

Precise, democratized and end-to-end decisioning for enterprise risk

A part of ACI® Fraud Management™ solution, ACI Proactive Risk Manager™ for Enterprise Risk is a precision-based and AI-augmented engine to stop crime in its tracks, while maintaining consumer-centricity and brand integrity.

The solution empowers flexibility and orchestrates data from each transaction's payment lifecycle — providing a precise 360-degree view of a customer.

Designed specifically to combat fraud threats, the solution is able to identify emerging threats and consumer trends by leveraging patented AI models capable of self-optimizing existing model performance, delivering market-leading precision and reduced false positive ratio (FPR).

ACI's enterprise risk solution monetizes data for financial institutions' story to scale by building enhanced consumer profiles leveraging a consumer's account data, behavioral analytics, device fingerprinting and more, scoring each transaction in real time and paving path for success.

Orchestration is a key competency that enables ACI to monitor and support a financial institution's relationship with the customer relationship — a consumer, merchant or any organization — and leverages the momentous amount of intelligent signals to ensure a transaction is secure and seamless.

DEMOCRATIZED

- Empowers organizations with qualified intelligence and signals from across ACI's global footprint to detect and prevent fraud in real time.
- Conducts both preventive and detective fraud and anti-money laundering checks
- Leverages patented and powerful incremental learning capabilities for early warning of suspect activity
- Empowered with a strong and strategic microservices framework to augment your fraud management engine

PRECISE

- Leverages digital identity features, combines expert rules-based engine with behavior-based profiling, adaptive and predictive analytics with patented AI models
- Assesses all cross-channel transactions and events for a holistic view of customer activity
- Alerts accountholders to potential fraud events, enabling them to easily confirm/deny transactions

PORTABLE

- Simple and flexible deployment into the cloud, on-premise or on-demand to suit your business goals and objectives

Institutions across the world utilize ACI's competencies to fight against money laundering, authorized payment scams (or authorized push payments fraud), synthetic identity fraud, account takeover and first party misuse.

With ACI Proactive Risk Manager for Enterprise Risk, you can:

- Empower your business with best-in-class technology, harnessing data orchestration capabilities monetizing data for your growth across ACI's global transactional footprint
- Accept payments from any method, channel, region, customer with constant monitoring of inbound and outbound intelligence, mitigating fraud and reputational risk
- Automate parts of your business to provide operational resiliency, without compromising performance and models
- Deploy AI models from day zero and monitor transactions in real time, while AI automatically updates and created new models, without adding extra hours of model updates/ refreshes
- Integrate with a single API to fight fraud in real time with custom-defined workflows, scoring and centralizing auditing, with automated case updates

Evolution of technology, while remaining compliant in a constantly changing ecosystem

The introduction of AI is transforming the ecosystem, making consumers smarter and putting the power of technology in the hands of the fraudsters. Meanwhile, with technological advancements comes the complex nature of mandates and compliances, which require significant heavy lifting. Consumers are at risk of synthetic identity fraud and financial institutions have the responsibility of ensuring a totally safe and secure environment for consumers to transact.

ACI Proactive Risk Manager is a complete solution to enrich your payments ecosystem with intelligence, precision and AI, combating emerging trends and binding your brand reputation with trust and consumer confidence to deliver a competitive edge. Save costs by automated processes, integrating autonomy in your operations with AI and orchestrating payments agnostic of the origin – all without any compromise on performance.



Uncover fraud quickly, reduce false positives and minimize losses, all while strengthening the customer relationship

Deliver competitive edge in times of uncertainty

Induce transparency, visualize and uncover fraud in real time, while reducing false-positive ratio and strengthening consumer confidence in your brand.

- Integrate multiple data sources through Open APIs or web services to enrich data and increase detection assertively
- Smart and configurable workflow capabilities, content management and validation to enhance, refine and improve data received
- Detect issues at authorization, before fraud occurs, to protect real-time payments
- Employ tailored workflows and comprehensive, centralized audit trails to leverage staff expertise, maximize resource efficiency and speed case resolution
- Alert users to potential issues via SMS, text, email or phone, enabling them to immediately confirm or deny transactions and improving overall satisfaction
- Additionally perform all fraud (including AML) checks — in real and near-real time to identify transaction anomalies, run transactions against lists and build a shield around your brand reputation



ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure, and scalable software solutions enable leading corporations, fintechs, and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

LEARN MORE

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