Criminal enterprise can bring illicit gain, but income from illegal activities must be well concealed for offenders to use the money. The basis of money laundering is to move the money through financial institutions so that it appears to be legitimate income. The worldwide value of laundered funds is estimated to be as high as US$1.5 trillion.

Criminals often target institutions that are known to have weak or ineffective money laundering counter measures. If illicit funds can be laundered easily and without detection, an institution could be unknowingly drawn into active involvement with criminals and become part of the criminal network. Evidence of such complicity has damaging effects on the attitudes of other financial intermediaries and regulatory authorities, as well as on customers. A reputation for integrity is one of the most valuable assets a financial institution can possess. Understandably, financial institutions around the world are proactively investing in effective counter measures to combat this growing menace.

**The ACI Proactive Risk Manager™ Solution**

ACI Proactive Risk Manager is a comprehensive monitoring and detection solution that helps identify unusual activity and offers a fast track to compliance. Proactive Risk Manager offers the power of expertly defined rules and strategies for fast, accurate and flexible response to the evolving money laundering problem. For those institutions requiring advanced levels of analytics with a business-intelligent solution, a custom neural network can be added to provide an increased level of risk protection.

**Comply Quickly and Cost Effectively**

Proactive Risk Manager provides a robust Microsoft® Windows®-based client/server component that can be implemented quickly and cost effectively in order to comply with emerging government regulations. This component offers efficient workflow-management capabilities, with expert, rules-based strategies at the core of this process. A package of best practice rules is available at implementation. Proactive Risk Manager builds upon the expertise of staff by allowing the ongoing creation of additional rules in real-time to address evolving reporting requirements and new money laundering schemes.

Transaction activity matching a rule generates alerts that are delivered to investigators. A comprehensive set of tools enables investigators to further analyze the transaction in relationship to the customer's historical activity on all related accounts. Supervisors are provided with management tools to efficiently direct workflow and manage investigators for optimal performance. Proactive Risk Manager maintains a comprehensive audit of transactions and investigator actions, offering a record of all activity to show compliance with anti-money laundering policies and procedures.

**Further Identify and Reduce the Risk of Money Laundering**

Proactive Risk Manager also offers a custom neural network scoring engine. This component uses advanced pattern recognition technology to give users a highly effective way to detect potential money laundering activity.

Proactive Risk Manager compares the characteristics of all customer activity with the custom model and recorded patterns of behavior for each account holder. The neural network then assigns a score reflecting the degree of risk for each transaction. Money launderers have
become more creative in their methods of laundering funds. Proactive Risk Manager’s powerful neural network technology identifies these more complex schemes.

Institutions are striving to increase operational efficiency for over worked staff. Proactive Risk Manager’s scoring engine lowers false positive alerts, allowing staff to concentrate on the highest risk activity. Investigators are also provided with reasons for the score, improving analysis of the activity.

**Automate Time Consuming Manual Processes**

In addition to the built in workflow capabilities of Proactive Risk Manager, the optional ACI Automated Case Management System™ provides the sophistication and flexibility needed to automate manual anti-money laundering policies and procedures. The system offers an adaptable architecture that easily accommodates existing processes while providing a controlled, automated environment for adding and refining future case management procedures.

Customers can model, validate and deploy new processes from a central location. The Automated Case Management System automatically queues and distributes work assignments, monitors their completion in accordance with current policies, and issues alerts or invokes escalation procedures when necessary.

**The ACI Advantage**

Proactive Risk Manager is being used to address risk management needs at over 45 customer sites worldwide. There are also over a thousand financial institutions that receive risk management services from processors using Proactive Risk Manager. Twenty-four hours a day, seven days a week, ACI provides excellent customer service — from proven project implementation methodology to daily ongoing production support from local offices around the globe.

**Meet Business Goals**

ACI Proactive Risk Manager’s components can be implemented separately or together. Many customers choose to first implement the rules-based strategies as it can be done quickly and cost effectively to comply with government regulations. The custom neural network scoring engine can be added later.

**Experience, Expertise**

Every second of every day, more than 530 organizations around the world rely on ACI Worldwide solutions to power online payment systems in both emerging and traditional channels. More customers use our software to manage higher payment volumes, of greater diversity, across more platforms and geographies, than any other provider in our field. Since 1975, ACI has consistently provided payments software solutions to the world’s innovators. We welcome the opportunity to do the same for you.

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