

When a loan is rated as moderate or high risk, lenders may upgrade to one of the comprehensive, Web-based fraud identification products offered by FIS' Hansen Quality division. Preview IT provides detailed property and identity fraud risk information, while the company's Insight offering assesses risk based on factors such as REO activity, recent number of flips and high property turnover volumes.

Headquartered in Jacksonville, Fla., Fidelity National Information Services, Inc. can be found at www.fidelityinfoservices.com.

CSBS OFFERS MANUAL FOR INFORMATION SECURITY PROCESS

The Conference of State Bank Supervisors, based in Washington, D.C., has made available a free "do it yourself" manual to assist community banks and thrifts in complying with the new information security standards.

The manual, which is downloadable from www.csbs.org, provides an easy to understand overview of the new federal guidelines on information security followed by a seven-step process on how to comply. This manual covers what examiners will actually look for when they conduct examinations of financial institutions' information security programs.

The manual was prepared by the Coda Group Inc. and written by Raymond Natter, former deputy chief counsel at the Office of the Comptroller of the Currency, and Thomas O'Dea, a former OCC bank examiner.

PINNACLE MERGES MYSTERY SHOPPING SERVICE

Pinnacle Financial Strategies has merged its mystery shopping service, Peak Performance Shopping, with Professional Review and Operational Shoppers Inc., better known as PROS.

For more than 19 years, PROS has delivered premier mystery shopping services designed to address the sales and service needs of financial institutions. Pinnacle's newly enhanced Peak Performance Shopping solution gives financial institutions a singular blend of senior-level industry knowledge and a performance measurement solution to meet sales, service and competitive intelligence needs.

With the same online reporting system available from PROS and Pinnacle, customers now have access to a broader array of mystery shopping capabilities and analysis.

For more information, visit www.pinnstrat.com. Pinnacle Financial Strategies is based in Houston.

BANKDETECT INTRODUCES WEB-BASED CUSTOMER SCREENING

BANKDetect, LLC, has released RiskTracker ID/CIP, a Web-based customer screening solution which integrates four essential services to meet anti-fraud due diligence and anti-money laundering/customer identification program compliance, including: a search that scours the National Computer Network banking history database for closed-for-cause accounts; a process that verifies a client's identity using more than 130 different checks on elements such as address, phone number, Social Security number and driver's license number; a process that captures AML account risk factors required by the Bank Secrecy and Patriot Acts; and high risk/denied party searches, including regular scrubs of the Office of Foreign Assets Control database.

The solution's AML/CIP risk assessment system incorporates a North American Industrial Classification System search process to identify high-, medium- and low-risk business types. Its Section 311 module identifies individuals and funding sources that have been identified by the U.S. Treasury Department as entities of primary money laundering concern.

BANKDetect, based in Churchton, Md., can be found at www.bankdetect.com.

SMS ENHANCES DEPOSIT SCORE

Sheshunoff Management Services has announced the enhancement of Deposit Score, SMS's proprietary deposit analytic tool, with Z-Factor, a patent pending technology.

Z-Factor leverages artificial intelligence to learn the unique combination of account characteristics that cause overdraft conditions for a particular organization, enabling Deposit Score to predict which accounts are more likely to charge off, so the bank can automatically apply pointed adjustments to the overdraft thresholds of those accounts to mitigate risk.

Z-Factor's refinements to the final overdraft thresholds are based on characteristics specific to the financial institution and improve the value of scoring criteria via multiple scoring matrices, allowing unique scorecards based on client-defined grouping of accounts. Z-Factor drives incremental opportunity through the automatic monitoring of all accounts, increasing or decreasing overdraft thresholds and providing enhanced service to account holders by linking thresholds directly to usage, reducing limits to "troubled" accounts.

Based in Austin, SMS can be found at www.smslp.com. **BN**

