

# AgentNavigator Services



[www.agentnavigator.org](http://www.agentnavigator.org)

Presented by:  
**Money Service Business Association**  
and  
**Optima Compass Group, LLC**

October 8, 2019

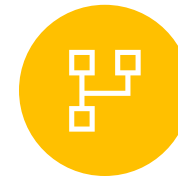
# Presentation Overview



Introduction to Agent Navigator Software



Approach to agent risk management



Type of data managed through Agent Navigator



Output and use of reports



Charges

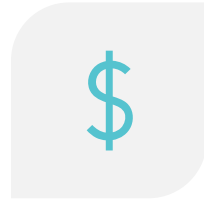


Terms of use

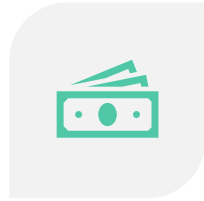
# Introduction: Agent Navigator software and site



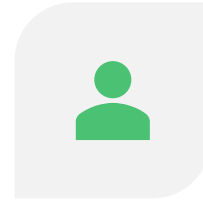
SERVES INDUSTRY NEED TO SHARE VERIFIABLE, OBJECTIVE AND DOCUMENTABLE EVENTS THAT RELATE TO AGENT ECONOMIC AND MONEY LAUNDERING RISKS



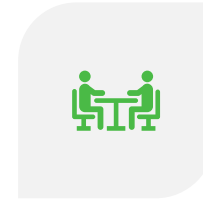
TECHNOLOGY CREATED AND MANAGED BY OPTIMA COMPASS AND OFFERED IN PARTNERSHIP WITH THE MONEY SERVICE BUSINESS ASSOCIATION



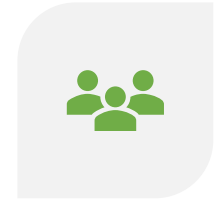
MEMBERS CAN UPLOAD, QUERY AND GENERATE REPORTS OF AGENT ECONOMIC AND MONEY LAUNDERING-SPECIFIC EVENTS



EACH MEMBER CREATES THEIR OWN, WEB-BASED PRIVATE ACCOUNT



ALL MEMBERS CAN PARTICIPATE IN INDIVIDUAL OR PUBLIC CHAT



MEMBERS CAN USE THE SYSTEM TO TRACK INTERNAL AGENT EVENTS


# Approach to Agent Risk Management

## The Agent Navigator does NOT:

- Classify agents as “good” or “bad”
- Instruct Money Transmitters to sign or terminate agreements with agents
- Share information that is proprietary of any money transmitter and only shares information that is public, verifiable or otherwise findable

## The Agent Navigator DOES:

- Provide a risk scale for agents related to
  - Economic risks and
  - AML Risks
- Create a risk score based on events reportable through Agent Navigator



Data managed  
through Agent  
Navigator

- Agent events
  - Economic events
    - Frauds
    - Contract violations
    - Thefts
    - Consumer losses
    - Civil lawsuits
    - Criminal prosecutions
  - AML/Terrorism Financing events
    - Termination because of AML Violations (UNRELATED TO THE FILING OF SARs)
    - Public disclosure of AML violations or terrorism financing activities
    - Government allegations of AML/AFT events

# Agent Navigator Reports

## Private Reports of

- Each company's activities
- Upload of agent information
- Query of agent information
- Chats

## Public Reports

- Navigator Agent Profiles (uniform profile)
- Aggregate data reports concerning agents
- Aggregate reports of saved Chats
- Report of Navigator Notifications and Alerts
- Geographic and risk-specific reports
- Others

# Charges and fees

---



**AgentNavigator services are paid through yearly subscriptions**



**Charges are scaled based on number of state licenses of money transmitters**

Base subscription charge of \$500 for first state (queries are allowed by state)  
\$200 Charge per each additional state



**Unlimited queries**



**AgentNavigator services offered only to MSBA members initially**



**Subsequently offered to Non-MSBA members with discounted fees to MSBA members as early adopters of the technology**

# Terms of use



Contract to be subscribed



Only factual, truthful and verifiable information to be shared



Information uploaded but maintained private is not shared with other members



Information uploaded and shared is deemed to be non-proprietary



The unique Navigator Profile for agents will be a compendium of all data reported to the Navigator



Access to the system is limited through password and other data protection measures that each company is responsible for maintaining



Questions?



[www.agentnavigator.org](http://www.agentnavigator.org)