

## FEATURES AT A GLANCE

### ACCURATE



- Combines an expert rules-based engine with behavior-based profiling and predictive analytics
- Assesses all transactions and customer activity for more precise fraud detection
- Matches customer activity with pre-defined conditions to surface suspicious behaviors

### FAST



- Conducts both real- and near-real-time fraud checking
- Detects fraud at authorization, reducing potential losses and preserving customer experience
- Combats fraud and risk in online and offline card environments

### FLEXIBLE



- Enables non-technical users to test, change and deploy new rules to match existing and emerging fraud trends
- Eases case management via tailored workflows and automated rules-based response
- Supports online and offline fraud management, plus EMV and multi-currency capabilities

# DETECT EVOLVING CARD-BASED FRAUD FASTER, EASIER

## ACI PROACTIVE RISK MANAGER™ FOR DEBIT AND CREDIT CARD FRAUD DETECTION

ACI Proactive Risk Manager™ for Debit and Credit Card Fraud Detection is a complete fraud detection solution for managing risk in online and offline card environments. It combines the power of expertly defined rules with a custom-trained neural network model for fast, accurate and flexible response to the evolving and growing nature of issuer card fraud.



## AS FRAUD EVOLVES, SO MUST DETECTION

Despite the move to chip cards, Aite Group estimates<sup>1</sup> debit and credit card fraud will grow from about \$4 billion per year today to as much as \$10 billion a year by 2020, as criminals rush to cash in on mag-stripe

card fraud before EMV proliferates. Even with EMV, organizations face big upticks in card-not-present (CNP) fraud, as criminals evolve and adapt. To stop fraud in this ever-changing environment, you need a tool that:

- Is easy to deploy and manage
- Works at the speed of fraudster innovation
- Reduces costs

MAKE FAST,  
ACCURATE FRAUD  
DECISIONS RIGHT  
AT AUTHORIZATION  
— BEFORE THEY  
IMPACT YOUR  
CUSTOMERS OR  
YOUR BOTTOM LINE

---

## STOP MORE FRAUD FASTER

Proactive Risk Manager for Debit and Credit Card Fraud Detection is built to address the growing and evolving nature of card-based fraud. It combines expertly-defined rules, behavior-based profiling and powerful neural network analytics to identify both known and unknown fraud, quickly, accurately and effectively. Its custom workflows, automated alerts and real-time scoring ensure you make fast, accurate fraud decisions right at authorization — before they impact your customer's or your bottom line.

---

## PUT FRAUD EXPERTISE AT YOUR FINGERTIPS

Proactive Risk Manager is designed specifically to uncover credit/debit card fraud, no matter how it's perpetrated. Its powerful neural network compares the characteristics of each transaction with both its custom fraud model and recorded patterns of behavior for every account holder. Using a variety of advanced algorithms, parameters and accumulated statistics, it then assesses and scores the risk, uncovering even new and emerging patterns of fraud. It then sends alerts immediately, often within seconds of attempted fraud, to enable reviewers and issuers to decline transactions before losses are incurred.

Proactive Risk Manager's intuitive user interface and easily-tailored comprehensive workflows ensure you always have the fraud expertise you need exactly where and when you need it. Non-technical staff can create, test and deploy new rules, ensuring your fraud detection is as agile and flexible as the fraud it uncovers.

## MINIMIZE RISK AND IMPROVE CUSTOMER EXPERIENCE

By attacking fraud as it occurs, Proactive Risk Manager helps you create a virtual cycle. Since it lets you protect against all types of fraud, account takeover and identity theft, customers become more comfortable and confident using debit and credit cards for all types of transactions. Not only does this significantly improve their satisfaction and reduce your risk, but it also serves to burnish your brand and reputation, which in turn leads to improved customer retention and acquisition.

Leveraging ACI's more than 40 years of EFT processing and transaction expertise, Proactive Risk Manager is currently in place at customer sites in more than 45 countries worldwide. It provides the fast, innovative, accurate debit/credit card fraud detection you need to successfully protect your customers and your business, today and in the future.

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.

### LEARN MORE



[WWW.ACIWORLDWIDE.COM](http://WWW.ACIWORLDWIDE.COM)



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



[CONTACT@ACIWORLDWIDE.COM](mailto:CONTACT@ACIWORLDWIDE.COM)

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

© Copyright ACI Worldwide, Inc. 2017  
ACI, ACI Worldwide, ACI Payment Systems, the ACI logo, ACI Universal Payments, UP, the UP logo, ReD, PAY.ON and all ACI product names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.

AFL6292 06-17



<sup>1</sup> Aite Group, "EMV: Issuance Trajectory and Impact on Account Takeover and CNP", May 2016