

Exploring New Solutions

Fighting fraud and ensuring compliance are some of the latest bank technology offerings.*



BACKUP COMMUNICATIONS

Internet Continuity Service

Planning for a communications failure is part of any business continuity plan. If a bank has power, it can be connected to the Internet with IP Access International's **Internet Continuity Service**. Should a subscriber bank's land line fail, the service will automatically redirect traffic to a backup satellite link within minutes. Internet telephone service is also available.

The service is available through yearly, monthly or seasonal contracts at a cost of \$250 to \$750 per month, plus usage fees and installation.

Learn more at www.ipinternational.net.

FRAUD DETECTION

One for Online Access

Ateller can easily tell if a fraudster is posing as a regular customer. Fair Isaac's **Falcon One for Online Access** aims to do the same online. The software compares typing mannerisms and mouse movements, customer behavior patterns and the IP address the customer uses to past patterns to detect potential fraud. Banks could use this information to text or e-mail a one-time password to the account holder for authentication.

Learn more at www.fairisaac.com.



FRAUD RISK

RiskTracker-ID/CIP

New customers may look friendly, but are they a fraud risk?

BANKDetect LLC has introduced **RiskTracker-ID/CIP** to answer that question. The solution integrates a database for closed-for-cause accounts, identity verification using 130 different checks, an anti-money laundering and customer identification program, and a database of high risk and denied parties.

Find out more about the Web-based solution at www.bankdetect.com.

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