

FRAUD SERVICES

ASL has partnered with First Data for its fraud solution. The First Data Alert service is based on the ACI Proactive Risk Manager software provided by ACI Worldwide. First Data Alert operates in near real-time to identify those transactions that are indicative of fraudulent activity through the use of predetermined rules. Alerts are created when a transaction violates one or more rules and are prioritised through the use of configurable queues. Analysis of these alerts and the subsequent blocking of a card, if warranted, can assist in reducing losses resulting from card fraud.

First Data Alert™ can be provided as a pure technology service whereby you can access the application through Insight2, First Data's client extranet site. This Self Service option is accessed using a standard Internet browser and secure digital certificate authorisation and is available 24x7.

First Data can also assist with the provision of a set of best-practice rules for use when first implementing the First Data Alert™ service. These rules are formulated in accordance with current fraud trends and have proved to be successful in identifying card fraud. The active use of First Data's dynamic rule strategy enhances the ability to combat the constantly changing fraud environment and differentiate genuine customer spend.

Key elements of our Fraud service are:

- Based upon a leading fraud application, used by many Australian and global Financial Institutions
- Alerts delivered 24x7 on a near real-time basis
- Detection of fraudulent transactions and prevention of further exposure by early identification corrective Action
- Access to a First Data managed, dynamic rule strategy based upon industry trends
- Specific custom rule changes based on your individual requirements
- Reasons for each alert provided based on the criteria defined in the rules
- Secure access for transaction and fraud data monitoring and reporting

Why ASL?

ASL specialises in providing a range of wholesale payments services to financial institutions. ASL provides high quality, value for money and efficient service to its Members. ASL has partnerships with best of breed service suppliers to ensure that it can bring to its member clients the best solutions possible to their financial payments needs.

ASL has operated for over 20 years supporting Australian Mutual organisations, was the first non-bank to hold an Exchange Settlement Account, and has an enviable performance record. ASL is an approved deposit taking institution and is supervised by the Australian Prudential Regulation Authority.

For further information on this, or any ASL product, please contact:

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