



**Indue's Orion Financial Crimes service provides fraud management, anti-money laundering and counter terrorism financing monitoring, and sanctions checking for our clients across Australia and New Zealand.**

At Indue, we understand the way financial crime has evolved considerably, with technology now playing an increasingly significant role. The complexity of financial crime is also growing as 'professional perpetrators' relentlessly seek innovative ways to exploit vulnerabilities.

According to the latest AusPayNet FinCrimes Report:

- Annual payments fraud in Australia amounts to over \$500 million per annum on cards and cheques;
- The overall amount of fraud on Australian cards is up 16% and continues an upward trend; and
- The rate of fraud on all Australian cards has increased 11.5% to 74.7 cents per \$1,000.

In response to the upward trend in serious financial crime in Australia, we continue to develop and invest significantly in our intelligence platform, Orion Financial Crimes, to address these key threats, disrupt criminal activity and help protect Australian businesses and consumers.

Indue's Orion Financial Crimes solution is fully hosted and managed by our local team here in Australia. This provides Indue with direct control over its entire group's systems and services enabling Indue to provide a cohesive value chain and a consistent level of service and support.

Indue provides dedicated and experienced product and service teams who are committed to delivering a solution that best meets our client's needs and provides an efficient and cost-effective service.

The Orion Financial Crimes solution is able to be provided as a modular or end-to-end service which monitors, identifies and takes action on suspect transactions, minimising the cost of financial crimes and disruption to your business.

Powered by ACI's PRM and IBM's Safer Payments\* platform, Orion Financial Crimes integrates human and artificial intelligence with machine learning algorithms to deliver a 24/7/365 fraud monitoring solution. This solution is monitored and managed by an Australian based team of experienced officers and analysts, creating a financial crime prevention centre of excellence.

## 2017 INDUE FINANCIAL CRIMES SNAPSHOT



## WE HELP PROTECT YOU AGAINST THREE PRIMARY THREATS

### FRAUD

**The Orion fraud management service monitors, identifies and takes action on suspect card transactions.**

Our expert team has built a strong reputation within the industry as one of Australia's leading aggregated fraud monitoring services, saving our clients over \$1 billion in 'at risk' funds since 2003.

The service is managed by our 24/7/365 Australian based specialist analytics and operations team who ensure our fraud detection rules and parameters reflect the latest market intelligence.

### AML/CTF

The Orion anti-money laundering counter terrorist financing (AML/CTF) service monitors transactions for unusual patterns, to detect account activity that may be reportable under the Australian Anti-Money Laundering and Counter Terrorist Financing Act.

### SANCTIONS

At times economic sanctions can be applied to individuals and can take the form of barriers, on financial transactions. Where financial transaction restrictions are mandated, the Orion team is able to screen selected payment channels or accounts against the list of names provided by DFAT.

## NPP AND ORION: THE SAFEST WAY TO FASTER PAYMENTS

**With the introduction of the NPP and faster payments comes the increased risk of faster financial crime activity. To combat this risk Indue has combined our two flagship products, NPP and Orion Financial Crimes to deliver a fast and safe way to transact. Indue has amped up our Orion solution to ensure financial crimes will be tracked in real-time, just as faster payments will now be processed. When you partner with Indue, we work with you to integrate our market leading Financial Crimes solution with your business needs and risk appetite**

With over 14 years' experience in financial crimes, payments and settlements, the Indue Orion Financial

Crimes team is well placed to help protect your business. Our scale enables us to be responsive in a fast-moving global fraud environment.

Our clients include banks, credit unions, major retailers and mortgage lenders to name a few. As Indue is a full service financial services provider including card issuing, card acquiring and also delivering NPP—Indue is uniquely placed to seamlessly manage all products through a single solution.

Our diverse client base allows our team to access an extensive data sample, enabling us to identify fraud trends quickly and deliver a rapid response.

## HOW INDUE MINIMISES FINANCIAL CRIMES



### A UNITED APPROACH

The Orion Financial Crimes team collaborates with our clients, stakeholders, peers and industry committees to ensure that as part of the Financial Services Sector, we are collectively helping to protect the marketplace. Through working collaboratively we are better positioned to enhance our protection products and services.

Indue represents its clients at an industry level to keep everyone up-to-date with industry matters, as well as ensuring that their perspectives are considered by the broader industry.



### BIG DATA

At the core of the Orion Financial Crimes solution is data management. By aggregating all of our clients transactions through one service, we are able to design and deliver data-rich, intelligent solutions.

Indue's access to a wider data sample enables our team to identify fraud and emerging fraud trends quickly and efficiently. At all times, Indue guarantees the integrity of information and the customers' right to privacy.

# Orion Financial Crimes

Your Security | Our Expertise

indue



With over 50 years' experience in the payments and settlement industry, the Indue team is well placed to help you pioneer the new payments frontier. Our experience and scale enables us to be responsive to the changing needs of our diverse markets.

*We **listen**, we **learn**, we **lead** the way for faster, simpler, smarter payments.*

**CONTACT US TODAY TO DISCUSS ORION FINANCIAL CRIMES.**

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