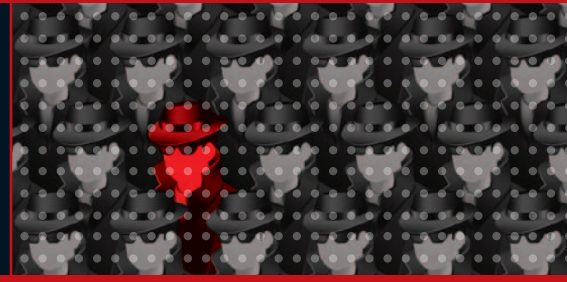


## SAFE Advanced Solutions®



**SAFE Advanced Solutions® is an integrated suite of software and services for Know Your Customer (KYC), Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD). Hosted by Safe Banking Systems, this managed solution incorporates a dynamic surveillance model to more effectively identify enterprise-wide risk in a world of constantly changing information.**

### The Hosting Alternative

Recent trends in anti-money laundering and compliance software point to web-based, outsourced products and services to improve operational efficiency and reduce costs.

As a hosted offering, SAFE Advanced Solutions provides a proven methodology for entity resolution when screening customers against sanctions, PEPs and negative news. It enables financial institutions and other organizations to surmount the formidable challenge of identifying and monitoring relationship risk.

Hosted delivery maximizes the value of SBS' solutions while offering low total cost of ownership, rapid implementation and minimal project preparation time. In addition, it enables organizations to quickly implement new regulatory requirements and meet deadlines for compliance.

### Weighing the Benefits

Organizations looking to reduce their IT capital expenditure and install software applications more quickly and efficiently should consider a hosted solution. The benefits are compelling.

Total cost of ownership benefits include:

- Fixed manageable costs, contractually protected
- Minimal IT resources, training and involvement
- No hardware inventory or replacement costs
- Scalability to support company growth with no incremental investment in facilities, hardware or technical staff
- No application software to install, configure or maintain
- Central management and control including business continuity and disaster recovery.

Implementation benefits include:

- Fastest possible time to Go Live (60–90 business days)

- Ability to quickly comply with new and changing regulatory requirements
- Custom workflow and reports designed and tested prior to deployment ensure a smooth transition
- Secure hosting through Rackspace, SBS' SSAE 16 certified data center partner
- Experienced SBS staff with broad expertise to manage the infrastructure and ensure a seamless scanning process, saving time and resources.

### Maximizing Value – A Game Changing Surveillance Model

Since entity resolution is not a static pursuit, periodic batch runs that screen customers against government sanctions, PEPs and high-risk entities or that monitor for fraud and other financial crime, are no longer sufficient to effectively capture risk. SAFE Advanced Solutions offers a dynamic surveillance model that is better aligned to a world where sanctions, PEPs, news and web information change constantly.

## A Defensible Model

No longer constrained by pre-scheduled delivery of customer information files for scanning, SAFE Advanced Solutions accepts files at any time, scans customer databases daily for timely capture of changes to all lists and news sources and handles huge volumes of data quickly and efficiently. Additionally, SBS' managed hosting offers:

- Preparation and ongoing maintenance of sanctions, FinCEN 314a, third-party and internal lists with an archive feature for look-backs
- A complete audit trail of new and changed customer records
- A complete audit trail of sanctions and third-party reference database records
- "Point in time" recovery capability for all records
- Secure user access to case management, investigation, news monitoring and reporting modules.

## Effective Alert Management

In SAFE Alert Manager SBS combines SAFE Exposure Index®, its patented methodology for risk ranking large databases, with SAFE Strength Index, a probabilistic alert scoring model, to provide an effective process for alert

management. SBS' proprietary metrics for severity and probability improve the accuracy and relevance of matches, dramatically reducing the number of low quality and false positive alerts.

With SAFE Advanced Solutions' game changing surveillance model, the highest risk and most likely to be true matches rise to the top of the "alert haystack" to facilitate entity resolution.

## Cost Efficient KYC/CDD/EDD

Hosted clients can manage some of the more labor-intensive processes with SBS' unique tools:

- A new core module automatically captures, monitors and reports all information related to client data uploads and daily surveillance screening. It provides a customizable platform for management and audit reports as well as offers an historical report archive.
- A web call option for single name lookups delivers seamless integration into account opening and other on-demand screening processes.
- A flexible utility automates internal list management and includes unique functionality for searching and merging duplicate records and for record linkage.

## Secure and Dependable

Data security, business continuity and disaster recovery are valid concerns for all software installations, but particularly when considering a hosted solution. To ensure SAFE Advanced Solutions meets the most stringent security requirements, SBS has partnered with Rackspace® Hosting, an SSAE 16 Type II SOC 1 certified data center. Clients are hosted at a primary site with a completely redundant hot back-up at an alternate location as well as a dedicated test instance. ISO 27002 security standards provide best practices for information security controls.

## The SBS Advantage

For over a decade, Safe Banking Systems has been thinking ahead of the risks to fight financial crime and find the "bad guys." SBS' anti-money laundering and compliance solutions provide financial institutions and other companies with a holistic framework for managing risk. With a proven methodology for entity resolution and its unique SAFE Advanced Solutions®, SBS brings actionable intelligence to clients worldwide.

## SAFE Advanced Solutions® – Creating & Prioritizing Alerts

