

Ask before you pitch.

The BankGuard discovery call framework.

The discovery call has one job: understand the institution's fraud problem well enough to know whether BankGuard solves it — and to know what the POV should measure.

CALL STRUCTURE (30 MIN)

- 0–5 min: Introductions, confirm attendees and roles.
- 5–20 min: Discovery questions (see below).
- 20–27 min: Brief BankGuard overview, tailored to what you just learned.
- 27–30 min: Next steps — either a POV scoping call or a polite no.

WHO SHOULD ATTEND

Primary: BSA Officer or Director of Fraud. Secondary: CIO or IT Director (needed for connector scoping). Do not schedule without the BSA or Fraud lead — they are the economic buyer and the primary user. CFO involvement typically comes after the POV.

DISCOVERY QUESTIONS

Current State

1. "Walk me through what happens when your fraud system flags a transaction. Who sees it, what do they do, and how long does it take?"
2. "What fraud tooling are you running today — a core banking rule set, a third-party tool, or both?"
3. "What's your monthly alert volume, and roughly what percentage turn out to be real fraud?"

The Problem

4. "What fraud attack types are you most worried about right now? Account takeover? Wire fraud? ACH? Mule networks?"
5. "Have you had fraud events in the past 12 months your existing system missed — events you found out about after the fact?"
6. "How are you handling mule account detection today? Is that something your current tooling explicitly addresses?"

Infrastructure & Qualification

7. "What core banking system are you on, and what database does it run — SQL Server, Oracle, something else?"
8. "If we ran a 30-day proof of value scoring your actual transactions, what would a successful outcome look like?"
9. "Who else would need to be part of the decision to move forward after a successful POV?"

After a positive call: send the Brochure + POV Overview within 2 hours.

Schedule POV scoping within 5 business days — or the opportunity cools.

Internal Reference

Reading the Discovery Call: Qualification Depth Guide

For each discovery question, this guide explains what you are listening for and how to use the answer to shape the BankGuard pitch.

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QUESTIONS THAT ALMOST ALWAYS REVEAL THE DETECTION GAP: #3, #5, AND #6

SQL / Oracle

THE INFRASTRUCTURE QUALIFIER — IF THE ANSWER IS NEITHER, INVESTIGATE BEFORE PROCEEDING

30 days

THE POV SCOPE — IF THE PROSPECT CAN'T COMMIT TO 30 DAYS, THE DEAL IS NOT READY

Reading the Answers

Question 3 — alert volume and false-positive rate — is the most revealing question in the script. Institutions with high alert volume and high false-positive rates have an investigation capacity problem: BankGuard's alert quality improvement is the primary value proposition. Institutions with low alert volume often have a detection gap — they are missing fraud, not overloaded by it. The pitch is different in each case: capacity recovery versus exposure surfacing. Learn to distinguish these in the first five minutes.

The Mule Network Question

Question 6 — mule account detection — almost always reveals a gap, because most community banking fraud tools do not explicitly address it. Mule networks are the infrastructure of modern fraud: accounts opened with synthetic identities or compromised credentials that receive stolen funds before they are moved or converted. If the prospect's answer is "we look for structuring" or "we flag unusual patterns," they are not detecting mule networks — they are detecting individual transactions. BankGuard's graph engine is specifically designed for this: detecting device, payee, and merchant linkages across accounts.

Handling "We Have Low Fraud"

The most common objection in community bank discovery calls is some version of "we have very low fraud, so I'm not sure the ROI is there." The correct response: "That's exactly what we hear from institutions where BankGuard finds the most fraud in the POV. Low observed fraud usually means low detected fraud. The POV will tell us which it is — and if it's truly low fraud, we'll both know in 30 days and you haven't committed to anything."

Do not argue the point. Offer the POV as the discovery mechanism.

The Next Step Script

At the end of a positive discovery call: "Based on what you've described, I think BankGuard is worth evaluating seriously. What I'd like to propose is a POV scoping call — probably 45 minutes — where we walk through the connector setup with your IT

team and agree on what success looks like for the 30 days. Can we get that on the calendar before the end of the week?"

If they agree, the deal is alive. If they ask for more materials first, send the brochure and POV overview and follow up in 3 business days — not longer.