Jack Henry Intercept™ & Mastercard NuDetect Feature Comparison

Explore the features that will be available on our initial relase, those that are in-progress, and those that are being planned for Jack Henry Intercept and how they compare to NuDetect by Mastercard, which is being retired. Please note that the statuses contained in this document are provided as estimates only and can be changed at any time at the sole discretion of Jack Henry.

☑ = Available on release | Roadmap = On our six-month roadmap and in progress | Planned = Upcoming project

	Jack Henry Intercept	MasterCard NuDetect	Notes
Scoring Mechanism			
Behavioral Biometrics	☑	☑	
Device fingerprinting	☑	☑	Device IDs in Banno and UIS are unique within each institution
Rule-based score allocation	☑	☑	
Customizable rules	Planned		
Simplified, normalized scores	☑		

	Jack Henry Intercept	MasterCard NuDetect	Notes
Introduction of Healthy Friction			
Assessment points	✓	✓	
• Login	✓	✓	
• Account recovery	✓	✓	
• Enrollment	✓	✓	
• High-risk actions	✓	✓	
• Money movement	Planned		
• Additional action points	Planned		
Threshold configuration	✓	✓	
• Require step-up auth	✓	✓	
• Block action	✓	✓	
• Block device	Planned		
• Geofence challenge	Planned		
• Create case challenge	Planned		

	Jack Henry Intercept	MasterCard NuDetect	Notes
Introduction of Healthy Friction (Continued)			
In-line metrics to facilitate threshold decisions	✓		
Observation mode (data, no friction)	✓		
Risk profile management and versioning	Roadmap		
Fraud Investigation			
History events for blocks and challenges	✓		
Session based investigation	✓	✓	
Device based investigation	✓	✓	
Device profile view	Planned		View activity events by Device in addition to User
Data Analysis			
Reporting and analytics	✓	✓	Via JH Insights
Indefinite data retention	✓		NuDetect stores a rolling 90 days
Custom report creation	✓	✓	Via JH Insights for Intercept data

	Jack Henry Intercept	MasterCard NuDetect	Notes
Data Labeling			
Mark history events fraudulent	✔		Data labeling improves accuracy and reduces false positives
Mark history events legitimate	✔		
Allow and Deny Lists			
Deny by country	✔	✔	
Deny by IP address	✔	✔	
Deny by region	✔	✔	
Allow list configuration	✔	✔	
Shareable deny lists	Planned		
Vendor provided deny lists	Planned		