



APPLICATION FRAUD

## 70% of Banks & Credit Unions are Experiencing Increased Fraud Losses\*

Do you have a plan to mitigate the risk? Harness the power of data-driven insights to increase approvals, drive profitable growth, and stop fraud in its tracks.

**400+**

Access 400+ Ready to Use Connections

**20%**

Save as Much as 20% in Fees Via Least Cost Routing

**30%**

Get Up & Running 30% Faster with Expert Implementation

# Power Data-Driven Fraud Detection

## ENHANCED PROTECTION

Stay ahead of hidden threats with a proactive approach to detecting, preventing, and mitigating fraud.

## SEAMLESS INTEGRATION

Integrate with your existing loan origination system and data providers for a streamlined experience.

## BEST IN CLASS DATA

Get up and running quickly with data providers such as LexisNexis, Sentilink, and more already connected.

## LEAST COST ROUTING

Minimize unnecessary spending with increased control over data provider calls.

Augment your existing loan origination system with increased fraud detection capabilities to achieve profitable growth.

Test various fraud-fighting strategies, compare and test a variety of data providers for optimal outcomes, and adapt to fight emerging trends.



With multiple fraud stages and orchestration types at your disposal, gain visibility into emerging fraud types and leverage valuable insights to refine your strategy.

**Built to enable confident approvals for the right customers, while driving down risk.**

# Meeting Your Needs, Exceeding Your Goals

Zoot offers a range of ready-made and fully tailored application fraud systems designed to streamline processes and drive better outcomes.

**Whatever your needs, we have the perfect fit for you.**

## Base Application Fraud System

The essential tools and features you need to quickly enhance your fraud-fighting capabilities.

### Industry Leading Technology:

2-6 Week Implementation\*\*

**Flexible Platform Grows with You**

### Single API Connection:

- ✓ Full Integration with existing Loan Origination System

### The Essential Tools to Drive Profitable Growth:

- ✓ Four Fraud Stages
- ✓ Three Orchestration Types
- ✓ Integrated Data Providers
- ✓ Audit Viewer

## Professional Application Fraud System



Our most popular solution, everything you need for rapid implementation & integration of advanced logic, data providers, and additional fraud stages.

### Everything You Need from Base:

- ✓ Industry Leading Technology
- ✓ Flexible Platform Grows with You
- ✓ Single API Connection
- ✓ Four Fraud Stages
- ✓ Three Orchestration Types

### Plus the Right Additions to Level-Up Your Fraud Prevention Program:

- ✓ Fully Customizable Decision Rules & Logic
- ✓ Additional Fraud Stages
- ✓ Ability to Integrate Any Data
- ✓ 24 / 7 / 365 Platform Monitoring & Support

## Elite Application Fraud System

Combine tailored development, intelligent automation, & actionable data integration to streamline operations and deliver personalized customer experiences.

### Guidance & Support for Any Project:

Our Elite application fraud system empowers financial institutions with a robust, customizable platform designed to meet the demands of modern application fraud prevention. From tailored product development to scaled agile delivery, we partner with your team to co-develop or fully engineer solutions that match your vision.

### Your Ideas Put Into Action

- ✓ Consultative Approach
- ✓ Enterprise-Wide Capable
- ✓ Future-Ready, Scalable Platforms

# Powering Your Success, Together with Zoot

With Zoot, banks and credit unions gain a trusted partner that delivers stability, flexibility, and unmatched processing power - built for the demands of today's banking environment.

Our expert teams combine decades of experience with a commitment to world-class service, and our solutions are designed to help your organization navigate complexity, accelerate profitable growth, and improve customer experiences. With Zoot, you can:

- ✓ Acquire More of the Right Customers
- ✓ Enhance Customer Experiences
- ✓ Streamline Operations
- ✓ Turn Data into Actionable Intelligence

Whether processing millions of transactions in real time or enabling data driven insights at scale, Zoot provides the efficiency and speed required for long-term success.



## It Starts with Zoot

Schedule time with Zoot's consultative team to discuss the best fit for your organization.

Email: [sales@zootweb.com](mailto:sales@zootweb.com)

Phone: (406) 556-7555

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