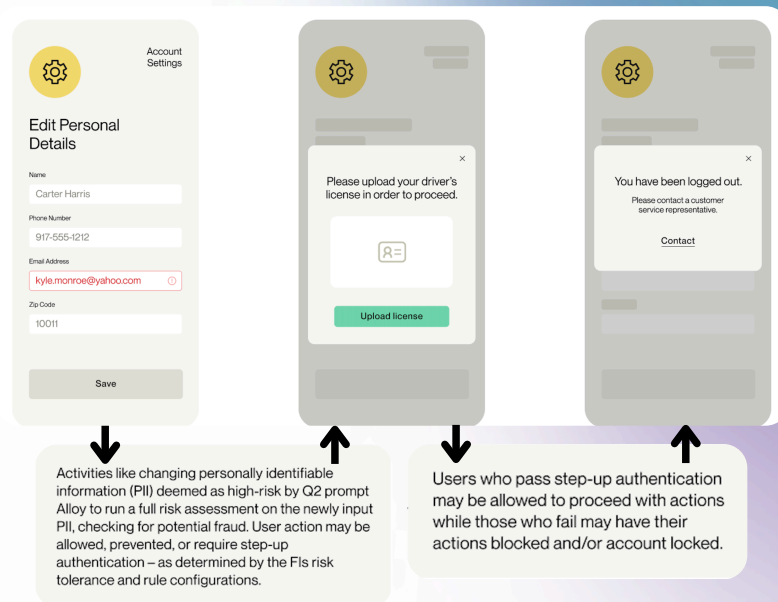
# Ongoing Fraud Monitoring

## Fight Fraud Proactively and Continuously

With nearly 1 in 3 financial institutions reporting fraud losses exceeding \$1 million in 2024\*—mostly through digital channels — the stakes are higher than ever. Financial institutions need intelligent, proactive solutions that safeguard account holders while maintaining seamless user experiences.

### Intercept fraud before it impacts your customers

Move beyond reactive fraud management to a proactive, identity-centric strategy. From account origination to daily transactions, Ongoing Fraud Monitoring detects and mitigates fraud risks such as account takeovers, external transfers, and payment fraud.



### Automate for efficiency and effectiveness

Automated processes intelligently address high-risk actions, apply step-up authentication when needed, and escalate flagged activities for review

### Detect fraud in real-time

Leverage a holistic view of account activity and risk assessments to identify fraud threats in real time.

### Adapt to ensure comprehensive protection

Quickly adapt to emerging threats with third-party data integrations that harness behavioral analytics, device authentication, and additional solutions for fraud detection.

### Move from transaction-centric to identity-centric

Ongoing Fraud Monitoring combines advanced technology and seamless integration to protect financial institutions and their account holders from fraud risks.

Tapping into Alloy's AI-driven Entity Fraud Model, financial institutions continuously analyze account activity and assign a score to each end-user to notate the likelihood of fraudulent activity. This score predicts the likelihood of fraud by combining identity signals such as login behavior, transaction patterns, and additional third-party data. By understanding the level of risk associated with each user, financial institutions can detect and block threats like account takeover before funds are at risk.

Customizable workflows automate fraud responses based on risk tolerance, triggering step-up authentication for high-risk actions or blocking suspicious activities altogether. This proactive approach minimizes disruptions for legitimate users while effectively addressing fraud.

The seamless integration between Q2 and Alloy provides a 360° view of user behavior, unifying internal and external data sources. Ongoing Fraud Monitoring's streamlined investigations experience consolidates alerts, tracks activity, and maintains an audit-ready log, ensuring transparency and compliance throughout the fraud prevention process.

## Key Use Cases:

### Account takeover prevention

Proactively detect and block unauthorized access attempts using login activity, device recognition, and behavioral patterns.

### Payment fraud mitigation

Quickly identify payment fraud threats and halt access before funds are accessed or moved.

### High-risk activity interception

Respond to suspicious actions like account changes or external linking with step-up authentication or frictionless blocking.

## About Q2

Q2 is a financial experience company dedicated to providing digital banking and lending solutions to banks, credit unions, alternative finance, and fintech companies in the U.S. and internationally. With comprehensive end-to-end solution sets, Q2 enables its partners to provide cohesive, secure, data-driven experiences to every account holder – from consumer to small business and corporate. For more information, go to [Q2.com](https://Q2.com) or call (833) 444-3469.

## About Alloy

Alloy provides an Identity and Fraud Prevention Platform that enables global financial institutions and fintechs to manage identity risk so they can grow with confidence. Over 600 of the world's largest financial institutions and fintechs turn to Alloy's end-to-end platform to access actionable intelligence and the broadest network of data sources across the industry, as well as stay ahead of fraud, credit, and compliance risks. Founded in 2015, Alloy is powering the delivery of great financial products to more customers around the world.



Our partnership with Alloy will enhance existing native fraud monitoring capabilities within Q2 Digital Banking, providing a scalable, flexible, and identity-centric approach to fraud monitoring across digital channels. We are committed to continuously empowering our customers to help them fight against fraud and protect their account holders.”



– Jeff Scott, VP of Fraudtech Solutions at Q2