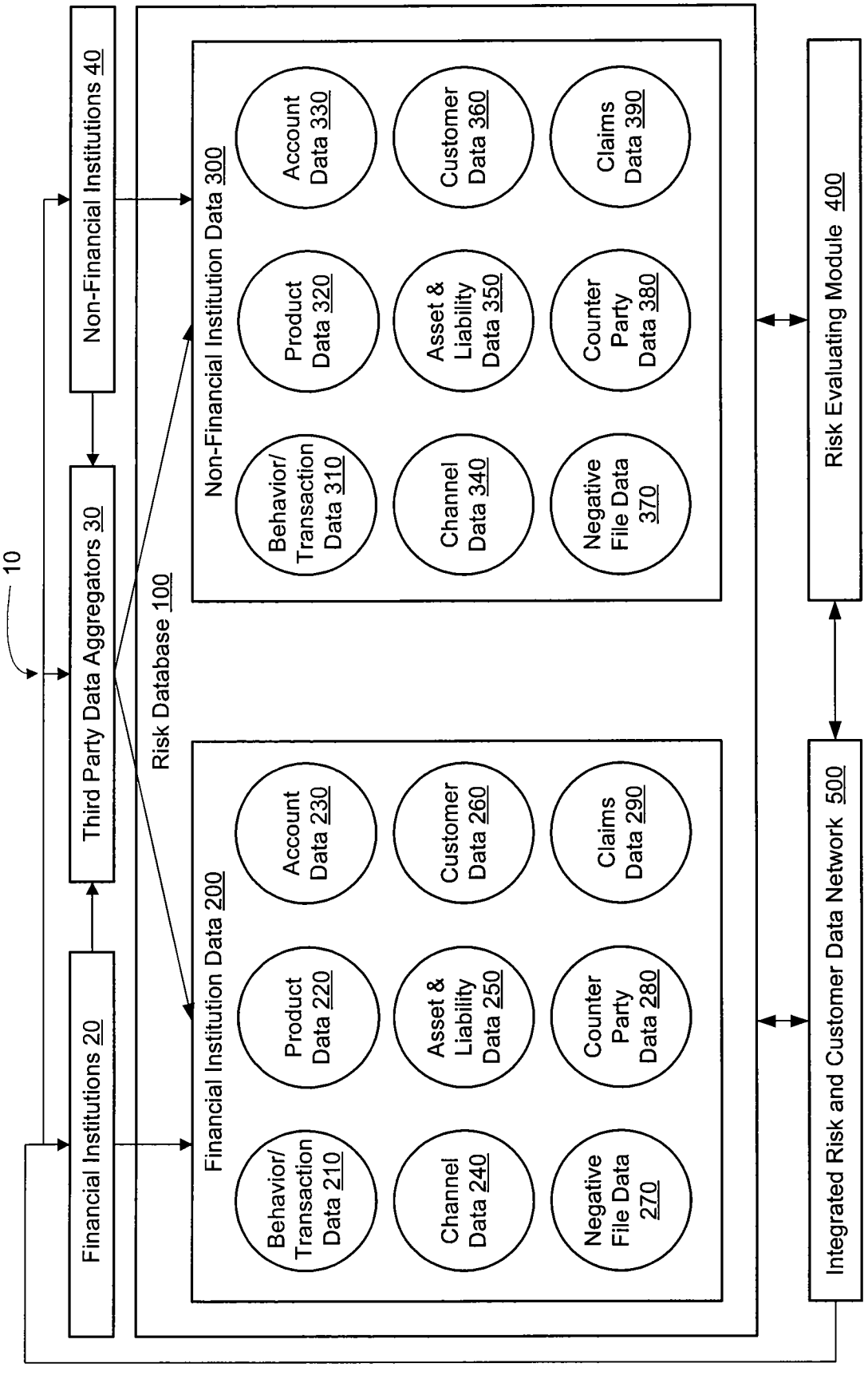

10
Financial Institutions 20
Third Party Data Aggregators 30
Non-Financial Institutions 40
Risk Database 100
Financial Institution Data 200
Behavior/ Transaction Data 210
Product Data 220
Account Data 230
Channel Data 240
Asset & Liability Data 250
Customer Data 260
Negative File Data 270
Counter Party Data 280
Claims Data 290
Non-Financial Institution Data 300
Behavior/ Transaction Data 310
Product Data 320
Account Data 330
Channel Data 340
Asset & Liability Data 350
Customer Data 360
Negative File Data 370
Counter Party Data 380
Claims Data 390
Risk Evaluating Module 400
Integrated Risk and Customer Data Network 500

FIG. 1

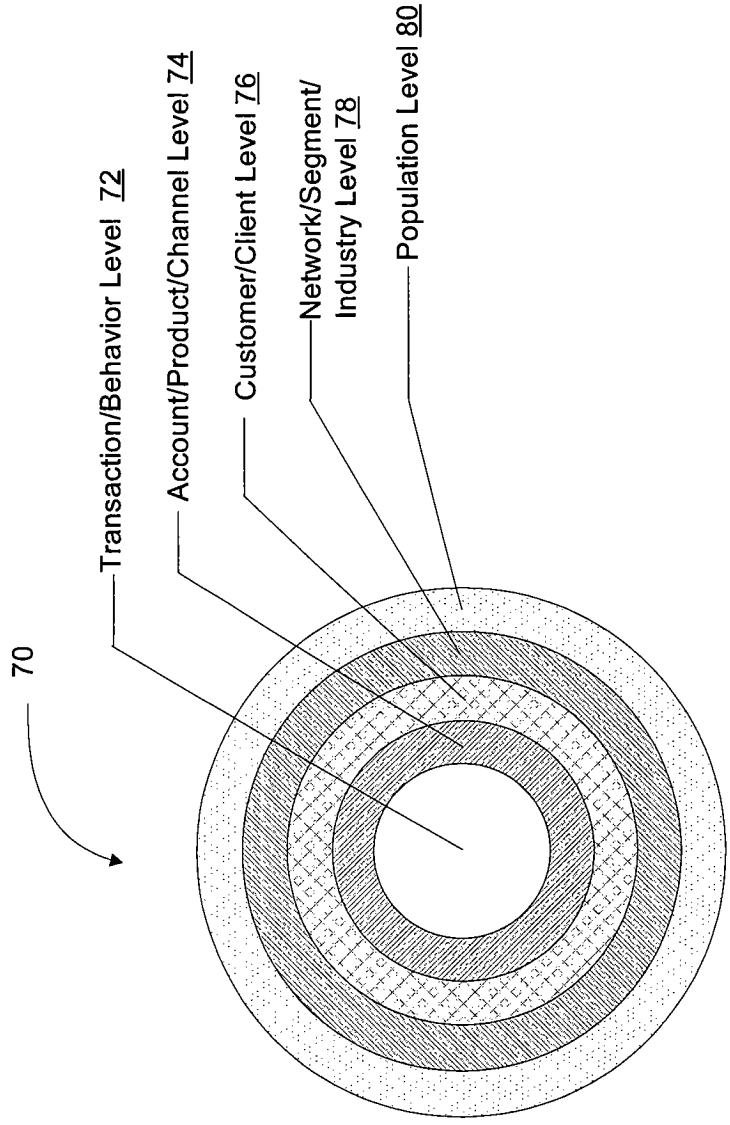

70
Transaction/Behavior Level 72
Account/Product/Channel Level 74
Customer/Client Level 76
Network/Segment/
Industry Level 78
Population Level 80

FIG. 2

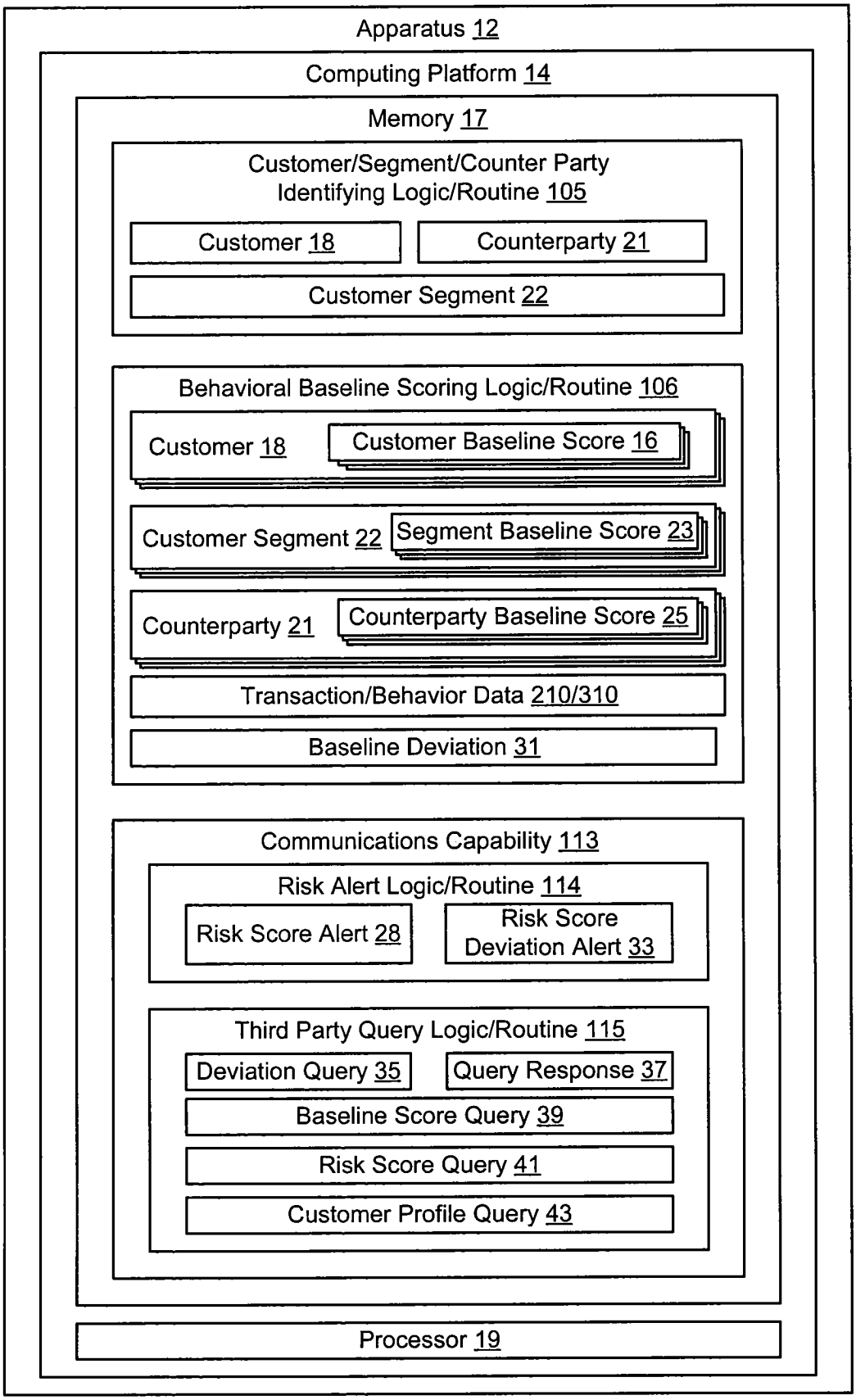

Apparatus 12
Computing Platform 14
Memory 17
Customer/Segment/Counter Party Identifying Logic/Routine 105
Customer 18
Counterparty 21
Customer Segment 22
Behavioral Baseline Scoring Logic/Routine 106
Customer 18
Customer Baseline Score 16
Customer Segment 22
Segment Baseline Score 23
Counterparty 21
Counterparty Baseline Score 25
Transaction/Behavior Data 210/310
Baseline Deviation 31
Communications Capability 113
Risk Alert Logic/Routine 114
Risk Score Alert 28
Risk Score Deviation Alert 33
Third Party Query Logic/Routine 115
Deviation Query 35
Query Response 37
Baseline Score Query 39
Risk Score Query 41
Customer Profile Query 43
Processor 19

FIG. 3

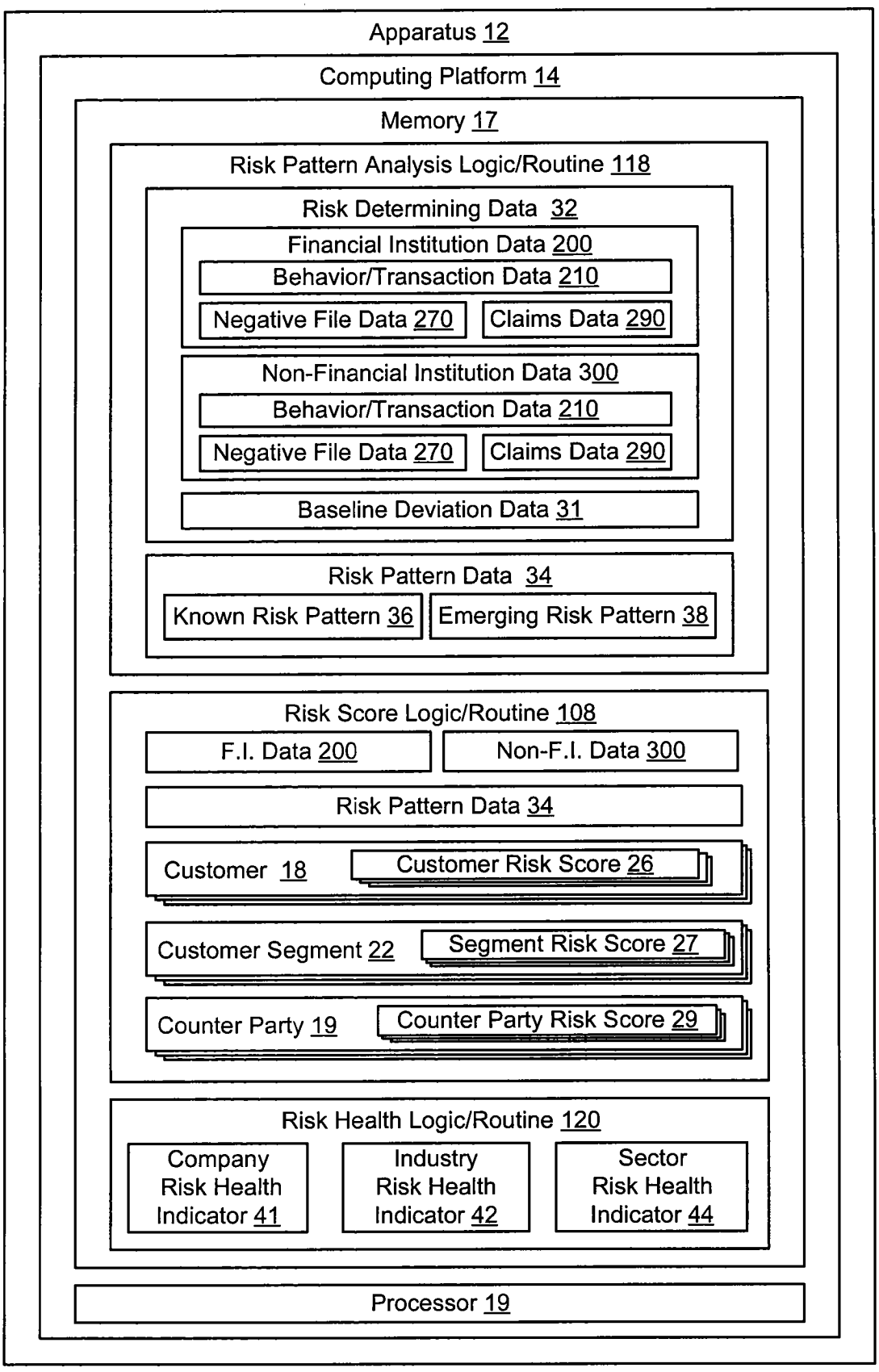

Apparatus 12
Computing Platform 14
Memory 17
Risk Pattern Analysis Logic/Routine 118
Risk Determining Data 32
Financial Institution Data 200
Behavior/Transaction Data 210
Negative File Data 270
Claims Data 290
Non-Financial Institution Data 300
Behavior/Transaction Data 210
Negative File Data 270
Claims Data 290
Baseline Deviation Data 31
Risk Pattern Data 34
Known Risk Pattern 36
Emerging Risk Pattern 38
Risk Score Logic/Routine 108
F.I. Data 200
Non-F.I. Data 300
Risk Pattern Data 34
Customer 18
Customer Risk Score 26
Customer Segment 22
Segment Risk Score 27
Counter Party 19
Counter Party Risk Score 29
Risk Health Logic/Routine 120
Company Risk Health Indicator 41
Industry Risk Health Indicator 42
Sector Risk Health Indicator 44
Processor 19

FIG. 4

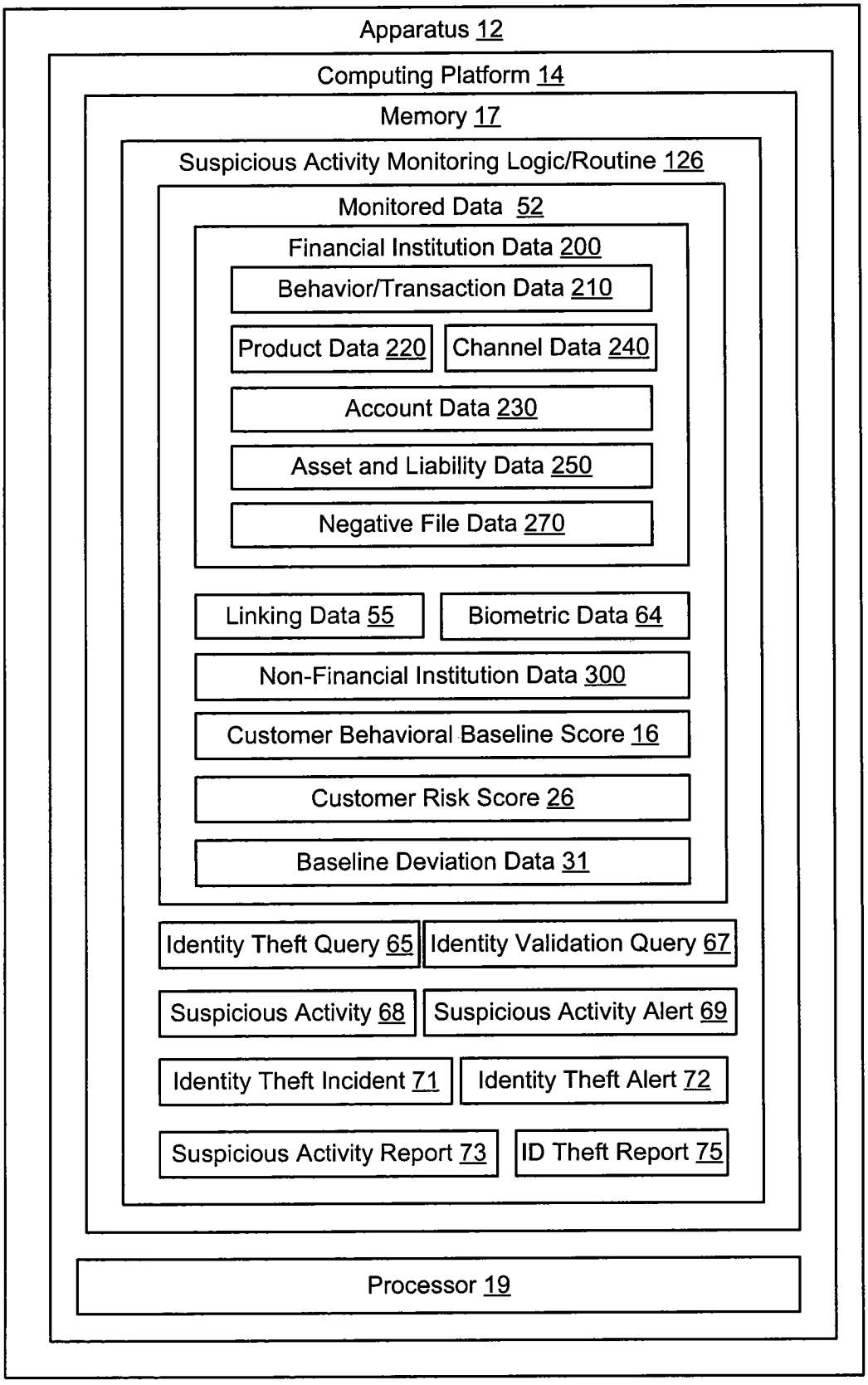

Apparatus 12
Computing Platform 14
Memory 17
Suspicious Activity Monitoring Logic/Routine 126
Monitored Data 52
Financial Institution Data 200
Behavior/Transaction Data 210
Product Data 220
Channel Data 240
Account Data 230
Asset and Liability Data 250
Negative File Data 270
Linking Data 55
Biometric Data 64
Non-Financial Institution Data 300
Customer Behavioral Baseline Score 16
Customer Risk Score 26
Baseline Deviation Data 31
Identity Theft Query 65
Identity Validation Query 67
Suspicious Activity 68
Suspicious Activity Alert 69
Identity Theft Incident 71
Identity Theft Alert 72
Suspicious Activity Report 73
ID Theft Report 75
Processor 19

FIG. 5

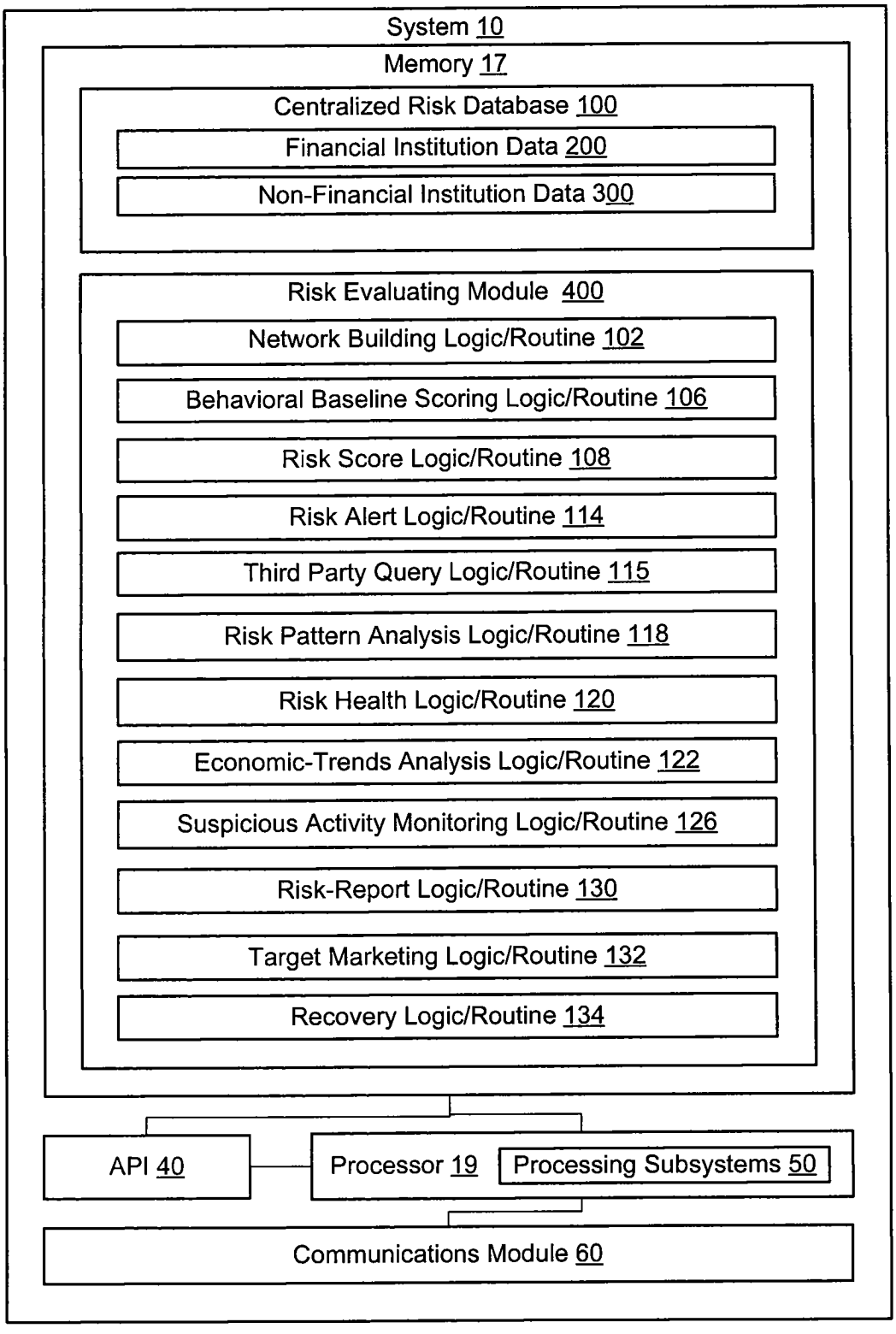

System 10
Memory 17
Centralized Risk Database 100
Financial Institution Data 200
Non-Financial Institution Data 300
Risk Evaluating Module 400
Network Building Logic/Routine 102
Behavioral Baseline Scoring Logic/Routine 106
Risk Score Logic/Routine 108
Risk Alert Logic/Routine 114
Third Party Query Logic/Routine 115
Risk Pattern Analysis Logic/Routine 118
Risk Health Logic/Routine 120
Economic-Trends Analysis Logic/Routine 122
Suspicious Activity Monitoring Logic/Routine 126
Risk-Report Logic/Routine 130
Target Marketing Logic/Routine 132
Recovery Logic/Routine 134
API 40
Processor 19
Processing Subsystems 50
Communications Module 60

FIG. 6

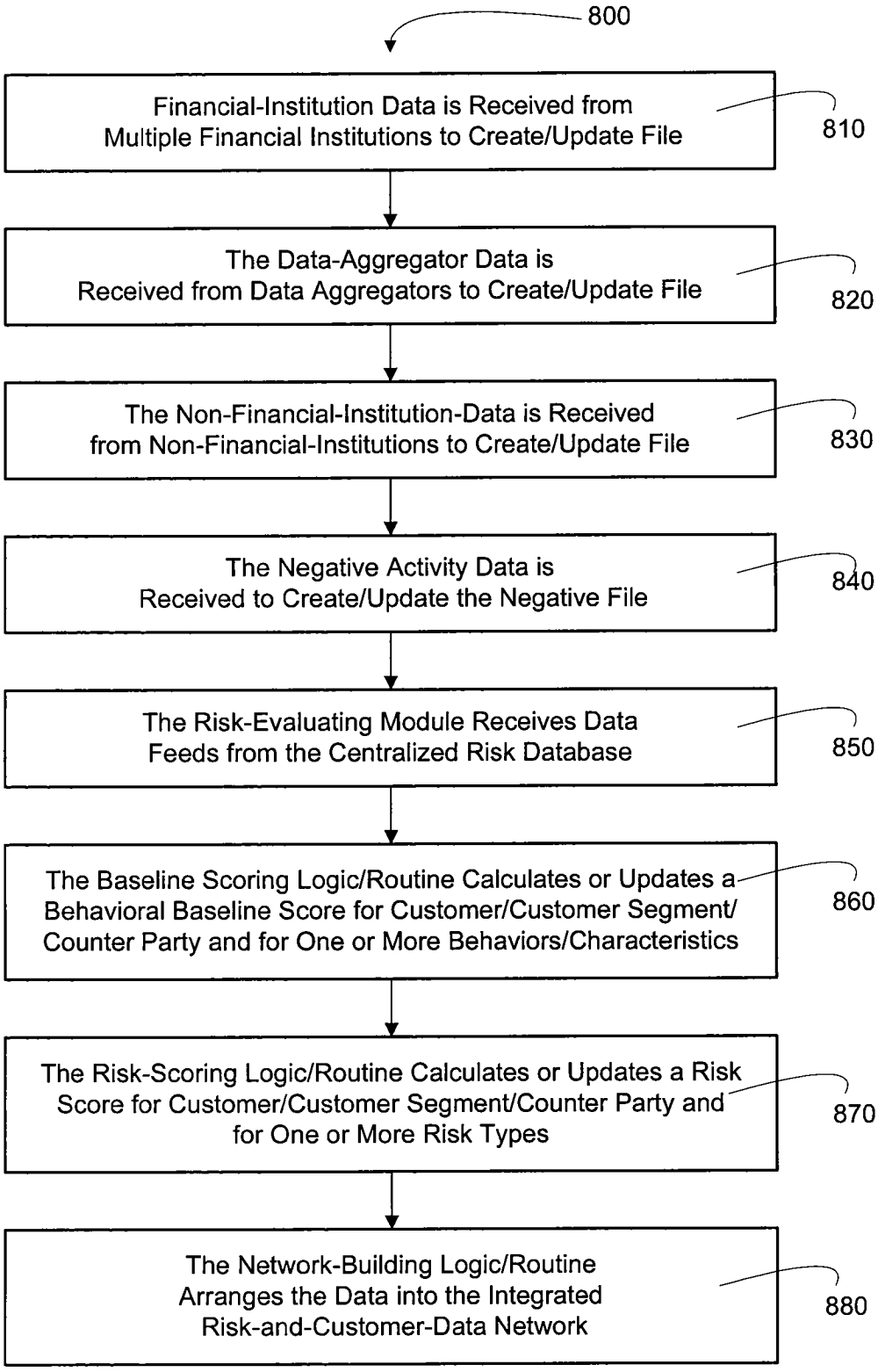

800
Financial-Institution Data is Received from Multiple Financial Institutions to Create/Update File
810
The Data-Aggregator Data is Received from Data Aggregators to Create/Update File
820
The Non-Financial-Institution-Data is Received from Non-Financial-Institutions to Create/Update File
830
The Negative Activity Data is Received to Create/Update the Negative File
840
The Risk-Evaluating Module Receives Data Feeds from the Centralized Risk Database
850
The Baseline Scoring Logic/Routine Calculates or Updates a Behavioral Baseline Score for Customer/Customer Segment/ Counter Party and for One or More Behaviors/Characteristics
860
The Risk-Scoring Logic/Routine Calculates or Updates a Risk Score for Customer/Customer Segment/Counter Party and for One or More Risk Types
870
The Network-Building Logic/Routine Arranges the Data into the Integrated Risk-and-Customer-Data Network
880

FIG. 7

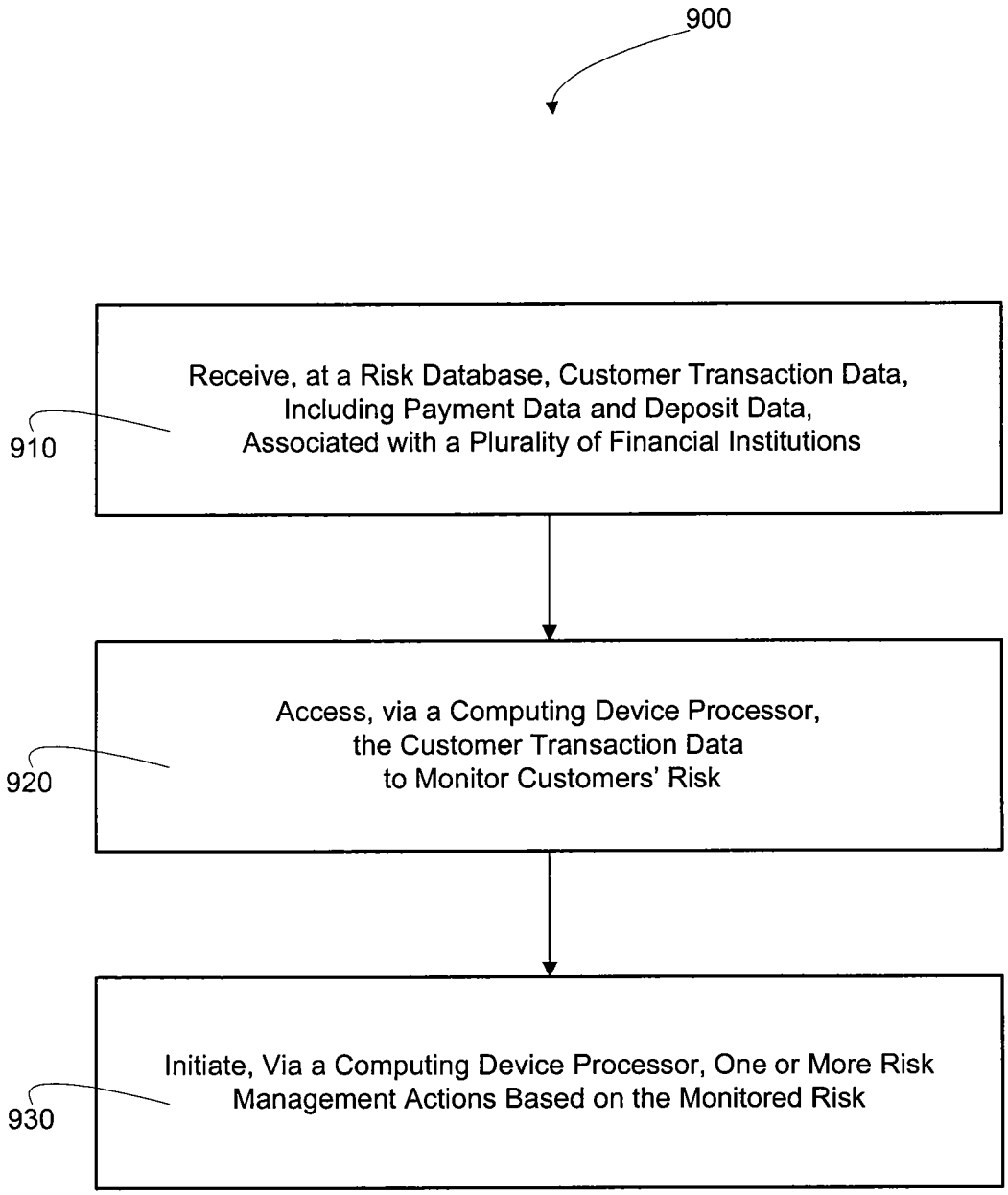

900
Receive, at a Risk Database, Customer Transaction Data, Including Payment Data and Deposit Data, Associated with a Plurality of Financial Institutions
910
Access, via a Computing Device Processor, the Customer Transaction Data to Monitor Customers' Risk
920
Initiate, Via a Computing Device Processor, One or More Risk Management Actions Based on the Monitored Risk
930

FIG. 8

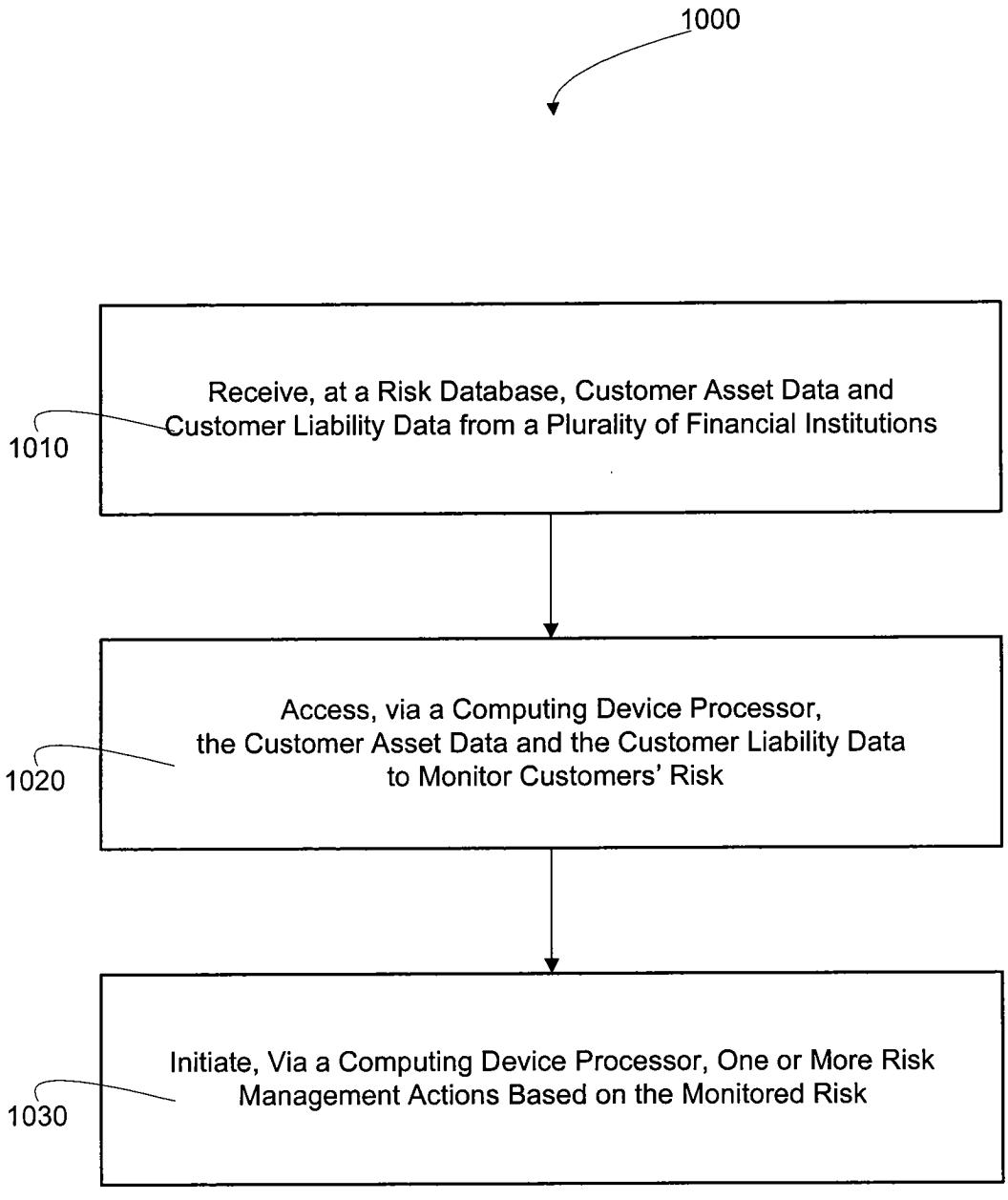

1000
Receive, at a Risk Database, Customer Asset Data and Customer Liability Data from a Plurality of Financial Institutions
1010
Access, via a Computing Device Processor, the Customer Asset Data and the Customer Liability Data to Monitor Customers' Risk
1020
Initiate, Via a Computing Device Processor, One or More Risk Management Actions Based on the Monitored Risk
1030

FIG. 9