



RiskNet[®]

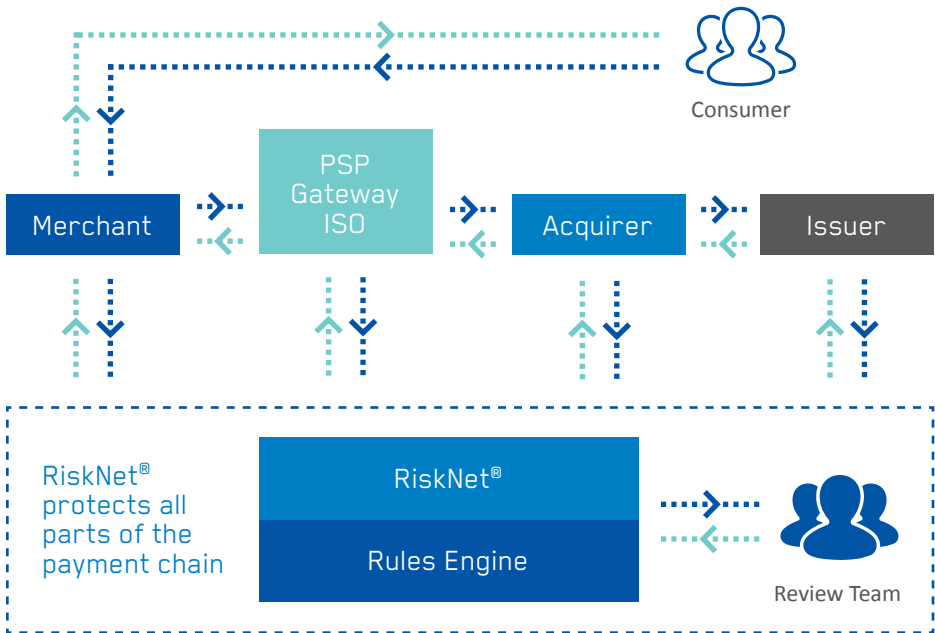


Real-time detection and prevention of fraud

RiskNet[®] is widely acknowledged as best-in-class. It is a real-time and near real-time self-service rules engine for the detection and prevention of fraud and other suspicious transactions, and can be supplied as licenced software or software as a service. It supports all card scheme recommended rule sets and can be deployed with or without neural models - SmartScore[®].

RiskNet[®] is a modular solution designed to protect the entire payment chain.

- RiskNet[®] Acquirer is designed for merchant risk management and fraud detection for POS, ATM and PSP Acquirers
- RiskNet[®] Issuer is designed for fraud detection for card issuers, covering all card payment types e.g. credit, debit, pre-paid, private label, e-wallet etc
- RiskNet[®] Real-Time Rule Manager provides high performance front-end transaction validation as part of the authorisation process, enabling transactions to be declined real time at source



Key Features

- Self-service and easy to use
- Supports multiple neural models – 20+ with SmartScore®
- Real-time and near real-time modules
- Rules wizard with extensive statistical rules capability
- Interface to auto rules generator - SmartRule®
- Supports all card scheme recommended rule sets for issuers and acquirers
- Supports single and multiple bank member deployment
- Protects all payment channels and payment types including i-banking and m-banking
- Interface to real-time dashboard and BI reporting tool - SmartIntelligence™
- Auto and interactive cardholder alerting by SMS, email or voice with SmartAlerts™
- Supports small or large merchant portfolios – 10,000 to 10,000,000+