

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 has specific rules and thresholds that applies to them but not to others. Therefore, is it a manual process to both add new rules and change 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 fits for his/her institution. The user gets to select from a variety of out of the box rules and thresholds but can adjust them 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 Rules Engine
 - Transaction Monitoring
 - Risk-based Monitoring
- Rules Threshold Testing
- Self-Configurable Incident Rollup to Alert



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.





Transaction Monitoring

The conditions within each set of rules 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.

Risk-based Monitoring

Outside of the traditional transaction monitoring, Guardian Analytics' Evidence Lake Risk Scoring also has conditions and rules to allow the Manager to conduct Risk-based Monitoring. Among the many different Risk-based monitoring models, it includes a Negative News model, Business Type model, and Residency/Citizenship model. The software will also allow the Manager to manually add risk to a subject.

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.

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