

Achieve Easier, Faster, Better Risk Assessments

When it comes to payments, identifying and monitoring customers posing the greatest risk is arduous, complex and error prone. Why? Because traditional risk management continues to be manual, siloed and unscalable—an ineffective approach as ACH and other payment methods become faster and fraud more worrisome.



Take it
EASY!

What does your financial institution's risk review process look like today? If it's manual or done with spreadsheets, you probably know your FI will never be in position to:

- 1** Quickly determine what factors or categories to measure the overall risk of a customer and easily adjust when categories get added, removed or recalculated.
- 2** Easily categorize what low, medium and high risk looks like—ending guesswork and ineffectiveness.
- 3** Better calculate each customer's weighted score, and better rank them to determine which customers are truly your highest risk.

Thankfully for your FI, there's a better approach: The click of button. Through the Centrix Payments I.Q. System (CentrixPIQS™), importing categories, configuring risk parameters, and calculating and identifying your highest risk customers is a breeze. Categories, outside the usual ones, within CentrixPIQS include BSA/AML scores, watch list clients, other cash management activity, deposit account overdrafts, loan past due counts, ACH returns, NOCs—and many more. You're not just limited to these but rather the system grows to include whatever metrics you need.

Plus, using all this data as input, you can calculate individual risk scores across your originating customer portfolio automatically. Using this score along with current origination activity, this Centrix solution calculates recommended origination limits without introducing human biases, all while providing an audit trail of decisions along the way.

Along with Risk Reviews, CentrixPIQS provides you with innovative technology to monitor and manage your ACH, RDC, and wire activity. The system offers simple and intuitive analytical reporting of both originated and inbound ACH activity, while also safeguarding against ACH fraud with calendaring and realtime validation of originated files.



Automating Risk Reviews is one key to growing your financial institution's commercial customer base. Let CentrixPIQS provide your institution with the tools necessary to run your FI. To have a discussion or see a demonstration, please reach out to your Q2 CSM or email: info@Q2.com.

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