

# ACI Worldwide Enhances Risk Management Suite with Workpoint™

ACI Worldwide provides software solutions that help ensure electronic transactions are processed reliably and safely, 24 hours a day. ACI also provides some of the world's largest financial institutions with international and domestic wholesale payments and financial message processing solutions. ACI has more than 1,900 employees worldwide and offices in principal cities around the globe.

## ACI Seeks Comprehensive Process Management for Risk Solutions

ACI Worldwide offers a solution suite of risk management products that help financial institutions mitigate and manage risk. Part of this solution suite includes the ACI Automated Case Management System.™ The solution allows businesses to define processes for researching and resolving cases, including investigation activities, resources, timeframes, escalation paths and process alerts. The Automated Case Management System provides a framework to better manage and automate activities and processes for a variety of market verticals, such as anti-money laundering (AML) and card, merchant and enterprise fraud.

To round out its risk management suite, ACI wanted to integrate a flexible business process management (BPM) engine into the core of its case management system. Such an engine would enable better coordination of manual activities and system interactions, and improve all underlying processes that occur during fraud investigations. To address its need for BPM, ACI ultimately decided to embed Workpoint.

“Several of our customers were requesting and requiring complex workflow,” said Mike Amick, senior product manager at ACI. “So, Workpoint was a perfect fit.”

## Workpoint Ensures Compliance, Combats Money Laundering

The Automated Case Management System powered by Workpoint offers financial institutions with a flexible BPM engine, enabling them to effectively and efficiently meet industry challenges. Workpoint also provides ACI's AML customers with substantial benefits.

“If an institution fails to comply with AML regulations or has too many suspicious activities, it often results in an audit,” Amick said. “These institutions will then have auditors who come in for months at a time and comb through their detailed information and processes. It ultimately costs the business a lot of time and money.”

Workpoint helps ACI's customers eliminate audit risk by tracking and supplying what activities were investigated, how they were investigated and what actions were taken. Since all process activities and tasks are managed under Workpoint's repository, it provides the centralized auditing and reporting needs required for regulatory proof of compliance.

“Workpoint is an excellent fit in this space because there are so many regulations and processes mandated by the AML regulatory bodies,” Amick said.

## Workpoint Provides Customization and Market Differentiation

Since being fully integrated, Workpoint has become an integral part of the Automated Case Management System. In addition to providing process tracking and efficiency, the solution allows organizations to customize processes across multiple payment verticals.



torque (tôrk)

: a rotational force. ←an automobile engine delivers torque to the drive shaft→; also : a measure of the effectiveness of such a force that consists of the product of the force and the perpendicular distance from the line of action of the force to the axis of rotation.

“With Workpoint’s BPM engine, we now have the ability to customize activities, and track and assure that investigation processes are followed each and every time,” Amick said.

Amick added that although workflow is becoming a standard requirement for many risk management solutions, the technology is often hard-coded, which doesn’t allow for much flexibility or modification. ACI’s use of Workpoint, on the other hand, offers a pure component architecture, dynamically linking application subsystems as reusable components. With Workpoint, new components can be easily integrated into an organization’s existing application infrastructure. Moreover, this can be done without expensive workflow recoding, retesting or redistributing.

“With Workpoint, we don’t have to redeploy the entire application when process changes are required, which is a huge advantage,” Amick said. “Workpoint also allows us to execute multiple process maps under one Automated Case Management System deployment. This gives us the ability to meet emerging enterprise demands.”

By embedding Workpoint, the Automated Case Management System was one of the first risk management solutions to offer flexible and comprehensive BPM.

“Workpoint provided us with a competitive advantage in the risk management space, and allowed ACI to be on the forefront of this technology,” Amick said. “Workpoint has definitely differentiated the Automated Case Management System’s offering in the market.”

Workpoint: BPM with Torque

IT environments requiring high performance and high throughput need more than a standard BPM engine, they need a BPM engine with torque. Workpoint is world-class BPM that is differentiated from any other solution on the market today. To date, Workpoint is the only BPM solution with two native engines, offering both a native Microsoft® .NET version and a pure Java™ J2EE version. These interoperable engines, along with a component architecture provide maximum performance and scalability enabling organizations to seamlessly automate, manage and optimize dynamic, high volume business processes across the enterprise. With its powerful, stateless runtime engine, Workpoint is BPM that manages processes throughout the entire lifecycle. It’s BPM with torque.

About Workpoint LLC

Workpoint LLC provides world-class business process management to organizations across the globe spanning various industries, such as healthcare, insurance, manufacturing, banking and retail. Whether used as an embeddable component or as a standalone solution, we provide our customers with the technology to seamlessly automate, manage and optimize dynamic, high volume business processes across the enterprise. Workpoint LLC is a wholly-owned subsidiary of Planet Group, Inc.

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