

FEATURES AT A GLANCE

FAST

- Conducts both preventive and detective fraud and anti-money laundering checks
- Leverages powerful machine learning capabilities for early warning of suspect activity
- Detects at authorization, before fraud occurs, to protect real-time payments
- Integrate new data and microservices faster to enrich fraud prevention strategy

ACCURATE

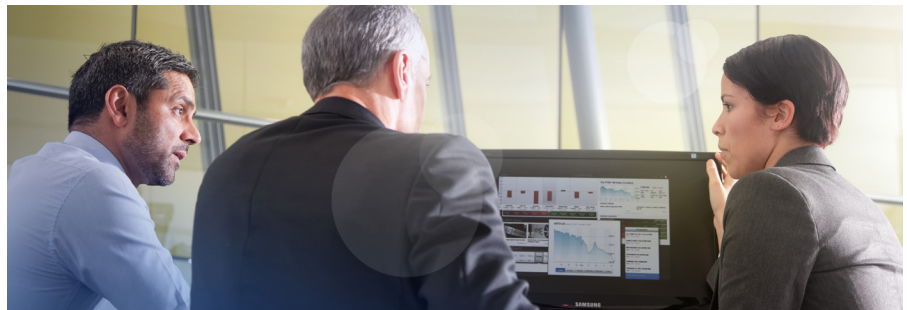
- Combines expert rules-based engine with behavior-based profiling, adaptive and predictive analytics
- Assesses all cross-channel transactions and events for a holistic view of customer activity
- Alerts account holders to potential fraud events, enabling them to easily confirm, deny transactions

FLEXIBLE

- Enables non-technical users to test, change and deploy new rules to match existing and emerging fraud trends
- Manages enterprise risk across all business lines, customer accounts and transaction types
- Orchestrates processing flows accordingly to the business needs and rules

FAST, ACCURATE, END-TO-END FRAUD MANAGEMENT

ACI[®] FRAUD MANAGEMENT[™] SOLUTION FOR ENTERPRISE RISK



ACI[®] Fraud Management[™] solution for enterprise risk is a comprehensive crime management solution that uses adaptive and predictive analytics jointly with expertly defined rules to help financial institutions like you successfully identify and mitigate financial fraud and money-laundering schemes.

Designed specifically to combat identity theft, account takeover and other fast-growing threats, it helps minimize loss and uncover more fraud faster through:

- **Best-in-class technology**, including rules-based logic, adaptive machine learning, predictive analytics and custom neural-network-based behavior profiling that together enable real- and near-real-time response
- **End-to-end visibility** across all transactions and all channels to expose and mitigate fraud, whether it's perpetrated online or via ACH/wire transfer, mobile, phone or cross-channel/cross-payments
- **Simple, effective management**, including custom-defined workflows and scoring methods, centralized auditing and automated case updates

THE MARKET CHALLENGE: FASTER PAYMENTS, FASTER CRIME

In today's mobile, digital and immediate payments world, transactions are not only initiated via a wealth of new networks, devices and channels, but they settle faster than ever before — in minutes and seconds in some cases.

Criminals are also continually evolving their attacks to exploit this speed and innovation faster than ever before, putting you under enormous pressure to protect your institution, and your customers, from the latest criminal schemes.

UNCOVER FRAUD QUICKLY, REDUCE FALSE POSITIVES AND MINIMIZE LOSSES, ALL WHILE STRENGTHENING THE CUSTOMER RELATIONSHIP

THE ACI SOLUTION: FIND MORE FRAUD FASTER

ACI Fraud Management solution for enterprise risk is designed specifically for today's fast-paced payments environment. It provides the visibility and expertise you need to uncover fraud quickly, reduce false positives and minimize losses, all while strengthening your customer relationships.

- Integrate multiple data sources through Open APIs or web services to enrich data and increase detection assertively
- Smart and configurable workflow capabilities, content management and validation to enhance, refine or improve data received
- Perform all fraud and AML checks — across all channels, geographies and lines of business — in real and near-real time to detect potential issues before they impact your customers or the bottom line
- Detect issues at authorization, before fraud occurs, to protect real-time payments
- Employ tailored workflows and comprehensive, centralized audit trails to leverage staff expertise, maximize resource efficiency and speed case resolution
- Alert users to potential issues via SMS, text, email or phone, enabling them to immediately confirm or deny transactions and improving overall satisfaction

THE ACI ADVANTAGE

DETECT KNOWN AND UNKNOWN RISKS

Traditional rules-only systems are great at detecting known threats, but can't uncover new criminal fraud strategies or zero-day attacks, putting you and your customers at risk.

ACI Fraud Management solution for enterprise risk combines rules with predictive analytics and neural network-based behavior profiling.

This potent combination enables institutions to both thwart known attacks, while creating a baseline of normal behaviors to track anomalies and expose new, unknown potential indicators of compromise. It further streamlines the process by incorporating custom-tailored workflows to maximize expertise and resources, and providing the flexibility for non-technical analysts to test, configure and deploy new rules on the fly.

The result? Fast, accurate exposure of both known and unknown threats, enabling institutions to mitigate and respond to issues before customers notice any impact.

GAIN A COMPETITIVE ADVANTAGE


To successfully compete, you must support more transactions across more channels faster than ever before, especially when faced with an influx of innovative startups and razor-thin margins.

ACI Fraud Management solution for enterprise risk is tailor-made for today's payments environment. Its potent blend of speed, accuracy and flexibility lets you confidently enter new markets, introduce new channels and support a range of customers, all while providing the end-to-end visibility, expertise and flexibility you need to minimize losses and maximize customer satisfaction. ACI Fraud Management solution for enterprise risk is the one solution you need to stay one step ahead — of both criminals and the competition.

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

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