

Introducing ACI's Stream Analytics Engine

Positive Profiling with Positive Results

Single Merchant Profiling Has Limitations

On average:

 **56%** of chargebacks are from customers with no history at a merchant level.

 Only **39%** of customers at present have a history of more than 60 days at a single merchant level.

Limited profiling at a single merchant level can mean:

- New customers are often seen as high-risk and declined
- The customer experience may be compromised
- Fraud and chargeback levels remain too high

The Power of Consortium Data

With the positive profiling capabilities of ACI's stream analytics engine, part of ACI's Fraud Management™ solution, hundreds of other merchants across ACI's global consortium database enrich your customer and fraud data to power:

- Increased understanding and visibility of customer behaviors
- More customized and tailored rules based on comprehensive risk profiles
- Enhanced accept rates and reduced chargeback rates
- Better control and decision making processes

Faster Payments Intelligence

The stream analytics engine enables flexible data augmentation and allows you not only to maximize ACI Fraud Management for payments intelligence, but also to deliver more flexibility in targeting fraud.

This new capability enhances the big data approach of volume and speed to the ACI Fraud Management platform.

Stream Analytics Engine

On average we have found that:

 **17% of existing customers** have more history at a global level across merchants.

 **84% of fraud** is on emails with less than eight days' history.

 **30% of new customers** have history elsewhere with ACI.

 **Only 3% of chargebacks** have an email age of more than 31 days.

Stream Analytics Engine Leverages This Advantage By:

Combining Traditional Profiling Capabilities With:



97% additional
profile fields



Global
consortium data

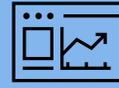


Enhanced
processing speeds

To Create Comprehensive Customer Profiles Based On:



Global and local
customer profile fields



Global and local **velocities**
using history and average
transaction value on cards, emails,
devices and IP addresses

Helping to Sort the Bad Customers from the Good by Screening the Customer — Not the Transaction



High-risk product
Next-day delivery
Nonsense disposable email
U.S. BIN
Address IP mismatch
No history of customer



Global history
300 days history
Same card
Same email
Same telephone
No chargebacks or fraud

Translating to a Range of Valuable Benefits



Increased
conversions



Reduced fraud
and chargebacks



Reduced
friction



Superior
omni-channel
experience



Stronger
customer
relationships

Stream Analytics Engine in Action — Improving Revenue and the Bottom Line

Retail results

Amending the top-six hitting rules has delivered:

- **4,427** fewer challenged transactions
- **3,264** fewer cancelled transactions
- Total value of cancelled transactions **£2,190,326 in only one month**

Telco results

Five rule amendments to target newer customers only has delivered:

- **20%** increase on revenue in one channel in seven months
- **Positive impact** on customer lifecycle

Gaming results

Stream analytics engine's strategy enhancements have delivered:

- A **59%** improvement in accept rates during the 2017 holiday season equating to **\$245K per month**
- Additional monthly **fraud savings of \$100K**
- A **28%** improvement in response time — enhancing efficiency and the customer experience