MOODY'S

Service Level Document

Service details

Networks of third-party relationships can be intricate, involving layers of customers, partners, suppliers, and competitors. It can be challenging to grasp who you are doing business with and the risks these associations may pose to your organization.

Moody's Maxsight™ unified risk platform brings together thousands of data points to deliver a more holistic view of risk that can be seen through different lenses. Flexible and configurable, the platform aims to bring maximum efficiency and insight to risk management across your organization.

Maxsight is a SaaS platform which automates financial crime & compliance processes. We are on a mission to digitally transform the way compliance professionals work, breaking the compromise between compliance and customer experience in the fight against financial crime.

Rapidly onboard new customers then manage risk and compliance throughout the customer lifecycle. Create automated workflows for KYC, KYB and AML policies with a SaaS solution that puts the weight of activity on our risk engine not your colleagues or customers. Speed up manual processes or remedial tasks that can't be automated, and bring your compliance team in where they add value for analysis, judgement and decision-making.

Assessments

Tailor your unique assessments by creating workflows of automated compliance checks. Build an entire customer due diligence journey in line with your risk policy.

The magic of Maxsight assessments and workflows is you can update, edit and change them whenever you like. Test and learn what works best. Try variations of digital policies. Understand what drives the best results for you and the best experiences for customers.

We haven't forgotten how important the professionals are in a compliance process. So, introduce manual reviews and human intervention at any stage. Bring people into your compliance process where they add value for analysis, judgement and risk-based decision making.

→ Get a flexible, tailored compliance workflow

→ Maximise straight-through processing

→ Create operational efficiency

→ Bring people in where they add value

Risk

Configure your instance of Maxsight around your firm's risk appetite. Create a clear risk profile for each customer or account. Then make decisions about onboarding or off-boarding based on a customer's risk profile. Move the weight of compliance activity to the Maxsight risk engine.

The risk engine gives you ultimate flexibility. Factor in regulation in different jurisdictions; multiple products; or different customer types. Combine KYC, KYB and AML datasets to define your low, medium and high risk profiles. And change these definitions any time.

Dynamic profiling means you can trigger custom workflows based on a customer's risk score. Create different paths for low, medium and high risk customers. And go from straight-through processing to enhanced due diligence (EDD) to off-boarding. You also define time frames and cycles for ongoing monitoring or renewal checks.

→ Automate risk-profiling

→ Make risk-based decisions about customers

→ Onboard, EDD, or off-board in line with the data

→ Set renewal checks for ongoing monitoring

Portal / UI

The portal is a compliance team's command centre for case management. Log in to the portal anywhere, anytime to manage all aspects of onboarding and risk monitoring. Teams handle manual tasks, escalate issues, communicate with each other and with customers in the portal.

Entities are created, stored and refreshed here. Users can see the results of assessments and understand what tasks they need to perform.

Get live notifications and real-time risk updates for perpetual KYC. Access instant audit reports for managers, stakeholders or regulators. And get insight into the performance of your compliance processes. Keep improving with key metrics on approval rates, time-to-decision and risk distribution.

→ Cloud-based portal accessible anywhere

→ Full case management capability

→ Communicate with colleagues and customers

→ Audit and performance reporting

Integrated data checks

Access reliable and accurate data to complete the automated checks in your workflows. Maxsight offers pre-built integrations with both Moody's and global data providers. Orchestrate your combination of checks through a single API. And create your own ecosystem of compliance data.

Establish a single view of customer data that is consistent and that you can trust.

→ Add or swap out data providers

→ Manage and maintain one API

Commented [M(1]: @Jonathan Jacobi (Moody's)

I'm not comfortable with this.
I would want product and / or partnership to review and either kill this section or rework it in line with future ambition

Communicated

Contact your customers and collect their information directly from within the Maxsight platform. We have custom forms that can be used to send requests and capture missing or additional data. With customer documents assigned to entities and forms dynamically interacting with your assessments, you cut down onboarding times and make the process easier for everyone.

→ Collect information from the customer directly in Maxsight

→ Dynamic integration within your assessments

→ Capture missing or additional information

→ Reduce onboarding times

Support

Our customer's always get the most from compliance automation with Maxsight. We're here for you from set up to go-live to ongoing improvement. Each instance of Maxsight is different - we tailor your configuration for your business. Let's operate in partnership to make sure you achieve your risk management objectives.

Tailored for business

Maxsight has flexibility at its core. When you become a customer, a dedicated success manager works with you to find ways to continually improve. Customers make an average of 8 configuration changes each quarter. Keep up with new regulations, adapt to changing threats, get value for money on data checks, and create better onboarding experiences.

→ 24/7 tech support

→ Dedicated customer success manager

→ Quarterly business reviews

→ Configuration Assurance Package to ensure the right level of support and configuration changes

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Probably want to talk about CAP here?

Training

The platform was built to be intuitive, but to get you started the success team offers online training sessions. They're happy to offer ongoing training too, for example if you have a new starter in the compliance team.

You also get access to comprehensive help articles that cover everything from understanding reports to troubleshooting. Articles are added and updated all the time. If you need to know anything about the platform, your integrations and how it all works, this is a great place to start!

Support

We don't expect anything to go wrong, but it might. So, if you experience an issue your customer success manager will be on hand to help. Call or email them, and they promise to keep in touch with you until you're happy the problem has been resolved.

Maintenance windows

As a cloud-based SaaS based service there is no downtime associated with maintenance windows. In the rare event that maintenance requires the service be taken offline (e.g., for a large infrastructure update), adequate notice will be provided to all customers.

Hosting

Maxsight is a SaaS platform, making it fast to deploy and operate anywhere in the world. We charge on a subscription basis and deliver constant feature innovation. You have the flexibility to rapidly update your configuration any time as your business needs and regulations change.

No more expensive hardware to buy, maintain and run with the platform hosted in the EU on the Google Cloud platform.

Access to data (on exit)

Client data is overwritten shortly after the client exit. Therefore, any data extract must be done before then. The data can be extracted via reports or API.

Maxsight Moody’s for Compliance

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For more information visit moodys.com/publicsector