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Customer Risk Assessment (0 **Empowering Financial** Institutions with Dynamic Assessment

ThetaRay's Customer Risk Assessment (CRA) solution revolutionizes the traditional Customer Due Diligence (CDD) process, providing financial institutions with a dynamic, AI-powered approach to assess and monitor customer risks.

ThetaRay's Al-powered CRA goes beyond the conventional on-boarding stage, ensuring continuous risk assessment throughout the customer lifecycle by analyzing diverse data sources to deliver effective risk scores, classifications, and alerts.

Key features:



Continuous Monitoring

Unlike traditional CDD, CRA adapts to changes in real-time, offering a comprehensive understanding of customer risk.



Configurable Assessments

Set your assessment schedule and receive results in your preferred format — risk score, classification, or alert keeping control of your risk processes within your workflow.



Greater Effectiveness and Speed

Sophisticated AI-powered CDD reduces customer friction and attrition caused by extended onboarding.



Holistic Approach

CRA integrates external data—screening results, system alerts, and private datasets—with internal data like transactions and KYC to assess risk and identify vulnerabilities

Overview	Risk Score		
	Current		
ountry of Residence			
Belgium		Last Update	
ountry of Citizenship	High 92%	22 hours ago	
• Canada	5270	EL HOURD ON O	
ducation	Previous		
lst Degree			
	Low	Provious Update	
3#	27%	2 days ago	
34920234			
Historical Risk		•	

The Next Generation of Customer Due Diligence

Next Generation Solution

CRA is the first AI-powered, dynamic CDD, continuously monitoring customer changes and combining data to protect businesses as they grow.

Adaptability

With AI at its core, CRA seamlessly adapts to changes, ensuring a robust and transparent process that evolves in line with organizational goals.

Beyond Profiling and Rules

CRA collects data from behaviors and transactions, in addition to standard risk profiling, leading to more efficient and effective risk assessment.

How Thetaray CRA works



Eliminate periodic review by delivering perpetual customer review

- Transaction Monitoring alerts Closed alerts (escalated or

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- aported) usiness logic rules ransaction Screening alerts ARs history YC changes

if an alert is generated

and classifications (via API and UI)

Audit platform (data hub)

Risk Calculation Model

relevant information including geography, behavior and more

One-Stop Shop

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Integrates with our Al-driven AML product suite:

Transaction Monitoring

Customer Screening Transaction Screening

delivering a holistic view of risk.

Streamlined Risk Management Process

Continuous AI learning

ThetaRay's CRA solution is your proactive defense against financial crime.

Experience constant peace of mind with a dynamic, adaptable, and comprehensive approach to customer risk assessment.

Θ THETARAY

To learn more about ThetaRay's CRA and comprehensive AML solutions, visit thetaray.com or email info@thetaray.com