

# Risk Management

## Reduce & Control

The iStream Risk Management Solution, iStream RMS, is a tool to monitor trends, risk and financial exposure by evaluating the transactions in business regions, stores and customers.



### **iWatch It**

Provides micro-level control of transactions to reduce risk



### **Customer Reporting**

Gain insight into the range that are being processed on the platform



### **Return Analysis**

Provides details on the volume and reason codes for items returned

## Risk Management

The iStream Risk Management Solution, iStream RMS, is a tool to monitor trends, risk and financial exposure by evaluating the transactions in business regions, stores and customers. iStream RMS was originally designed to demonstrate the monitoring of RDC payments for regulatory examinations (i.e. FFIEC). As the solution evolved, the scope of impact moved to encompass other payment types such as ACH. iStream RMS facilitates the ability to review activity at both the summary and detail levels (velocity, duplicate returns, etc.), track customer trends and observe return activity.

iStream RMS works with both the iStream Deposit® solution as well as other RDC solutions from other vendors.

### **iWatch It**

Robust and flexible reporting providing you micro-level control of transactions you wish to focus on, all in real-time and on demand.

### **Velocity**

Provides insight into the trends related to the volume of transactions being processed.

### **Percent Change**

Gives insight into the deviation from the expected volume (both \$s and # of transactions) being processed.

### Limits

Drill into data over a specified time span to see how the actual transactions are coming in compared to the limits that have been established in the system.

### Daily Limits

Drill into daily data to see how the actual transactions are coming in compared to the limits that have been established in the system.

### Customer Range

Gain insight into the range (both \$s and # of items) that are being processed on the platform.

### Return Analysis

Reporting designed to provide details on the volume and reason codes for items returned that were processed on the platform.

### Unauthorized Returns

Quickly gain access to information related to any returns coming back with a status of unauthorized.

- Predefined reporting queries for quick analysis of commonly used queries
- Ability to set limits at both the company and/or account levels, enabling granular control with maximum flexibility
- Noting functionality to create and track items provides additional insight as to specific conditions or other information related to a specific transaction

