

Third-Party Risk Intelligence for ACH/RDC RISK MANAGEMENT

Financial institutions face unique challenges to comply with strict government regulations requiring identification and management of ACH/RDC risk exposure. Using AR Surveillance™, you can manage risk exposure by providing insight into your ACH/RDC originators through advanced analytics and reporting. AR Surveillance converts knowledge into wisdom by providing easy-to-use performance metrics on business health and the analysis to create defensible ACH/RDC origination limits that can be used to monitor a company's origination activity.

Why is this critical? Analyzing creditworthiness and calculating ACH/RDC temporal risk is a critical step in establishing and monitoring appropriate exposure thresholds for the type and volume of transactions for each originating company. AR Surveillance features third-party monitoring, ACH/RDC risk modeling, and forecasting tools, so you can better manage unforeseen exposure.

AR SURVEILLANCE MONITORS ACH/RDC RELATIONSHIPS - KYC & KYCC

AR Surveillance uses a proprietary analytic process to evaluate the exposure risk associated with any third-party relationship. This process can be easily incorporated into your ACH/RDC business practices so you can:

- Model ACH/RDC risk exposure
- Track ACH/RDC originators based upon transaction activity and risk exposure
- Compare and monitor actual ACH/RDC risk to modeled ACH/RDC risk
- Incorporate business financial health into ACH/RDC risk profiles
- Receive alerts when an originators business health changes
- Provide comprehensive audit reports for management and examiners



MODELING, SCORING AND FORECASTING TOOLS FOR ACH/RDC ORIGINATORS

The AR Surveillance ACH/RDC module streamlines Risk Exposure Management and provides the following capabilities:

- ✔ ACH Risk Index - is a unique proprietary payment industry metric calculated using Argonomics™ Scores, subscriber input of origination set profile data, payment industry risk data and risk tolerance selections. The ACH Risk Index provides a trending performance score for each of your ACH/RDC customers
- ✔ ACH Peak Exposure Risk - is the maximum dollar risk amount associated with the ACH Modeler. AR Surveillance will calculate the projected Peak Exposure Risk for each company's Origination Set(s). The ACH Peak Exposure Risk for each set will be totaled and displayed in the AR Surveillance Modeler
- ✔ Calculated ACH Risk Limit - the ACH Risk Limit is the calculated ACH/RDC aggregate peak risk limit utilizing Argonomics Scores, origination set profiles and ACH/RDC industry metrics. Using the Argonomics credit evaluation methodology, the Calculated Limit reflects a defensible ACH/RDC peak risk limit associated with each ACH/RDC originator
- ✔ Originator Set Dollar Volume - is the aggregate dollar volume of the ACH Originator Profile and provides a projected view of the total transaction volume
- ✔ Origination Set Dollar Amount Average Volume - is the transaction amount for uploaded historical ACH/RDC transaction activity

ABOUT ARGOS RISK

Argos Risk provides critical Third-Party Risk Intelligence that is easy to understand, actionable and affordable. Our cloud-based SAAS Solutions are delivered via an affordable monthly subscription model and feature an Online Dashboard and 24/7 Alerts. Argos Risk is a credit risk management solution that lets users monitor and manage unseen credit risk for business partners, customers and vendors.

Contact us now so you can begin mitigating credit risk immediately.

ACH/RDC RISK FEATURES & BENEFITS

- Quickly calculate both modeled and actual ACH risk exposure
- Identify originator risk efficiently throughout an organization
- Manage ACH/RDC peak risk exposure for each originator
- Explore “what if” scenarios using the Argos Risk ACH Risk Modeler
- View economic trends for your originators and industry segments
- Use modeling tools to help set justifiable limits
- Receive alerts when a customer's business health or ACH risk score has a material change
- Receive alerts when a company has public record changes
- Automated reporting provides comprehensive documentation on all monitored accounts

