

Enterprise Fraud Monitoring & Prevention Solution.



Many enterprises find themselves needing to monitor their operations, prevent fraud and protect the image they send out to their customers. Protecting institutions and customers from financial losses becomes harder as new channels are introduced; therefore, enterprises start to work 24/7 and more complex analyses are needed.

That's why we have developed InACT® to help you meet extreme flexibility needs, provide tighter and wider integration to your enterprise systems and rapidly deploy preintegrated nature.

InACT® in Action!

InACT® is a modular application that monitors and prevents transactional fraud, internal misuse, operational faults, and transactions that are contrary to legislation.

InACT® protects your institution and your customers against malicious transactions. The solution offers a flexible user experience working in coordination with other back-end and front-end applications. It can easily adapt to the existing working environment of business users through its customisable menus.

Extreme Flexibility.

Database management:

- Any database schema
- Any business flow

Data collection:

- Real-time
- Near real-time CDC (change data capture)
- Batch
- File upload

Covering Fraud.

- Issuing fraud
- Acquiring fraud
- Internet banking fraud
- Mobile banking fraud
- Call centre fraud
- Branch operations fraud
- Internal [employee] fraud
- Internal control

InACT® Business Benefits.

- Enterprise wide risk management platform covering all channels
- Customer/merchant-centric fraud detection monitors fraudulent activities through all transactions and channels
- Lower false/positive ratio allows for risk management without influencing customer experience
- Risk prevention against modern scams, such as man-in-the-middle attacks/browser scams/mobile fraud
- Allows business users to create complicated scenarios using a GUI-based scenario creation wizard
- Optimised business workflow to improve operational efficiency thanks to higher level of achievement in detection/prevention
- Allows business users to create customer/employee profiles to identify unusual behaviours Includes case management for investigating/correlating cases and creating histories
- Allows analysts own files (suspicious customer/employee list) to be uploaded to InACT® and used in different scenarios
- Fraud analysis using geolocation, device profiling, white lists and black lists
- Capability of wide integration with back-end and front-end solutions
- Assignment of best suited alerts to team members through risk aware workload distribution
- Audit proof operation with full audit logs, four-eyes principle, alerts and actions history
- Real-time, near real-time, and batch scoring/monitoring
- More than 10x automatic outbound checks with IVN® and TTS
- Point-of-compromise feature for identifying place of fraud (CPP common point of purchase)
- Licensed per channel, number of accounts and modules, thus lowering TCO and increasing ROI

Multi-institution & Maker Checker.

InACT® has multi-institution design, which can serve more than one institution and business unit at the same time even within a single installation. The authorisations defined in InACT® are at institutional and organisational unit level.

Maker-Checker feature enables authorised business users to approve changes and definitions made by another user in the team, such as changes in scenario definitions.

InACT® Technical Features.

- Flexible data structure
- SQL-based script definition
- SQL-based statistics definition
- File upload to database
- Web-based application, developed with Java
- LDAP integration
- Multi-language support for user screens
- Multi-institution and multi-organisation support

InACT® Enterprise Multi Channel, Multi Purpose Risk Management System

