REGX³ INSTITUTIONAL SPECIFICATION // PILLAR 3

Enterprise Fraud Engine™: High-Velocity Behavioral Scoring & Risk Tiers

Real-time behavioral telemetry, device fingerprinting, and sub-second ACH risk assessment.

Target Audience: Chief Risk Officers, Fraud Analysts, FinTech Operators

Framework: GLBA Ephemeral Memory Architecture

Publication: Q1 2026 Master Series

Classification: Production Security Standard

Executive Summary: Ephemeral Risk Scoring

Synthetic identity generation and automated bot checkouts represent the largest vector of ACH unauthorized returns. Traditional fraud filters store sensitive consumer PII in persistent databases, increasing exposure under state privacy statutes and GLBA. The RegX³ Enterprise Fraud Engine operates exclusively in ephemeral RAM, calculating multi-factor fraud scores across 14 vectors without retaining consumer banking credentials.

Scoring Brackets & Automated Intervention

Risk Score	Risk Tier	Automated Action	Settlement Routing Gate
00 - 30	PRISTINE	Instant Auto-Approval	Standard Same-Day / Next-Day FedACH
31 - 65	ELEVATED	Secondary Mod10 / Pre-Note Check	Shield Zero-Float Settlement Protocol
66 - 85	HIGH RISK	ODFI Operator Alert & Velocity Throttle	Pre-Note Mandatory (3-Day Settlement Hold)
86 - 100	CRITICAL BREACH	Instant Hard Block & Blacklist Token	Zero Entry Generated / Volatile Log Revoked

Behavioral Vectors Monitored in Ephemeral Memory

- **Typing Cadence & Input Velocity:** Detects copy-paste automation and headless browser autofill.
- **IP Geolocation vs. RDFI Routing Location:** Identifies cross-border proxies initiating domestic debits.
- **Device Fingerprint Hash Volatility:** Detects randomized browser user-agent spoofing across sessions.
- **Rapid Transit Burst Velocity:** Flags originators initiating repeated micro-debits across distinct routing numbers.

PILLAR 3 FRAUD SPECIFICATION CERTIFICATION

This specification certifies that RegX³ Enterprise Fraud Engine operates under zero-retention ephemeral memory constraints while providing real-time compliance with federal risk mitigation standards.

Approved: Security Engineering & Fraud Architecture | RegX³ Inc. | legal@regx3.com