

Gain a New Level of Visibility into Critical Business Issues

FINANCE



The Teradata and Nuix solution analyzes large volumes of unstructured data to keep pace with changing regulations, avoid violations, and identify fraud and other forms of malfeasance.

Industries such as finance, securities, and insurance are under constant pressure to comply with a variety of ever-changing and complex regulations. Companies doing business in these and other industries are required to, and must be vigilant about, monitoring and archiving communications.

The Financial Industry Regulatory Authority (FINRA), for example, stipulates that a brokerage firm's employees will not participate in unethical conduct. FINRA places the burden of responsibility on companies to monitor themselves to ensure that violations do not occur. If one does happen, it could result in extensive legal costs, steep financial penalties, additional regulatory oversight, and damage to the company's brand. In 2015 alone, FINRA brought more than 1,500 disciplinary actions against registered individuals and firms, imposing more than \$93 million in fines and ordering more than \$96 million in restitution to investors.

Until recently, companies did not have a user-friendly, comprehensive solution to ferret out potential wrongdoing or quickly respond to indicators of compliance risk, fraud, insider threats, and other unlawful activities. Now they do. With Teradata Aster's advanced analytics capabilities paired with Nuix's data indexing engine, companies and regulators can ingest unstructured data types, apply analytic methodologies to isolate the documents and communications with strong indicators of wrongdoing, and display results in an intuitive, easy-to-view format.

Powerful Combination Delivers Unique Benefits

Aster Analytics offers the industry's first multi-genre advanced analytics solution. Multi-genre capabilities allow for the seamless application of various analytic techniques, such as path, graph, text, sentiment, time

series, and visualizations, within a single solution to handle any use case. This lets companies ingest, prepare, and analyze data in addition to visualizing and operationalizing insights at speed and at scale.

Problem-Solving Abilities

Combining Teradata Aster Analytics with the Nuix Engine can reveal deviations from regulations. By ingesting and indexing data from employee communications and performing advanced multi-genre analytics, the Teradata and Nuix solution can identify these types of problems:

- Bank employees creating phantom or unauthorized accounts
- A rogue broker or trader colluding with others in booking a large transaction without proper approval
- Mortgage brokers steering customers toward home loans that have higher fees
- Employees emailing or viewing inappropriate or offensive images on their work computers
- Financial advisors having conflicts of interest when moving customers' assets from annuities to the firm's fee-based platform
- Financial service firms failing to supervise the transfer of funds from customers' brokerage accounts

Combining Aster Analytics with the Nuix Engine enables virtually unlimited volumes of unstructured data to be processed at high speed with forensic certainty. The Nuix Engine features a patented combination of load balancing, fault tolerance, and intelligent processing technologies. When used with Aster Analytics, it delivers fast, accurate insights for investigations, cybersecurity incidents, insider threats, litigation, regulation, privacy, risk management, and other essential business challenges.

TERADATA.



Working together, Aster Analytics and the Nuix Engine can quickly and automatically screen messages and email attachments to identify communications that are not in compliance with regulations. For example, sophisticated analytics can search for words or phrases, then apply business rules to root out infractions or fraud.

Ensure Visibility Across All Communication Channels

The Teradata and Nuix integrated solution gives organizations the ability to monitor their employees' communications, including instant messaging and social media. Companies can then improve organizational and individual behaviors, be alerted to deviations from policies and regulations even if they're unintentional or in the "gray zone" of the law, and reduce their exposure to violations.

This monitoring protects firms, making it less likely that they'll be accused of wrongdoing by regulators, competitors, clients, and the press. If an accusation does arise, the company will have the tools necessary to quickly investigate and respond with the facts. Having this capability gives customers the confidence that the company is adhering to regulations, which in turn helps with client retention and customer relations.

When the company or a regulator needs to audit or review communications, the Teradata and Nuix solution can quickly locate the proper files and drill down to provide granular details. For example, if a customer was steered toward a particular investment by a broker and later learns that the broker received a higher commission for that sale, the customer could claim the commission motivated the sale. If all correspondence was monitored, the company or regulator can determine if the sale was based on the merits of the investment or something else. Aster Analytics and the Nuix Engine let anyone who is reviewing, or even prosecuting a case, tie together the threads to determine if a violation occurred.

Powerful Engine Unlocks "Dark Data"

The Nuix Engine has the ability to "normalize" data by turning unstructured, structured, and semi-structured formats into searchable text and metadata. The engine can extract text and metadata from hundreds of file types and millions of documents.

This gives businesses the ability to leverage "dark data" for new insights. Dark data is the information that organizations collect, process, and store as part of their regular operations, but don't analyze to benefit the business. One example is email attachments, which can be just about any file type.

Now, with the Nuix Engine, companies can ingest a range of information such as digital communications, Microsoft Office documents, voice data, document management systems, and PDFs, then extract text and metadata for use in investigations. The Nuix Engine performs first-level analytics then sends the most relevant data to Teradata Aster for advanced analytics. Working together, the solution allows companies to find the proverbial needle in the haystack, or as the case may be for business, the one valuable needle in a stack of other needles.

Once critical information is identified, Nuix provides the investigative workflow and graphical user interface (GUI) that gathers, links, packages, and displays all evidence related to a possible infraction. This allows investigators, compliance officers, auditors, human resource personnel and other professionals to review possible wrongdoing and take action.

Range of Enterprise Benefits

The ability to organize, archive, and search large collections of unstructured data files and perform a range of advanced analytics gives companies a deep understanding of the cause of a noncompliance issue rather than focusing on gathering the data. This gives reviewers a better context of a problem so they can determine the appropriate response.

Unlike other heuristic-based solutions that determine risk based on previous problems, Teradata and Nuix deliver a toolkit that also takes into consideration current behaviors, outliers, and other criteria that could point to a new problem. Companies can then uncover emerging issues rather than using a technology that confines analysis to past experiences.

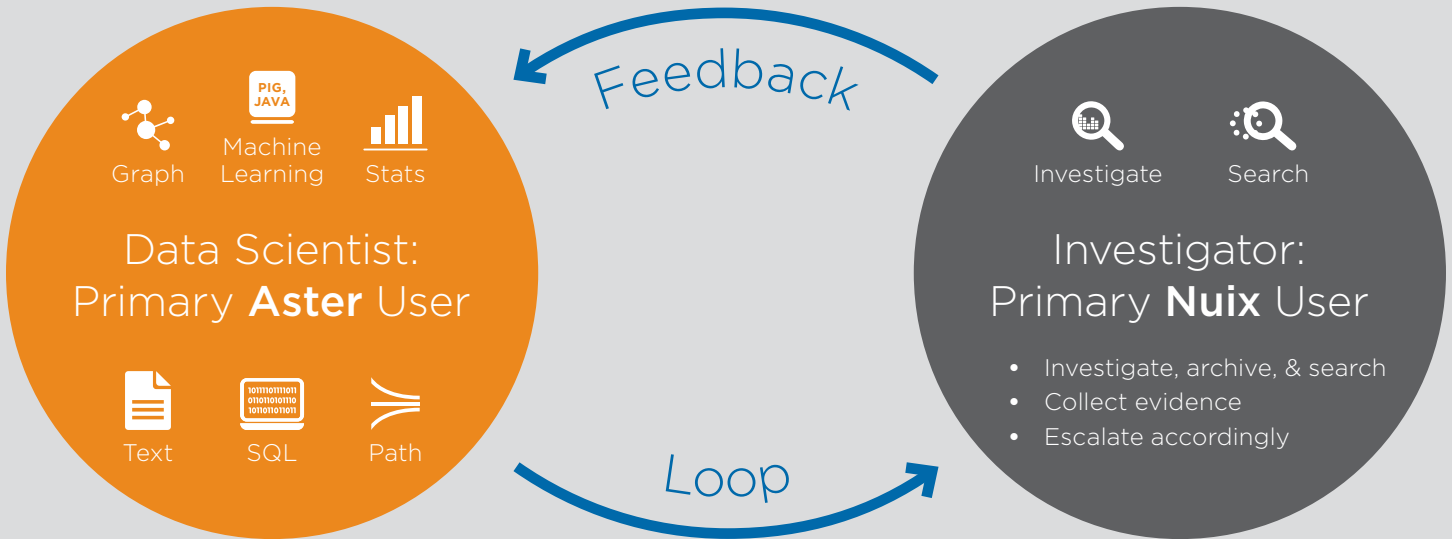
Aster Analytics and the Nuix Engine also deliver benefits beyond compliance issues. The solution can identify:

- **Employee misconduct or Internet misuse:** Companies can determine if employees are visiting inappropriate websites or sending offensive or bullying messages in internal emails
- **Insider threats:** Firms can find out if a person, like a disgruntled ex-employee, has taken confidential information, such as data from research and development, and passed it to a competitor
- **Fraud, bribery and corruption:** With facilitation payments common in some countries, businesses need a way to protect themselves
- **Cybersecurity breaches:** As data hacks become more common and sophisticated, companies need solutions that help identify attacks

6 Steps to Identify Misconduct



Teradata and Nuix Come Together



A feedback loop between the Nuix Engine and Aster Analytics helps the two main users, data scientists and investigators, search and analyze large volumes of data for potential misconduct.

Empowering Businesses

Teradata brings analytic horsepower and Nuix contributes a powerful engine to give businesses a smart, scalable approach to compliance and related issues. Companies can use the solution to detect likely a violation, then isolate it to the relevant communications or files.

The solution empowers companies to proactively recognize and handle non-compliance issues. This can save firms the time, money, resources, and headaches of defending against litigation and paying penalties as a result of a violation. It also keeps companies' reputations intact, builds trust, and helps the bottom line.

For More Information

To learn more about Aster Analytics, visit Teradata.com and join the Aster Community at Aster-Community.Teradata.com.

About Teradata

Teradata empowers companies to achieve high-impact business outcomes. Our focus on business solutions for analytics, coupled with our industry leading technology and architecture expertise, can unleash the potential of great companies. Visit Teradata.com.

About Nuix

Nuix protects, informs, and empowers society in the knowledge age. Leading organizations around the world turn to Nuix when they need fast, accurate answers for investigation, cybersecurity incident response, insider threats, litigation, regulation, privacy, risk management, and other essential challenges. Visit Nuix.com.

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