

A woman with dark hair pulled back, wearing a light blue button-down shirt, is sitting at a desk and looking at a laptop. The background is a bright, out-of-focus office setting.

RiskNet<sup>®</sup>

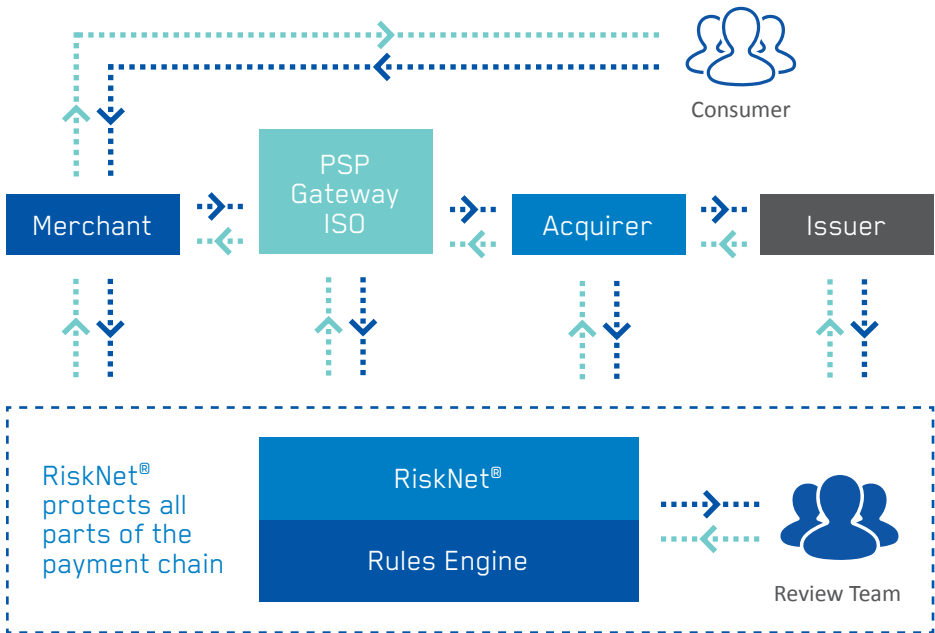


Real-time detection and prevention of fraud

RiskNet<sup>®</sup> 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<sup>®</sup>.

RiskNet<sup>®</sup> is a modular solution designed to protect the entire payment chain.

- RiskNet<sup>®</sup> Acquirer is designed for merchant risk management and fraud detection for POS, ATM and PSP Acquirers
- RiskNet<sup>®</sup> 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<sup>®</sup> Real-Time Rule Manager provides high performance front-end transaction validation as part of the authorisation process, enabling transactions to be declined in 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+