ACI UNIVERSAL PAYMENTS℠

FEATURES AT A GLANCE

ACCURATE 👍

- Combines an expert rules-based engine with behavior-based profiling and predictive analytics
- Assesses all POS and ATM device activity, plus cardholder transactions for more precise fraud detection

FAST

- Provides early warning of suspect activity using powerful neural network models
- Detects and flags suspect behavior for immediate review, ensuring fast response
- Tracks queue status, reviewer and model performance to speed fraud detection and management

FLEXIBLE

- Aggregates merchant activity for seven-, 30- and 90-day periods to comply with association monitoring requirements
- Interoperates with existing authorization systems and operates on a wide range of platforms

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 rules, custom neural network models and behavioral analytics for fast, accurate response to merchant fraud. It helps you:

- **Protect your brand by** detecting fraud faster by identifying subtle patterns and flagging suspicious transactions quickly

- **Reduce losses** by immediately detecting and stopping both known and unknown fraud schemes

- **Streamline operations** by letting fraud managers define levels of priority and dynamically manage team workloads for maximum productivity

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

FAST FRAUD REQUIRES FASTER DETECTION

Today's merchant acquirers are challenged to not only support new payment schemes and comply with stringent PCI requirements, but also do so while combatting ever-increasing online and card-not-present fraud. They need a fraud detection solution that is fast, accurate and effectively reduces risk.

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 ATM device activity, while also automatically detecting abnormal or irregular transaction activity at the cardholder level. Through pattern recognition and expert rule sets, 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, to the most appropriate fraud analyst on your team or as supplemented by an ACI team.

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 that data at their fingertips, reviewers can not only process more alerts per hour, but 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.

LEARN MORE

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 Risk 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.