

Guardian Analytics

EVIDENCE LAKE™ RISK SCORING

Key Benefits

- No more static rules; self-configure your own rules
- Save time and money changing rules
- Proactively test your rules and conditions
- 100+ transactions and risk-based monitoring scenarios

As criminals get faster and smarter, the current ever-changing environment is creating the need for the addition of more rules and the need to change thresholds of old rules. The conflicting part is every institution have specific rules and thresholds that applies to them but not to others. Therefore, is it a manual process to both add new rules and changes thresholds which often include contacting the vendor to do it. This whole process is tedious and costly. With AML Evidence Lake™ Risk Scoring, this issue is addressed. The design is to allow the Manager to configure the rules and set the thresholds to the way it fit for his/her institution. The user gets to select from a variety of out of the box rules and thresholds but can adjust it at any time. The whole process should take no more than 5 minutes.

Structuring

Velocity

High Risk Transfers

Dormant

Activity Deviation

ATM

Burst in Beneficiary

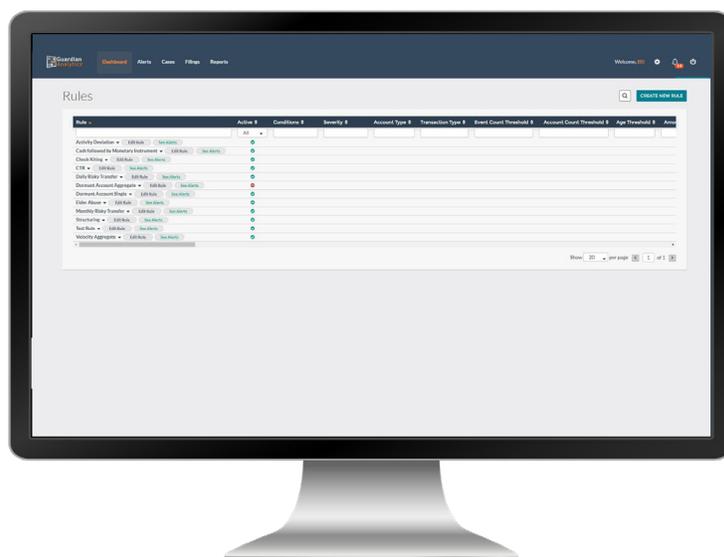
Burst in Originator

Circulation

Cash

Key Features

- Self-Configurable Smart Rules
 - Current Transaction Reporting
 - Transaction Monitoring
 - Customer Risk Monitoring
- Rules Threshold Testing
- Alert Validation with Simulation
- Self-Configurable Incident Rollup to Alert
- 314A Monitoring
- Watchlist Screening

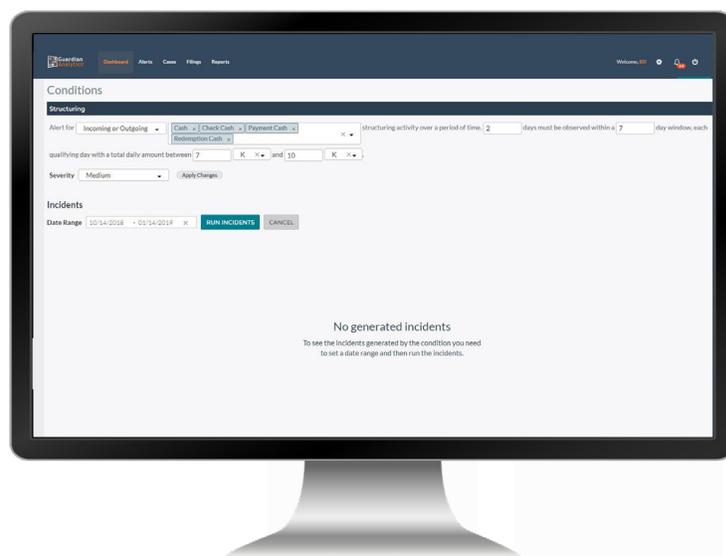


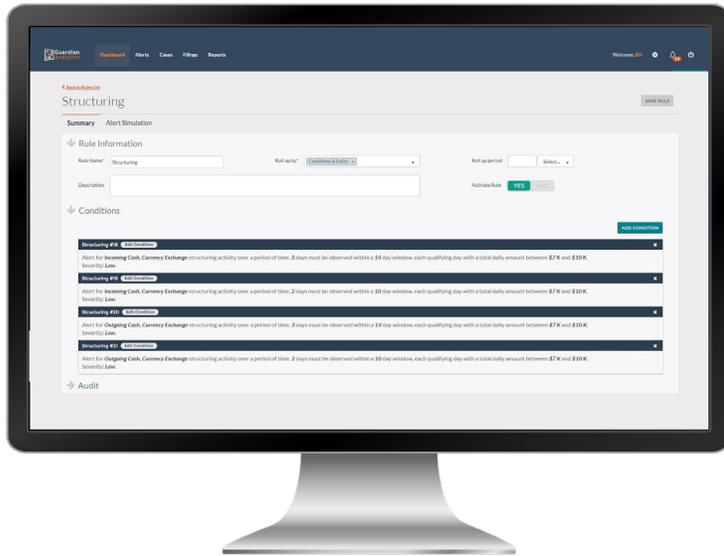
Self-Configurable Rule Engine and Incident Rollup

Managers can set up custom rules or use predefined rules. Each rule can hold as many conditions as needed; therefore, making the rules extremely flexible. Custom rules can have a mixture of conditions from various rules. Adjusting the thresholds is as easy as entering in a set of numbers, which will allow the Manager to control how each alert is being generated. The number of days set to rollup each incident into an alert is configurable as well. This will allow the Manager to control when each alert will be generated. No contact with Guardian Analytics needed.

Currency Transaction Reporting

All cash transactions over \$10,000 conducted by either the conductor or the beneficiary at one branch or multiple branches will have a CTR alert generated on them. The efficiency gain from using Guardian Analytics' Evidence Lake Risk Scoring is that the CTR alerts will be ready to file immediately as it will include all the information provided.



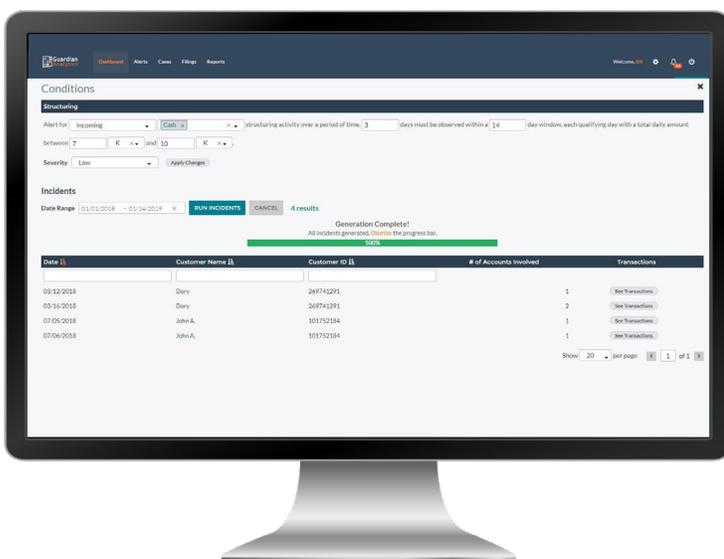


Transaction Monitoring

The conditions within each set of Smart Rules provided by Guardian Analytics' Evidence Lake Risk Scoring cover all your basic transaction monitoring needs. There are over 25 different rules to choose from which includes a Velocity model, High Risk Transfer model, Activity Deviation model, and Structuring model.

Customer Risk Monitoring

Guardian Analytics' Evidence Lake Risk Scoring also provide the Manager a Customer Risk Monitoring. There are many models, which include models for Individuals and Businesses. The risk factors to score from includes Negative News, Business Type, Residency/Citizenship, PEP/SFPF, etc. The scoring will be conducted on the information provided in the KYC and will be fully configurable to the Manager. The platform will also allow the Manager to manually add risk to a customer. Onboarding alerts are generated in real-time from when the Banker tries to onboard a prospect, allowing the BSA/AML team more time to review the prospect. Ongoing alerts are generated periodically depending on the risk of the customer-base.

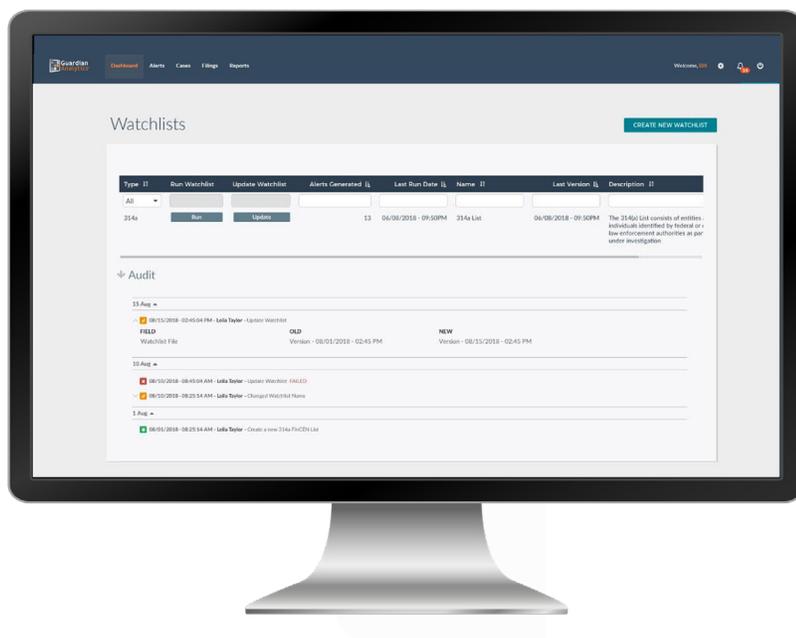


Instant Validation with Simulation

Be at ease when making any changes to the Smart Rules as the changes can be validated immediately with an Alert Simulation showing the Manager what alert would have been generated in a given time frame if the changes were made in the past. The Manager can compare this data with the alert of the past to see if the changes are valuable or not. More importantly, if Auditors request for reasons of threshold changes, the Manager can immediately justify it.

Monitors All Types of Watchlists

Upload any type of watchlist into Guardian Analytics' Evidence Lake Risk Scoring and it will be scanned across your customer base and transactions generating alerts for Analyst to work on. This can include 314A or any custom list provided.



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. Hundreds of 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. Guardian Analytics is a registered trademark of Guardian Analytics, Inc.

This document is provided for information only and its contents are subject to change without prior notice. This document contains illustrations of the products and the description of benefits may vary based on each customer's specific conditions. This document is not warranted to be error-free, nor subject to any other warranties or conditions, including implied warranties and conditions of merchantability or fitness for a particular purpose. We disclaim any liability with respect to this document, and no contractual obligations are formed either directly or indirectly by this document.