

PRODUCT GUIDE

# Unit21 for Financial Institutions

The New Standard for Fraud  
and Compliance Teams

# Built for Modern Financial Institutions

Unit21 empowers banks and credit unions to detect and stop fraud, streamline compliance, and move with confidence. Our unified risk and compliance platform adapts to the unique needs of your institution—with speed, transparency, automation, and flexibility at its core.

## TRUSTED BY LEADING FINANCIAL INSTITUTIONS



“Unit21 helps us spot suspicious patterns shared by others, making fraud detection stronger and reporting much simpler across the network.”

JONATHAN POLLOCK, CHIEF RISK OFFICER



### PROBLEM

Patriot Bank struggled with outdated rules, overwhelming alerts, and poor regulatory feedback under Comply Advantage.

### OUTCOME

With Unit21, they **cut alerts by 75%**, modernized compliance, and significantly improved regulatory relations.



### PROBLEM

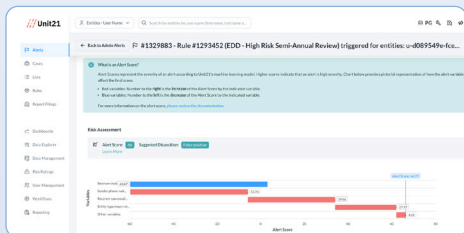
Service Credit Union's legacy fraud system missed alerts, struggled with data issues, and couldn't keep up with evolving threats.

### OUTCOME

With Unit21, they **cut fraud losses by 70%**, saved \$1M+ per quarter, and automated enough to free up 2-3 FTEs.

# Detect, Investigate, and Report Threats

Deploy new rules and workflows in minutes with no-code tools and real-time detection—no engineering bottlenecks.



Show exactly why an alert fired with transparent, defensible logic and full audit trails. Confident decisions, every time.

Triage alerts, file SARs, and assign cases automatically—so your team can focus on high-impact reviews.

Whether you're stopping fraud or managing AML obligations, this structure ensures you have the right tools, exactly where you need them.

## VALUE ONE

# Speed with Control

Modern fraud moves fast—and your team should too. Unit21 gives financial institutions the tools to launch, adapt, and respond to threats as fast as they need to, without relying on engineering support.



### No-Code Rule Engine

Empower fraud and compliance analysts to deploy and update detection logic instantly—without submitting a single ticket to engineering.



### Faster Rules

Catch risky behavior before money moves. Our rule engine enables instant action on login anomalies, velocity triggers, device risk, and more.



### Role-Based Workflows

Orchestrate reviews, holds, escalations, and approvals with clear ownership and streamlined handoffs.

## Speed with Control Value Delivered



### Faster time to resolution

Respond to threats as they emerge—not hours or days later.



### Greater control without engineering

Adapt your fraud and compliance program in minutes.



### Consistent quality across teams

Automated workflows and standard templates ensure faster, more reliable decisioning.



“Going from nightly batches to every 15 minutes is challenging the way we not just detect fraud, but prevent it.”

JONATHAN POLLOCK, CHIEF RISK OFFICER

## VALUE TWO

# Explain with Conviction

Understanding “why” is critical. Unit21 makes your decisions auditable, transparent, and defensible—so you can move quickly without sacrificing oversight.



### **Explainable Machine Learning**

See exactly why alerts fire. Transparent scoring models help reduce review time while building trust with stakeholders.



### **Network Analysis + Graph-Based Rules**

Expose fraud rings, hidden entities, and suspicious behavior patterns across accounts, devices, and channels.



### **Customer Risk Rating**

Dynamically monitor risk across customer segments. Run EDD checks on high-risk individuals based on updated risk profiles.



### **AI-Driven AML Reviews**

Automate transaction summaries and streamline compliance reviews, allowing your team to focus on complex, high-risk cases.



### **Fraud Consortium**

Tap into anonymized intelligence across trusted partners. Identify fraud patterns early—without compromising customer privacy.

## Explain with Conviction Value Delivered



### **Faster alert resolution**

Surface and explain the highest risk cases—without digging through spreadsheets.



### **Audit-ready decisions**

Standardized narratives and traceable decisions make audits smoother and faster.



### **Cross-functional confidence**

From risk to compliance, teams share one system—and one version of the truth.

## VALUE THREE

# Automate with Confidence

We automate all aspects—CTRs, SARs, STRs, 314(a), watchlist checks—with direct filing and templated, pre-populated forms, so your team spends less time on administrative tasks and more time stopping financial crime. You'll reduce errors, stay audit-ready, and move faster. Scale your fraud and AML programs without scaling your team.



### **Dark Web Monitoring**

Detect compromised credentials and stolen checks circulating on the dark web—so you can act before fraud occurs.



### **NACHA + X9 Ingestion**

Ingest and analyze ACH and check data across high-risk payment rails with speed and accuracy.



### **Regulatory Filings**

Streamline CTR, STR, and SAR reporting with templated, auto-filled forms pulled directly from case data.



### **Watchlist Screening**

Screen against global sanctions and PEP lists continuously, with no need for manual refreshes.



### **314(a) Information Sharing**

Automate matches and responses for 314(a) requests, eliminating hours of manual work and ensuring timely replies.

## Automate with Confidence Value Delivered



### **Fewer filing errors**

Pre-filled reports help ensure regulatory accuracy every time.



### **Less manual effort**

Automation reduces the burden of repetitive work across alerts, screenings, and filings.



### **More confident compliance**

Stay audit-ready with consistent, trackable processes and documentation.



## Problems

- Existing transaction monitoring system lacked flexibility and scalability.
  - Inability to tailor rules for diverse Fintech partners and co-branded programs.
  - Limited visibility into suspicious activity across varied products and customer segments.
  - Transition to a BaaS model exposed system limitations and compliance gaps.
  - Previous vendor provided inadequate support and slow feature development.
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## Why Unit21

- Difficulty exporting data from the previous platform delayed progress.
- Implementation support from past vendors was inefficient and ineffective.
- Previous vendor lacked flexibility and solved with workaround vs addressing core needs.

## Results with Unit21

- **Tailored Rule Customization:** Unit21 enables precise fraud detection rules for each program manager and co-branded partner.
- **Efficiency Gains:** Categorizing alerts and cases has streamlined workflows and reduced manual workload.
- **Smarter Alerting:** Duplicate alert reduction allows teams to focus on high-value, actionable insights.
- **Faster Case Resolution:** Simplified SAR evaluation process cuts down back-and-forth and saves weekly time.
- **Audit Confidence:** Dual verification and improved data access strengthen audit readiness.

# Ready to take control of risk and compliance operations?

Unit21 helps your team take full control of fraud and compliance—without waiting on engineering.

From no-code detection to real-time case workflows and automated filings, our platform gives risk teams the tools they need to move faster, act smarter, and stay ahead of evolving threats.

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## What You Get with Unit21

- ✓ No-code configuration for total control
- ✓ Automated workflows and pre-filled filings
- ✓ Unified risk data, transparent alert scoring, and fraud consortium
- ✓ Trusted by leaders like Patriot Bank, Third Coast Bank, Service Credit Union, and more.



## Let's Talk

Explore how Unit21 can help your team scale safely, respond faster, and stay ahead of evolving threats.