

CYBERA™_ CYBERCRIME WATCHLIST™ & CYBERCRIME VSR™

Scammers and regulations are constantly adapting, are you?

With the number scams increasing globally, businesses are required to find better ways to respond to a changing risk landscape and increased regulations.

Our mission is to prevent and disrupt cybercrimes through advanced reporting and prevention tools

CYBERA Offers

- Enhanced victim complaint process
- Advanced data analytics
- Improved regulatory compliance
- Access to our global complaints database
- KYC tools and reporting



Complying with the UK CRM

Sending Firms

Must identify payments at high risk of being an Authorised Push Payment Fraud (APP)

Real-time API for Mule Accounts and Persona data including beneficiary names, emails

Apply effective risk-based warnings before and during payment journeys

Use search results to deliver informed messaging regarding risks and existing fraud reports

Notify beneficiary firms quickly where there is an APP

Notifications to law enforcement, Crypto platforms and financial institutions

Receiving Firms

Prevent accounts being opened for fraud & money laundering purposes

KYC tools and reporting for onboarding and ongoing due diligence

Identify accounts and payments at risk of being used for APP fraud

**Support inbound and outbound transaction monitoring, with real-time IBANs and persona data
Alerts of your accounts involved in Scams/Mules**

Freeze and repatriate funds where allowed by law

Take faster investigative action and freeze funds based on advanced alerts and Interpol aligned practices

Complying with the UK CRM

Protect customers as the paying bank

Watchlist

- ✓ Stop funds from leaving

VSR

- ✓ Improve recovery efforts

Reduce impact of mules as receiving bank

Watchlist

- ✓ Reduce volume of mules onboarded
- ✓ Prevent multi-generational transfers

VSR

- ✓ Aid recovery of funds to reduce liability

Watchlist & VSR

- ✓ Increase detection before/during receiving fraudulent funds

The cost of non-compliance

- **UK** – 100% Refund by paying bank with a 50% recovery from beneficiary bank, Duty of Care regulation can lead to fines too
- **US** – CFPB, refund if fraudster authorized, even if customer was socially engineered for details. Zelle (proposed) refunds provided by paying bank
- **Singapore** – Blocking links in emails/SMS, increasing regulatory capital if controls are insufficient. **\$240m fine for one bank!**

Provide a better victim experience

Don't let your customers down when they need help the most

Add CYBERA CYBRCRIME VSR™ to improve the victim experience and improve the chances of recovery

- Incident reporting and victim support
- Automated complaint distribution
- Victim dashboard access