

Guardian Analytics &amp; Ocean Systems, Inc.

# WIRE TECHNOLOGY INTEGRATION

## Ocean Systems Key Features

- Secured and controlled authorization of customer and branch originated wires
- Straight Through Processing from multiple sources and applications
- Real time posting of payments with flexible fee plans
- Direct connection to the Federal Reserve and SWIFT
- Full OFAC scanning and regulatory compliance including Dodd Frank Reg E

## Ocean Systems 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 Ocean Systems, Inc. (OSI) a software development company specializing in Electronic Funds Transfer (EFT) applications for the financial and banking industry now provide an integrated solution for detecting and preventing fraud for all originated or received wire transfers. OSI's Fedlink premier wire transfer product, comprises modules that fully automate the wire transfer operation. Guardian Analytics Wire product monitors, analyzes, and calculates a real time 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 Fedlink
- 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 Ocean Systems, Inc.

Ocean Systems, Inc. (OSI) is a software development company specializing in Compliance and Electronic Funds Transfer (EFT) applications for the financial and banking industry. The FedLink Wire Transfer family of products delivers a seamless wire transfer system. As a wire transfer system with hundreds of satisfied bank customers globally, FedLink has garnered outstanding user feedback, while delivering and passing numerous regulatory examinations. For more information about Ocean Systems, Inc, please visit [www.oceansys.com](http://www.oceansys.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](http://www.guardiananalytics.com).

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