



# Expanded suite of fraud prevention analytics

- Fraud model capabilities for first-party credit abuse, online banking, ACH, debit/credit card and more
- Built by ACI and Opera Solutions analytic scientists
- Strategic alliance offers best-in-class modeling techniques

ACI Worldwide has entered into a strategic alliance with Opera Solutions to provide additional support to ACI's fraud detection and prevention teams. This alliance is one element of the ACI

Analytics initiative which ensures that customers using ACI Proactive Risk Manager™ have access to the broadest possible range of analytic techniques and expertise.



Proactive Risk Manager utilizes analytics to monitor transactions and enable customers to identify and prevent fraud. The strategic alliance with Opera Solutions will complement ACI's extensive experience creating fraud prevention analytics by providing specialized support and industry expertise around areas such as:

- First-party fraud, including bust-out and credit abuse
- Online banking fraud
- Wire transfer fraud
- ACH fraud
- Credit risk management

Opera's scientists have deep fraud management domain expertise, as well as a successful track record in applying a complete suite of advanced analytic techniques, including neural network models, to detect all types of financial crime. Opera's complementary

## ACI Opera alliance overview

### Complementary analytics

- Expertise in improving fraud detection for online banking, wire transfers and bust-out
- Easy deployment within existing ACI products; can leverage rich data from the ACI platform
- Utilizes new and existing data, developing and combining models to achieve maximum performance improvement

### First-party fraud neural network detection models

- Prevent more first-party fraud and credit abuse
- Use more granular data, including transaction, payment and nonmonetary information
- Can save tens of millions of dollars each year

expertise will provide organizations using Proactive Risk Manager a full array of agile predictive analytics to respond to virtually all fraud threats.



ACI already collects a wide range of customer data, including transaction history, payment and other critical information. Opera's models fully leverage this data, using advanced analytics to extract faint signals and patterns and find more fraudulent activity, sooner.

The addition of Opera's analytics to Proactive Risk Manager will help ACI's customers fight the constant battle against aggressive and ever-morphing fraud schemes. This alliance will help ensure that ACI's customers have access to the broadest range of analytics for all their specific needs.

Please contact your sales representative for more information about the analytics options available with Proactive Risk Manager.

## Opera Solutions overview

### Background

- Founded in 2004; 300+ employees
- Offices in New York, London, Paris, New Delhi, Shanghai and San Diego
- Leading clients in telecom, hospitality, financial services, media, consumer and industrial products

### Proprietary analytics driving insights

- Rigorous evaluation of the full suite of analytic techniques and application of most appropriate methods
- Use of next-generation analytics and algorithms - individually, or combined through advanced Ensemble techniques
- Opera is part of a consortium team tied for first place among 41,000 competitors in the Netflix Global Analytics Competition

### Unique combination of talent

- Scientific and Technical Centers of Excellence in Shanghai, San Diego and New Delhi
- Broad, deep industry experience
- Proven results solving problems in many business disciplines

ACI's risk management software protects more than 150 financial institutions worldwide.

Talal Ali Nasser  
Office Assistant, Bahrain



## ACI Worldwide

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## About ACI Worldwide

ACI Worldwide powers electronic payments for financial institutions, retailers and processors around the world with the broadest, most integrated suite of electronic payment software in the market. More than 75 billion times each year, ACI's solutions process consumer payments. On an average day, ACI software manages more than US\$12 trillion in wholesale payments. And for more than 150 payments organizations worldwide, ACI software ensures people and businesses don't fall victim to financial crime. We are trusted globally based on our unrivaled understanding of payments and related processes. We have a definitive vision of how electronic payment systems will look in the future and we have the knowledge, scale and resources to deliver it. Since 1975, ACI has provided software solutions to the world's innovators. We welcome the opportunity to do the same for you.