

See fraud intelligence before you commit.

Thirty days. Your data. Measurable outcomes.

The BankGuard POV program deploys fraud scoring on your actual transaction data — so you know exactly what BankGuard surfaces before making any commercial decision.

THE CHALLENGE

Evaluating fraud intelligence platforms on vendor demos and reference calls is how institutions end up with tools that don't perform in their environment. Demo data is clean. Reference institutions are different from yours. The only way to know what a scoring platform will find in your transaction data is to run it against your transaction data.

OUR SOLUTION

The BankGuard 30-day POV connects to your SQL Server or Oracle database — read-only, reviewed by your DBA — and scores your actual transactions against your accounts' own historical behavior. At the end of 30 days, you have a scored dataset, a baseline comparison, and the data to make an informed commercial decision. No commitment required.

Your Data, Not a Demo

BankGuard scores your actual transaction history. Results are yours to keep regardless of the commercial outcome.

Pre-Agreed Success Metrics

We document what a successful POV looks like — specific detection rate targets, false-positive rate targets — before we score transaction one.

Clean Exit

If the POV doesn't hit the targets, you walk away. We accept this structure because we're confident in the outcomes.

WHO THE POV IS FOR

BSA Officers

Risk Officers

CFOs

IT Directors

Community Banks

Credit Unions

Regional Banks

POV slots are limited to ensure full AnswerPoint support during each engagement.

Contact us to check availability and begin scoping · solutions@answerpoint.com

[Request a POV Slot](#)

BankGuard POV: Phase-by-Phase Methodology

The BankGuard proof of value is a structured four-phase program. Each phase has defined deliverables, responsible parties, and exit criteria.

30 days

FROM CONNECTOR SETUP TO FINAL
OUTCOME REPORT

4 hours

TYPICAL DBA ENGAGEMENT FOR
READ-ONLY CONNECTOR SETUP

Pre-agreed

SUCCESS METRICS DOCUMENTED
BEFORE SCORING BEGINS — NOT
NEGOTIATED AFTER

Phase 1: Connector Setup and Data Validation (Days 1–3)

AnswerPoint connects to the institution's SQL Server or Oracle transaction database using a read-only connection. The DBA reviews and approves the connection parameters. AnswerPoint ingests 90 days of historical transaction data to establish account behavior baselines. No data leaves the institution's environment — scoring occurs on AnswerPoint's processing layer using the connected data stream. Deliverable: baseline dataset confirmed, scoring ready to begin.

Phase 2: Baseline Establishment (Days 4–7)

Before scoring live transactions, AnswerPoint documents the institution's current fraud performance: current fraud loss rate from existing records, current alert volume and false-positive rate from existing fraud tooling, and current investigation cost per alert. These three metrics become the comparison baseline for the end-of-POV analysis. Success metrics — the targets BankGuard is expected to hit — are documented and signed off by both parties. Deliverable: baseline metrics documented, success criteria agreed.

Phase 3: Live Scoring (Days 8–28)

BankGuard scores every debit transaction in real time. Scores, risk levels, reason lists, and recommended actions are available to the institution's fraud team through the BankGuard dashboard. AnswerPoint provides weekly review sessions — 30 minutes each — to walk through notable scores, answer questions, and identify any calibration adjustments needed. The institution's fraud team uses BankGuard output alongside existing tools throughout the POV. Deliverable: 21 days of scored transaction data available for review.

Phase 4: Outcome Measurement (Days 29–30)

AnswerPoint compares end-of-POV metrics against baseline across all agreed success criteria. The comparison is documented in the POV outcome report. The commercial proposal — if the institution wishes to proceed — is based on the POV outcome metrics, not on hypothetical projections. If the POV does not hit the agreed success metrics, the institution is under no obligation to proceed. Deliverable: POV outcome report delivered within 48 hours of day 30.

