

AMSOUTH'S INVESTMENT IN CARREKER'S ETRACKER™ SOLUTION SOLVES CASE MANAGEMENT CHALLENGES AND IMPROVES OVERALL EFFICIENCIES IN MANAGING AND TRACKING FRAUD LOSSES

AmSouth, one of the largest and strongest financial institutions in the Southeast with \$38 billion in total assets and about 600 banking offices, is built on solid quality of service values like “do more than is expected, make a difference and if something's wrong fix it”. So when their case management system used to track fraud losses was failing and external vendor support for the system sorely lacking, AmSouth took action and contacted Carreker with their predicament.

Said Mike Smith, VP Corporate Security Operations for AmSouth, “We needed an integrated system that would allow us easy access, accommodate our reporting requirements, and provide support we could count on. The Carreker team and eTracker solution delivered-on all counts.”

Smith continued, “The Carreker solution solved our case management issues and has greatly improved our efficiencies in managing and tracking fraud losses— web-based access to the system is flexible and easy, reports can be customized to fit our needs and the support we’ve received from Carreker is unmatched...all with no additional investments in hardware, software, or ongoing IT support.”

The Results

Easy Access

eTracker provides the flexibility to work more efficiently. With access via the internet, users can track losses anytime or anywhere. Whether entering case reports at the office, accessing individual item detail from a home PC or logging data while on the road, users are able to make the most of their time and work more efficiently. Access has never been so easy!

Centralized Reporting

“Before eTracker, every department was doing something different with spreadsheets. Everyone entered a version of the data they needed in different formats, multiple times. There was no easy way to get a holistic view of all the data. eTracker made it possible to see the big picture. We now see loss characteristics from a number of perspectives and multiple data points. We can also assess which systems are catching most of the fraud, and which are not. The centralized view also allows us to easily assign and reassign cases across different departments with all the data intact.”

— *Ellen Smith, Case Management Officer*

UnMatched Support

“The support we receive from Carreker is unmatched. Carreker spent time with us understanding our needs and studying our workflow. The implementation went very smoothly. They are very responsive to our questions, as well as our suggestions. We are very pleased with the product and the support we receive from Carreker and look forward to our continued relationship.”

— *Mike Smith, VP Corporate Security Operations*

Cost-Effective Delivery Platform

“We needed a big change – on a very tight budget. For us, the answer was to implement eTracker via service provider. Carreker acts as our application service provider (ASP) and provides us with all the functionality available in the stand-alone version, but without all the costs. We didn’t need to invest in any hardware, software, or the maintenance required to keep them up and running. Nor do we worry about enhancements – they’re all provided. It’s simple. It’s cost effective. And it works.”

— *Mike Smith, VP Corporate Security Operations*



About eTracker

Carreker's FraudLink eTracker provides the only integrated system on the market today to track actual fraud losses, loss avoidance, recoveries and case management with the newest cutting-edge, web-based software technology.

FraudLink eTracker tracks actual fraud losses, loss avoidance, recoveries and case management using Web-based software technology. It is available stand-alone or as the keystone of an Application Service Provider suite of risk products. eTracker manages losses at the individual item or case level with all information protected by stringent security protocols. Losses that may be related to one another are combined into one case, optimizing investigation efforts.

eTracker automates the collection of client information eliminating time and labor intensive data entry efforts. The product further allows the bank to measure and assess the effectiveness of its current risk management tools through loss avoidance tracing.

More than 90 banks worldwide use one or more of Carreker's FraudLink solutions.