

Teller Payments and Real-Time Fraud Detection



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

Features

- ▶ Operational Efficiency
- ▶ Seamless Processing
- ▶ Bidirectional Communication
- ▶ Fraud Management with OASIS
 - On-us real-time check fraud
 - Real-time fraud detection
 - AML monitoring
- ▶ Cash Aggregation
- ▶ Cash Inventory Optimization
- ▶ Early Detection Monitoring Service
- ▶ Reporting

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 solution 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 - transaction interaction types, message content, and thresholds
- Alerts, prioritized by potential losses
- Alert messages for in-session transactions
- 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

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

- Excessive account activity
- Excessive ID usage and known fraudulent IDs
- New account
- Account phishing
- GL activity
- Trial balancing

Cash Inventory Optimization

ARGO Cash Inventory Optimization provides denominational order recommendations, real-time monitoring, and versatility for last-minute changes. It integrates with Teller Payments and third-party systems to effectively manage ATM and branch cash levels. Cash Inventory Optimization enables institutions to:

- Optimize cash orders while minimizing costs
- Streamline operations and operational efficiency
- Monitor performance and adherence

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

Teller Payments

Teller Payments	Back-Office Data Perfection	Fraud Management	AML Monitoring	Cash Inventory Optimization	Early Detection Monitoring
<ul style="list-style-type: none"> ■ Transaction Processing ■ Image Capture ■ Service Request Information ■ Perfected Receipts ■ Customer Profile ■ Referrals ■ Independent Processing Mode ■ Store and Forward ■ Special Handling 	<ul style="list-style-type: none"> ■ Courtesy & Legal Amount Recognition ■ Adding Machine Tape Request ■ Transaction Balancing ■ Image Quality Analysis ■ Rescan Requests ■ Grayscale Adjustments 	<ul style="list-style-type: none"> ■ On-Us Check Fraud Solution ■ Suspicious Browsing Alerts ■ General Ledger Monitoring ■ Excessive Trial Balancing ■ Excessive Account Activity ■ Excessive ID Usage Monitoring ■ New Account Alerts 	<ul style="list-style-type: none"> ■ Currency Transaction Reporting ■ Suspicious Activity Reporting ■ Monetary Instrument Log ■ Cash Aggregation 	<ul style="list-style-type: none"> ■ Denominational Recommendations ■ Schedule Conflict Resolution ■ Actual/Projected High/Low Limits ■ Configurable Business Parameters ■ Automated Order Submission ■ Escalation Handling 	<ul style="list-style-type: none"> ■ Continuous Monitoring ■ Trend and Performance Analysis ■ Environmental Audit ■ Health and Status Checklists

Administrative Control	<ul style="list-style-type: none"> ■ Override Processing/ Remote Supervisor ■ Operation & Holiday Hours 	<ul style="list-style-type: none"> ■ Security Assignments ■ User Profile & Roles ■ Office End of Day 	<ul style="list-style-type: none"> ■ Automated Inventory ■ Sequence Numbers ■ Monetary Limits 	<ul style="list-style-type: none"> ■ Single Sign-On ■ Bait List Log
Mission Critical	<ul style="list-style-type: none"> ■ Early Detection Monitoring Services ■ Real-Time Detection 	<ul style="list-style-type: none"> ■ Independent Processing Mode 	<ul style="list-style-type: none"> ■ Business Management ■ Electronic Journal 	
Management Insight	<ul style="list-style-type: none"> ■ Trend & Performance Analysis ■ Real-Time Monitoring 	<ul style="list-style-type: none"> ■ Cash Usage & Recap ■ Enterprise Cash Aggregation 	<ul style="list-style-type: none"> ■ Teller Performance Management Reporting 	

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Applying over 36 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; care coordination, referrals, and risk mitigation; and patient financing/provider cash flow.