



**SAFE BANKING
SYSTEMS**

// part of Accuity

Thinking Ahead of the Risks



OVERVIEW

The challenges of complying with anti-money laundering (AML) regulatory requirements globally and across jurisdictions have only escalated in concert with an explosion of data and technologically savvy bad actors adept at finding ways to evade controls.

Safe Banking Systems (SBS) merges extensive domain expertise and proprietary methodologies with advanced technology such as artificial intelligence to deliver game-changing solutions that help organizations identify, assess and manage compliance risk with confidence.

THINKING AHEAD OF THE RISKS

When it comes to risk, a strong offense is the best defense. SBS' solutions reliably identify sanctions, Politically Exposed Persons (PEPs), Reputationally Exposed Persons (REPs) in adverse media, and other high-risk entities. Quantifiable and auditable, they arm institutions with actionable intelligence to identify relationship risk and safeguard the financial integrity and reputation of the organization.

Contributing to the effectiveness of SBS' solutions is an adherence to a principles-based rather than a rules-based approach to working with data. Principles-based solutions yield more accurate matches because they can handle the scale, scope and complexity of real-world data while rules-based systems cannot.

SBS' powerful solutions provide an efficient, proven process to tackle the key issues in watch list filtering, Know Your Customer (KYC), and entity resolution.

WATCH LIST FILTERING

SBS has mastered the complexities of optimizing reference lists for scanning. Our fully automated solution for watch list filtering is designed to recognize spelling irregularities, syntax errors, missing fields, extraneous information and other anomalies that undermine database integrity and trigger a flood of alerts.

Whether several thousand, several million or tens of millions of records, SBS monitors, validates and formats data for optimal scanning through the Firco filtering engine, which is a component of the

solution. SBS can also integrate with other filtering engines. Our comprehensive list management service:

- Screens customers for sanctions, PEPs and REPs
- Incorporates internal deny and other specialized lists
- Offers screening for marijuana related businesses
- Provides a full audit trail and reporting

KYC/CDD/EDD

Enabling organizations to approach compliance with confidence is one of the hallmarks of SBS. Our effective screening and entity resolution processes deliver more accurate results with fewer false positives. By zeroing in on the highest-risk matches so alerts can be worked 'from the top down,' SBS optimizes resources, helping to temper the escalating cost of compliance that saddles most institutions' KYC efforts.

SBS' auditable, process-driven solutions put institutions on sound footing to meet the operational and regulatory challenges of KYC, Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD).

ENTITY RESOLUTION

Technologies such as AI and machine learning are helping to change the playing field by increasing the efficiency and effectiveness of entity resolution.

Unlike many solutions that bury risk in an undifferentiated flood of alerts, SBS applies AI techniques to its patented risk ranking methodology and probability scoring to identify—and prioritize—matches with the highest risk and most severe consequences. This powerful combination of applications has a profound effect on results by increasing accuracy, eliminating false negatives and substantially decreasing false positives.

With fewer false positives and a hierarchy of risk to systematically approach investigation, analysts can immediately target the most consequential alerts. SBS' highly focused, quantitative process for entity resolution improves operational efficiency and provides the optimal balance of risk mitigation and alert management:

- Patented risk-ranking methodology measures daily exposure
- Alert scoring based on probability of a match dramatically improves relevance
- Significantly lower false positive rates—typically 0.1% to 0.7%
- Model validation that is defensible to regulators
- User-defined thresholds based on an institution's risk appetite

THE SOCIAL CONNECTION

SBS leverages AI and sophisticated entity resolution techniques to explore patterns of interaction, uncover non-obvious relationships and flag anomalies that could signal potential risk. Dynamic link and news monitoring further help to identify the depth and breadth of these hidden connections. Interactive graph analytics display the information visually, making it easy to view potential high-risk collaborators.

FINANCIAL INTELLIGENCE UNIT

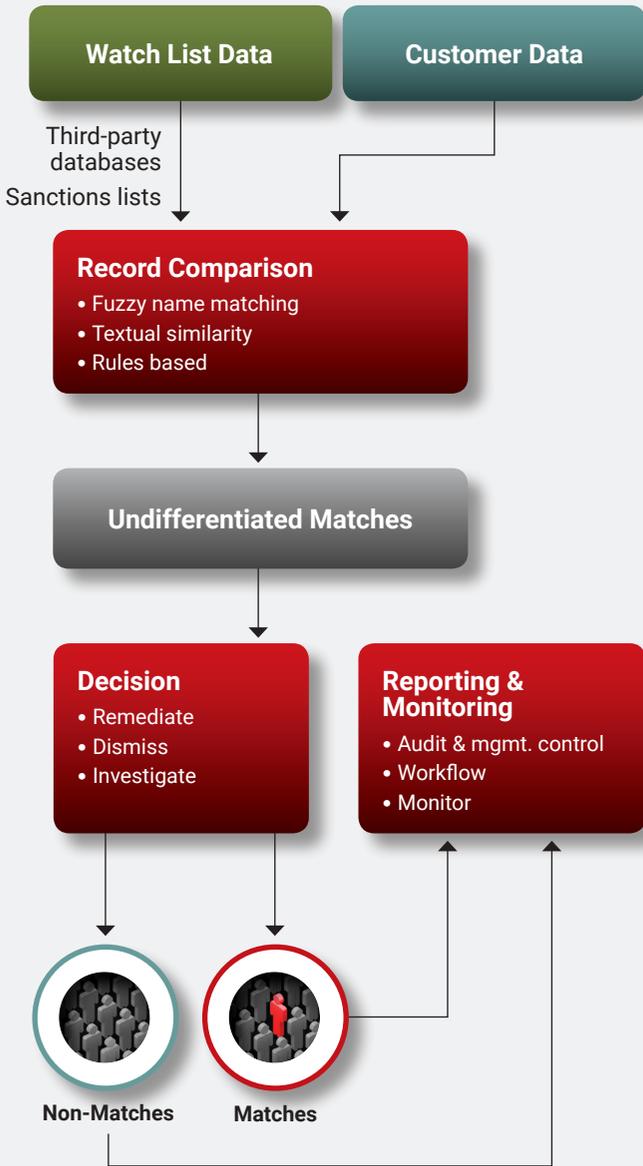
SBS' FIU is a scalable, outsourced service that assists with alert remediation, lookbacks and other time-consuming yet critical aspects of an AML program. The FIU's deep domain and technical expertise come together to solve an organization's most challenging issues and clear alert backlog for entity resolution. SBS will provide the clarity to pinpoint risk while leaving decisions regarding further action to your compliance team.

THE SBS DIFFERENCE

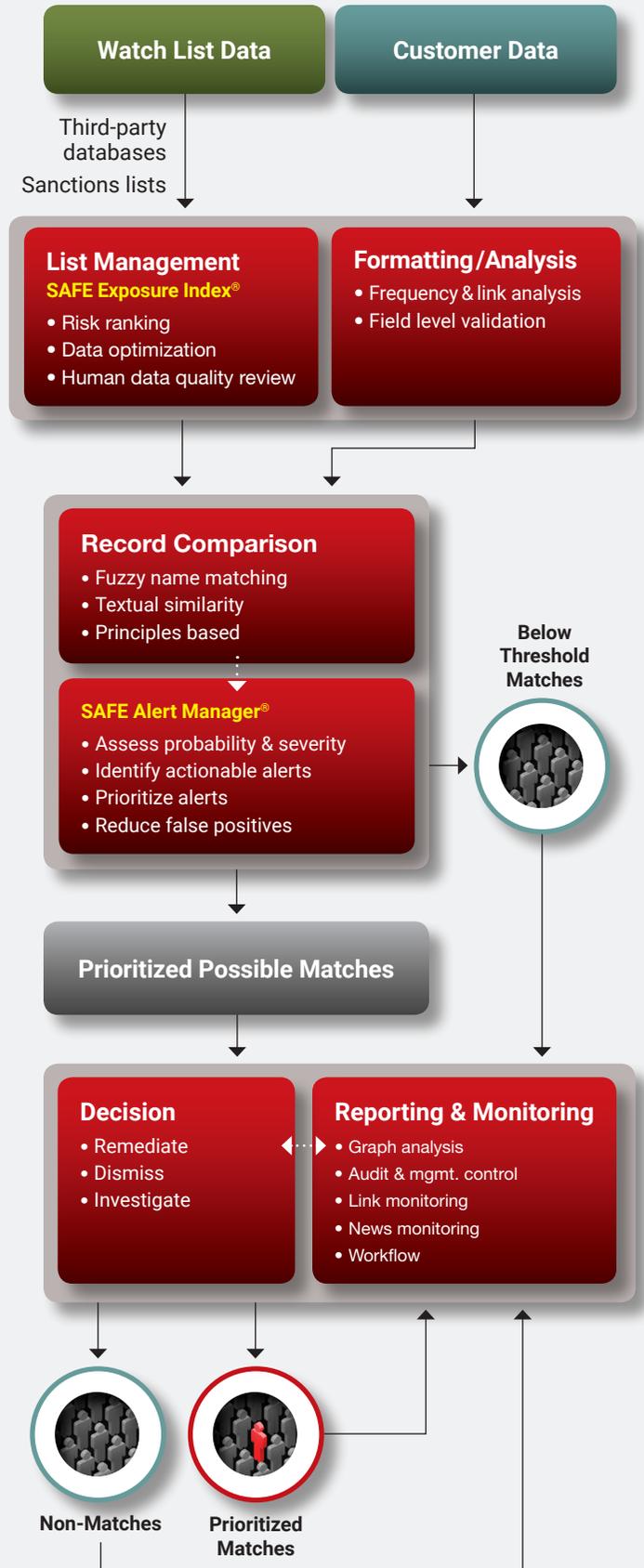
Safe Banking Systems, a technology enabled company, has been thinking ahead of the risks to expose money laundering and combat financial crime for nearly 20 years. Now part of Accuity, SBS provides financial and other organizations with innovative AML and compliance solutions that identify, monitor and control relationship risk across the enterprise. As a longstanding partner of Fircosoft, an Accuity brand, SBS leverages Firco Filtering Technology in its solutions and services.

To learn more about the full suite of SBS' solutions for entity resolution, watch list filtering and Know Your Customer, visit www.safe-banking.com or contact us at sbs.sales@safe-banking.com.

Typical Process for Batch Scanning



SAFE Advanced Solutions Visual Intelligence Platform® for Batch Scanning





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