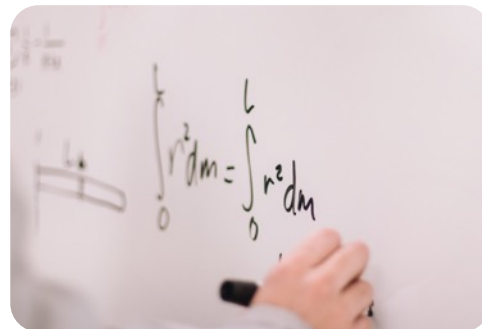
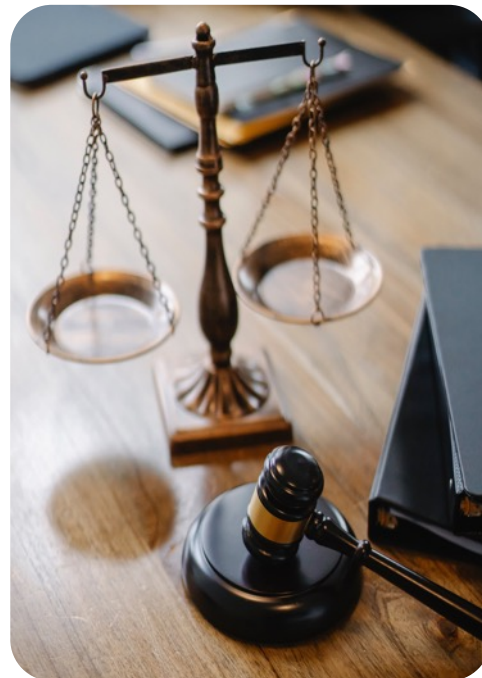
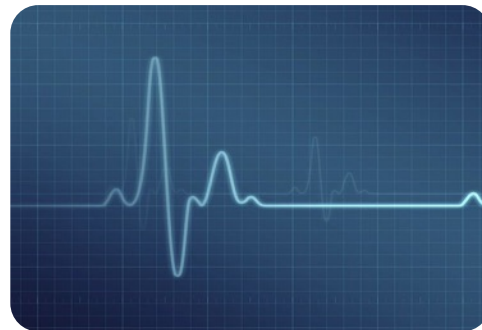




Third-Party Risk Intelligence for Multi-Dimensional Risk Mitigation





Argos Risk®



10+ Years Providing Intelligence Solutions

- 600+ Clients, 3,000+ Users



Subscribers in 30+ Industries

- Banks & Credit Unions
- Financial Services
- Insurance
- Manufacturing
- Technology & Professional Services



Integrated with Leading GRC Providers



Recognized By Forrester®

- Third-Party Risk Intelligence



adyen



Jefferies

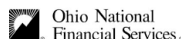
BARINGS



CENTENE
Corporation



Magellan
HEALTH



STIFEL





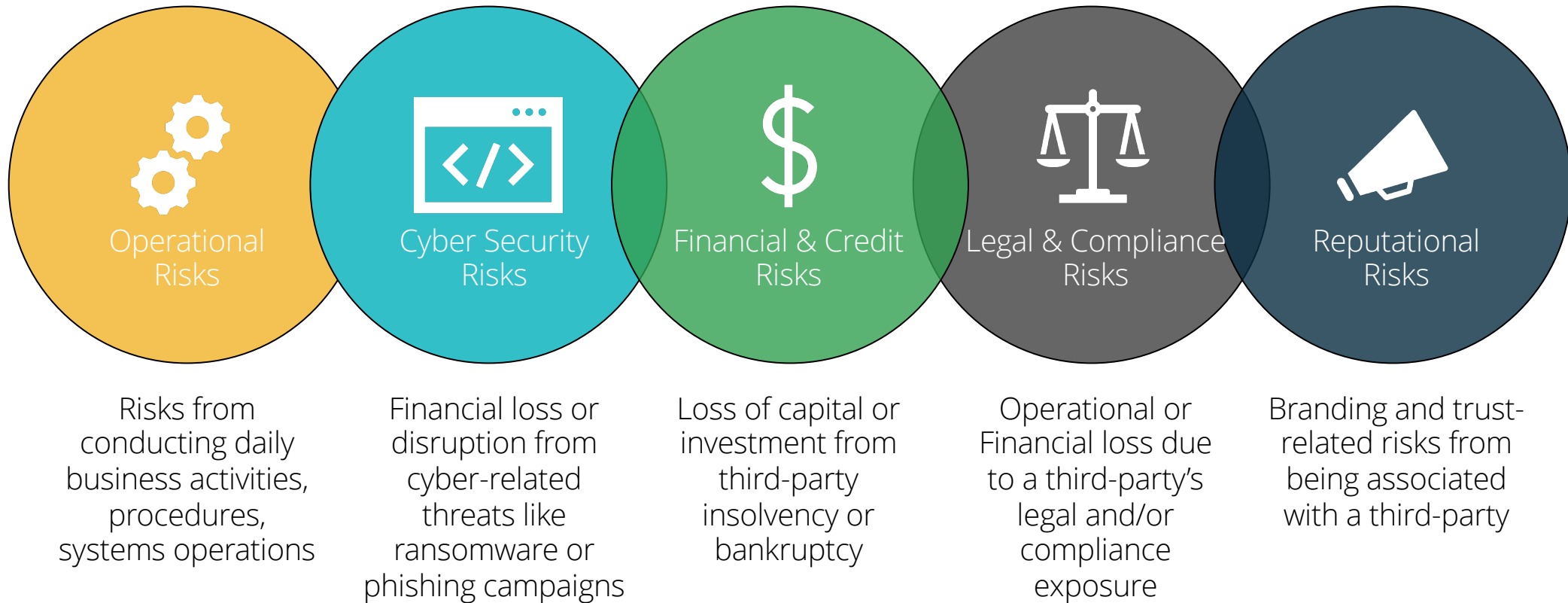
THIRD-PARTY RISK INTELLIGENCE AND ONGOING MONITORING

AR SURVEILLANCE is Argos Risk's universal solution that easily and effectively automates the processes of third-party risk analysis for business viability and credit risk mitigation.



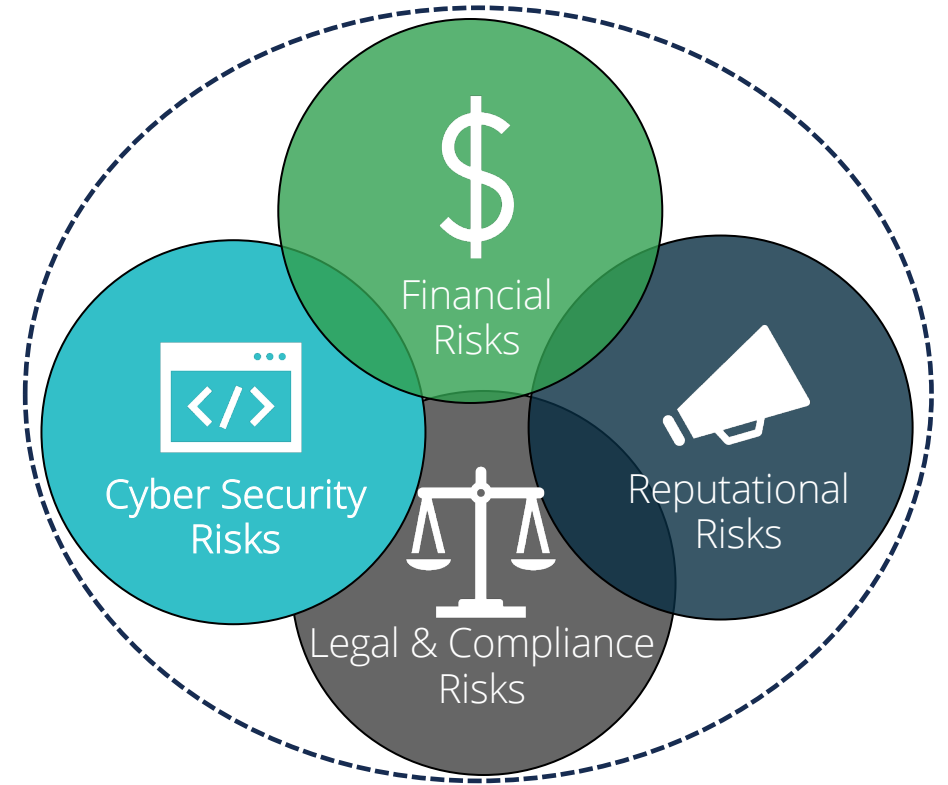
- Quickly Assesses and Monitors the Financial Health, Cyber Hygiene, and Legal Standing of Both Private and Publicly Owned Companies
- Represents Company Performance via Color-Coded Metrics That Are Easily Understood
- Access to Data and Information on Domestic and International Businesses
- Alerts Are Automatically Generated If the Risk Profile of a Monitored Company Should Change or a Material Event Occurs

Multi-Dimensional Third-Party Risk



Interagency Guidance on Third-Party Relationships

- Published by the FDIC, Federal Reserve, and the OCC in June 2023
- Recommends strong internal controls, processes, and ongoing monitoring for:



"Therefore, it is important for a banking organization to identify, assess, monitor, and control risks related to third-party relationships."

Interagency Guidance on Third-Party Relationships
June 2023

AR SURVEILLANCE™ Risk Intelligence Ecosystem

THIRD-PARTY VIABILITY

BUSINESS HEALTH

- ARGONOMICS SCORES
- THIRD PARTY CREDIT INFORMATION
- PAYMENT BEHAVIOR
- 180-DAY TRENDING INFORMATION

LEGAL

- LAWSUITS
- LIENS
- JUDGEMENTS
- BANKRUPTCY

CYBERSECURITY

- OVERALL CYBER RATING
- 9 RISK DOMAIN SCORES
- 29 RISK CRITERIA
- AUTOMATIC SCORE UPDATES

OFAC STATUS

- DAILY CHECK
- SDN & NON-SDN STATUS CHECK
- 20+ OFAC LISTS

DIVERSITY & ESG

DIVERSITY IDENTIFIERS

- MINORITY OWNERSHIP
- WOMAN OWNERSHIP

ESG DATA - LEVEL I

- 4 ESG THEMES
- HIGH-LEVEL RANKINGS

ESG DATA - LEVEL II

- IN-DEPTH REPORT
- 70+ METRICS

IDENTITY & REPUTATION

COMPANY IDENTITY

- LEGAL BUSINESS NAME
- BUSINESS ADDRESS
- SIC CODE & DESCRIPTION

CONSUMER COMPLAINTS

- CFPB COMPLAINT SUMMARY & DETAILS

ADDRESS ANALYSIS

- VISUAL VIEW OF ADDRESS
- LISTS OTHER BUSINESSES AT SAME ADDRESS

ON-DEMAND NEWS SEARCH

- MAJOR NEWS ITEMS
- LEGAL SEARCH

ALERTS OF NEWS & EVENTS

CONTINUOUS MONITORING

- CHANGES IN FINANCIAL VIABILITY
- NEW & UPDATED PUBLIC FILINGS
- LAWSUITS & JUDGEMENTS
- STATUS WITH OFAC SANCTIONS
- CHANGES IN INDUSTRY CONDITIONS
- MAJOR EVENTS
- LAYOFFS & EXPANSIONS

Alert Categories

FINANCIAL VIABILITY

- **Business Health**
- **Credit Risk**
- **Payment Consistency**
- **Timeliness of Payments**
- **Changes in Credit Offered**

INDUSTRY CONDITIONS

- **Changes in Industry Trends**
- **Changes in Geographic Conditions**

PUBLIC FILINGS

- **Number of Inquiries**
- **Liens**
- **Litigation**
- **Lawsuits**
- **Judgments**

COMPLIANCE CHECKS

- **Office of Foreign Assets and Control (OFAC)**
- **Financial Crimes Enforcement Network (FinCen)**

EVENTS

- **Bankruptcy**
- **Ceased Operations**
- **CFPB Updates**
- **Changes in Control**
- **Changes in Ownership**
- **Changes in Staffing/Workforces**
- **Closing of Branches/Divisions**
- **Criminal Proceedings**
- **Cyber Breaches**
- **Earnings Updates**
- **EPA Violations**
- **Excluded Companies**
- **Mergers/Acquisitions**
- **OSHA Violations**
- **Sale of Assets**
- **SEC Filings**
- **Stock and Bond Issue/Redemption/Repurchase**