



**Carreker Contacts:**

Ann Cain  
Strategic Communications Director  
972-371-1748  
[acain@carreker.com](mailto:acain@carreker.com)

Lisa Peterson  
Chief Financial Officer  
972-371-1454  
[lpeterson@carreker.com](mailto:lpeterson@carreker.com)

**Carreker's Anti-Money Laundering Filter Selected as Integral Element  
in Deloitte's Online AML Compliance Offering**

*Deloitte AMLcheck™ leverages expertise from Carreker, Deloitte, and World-Check to tailor  
AML information to each country's laws*

**DALLAS, TEXAS** (November 21, 2005) — Carreker Corporation (Nasdaq: CANI), a leading provider of technology and consulting solutions for the financial industry, today announced the integration of its AML Filter™ with Deloitte AMLcheck™, the online anti-money laundering compliance tool that helps banks, non-bank financial institutions, lawyers, accountants, real estate agents and other businesses affected by AML regulation to cost-effectively meet their AML compliance obligations.

Developed in Australia, where Carreker's fraud detection solutions already serve all the major banks, Deloitte AMLcheck™ is a secure, web-based 'Know your customer' (KYC) tool that enables businesses to perform customer checks against national and international databases and sanctioned lists, to validate the identity of customers and determine whether they are a known money launderer or terrorist financier.

Deloitte AMLcheck™ does not require any costly IT system or software implementation. Users are charged a low, flat monthly subscription fee for access and a per transaction fee for making checks. The tool also provides AML compliance training for employees to arm themselves with the knowledge to recognize attempts to launder money.

Carreker's AML Filter matches customer names against World-Check's comprehensive database of people and companies considered to be of a high or heightened risk including 100 sanction and embargo lists. Intelligence contained in World-Check is gathered from over 200,000 sources worldwide.

After the first wave of anti-money laundering laws and regulations went into effect, many banks invested heavily in solutions, only to find those solutions unsuitable as threats and laws changed or other countries imposed a different set of measures.

"As banks and other small businesses prepare to comply with increasingly more stringent anti-money laundering legislation, the need for a cost-effective compliance tool has never been more apparent, said Tim Phillipps, Deloitte AML Team Leader. "Deloitte AMLcheck™ is an advanced compliance solution that combines Carreker's years of experience in providing industry-leading risk management tools to the financial services industry with Deloitte's highly successful Forensics Practice and World-Check's industry-leading approach to politically exposed persons (PEP) identification and list management."

"Working with leaders such as Deloitte and Carreker on such a cutting-edge KYC solution for non-financial institutions is extremely exciting," said David Leppan, World-Check Founder and CEO. "As the industry-leader in the field of KYC and PEP intelligence, we are delighted to have been selected and we are certain that the combination of expertise being offered via AMLcheck™ will be extremely well received."

Thomas G. Gordon, Executive Vice President, Risk Solutions Group, Carreker, said, "The challenge for our clients is daunting. They must stay current with myriad, changing rules in different countries, ensure employees are fully trained on AML deterrence and compliance, and protect their deposits, customers, and reputations through database technology and analytics."

"The situation clearly requires trusted providers with international reach, a comprehensive solution that can be tailored to each locale – and of course a cost-effective delivery method that can keep content current. Our alliance with Deloitte and World-Check covers all those bases. As we see success in our Australian deployment, we look forward to expanding to other countries."

J.D. (Denny) Carreker, Chairman and CEO, Carreker, said, "We're delighted to join forces with two industry leaders like Deloitte and World-Check to combat the growing world-wide problem of money laundering. This alliance leverages Carreker's global risk management footprint and allows us to scale the combined offering worldwide to any organization – regardless of size."

Deloitte AMLcheck™ is currently available in Australia and there are plans to roll it out to other key markets including the US and UK in 2006.

#### **About Carreker Corporation**

Carreker Corporation improves earnings for financial institutions around the world. The Company's integrated consulting and software solutions are designed to increase clients' revenues and reduce their expenses, while improving security and increasing the value of their customer relationships. Carreker provides products and services to more than 250 clients in the United States, Canada, the United Kingdom, Ireland, continental Europe, Australia, New Zealand, South Africa, South America, Mexico, and the Caribbean. Clients include the full range of community, regional and large banks, among them more than 75 of the largest 100 banks in the United States. Headquartered in Dallas, Texas since 1978, Carreker Corporation has offices in London and Sydney. For more information, visit [www.carreker.com](http://www.carreker.com).

#### **About Deloitte**

Deloitte has extensive experience in providing AML solutions to organisations in the private and public sectors across Australia, throughout the APAC region and in the global arena. For more information visit [www.deloitte.com/au/aml](http://www.deloitte.com/au/aml).

#### **About World-Check**

World-Check is the global leader in the provision of researched, correlated and structured risk related intelligence that will dramatically reduce and mitigate your reputational, financial and compliance risk. For more information visit [www.world-check.com](http://www.world-check.com).

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