

# The pitch in two pages.

## Everything your team needs to open a BankGuard conversation.

*BankGuard is not another fraud alert system. It is a scoring platform that tells your team what to look at, why, and how urgent.*

### WHAT IT IS

BankGuard is a SaaS fraud intelligence platform for banks, credit unions, and financial services firms. It connects to SQL Server or Oracle and runs five engines — Fraud Detection, Risk Scoring, Compliance Monitoring, Customer Retention, and Predictive Analytics — returning explainable scores with reason lists. It is a decision-support tool — not a transaction blocker.

### WHAT IT ADDS

BankGuard does not require replacing core banking, fraud tools, or data infrastructure. It sits alongside existing systems as an intelligence layer. Institutions typically deploy it alongside — not instead of — existing rule-based tools, using BankGuard scores to triage and prioritize the alert queue.

#### Professional — \$2,500/mo

Up to 500K scored transactions/month. SQL Server or Oracle connector. Email alert delivery. Standard support.

#### Enterprise — \$7,500/mo

Unlimited scored transactions. Multi-database support. API integration. Priority support. Custom model calibration.

#### Custom Pricing

For institutions requiring on-premises deployment, air-gapped environments, or custom data connector development.

### KEY MESSAGES FOR THE CALL

1. "We score every transaction against the account's own history — not a population average. A wire to Romania from an account that only buys groceries in Ohio is flagged. The same wire from an account with regular international business is not."
2. "Every score includes a reason list. Your BSA team can read it. Your examiners can read it."
3. "We connect to SQL Server and Oracle. Your data does not move. Your DBA can verify the read-only connection."
4. "The 30-day POV is scoped, bounded, and exits cleanly. We do not require a long-term commitment to run the POV."

**Next steps: Discovery call → Connector scoping → 30-day POV → Commercial decision**

solutions@answerpoint.com · (216) 340-9181

[Schedule a Call](#)

# BankGuard vs. Alternatives: The Competitive Landscape

Prospects are rarely evaluating BankGuard in isolation. Understanding what they are already running — and what they have considered — determines which strengths to lead with.

**5**

ENGINES IN THE BANKGUARD PLATFORM: FRAUD DETECTION, RISK SCORING, COMPLIANCE, CUSTOMER RETENTION, PREDICTIVE ANALYTICS

**< 5 min**

MEDIAN TIME TO FIRST SCORED TRANSACTION AFTER CONNECTOR SETUP

**30 days**

POV PROGRAM: SCORED RESULTS ON YOUR DATA BEFORE ANY COMMERCIAL COMMITMENT

## vs. Rules-Based Tools (FIS, Fiserv, Jack Henry)

Rules-based fraud tools are widely deployed in community banking and remain valuable for catching known fraud patterns. BankGuard is not a replacement — it is additive. BankGuard's graph engine surfaces mule account networks that rules engines are not designed to detect. The practical integration: rules engine catches known patterns; BankGuard's ML scoring catches behavioral anomalies and network-based attacks that rules miss.

## vs. Enterprise Platforms (NICE Actimize, SAS, Featurespace)

Enterprise fraud platforms are powerful but priced and scoped for large institutions. Typical implementations require 12–18 months, dedicated implementation teams, and significant data infrastructure investment. BankGuard is designed for institutions that need ML-level fraud intelligence without the enterprise implementation cost and timeline. Time to first scored transaction: days, not quarters.

## vs. Building In-House

Internal ML fraud detection projects at community institutions typically take 18–36 months from initiation to production. They require data science talent that is difficult to hire and retain at community banking compensation levels, and produce models that require ongoing maintenance and recalibration. BankGuard delivers the model as a managed service — including ongoing calibration and model updates — at a fraction of the internal build cost.

## Handling "We Have Low Fraud — ROI Is Unclear"

Community institutions with low observed fraud rates often have low observed fraud rates because fraud is going undetected. BankGuard's 30-day POV typically surfaces a materially larger fraud signal than the institution's existing systems are catching — which both improves the ROI case and reveals a pre-existing exposure. The cost of discovery is the POV engagement, not an undetected fraud loss.

