What is the Challenge & Opportunity?

Correspondent banks are de-risking respondent banks due to high compliance and risk costs, directly reducing revenue, customer choice and financial inclusion. Cross-border payments between businesses will reach $35 trillion by 2022 and require a nextgen approach harnessing the true power of Artificial Intelligence.

Target Market & Value Proposition

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<thead>
<tr>
<th>Correspondent Bank</th>
<th>Respondent Bank</th>
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<tbody>
<tr>
<td>Confidently expand revenue corridors to medium/high-risk banks and countries</td>
<td>Maintain direct relationship with large financial institutions that are de-risking</td>
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<td>Acquire a “full picture” view of risk across all network players</td>
<td>Common standards approved by large financial institutions</td>
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<td>Know your “customer’s customer’s” specific risks</td>
<td>Mitigate source of funds and “customer’s” specific risks</td>
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<td>Provide personalisation and agile solution.</td>
<td>Out of the box solution</td>
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- Cover regulatory requirements and demonstrate proactive approach
- De-risk nested transactions
- Identify new, large criminal schemes in a timely manner & spot risky individual payments
What is the solution?

Full Transaction Path: Complete transparency of risk across complex, multi-bank global transactions via unsupervised ML platform.

- Considers all the participants present in a payment chain
- The transactional “full path”
- Intuitive for cross border payments

Pseudo-Customer Identity: Creates proxies of banks and customers to illuminate otherwise invisible risk to FIs due to lack of data and inability to identify complex risk patterns.

- High risk Originator or Beneficiary activity
- Unknown risk in non-customer (pseudo) activity
- Underlying party behavior in all transactions

Why Just Good Enough Is No Longer Good Enough

- Reduces the need for Correspondent banks to de-risk respondent banks
- Identifies safe new revenue streams
- Significantly enhances risk coverage and operational efficiency
- Meet global standards and regulatory expectations

How Easy Can it Be Deployed

- Available now on premise or private cloud deployment
- Actionable risk within three months of project kick off.

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