



# Your Payments Under your Control

## Manage your entire payments environment like never before.

With the rapid change in the payments industry, you face new competitors and regulatory challenges as well as the ever increasing risk of fraud. So how do you provide cost-effective solutions and minimize risk?

And how do you stay ahead of new payment methods, exploit openings in the market, and stay abreast of mandates like EMV and SEPA?

IR Transact brings deep visibility to your entire payments environment with a detailed view inside and beyond your payments hub. It gives you business insights to payment transactions and trends in real time.

With this in-depth intelligence at your fingertips you can pro-actively optimize your entire payments environment.

And there's more. You don't need to wait until a problem occurs before you fix it. IR Transact provides predictive analytics that alert to problems fast and can prescribe and automate recovery.

## Get to your problems before they get to your customers.

Using data created from over 25 years of real-world customer history, IR Transact predicts potential problems. But you don't need to worry about being flooded with alerts that are not yours to manage.

You'll only be alerted to problems that relate to your role, not your colleagues.'

And of course you have choices. You can follow the alert's blueprint and take action fast by viewing all the elements involved, and the diagnostic information related to the alert.

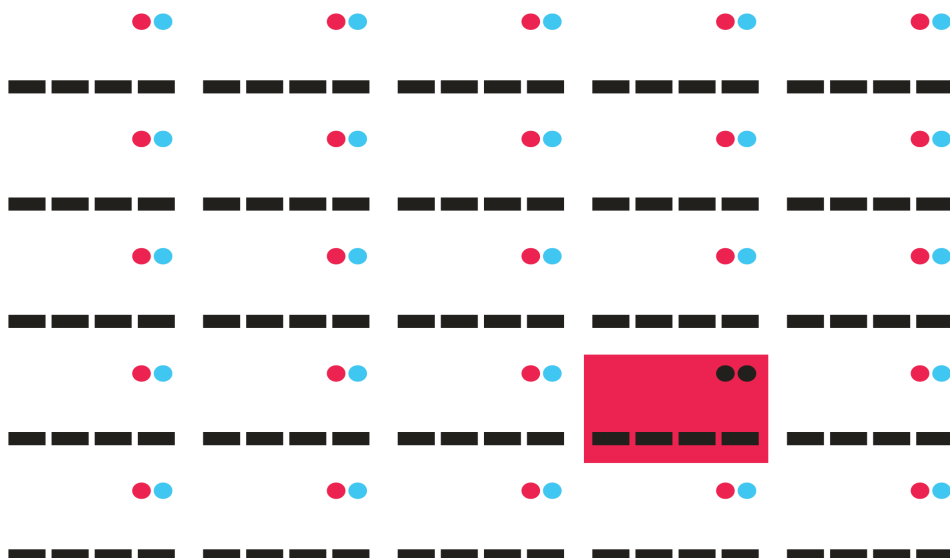
Or you can let IR Transact prescribe recovery with predefined action paths for common system problems. You can modify these or create new ones that are unique to your environment.

You might choose to collect information to determine the issue's source and status, or provide analysis of the problem and suggest corrective action.

You can even automate commands to run defined recovery procedures.

And because problem prediction, prescription and automation work seamlessly with IR Transact security, you don't need to worry about things getting out of hand or running away with themselves.

You always have control. Only the people and processes you authorize will have access to these autonomic actions, and you have control over how much data is kept and who sees it.





## How will you benefit?

- Reduce transaction costs and increase revenue with new payments initiatives
- Improve compliance and customer satisfaction
- Ensure payments fraud is handled quickly and correctly
- Manage your entire payments environment anytime, anywhere
- Predict, prescribe and automate problem resolution

## Less risk. More Peace of Mind

### **Beat fraud and stay compliant.**

Increased visibility and control of your payments environment gives you the insight you need to meet requirements as they change. You can spot patterns in data to stop problems in their tracks.

IR Transact helps you respond to issues faster, so you can prevent outages and get back to doing what you do best.

IR Transact also has a vital part to play in providing fraud system assurance and risk management readiness. This ensures the fraud system is ready to handle simple or complex fraud attempts, and to make sure the overall risk management program is balanced and allocated efficiently.

Powerful network visualization, data drill-downs and investigation tools help you analyze suspicious activities and respond immediately.

A unified view across your Payments environment promotes faster and more focused crossteam collaboration, enabling you to increase investigator efficiency.

### **Remove the guesswork.**

IR Transact also brings peace of mind that you're complying with standards. Deep insight to interconnected technologies and channels across ATM, branches, online, PoS and more, removes the guesswork around compliance.

You can stay up to date with the ways your customers want to pay. And with a 360° real-time view, sophisticated analytics and reporting you have the power to make better payment decisions.

## Optimize your Payments

### **Get the insight you need to make the right improvements**

IR Transact means you can do more than just avoid past problems. You can be proactive in your planning through insight to usage and growth patterns across multiple payments channels.

You can see where customers are buying and the most popular payments channels. This means you can innovate with solutions like mobile and social payments to cross-sell and attract new customers, all of which improve profitability.

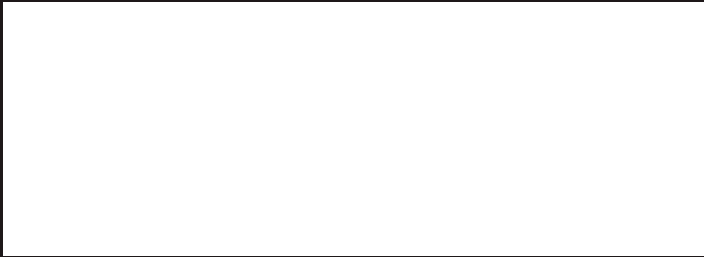
And with intelligent predictive alerts, prescriptive actions and service automation you can predict and manage trouble before it starts, and even avoid it all together.

### **Secure access on your terms**

When it comes to responding to issues, every second counts. Now you can stay informed anytime, anywhere with IR Transact First Responder.

This mobile app means you can securely receive, prioritize and forward alerts, and take immediate action to fix issues while you're on the move.

Whether you're in the office or on the go, IR Transact ensures your payments are under your control.



# Who are IR?

The modern world relies on a complex array of technologies to keep turning. IR's aim is to simplify that complexity.

We provide insights, monitoring and support to keep your business-critical systems running as they should.

More than 1,000 organizations in over 60 countries rely on IR's experience management solutions.



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