



CASE STUDY

Kinecta Ditches Legacy Tooling, Achieving a 50% Reduction in False Positives, Improving Alert Quality, & Catching 2x the Fraud

Company Facts

FOUNDED

1940

LOCATION

23 Branches

SIZE

270,000 Members

ASSETS

\$6.8 Billion

Results

ACCURACY

50% reduction in alerts generated daily while doubling true positives

SHARED INSIGHTS

\$70K fraud stopped over the weekend via the Consortium

SPEEDY RESPONSE

Create, validate, and publish rules in minutes

THE PROBLEM

Fragmented data & delayed response due to legacy vendors' batch processing

At Kinecta Federal Credit Union, banking is done differently—focusing on the human side of finance by seeing people, not just numbers, prioritizing member needs, and reinvesting earnings for the benefit of both members and the community. Because of this respectable mission, Kinecta's member experience is a foundational part of its business identity.

Kinecta was facing mounting challenges as fraud schemes evolved faster than its legacy systems could respond. Account takeovers and scams—particularly targeting younger account holders and elderly members—were eroding member trust and causing financial losses.

“We went from over 100 alerts a day to fewer than 50—
and nearly half are now truly actionable.”

JORGE CORTES, VP OF ENTERPRISE RISK, KINECTA FEDERAL CU



The credit union's legacy fraud tool, Verafin, offered little flexibility: analysts had no control over rule-building or the ability to adapt quickly to new fraud patterns. Fragmented data across tooling created operational blind spots, resulting in duplicate or missed alerts, while day-old batch-based processing delayed interdictions that needed to happen in real time.

Combined with growing operational friction in aligning alerts, cases, and reporting for audits, Kinecta's fraud team was left reacting to threats rather than preventing them. Kinecta knew they had to reinvent their fraud strategy from the ground up to meet their expectation of member experience. And Unit21 rose to the challenge.

TLDR: Problems

- **Rising fraud losses** from account takeovers and scams targeting both young and elderly members.
- **Rigid legacy system** with no customizable rule-building or flexibility to adapt to new fraud tactics.
- **Fragmented data** across Symitar and Alkami, causing duplicate or missed alerts.
- **Slow, batch-based processes** delaying fraud interdiction and response.
- **Operational inefficiencies** in aligning alerts, cases, and audit reporting.
- **Reactive posture** that limited strategic growth and proactive fraud prevention.

WHY UNIT21

From reactively chasing fraud to strategically planning where fraud will hit next

When Kinecta began searching for a new fraud detection solution, the team focused on flexibility, speed, and self-sufficiency as critical business requirements. Their existing system, Verafin, was rigid—rules couldn't be customized, changes required vendor involvement, and adapting to new fraud patterns was slow. The fraud landscape, however, was evolving daily.

Kinecta needed a platform that could keep up: one that integrated seamlessly with their core and digital banking systems and gave analysts direct control to build, test, and iterate rules in real time. “When moving off Verafin, two things mattered most: real-time integration with our core and online banking providers, and the ability to easily create and launch rules on our own,” recalls Cortes.

“Having consortium insights built right into our investigations lets us spot known bad actors instantly. In one weekend alone, we stopped \$70,000 in fraud—something that would’ve slipped through before Unit21.”

JORGE CORTES, VP OF ENTERPRISE RISK, KINECTA FEDERAL CU



Unit21 stood out because it promised real-time integration capabilities with no-code configurability, enabling Kinecta’s team to respond to emerging threats immediately without waiting on external developers. The ability to rapidly deploy rules, paired with visibility across multiple data sources in one place, made Unit21 not just a replacement for Verafin—but a foundation for a more proactive fraud strategy.

“With Unit21's flexible rule engine, we are tracking all activity types—Check, ACH, Wire—regardless of payment rail, in one place. For example, if we see a new trend across check fraud, we can build and publish a rule that same day.” Most of all, the team valued how easily they could experiment, validate, and operationalize new rules, turning fraud prevention from a vendor-dependent process into an agile, analyst-driven operation.

TLDR: Why Unit21

- **No-code rule building**, empowering analysts to adapt instantly to new fraud trends.
- **Agility and control** replacing vendor-dependent, rigid workflows.
- **Rapid iteration and validation** through shadow mode before rules go live.
- **Comprehensive visibility** across channels and data sources in a single platform.
- **Strategic enablement** shifting from reactive fraud response to proactive prevention.



“With Verafin, we had no control—Unit21 gives us the power to build and adapt rules ourselves in real time. We no longer wait on vendors—if we see a new trend, we build a rule and act on it that same day.”

JORGE CORTES, VP OF ENTERPRISE RISK, KINECTA FEDERAL CU



THE RESULTS

Achieving higher quality alerts, fewer false positives, and more fraud stopped

With Unit21 fully implemented, Kinecta began to see measurable results across its fraud operations quickly. The team now leverages no-code rule building and validation mode to rapidly design, test, and refine fraud controls—enabling faster adaptation to emerging threats without vendor delays. This agility led to the early identification of high-risk behaviors, including new account takeover patterns, preventing significant losses such as \$70,000 in one weekend and \$20,000 in another incident flagged by Unit21’s Fraud Consortium.

Unified data across channels gives analysts complete visibility into member activity. This consolidation dramatically improved alert quality, reducing daily alerts from 100+ to fewer than 50, with up to 40% now actionable. The team can focus its attention on true risks instead of drowning in false positives.

The improved precision also enhanced the member experience, cutting down unnecessary account

blocks and increasing trust. Members now see Kinecta as both responsive and protective, confident that their institution is safeguarding their assets while maintaining convenience.

Operationally, Unit21 has transformed Kinecta’s fraud management culture. Teams now collaborate strategically, using validation mode to fine-tune thresholds and continuously improve performance. The platform’s built-in flexibility has empowered analysts to think proactively—predicting where fraud will emerge next—while direct support and ongoing product enhancements have ensured smooth, sustained growth.

Overall, Unit21 has enabled Kinecta to operate with greater control, faster interdictions, and stronger member confidence, turning fraud prevention into a competitive advantage that supports both security and growth.

TLDR: Results with Unit21

- **50%+ reduction in false positives**, cutting daily alerts from 100+ to fewer than 50.
- **Higher alert quality**, with 40% now actionable versus 20% before.
- **Faster rule deployment**—new fraud rules built and tested in minutes, not weeks.
- **Shift from reactive to proactive** fraud management, driving stronger control and confidence.
- **Over \$90,000 in prevented fraud losses** that otherwise would have been missed in Verafin.