# Risk Management Platform Features Matrix

Solutions shown are provided directly on platform through **one login** via portal or API (columns 1 & 2 left blank for use as a worksheet)

| | Manual Process | Data Capture Solutions | linked2pay |
|---|---|---|---|
| Real-Time Client Registration | | | ● |
| Real-Time Agent Registration | | | ● |
| Real-Time Background Check | | | ● |
| Real-Time FICO Score | | | ● |
| Real-Time Bank Account Validation | | | ● |
| Instant Watch List Results | | | ● |
| Independent Big Data Scoring | | | ● |
| Automated Client Underwriting | | | ● |
| Scheduled Big Data Scoring | | | ● |
| Client Document Manager | | | ● |
| Agent Document Manager | | | ● |
| Scheduled Ticker System | | | ● |
| Underwriter Controlled Risk Weighting | | | ● |
| Auto Ranking Standards Management | | | ● |
| Precise Role Permissions | | | ● |
| Data Encrypted at Rest | | | ● |
| Terms & Conditions Manager | | | ● |
| Leading Data Provider Integration | | | ● |
| White Label of Messaging | | | ● |

See page 2 for a more detailed description of each line item on this matrix.

## Expanded Feature Descriptions

**Real-Time Client Registration**: Any client applying for underwriting or related risk approval completes an online form. The data creates their profile and scores their results based on underwriter set preferences and requirements.

**Real-Time Agent Registration**: Like a client Agents or Resellers complete an online form to establish an initial and ongoing approval.

**Real-Time Background Check**: The form includes the option to run a background check through a provider integration as part of the registration process for initial and any updated approval.

**Real-Time FICO Score**: As an approved Experian Third-party Technical provider having passed the Experian Independent Third Party Assessment (EI3PA) will can provide real-time FICO score results through our platform.

**Real-Time Bank Account Validation**: Provides real-time bank account verification for consumers or businesses.

**Instant Watch List Results**: provides tax ID number verification services for IRS EIN lookup, SSN lookup, TIN verification, TIN lookup and OFAC.

**Independent Big Data Scoring**: Each integrated big data source will contribute to the dashboard results and culminate in a score and ranking. This scoring result has the option to be used for automating the client approval process or advancing the prospective client to the next stage in the underwriting process.

**Automated Client Big Data Monitoring**: Based on timing set by the underwriter a review of any or all of the big data services can be run on a schedule set by the underwriter to monitor clients and maintain a current digital file on clients and agents.

**Client & Agent Document Management**: A paperless tracking and upload of all required documentation for faster underwriting, account approval and improved ongoing risk management.

**Scheduled Ticker System**: Documents in a digital client or agent file can be scheduled for automated internal/external email notification of the required documentation.

**Underwriter Controlled Risk Weighting**: Big data results can be weighted by the underwriter to reflect their risk tolerances.

**Auto Ranking Standards Management**: Allows underwriting to set forth their underwriting client standards. Based on the entered standards, clients will be assigned a risk level of A, B or C with C being the highest risk.

**Precise Role Permissions**: Ranging from a full access role with the settings and controls to dial down to a bare minimum for as many users as needed.

**Native Data Encrypted**: Using native database encryption, our database system itself encrypts the data before it calls the underlying file system to write that data to disk.

**Terms & Conditions Manager**: Allows users to set and update the terms & conditions for all their clients. Clients must agree to the edited/updated terms within a certain time frame to avoid account freezing.

**Leading Data Provider Integration**: These include LexisNexis, Giact, G2, Experian and others.

**White Label of Messaging**: If white-label is enabled on an account, all system messages will be relayed customer's in white labeled emails to reflect their partner/agent's branding.