



**DELIVERS CONTROL,
CHOICE & FLEXIBILITY**




PRODUCT FLYER

ACI ANALYTICS

- **BEST-IN-CLASS ANALYTICS, MODELS AND FINANCIAL CRIME CONSULTANCY SERVICES**
- **OPTIMIZED END-TO-END FRAUD MANAGEMENT STRATEGIES BY DOMAIN EXPERTS**
- **STRUCTURED ANALYTICS PACKAGES TO MAXIMIZE THE ACI PROACTIVE RISK MANAGER™ INVESTMENT**

Perpetrators of financial crimes continue to test financial institutions' conventional countermeasures with their fraud schemes. They have a seemingly unstoppable arsenal of cutting-edge tactics, and do their best to poke holes in all facets of a financial institution's security armor.

With the diversity of fraud risk out there today, there needs to be equally diverse techniques available to manage such risk. The traditional approach of rules and models may be a foundation for fraud detection strategy, but a broader spectrum of services is required for managing today's risk.



ACI ANALYTICS INCLUDES CONSULTANCY STRATEGIES, SOPHISTICATED MODELS, STRATEGIC PLANNING AND MORE TO MEET COMPLEX RISK STRATEGY NEEDS.

FEATURES AT A GLANCE

- BEST-IN-CLASS MODELING
 - BUST-OUT AND CREDIT ABUSE
 - CREDIT/DEBIT CARD FRAUD
 - ONLINE BANKING FRAUD
 - WIRE TRANSFER FRAUD
 - ACH FRAUD
 - CREDIT RISK MANAGEMENT
- PRE-PACKAGED CONSULTANCY OPTIONS
 - IMPLEMENT
 - (RE)DESIGN
 - MAXIMIZE
- DESIGN AND CONSTRUCTION OF INITIAL RULE SET
- FRAUD TREND ANALYSIS
- RULE WRITING WORKSHOP AND USER TRAINING
- MIS, RULE AND OPERATION PERFORMANCE REPORTING
- FRAUD OPERATIONS SETUP OR REVIEW
- ENTERPRISE FRAUD RISK ANALYSIS
- MAJOR FRAUD ATTACK ANALYSIS (DATA BREACH, MASS POINT OF COMPROMISE)
- MODEL OPTIMIZATION

ACI ANALYTICS SERVICES

ACI Analytics provide best-in-class fraud analytic services and capabilities to customers. Designed to increase the effectiveness of Proactive Risk Manager and optimize financial institutions' fraud management operations, ACI Analytics includes consultancy strategies, sophisticated models, strategic planning and more to meet complex risk strategy needs.

Through the full portfolio of ACI Analytics services, ACI customers have access to sophisticated fraud detection techniques for card (ATM, debit and credit), credit abuse, bust-out, ACH and online banking fraud. ACI has created this portfolio of analytic services to address the dynamic needs of customers and the marketplace.

Within ACI Analytics, a set of ACI Financial Crime Consultancy packages was designed to deliver risk evaluation and process design capabilities in addition to provide access to global fraud experts. These bundled services, coupled with industry expertise, can be utilized to create key analytics design and maintenance options within enterprise fraud strategies.

BEST-IN-CLASS MODELING

As fraudsters get more creative and increase pressure on the resources of financial institutions, modeling techniques have to adapt to a geometric increase in possible countermeasures. ACI has responded to these customer requirements and has identified analytic services and solutions that enable customers to stay ahead of these threats.

ACI's in-house and partner modeling teams have specialized scientists and staff with deep fraud management domain expertise and experience. ACI can deliver a complete suite of advanced predictive analytic techniques including neural network models deployed to detect virtually all types of financial crime.

With ACI Analytics, ACI customers have access to a spectrum of model build techniques including third-party card fraud, bust-out, credit risk, ACH, wire and online banking fraud detection. These targeted anti-fraud strategy options will complement any new or existing Proactive Risk Manager fraud framework.

ACI FINANCIAL CRIME CONSULTANCY PACKAGES

Financial Crime Consultancy packages give financial institutions access to business, analytic and technical expertise to help support, guide and deliver initiatives related to the fight against fraud and financial crime.

ACI Financial Crime Consultancy packages comprise a broad range of proven types of engagements and deliverables, from rule optimization and operation workflow process design to repeated analysis and management information reporting.


These activities are brought together into three structured work packages — Implement, (Re)Design and Maximize — each providing a complete solution to aid optimization of the end-to-end fraud management solution. These packages are available as part of a variety of service levels.

All Financial Crime Consultancy packages include program support and access to one ACI expert team, including solution consultants, technical consultants and analytic scientists. Through these engagements, ACI offers a holistic review of customers' fraud management tactics, rules and system optimization, operational design and supporting analysis.





REVOLUTIONIZES PAYMENTS

ACI Worldwide, the Universal Payments company, powers electronic payments and banking for more than 5,000 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion in payments and securities transactions for more than 250 of the leading global retailers, and 21 of the world's 25 largest banks. Universal Payments —  — is ACI's strategy to deliver the industry's broadest, most unified end-to-end enterprise payment solutions. Through our comprehensive suite of software products and hosted services, we deliver solutions for payments processing; card and merchant management; online banking; mobile, branch and voice banking; fraud detection; trade finance; and electronic bill presentment and payment. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter @ACI_Worldwide.

www.aciworldwide.com

Americas +1 402 390 7600

Asia Pacific +65 6334 4843

Europe, Middle East, Africa +44 (0) 1923 816393

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