

Real-Time Loss Alerts (RTLA)

In partnership with VALID Systems

Predict. Prevent. Protect.

Mitigate deposit risk by predicting the likelihood of account charge-off at the time a deposit is made.

Deposit losses represent a significant and persistent threats to a financial institution’s profitability and stability. When checks are deposited and accounts are charged off, institutions face not only direct financial exposure but also operational strain and customer dissatisfaction. Traditional fraud detection methods often focus on item integrity, overlooking the broader depositor risk profile that drives these losses. As transaction volumes rise and fraud tactics evolve, financial institutions need smarter, real-time solutions to predict and prevent charge-offs before funds are released.

A comprehensive solution

RTLA addresses this by going beyond simple item validation to focusing on the depositor’s overall risk profile. Leveraging advanced behavioral analytics and machine learning, RTLA evaluates patterns, relationships and transaction context to predict the likelihood of account charge-off at the time of deposit, enabling proactive and precise risk mitigation.

- **Layered approach:** RTLA complements existing image-based solutions, adding precision and reducing manual workload
- **Real-time advantage:** RTLA acts at the time of presentation, reducing Day-2 work and catching risk before funds are released
- **Outcome:** You can likelihood of charge-off, not just item integrity, using depositor and payer behavior, account utilization and transaction context



RTLA provides predictive risk scores, so financial institutions can decide the best treatment:

- **Auto-hold queues:** High-risk items can be automatically held for review, reducing exposure before funds are released and minimizing manual intervention
- **Fraud team analysis:** Institutions reassess flagged items, checking account performance, returned checks and other risk indicators
- **Apply custom strategies:** Based on the risk score, institutions can implement tailored actions that align with their risk appetite and financial goals

How RTLA works

Real-Time Loss Alerts (RTLA) represents a breakthrough in deposit risk management by enabling financial institutions to predict the likelihood of account charge-off at the moment of deposit.

- **Predictive modeling:** Uses proprietary consortium data, payer history, depositor behavior and their relationship to generate a real-time risk score
- **API integration:** Immediate response for automated holds or workflow prioritization
- **Flexible execution:** Banks choose how to act – auto-hold high-risk items or stack-rank for manual review
- **Eliminates false alerts:** Leverages relationship intelligence to reduce false positives and offer a better customer experience

With proven results and core-agnostic flexibility, RTLA is not just a fraud detection tool, it's a strategic solution for safeguarding financial integrity in an advancing risk landscape. Contact us to learn how RTLA can benefit your organization.



Key benefits

- **Loss reduction:** Dramatically lower check deposit losses
- **Operational efficiency:** Streamline risk mitigation processes and optimize team output
- **Customer experience:** Minimize unnecessary holds and improve depositor satisfaction

RTLA uses multiple statistical features grouped into layers

Account Utilization

Depositor

Dollar Stratification

Item

Payor/Payee History

Payor

Connect with us

Schedule a free consultation with a Fiserv representative today.
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