



PREDICTIVE ANALYTICS FOR AUDIT, RISK AND COMPLIANCE.

# Your best control just let a risk slip through. And *no alarm went off.*

Today's digital risk doesn't break the known rules—it sidesteps them. It doesn't exceed the threshold, it doesn't come from the restricted country, and it doesn't show up as a duplicate on a holiday. Looked at piece by piece, everything seems normal. Looked at as a whole, it is clearly something anomalous that warrants investigation.



## A smoke detector, an analogy...

A smoke detector in one or more rooms of the office is just like a rule. It waits for a binary threshold: there's smoke or there isn't. It goes off once the fire already exists. Reliable, necessary, but reactive by definition.

Now picture several networked heat sensors. Each room has a thermometer, but none of them reads a "fire" temperature. Yet the system noticed (predictive model) that three adjacent rooms rise 4°C in ten minutes, outside their normal pattern, in sequence. There's no fire yet, but there's a pattern that resembles how fires begin.

*The question isn't whether your system works. It's which message you want to receive: «the room already burned» or «the room is heating up.»*



Rules-based analytics answers one question: **did this violate a known condition?**

**The question that matters now is different:**  
*does this look like a high-risk pattern?*

## NOT REPLACE—ANTICIPATE

### Rules-based analytics remains your foundation. Predictive analytics is the layer that sees what the rules cannot.

Rules are very good at catching what we already knew we should look for. When digital risk changes faster than the rules, that approach falls short. Predictive analytics uses historical data and combinations of signals to estimate probabilities, detect anomalies, and prioritize reviews before the problem becomes obvious—or it's too late. It doesn't replace professional judgment: it directs it to where it matters most. Predictive analytics:

- Distinguishes:** Separates operational noise from real risk signals.
- Detects:** Finds behaviors that don't fit the expected profile of a client, process, or loan.
- Prioritizes:** Orders work by likely impact, not just by isolated exception.
- Anticipates:** Reduces reliance on static rules in an increasingly dynamic organizational environment.

**Continuing to do only rules-based analytics doesn't stop risk. It just leaves us *one step behind – further and further.***

#### ¿Why RISCCO?



- **Proven track record.** 17 years anticipating risk for more than 200 leading organizations in Central America and the Caribbean — headquartered in Panama and with a presence in six countries.
- **Rigor plus technology.** We combine a rigorous approach to GRC with advanced data analytics and Artificial Intelligence, so that your function not only detects known exceptions, but also anticipates patterns that the rules miss.
- **Strategists who execute.** We think like strategists and execute like specialists: international rigor, agile execution, measurable impact.

***When the room is already ablaze, they call you. Let's talk first — while the temperature is just starting to rise.***

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