Jack Henry Intercept™

elevate your fraud protection

As the digital banking landscape evolves, so does the sophistication of fraud. Jack Henry Intercept is a cloud-native fraud prevention platform that provides a powerful defense against modern threats. We're committed to not only helping you secure your digital front door, but also to stopping the fraudsters who manage to socially engineer their way inside the house. Jack Henry Intercept will give you the configurable tools and real-time data you need to proactively identify and prevent fraud attempts, all while preserving a seamless experience for your accountholders.

Intelligent Signal Ingestion from Multiple Providers

Jack Henry Intercept is built for adaptability. The platform will ingest and act on fraud signals from multiple providers, ensuring your financial institution has the highest quality data available from specialized providers. As we continue to integrate new signals, Intercept will create a unified, comprehensive view of risk from across the Jack Henry ecosystem and beyond.

Simplify Risk Management With a Normalized Score

The complexity of fraud shouldn't be matched by the complexity of your security tools. Jack Henry's Intercept's normalized 0 - 10 scoring system simplifies the decision-making process by providing a clear, intuitive scale. We'll normalize scores across all signal providers, abstracting the complexity away and simplifying configuration. All of this will make it easy for your teams to understand risk and remove the guesswork from your fraud strategy.

Test Without Risk in Observation Mode

Before implementing a new fraud strategy, you need to know how it will impact your accountholders. Observation Mode allows you to run a new set of rules in the background without enforcing any decisions. This provides a risk-free way to test more aggressive fraud protection, giving you the data you want to fine tune your strategy.

Go Beyond the Front Door

While traditional solutions focus on credential stuffing and account takeover, Jack Henry Intercept is built to combat fraud after an accountholder's credentials have been compromised. Jack Henry Intercept provides a critical layer of defense, and a future enhancement is planned to include monitoring and prevention of anomalous transaction activity.

the new standard in fraud protection

Built on a foundational, cloud-native architecture, Jack Henry Intercept is much more than a simple 1:1 replacement for other account takeover solutions on the market. This is simply the first phase of a product that will continue to expand in both capability and value.

core capabilities at launch

At launch, Jack Henry Intercept provides your team with immediate, actionable tools to take control of your fraud story.

Risk Policies & Thresholds

Take an intentional approach to fraud prevention by creating and managing customized risk policies. This functionality will allow you to define what an accountholder's actions mean to your institution and set clear thresholds that trigger a security challenge or even block an activity.

Jack Henry Intercept's ability to run risk policies – in both 'active' and 'observation' modes – provides a dynamic sandbox for testing new strategies, allowing your team to experiment with more aggressive fraud protection without impacting accountholders. It's about moving beyond static, one-size fits all security to a living, breathing defense that you can adapt to evolving threats.
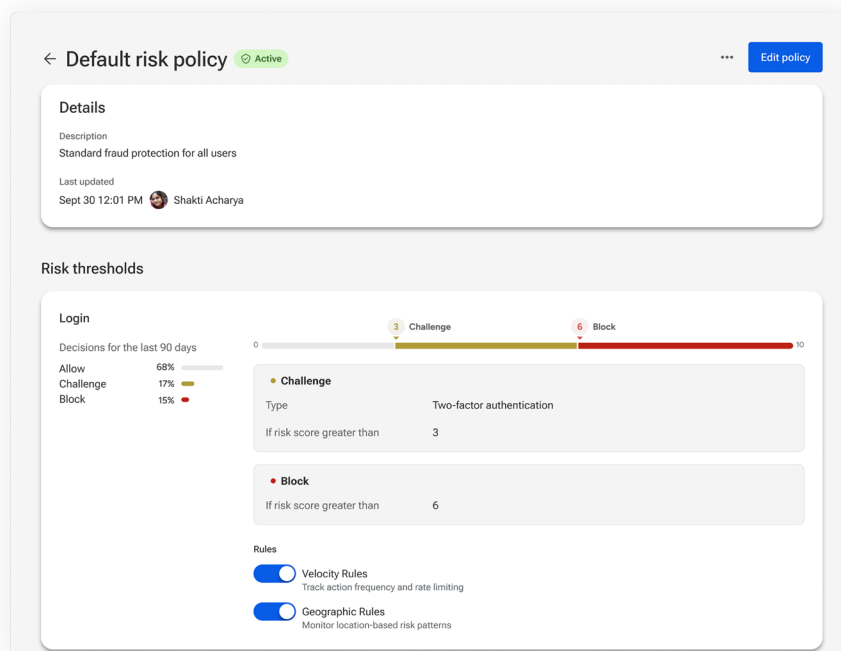
Real-Time Impact Analysis

Don't worry about trying to guess the impact of a potential change! Jack Henry Intercept will make it incredibly clear and easy for you to make changes to your fraud strategy. Jack Henry Intercept provides real-time feedback that shows you the direct impact of your decisions, removing the need to guess what your score thresholds are actually doing.

As you adjust a threshold, the system provides immediate data on the number of events that would have been blocked or challenged by that change. This insight allows you to confidently find the right balance between security and user experience, ensuring you minimize friction for legitimate accountholders while maximizing it for fraudsters!

Actionable Insights & Reporting

Jack Henry Intercept is designed to give you the data you need for smarter fraud prevention at your financial institution. Jack Henry Intercept publishes detailed activity events and behavioral data to Banno People and Jack Henry Insights, allowing your team to conduct investigations on suspicious and confirmed fraud.

Your fraud teams can review device activity and connect the dots with clear, and concise reporting. This all will help you gain a deeper understanding of fraud trends at your organization. This reporting and insights functionality will continue to expand over time, giving you further increased visibility required to make informed decisions and continuously refine your fraud prevention strategy.

Rules & Lists

Intercept will give you more control over rules and lists which help identify and stop fraud. Initially, you'll be able to import and create lists of known IPs to block, and we'll give optionality around regions and countries as well. Down the road, we'll surface more of the rules so you can customize your risk policies to your institution.

on the horizon: building a leading fraud prevention tool

Jack Henry Intercept is just getting started. We will continue to expand beyond the initial features. Here's a look at what's coming next:

Anomalous Transaction Intercepts

In a future phase, Jack Henry Intercept will evolve to monitor and detect anomalous transactions. The system will be able to pause an activity that falls outside a user's typical pattern – such as a new device is added and then a week later a $30,000 wire transfer is initiated. Jack Henry Intercept could flag this activity and pause the transaction for review by the accountholder or the FI, providing a critical layer of defense against sophisticated fraud.

Enhanced Reporting & Investigations

Jack Henry Intercept will evolve to provide your teams with smarter, more efficient investigation methods and reporting. This will include prompts and suggestions on items to investigate, with a deeper integration into Jack Henry Data Hub, Jack Henry Insights, and other platforms. The result is a clearer understanding of fraud and behavioral trends, helping your financial institution to continuously refine its fraud prevention strategy.

Alerting

Jack Henry Intercept will grow to the point where as anomalies are detected across the many events flowing through Intercept, we'll alert your staff so you can react more quickly when things seem amiss.

take control of your fraud strategy

Let's talk about this together. digitalexperience@jackhenry.com

For more information about Jack Henry, visit jackhenry.com.