

## Intelligent Customer Outreach Platform

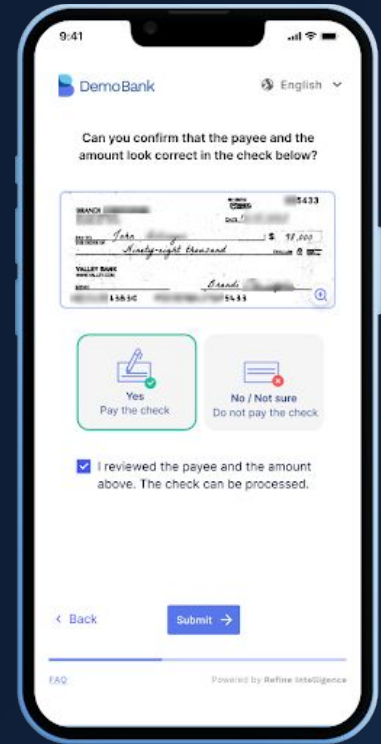
From check fraud to scams, from AML to EDD – financial crime, fraud and compliance teams are overwhelmed by alerts they need to investigate and resolve. Most of these alerts are triggered by legitimate customer activity.

Asking customers to clarify the anomalous activity can provide valuable context or even resolve the alert instantly, but banks are hesitant to reach out. Chasing customers over the phone is labor-intensive, creates friction and has a low yield.

**This is why Intelligent Customer Outreach is a game changer.**

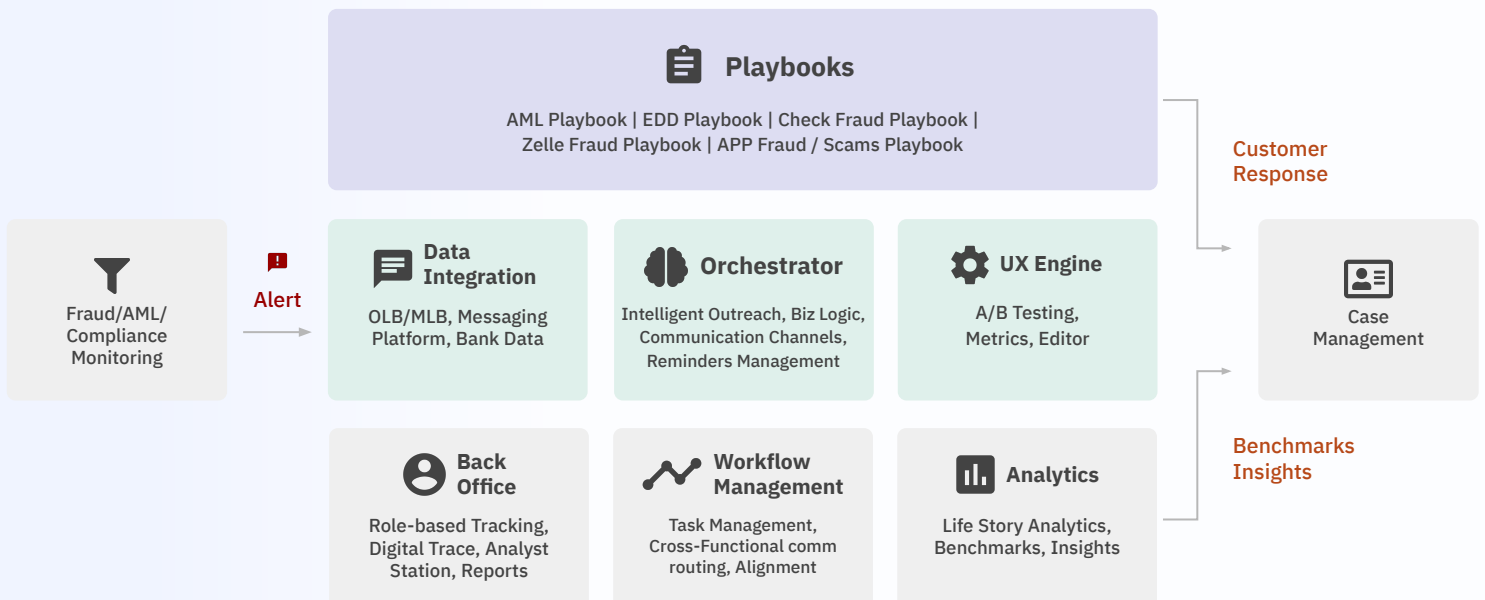
For any type of alert that requires resolution, Refine automatically engages customers through multiple communication channels, guiding them through a relevant, user-friendly digital interaction (“playbook”) and collecting responses that are instantly shared with the bank.

As a result, banks reduce investigation time and clear incoming alerts with unprecedented efficiency, consistency, and speed – partnering with their customers to fight financial crime.



Example: Refine’s check fraud prevention playbook.

## How It Works



## 📄 Playbooks

The platform offers a set of predefined, customizable playbooks (digital interactions) including AML alert resolution, Enhanced Due Diligence (EDD) inquiries and refreshes, Check Fraud prevention, Cash Structuring Education, Zelle Fraud prevention, Scams and authorized push payment (APP) prevention.



AML Alert Resolution



Check Fraud Prevention



EDD Periodic Profile Refreshes



Scams and APP Prevention



Cash Structuring Education



Zelle Fraud Prevention

## 📧 Integrations

Refine's platform offers light-touch online and mobile banking integration options via secure APIs as well as leveraging the bank's messaging system. Alternatively, Refine can use its own platform to deliver messages on preferred channels, powering secure high-velocity RFIs.

## 🧠 Orchestrator

Who should be contacted? Who shouldn't be? When should each message go out? What's the reminder policy? The platform orchestrator incorporates intelligent outreach logic and automatic matching of customer segments to the most suitable communication channels, such as SMS, in-app notifications, and emails. This smart routing mechanism ensures that notifications are delivered effectively, encouraging prompt customer responses.

## ⚙️ UX Engine

The UX engine supports A/B testing and customization of RFIs and questionnaires. This tool enables teams to optimize the UX and meet specific customer needs.

## 🕵️ Investigator Portal ("Back Office")

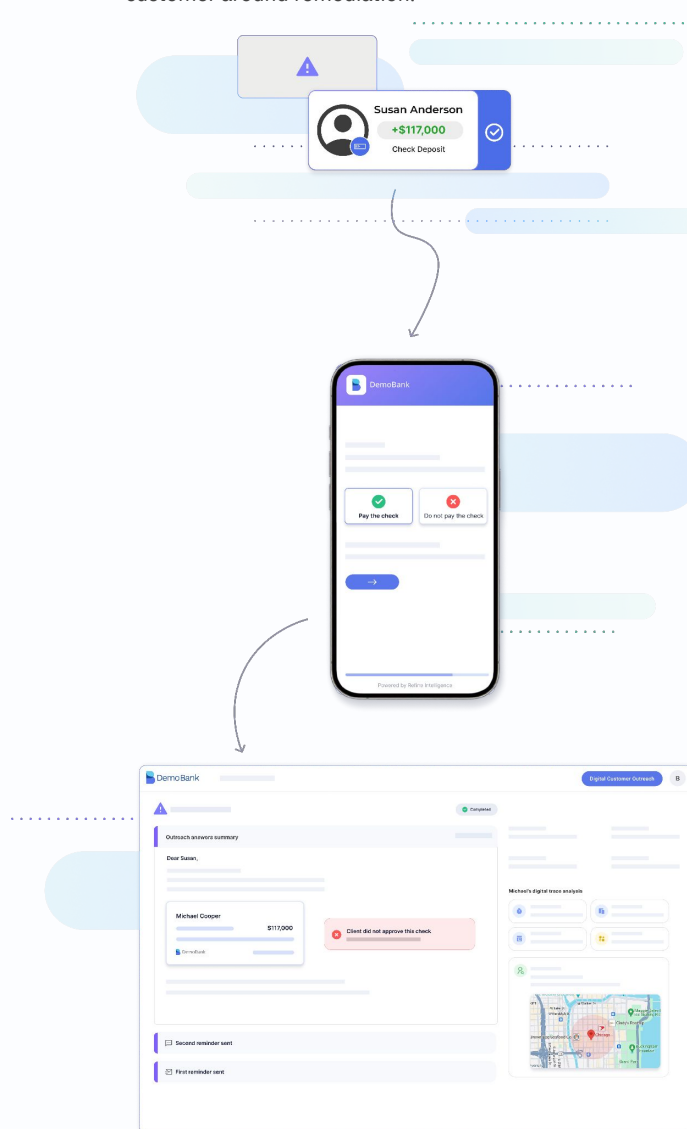
The back office component includes an RFI manager that helps teams efficiently create, manage and track requests for information (RFIs). It also features tools for generating custom reports and accessing real-time analytics, offering a comprehensive view of digital customer communications.

## 📊 Analytics

The platform's analytics layer helps the bank understand what's behind a specific event in the account even without reaching out to the customer. Based on the concept of "Catching the Good Guys," it provides a set of statistical benchmarks that map common life stories that can trigger red flags. With additional open source intelligence focused on those life stories, this allows the investigator to quickly identify the likely explanation for the anomaly – an explainable, legitimate life story vs an unexplained event.

## 📈 Workflow Management

The platform includes a workflow management system specifically designed for fincrime and fraud investigation teams. The system generates timely communications to relevant teams within the bank based on the progress of the inquiry and specific customer responses, and also handles communication with the customer around remediation.



# Key Benefits



Rapid Alert Resolution



Scalability and Consistency



Streamlined Investigations and Workflows



Deeper Customer Analytics



Stronger Customer Trust



Immediate Return on Investment



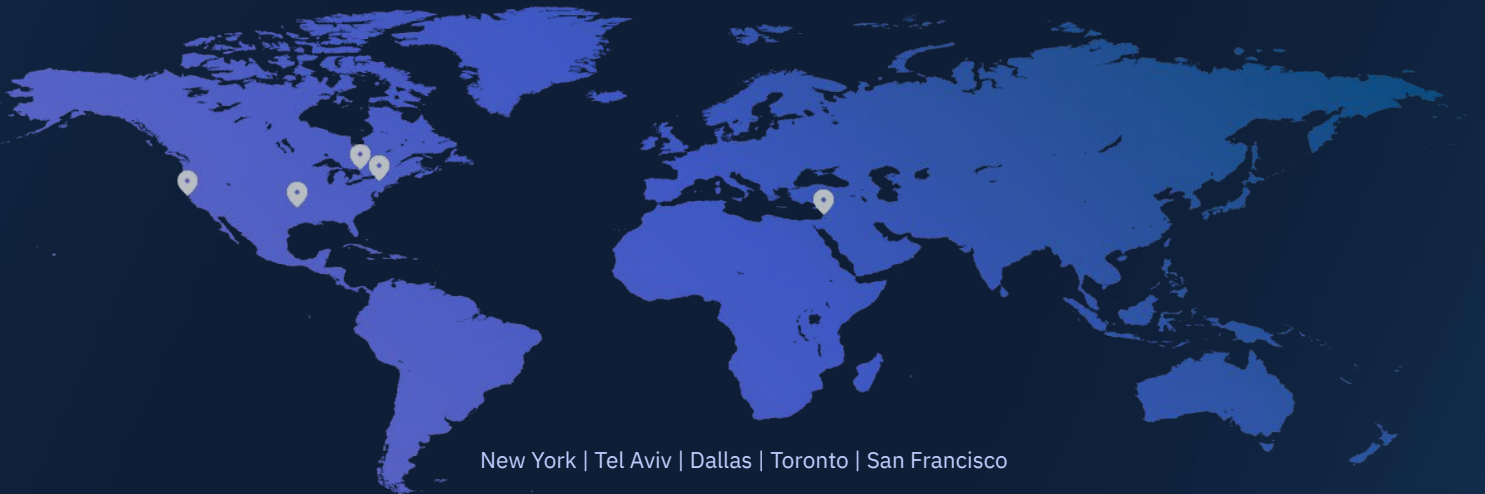
Significant Reduction in Fraud Loss



Improved Compliance and Evidence Collection



Refine's unique "catching the good guys" approach is reshaping the paradigm for fraud, financial crime and compliance investigations. Deployed by leading banks worldwide, Refine's platform streamlines operations to consistently deliver immediate return on investment. With a proven track record, Refine is led by a deep bench of experts in fraud prevention, anti-money laundering, and compliance, and it is supported by advanced UX experts, data science, and software development teams. Refine is backed by leading venture capital funds, including Glilot Capital, Fin Capital, SYN Ventures, and Valley Ventures.



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