

Guardian Analytics & Fiserv

WIRE TECHNOLOGY INTEGRATION

WireXchange Benefits

Simple

Easy-to-use interface reduces training and setup time.

Secure

WireXchange uses SSL Internet data encryption to ensure integrity and confidentiality of financial information.

Efficient

Reduce errors and eliminate redundant and manual processes with one-step wire entry.

- OFAC validation
- Dual controls for verification
- Posting to the account processing system
- Transmission to the Federal Reserve
- Automated notification to your customers

Flexible

Adapt WireXchange to your unique environment.

- Incorporate your institution's branding
- ISet security parameters so authorized individuals have appropriate access to wire entry, verification, and wire room operations
- ICustomize fee billing for outbound wires
- IDefine the reports you need with ad hoc reporting
- IIntegrate cash management and BSA applications

Guardian Analytics, the leading provider of behavior-based fraud detection technology, and Fiserv, a global leader in financial service technology solutions, now provide an integrated solution for detecting and preventing fraud for all originated or received wire transfers. Fiserv's WireXchange Web-based solution provides an affordable option to increase the efficiency and security of your wire transfer process. WireXchange 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 WireXchange
- 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 Fiserv

Fiserv, Inc. (NASDAQ: FISV) enables clients worldwide to create and deliver financial services experiences that are in step with the way people live and work today. For more than 30 years, Fiserv has been a trusted leader in financial services technology, helping clients achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and insights and optimization. Fiserv is a member of the FORTUNE® 500 and has been named among the FORTUNE Magazine World's Most Admired Companies® for four consecutive years, ranking first in its category for innovation in 2016 and 2017. For more information, visit fiserv.com

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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