

FEATURES AT A GLANCE

ACCURATE

- Combines analytics, expertly defined rules and enhanced behavior profiling
- Manages risk across lines of business, payment channels and customer accounts
- Improves accuracy via advanced pattern recognition and customized scoring

EFFICIENT

- Ensures efficient staff and resource utilization via comprehensive alert and workflow management
- Enables business analysts to create and deploy rules, no programming expertise required
- Available in modules that can be deployed together or separately to suit business needs and evolving compliance mandates

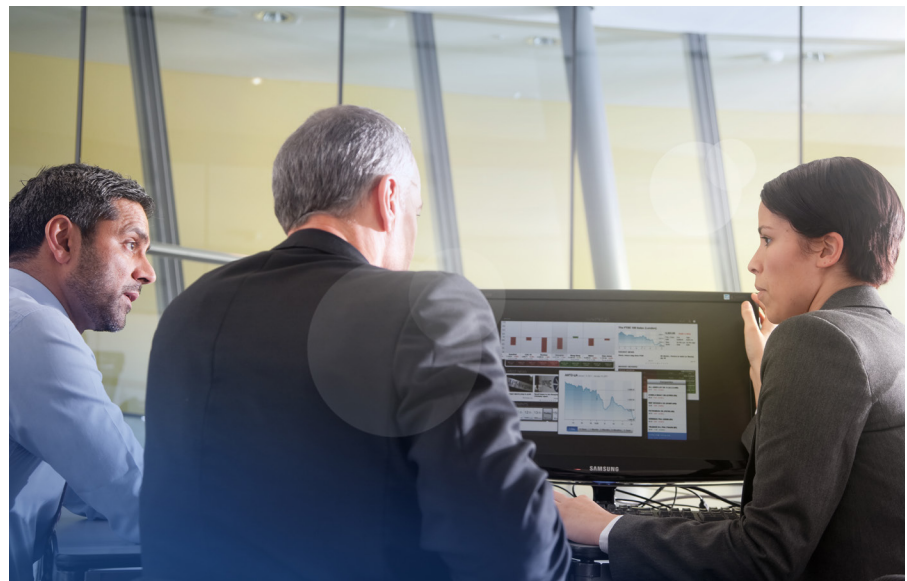
DATA RICH

- Captures and maintains financial, non-financial, structured and unstructured data providing statistics on suspicious activity
- Provides dashboards and reports of alerts and reviewer performance
- Maintains comprehensive audit trails to ensure adherence to anti-money laundering (AML) policies and procedures

ACI[®] FRAUD MANAGEMENT[™] FOR ANTI-MONEY LAUNDERING

ACI[®] Fraud Management[™] for anti-money laundering is a comprehensive transaction monitoring and detection solution that helps identify high-risk financial activity. It offers:

- **Highly accurate detection** via analytics, expert rules and behavior-based profiling across monetary and non-monetary activities.
- **Efficient workflow management** to ensure cases are managed quickly and effectively.
- **Flexible rules and alerting** to more easily comply with evolving government mandates.



ACI PROVIDES THE COMPLETE END-TO-END VISIBILITY YOU NEED TO DETECT, ASSESS AND PREVENT FINANCIAL CRIME QUICKLY AND EFFECTIVELY.

CRIMINALS TARGET THE WEAKEST LINK

No financial institution wants to be drawn unwittingly into a criminal enterprise, but that's exactly what happens when criminals target banks with weak or ineffective money laundering counter-measures. Once such schemes become known, institutions face untold losses affecting their customer bases, financial partners and brand. A reputation for integrity is one of the most valuable assets a financial institution can possess, making investment in effective AML systems table stakes.

FAST, EFFECTIVE AML DETECTION

ACI Fraud Management for anti-money laundering is designed specifically to help you quickly and effectively uncover and prevent money laundering activities across the enterprise. Its state-of-the-art analytics, expert rules engine and advanced neural network technologies, together with its comprehensive workflow and alert management, ensures you always stay one step ahead of the criminals.

RISK MANAGEMENT TAILORED TO YOUR BUSINESS

ACI Fraud Management provides the choice, flexibility and control you need to meet your global AML and compliance obligations. It offers:

- **Transaction monitoring**, across customer accounts, channels and lines of business, including both monetary (ACH, wire, bill payments, deposits, etc.) and non-monetary (address changes, password updates, balance inquiries, etc.) transactions.
- **Watch list monitoring**, including phonetic list indexation to ensure detection against names in any language. Exception lists can be made for customers in high-risk countries, and rules can be configured on the fly to comply with new governance and audit requirements.
- **Alert management and reporting**, enabling you to prioritize alerts, detect patterns and prevent potential fraud or AML events before they affect you or your customers. A comprehensive tracking database provides instant access to consolidated transaction histories, reporting losses, external communications and more, while pre-built reports ensure your analysts have the right data at the right time.
- **Scoring**, using advanced pattern recognition and neural network technology to compare a customer's financial activity with the custom model and recorded patterns of behavior for each account holder. The neural network then assigns a score reflecting the degree of risk for each transaction, enabling risk-based prioritization and alerting.

TRUE END-TO-END PROTECTION


To effectively prevent and detect money laundering and other types of fraud, a financial institution must develop an end-to-end framework for managing risk. ACI Fraud Management for anti-money laundering both monitors transactions from any channel and captures a broad view of customer activity, enabling you to gain a complete understanding of every customer's risk profile.

Leveraging ACI's 45+ years of experience in EFT and transaction security, ACI Fraud Management for anti-money laundering gives you the end-to-end visibility you need to confidently enter new markets, target new segments and roll out new services.

ACI Worldwide powers digital payments for more than 6,000 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries, as well as thousands of global merchants, rely on ACI to execute \$14 trillion each day in payments and securities. In addition, myriad organizations utilize our bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises, through the public cloud or through ACI's private cloud, we provide real-time payment capabilities and enable the industry's most complete omni-channel payments experience.

LEARN MORE

 WWW.ACIWORLDWIDE.COM

 [@ACI_WORLDWIDE](https://twitter.com/ACI_WORLDWIDE)

 CONTACT@ACIWORLDWIDE.COM

Americas +1 402 390 7600
Asia Pacific +65 6334 4843
Europe, Middle East, Africa +44 (0) 1923 816393

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