

TECHNOLOGY INTEGRATION

Guardian Analytics, the leading provider of behavior-based fraud detection technology, and Pathfinder Group, Ltd. a software development and service organization dedicated to effectively streamlining departments within Banks, Savings and Loans, Banks for Savings and Credit Unions, now provide an integrated solution for detecting and preventing fraud for all originated or received wire transfers. Pathfinder's WITS™ Wire Transfer System automates the processing and tracking of Domestic and International wire transfers with a sophisticated fee schedule and general ledger integration. The WITS System interfaces to FedLine Direct and FedLine Advantage along with many foreign wires vendors, cash management vendors, and core service bureaus. Guardian Analytics Wire product monitors, analyzes, and calculates a real time risk score for every wire transaction and can automatically quarantine high-risk wires while expediting processing for low risk wires.

GUARDIAN ANALYTICS KEY FEATURES

- Turnkey real time integration with WITS™
- BEC scam detection
- Sophisticated modeling of originators and beneficiaries
- Automated quarantine of high risk wires
- Automated release of low risk wires

PATHFINDER GROUP KEY FEATURES

- WITS Fraud Anomaly and Detection Interface Module - Real-Time connection with Guardian Analytics
- WITS OTTO Module - automated processing and posting of incoming wires and outgoing cash management wires
- WITS Customer PIN/Password Modules - providing multiple options for PIN/Password wire origination, callback confirmation and daily wire limits on the account level
- WITS SWIFT/BIC and ABA/Routing validation and lookup
- WITS Automated Email Notification for incoming and outgoing wire receipts, customers and internal emails

BENEFITS

- **Reduce losses** by proactively detecting many types of fraud such as BEC scam, account take over, or many other fraudster tactics
- **Achieve your competitive objectives** and business imperatives by enhancing protection without impacting customer experience
- **Increase operational efficiency** by focusing on the highest risk transactions and reducing callbacks
- **Enhance compliance** by meeting FFIEC guidelines for anomaly detection



ADVANCED FRAUD DETECTION

The integrated solution offers the highest fraud detection rate and optimal workflow for wire operations. The algorithms monitor the following behavioral changes:

- Unusual transfer amounts
- New or infrequent beneficiaries
- New or unusual origination or destination accounts
- Changes in transaction velocity
- Suspicious OBI instructions



TRAINING AND CERTIFICATION

Guardian Analytics offers a comprehensive training and certification program designed to enable new and experienced customers to get the most out of the Guardian Analytics platform. The curriculum includes a self-paced certification program and instructor led courses for advanced users.

ABOUT PATHFINDER GROUP, LTD.

The Pathfinder Group, Ltd. is a software development and service organization dedicated to effectively streamlining departments within financial institutions. Our mission is to provide our customers with the most cost-effective and well-supported software solutions in our industry. We take pride in the precise implementation of our products, the experienced training provided, the excellent customer support, and our responsive approach to regulations and industry changes. For more information about Pathfinder Group, Ltd, please visit www.pathfindergroupltd.com

Guardian Analytics is the pioneer and leading provider of behavioral analytics and machine learning solutions for preventing fraud. More than 400 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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