



# InACT®

## Anti-Fraud Solutions



Fraud detection and prevention has become more important in recent years as the result of rising digitalization trends around the world effecting finances the most. As new technologies and standards are introduced, it becomes more challenging for companies to protect their customers against fraud attacks and maintain good business reputation. Therefore, fraud issues have become more sensitive and need more sophisticated approach.

With more than 27 years of experience in payments and anti-fraud business, we offer banks, financial institutions, factoring companies, insurers, telecom operators, FMCG companies, and retail end- to-end anti-fraud solutions. Developed by intelligent methods, our offering includes enterprise fraud detection & prevention, internal fraud management, and relationship network analysis and business consultancy.

### Core Business Benefits of InACT®

- Protect your customers from fraud attacks and cybercrimes in an omni-channel world at all customer channels
- Stop all types of transaction-based misconduct attempts by employees, customers, policyholders, brokers, agencies, experts, and service stations
- Examine risky transactions with the highest risk score first through a risk- based approach which displays the risks associated with various entities such as customer, employee, and branch
- Detect and stop fraud attempts with predictive anomaly detection methods which cannot be identified easily by business users
- Discover sophisticated fraud rings and network easily by working across disparate internal and external data sources
- Stop losing money from occupational fraud and increase revenue
- Minimize revenue loss caused by fraud with the help of data analytics and advanced technology
- Make better decisions and realize innovations which you can create added value for your business
- Optimize workforce and improve productivity decreasing operating cost



## InACT® Offerings

### InACT® Enterprise Fraud Detection & Prevention

In an omni-channel world, fraud protection has become a critical matter for customer satisfaction. When you accomplish protecting your customers from fraud attacks, your business is able to keep existing customers thus create brand loyalty.



With InACT® Enterprise Fraud Detection & Prevention Solution empowers your institution by detecting and preventing transactional fraud at all customer channels. It is a complete solution to protect financial institutions, payment service providers, and banks, and their customers against external fraud attacks such as cyber-crimes that may occur through payments.



### InACT® Internal Fraud Management Solution

Occupational fraud is one of the major cause of revenue loss in organizations. According to Association of Certified Fraud Examiners (ACFE), occupational fraud costs 5% of revenue in large organizations. Without a sophisticated solution, organizations have hard time to stop occupational fraud as it takes approximately 18 months.

Preferred by leading institutions, InACT® Internal Fraud Management is an innovative software solution that helps organizations detect and prevent occupational fraud covering transactional employee misuse, corruption, internal misconducts, operational system errors, and compliance breaches. Moreover, InACT® Internal Fraud Management is an audit proof solution that logs every transaction and makes an organization ready for periodic audits.

### InACT® Euler Predictive Anomaly Detection with Intelligent Methods

Machine learning and advanced data analytics come into prominence in rapidly changing markets with decreasing profit margins. Consequently, companies make more investment in artificial intelligence technology to offer better services and product portfolio. When it comes to fraud detection and prevention, companies can only protect their customers from sophisticated fraud attacks with revolutionary technologies.



Taking fraud solutions to the next level, Asseco SEE has developed InACT® Euler to stop fraud via intelligent methods which provides predictive anomaly detection. We know that each company is unique with its data and relevant risks arising are specific. Therefore, we offer a tailored solution

and business consultancy with InACT® Euler ensuring more effective detection of anomalies. Furthermore, the solution facilitates decision-making processes and serves as a reliable guide.

## Visual Relationship Analysis Application

Fraud is an ever-increasing problem for banks, payment service providers, insurance companies, telecom operators, and governmental bodies and it becomes more difficult to discover and prevent organized financial crimes among various entities such as customers, staff, experts, service station staff and portfolio managers. Only a sophisticated anti-fraud solution can help financial institutions to discover such fraud rings.



Presenting a critical layer in fraud detection, institutions can discover sophisticated fraud rings and network easily with Visual Relationship Analysis Application by working across disparate internal and external data sources. Whether financial or non-financial relationship, the main outstanding feature of the engine is the advanced graph display that reveals hidden connections in data.

## Asseco SEE Fraud Consultancy

Our more than 27 years of payment & fraud business know-how makes us proud to offer consultancy services. With Asseco SEE dedicated anti-fraud team, our goal is to support you in creating a sustainable infrastructure that identifies fraud attempts at the lowest cost.

### The consultancy scope includes but not limited to:

- Help identify the risks of fraud at digital channels that institutions are exposed to and develop policies to fight against fraud in accordance with corporate policies
- Learn recent fraud trends and customer behaviors and identify the anomalies in the transactions
- Increase operational efficiency by reducing the number of false alerts
- Design a feasible business process that is compatible with the new infrastructure
- Maintain an update of the system established by regular reporting against changing fraud trends

## Leading financial institutions have chosen InACT® for

- Online channels
- Mobile transactions
- Branch transactions
- Call center operations
- Debit card operations
- Internal control
- ATM transactions
- POS transactions
- Credit card operations
- Universal Money Transfers
- SWIFT
- SEPA operations
- Employee fraud

**InACT® processes more than 50 million transactions per day**

## InACT® Features

**Omni-channel protection:** Protects customers at all channels through payments

**Predictive anomaly detection:** Helps detecting fraud with intelligent methods which business users cannot identify easily

**Risk management:** Improves false/positive ratio and increases detection accuracy for risk management without influencing customer experience

**Scenario creation:** Enables business users to create complicated scenarios using SQL wizard

**Workload distribution:** Distributes workload effectively among users with alerts through risk awareness

**Wide integration:** Integrates seamlessly with back-end, front-end, internal and external solutions

**Audit proof:** Makes audit operations with full audit logs, four eyes principle, alerts and actions history

**Profile creation:** Identifies unusual behaviors with various profiles such as a customer, merchant, ATM, employee, and agent.

**Point-of-compromise:** Detects at which location fraud occurs and ensures that the monitoring system is keeping up with the latest threats

**Visual relationship analysis:** Reveals fraud rings, “who is who” and “who knows whom” across multiple channels

**Advanced graph display:** Allows users to view suspicious money transfers and/or relationship among various entities

## More Features

International compatibility

Flexible data structure

File upload

Platform independent

LDAP integration

Multi-lingual

Multi-institutional & multi-organisational

Available for payment processing centers