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(54) Title: BEHAVIORAL BASELINE SCORING AND RISK SCORING

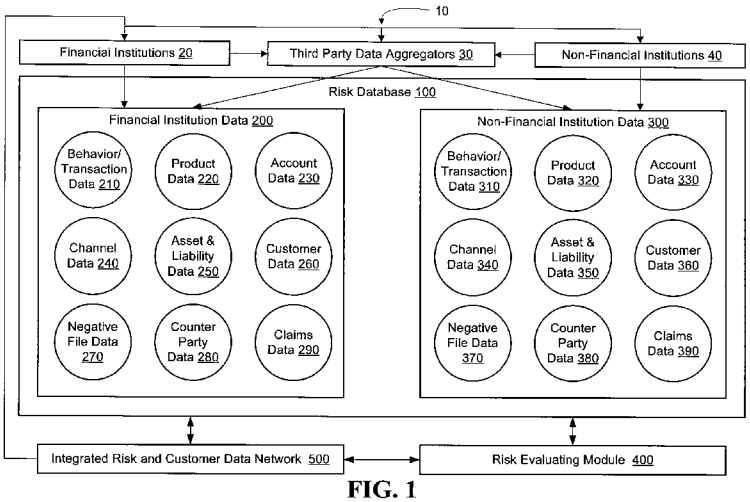


FIG. 1

(57) Abstract: Embodiments of the present invention relate to systems, apparatus, methods and computer program products for integrated risk management. More specifically, embodiments of the present invention provides for determining one or more behavioral baseline scores, each score associated with one or more behaviors and based at least in part on financial institution data from multiple financial institutions. The behavioral baseline score defines a normal risk or baseline behavior for a customer, a customer segment or customer population. Further, the invention provides for monitoring at least the financial institution data to determine deviations from the behavioral baseline score(s) and generating and initiating communication of risk score alerts and/or behavioral baseline deviation alerts based on predetermined behavioral baseline deviations. Additional embodiments provide for determining a risk score based on risk patterns associated with financial institution data and, in some embodiments, non- financial institution data.

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