



# ACI Proactive Risk Manager™ for Enterprise Risk

- Enterprise fraud prevention and detection
- Cross channel and real fraud management
- Best-in-class financial crime management analytics

Advances in technology have allowed financial institutions to expand their business opportunities and open new markets across the globe. At the same time, individual consumers can now easily access a wide variety of financial products and services from virtually any place they choose to plug in a personal computer. Although this evolving environment has created new revenue opportunities for financial institutions, it has also opened the door to increased risk.

Financial institutions face ever-increasing challenges around fraud. Whether it's malware, Trojans, phishing, skimming or hacking – criminals continually dream up new fraud schemes with the intention of staying one step ahead of those trying to combat such tactics. The burden on financial institutions is to protect their customers from fraud, protect themselves from fraud losses, and comply with mounting national and international regulations and mandates.

# The ACI Proactive Risk Manager™ solution

ACI Proactive Risk Manager™ for Enterprise Risk is a complete fraud detection solution to manage risk across a financial institution's business lines and customer accounts. Proactive Risk Manager leverages the power of ACI Analytics including expertly defined rules with a variety of scoring methods for fast, accurate and flexible response to the evolving and growing nature of fraud.

Through its custom neural network technology, Proactive Risk Manager compares the characteristics of each customer's activity with the custom fraud model and recorded patterns of behaviour for every account holder it sees. It then assesses and scores the risk in near-real or real-time for each transaction using a variety of advanced algorithms, parameters and accumulated statistics. In addition, Proactive Risk Manager provides reviewers with precise reasons for the score, improving transaction analysis.

Proactive Risk Manager provides comprehensive Microsoft® Windows®-based workflow management

capabilities to fraud management, with expert rules-based strategies at the core of this process. This component builds on the fraud expertise of the staff by allowing the creation of real-time rules. Transaction activity matching a rule generates alerts, which are delivered to reviewers via a user-friendly Java™ client interface. A comprehensive set of tools enables supervisors to direct workflow and manage reviewers. Proactive Risk Manager captures and maintains statistics on fraud savings and losses and reviewer and model performance to provide valuable management information.

**Reduce fraud losses and minimise operating costs**  
Proactive Risk Manager provides a system that is easy for users to configure and reconfigure without technical help.

Proactive Risk Manager enables users to track non-monetary transactions and events in conjunction with monetary transactions for a complete view of customer activity. Users extend the system's detection capabilities by adding analytics technology.



Our software continues to underpin electronic payments in retail and wholesale banking and commerce, all the time, without fail.

**Julie Rogers**  
Finance Manager, New York, U.S.A.

### Detect fraud during authorisation

Proactive Risk Manager monitors all of a customer's transactions in real time to help detect fraud during authorisation, before it occurs, so users can incorporate fraud risk management into the authorisation process. The solution also helps combat fraud in SEPA and faster payments environments, including U.K. Faster Payments.

### Store valuable management information

Proactive Risk Manager provides a complete audit trail and stores every action undertaken by the system and each user, so organisations can use this information to measure valuable operational and system performance. The system also captures and maintains statistical data on overall business performance. All of this information enables users to identify areas to focus on to improve operational performance.

## Features at a glance

- Provides analytics strategies that match activity against a set of user-defined conditions to identify suspicious behaviour, allowing organisations to react quickly to emerging fraud
- Provides early warning of suspect activity with powerful neural network models, reducing fraud and limiting the impact on account holders
- Utilises an easy-to-use Java-based client interface to automate workflow management, increasing reviewer performance
- Captures and maintains statistical data on queue status, reviewer and model performance to provide valuable assessments
- Interoperates with an existing authorisation and end-of-day batch processing system
- Operates on a wide range of platforms
- Facilitates interoperability with BASE24®, BASE24-eps®, ACI Money Transfer System™, ACI Enterprise Banker™ and ACI Case Manager™
- Detects fraud across the entire enterprise
- Protects against a variety of financial crime techniques, including identity theft and fraud by cheque, telephone, internet, POS, ATM, e-commerce and employees
- Conducts both near-real-time and real-time fraud checking
- Provides comprehensive workflow functionality to manage alerts
- Analyses all transaction and customer information for comprehensive fraud analysis
- Detects counterfeit activity with a point-of-compromise manager
- Provides single- and multi-institution capabilities
- Offers EMV and multi-currency capabilities
- Interfaces with third-party products from SIDE International, Adepra and Eunexus



### The ACI advantage

ACI Proactive Risk Manager is used to address risk management needs at customer sites worldwide, in over 40 countries. With more than 30 years of experience in EFT processing and transaction security, ACI Worldwide is the recognised leader in processing electronic payment transactions.

### Flexible analytics engine

Proactive Risk Manager's flexible analytics engine allows users to write rules to match existing and emerging fraud trends without the need for technical resources. Users can easily modify existing rules in the system as well as segment and filter rules to match operational strategies. Rules can be either simple or complex, and users can change and deploy rules instantly to combat new fraud trends.

### Enterprise risk capability

Enterprise risk is based on the reasoning that to effectively prevent and detect fraud, a financial institution must develop a framework for managing risk across the organisation. Proactive Risk Manager provides an end-to-end, enterprise-wide fraud detection and risk management solution. It accepts transactions from any channel within a retail or wholesale bank. By capturing a broader view of customer activity with Proactive Risk Manager, financial institutions gain a complete understanding of a particular customer's risk profile. This expanded view allows institutions to better detect and prevent fraud by monitoring transactions and events across the entire range of customer activity.

### ACI Analytics services

ACI Analytics provide best-in-class fraud analytic services and capabilities to ACI customers. Designed to increase the effectiveness of ACI Proactive Risk Manager and optimise financial institutions' fraud management operations, ACI Analytics includes sophisticated models, consultancy strategies, strategic planning, and more, to meet customers' complex risk strategy needs.

Through the full portfolio of ACI Analytics services, ACI customers have access to sophisticated fraud detection techniques for card (ATM, debit and credit), credit abuse, bust-out, ACH and online banking fraud. ACI have created this portfolio of analytic services to address the dynamic needs of customers and the marketplace.

Within ACI Analytics, we've also created a set of Financial Crime Management Consultancy packages designed to deliver risk evaluation and process design capabilities in addition to providing access to global fraud experts. These bundled services coupled with industry expertise can be utilised for creating key analytics design and maintenance options within enterprise fraud strategies.



### ACI Worldwide

Offices in principal cities throughout the world  
[www.aciworldwide.com](http://www.aciworldwide.com)

Americas +1 402 390 7600

Asi, Pacific +65 6334 4843

Europe, Middle East, Africa +44 (0) 1923 816393

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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\$9 trillion in wholesale payments. And for more than 150 payments organisations worldwide, ACI software ensures people and businesses don't fall victim to financial crime. We are trusted globally based on our unrivalled 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.