

Guardian Analytics & Malauzai Software

MOBILE TECHNOLOGY INTEGRATION

Malauzai Software Key Features

- Pic Pay–Snap a picture, pay a bill
- Card Management–Turn debit card on/off with a swip of a finger-in real-time
- P2P–Pay a friend and move money faster with next-day funding
- Local Rewards–Reward your customers and members with points that turn into great rewards

Malauzai Software Benefits

- **Reduce fraud losses and risk** by detecting the widest array of current and emerging mobile fraud threats
- **Improve operational efficiency and team productivity** by providing prioritized alerts and rich context for unusual activity
- **Enhance compliance** by conforming to FFIEC guidance that recommends anomaly detection as part of your layered security strategy
- **Enhance brand reputation and customer trust** by proactively protecting mobile accounts
- **Improve competitiveness** by expanding mobile offerings and service levels while mitigating associated risks

Guardian Analytics, the leading provider of behavior-based fraud detection technology, and Malauzai SoLware, a privately-held software development company that was formed in 2009 to participate in the mobile banking revolution, now provide an integrated solution for detecting and preventing fraud for online and mobile banking. Malauzai's Consumer Banking is designed for community banks and credit unions and represents the next-generation of mobile banking technology. Guardian Analytics Mobile is the only solution that provides comprehensive behavior analytics fraud prevention for mobile banking. It protects mobile banking users on all types of mobile devices and mitigates risks introduced with new mobile services.

Guardian Analytics Key Features

- Turnkey real time integration with Malauzai Consumer Banking
- Analyze all mobile banking activities
- Detect anomalous mobile banking behavior based on device, geo-location, time, activities, transaction details, and many other factors
- Rich session-specific context and account history
- Prioritized alerts based on risk score



Proven Fraud Detection for Mobile Banking

With the most precise alerts and holistic view of mobile banking behavior, fraud analysts can effectively identify fraudulent mobile activities and prevent unauthorized access, transfers, and remote deposit capture.

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 Maluzai Software

Maluzai Software is a privately-held software development company that was formed in 2009 to participate in the mobile banking revolution. Today, we build a suite of mobile and online banking solutions for community banks and credit unions. Our products are designed to create an exceptional and consistent experience across channels and are available to support your entire financial institution, from consumers, businesses to employees.. For more information about Maluzai Software, please visit www.maluzai.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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