ACI | UNIVERSAL PAYMENTS℠

FEATURES AT A GLANCE

ACCURATE ⊙

- Combines an expert rules-based engine with behavior-based profiling and advanced analytics
- Meets the requirements for compliance with network mandates to ensure monitoring is risk-based and reduces exposure for acquirers

FAST ◷

- Rapid response and remediation of risk-based alerts of suspect activity using powerful neural network models, machine learning and compliance/ business policy-based rules
- Provides reviewers and analysts with all analytics necessary for decisioning, resulting in an environment of rapid resolution to suspicious events

FLEXIBLE ⤸

- Interoperable with existing authorization systems and operates on a wide range of platforms
- Ingest third-party data and integrate with advanced channel partners to create a highly refined and sophisticated tool for robust merchant and terminal risk mitigation

DETECT FRAUD AT THE SPEED OF BUSINESS

ACI® PROACTIVE RISK MANAGER™ FOR MERCHANT FRAUD DETECTION

ACI® Proactive Risk Manager™ for Merchant Fraud Detection combines the power of expertly defined strategies, custom models and profiling elements for fast, accurate response to merchant fraud that will beat both business objectives and compliance requirements:

- Protect your brand and detect fraud faster by identifying subtle patterns and flagging suspicious transactions quickly
- Streamline operations by letting fraud managers define levels of priority and dynamically manage team workloads for maximum productivity

FAST FRAUD REQUIRES FASTER DETECTION

Today's merchant acquirers are challenged to not only support new payment schemes and comply with stringent PCI and association compliance requirements, but also do so while combatting ever-increasing terminal-based, online and card-not-present fraud. They need a fraud detection solution that is rapidly able to deploy new strategies across the business, meets emerging product and channel risk, provides accurate detection elements, quickly integrates with partners and effectively reduces risk.

ACI® PROACTIVE RISK MANAGER™ HAS EASY-TO-CONFIGURE STRATEGIES AND WORKFLOWS TO ENSURE FRAUD IS EXPERTLY ASSESSED AND ADDRESSED QUICKLY AND EFFICIENTLY.

DETECT KNOWN AND EMERGING FRAUD SCHEMES

Proactive Risk Manager for Merchant Fraud Detection is designed specifically to address these needs. It monitors for unusual or suspect merchant and terminal activity, while also automatically detecting abnormal or irregular transaction activity at the cardholder level. Through pattern recognition and expert rule sets deeply steeped in advanced analytics, it uncovers even the stealthiest fraud attacks, while its easy-to-configure workflows ensure that all fraud is expertly assessed and addressed quickly and efficiently.

PROACTIVELY REDUCE FRAUD LOSSES

Proactive Risk Manager identifies subtle patterns of fraudulent behavior by comparing deposit/authorization activity against the merchant's historical activity, in addition to known patterns of fraudulent behaviors. If a suspicious pattern is found, the transactions are flagged for review and then immediately and automatically sent, via easy-to-customize workflows, through an optimized business operations process to the most appropriate fraud analyst.

Your fraud reviewers can then quickly analyze specific transactions and merchant account details, transaction history and previous merchant account action — all while comparing them to known good and bad behaviors and patterns. With all the necessary data at their fingertips, on one screen, reviewers can not only process more alerts per hour, but also do so more accurately, minimizing both operational costs and risk. Proactive Risk Manager's ability to learn from experience enables you to proactively reduce merchant fraud losses.

REDUCE RISK WITH CUSTOMIZED DETECTION

ACI ensures you don't go up against fraud alone. Using our 40+ years of experience in EFT processing and transaction security, we analyze your specific fraud, transactional and demographic data and then develop a customized fraud scoring model that reflects the individual risk profile for your customers. Non-technical users can then test new rules and make changes to address new threats, and ACI regularly updates the model as your business and new fraud trends evolve. Together, we ensure you always stay one step ahead and mitigate risk.

Proactive Risk Manager for Merchant Fraud Detection ensures you have the right tools, expertise and capabilities in place to detect and stop fraud, no matter where or how it is perpetrated.

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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