



MEMENTO HELPS YOU DETECT **FRAUD** AND MANAGE **COMPLIANCE**

More Accurately. Flexibly. Faster. Better.



Everyone has stories about **fraud** and **compliance**. The types of fraud may vary, but they share a common theme—fraud is a complex, costly, and insidious problem. And **banks** and **credit unions** agree that compliance is a big, expensive, ever-evolving issue that hasn't been addressed effectively.

Until now.



WE SOLVE THE UNSOLVED PROBLEMS OF FRAUD AND COMPLIANCE

Detecting fraud—and the related challenge of managing compliance—remain unsolved problems for most banks and credit unions, even after investing considerable amounts of time and money. Legacy approaches are ineffective and generally attempt to address only part of the problem. They create solutions that are unnecessarily complex and too inflexible to keep pace with this rapidly changing problem.

Now there's Memento.

We focus exclusively on solving the daunting problems of fraud and compliance, from employee fraud to elder financial abuse, ACH fraud to AML compliance monitoring, and beyond. Our proven, next-generation Memento Security solution helps solve your pressing fraud and compliance challenges today. And it brings you an extremely adaptable, scalable platform so you will be ready for emerging challenges.

We help your organization stay one step ahead of fraud.

"We have to find a better way to protect our customers from fraudulent ACH transactions. The credentials of employees who initiate ACH files can be compromised, causing all kinds of problems. We processed a bogus file the other day that emptied out the receiving accounts of more than \$300,000. That's a real problem. That's ACH fraud."

— SENIOR VICE PRESIDENT, TREASURY MANAGEMENT SERVICES



WE TAKE A FUNDAMENTALLY DIFFERENT APPROACH

Memento partners with banks and credit unions to fight fraud in all its many forms and to ensure compliance with the latest regulations. We engineered Memento Security from the ground up to meet these significant challenges, which traditional solutions failed to solve. We combined our wide-ranging knowledge of banking and our technological expertise to create a next-generation solution unlike any other.

From unique, industry-leading approaches to managing data to advanced multi-faceted analytics, our approach is fundamentally different and better-suited to solving these complex, evolving problems. We help you protect revenues, mitigate risk, and safeguard your reputation—all while keeping the total cost of ownership low. And we strengthen Memento Security with new capabilities, the world's most extensive catalog of fraud scenarios, and the latest insights on fraud and compliance.

Memento Security is faster, more accurate, and more flexible.



"We've been spending more and more on our AML compliance program, but we're still not able to comply quickly and fully with new regulations. We keep reading about how the feds are fining banks millions of dollars. And we're worried that we'll be next."

– SENIOR VICE PRESIDENT,
DIRECTOR OF COMPLIANCE




WE PARTNER WITH OUR CUSTOMERS TO MEET THEIR CHALLENGES

We work with financial services organizations of all sizes to address the specific fraud challenges they know about—and to discover fraud patterns they didn't even know existed. Our customers include credit unions, community banks, and large, influential banks across North America and Europe.


Our many customers like working with us because we work hard to understand their specific needs and meet them as efficiently and cost-effectively as possible. We create appropriate solutions that deliver accurate results and significant business value—now and far in the future. And our Managed Services model offers exceptional results at a predictable price.

Memento is your reliable, innovative partner for fighting fraud.



"Our elderly customers are particularly vulnerable to all kinds of fraud—via the phone, online, and through their accounts. When we started monitoring for extensive account look-ups, we found fraudsters were often targeting them. We have a responsibility to all our customers to keep their accounts safe. Particularly our older customers."

– BRANCH MANAGER,
CREDIT UNION



"We've caught new tellers and managers we've trusted for years doing things you wouldn't believe. They're making excessive account inquiries, misusing the General Ledger, bilking elderly customers, abusing incentive schemes, self-dealing. It adds up to millions of dollars stolen by our own employees."

– SENIOR VICE PRESIDENT, RETAIL BANKING OPERATIONS

FIGHT FRAUD AND MANAGE COMPLIANCE WITH MEMENTO SECURITY

Detecting fraud and managing compliance are complex, dynamic problems. Memento can help your organization solve these unsolved challenges—quickly, accurately, and flexibly.

We're ready to help you reduce fraud losses, protect your customers' assets, safeguard your brand, mitigate risk, and ensure compliance with the latest regulations.

To fight fraud and manage compliance, turn to Memento.



TAKE THE NEXT STEP

Contact Memento to find out about our two-week proof of concept, a cost-effective, low-risk way to begin addressing your fraud and compliance challenges. Start on the path to detecting and preventing fraud by calling **1-978-371-0673 ext. 3** today.

For more information about Memento and Memento Security, go to www.mementosecurity.com

