



New Argos Risk Platform Delivers Comprehensive Credit Risk Analytics Delivering Superset of ACH Risk Data for Financial Institutions

MINNEAPOLIS, MN - December 16, 2014 - Argos Risk's next-generation platform praised for delivering information not available anywhere else from a single source

Argos Risk today announced that it has deployed a next-generation platform, delivering a unique hybrid superset of legacy and current risk data for its credit risk analytics service, Argos Risk Online. The new platform features information not available anywhere else from a single source, by using the latest database technology and big data analytics to provide a faster, more comprehensive view of credit risk. It also provides the tools necessary to help meet ACH compliance, adds enterprise-class account management, offers better usability and amplifies risk visualization.

Using a completely new data model to rapidly ingest more underlying risk data from multiple data sources, the new platform provides a richer analytic dataset. Second-generation Argonomics™, the Company's proprietary formula for analytics and algorithms, analyzes the expanded datasets from multiple business reporting sources and produces composite business and financial health scores. The service's quadrant risk analysis, which plots the likelihood of continued payment against overall business health, was also enhanced to provide more detail on factors associated with each risk quadrant.

"Argos Risk's platform really sets a new industry standard by giving us complete credit risk analytics that were not previously available anywhere from a single source. The latest platform is comprehensive, easy to use, and considerably faster," said Adam Proehl, Partner & Co-Founder of NordicClick Interactive, an Argos Risk Online subscriber. "I can attest to dependability of the 'heads up reports' we get. I've learned (the hard way) not to ignore an alert sent by the Argos Risk Online. Cashflow is key in any company and when you carry receivables you essentially becomes a bank for your clients. Argos Risk helps us stay in front of all that. It is truly impressive."

The new platform enhances ACH data management capabilities for subscribers in the financial services industry. It allows financial institutions to analyze risk associated with nested third party processors, providing deeper insight into each branch of the FI's network including service provider relationships, individual origination volume, suggested ACH risk limits, peak exposure and more. The company's patent-pending ACH Risk Score remains a part of the new platform.

"Compliance is one of the top challenges facing the financial industry today. Regulations require monitoring the financial and business health of customers and their customers," said Lori Frank, Argos Risk CEO. "The new Choke Point initiative stipulates that monitoring must be in-depth and encompass data that extends as far as three levels down, in order to comply with the regulations. The expanded detail in this platform makes that possible for us to do at a granular level on a daily basis."

Enterprise-level account management is built into the new platform to help businesses with multiple locations and departments control the configuration and administration of risk and compliance management. The new platform is faster and more responsive, and allows users to track different categories of business entities, among other usability improvements. Finally, the new platform uses enhanced elements such as mapping, location intelligence, flexible graphs and an updated dashboard to make risk and compliance monitoring more visual.

About Argos Risk

Argos Risk, based in Minneapolis, Minnesota, specializes in web-based technology solutions for B2B credit risk management. The Company's flagship solution, Argos Risk Online, is designed to help businesses and financial institutions pro-actively manage their business risk with actionable on-line dashboards and 24x7 business alerts. For more information, visit www.argosrisk.com.

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