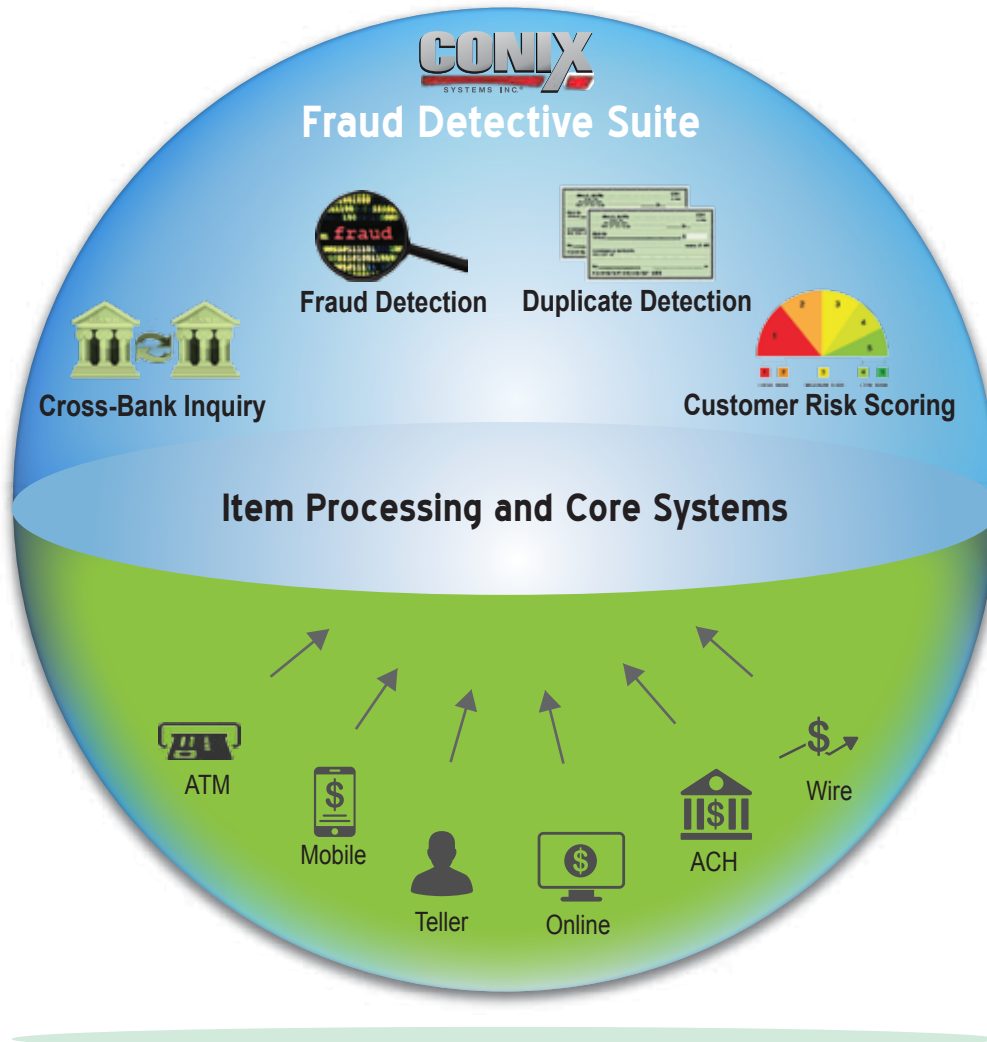




Fraud Detective® Suite

Secure Cloud Risk Management Solutions

The Fraud Detective Suite is a comprehensive and secure cloud-based risk management solution that protects financial institutions and their customers from the risks associated with payments of all types. The solution includes powerful components that work across payment channels and platforms to provide protection from fraudulent and duplicate payments, as well as to provide customer risk assessments. The Suite also positions the bank to operate in a real-time payments environment, while still supporting batch processes.



CONIX provides flexible packaging of the following key service components to meet the unique needs of your financial institution:

Fraud and duplicate detection for identification of fraudulent and duplicate payments prior to posting and real-time inquiry capability for mobile, RDC, teller, and other systems

Customer risk scoring for real-time rating of customer eligibility for your institution's products and services

Cross-bank inquiry for identification of fraudulent and duplicate payments across banks prior to presentment

How the Fraud Detective Suite helps your institution:

Decreased fraud losses – Many fraudulent and duplicate payments are detected too late to prevent the withdrawal of funds. By identifying these payments prior to posting or presentment, your institution narrows the window of time for depositors to withdraw funds prior to detection. In addition, by accessing the customers' current real-time risk scores when processing fraud and duplicate suspects, your institution is able to make quicker, more informed decisions on whether to place holds and/or funds-availability limits on high-risk deposits.

Reduced adjustment expenses – When fraudulent and duplicate transactions are identified prior to posting or presentment, the effort and resources associated with correction are avoided or minimized.

Protection of reputation and customer relationships – If the customer becomes aware of a fraud or duplicate issue, the trusted relationship is compromised even if the loss is avoided. The Fraud Detective Suite prevents your institution's customers from being affected. Also by taking your customers' current real-time risk scores into consideration when processing fraud and duplicate suspects, your institution identifies fraud more accurately and reduces false positive notifications that might otherwise adversely affect customer relationships.

Compliance with regulatory guidance – The Suite helps institutions follow the FFIEC guidelines for anomaly detection, including audit reporting and tracking of the identification, review, decisioning, and resolution of fraud and duplicates. It also provides ongoing monitoring of customer accounts for atypical behaviors. In addition, the customer risk scoring component provides an automated, real-time system for rating customer suitability for RDC and mobile deposit.



Bottom line: The Fraud Detective Suite helps drive revenue growth and increase efficiency, as it enhances customer relationships and improves regulatory compliance.



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