



JHA Enterprise Risk Mitigation Solutions™

A singular risk mitigation tool that includes predictive analytics and empowers your financial institution to analyze and research anti-money laundering (AML) and fraud information together in one web-based, fully hosted solution.

BUSINESS VALUE

- Improved analytics and flexibility to create new analysis allows financial institutions to reduce false positive rates and increase productivity.
- A web-based, fully hosted solution within Jack Henry's cloud, saving money and IT time.
- Powered by SAS®, a Tier 1 industry leader in both fraud and AML solutions.

COMPATIBILITY

- SilverLake System® (phase I)
- CIF 20/20® (phase II)
- Other JHA and non-JHA cores (to be determined)
- Third-party solutions (i.e., Online Banking Systems, Trust Systems, Loan Systems, etc.) in the future through a custom data contract layer

BETTER TOGETHER: POWERFUL FRAUD AND AML ANALYSIS ...

Jack Henry & Associates, Inc.® (JHA), in partnership with SAS, has developed a new risk mitigation solution that elevates the features and benefits of JHA's comprehensive risk offering. This solution effectively merges fraud and anti-money laundering (AML) strategies while teaming JHA with a Tier 1 industry leader in financial crimes predictive analytics, one that has been recognized as a leader by leading industry analyst firms.

JHA Enterprise Risk Mitigation Solutions provides combined fraud and AML analysis to determine an overall risk for each customer. It delivers the addition of state-of-the-art analytics for reduction of false positives for fraud and AML scenarios. The solution also incorporates key features like Predictive Analytics, Network Analytics, and Consortium Modeling.

A SINGLE USER INTERFACE FOR RESEARCH AND DECISION-MAKING ...

Securely hosted in JHA's cloud environment, JHA Enterprise Risk Mitigation Solutions will benefit your bank's Fraud Department as well as your BSA/Compliance Department. It delivers a single user interface to research and decision all fraud and AML activities. With it, you gain:

- The ability to research suspicious fraud and AML activity in one location.
- The ability to research customer activity through transaction history, statistics, charts, graphs, and reports.
- A single case management system to track fraud and AML activity.
- A single system to create, manage, and submit SARs (Suspicious Activity Reports).

Users will also be automatically updated to the latest version of JHA Enterprise Risk Mitigation Solutions on a periodic basis to ensure they stay up to date with all the latest fraud and AML features.

The solution's capabilities and modules include:

AML/BSA

- Risk Ranking: The ability to determine a risk score and category at the time of onboarding and throughout the life of an account.
- Transaction Monitoring for AML patterns: Analyzing all credits and debits to monitor for suspicious anti-money laundering activity, including:
 - Structuring
 - Layering
 - Velocity
 - Wire analysis
 - ACH analysis

- Custom analysis: Ability to create new analysis scenarios to monitor structuring, layering, velocity, ACH, and wire analysis.
- Customer/Account Due Diligence: Ability to collect answers to questions during the onboarding process defined by the financial institution to aid in determining the risk associated to each account and customer.
- Case Management
- SAR Management: The ability to create, manage, and file SARs.

FRAUD MODULES

We recognize the ever-evolving face of fraud and want to make sure your bank has the tools to combat these threats. Fraud modules will include the best of breed analytics, correlation tools, and big picture data aggregation that JHA knows is critical for you to proactively detect and even prevent fraudulent activity from occurring in your institution.

- Our modules in development include solutions for:
 - ACH Fraud
 - Wire Fraud
 - Deposit Fraud
 - Check Fraud
 - Insider Fraud
 - Card Fraud
 - CTR Filing

WHAT IT DOES:

- Provides industry-leading, state-of-the-art predictive analytics powered by SAS®.
- Is a fully functional case and SAR management system.
- Provides easy alert visualizations to quickly dispose of alerts.
- Catches complex events that cross different payment channels within an institution.
- Utilizes advanced visual and network analytics.
- Includes the ability to add other lines of business data into the system.

WHAT IT DOES FOR YOU:

- Reduces false positives for fraud and AML alerts and increases productivity.
- Gives your staff a single user interface for fraud and AML research as well as decision-making.
- Hosted in JHA's cloud, providing automatic updates and hassle-free product management.
- Helps your bank stay ahead of regulatory mandates.
- Offers fully customizable workflows to create process efficiencies within your bank.
- Helps your bank take a proactive position (rather than reactive) against fraud and money laundering
- Offers powerful AML protection, including seamless tracking and collection of KYC/CIP, transaction monitoring, risk ratings, and more.
- Includes advanced reporting for boards of directors and examiners.
- Brings two industry leaders – JHA and SAS – together to protect your bank like never before