

## Service Description

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### IBM Financial Crimes Insight with Watson

This Service Description describes the Cloud Service. The applicable order documents provide pricing and additional details about Client's order.

#### 1. Cloud Service

##### 1.1 Offerings

The Client may select from the following available offerings.

##### 1.1.1 IBM Financial Crimes Insight with Watson

IBM Financial Crimes Insight with Watson provides a common infrastructure and a common set of services upon which the Financial Crimes Insights offers are built. IBM Financial Crimes Insight with Watson provides the required integration between offerings allowing customers to take advantage of an integrated financial crimes set of offerings.

IBM Financial Crimes Insight with Watson is a required component that provides the Instance of the Cloud Service.

In addition to subscribing to IBM Financial Crimes Insight with Watson, Clients must also subscribe to one of the following Cloud Services:

##### 1.1.2 IBM Financial Crimes Alerts Insight with Watson

IBM Financial Crimes Alerts Insight with Watson utilizes data from historical cases, data aggregation of contextual evidence, and machine learning capabilities with the goal of streamlining the alert triage process, reducing false positives, accelerating disposition of the alert, and improving decision-making through a better understanding of entity risk. The service is an additional component that fits between the Client's institution existing transaction monitoring and case management systems.

##### 1.1.3 IBM Financial Crimes Due Diligence with Watson

IBM Financial Crimes Due Diligence with Watson utilizes cognitive computing technology to screen, extract, and link relevant content from structured and unstructured data sources with the goal of improving the understanding of entities and / or the related risk of doing business with them, and reducing the time it takes to complete Know Your Customer (KYC) activities. The solution helps automate and standardize customer information research and analysis through aggregation of a variety of data sources. The goal of the service is an enhanced quality of KYC records in addition to an improved client experience through streamlined completion of research and due diligence activities.

#### 1.2 Acceleration Services

##### 1.2.1 Set-Up Services

The following set-up services are required in order for Client to be provisioned for use of the corresponding Cloud Service:

- IBM Financial Crimes Alerts Insight with Watson Set-up
- IBM Financial Crimes Due Diligence with Watson Set-up

#### 2. Data Processing and Protection Data Sheets

IBM's Data Processing Addendum at <http://ibm.com/dpa> (DPA) and the Data Processing and Protection Data Sheet(s) (referred to as data sheet(s) or DPA Exhibit(s)) in the links below provide additional data protection information for the Cloud Services and its options regarding the types of Content that may be processed, the processing activities involved, the data protection features, and specifics on retention and return of Content. The DPA applies if and to the extent the European General Data Protection Regulation (EU/2016/679) (GDPR) applies to personal data contained in Content.

<https://www.ibm.com/software/reports/compatibility/clarity-reports/report/html/softwareReqsForProduct?deliverableId=1135B72005B211E7982D0C38141F4056>

### 3. Service Levels and Technical Support

#### 3.1 Service Level Agreement

IBM provides the Client with the following availability service level agreement (SLA). IBM will apply the highest applicable compensation based on the cumulative availability of the Cloud Service as shown in the table below. The availability percentage is calculated as the total number of minutes in a contracted month, minus the total number of minutes of Service Down in the contracted month, divided by the total number of minutes in the contracted month. The Service Down definition, the claim process and how to contact IBM regarding service availability issues are in IBM's Cloud Service support handbook at [https://www.ibm.com/software/support/saas\\_support\\_overview.html](https://www.ibm.com/software/support/saas_support_overview.html).

Availability	Credit (% of monthly subscription fee*)
Less than 99.9%	2%
Less than 99.0%	5%
Less than 95.0%	10%

\* The subscription fee is the contracted price for the month which is subject to the claim.

#### 3.2 Technical Support

Technical support for the Cloud Service, including support contact details, severity levels, support hours of availability, response times, and other support information and processes, is found by selecting the Cloud Service in the IBM support guide available at <https://www.ibm.com/support/home/pages/support-guide/>.

### 4. Charges

#### 4.1 Charge Metrics

The charge metric(s) for the Cloud Service are specified in the Transaction Document.

The following charge metrics apply to this Cloud Service:

- Engagement is a professional or training service related to the Cloud Services.
- Instance is each access to specific configuration of the Cloud Services.
- Event is an occurrence of a specific event that is processed by or related to the use of the Cloud Services.
  - **IBM Financial Crimes Alerts Insight with Watson**  
For the purpose of this Cloud Service, an Event is an individual alert / event ingested into the Cloud Service from the originating system in one calendar month. Typically, an originating source system is a transaction monitoring system or a case management system.
  - **IBM Financial Crimes Due Diligence with Watson**  
For the purpose of this Cloud Service, an Event is any parent KYC Record investigation processed by the Cloud Service, including identical repeated searches, in one calendar month. A parent KYC record investigation is any record which is not linked as a child to another investigation.

#### 4.2 Remote Services Charges

A remote service will expire 90 days from purchase regardless of whether the remote service has been used.

## **5. Additional Terms**

For Cloud Service Agreements (or equivalent base cloud agreements) executed prior to January 1, 2019, the terms available at <https://www.ibm.com/acs> apply.

### **5.1 Cloud Service Expiration**

Before expiration or termination of the Cloud Service, Client can use any of the provided reporting or export features of the Cloud Service to extract data. Custom data extraction services are available under a separate agreement.

Upon receiving a support request from Client within 30 days of the Cloud Service expiration or termination date, IBM will return to Client an electronic copy of Client's content in the native application format.