

FEATURES AT A GLANCE

ACCURATE



- Combines an expert rules-based engine with behavior-based profiling and predictive analytics
- Integrates with ACI Money Transfer SystemTM for end-to-end wire transfer fraud detection
- Assesses outside data (e.g., deposit levels, time on books, activity status) for better fraud decisions

FAST



- Scans transfers in real time and takes immediate action
- Leverages custom scoring methods for faster, more accurate response

FLEXIBLE



- Enables non-technical users to test, change and deploy new rules to match existing and emerging fraud trends
- Applies custom workflows to approve, deny or hold wire transactions, alert reviewers to potential fraud and take action based on expert analysis

FAST, ACCURATE, END-TO-END WIRE TRANSFER FRAUD DETECTION

ACI PROACTIVE RISK MANAGERTM FOR WIRE TRANSFER FRAUD DETECTION

ACI Proactive Risk ManagerTM for Wire Transfer Fraud Detection is a complete fraud detection solution for managing wire transfer fraud risk. It enables:

- **Brand protection** with fast, accurate fraud response using a combination of ACI AnalyticsTM, expertly defined rules and proven scoring methods
- **Control** by allowing non-technical users to write, change or deploy rules to match emerging fraud trends
- **Complete end-to-end visibility** across all channels and customer activity, ensuring the right decision is made



PROACTIVELY SCAN
WIRE TRANSFERS
IN REAL TIME TO
UNCOVER FRAUD —
BEFORE IT AFFECTS
YOUR CUSTOMERS
AND THE BOTTOM
LINE.

FAST FRAUD NEEDS FAST DETECTION

Wire transfers are a critical payments type that requires advanced fraud protection due to their typical high-value amounts. They happen quickly and are irrevocable once they reach their destination.

Faced with strict transfer times and compliance guidelines, financial institutions like you need a fraud management solution that is fast, accurate and flexible enough to both mitigate wire transfer risk and reliably meet your customers' expectations.

MITIGATE RISK IN REAL TIME

Proactive Risk Manager for Wire Transfer Fraud Detection enables Money Transfer System users to leverage the ultimate in fraud detection technology, including neural networks, behavior-based profiling and expert-defined rules, to uncover fraud incidents quickly and accurately. By proactively scanning wire transfers for potential fraud in real time, it lets you uncover new and emerging fraud schemes before they affect your customers and the bottom line.

REDUCE RISK WITHOUT IMPACTING OPERATIONS

Money Transfer System's highly configurable workflow and exception handling capabilities enable payments to be scanned by Proactive Risk Manager in real time and actions to be defined based on scan results — including definition of appropriate accounting entries. Money Transfer System's ability to define time-based actions allows you to preconfigure the actions to be taken based on payment characteristics, time of day or customer risk flags.

If payments are held within Proactive Risk Manager, they are tracked in real time within Money Transfer System. Once a decision is made, Money Transfer System either automatically releases the payment or invokes hold rules, including generating notifications and posting funds to the appropriate held-funds accounts.

The result? You can mitigate fraud while keeping pace with your end-to-end payments operation, even at critical payment network cutoff times.

MANAGE RISK END-TO-END

To effectively prevent and detect fraud, you must develop a framework for managing risk across your entire organization.

Proactive Risk Manager's ability to seamlessly integrate with Money Transfer System to proactively assess all wire transfers, from any channel, across the complete range of customer activity end-to-end, ensures you have the visibility, expertise and confidence you need to detect and mitigate fraud at the speed of business.

ACI Worldwide, the Universal Payments (UP) company, powers electronic payments for more than 5,100 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 electronic bill presentment and payment services. Through our comprehensive suite of software solutions delivered on customers' premises or through ACI's private cloud, we provide real-time, immediate payments capabilities and enable the industry's most complete omni-channel payments experience.

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