



NSFGuard®

Is a predictive analytic software solution that minimizes payment risk by identifying high-risk and fraudulent payments and increases the accuracy of the float versus no-float decision.

Challenge

Your customer makes a payment to his credit card balance or makes a deposit to his checking account and wants to access his full funds or his full line of credit shortly after the payment is made. Making the additional funds or credit line available may help maintain a high level of customer satisfaction, but at what risk? The key to growing a healthy portfolio is maintaining the intricate balance between customer satisfaction and the risk that the check/debit payment received from your customer will not clear.

Innovative Solution

Each payment processed is scored and evaluated for a non-sufficient funds hold. NSFGuard recognizes high-risk and out-of-pattern transactions and assigns a float versus no-float decision depending on predefined thresholds and business strategies. Float decisions are further assigned a strategy and specific action and all transactions are logged for reporting purposes. For each payment assigned a float, NSFGuard determines the percentage of payment to make available and the duration of the float.

At the core of NSFGuard is a set of highly predictive models that utilize your customer data, including; transaction (amount, type, date), point of sale, and data from multiple company relationships. Data from external sources can also be aggregated to strengthen the accuracy of the prediction. Models are built that recognize high-risk and out-of-pattern characteristics and predict the probability of good and bad payments.

The NSFGuard deployed solution includes:

- Proprietary predictive analytics
- Advanced technology deployment platform for rapid time to production
- User-friendly interface, business user can easily manage strategies—without IT involvement
- Integrated champion/challenger testing
- Flexible, highly accurate monitoring and reporting

NSFGuard 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.

Features and Benefits

- Use the precision of analytics to assess and reduce “credits” allocated to NSF customers based on faith that their checks are good
- Reduce losses in excess of NSF fees
- Accurately predict account performance and set policies at the account level
- Increase customer satisfaction and retention from low-risk, high-valued customers by allowing full access to their funds or credit line
- Increase revenue from your high-valued credit card customers by allowing immediate access to their full line of credit

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 a leading provider of analytic software and custom modeling solutions that use predictive intelligence to drive more profit from every customer interaction.

Austin Logistics determines the optimal treatment for each transaction by collecting disparate data from multiple sources and applying advanced modeling techniques. All Austin Logistics products are designed to deliver a six-month Return On Investment.

Austin Logistics, established in 1992, is headquartered in Austin, Texas. The company maintains business and development offices throughout the United States and in Asia.

Contact Us

www.AustinLogistics.com

Headquarters

Phone: 512.328.8215

E-mail: info@AustinLogistics.com

Asia Pacific

Phone: 65 6327-5263

E-mail: AsiaPacific@AustinLogistics.com

UK & Europe

Phone: +44 (0)870 803 1983

E-mail: UKEurope@AustinLogistics.com

WWW.AUSTINLOGISTICS.COM