





# Customer Risk Assessment (CRA)

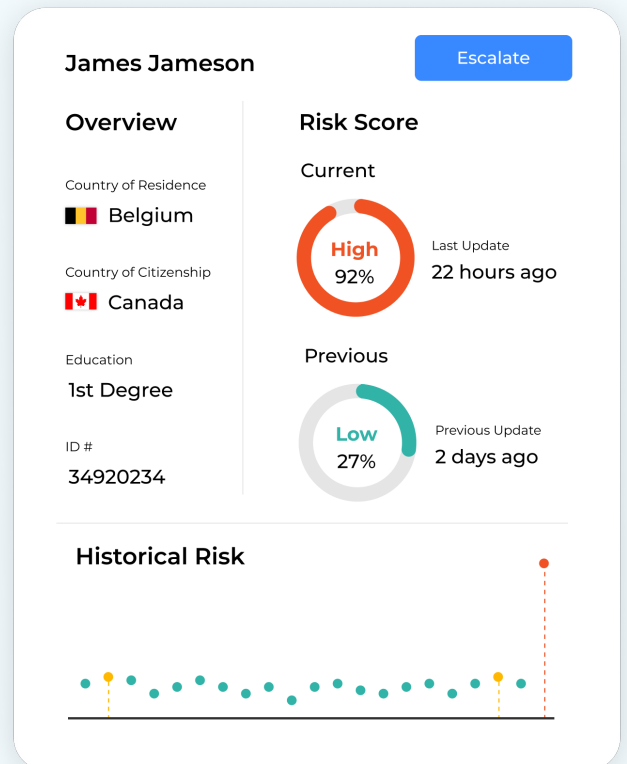
## Empowering Financial Institutions with a Dynamic Assessment

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

### Key Features:

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**Continuous Monitoring**  
 Unlike traditional CDDs, CRA adapts to changes in real-time, offering a comprehensive understanding of customer risks.
  
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**Configurable Assessments**  
 Set your assessment cadence and receive results in the format of your choice – risk score, classification, or alert – to maintain control over your risk processes from within your existing workflow.
  
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**Greater Accuracy and Speed**  
 Sophisticated AI-powered CDD reduces customer friction and attrition caused by extended onboarding.
  
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**Holistic Approach**  
 CRA harnesses both external data (screening results, alerts from other systems, private datasets) and internal data (transactions, KYC) sources to assess risk and uncover vulnerabilities.



# 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.

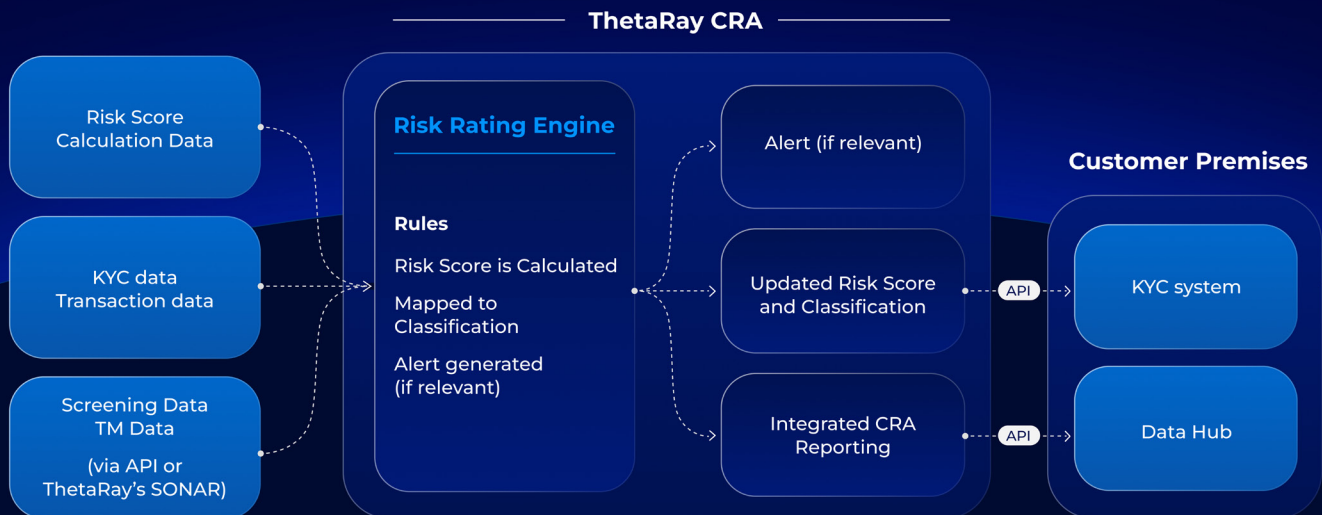
## Adaptability

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

## More than profiling and rules

Risk assessment gathers data from behavior and transactions, in addition to standard risk profiling, for a far more accurate, efficient and effective risk assessment.

## How it Works



**Risk Calculation Model:** CRA receives customer data and enhances it with other relevant information including geography, behavior and more to calculate risk.

**Continuous AI learning:** The model constantly improves itself and learns.

**One-Stop Shop:** Integrates with existing Transaction Monitoring and Screening tools, offering a streamlined risk management process.

**Comprehensive Reporting:** Robust reporting capabilities via API and Self-Service, provide insights into onboarding, ongoing analysis, and historical changes.

**White Box Approach:** Get a transparent view into the risk assessment process.

**Audit and Versioning:** Ensures transparency and accountability through audit trails and versioning of the Risk Rating engine and customer classification history.

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.