

Account's Intelligence Sharing Solution

Enabling Dynamic Data and Fraud Intelligence Sharing

The availability of accurate data is at the heart of any successful initiative. Individual organisations, entire industries – and indeed nations – have long identified the benefits of pooling information to gain greater benefit from it. Data sharing, across organisational or other boundaries, can lead to the production of a wealth of intelligence that is only available when combining and examining the available data elements as a whole.

But combining data from many sources so that it can be used effectively has proved to be a major hurdle to overcome. The *Intelligence Sharing System (ISS)* has been designed by Account, in conjunction with the UK payments industry, to solve this problem. Truly scalable, it can be rapidly deployed at any level, from within part of a single organisation to supporting inter-Governmental initiatives. It is used by the top retail banks and financial institutions in the UK, together with UK Payments Administration Ltd and Law Enforcement Agencies (Dedicated Cheque and Plastic Crime Unit – DCPCU), to fight card and payment fraud.

The Challenge

Whatever the requirement, data to be shared is likely to originate from diverse and disparate sources, and it can be an exceptional challenge to collect, collate, cleanse and analyse the various data elements to produce a coherent picture from which conclusions can be drawn and executive action planned.

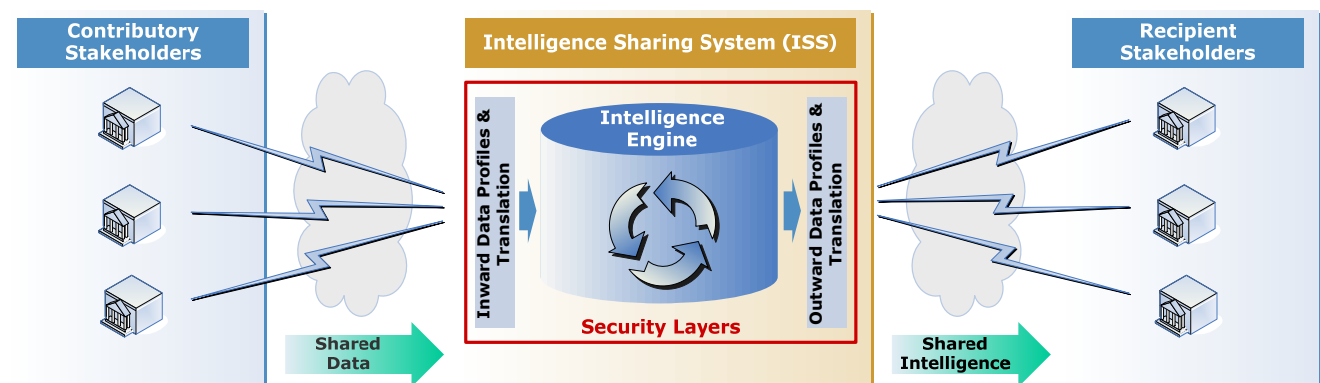
There are typically four aspects to overcome when considering data sharing:

- enabling organisational output channels to **identify and share** the appropriate and relevant data with other interested parties in a regular, homogeneous, useful and secure manner,
- **extracting intelligence** by appropriate cleansing, enrichment, and effective and consistent analysis of the shared data,
- effecting **receipt back into the organisation** of the resultant intelligence, and finally
- empowering relevant organisational resources to **initiate and fully execute actions** appropriate to the intelligence input received.

The Account Solution

The key to a successful dynamic data and intelligence sharing solution is to address the four challenges identified above in a manner that has as low an impact as possible on the organisation from a number of different perspectives, including cost, technology, people and operational processes. This should be underpinned by a truly flexible environment that can, pro-actively, rapidly and easily adapt to change.

The **Intelligence Sharing System (ISS)**, designed, built and maintained by Account on behalf of the UK payments industry, is a state of the art solution that elegantly and effectively addresses these challenges and is complemented by an enhanced feature and functionality set.



The diagram on the previous page provides an overview of its operation. It illustrates how a multitude of different stakeholders are able to securely contribute data into the ISS, and then extract enriched intelligence once the ISS intelligence engine has cleansed and analysed that data. Stakeholders are able to set up individualised input and output profiles to match their internal organisation's output and input capabilities, often eliminating the need for any IT development to contribute to or receive data from the ISS.

The encapsulating, state of the art ISS **security architecture** was designed from the ground up from the outset. The ISS has been submitted for thorough independent code reviews and pre- and post-implementation penetration tests, receiving excellent ratings in all cases. In addition to this extremely robust security architecture, and recognising universal concerns relating to data privacy, the ISS has been developed in compliance with UK Data Protection legislation.

The ISS was initially deployed as a highly secure and scalable "fraud intelligence sharing engine", and its ground-breaking and flexible design principles enable it to now be released for use in many other data and intelligence sharing applications.

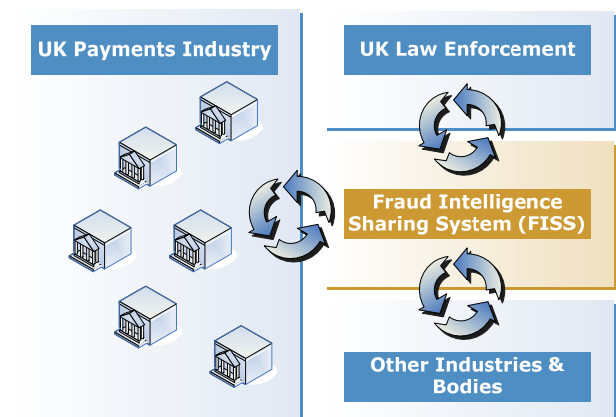
Business Benefits

The ISS, particularly its translation layers and intelligence engine, has been developed to ensure that organisational technology and technical barriers to its use are – typically – entirely eliminated, ensuring that the solution is rapidly and easily deployable. An open, non-proprietary design approach ensures that the ISS can integrate seamlessly into legacy systems, as well as underpinning future systems and solutions.

The **highly flexible and configurable** nature of the ISS enables organisations to customise the solution without recourse to further technical development, thereby being able to "start small" and then gradually increase the scope, complexity and use of the ISS as

and when required – and generally without further development cost impact.

The ISS has already been deployed and proven in highly demanding production environments, with enhancements over time based on active user experiences and feedback. It has now developed into a mature, third-generation solution. Various cost-effective commercial models can be tailored to a particular organisation's requirements, thereby ensuring that ROI hurdles are comfortably achieved.



The diagram above illustrates how the UK payments industry has been able to leverage the ISS as a fraud intelligence tool, not only sharing information securely within and across the industry, but also enabling this capability with law enforcement, Governmental and other industry sectors (examples include insurance and telecommunications).

This capability ensures that organisations that deploy the ISS will have the best possible opportunity to fully leverage data and intelligence sharing at all levels.

UK Payments Administration Ltd. fully endorses the ISS on behalf of the UK payments industry and has been impressed by its flexible design, the rapid development and deployment of enhancements, and the results that this solution has already achieved.

Contact Vaughan Collie at Accourt to arrange a full briefing on the Intelligence Sharing System, tailored to address your organisation's specific requirements

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