ATO and transactional fraud (sample)

For Example Credit Union (sample) on Symitar. Prepared by Sam on Nov 8, 2026. **A Dilly Labs expert reviews every shortlist before it is sent.**

What you need

1. Detect account takeover at login and on payee changes
2. Decide on ACH and wires in real time
3. Run on Symitar without custom middleware
4. SOC 2 Type II report available
5. Live within one quarter of signing
Budget: up to $150,000. **Timeline:** Decision this quarter.

Ruled out

Vendor F Card and check fraud only; no ACH or login coverage.
Vendor G No credit union on Symitar we could find, and no listing.

What happens next

Reply to this email with questions or changes and we re-rank in the thread. When you are ready, we arrange demos with the vendors you choose and run the RFP. Credit unions pay nothing.

The shortlist

#	Vendor	Why it is here	On Symitar	Of 5 needs met
1	**Vendor A**	Device and behavioural signals at login; fits online banking	Live at 2 credit unions[1]	1, and 4 partly
2	**Vendor B**	Real-time ACH and wire decisions; device signals at login through a partner	Listed by Jack Henry[2]	1, and 4 partly
3	**Vendor C**	Broad platform; ACH decisioning not yet shown to us	Listed by Jack Henry[2]	1, and 3 partly
4	**Vendor D**	Strong payee-change detection; smaller team	[Not established]	0, and 3 partly
5	**Vendor E**	Real-time ACH scoring; login coverage through rules	[Not established]	0, and 3 partly

The comparison

Your needs down the side, the shortlist across in rank order. Each cell is the strongest evidence we hold, numbered to its source in Sources.

Your need	1. Vendor A	2. Vendor B	3. Vendor C	4. Vendor D	5. Vendor E
1. Detect account takeover at login and on payee changes	Meets: device and behavioural signals	Partly: payee changes; login through a partner	Partly: rules only	Meets: payee-change scoring	Partly: rules engine
2. Decide on ACH and wires in real time	Partly: ACH only, wires next year	Meets: sub-second decisions	Meets: shown in a sales deck only	Gap: batch only	Meets: ACH and wires
3. Run on Symitar without custom middleware	Meets[1]: live at 2 credit unions	Meets[2]: listed by Jack Henry	Meets[2]: listed by Jack Henry	[Unknown]	Partly: through a partner
4. SOC 2 Type II report available	Meets: report offered under NDA	Meets: report offered under NDA	Meets: report offered under NDA	Partly: Type I; Type II in progress	[Unknown]
5. Live within one quarter of signing	Meets: six weeks on Symitar	Partly: 8 to 10 weeks, by the vendor's estimate	[Unknown]	Partly: one quarter, by the vendor's estimate	[Unknown]
Needs met	**1, and 4 partly**	**1, and 4 partly**	**1, and 3 partly**	**0, and 3 partly**	**0, and 3 partly**

How to read it: a highlighted cell is checked against the numbered source. A dotted cell is the vendor's own claim, which counts as partly met until we see proof. A bracketed cell is something nobody has shown us yet. Gap means the vendor does not do it.

Sources and method

Sources

1. Vendor A customer stories (sample). Sample Federal Credit Union. https://example.com/vendor-a/customers. Seen Nov 7, 2026.
2. Jack Henry Fintech Integration Network. https://www.jackhenry.com/fintech-integration-network. Seen Nov 9, 2026.

What we could not verify

- Vendor D on Symitar: [no listing or reference found].
- Vendor E on Symitar: [no listing or reference found].
- Every dotted Meets or Partly comes from the vendor's own material: [not yet checked].
- Pricing: [not provided until an RFP].

How we ranked

Each vendor is scored against your needs only. Checked evidence counts in full; a vendor's own claim counts as partly met until we see proof; a gap or an unknown counts as nothing. Nobody pays to be on a shortlist or to rank higher.

Next steps

1. Tell us what to change: a need, a vendor to add or drop.
2. Pick vendors to demo; we schedule them.
3. When you are ready, we draft the RFP from this brief. The comparison is also attached as a spreadsheet your team can score in.

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