



**GENERATES  
NEW REVENUES**




**SOLUTION FLYER**

# **PROGNOSIS FOR PAYMENTS**

- **CLOUD-ENABLED AND MOBILE OPTIONS DELIVER ANYTIME, ANYWHERE ACCESS TO PAYMENTS DATA**
- **BUSINESS INSIGHT TO KNOW THE WHEN, WHERE AND HOW OF THE PAYMENTS ENVIRONMENT**
- **INTELLIGENT 360° VIEW ACROSS THE ENTIRE PAYMENTS ECOSYSTEM WITH REAL-TIME ANALYTICS AND ALERTS**

As the payments industry undergoes rapid growth and change, industry participants face new competitors, legal and regulatory challenges, and fresh opportunities. This means banks, processors and retailers need to

provide cost-effective solutions and stay ahead of emerging, non-traditional payment methods, as well as look for ways to exploit new market opportunities.



**PROGNOSIS WILL TRANSFORM THE MANAGEMENT OF THE PAYMENTS ECOSYSTEM, MEANING ORGANIZATIONS CAN DELIVER A QUALITY CUSTOMER EXPERIENCE, INNOVATE RAPIDLY, MINIMIZE RISK AND INCREASE PROFITABILITY.**

**WHY PROGNOSIS?**

- **Actionable insight in real time.** Full visibility and analysis lets organizations view trends, optimize operations, improve security and enhance customer experience.
- **Fast time to value.** Prognosis delivers a rapid return on investment with a low cost of ownership.
- **Secure mobile access.** Use cloud-enabled Prognosis from an iPhone, iPad, or any tablet or device with an HTML5 browser.

The new cloud-enabled ACI Payment Service Management™ powered by Prognosis will transform the management of the payments ecosystem, meaning organizations can deliver a quality customer experience, innovate rapidly, minimize risk and increase profitability.

Cloud-enabled Prognosis helps you:

- Generate further payments revenue through successful new initiatives
- Manage compliance and customer expectations
- Ensure emerging payments fraud is managed correctly
- Manage the entire payments environment – anytime, anywhere

Designed to work with BASE24-eps®, BASE24®, Postilion®, ACI Money Transfer System™ or ACI Proactive Risk Manager™, Prognosis provides complete visibility and actionable insight, giving organizations maximum control anytime, anywhere regardless of whether they are an issuer, acquirer, processor or retailer.

**GENERATE ADDITIONAL PAYMENTS REVENUE THROUGH SUCCESSFUL NEW INITIATIVES**

The payments industry is increasingly dynamic with new players, technologies and changing consumer behavior. Today, every card issuer and acquirer has to either provide or address new services like mobile payments and social commerce to stay competitive and ahead of the game. Prognosis helps banks, processors and retailers deliver new products and services like these cost effectively so they can cross sell and attract new customers, all of which improve profitability. It also provides management for mission-critical systems that support customer retention through well performing and highly available payment services.

**ACCESS BUSINESS INSIGHT TO KNOW WHEN, WHERE AND HOW**

As Prognosis monitors payment transactions and trends in real time and historically, organizations can quickly understand changes in cardholder behavior, as well as the impact of new technologies and payment products.

Banks, processors and retailers can see where their customers are buying, and which are the most popular payment channels. This means organizations can respond proactively with appropriate solutions

and correlate payment channel and demographic information with historical data to ensure successful management of changes and growth.

## MANAGE COMPLIANCE AND CUSTOMER EXPECTATIONS

Increasing government regulations and legal compliance demand that banks, processors and retailers have comprehensive risk management strategies in place. At the same time, maintaining customer approval is critical for success in today's rapidly changing payments marketplace.

Prognosis increases the transparency of environments so organizations are more able to meet requirements while reducing the cost of compliance. It also helps proactively prevent incidents and outages to drive customer advocacy, prevent damage to brand and protect the bottom line.

### ACHIEVE A COMPLETE VIEW

Organizations can gain an intelligent 360° view across the entire payments ecosystem with real-time analytics and alerts, supported by historical reporting. They can manage multiple technologies and channels effectively including ATM, branch, online, POS and more to minimize costly outages and high-quality service delivery.

### ADDRESS THE CAUSE, NOT JUST THE SYMPTOM

Organizations can do more than identify the location of problems. Embedded links within alerts expose the root cause so banks, processors and retailers can resolve it before services are impacted. By fixing the cause and not just the symptoms, organizations can create long-term solutions and not just reactive, temporary fixes.

## ENSURE EMERGING PAYMENTS FRAUD IS HANDLED CORRECTLY

As electronic payment volumes grow and banking activity extends to the web and mobile devices, detecting and preventing financial crime is becoming more difficult.

Prognosis can help evaluate and address potential problems, regardless of where they are in the underlying infrastructure. With deeper, faster insight into fraud exposure, plus integrated, automated processes and controls, banks, processors and retailers can take immediate steps to reduce threats

### WHY PROGNOSIS?

ACI Payment Service Management offers Prognosis for:

- BASE24-eps
- BASE24
- Postilion
- Money Transfer System
- Proactive Risk Manager

IR, the company behind Prognosis, is a leading global provider of high-definition performance monitoring, diagnostics and reporting software. The creator of award-winning Prognosis, IR builds scalable, customizable solutions designed to manage continuity-critical IT infrastructure, payment and communications ecosystems.

to their own and their customers' information.

### ACHIEVE A TRUE ENTERPRISE VIEW

Prognosis aggregates alerts from multiple systems, providing a single view of many types of fraud including transfers, checking, cards, ATM and POS. Unique network visualization, data drill-down and other investigation tools help analyze suspicious activity fast.

### IMPROVE INVESTIGATOR EFFICIENCY

At the same time, organizations can reduce the number of staff needed to manage threats and ensure the highest value queues — that is, those that will impact the business most are handled first. They can also reallocate investigation tasks as necessary during peaks and troughs. Prognosis helps identify constraints and difficult alerts that need to be escalated if resolution rates drop.

## MANAGE THE ENTIRE PAYMENTS ENVIRONMENT ANYWHERE, ANYTIME

The rapid adoption of mobile devices has given financial institutions the ability to manage their payment environments away from the office. However, this presents challenges around security, connecting to correct information and potential delays in responding to issues.

Prognosis helps improve operations by letting banks, processors and retailers securely control multiple payment channels and technologies through a single view when and where they want. They have the flexibility to manage their environment on their own terms, with the assurance of secure access and the most accurate information possible.

### **RESPOND FASTER WITH MOBILITY**

Organizations can stay informed anytime, anywhere with the new Prognosis First Responder mobile app for the iPhone or iPad. They can receive, prioritize and forward alerts, and take immediate action to fix issues while on the move.


Prognosis can be accessed anywhere, anytime from any phone, tablet or device with an HTML5 browser. Banks, processors and retailers can stay informed at all times, quickly identify issues and take immediate action to insure operations perform at peak. Encrypted, role-based access keeps all interactions safe and private.

### **ABOUT THE ACI AND IR PARTNERSHIP**

ACI and IR are united in creating valuable and highly differentiated payment service management solutions for the world's largest financial institutions, retailers and processors around the world. The partnership offers Payment Service Management powered by Prognosis.



## **REVOLUTIONIZES PAYMENTS**

ACI Worldwide, the Universal Payments company, powers electronic payments and banking for more than 5,000 financial institutions, retailers, billers and processors around the world. ACI software processes \$13 trillion in payments and securities transactions for more than 250 of the leading global retailers, and 21 of the world's 25 largest banks. Universal Payments —  — is ACI's strategy to deliver the industry's broadest, most unified end-to-end enterprise payment solutions. Through our comprehensive suite of software products and hosted services, we deliver solutions for payments processing; card and merchant management; online banking; mobile, branch and voice banking; fraud detection; trade finance; and electronic bill presentment and payment. To learn more about ACI, please visit [www.aciworldwide.com](http://www.aciworldwide.com). You can also find us on Twitter @ACI\_Worldwide.

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AFL5440 08-14