in'Financial Crime
Enterprise Fraud Monitoring

VALOORES

VALOORES Financial Crime and Compliance suite of applications helps financial institutions tackle today's tactical risk and compliance problems while future-proofing compliance spent across regulatory mandates.

**You Have The Value
We Bring You The Added Value**

in'FC - EFM
Key Benefits

• Threat Protection

• Authentication

• Payment Fraud Protection

• Rule Writing Capabilities

• Alert Management

• Predictive Analytics & Modeling (Neural Networks and more…)

• Real Time Hot Listing

• User-Friendly Dashboard

• Reporting

• Behavioral Profiling

• Link Analysis

• Social Network Analysis

■ Financial institutions are working hard to fight financial crime and bank fraud, driven by demands to protect their assets, as well as by regulatory compliance. One area of specific focus is that of Enterprise Fraud Monitoring (EFM). For many institutions, there are several challenges to creating a sustainable EFM organization; one that can respond to regulatory reporting mandates and provide information to support "business as usual" demands, while also finding, developing and retaining the talent needed to accomplish these critical activities.

■ **in'Financial Crime - EFM**
Valoores Fraud Management is a full-service, enterprise solution, with the capabilities to monitor multiple lines of business on a single platform. Its breadth of coverage offers real-time scoring and decision capabilities by looking at all transactions, including purchases, payments, fund transfers and nonmonetary transactions.
As a holistic Enterprise Fraud Management solution, valoores Fraud Management provides real-time integration to authorization systems, on-demand scoring, advanced analytics, a rule-based engine, simulation capabilities, alert management and reporting. in'Analytics, valoores' Predictive Analytics engine, reduces the number of false

positives and increases / accentuates fraud detection rates, to improve customer service by reducing the number of delayed transactions, and gain further operational efficiencies through a better orchestration of the team. The Valoores Fraud Management models are built on top of the bank's data, which covers all transactions for scoring and decision making. The solution also includes a Fraud Alert Management and Investigation Framework, alongside progressive reporting capabilities and connectors to Role & Profile authorization systems.

■ **Valoores' FC-EFM** *entails*
• On-demand, real-time scoring of all transactions, purchases, payments, and nonmonetary ops.
• Instant response time with high throughput.
• Advanced Analytics & Modeling framework, and Decision Making engine
  o A unique "Signature" approach designed to support multiple entities.
  o Advanced statistical models (neural networks and others) for faster, more focused Fraud detection.
  o Capacity to integrate and pool in the bank's data models.
  o Capacity to stress test and challenge the existing models.
  o Put together a diversified variety of Fraud models and monitoring schemes.

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in'Financial Crime
Enterprise Fraud Monitoring

in'FC - EFM
Key Benefits

- Customer Behavior Profiling

- Transaction Monitoring

- Alert & Case management

- Reporting & Graphical Analysis

- Employee Fraud Analysis

- System Security Department

- Information Security

- Meeting Regulators'
  Circulars on Technology Risks

- Operational Risk Management

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• Real-time integration with global authorization systems.

•Progressive rule-based engines, capable of designing dynamic / public signatures.

•Robust & flexible Incident Management framework, alert and case management life cycle, to segregate the customer information and decision making through multiple channels (monitoring of multiple accounts belonging to the same account holder).

•Advanced UX / UI / Query Builder Engine with industry-class Reporting Capabilities; all based on valoores' Business Model, an abstract of the physical data model.

... with Analytics

On a daily basis, banking systems generate and store massive amounts of data (i.e. customer information, transaction details, credit card details). Accordingly, thousands of decisions are taken. With such a volume, the manual analysis of data is inefficient if not impossible, especially if the velocity, the variety, and the veracity of data are taken into account.

The conventional process is limited to incident identification, avoidance detection, and suspicion surveillance. But the analytics engine can unveil implicit relationships, trend patterns, exceptions, and anomalies, that are hidden to human analysts and expert rules, like smurfing and networked transactions.

The analytics engine is tailored to the bank's experience: In fact, its algorithms are trained on the historical and operational databases of the bank, and not on generic data. Thus, it allows the bank to learn about its clients and their behavior from its own experience with them, instead of relying on generic rules.

■ Fraud Topology

Online and Mobile Banking Fraud - Internal Frauds - Application Fraud - Mortgage Fraud - Debit Card Fraud - Credit Card Fraud -Trade Finance Fraud - Cyber Frauds - Retail Liabilities - Corporate BankingTreasury operations - Retail Assets.

■ Analytics

Descriptive Analytics - Diagnostic Analytics - Customer Behavioral Analytics - Anomaly Detection - Peer-to-Peer Comparison - Rule Optimizer - Data Preparation

■ Detection and Rule Engine

■ Case Management & Workflow Scoring

Scoring Model - Alert Management - Network Analysis

■ Data Management & Quality

Data Management - Data Quality - Data Profiling and Validations - Data Cleansing & Data Preparation - Clustering & Integration - Monitoring Compliance - Country Specific Data Compliance - Real Time Data Quality Compliance.

■ BI & Reporting

Predictive Analytics - Scalability and High Performance - Cost-effective architecture with Big Data - Analyzing / Exploring data - Office Integration - Environment Monitoring - Environment security - Management Information

■ System Operations, Integration & Interfaces

System Handshakes - UI / UX - Security

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