

# ARGO

## Teller Payments and Real-Time Fraud Detection

### Features

- Seamless Processing
- Bidirectional Communication
- Fraud Management with OASIS
- On-Us Real-Time Check Fraud
- Real-Time Fraud Detection
- AML Monitoring
- Cash Aggregation
- Early Detection Monitoring Service
- Reporting

### Embedded, high-performance solutions and fraud detection to maximize savings and efficiency

#### Teller Payments

ARGO Teller Payments captures 100 percent of transactions at the point of presentment. This approach eliminates excessive handling and rekeying, and increases transaction accuracy. It also gives tellers more heads-up time with customers for cross-selling and referrals. Using Teller Payments, financial institutions:

- Correct an average of 98 percent of transactions at the teller line
- Manage compliance obligations
- Enforce policies and procedures, even when offline

#### Back-Office Data Perfection

ARGO Back-Office Data Perfection helps the institution decentralize image capture. Integrated with Teller Payments, the application forms a single, automated workflow to route, perfect, and balance transactions, enabling the institution to:

- Optimize routing and monitoring
- Automate reviews and adjustments
- Streamline transaction balancing
- Retain a detailed chain of custody

#### Fraud and AML Integration

Through integration with Teller Payments, the ARGO OASIS Fraud and Anti-Money Laundering (AML) solution evaluates teller transactions at the point of presentment. The solution provides in-session transaction analysis and generates interdiction messages for frontline personnel, alerting them of suspicious activities.

#### AML Monitoring

OASIS AML and Cash Aggregation support Currency Transaction Report and Suspicious Activity Report filling, and Monetary Instrument Log data collection. This functionality facilitates up-to-date FinCEN regulation compliance.

Through Cash Aggregation, institutions:

- Configure aggregation on multiple criteria from different channels and feeds
- Configure dollar thresholds for customer ID prompts
- Identify abnormalities with reviews of daily cash activity

#### Teller Payments Fraud

ARGO Real-Time Fraud Detection reduces false positives and potential losses. Efficient, risk-based workflow lowers operating expenses with:

- Real-time, on-us check and deposit fraud analysis at the teller line
- Signature verification and check stock validation
- Real-time configurable alerts
- Alerts prioritized by potential losses
- Identification of positive pay on-us checks and accounts
- Risk scores, driven by an analytics engine, notify tellers for immediate action
- Suspicious item identification/multiple check processing in a single transaction



## Fraud Management

OASIS Fraud Management provides tests to detect internal teller fraud and external fraud from customers or fraudsters. Monitoring tools allow institutions to detect:

- Internal fraud through alerts for suspicious browsing
- General ledger activity
- Excessive trial balancing

Fraud Management also enables institutions to establish external fraud tests and alerts for:

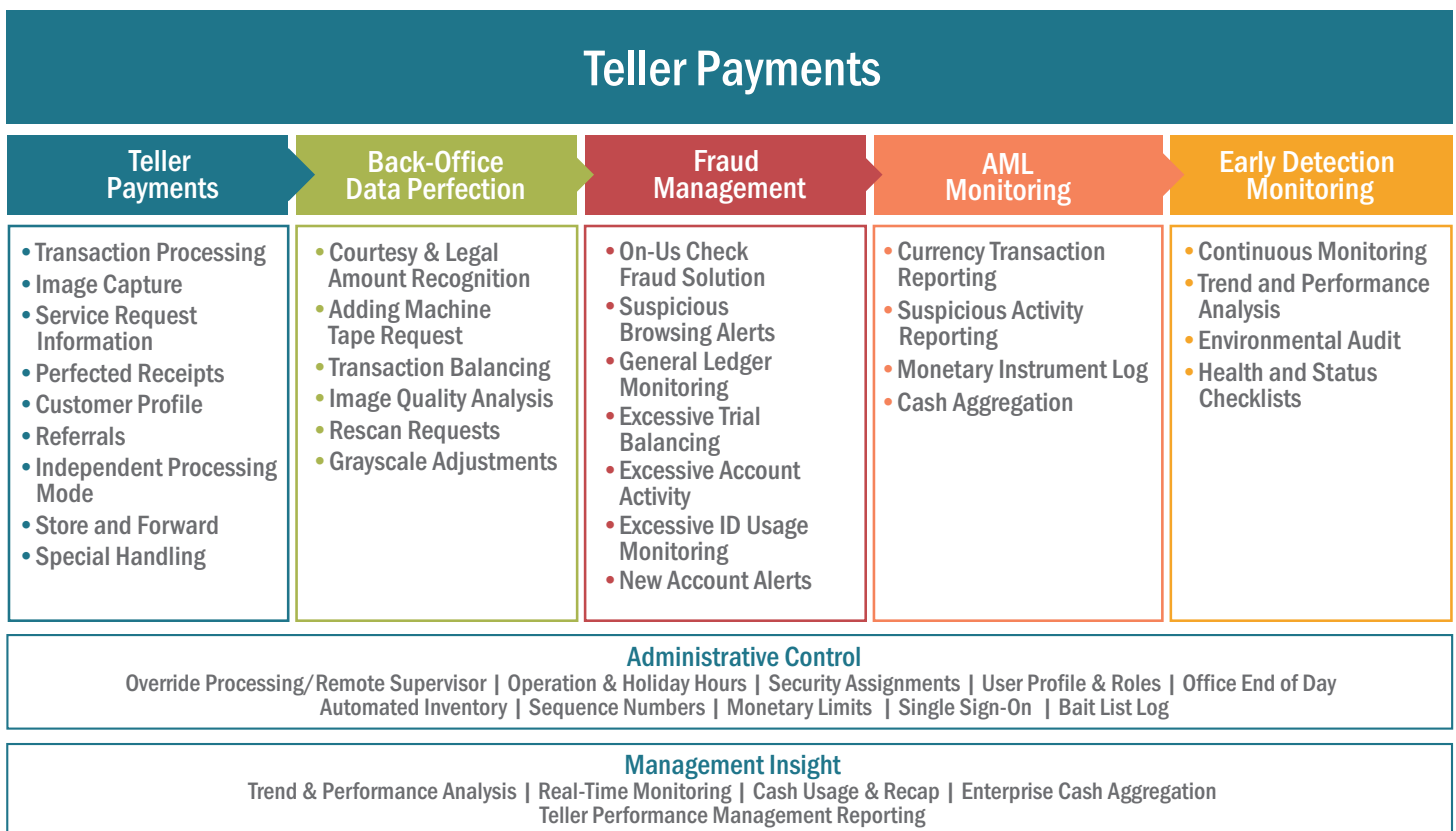
- Excessive account activity
- Excessive ID usage and known fraudulent IDs
- New accounts
- Account phishing
- General ledger activity
- Trial balancing

## Early Detection Monitoring Service

The ARGO Early Detection Monitoring Service (EDMS) helps institutions maintain consistent, high-performance operations by using predictive monitoring tools to detect problems before they occur, preventing or minimizing ARGO application outages. EDMS monitoring tools allow institutions to:

- Maintain consistent, high-performance operations
- Extend the technical support team
- Get production payback
- Maximize investments in ARGO applications

The table below provides a visual overview of the ARGO solutions and services for Teller Payments, Fraud, and Monitoring for AML and Early Detection of operational issues:



Applying over 38 years of experience, ARGO designs and implements software for financial services and healthcare organizations. Financial services solutions include real-time anomaly detection for fraud and BSA/AML, sales, service, and relationship management, retail and commercial lending, and teller payments processing. Healthcare solutions address patient record matching; duplicate records; post-discharge care management and patient financing/provider cash flow.