Transform compliance management with flexible cloud-based services:

**Improve KYC decisions** with enhanced data and superior analytics.

**Manage customer risks**, by assigning individual risk ratings to match your risk appetite.

**Scalable and expandable** to meet your need.

**Boost onboarding** with real-time KYC checks.

**Gain greater customer insight** with Equifax enhanced due diligence data.

End-to-end, anti-money laundering compliance service combining software, data and services into a comprehensive solution with a lower total cost of ownership

News headlines frequently tell us about financial services organizations that have fallen foul of anti-money laundering regulation. They pay the price with damaged reputations and fines and other penalties from the regulators. No responsible organization wants to help criminals launder money, but ever-evolving regulation, new approaches by criminals, inflexible technology, too many manual processes, constrained budgets and over-burdened compliance staff make it difficult to manage the regulatory burden in-house efficiently and cost effectively.

Equifax and FICO are leaders in the detection of financial crime and in easing the burden of compliance for financial institutions. FICO provides the most widely used anti-financial crime software in the world, and Equifax delivers a comprehensive source of customer data and compliance business process outsourcing for alert and case management.

**You will benefit from:**

- The World’s most popular KYC solution for Financial Crimes.
- Alert workflow and case management to increase automation and improve efficiency.
- Unrivalled data assets to make detection more accurate.
- Expert analyst support options.
- Fast implementation via standard interfaces.
- Economies of scale designed to meet your business needs.

The compliance as a service solution is available in a range of packages that incorporate the level of support that best meets the needs of your organization.
Comply with applicable global standards

Many organizations have to rely on expensive consultancy firms, or struggle to deliver compliance in-house, often with limited qualified resources or the right tools.

Together Equifax and FICO puts the right people, processes and technology at your fingertips. Equifax and FICO are working together to deliver a comprehensive service that supports the:

- Customer journey, from real-time KYC checks to customer portfolio monitoring via batch import.
- Investigative process from alerts and case management, to preparation of suspicious activity reports, ready for you to submit.
- Know your customer screening and enhanced due diligence checks.
- Audit requirements with proof points for internal and regulatory scrutiny.

Compliance with the customer in mind

Compliance efforts start with knowing your customer. Establishing customer identity and understanding their expected behavior forms a baseline which helps you to determine when a financial crime may be occurring. However, delays in customer onboarding reduce customer satisfaction and increase abandoned applications. We help businesses to minimize customer disruption with:

- Streamlined KYC processes supported by high-quality data from Equifax for better results, individual customer risk ratings and analytics enable you make informed decisions, quickly.
- Alerts and case management help you to prioritize and streamline the investigative process so that disrupted applications and transactions for legitimate customers are put back on track as quickly as possible.
- Dynamic customer segmentation helps you understand customer behavior and when it differs from the norm.
- Management of false positives allows your compliance staff to focus attention where it is most needed.

Regulatory compliance at a lower total cost of ownership

Implementing, maintaining and adapting compliance solutions is a time-consuming and costly overhead for your organization. Our comprehensive solution is maintained and managed via this platform. As a cloud based, compliance as a service offering it is up and running almost instantly, comprehensive functionality is available out of the box. Configuration to your needs is easy to deliver without lengthy consultancy engagements, or long-term IT resource requirements. Pre-configured data — designed to deliver reliable compliance decisions — is integrated, while expert support services can manage alerts and cases. Delivering FICO’s best in class compliance solutions, together with comprehensive Equifax customer data gives you enterprise level functionality for businesses of all sizes.

For More Information  |  www.datadecisionscloud.com