

# IBM Financial Crimes Geographic Risk Insight delivers a geographic risk assessment solution

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## Overview

IBM<sup>(R)</sup> Financial Crimes Geographic Risk Insight, a cloud service, provides a geographic risk assessment solution that rates countries according to their risk of money laundering and terrorist financing. Each country is assigned a risk score, a risk rank, and a risk rating of high, medium, or low, based on the cumulative weight of factors indicative of money laundering and terrorist financing.

Organizations can use Financial Crimes Geographic Risk Insight to replace existing internally developed high-risk country lists used in anti-money laundering (AML) rules compliance programs that takes the following in mind:

- Transaction monitoring systems
- Your customer programs
- Anti-money laundering and sanctions risk assessments
- Enterprise-wide risk assessments

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## Key prerequisites

For details, refer to the [Technical information](#) section.

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## Planned availability date

December 19, 2017

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## Description

Regulatory obligations require financial institutions to make anti-money laundering (AML) rules risk assessments based on the organization's types of products and services, customers, and entities, and geographic location. With Financial Crimes Geographic Risk Insight, you get many benefits.

Tested methodology:

- Based upon guidance and feedback from regulators and leading financial institutions

- Uses a cumulative model in which the risk score increases as negative data is identified and weighted
- Analyzes 90 data points from 18 authoritative sources to rate the risk of each country
- Includes indicators related to sanctions, advisories, terrorism, drugs, tax havens, corruption, governance, and Financial Action Task Force (FATF) mutual evaluations
- Goes through a third-party model validation biennially

#### Dynamic data:

- Ratings are updated three times per year on 31 March, 31 July, and 30 November.
- Ratings updates are timed to be a month after each FATF plenary session.
- Includes interim releases in the event of significant world events.

#### User group feedback

- Benefit from the feedback and experience of over 70 financial institutions, which subscribe to Financial Crimes Geographic Risk Insight

#### Sanctions and corruption specific ratings

- Optional ratings generated by using subset of indicators used in AML ratings
- For use in sanctions and corruption-related risk assessments

#### Customizable ratings

- Change the weighting of indicators to match your institution's risk tolerance
- Make experiential adjustments by jurisdiction

#### International perspective

- Ability to apply either US or non-US scoring models
- Lowers the weighting of US Section 311 of the USA Patriot Act designations and FinCEN Advisory Programs

#### Functionality

- Exportable ratings tables
- Access to previous versions of the country risk ratings
- Ability to compare any two versions of the country risk ratings
- Country scorecards with relevant data
- Links to data collection sites

#### Fully documented

- Downloadable Methodology, Release Notes, User Guide, Subscriber Admin Guide, and Independent Model Validation reports

#### **Accessibility by people with disabilities**

A US Section 508 Voluntary Product Accessibility Template (VPAT), containing details about accessibility compliance, can be found on the [IBM Accessibility](#) website.

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## Program number

Program number	VRM	Program name
5900-A0H	Cloud Service	IBM Financial Crimes Insight with Watson™

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## Offering Information

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Product information is available on the [IBM Offering Information](#) website.

More information is also available on the [Passport Advantage<sup>\(R\)</sup> and Passport Advantage Express<sup>\(R\)</sup>](#) website.

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## Publications

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Financial Crimes Geographic Risk Insight documentation can be accessed in [IBM Knowledge Center](#), the home for IBM product documentation. You can customize your search in IBM Knowledge Center, to create a collection of documents that include the technologies, products, and versions that you select.

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## Services

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### Software Services

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IBM Software Services has the breadth, depth, and reach to manage your services needs. You can leverage the deep technical skills of our lab-based, software services team and the business consulting, project management, and infrastructure expertise of our IBM Global Services team. Also, we extend our IBM Software Services reach through IBM Business Partners to provide an extensive portfolio of capabilities. Together, we provide the global reach, intellectual capital, industry insight, and technology leadership to support a wide range of critical business needs.

To learn more about IBM Software Services, contact your Lab Services Sales or Delivery Leader.

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## Technical information

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### Specified operating environment

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#### *Software requirements*

For more information about system requirements, see the [Software Product compatibility Reports](#) website.

The program's specifications and specified operating environment information may be found in documentation accompanying the program, if available, such as a readme file, or other information published by IBM, such as an announcement letter. Documentation and other program content may be supplied only in the English language.

### Planning information

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#### *Packaging*

This offering is delivered through the internet as an electronic download. There is no physical media.

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## Ordering information

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This product is only available through Passport Advantage. It is not available as shrinkwrap.

Product group: Analytics Solutions

Product: IBM Financial Crimes Insight with Watson (5900-A0H)

Product category: Analytics Solutions

### Passport Advantage

Program name/Description	Part number
IBM Financial Crimes Geographic Risk Insight Instance per Month	D008DZX

### Charge metric

Program name	PID number	Charge metric
IBM Financial Crimes Insight with Watson	5900-A0H	Instance

### Instance

Instance is a unit of measure by which the IBM Cloud Service can be obtained. An Instance is access to a specific configuration of the IBM Cloud Service. Sufficient entitlements must be obtained for each Instance of the IBM Cloud Service made available to access and use during the measurement period specified in customer's Proof of Entitlement (PoE) or Transaction Document.

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## Terms and conditions

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The information provided in this announcement letter is for reference and convenience purposes only. The terms and conditions that govern any transaction for the acquisition of Cloud Services from IBM consist of either the IBM Cloud Services Agreement and the applicable offering Service Description or the IBM International Passport Advantage Agreement or the International Passport Advantage Express Agreement and the IBM Terms of Use -- General Terms for Cloud Offerings and the applicable offering Service Description.

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### Technical support

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Additional technical support information for this Cloud Service offering may be found in the [IBM Support Handbook](#) or in service-specific documentation.

### Terms of Use

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Cloud Service offering-specific terms are available on the [Cloud Service terms](#) website.

### Limited warranty

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Refer to the warranty defined in the applicable agreement governing Client's acquisition for this offering.

### Money-back guarantee

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No

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### **Volume orders (IVO)**

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No

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### **Passport Advantage applies**

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Yes, information is available on the [Passport Advantage and Passport Advantage Express](#) website.

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### **Software Subscription and Support applies**

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No

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### **Variable charges apply**

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No

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### **Educational allowance available**

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Not applicable.

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## **Statement of good security practices**

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IT system security involves protecting systems and information through intrusion prevention, detection, and response to improper access from within and outside your enterprise. Improper access can result in information being altered, destroyed, or misappropriated or can result in misuse of your systems to attack others. Without a comprehensive approach to security, no IT system or product should be considered completely secure and no single product or security measure can be completely effective in preventing improper access. IBM systems and products are designed to be part of a regulatory compliant, comprehensive security approach, which will necessarily involve additional operational procedures, and may require other systems, products, or services to be most effective.

**Important:** IBM does not warrant that any systems, products, or services are immune from, or will make your enterprise immune from, the malicious or illegal conduct of any party.

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## **Prices**

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### **Passport Advantage**

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Fax: 800-2IBM-FAX (242-6329)

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