



## EarlyDetection System™

Improves early-month-on-books management of your credit card portfolio by accelerating new account assessment for risk, fraud and revenue.

### Challenge

Times have changed for credit card issuers. In an already tense competitive card environment marked by prime market saturation, constant customer turnover, and global competition, issuers face challenges much greater than masked bandits.

- To grow organically and increase revenues, they must enter new markets where both the stakes and the risks are high
- To reduce risk, they need to quickly identify which new accounts might end up in collections
- To reduce losses and increase profitability, they must combat the rising fraud rate, which costs banks billions of dollars annually
- And they need to do all of this quickly—at the point of first use by a new account—before lost revenue potential, risk or fraud threatens profitability

Do you really have the six months it traditionally takes to determine which new accounts will grow, which will become too risky to sustain and which will commit fraud? Isn't it more profitable, competitively smarter, and safer to take action in the first days after an account is activated?

Wouldn't it be ideal if you could, as early as Day One:

- Reduce losses by early identification of high-risk new accounts
- Stop fraud immediately, before it became a major item on your P&L
- Grow potential revenues by identifying deserving customers and then rewarding them with appropriate account level line management decisions

### Solution

EarlyDetection System from Austin Logistics drives rapid scoring of new credit cards accounts, decreasing the traditional 3-6 month assessment gap between origination and behavior scores. As an industry first, this solution aggregates traditional and non-traditional data sources to determine the risk, fraud and/or revenue potential of new accounts, as early as the first day of transactions.

- **EarlyDetection for Revenue**—Predicts a customer's value and propensity to respond to a particular offer. Early identification of high-value, high propensity customers drives early loyalty and revenue generation through cross-selling, rewards programs, and actions such as reduced APR fees and balance transfers offers.
- **EarlyDetection for Risk**—Determines account settings such as optimal credit line, cash advance withdrawal limits and shadow limits.
- **EarlyDetection for Fraud**—Identifies fraudulent behavior on the first transaction of account activity, including application fraud, identity theft, synthetic fraud and more. It also provides precise information to minimize fraud losses and assist with account authorization blocks when needed for balance containment purposes.

Do you really have six months to waste?

### About EarlyDetection System

EarlyDetection System is a complete software solution that includes predictive analytics, simulation capabilities, champion/challenger testing and precise decisioning at the account level.

EarlyDetection System is available as a standalone solution or hosted through the top card processing systems. Clients have a choice of custom or pooled models for the predictive analytics component included in the solution.

### Specifications

#### Server Requirements

#### Architecture

- Operates on a wide range of platforms supporting Java Virtual Machine 1.5 or above

#### Hardware Requirements

- Minimum 2, scaling up to 8 Processors
- Example servers include Sun Fire, Dell PowerEdge and Intel Server

#### Supported Operating Systems

- Red Hat 7 and above
- Solaris 8 and above

#### Software Requirements

- Oracle 9i or 10g
- JDK 1.5 or above

#### Integration Capabilities

- Java Database Connectivity
- IBM WebSphere MQ
- Flat Text Files or XML Files
- FTP, HTTP, or E-mail

#### Client Workstation Requirements

#### Hardware Requirements

- Minimum—2.x GHz Processor, 512 MB of RAM

#### Software Requirements

- JDK 1.5 or above

#### Supported Operating Systems

- Windows 2000, XP



### About Austin Logistics

Austin Logistics is the leading provider of event based decision support solutions that create value from every customer interaction. For over 15 years we have helped industry leaders manage risk across the customer life cycle from acquisition through the collection of outstanding debt.

Our company provides the technology, analytics and domain expertise to identify and reduce credit, fraud and collections payment risk, as well as retain and grow good customer relationships.

Austin Logistics' leverages its proprietary decision-engine platform to non-intrusively integrate into clients' existing infrastructure and provides a complete and measurable return on investment inside a year.

Austin Logistics is headquartered in Austin, Texas and maintains business and development offices throughout the United States and in Asia.

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