

Guardian Analytics & Finastra

WIRE TECHNOLOGY INTEGRATION

Finastra Key Features

- Supports processing of all principal payment types
- Integrates seamlessly with back-office solutions
- Configurable workflow processing
- Flexible transaction routing
- Delivers higher STP rates by increasing automation allowing for more transactions to be processed faster and more cost-effectively
- Integrated FX and international payment interface
- Advanced automation and risk mitigation capabilities

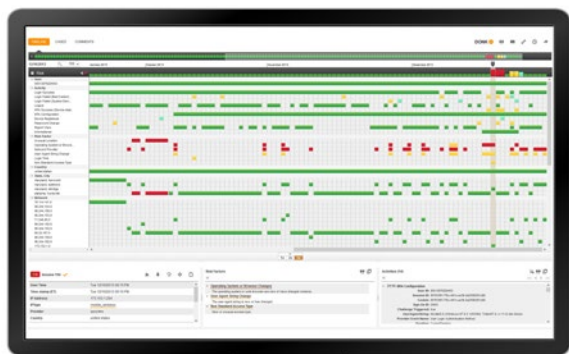
Finastra Benefits

- **Reduce losses** by proactively detecting many types of fraud such as BEC scam, account take over, or many other fraudster tactics
- **Achieve your competitive objectives** and business imperatives by enhancing protection without impacting customer experience
- **Increase operational efficiency** by focusing on the highest risk transactions and reducing callbacks
- **Enhance compliance** by meeting FFIEC guidelines for anomaly detection

Guardian Analytics, the leading provider of behavior-based fraud detection technology, and Finastra (previously D+H), a leader in treasury service solutions, now provide an integrated solution for detecting and preventing fraud for all originated or received wire transfers. Finastra's PAYplus integrated payments and compliance solution automates the processing and tracking of domestic and international wire transfers with a sophisticated fee schedule and general ledger integration. PAYplus interfaces to FedLine Direct and FedLine Advantage along with many foreign wires vendors, cash management vendors, and core service bureaus. Guardian Analytics Wire product monitors, analyzes, and calculates a risk score for every wire transaction and can automatically quarantine high-risk wires while expediting processing for low risk wires.

Guardian Analytics Key Features

- Turnkey real time integration with PAYPlus
- BEC scam detection
- Sophisticated modeling of originators and beneficiaries
- Automated quarantine of high risk wires
- Automated release of low risk wires



Advanced Fraud Detection

The integrated solution offers the highest fraud detection rate and optimal workflow for wire operations. The algorithms monitor the following behavioral changes:

- Unusual transfer amounts
- New or infrequent beneficiaries
- New or unusual origination or destination accounts
- Changes in transaction velocity
- Suspicious OBI instructions



Training and Certification

Guardian Analytics offers a comprehensive training and certification program designed to enable new and experienced customers to get the most out of the Guardian Analytics platform. The curriculum includes a self-paced certification program and instructor led courses for advanced users.



About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology.

About Guardian Analytics

Guardian Analytics is the pioneer and leading provider of behavioral analytics and machine learning solutions for preventing banking and enterprise portal fraud. Over 450 financial institutions have standardized on Guardian Analytics' innovative solutions to mitigate fraud risk and rely on the company to stop the sophisticated criminal attacks targeting retail and commercial banking clients. With Guardian Analytics, financial institutions build trust, increase competitiveness, improve their customer experience and scale operations. Guardian Analytics is privately held and based in Mountain View, CA. For more information, please visit www.guardiananalytics.com.

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