

# NICE Actimize

## Case Study

# Y-12 Federal Credit Union Achieves 95% Reduction in Account Takeovers Using Xceed Digital Banking Solution



## → The Customer

Y-12 Federal Credit Union, based in Tennessee, manages ~\$2.8 billion in assets and services over 135,000 members. The Credit Union recently grew due to the acquisition of a Kentucky bank with \$450 million in assets.

## → The Challenge

Y-12 Federal Credit Union's biggest challenge was that members often did not realize they were interacting directly with fraudsters. As a result, they were unknowingly giving out passwords, one-time passcodes and other sensitive information, believing they were interacting with the Credit Union itself. The Credit Union's previous fraud detection vendor offered only limited capabilities to identify anomalous behaviors. While some functionality existed, it was not robust enough to withstand the pervasive nature of these types of attacks.

## → The Result

**95%**

reduction in account  
-takeover-related  
losses

**#1**

ranking in customer  
satisfaction among their peers

After Y-12 Federal Credit Union implemented Xceed to safeguard its latest digital banking platform, the Credit Union transitioned from a reactive to a proactive approach, disrupting fraud activity before it could escalate. Results from the analysis also informed broader fraud prevention strategies and regulatory reporting.

As a result, Y-12 Federal Credit Union significantly reduced fraud losses and overall risk by detecting a wide range of current and emerging mobile fraud threats in real time. The solution improved operational efficiency and team productivity by delivering prioritized alerts with rich contextual insights into unusual activity. Additionally, it strengthened compliance efforts by aligning with FFIEC guidance, which recommends anomaly detection as part of a layered security strategy.

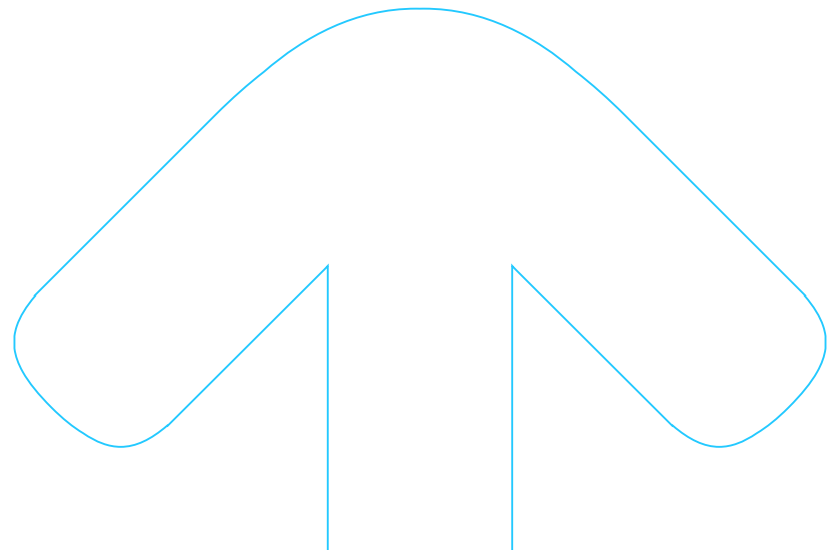
## → The Solution

NICE Actimize deployed Xceed AI Fraud, leveraging comprehensive real-time behavior analytics fraud prevention for mobile banking. The solution allowed the Credit Union to protect mobile banking users on all types of mobile devices, mitigating future risks introduced with new mobile services. Xceed AI Fraud enabled rapid deployment through turnkey integrations that work across all major mobile banking platforms, ensuring a smooth and efficient rollout.

The solution introduced advanced behavioral monitoring and real-time risk scoring across digital banking channels. By analyzing device, geolocation, transaction data and user activity patterns, Xceed AI Fraud identified anomalous behavior as it occurred. A unified view of online and mobile activity, combined with prioritized risk-based alerts, enabled faster and more informed fraud response.

## → Summary

By implementing NICE Actimize's Xceed AI Fraud solution, Y-12 Federal Credit Union was able to detect and prevent all forms of fraudulent activity on their digital banking channel. The shift from rules-based to AI and behavior-based monitoring enabled faster, more accurate intervention, strengthening the Credit Union's defenses and setting a new standard for industry best practices.



Get started now >

**NICE** Actimize