WHAT IS CLAIMED IS:

1. An apparatus for risk management, the apparatus comprising:

a computing platform including at least one processor and a memory; and

a behavioral baseline routine stored in the memory, executable by the processor and configured to:

determine a customer behavioral baseline score associated with one or more customer behaviors and based on financial institution data received from a plurality of financial institutions, wherein the customer behavioral baseline score indicates normal behavior for a financial institution customer and the financial institution data includes customer transaction data, negative file data, account data and asset and liability data, wherein the normal financial behavior of the financial institution customer comprises the financial institution customer's normal transaction locations, normal transaction channels, normal transaction amounts and/or average deposits maintained;

determine a customer population behavioral baseline score associated with one or more population behaviors, wherein a customer population is defined as a totality of customers;

determine a counterparty behavioral baseline score associated with one or more counterparty behaviors, wherein a counterparty is defined as a person or entity other than the customer involved in a transaction or interaction with one or more customers;

monitor the financial institution data received for the plurality of financial institutions to determine either a positive or negative deviation from the customer behavioral baseline score;

monitor the financial institution data received from the plurality of financial institutions to determine either a positive deviation or negative deviation from the customer population behavioral baseline score;

monitor the financial institution data received from the plurality of financial institutions to determine either a positive deviation or negative deviation from the counterparty behavioral baseline score;

generate and initiate communication of a behavioral baseline deviation alert based on a determination of the deviation from the customer behavioral baseline score, wherein the behavioral baseline deviation alert is communicated to pre-determined entities based

on a pre-determined level of deviation, wherein the predetermined entities comprise a first designated entity to which a first alert is communicated based on a first pre-determined level of deviation and a second designated entity to which a second alert is communicated based on a second pre-determined level of deviation, wherein the second pre-determined level of deviation is higher than the first pre-determined level of deviation;

generate and initiate communication of a customer population behavioral baseline deviation alert based on a determination of the deviation from the customer population behavioral baseline score; and

generate and initiate communication of a counterparty behavioral baseline deviation alert based on a determination of the deviation from the counterparty behavioral baseline score.

2. The apparatus of claim 1, wherein the behavioral baseline routine is further configured to determine a customer segment behavioral baseline score associated with one or more segment behaviors, wherein a customer segment is defined as a plurality of customers having at least one common behavior or trait.

~~3. The apparatus of claim 1, wherein the behavioral baseline routine is further configured to determine a customer population behavioral baseline score associated with one or more population behaviors, wherein the customer population is defined as a totality of customers.~~

~~4. The apparatus of claim 1, wherein the behavioral baseline routine is further configured to determine a counterparty behavioral baseline score associated with one or more counterparty behaviors, wherein a counterparty is defined as a person or entity other than the customer involved in a transaction or interaction with one or more customers.~~

~~5. The apparatus of claim 1, further comprising a behavioral baseline deviation routine stored in the memory, executable by the processor and configured to monitor for deviations from the customer behavioral baseline score.~~

~~6. The apparatus of claim 5, wherein the behavioral baseline deviation routine is further configured to monitor for positive and negative deviations from the customer behavioral baseline score.~~

~~7~~3. The apparatus of claim ~~5~~1, wherein the behavioral baseline deviation routine is configured to monitor for the deviations by analysis of data received in a risk database.

~~8~~4. The apparatus of claim ~~5~~1, wherein the behavioral baseline deviation routine is configured to monitor for the deviations by querying at least one of the plurality of financial institutions.

~~9~~5. The apparatus of claim ~~5~~1, wherein the behavioral baseline deviation routine is configured to monitor for the deviations by querying one or more non-financial institutions.

~~10~~6. The apparatus of claim 1, wherein the behavioral baseline routine is further configured to determine the customer behavioral baseline score based on non-financial institution data received from one or more non-financial institution entities.

~~11~~7. The apparatus of claim 1, wherein the behavioral baseline routine is further configured to determine a plurality of customer behavioral baseline scores, wherein each customer behavioral baseline score is associated with different one or more customer behaviors.

~~12. The apparatus of claim 5, further comprising a risk alert routine stored in the memory, executable by the processor and configured to generate and initiate communication of a behavioral baseline deviation alert based on determination of a deviation from the customer behavioral baseline score.~~

~~13. The apparatus of claim 12, wherein the risk alert routine is further configured to communicate the behavioral baseline deviation alert to predetermined entities based on a predetermined level of deviation.~~

~~148~~. The apparatus of claim ~~121~~, wherein the risk alert routine is further configured to initiate communication of the behavioral baseline deviation alert to predetermined entities based on one or more of a predetermined type of deviation.

~~159~~. The apparatus of claim 1, further comprising a third party query routine stored in the memory, executable by the processor and configured to receive third party behavioral baseline deviation queries, determine whether a customer behavior or event is a deviation from the behavioral baseline score and communicate a query response to the third party.

~~1610~~. The apparatus of claim 1, further comprising a customer identifying routine stored in the memory, executable by the processor and configured to positively identify the customer from the financial institution data prior to determining the behavioral baseline score.

~~1711~~. A method for risk assessment, the method comprising:

determining, via a computing device processor, a customer behavioral baseline score associated with one or more customer behaviors and based on financial institution data received from a plurality of financial institutions, wherein the customer behavioral baseline score indicates normal financial behavior for a financial institution customer and the financial institution data includes customer transaction data, negative file data, account data and asset and liability data, wherein the normal financial behavior of the financial institution customer comprises the financial institution customer's normal transaction locations, normal transaction channels, normal transaction amounts, and/or average deposits maintained;

determining, via a computing device processor, a customer population behavioral baseline score associated with one or more population activities, wherein the customer population is defined as a totality of customers;

determining, via a computing device processor, a counterparty behavioral baseline score associated with one or more counterparty activities, wherein a counterparty is defined as a person or entity other than the customer involved in a transaction or interaction with one or more customers;

monitoring, via a computing device processor, the financial institution data to determine either a positive deviation or a negative deviation ~~for a deviation~~ from the customer behavioral baseline score;

monitoring, via a computing device processor, the financial institution data received from the plurality of financial institutions to determine either a positive deviation or negative deviation from the customer population behavioral baseline score;

monitoring, via a computing device processor, the financial institution data received from the plurality of financial institutions to determine either a positive deviation or negative deviation from the counterparty population behavioral baseline score;

generating and initiating communication of a behavioral baseline deviation alert based on a determination of the deviation from the customer behavioral baseline score, wherein the behavioral baseline deviation alert is communicated to pre-determined entities based on a pre-determined level of deviation, wherein the predetermined entities comprise a first designated entity to which a first alert is communicated based on a first pre-determined level of deviation and a second designated entity to which a second alert is communicated based on a second pre-determined level of deviation, wherein the second pre-determined level of deviation is higher than the first pre-determined level of deviation;

generating and initiating communication of a customer population behavioral baseline deviation alert based on a determination of the deviation from the customer population behavioral baseline score; and

generating and initiating communication of a counterparty behavioral baseline deviation alert based on a determination of the deviation from the counterparty behavioral baseline score.

~~;~~

~~monitoring, via a computing device processor, the financial institution data for a deviation from the customer behavioral baseline score; and~~

~~initiating, via a computing device processor, a risk management action based on determination of one or more deviations from the customer behavioral baseline score.~~

~~18~~12. The method of claim ~~17~~11, further comprises determining, via a computing device processor, a customer segment behavioral baseline score associated with one or more segment behaviors, wherein a customer segment is defined as a plurality of customers having at least one common behavior or trait and monitoring, via a computing device processor, the

financial institution data for a deviation from the customer segment behavioral baseline score and initiating, via the computing device processor, a risk management action based on determination of one or more deviations from the customer segment behavioral baseline score.

~~19. The method of claim 17, wherein determining further comprises determining, via a computing device processor, a customer population behavioral baseline score associated with one or more segment behaviors, wherein the customer population is defined as a totality of customers, and monitoring, via a computing device processor, the financial institution data for a deviation from the customer population behavioral baseline score and initiating, via a computing device processor, a risk management action based on determination of one or more deviations from the customer population behavioral baseline score.~~

~~20. The method of claim 17, wherein determining further comprises determining, via a computing device processor, a counterparty behavioral baseline score associated with one or more counterparty behaviors, wherein a counterparty is defined as a person or entity other than the customer involved in a transaction or interaction with one or more customers and monitoring, via a computing device processor, the financial institution data for a deviation from the counterparty behavioral baseline score and initiating, via a computing device processor, a risk management action based on determination of one or more deviations from the counter party behavioral baseline score.~~

~~21. The method of claim 17, wherein monitoring further comprises monitoring for positive and negative deviations from the customer behavioral baseline score.~~

~~22~~13. The method of claim ~~17~~11, wherein monitoring further comprises analyzing data received in a risk database to determine the deviation from the customer behavioral baseline score.

~~23~~14. The method of claim ~~17~~11, wherein monitoring further comprises querying at least one of the plurality of financial institutions to determine the deviation from the customer behavioral baseline score.

~~24~~15. The method of claim ~~17~~11, wherein monitoring further comprises querying one or more non-financial institution entities to determine the deviation from the customer behavioral baseline score.

~~25~~16. The method of claim ~~17~~11, wherein determining further comprises determining, via a computing device processor, the behavioral baseline score based on non-financial institution data received from one or more non-financial institution entities.

~~26~~17. The method of claim ~~17~~11, wherein determining further comprises determining, via the computing device processor, a plurality of customer behavioral baseline scores for a customer, wherein each customer behavioral baseline score is associated with different one or more customer behaviors.

~~27. The method of claim 17, wherein initiating further comprises generating and initiating communication, via computing device processor, of a behavioral baseline deviation alert based on determination of a deviation from the customer behavioral baseline score.~~

~~28. The method of claim 17, wherein generating further comprises generating and initiating communication, via the computing device processor, of the behavioral baseline deviation alert, wherein the behavioral baseline deviation alert is communicated to predetermined entities based on a predetermined level of deviation.~~

~~29~~18. The method of claim ~~17~~11, wherein generating further comprises generating and initiating communication, via the computing device processor, of the behavioral baseline deviation alert, wherein the behavioral baseline deviation alert is communicated to predetermined entities based on one or more of a predetermined type of deviation.

~~30~~19. The method of claim ~~17~~11, further comprising receiving third party behavioral baseline deviation queries from a third party and determining whether a customer behavior or event associated with the query is a deviation from the behavioral baseline score and communicating a query response to the third party.

~~31~~20. The method of claim ~~17~~11, further comprising identifying a customer from the financial institution data prior to determining the customer's behavioral baseline score.

~~32~~21. The method of claim ~~17~~11, further comprising identifying a customer from non-financial institution data prior to determining the customer's behavioral baseline score.

~~33~~22. A computer program product comprising:

a non-transitory computer-readable medium having stored therein instructions executable by a computing device processor, wherein the instructions are executable to~~comprising~~:

~~a first set of codes for causing a computer to~~ determine a customer behavioral baseline score associated with one or more customer behaviors and based on financial institution data received from a plurality of financial institutions, wherein the customer behavioral baseline score indicates normal financial behavior for a financial institution customer and the financial institution data includes customer transaction data, negative file data, account data and asset and liability data, wherein the normal financial behavior of the financial institution customer comprises the financial institution customer's normal transaction locations, normal transaction channels, normal transaction amounts, and/or average deposits maintained;

determine a customer population behavioral baseline score associated with one or more population activities, wherein the customer population is defined as a totality of customers;

determine a counterparty behavioral baseline score associated with one or more counterparty activities, wherein a counterparty is defined as a person or entity other than the customer involved in a transaction or interaction with one or more customers;

monitor the financial institution data to determine either a positive deviation or a negative deviation from the customer behavioral baseline score;

monitor the financial institution data received from the plurality of financial institutions to determine either a positive deviation or negative deviation from the customer population behavioral baseline score;

monitor the financial institution data received from the plurality of financial institutions to determine either a positive deviation or negative deviation from the counterparty population behavioral baseline score;

generate and initiate communication of a behavioral baseline deviation alert based on a determination of the deviation from the customer behavioral baseline score, wherein the behavioral baseline deviation alert is communicated to pre-determined entities based on a pre-determined level of deviation, wherein the predetermined entities comprise a first designated entity to which a first alert is communicated based on a first pre-determined level of deviation and a second designated entity to which a second alert is communicated based on a second pre-determined level of deviation, wherein the second pre-determined level of deviation is higher than the first pre-determined level of deviation;

generate and initiate communication of a customer population behavioral baseline deviation alert based on a determination of the deviation from the customer population behavioral baseline score; and

generate and initiate communication of a counterparty behavioral baseline deviation alert based on a determination of the deviation from the counterparty behavioral baseline score;.

~~a second set of codes for causing a computer to monitor the financial institution data for a deviation from the customer behavioral baseline score; and~~

~~a third set of codes for causing a computer to initiate a risk management action based on determination of one or more deviations from the customer behavioral baseline score.~~

~~34~~23. The computer program product of claim ~~33~~22, wherein the instructions executable to determine the behavioral baseline score are ~~first set of codes is~~ further configured ~~to cause the computer~~ to determine a customer segment behavioral baseline score associated with one or more segment behaviors, wherein a customer segment is defined as a plurality of customers having at least one common behavior or trait, and wherein the instructions executable to monitor the financial institution data to determine either a positive deviation or a negative deviation from the customer behavioral baseline score are ~~second set of codes is~~ further configured ~~to cause the computer~~ to monitor the financial institution data for a deviation from the customer segment behavioral baseline score ~~and wherein the third set of codes is further configured to cause the~~

~~computer to initiate a risk management action based on determination of one or more deviations from the customer segment behavioral baseline score.~~

~~35. The computer program product of claim 33, wherein the first set of codes is further configured to cause the computer to determine a customer population behavioral baseline score associated with one or more segment behaviors, wherein the customer population is defined as all customers across a plurality of financial institutions, and wherein the second set of codes is further configured to cause the computer to monitor the financial institution data for a deviation from the customer population behavioral baseline score and wherein the third set of codes is further configured to cause the computer to initiate a risk management action based on determination of one or more deviations from the customer population behavioral baseline score.~~

~~36. The computer program product of claim 33, wherein the first set of codes is further configured to cause the computer to determine a counterparty behavioral baseline score associated with one or more counterparty behaviors, wherein a counterparty is defined as a person or entity other than the customer involved in a transaction or interaction with one or more customers and wherein the second set of codes is further configured to cause the computer to monitor the financial institution data for a deviation from the counterparty behavioral baseline score and wherein the third set of codes is further configured to cause the computer to initiate a risk management action based on determination of one or more deviations from the counterparty behavioral baseline score.~~

~~37. The computer program product of claim 33, wherein the second set of codes is further configured to cause the computer to monitor for positive and negative deviations from the customer behavioral baseline score.~~

~~38~~24. The computer program product of claim ~~33~~22, wherein the instructions executable to monitor the financial institution data to determine either a positive deviation or a negative deviation from the customer behavioral baseline score are ~~second set of codes is~~ further configured ~~to cause the computer~~ to analyze data received in a risk database to determine the deviation from the customer behavioral baseline score.

~~39~~25. The computer program product of claim ~~33~~22, wherein the instructions executable to monitor the financial institution data to determine either a positive deviation or a negative deviation from the customer behavioral baseline score are ~~second set of codes is~~ further configured ~~to cause the computer~~ to query at least one of the plurality of financial institutions to determine the deviation from the customer behavioral baseline score.

~~40~~26. The computer program product of claim ~~33~~22, wherein the instructions executable to monitor the financial institution data to determine either a positive deviation or a negative deviation from the customer behavioral baseline score are ~~second set of codes is~~ further configured ~~to cause the computer~~ to query one or more non-financial institution entities to determine the deviation from the customer behavioral baseline score.

~~41~~27. The computer program product of claim ~~33~~22, wherein the instructions executable to determine the behavioral baseline score are ~~first set of codes is~~ further configured ~~to cause the computer~~ to determine the behavioral baseline score based on non-financial institution data received from one or more non-financial institution entities.

~~42~~28. The computer program product of claim ~~33~~22, wherein the instructions executable to determine the behavioral baseline score are ~~first set of codes is~~ further configured ~~to cause the computer~~ to determine a plurality of customer behavioral baseline scores for a customer, wherein each customer behavioral baseline score is associated with different one or more customer behaviors.

~~43. The computer program products of claim 33, wherein the third set of codes is further configured to cause the computer to generate and initiate communication of a behavioral baseline deviation alert based on determination of a deviation from the customer behavioral baseline score.~~

~~44. The computer program product of claim 33, wherein the third set of codes is further configured to cause the computer to generate and initiate communication of the behavioral baseline deviation alert, wherein the behavioral baseline deviation alert is communicated to predetermined entities based on a predetermined level of deviation.~~

4529. The computer program product of claim 3322, wherein the instructions executable to generate and initiate communication of a behavioral baseline deviation alert are ~~third set of codes is~~ further configured ~~to cause the computer~~ to generate and initiate communication~~, via the computing device processor,~~ of the behavioral baseline deviation alert, wherein the behavioral baseline deviation alert is communicated to predetermined entities based on one or more of a predetermined type of deviation.

4630. The computer program product of claim 3322, wherein the instructions are further executable ~~comprising a fourth set of codes for causing a computer~~ to (1) receive third party behavioral baseline deviation queries from a third party ~~and a fifth set of codes for causing a computer to~~ (2) determine whether a customer behavior or event associated with the query is a deviation from the behavioral baseline score and ~~a sixth set of codes for causing a computer to~~ (3) communicate a query response to the third party.

4731. The computer program product of claim 3322, wherein the instructions are further executable ~~comprising a fourth set of codes for causing a computer~~ to identify a customer from the financial institution data prior to determining the customer's behavioral baseline score.

~~48. An apparatus for risk assessment, the apparatus comprising:~~

~~a computing platform including at least one processor and a memory; and~~

~~a risk score routine stored in the memory, executable by the processor and configured to determine a customer risk score associated with one or more risk types and based on customer profile located risk patterns associated with financial institution data, including at least one of customer transaction data or customer asset data.~~

~~49. The apparatus of claim 48, wherein the risk score routine is further configured to determine a customer segment risk score associated with one or more risk types and based on segment profile located risk patterns associated with financial institution data, including at least one of customer segment transaction data or customer segment asset data, wherein a customer segment is defined as a plurality of customers having at least one common behavior or trait.~~

~~50. The apparatus of claim 48, wherein the risk score routine is further configured to determine a counterparty risk score associated with one or more risk types and based on counterparty profile located risk patterns associated with financial institution data, including counterparty transaction data, wherein a counterparty is defined as a person or an entity other than a customer involved in a transaction or interaction with one or more customers.~~

~~51. The apparatus of claim 48, wherein the risk score routine is further configured to determine customer risk scores associated with one or more customer patterns based on risk patterns associated with at least one of negative file data, customer data, account data, channel data, claim data, liability data or customer network data.~~

~~52. The apparatus of claim 48, wherein the risk score routine is further configured to determine customer risk scores associated with one or more risk types based on risk patterns associated with non-financial institution data.~~

~~53. The apparatus of claim 48, wherein the risk score provides an indication of a likelihood of doing business with a customer will result in loss due to risk.~~

~~54. A method for risk assessment and management, the method comprising:~~

~~receiving, from one or more financial institutions, one or more risk patterns associated with financial institution data, including at least one of customer transaction data or customer asset data; and~~

~~determining, via a computing device processor, a customer risk score associated with one or more risk types based on the one or more risk patterns.~~

~~55. The method of claim 54, wherein receiving further comprises receiving, from one or more financial institutions, one or more risk patterns associated with financial institution data, including at least one of customer segment transaction data or customer segment asset data and wherein determining further comprises determining, via the computing device processor, a customer segment risk score associated with one or more risk types and based on the one or more~~

~~risk patterns, wherein a customer segment is defined as a plurality of customers having at least one common behavior or trait.~~

~~56. The method of claim 54, wherein receiving further comprises receiving, from one or more financial institutions, one or more risk patterns associated with financial institution data, including counterparty transaction data and wherein determining further comprises determining, via the computing device processor, a counterparty risk score associated with one or more risk types and based on the one or more risk patterns, wherein a counterparty is defined as a person or an entity other than a customer involved in a transaction or interaction with one or more customers.~~

~~57. The method of claim 54, wherein receiving further comprises receiving, from one or more financial institutions, the one or more risk patterns associated with at least one of negative file data, customer data, account data, channel data, claim data, liability data or customer network data.~~

~~58. The method of claim 54, further comprising receiving, from one or more non-financial institution entities, risk patterns associated with non-financial institution data and wherein determining further comprises determining, via the computing device processor, the customer risk score associated with one or more risk types based on the one or more risk patterns associated with financial institution data and the one or more risk patterns associated with non-financial institution data.~~

~~59. The method of claim 54, wherein the risk score provides an indication of a likelihood of doing business with a customer will result in loss due to risk.~~

~~60. A computer program product comprising:~~

~~a computer-readable medium comprising:~~

~~a first set of codes for causing a computer to receive one or more risk patterns associated with financial institution data, including at least one of customer transaction data or customer asset data; and~~

a second set of codes for causing a computer to determine a customer risk score associated with one or more risk types based on the one or more risk patterns.

61. The computer program product of claim 60, wherein the first set of codes is further configured to cause the computer to receive one or more risk patterns associated with financial institution data, including at least one of customer segment transaction data or customer segment asset data and wherein the second set of codes is further configured to cause the computer to determine a customer segment risk score associated with one or more risk types and based on the one or more risk patterns, wherein a customer segment is defined as a plurality of customers having at least one common behavior or trait.

62. The computer program product of claim 60, wherein the first set of codes is further configured to cause the computer to receive, from one or more financial institutions, one or more risk patterns associated with financial institution data, including counterparty transaction data and wherein the second set of codes is further configured to cause the computer to determine, via the computing device processor, a counterparty risk score associated with one or more risk types and based on the one or more risk patterns, wherein a counterparty is defined as a person or an entity other than a customer involved in a transaction or interaction with one or more customers.

63. The computer program product of claim 60, wherein the first set of codes is further configured to cause the computer to receive, from one or more financial institutions, the one or more risk patterns associated with at least one of negative file data, customer data, account data, channel data, liability data, claim data or customer network data.

64. The computer program product of claim 60, further comprising a third set of codes for causing a computer to receive, from one or more non-financial institution entities, risk patterns associated with non-financial institution data and wherein the second set of codes is further configured to cause the computer to determine, via the computing device processor, the customer risk score associated with one or more risk types based on the one or more risk patterns

~~associated with financial institution data and the one or more risk patterns associated with non-financial institution data.~~