With this unified approach, Fiserv customers experience the power of operating on a consistent platform for multi-payment type, cross-channel fraud and money laundering protection.

Financial Crime Risk Management

Increase analyst efficiency through higher detection rates, reduce false positives and aggregate alerts from multiple detection sources—including those that are non-Fiserv. Through a common platform, you also realize reduced maintenance costs, hardware expenses and vendor overhead in your financial crime prevention operations.

Financial Crime Risk Management comprises the following solutions from Fiserv:

- AML Manager and Fraud Risk Manager™ for fraud prevention, anti-money laundering, trade surveillance and internal (employee) fraud protection
- FraudLink® for check, deposit, kiting and ACH (eCheck) fraud mitigation
- FraudGuard® for digital check imaging protection against forgery, counterfeits and alterations

Industry Accolades

Each of these solutions has a strong market position:

- AML Manager from Fiserv ranked #1 in the Anti-Money Laundering System Sales League Table for the second consecutive year (IBS Publishing, April 2009), and has appeared 4 years consecutively in Gartner’s list of AML vendors (Hype Cycle for Governance, Risk and Compliance Technologies, Gartner, July 2009); more than 600 clients now use AML Manager across the globe
- Fraud Risk Manager was voted one of the top anti-fraud software solutions by *OpRisk & Compliance* magazine (June 2009 and 2010); the solution went on to be recognized by IDC Financial Insights as the overall leader in Payment Fraud Prevention Market (Dec 2009), “based mainly on a powerful combination of broad functionality with strong professional services and customer support”
- FraudLink is used by more than 75 percent of the top 125 financial institutions in the U.S. and Canada, all of the top financial institutions in Australia and 90 percent of top financial institutions in the U.K. and Ireland
- FraudGuard is installed in seven of the top-10 U.S. domestic financial institutions and is a market leader in check image fraud detection
- Chartis’s 2009 and 2010 *Financial Crime Risk Management Report* placed Fiserv as one of the overall leaders and, in December 2009, Fiserv was voted the Best Financial Crime Prevention Supplier by the large volume of financial institutions that take part in the *Banking Technology* Readers Choice Awards 2009
Multi-Channel Fraud Solutions

Fraud Risk Manager
Fraud Risk Manager provides real-time detection for various forms of fraud including check fraud, debit card fraud, credit card fraud and identity theft. Fraud Risk Manager identifies a range of fraudulent activity across multiple channels, product lines and geographies, giving you a holistic view to effectively mitigate risk and reduce fraud losses. Once alerts on suspicious activity have been generated, a step-by-step workflow with built-in case management drives users through investigation, case tracking and reporting within one fully integrated environment.

Internal Fraud Risk Manager™
Detects internal (employees, contractors and temps) fraud through monitoring behavior and any links to suspicious customers that might indicate internal fraud. Once alerts on suspicious activity have been generated, a step-by-step workflow with built-in case management drives users through investigation, case tracking and reporting within one fully integrated environment.

Check Fraud Detection

FraudLink On-Us
FraudLink On-Us, optimized with predictive analytics, goes beyond traditional rules-based detection to increase precision, reduce false positives and enable improved decision-making. The system utilizes an analytical model, and existing transaction data processed by FraudLink, to calculate the probability of fraud providing scored results that prioritize suspects and more accurately detect fraud.

FraudLink ACHeCK
FraudLink ACHeCK protects you from the threat of fraudulent eCheck debits to checking accounts via the ACH network. By leveraging the FraudLink On-Us engine, ACHeCK identifies ACH electronic items that are out of sync with normal customer behavior—resulting in the detection of suspicious activity. ACHeCK can also assist in early identity theft detection by alerting you of unusual debit patterns within an account.

FraudLink Deposit
FraudLink Deposit helps financial institutions worldwide stop deposit fraud before losses occur. The system utilizes an advanced method of comparing current account activity with organization-set rules, fraud trends and normal, established customer behaviors. As a result, you can avoid large losses from deposit, new account and ATM deposit fraud, while protecting customers. The system is so effective that a return on their investment can be realized less than six months. In addition, FraudLink Deposit quickly identifies account takeovers, often a factor in identity theft schemes.

FraudLink Kite
FraudLink Kite is a self contained, fully integrated solution that shields against check-kiting schemes by exposing high-risk activity for quick, decisive action. The system’s image processing, workflow monitoring and online research capabilities increase efficiency and dramatically streamline the suspect review process. In addition, on-screen viewing and decision-making eliminate mountains of paper reports. For example, users can access check images, identify “red flag” indicators and get immediate online access to transaction history, daily float statistics and balances. FraudLink Kite also ensures effective controls for targeting suspicious activity, providing detailed information tailored to your needs. Most financial institutions eliminate a majority of their kiting losses once the system is installed.

FraudLink PC
FraudLink PC lets you mitigate check and eCheck fraud without the cost and complexity of mainframe systems. Through powerful check, deposit and eCheck fraud detection capabilities, it delivers maximum fraud protection in a single, PC-based solution. The system effectively identifies fraud attempts that were undetected or unreported in the past—allowing you to react before devastating losses occur.
FraudLink PC analyzes and compares established check writing and deposit patterns with account history and user-specified rules to identify suspicious activity.

Predictive Analytics
Predictive Analytics from Fiserv amplifies the powerful alert capabilities of FraudLink to automatically score (from 1 to 1,000) potential risk factors and detect the likelihood of fraudulent check activity.

Check Imaging Solutions:

FraudGuard Counterfeit Detection
FraudGuard Counterfeit Detection automates the analysis of the key areas on the face of a check—identifying virtually any inconsistency. The system automatically interrogates all static printed fields on the face of a check, including financial institution name and logo, check, account and routing numbers, name and address, marks, lines, font type and size, to ensure that their placement, size, and content match those found on the legitimate check used for each account.

FraudGuard Positive PayPLUS
Fraud Guard Positive PayPLUS is a comprehensive check fraud solution designed to automatically verify payee line information in addition to check number and dollar amount, and matches it with the “checks issued” file provided by the a corporate customer. With the addition of automated payee line interrogation, all relevant fields are verified to ensure that no check alterations go unnoticed.

FraudGuard SecureSeal
Positive PayPLUS is offered with optional Secure Seal encoding. With Secure Seal, a unique seal is printed on the face of the check when it is issued. Encrypted inside the seal is information unique to that check—including payee name, dollar amount and account number. If there are any discrepancies between the information identified within the actual check fields and the information encoded in the Secure Seal, they will be marked as exceptions for review.

FraudGuard Signature Verification
FraudGuard Signature Verification uses fast and highly accurate multi-engine, digital interrogation technology to automatically authenticate the validity of check signatures, quickly detecting any alterations or forgeries to checks. By automating the check signature verification process, the dollar threshold for inclearings review can be lowered cost-effectively, making it possible to review considerably more checks with fewer resources.

Compliance Solutions

AML Manager
A comprehensive anti-money laundering solution, it identifies a range of money laundering and terrorist financing activities across multiple channels, product lines and geographies, giving financial institutions a holistic view to effectively mitigate risk across your organization.

AML Manager monitors financial transactions such as cash and check deposits, and wire transfers, and alerts you to the appearance of suspicious activities. Once alerts have been generated, a step-by-step workflow with built-in case management drives users through investigation, case tracking and reporting within one integrated environment. The system can be combined with additional Risk & Compliance solutions for a consolidated and integrated view for improved risk prevention and management.

AML Manager for Insurance
This solution is designed specifically for life insurance companies provides a comprehensive anti-money laundering platform for policy monitoring, investigation, tracking and regulatory reporting.

Regulatory Reporting
and Management Information

Suspicious Activity Reporting
When a case results in a decision to file a suspicious activity report (SAR) with the regulator, AML Manager can automatically
generate, populate, validate and output a report in the specific format dictated by the local FIU. Whether it is a “paper” document format like a PDF or an electronic data format such as XML or CSV, AML Manager can implement support for that format. Solution experts will work with you to correctly translate your business data on to any report.

**Currency Transaction Reporting**

Local regulations might dictate a threshold-based requirement to report large currency transactions. AML Manager can ensure compliance with these regulations via its direct reporting mechanism. This automatically produces a Currency Transaction Report (CTR) when detecting reportable instances, saving the manual overhead of going through an alert and a case each time. Where needed, AML Manager can also support concepts like corrections and acknowledgements and, as reporting requirements change over time, Fiserv can support for any new specifications.

**Integrated Alert and Case Management**

**Case Investigation Manager**

Stand-alone or with our fraud crime risk management case management solution, Case Investigation Manager integrates with third-party detection engines to offer a user-friendly environment for organizing, prioritizing and managing suspicious cases. Supporting documents can be easily attached to a case, and a full audit trail including the complete case history, a detailed log of all alerts and actions taken and reports filed is automatically recorded for review by regulators.

**Watch List Filtering**

Stand-alone or fully integrated with the financial crime risk management solution, Watch List Filtering alerts are generated if a match is found when checking customers or transactions against a specific watch list such as OFAC. Fiserv automatically checks transactions of new or existing customers against black lists or exception lists as required in real time or in match mode.

**IAT Watch List Filtering**

Financial institutions are assisted with regulatory and processing compliance with the new International ACH Transaction (IAT). The solution accepts IAT transaction data, comparing it across multiple sanction lists and internally maintained “false positive” databases.

**Services**

Our services combine unrivaled delivery services with product knowledge, ranging from consultancy and implementation to training and support. They include:

- Business consulting (including fine-tuning services)
- FIU report requirement services
- Project management
- Training and workshops
- Implementation services
- Project management
- Hosting your AML solution in an ASP environment
- Programming services (including customizations)
- System administration
- New environment business analysis

**Connect With Us**

For more information on Financial Crime Risk Management solutions from Fiserv, and how they can benefit the financial activities of government entities, please contact us at 1-866-618-6798.