

# Action Optimizer for Early Detection™

*Reduce credit and fraud losses while encouraging use by high-value customers.*

## Feature Highlights

### Your Benefits

**Action Optimizer for Early Detection can help you:**

- Effectively manage accounts from the first day of use
- Reduce losses by the early detection of high-risk accounts
- Stop fraud immediately
- Grow balances to build revenue
- Extend cross-selling to high-value accounts
- Move safely into new markets
- Achieve an ROI in a year or less

### Key Features

- Predictive analytics for risk management
- Unique ability to fuse masterfile, transaction and credit bureau data into a single behavior score
- Scoring engine that can post scores to customer database, existing decisioning applications or Early Detection
- Implementation with existing processing systems, applications or as a standalone solution

“How do I handle this new account?” That’s one of the most important questions a credit card issuer like you can ask in today’s turbulent economy.

Delinquencies are up. Roll rates are accelerating. Unemployment and layoffs are mounting, leaving customers with less funds for payment and fewer financial options. At the same time, you’re facing increased competition, heavy churn, new market segmentation and growing regulatory pressure -- not to mention a rising fraud rate that is costing banks billions of dollars every year.

You need new account assessments immediately – not months from now -- to minimize losses, enhance revenues and enter emerging markets with confidence. The good news is that ALI Solutions (“ALI”) can help you achieve these goals with Action Optimizer for Early Detection.

### Assessments from the First Day of Use

Early Detection is a comprehensive software solution that drives the rapid scoring of new accounts. Account assessments that traditionally took three to six months can now be accomplished after the very first transaction – accurately, efficiently and automatically.

Our innovative technology automates the fusion of transaction data with third-party data sources such as standard industry codes, credit bureau data, application data and enterprise relationship data. Based on this data, Early Detection uses predictive analytics to assess both the risk and the revenue potential of new accounts.

As a result, you can immediately predict the likelihood that an account will experience late-stage delinquency and initiate direct customer contact while the relationship is still intact. You can also calculate the probability that a new account’s purchase transactions are fraudulent. At the same time, you can accurately gauge the profit potential of new accounts and extend appropriate offers to maximize revenues.

In short, Early Detection offers you the ability to develop a proactive strategy to reduce risk, contain fraud and leverage new business opportunities – even in the most uncertain markets.

### Early Detection of Risk, Fraud and Revenue Potential:

Action Optimizer for Early Detection provides a fast, accurate and effective assessment of every new account in terms of risk and reward.

### Early Detection of At-Risk Accounts

With Early Detection, your Early Months on Book (EMOB) assessments can be taken to a new level of effectiveness, accuracy and efficiency. Preemptive risk management strategies can help you identify “at-risk” customers from the very first transaction -- before they become delinquent or too costly to resolve. In addition, Early Detection allows interaction when customers are generally easier to contact, more responsive and still eligible for different options such as refinancing and repricing.

Early Detection can also be applied to reactivating accounts. Event-based decisioning is triggered for inactive accounts that have new transactions and spending activity. This means you can quickly take preemptive risk actions, revoke unused credit lines and reduce latent credit risks.

### Immediate Fraud Identification

The use of multiple data sources enables the rapid deployment of custom models and decision strategies. As a result, Early Detection can accurately identify fraudulent accounts at the first transaction. The solution can also automatically queue possible fraud accounts for further investigation, helping to reduce risks while improving account management efficiency.

### Enhanced Revenue

By identifying high-value, low-risk accounts, you can extend credit lines to grow balances and increase revenues. These accounts can also be targeted for cross-selling activities. In addition, you can move with greater safety into new or emerging markets, backed by the ability to accurately determine the potential for both revenue and risk.

## Proven Solutions Driving Profitable Contact Centers

- 4 of the world's top 10 financial institutions 10 Financial Institutions
- 10 of the top U.S. Credit Card Issuers
- 12 of the top 20 U.S. Auto Finance Companies
- 4 of the top Processing Centers Top U.S. Telecommunications Companies

**Deployment to ROI  
in under a year**

### Part of a total risk management solution

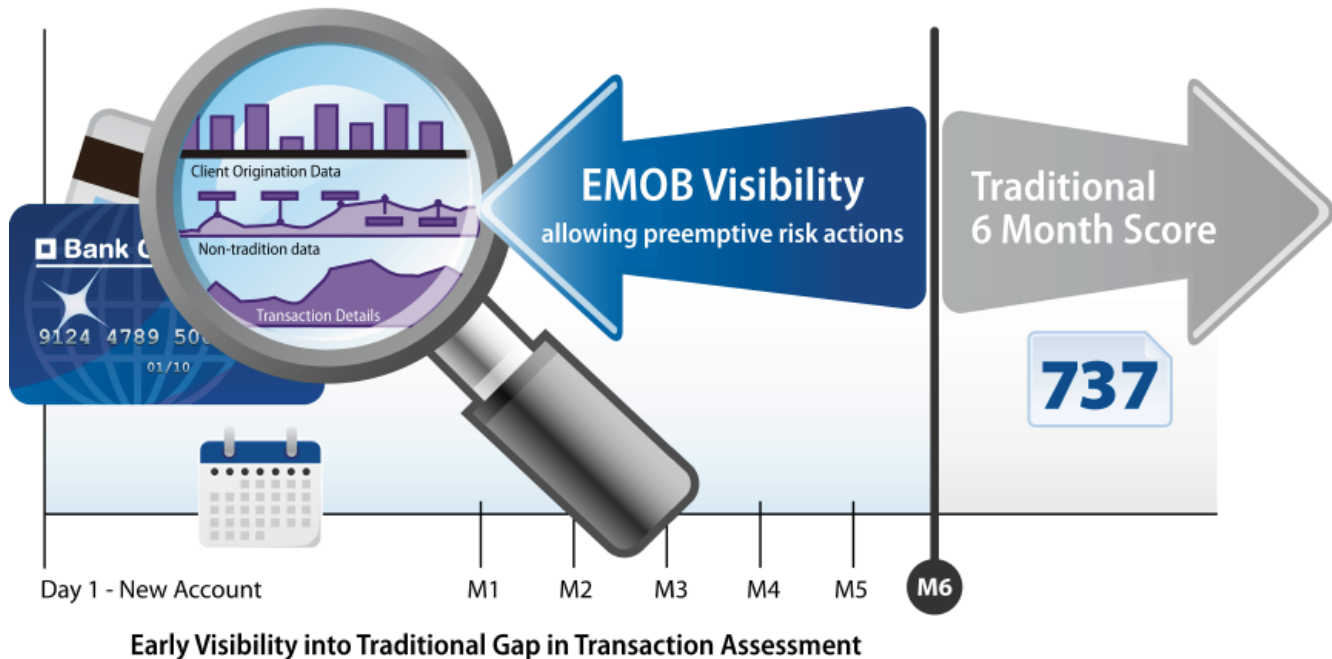
Early Detection is an integrated part of the Action Optimizer Suite, an event-based analytic decisioning solution to support preemptive risk management. The suite also includes Action Optimizer for NSF™, a predictive analytic software solution that minimizes payment-and-deposit risk while increasing the accuracy of float/hold decisions.

With the Action Optimizer Suite and other solutions from ALI, today's companies can develop effective, efficient and highly proactive strategies to cut their losses, boost their revenues and strengthen relationships with the customers they value most.

**Contact us today at [info@alisolutions.com](mailto:info@alisolutions.com) to enable your credit operation to collect more money and improve your loan loss results, quickly and without risk.**

## ActionOptimizer for Early Detection

*Preemptive Risk Decisioning for Early-Month-on-Books*



### About ALI Solutions™

ALI Solutions provides event-based analytic decisioning applications that empower consumer financial services organizations to preemptively manage risk and improve profitability. ALI's solutions automate the fusion of transaction data with third party data sources to dynamically execute credit, fraud and collections policies that solve immediate business problems while easily adapting to future industry challenges. For over 16 years many of the world's most successful companies throughout North America, the United Kingdom and the Asia Pacific region continue to choose ALI because its applications are proven to help businesses mitigate losses while delivering millions of dollars in bottom line benefit.

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