PRODUCT GUIDE

Unit21 for Fintechs

Detect, Investigate, and Comply—
Faster Than Ever

Why Fintechs Choose Unit21

We've built Unit21 to address the real operational challenges fintechs face—not just in theory, but in daily practice. Our platform delivers where others fall short, offering a flexible, real-time, and scalable approach to risk and compliance.

TRUSTED BY LEADING FINTECHS

chime®   crypto.com   Dave®   gusto   INTUIT

FOUR UNIQUE VALUES OF UNIT21

Real-Time Fraud Intelligence
Stopping fraud after the fact isn't acceptable. Unit21 combines real-time rules with device signals and dark web intelligence to proactively block threats—before money moves.

Flexible Risk Modeling & Detection
Fraud evolves fast. You need to move faster. With Unit21, risk teams can build, test, and launch new rules in minutes, no engineers required. Our no-code detection engine, transparent AI scoring, and graph-based rule logic let you adapt instantly while maintaining full explainability.

Compliance Automation
Growth shouldn't come at the cost of regulatory risk. Unit21 automates CTRs, SARs, STRs, 314(a), and watchlist screening so your team can focus on what matters most—stopping crime and scaling safely.

Infrastructure & Ingestion
Data shouldn't be a bottleneck. Whether you're pulling ACH, crypto, or check data, our ingestion engine makes it fast and flexible to plug into your stack and start detecting

Real-Time Fraud Intelligence

Stop threats instantly with real-time, device-intelligence-powered defense.

Real-Time Rules
Detect and block suspicious activity in milliseconds. Apply rules to logins, transactions, and device actions before damage occurs.

Device Intelligence
Identify risky patterns like device spoofing, suspicious logins, synthetic users, and ATO attempts, pinpointing fraud actors even across accounts.

Dark Web Monitoring
Surface compromised credentials, leaked account info, and stolen checks before they're used in fraud attempts.

Real-Time Fraud Intelligence Value Delivered

Detect and block account takeovers, credential stuffing, and synthetic fraud before funds move.

Reduce false positives with device fingerprinting and smart signals.

Link devices across accounts to uncover coordinated fraud at scale.

MULTI SERVICE FUEL CARD

"Unit21 has increased our efficiency. We've cut our alert review from a minimum of a week down to a day!"

CLINT KNISAL-DIRECTOR OF RISK MANAGEMENT AND COLLECTIONS

Flexible Risk Modeling & Detection

Build, test, and explain logic faster than fraud evolves.

No-Code Rule Engine
Configure, test, and deploy detection logic in minutes. Empower your ops team to act fast without engineering tickets.

Customer Risk Ratings
Continuously evaluate customer risk based on activity, profile, and peer behavior—supporting smarter decisions and EDD prioritization.

Explainable Machine Learning
ML-powered prioritization that shows why an alert triggered. No black boxes—just transparent, auditable logic.

Network Analysis + Graph-Based Rules
Visualize connections between accounts, devices, and behaviors. Uncover fraud rings, money mule networks, and coordinated activity instantly.

AI Agent for AML Reviews
Summarize transaction activity, generate case narratives, and recommend next steps—freeing analysts to focus on complex cases.

Flexible Risk Modeling & Detection Value Delivered

✓ Slash alert review time with prioritization logic you can understand and trust.

✓ Launch detection rules same-day—no engineering tickets.

✓ Find hidden threats (like mule rings or repeat devices) with visual network tools.

Compliance Automation

Automate filings and screening without slowing your growth.

Regulatory Filings (CTR, SAR, STR)
Automatically generate templated, pre-filled regulatory filings from alert or case data—ready for one-click submission to FinCEN or goAML.

Watchlist Screening
Screen customers and transactions against sanctions, PEP, and adverse media lists—no manual refreshes needed.

314(a)
Respond to law enforcement match requests in seconds with automated case matching, logging, and response tracking.

Compliance Automation Value Delivered

✓ Cut regulatory workload with templated, auto-filled forms.

✓ Ensure timely 314(a) responses without manual tracking.

✓ Reduce false positives and meet global screening standards with real-time rechecks.

Bakkt.

Transforming Compliance with Automation

Bakkt uses Unit21 to automate key compliance workflows, resulting in a dramatic drop in false positives—from an industry average of 90–95% down to just 15%. With SAR filing time reduced from 90 minutes to just 20, their team saves time while increasing accuracy.

RESULTS: A faster, leaner, and more effective compliance operation that teams call "indispensable."

Infrastructure & Ingestion

Ingest and act on your data, fast—any source, any format.

NACHA + X9 Ingestion
Easily ingest and normalize ACH and check data—channels often overlooked but high-risk in fintech ecosystems.

API-First Architecture
Seamlessly integrate Unit21 with your core systems, processors, and apps via developer-friendly, low-latency APIs.

Flexible Data Modeling
Support multiple data formats, schemas, and new product types without rigid ingestion pipelines or rework.

Infrastructure & Ingestion Value Delivered

✓ Real-time alerting on underserved payment rails (like ACH and checks).

✓ Connect new data sources with minimal engineering lift.

✓ Customize schemas to support evolving products or business models.

DRIVEWEALTH

"Unit21 was head-and-shoulders above any of the solutions we looked at. The ability to use the no-code natural language interface to customize processes and automation to our business needs has been a big win."

MATT DIGIACOBBE, CHIEF AML OFFICER

Customer Stories

greendot bank

Reimagining Compliance at Scale

Green Dot reengineered its compliance strategy with Unit21, moving away from fragmented tools to a unified platform. By automating SAR filings and customizing real-time rules, the team reduced manual work and improved regulatory readiness. They now detect risks earlier and handle investigations faster—with clearer audit trails and fewer escalations.

> **RESULT:** A more proactive, efficient, and scalable compliance program.

INTUIT

Custom Fraud Controls Across a Complex Ecosystem

Serving millions across diverse products, Intuit needed a risk solution that could scale with its architecture. With Unit21, their team builds custom rules that adapt to new fraud patterns across multiple services. They ingest diverse data sources, cut down false positives, and continuously tune performance—all without writing code.

> **OUTCOME:** Tailored fraud prevention with full control and operational speed.

lili

Secure Growth Through No-Code Flexibility

Lili, a fast-growing neobank for small businesses, turned to Unit21 to build a flexible fraud and AML framework. The lean team creates, tests, and deploys detection rules without relying on engineering, and leverages real-time signals to act before fraud hits.

> **IMPACT:** Big-bank resilience with startup agility—without adding headcount.

Ready to Power Smarter Risk & Compliance Ops?

If you're building a fintech or scaling fast, you need tools that move as quickly as your business. Unit21 gives you full control over fraud and compliance—without engineering bottlenecks.

From no-code rule creation to real-time alerts and automated filings, our platform helps risk teams reduce fraud, stay compliant, and focus on growth—not manual reviews.

What You Get with Unit21

- ✅ No-code workflows your ops team can own

- ✅ Real-time fraud and compliance insights in one platform

- ✅ Automated filings and case management built for scale

- ✅ Trusted by fintech leaders like Intuit, Gusto, Crypto.com, and Green Dot

Let's Talk

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

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