

# CGI HotScan360

## Compliance and Anti-Financial Crime platform

CGI HotScan360 is complete solution that protects banks from risky customers, provides fraud protection of customer funds and screens transactions according to banking and regulatory compliance.

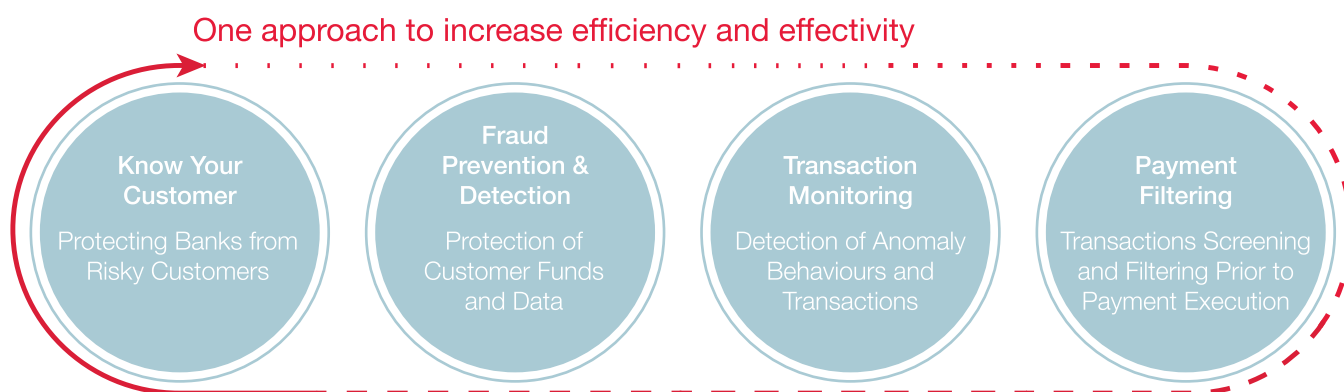


# CGI HotScan360 Platform

CGI HotScan360 is a Compliance & Anti-Financial Crime platform covering Know Your Customer, Fraud Prevention and Detection, Transaction Monitoring, as well as Payment Filtering and Case Management.

With CGI HotScan360, financial institutions are able to scan all bulk and real-time transactions, achieve regulatory compliance of sanctions, screenings and watch lists; eliminate fraud by endpoint, sessions, behaviour and big-data analysis; and perform the scoring of new customers and the re-scoring of existing customer profiles.

Fully configurable business rules are regularly recommended to be enhanced by artificial intelligence. Incidents are investigated according to a predefined compliance workflow. A wide range of audit reports for internal operational purposes or regulatory purposes are also provided. HotScan360 is a modular platform, fully scalable, cloud ready and is supporting various integration scenarios.



## Scalable platform is must have for real-time scanning

CGI HotScan360 as a box solution provides fraud behaviour monitoring and payment filtering in real-time. High performance, elastic scalability, various API connectors, zero-downtime deployment, and amongst other features are the latest trends enabled by the use of modern technologies. Thanks to its' modern architecture and constantly improving features, CGI HotScan360 offers sufficient flexibility for increasing transaction volumes and cyber threats.

## Security in a transparent way with a full audit trail

The rising threat of cyber-attacks and the year by year increases in regulations force many institutions to not only protect their own customers and funds, but also provide a full in-depth audit trail for every decision taken. The platform provides by default various reports containing screening details, hit details, the internal comments, as well a thorough investigatory history, and more. As well, we back up the decision-making process for any past moment in time.

## Machine learning enhanced decision making process

CGI HotScan360 is delivered with a machine learning component. It includes a dedicated GUI and a pre-set of supervised and unsupervised model templates. The trained algorithms can be used as an independent deciding mechanism; such as a tool to support the current rules set -thus optimizing the current thresholds; as well it can support new pattern recognition, and verify the current analytics of big data.



### Adaptative Authentication Use Case

A customer would like to make a standard online payment. Based on CGI HotScan360's fraud prevention approach and behaviour analyses (e.g. chosen payment type, typing speed, geographic location, etc.) it concludes that additional customer authentication is not needed. The logic improves the customer experience, meets PSD2 compliance and significantly saves in the costs of additional authentication.



### Proactive Fraud Detection Use Case

A customer is about to log onto mobile banking account unaware of malware on their device. CGI HotScan360 identifies the threat and in order to protect the customer's funds, denies access to the customer's account. At the same time, it informs the bank, which then contacts the customer and decides on the next steps to be taken.

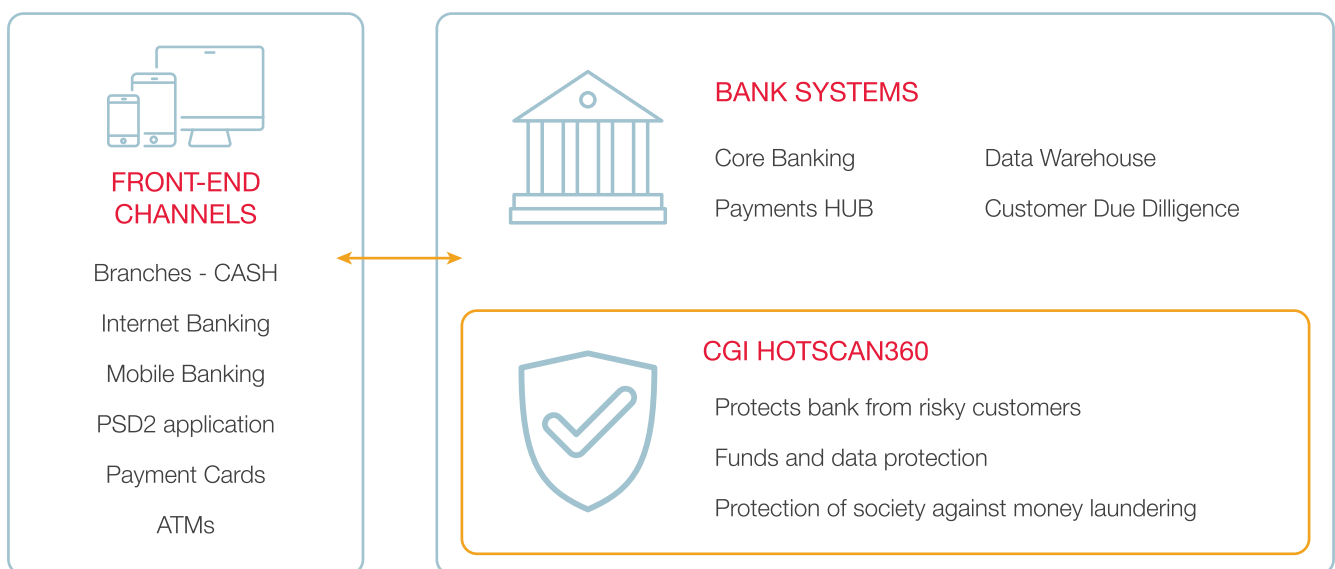
# Role of CGI HotScan360

CGI HotScan360 scans customers and transactions, scores them to find possible compliance issues, fraud and Anti-Money Laundering incidents.

The platform helps to transform compliance and anti-financial crime departments from a reactive approach to a proactive approach therefore achieving higher efficiency and effectiveness.

To effectively combat the risk of fraud, organizations that offer financial services over the Internet must defend their businesses with a combination of security technologies. To run successful fraud detection, organizations should consistently monitor client activities and have an actual real-time status available at their disposal. CGI HotScan360 identifies suspicious and anomalous activities across multiple channels. Behaviours and transactions are scored, those that are suspended are submitted for immediate investigation. In addition, behavioural profiles are continuously updated based on pending investigation outcomes in order to reduce false positives.

Another use case for HotScan360 is that both newly on-boarding customer or existing customer profiles are compared against sanctions lists, Political Exposure Person lists and other watch lists to protect the financial institutions from risky customers. The platform allows various scoring models and rules to be defined for both customer or transaction in order to meet regulatory requirements and to comply with a financial institution's internal risk thresholds.



CGI HotScan360 combines data modelling technology, a powerful rules engine, multiple analytical interfaces with a strong emphasis on data visualization, a flexible compliance workflow and powerful reporting in one integrated interface.



## Simplified Architecture

One technology stack for multiple business areas allows scope and additional functional extendibility, while at the same time preventing runaway overhead costs.



## Seamless Investigation

Optimized and intuitively integrated case management, enriched by Business Intelligence analytics and in-depth client behavioural profiles are available on click.



## Holistic Approach

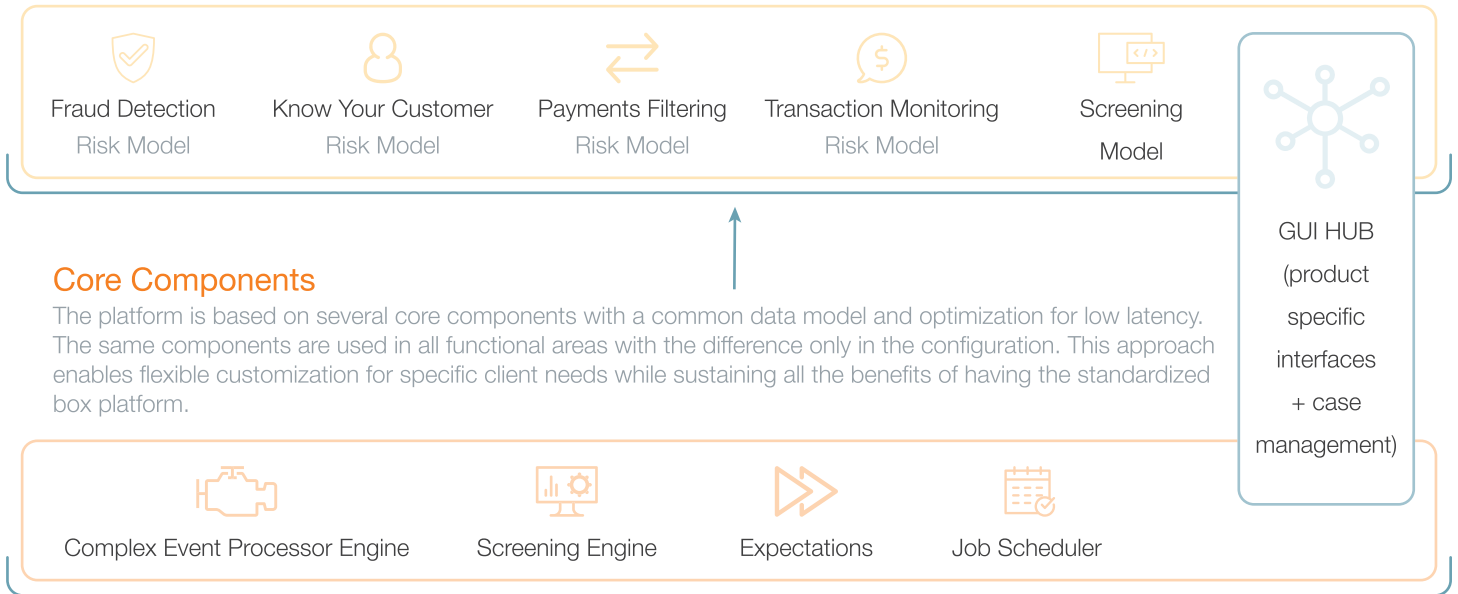
Consumption of external inputs (CRM, ERP, etc.), device identification, biometric analysis, and a behavioural profile all provide efficient entity identification and significantly reduce false positives.

# CGI HotScan360 Architecture

CGI HotScan360 architecture is based on microservices, allowing clients to customize features for both current and future requirements. The platform allows incremental functional deliveries and the plugging in and out of prioritized components while sustains high availability standards.

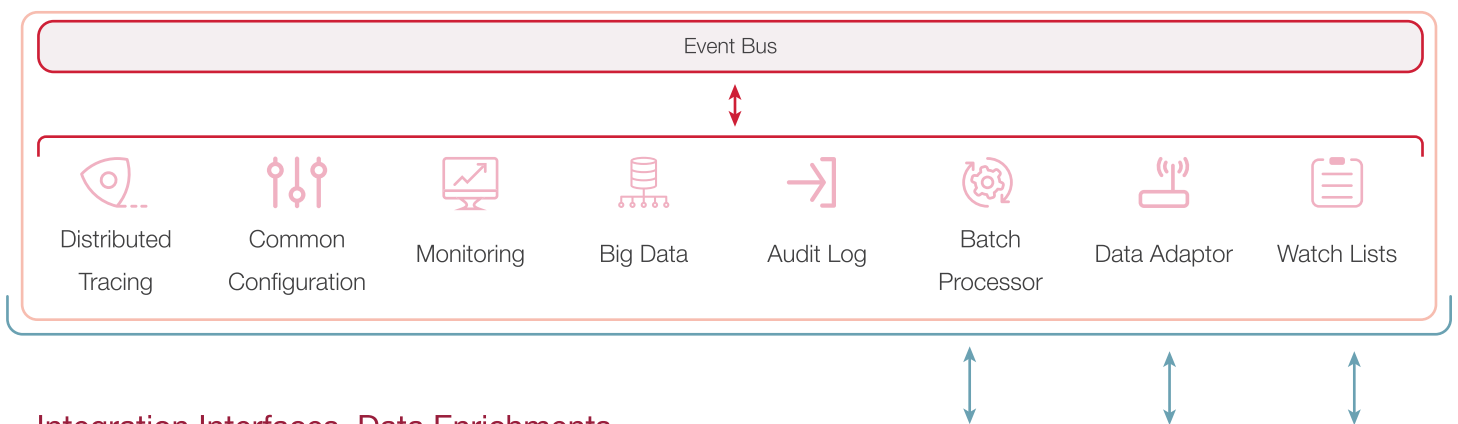
## Functional Areas

The Core analytical stack is configured to provide the functionality required by regulatory demands, fraud detection, and AML validation scenarios. This approach allows a very flexible business scope coverage as well as low overhead maintenance.



## Microservices

The architectural structure of CGI HotScan360 is based on a microservices approach to provide clients a scope of flexibility for any of their business needs, while allowing a linear and efficient scale-out for each of the services in order to cope with digital channel standards and adapt to specific client requirements.



## Integration Interfaces, Data Enrichments

CGI HotScan360 utilizes a universal adapter layer, which enables the consumption of MQs, APIs, files, and other database exports. The solution analyses transaction based data, entity data along with their relations, as well as other data which helps enrich client biometric and behavioural profiles.



# CGI Hotscan360 - Key Features and Benefits



## Reach Regulatory Compliance

- + Designed to comply with both the most recent and upcoming regulations
- + Meeting compliance requirements and protecting the bank's reputation
- + Client data, codebook, watch list, exclusion list, white list independency
- + Delta screening optimizer to check all changed customer profiles in near to real time
- + Automated re-scoring scheduler with custom event triggers
- + Fraud predictive capabilities by device and session analytics to ensure Strong Customer Authentication
- + Fast Payment Filtering to screen all Real-Time transactions with regulatory sanctions and watch lists
- + A well-documented audit trail achieved by a variety of reporting features



## Increase Efficiency

- + Coverage of all digital banking channels, as well as internal and external data sources
- + A common data model allows various input data mapping and the reuse of existing scoring models
- + Accurate detection by automated rule based workflow & behavioural analytics
- + Rules tuning and scenario testing in Real-Time or on historical data
- + Ongoing suggestions by self-learning rules with artificial intelligence
- + Consistency across anti-financial crime platform by the sharing of risk profiles



## Improve Effectivity

- + Data reusability per a unified repository
- + Smart investigations utilizing all data
- + Easily configurable using powerful and robust interfaces
- + Case Management seamlessly integrated
- + Shared rules across various scoring models
- + A variety of delivery models and use case licencing



## Future Ready Investment

- + Scope adaptability via the modular platform saves both capital and operational cost
- + Continuous platform development designed on customer's inputs and market trends
- + An integration adaptor supports the most common interfaces
- + In-memory databases with response times in milliseconds
- + Active and rolling update support for high availability and the platform scalability
- + Flexible performance with dynamic scalability architecture



# About CGI



## 20 years of experiences

With more than **20 years of experience** in developing and delivering cost-effective financial crime solutions, **CGI's 500+ compliance and security experts** apply their deep understanding of the complex regulatory landscape to help leading organizations around the world fight financial crime.



## 70 % of the world's top financial institutions

CGI has been supporting and shaping the financial services market for nearly 40 years. We were behind the original **design for the SWIFT interbank network** and have worked with **70% of the world's top financial institutions, including 8 of the top 10 global banks**. We work as a partner, not just a provider. Through a consistent, disciplined and accountable delivery approach, CGI has achieved an industry-leading track record of on time, within budget projects.



## 9/10 client satisfaction score

As a result, our average client **satisfaction score for the past 10 years** has measured consistently **higher than 9 out of 10**. We are helping financial institutions, including most major banks and top insurers, reduce costs, increase efficiency and improve customer service.



## CGI Company

Founded in 1976, CGI is among the largest IT and business consulting services firms in the world. Operating in hundreds of locations across the globe, CGI delivers an end-to-end portfolio of capabilities, from IT and business consulting to systems integration, outsourcing services and intellectual property solutions. CGI works with clients through a local relationship model complemented by a global delivery network to help clients achieve their goals, including becoming customer centric digital enterprises.



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