Mitigate fraud
Preserve high levels of customer satisfaction and security
Ensure industry-leading service and innovation

Real-time solutions
to effectively manage fraud losses and maintain operational tolerances
One major global client has experienced a drop from 40 fraud basis points to four, and has experienced the lowest fraud rates in the history of their company.
Effective fraud management requires an end-to-end strategy across the fraud management life cycle. TSYS can help you create a multi-point strategy and deploy a range of customizable fraud solutions for every type of card program and budget.

TSYS employs multiple systems to control fraud on a number of levels:
- Protect your portfolio through automated pre-authorization controls
- Detect and investigate coordinated attacks and reported fraud
- Correct weaknesses in your fraud systems through actionable analytics

THE TSYS FRAUD MANAGEMENT PLATFORM
TSYS Fraud Management solutions provide the capability to prevent and detect fraudulent transactions while maintaining low false positives in line with your organization’s risk tolerance and customer experience requirements. During every step of the account life cycle, from initial credit evaluation to customer servicing and account closure and recovery, TSYS offers a suite of fully integrated prevention, detection and management solutions that enable issuers to effectively manage portfolio risk and protect against fraud. These solutions draw on the experience of a world-class international fraud strategy team for customizable deployments. TSYS’ global processing footprint ensures that client systems can be quickly adapted to adjust for the latest fraud threats.

Pre-Authorization
3D-Secure (Verified by Visa® and MasterCard® SecureCode) Adaptive Authentication Solutions
- Fraud protection for e-commerce/card-not-present (CNP) transactions
- Fully compliant with MasterCard SecureCode™ and Verified by Visa
- Adaptive, risk-based authentication technology offering transparent analysis and scoring, in most cases, requiring no intervention from the genuine cardholder
- Customizable rules engine enabling configuration to match business practices and risk tolerances

Scoring
FICO™ Falcon® Fraud Manager, Fraud Predictor and Adaptive Analytics Models
- FICO Fraud Predictor-powered neural detection system
- Fully integrated within TSYS CardGuard, and ADS II
- Performs detection based on an unparalleled pool of global transaction data
- Assesses accounts for fraud in real time, assigning probability score to each transaction
- Includes patented profiling technology that “learns” cardholder and device behavior patterns

Today’s fraudsters are globally located, professionally organized, technically proficient and well-funded international criminal fraternities with wide reaching branches. Their attacks are often highly sophisticated, employing advanced social engineering and malware techniques that result in large-scale account data compromises with potentially multi-million dollar losses and severe reputational damage.

Card fraud losses are operating costs that directly affect the bottom line and financial performance ratios for issuers. At a time when financial institutions are under considerable public and government scrutiny, brand, reputation and customer loyalty are also at stake. As such, effective fraud detection and mitigation is a key area for issuers’ focus, not only to reduce losses, but also to manage their public image and maintain high customer satisfaction.
• Merchant profiling incorporated into Predictor models to identify high-risk transactions and enrich the score

**TSYS CAP Score™**
• Neural Network statistically trained model customized to individual issuer portfolios
• Behavior sorted by merchant category code (MCC)
• Customized score that indicates the probability the transaction was conducted by the authorized cardholder
• Compares suspicious transactions to cardholder profiles, taking into account spending patterns, merchant information, location, frequency and time of day to evaluate authenticity

**Decisioning**
**TSYS Authorization Decision Strategy™ I (ADS I)**
• Real-time decisioning at the authorization level based on criteria associated with the authorization
• Policy-level fraud authorization rules only
• Fully customizable for your portfolios

**TSYS Authorization Decision Strategy™ II (ADS II)**
The functionality of ADS I, but also including:
• Real-time scoring and prior authorization criteria
• Intuitive rule building — no programming knowledge required
• Online champion/challenger tool — priority projection
• Customizable transaction filter selections
• Flexible priority filters

**Determinator for TSYS CardGuard™**
• TSYS’ advanced scripting tool
• Creates the ability to introduce new data into the system without requiring a project, and eliminates the need for expensive and time-consuming client-specific hard code changes to TSYS CardGuard, putting complex and focused decisioning under the client’s control
• Used across a number of TSYS applications, including: ACE, Collections, Scores Databases, Messaging services, and TSYS CardGuard/ADS
• TSYS CardGuard historically allows rules and strategies to be written on 75 unique fields. With Determinator, the number of fields increases to more than 3,000 — adding the highest level of flexibility and control over the individual rules — making available every field on all records used (Account, Address, Customer, Authorization, Authorization History, Statement, Memory Variables, CardPrint and current Rule Fields).

• TSYS CardGuard uses a 13-week history for decisioning that rolls off after this period. Determinator increased this capability by capturing information about an authorization or other data into a card-level user area that will not roll off, adding even more flexibility and sophistication to the decisioning processes.

**Workflow and Case Management**
**TSYS CardGuard™**
• The core hub of TSYS’ fraud management platform
• Blend customized rules, Determinator scripts, behavioral scoring and neural network technologies
• Intuitive rule building — no programming knowledge required
• More than 99 master file data elements available for decisioning
• Re-queue feature allowing previous authorization analysis on current rule
• Online champion/challenger tool in priority projection
• Complete workflow case management
• Suite of standard reports including rule, priority, queue and operator performance

**Alerts**
**TSYS Alerts™ for Fraud**
• Alert customers within seconds of a possible fraudulent transaction.
• Allow cardholders to block and unblock their cards in real time directly from their mobile phone simply by texting key words
• Direct from TSYS’ fraud systems to the cardholder’s mobile phone
• Reduce number of fraud cases referred to agents through auto-resolution by cardholder
• Lower declines — increased spending
• Peace of mind and reassurance for your cardholders

**Compromise Management**
**TSYS Account Defense™**
Proactively identify and replace cards that have been compromised before fraud occurs
• Lower customer impact by only replacing cards that have been compromised
• Benefit from automated client-defined actions
• Track activity within TSYS CardGuard based on account status with the option to monitor instead of reissue cards
Together, TSYS Fraud Management Solutions address fraud holistically, across all channels and through all threat points. We believe they support the framework for zero tolerance to fraud, with an enterprise capability and focus on providing a superior customer experience with minimum disruption.

In addition, TSYS offers a further range of intelligent information solutions to help maximize your growth and revenue by minimizing fraud and risk. These comprise the following:

- **TSYS Analytics**™ to retrieve data on fraud, transaction, authorizations and cardholder account-level history
- **TSYS Customer Insight**™ — a call center workflow-management graphical user interface (GUI) that enables automatic blocking and replacement of lost and stolen cards
- **CreditCare® and CentreSuite®** — online account servicing and management products that provide a cardholder self-service suite with account alert notifications
- **FICO® TRIAD® Customer Manager and Probe**™ — combining behavioral scoring with sophisticated segmentation and analysis facilities to give you the ability to gain a deeper and richer understanding of your customers and the significant events that help identify and manage your cardholders’ needs

**KEY FEATURES:**
- Comprehensive end-to-end fraud solution
- True, real-time decisioning of transactions based on individual client-defined and regional rules
- Best-in-class platforms and detection systems that operate in true real time
- Full authorization, dispute, chargeback and collections management services
- Internationally-based fraud operations and strategy team available through TSYS Managed Services
- Global client base ensures latest fraud intelligence and fast response to new trends
- Advanced analytics and business intelligence to help deliver data-driven risk analysis
- Fraud-prevention strategy planning and support via client best-practice guides and consultancy

**KEY BENEFITS:**
- Maximize growth and revenue by minimizing costs associated with fraud and risk
- Protect customers’ trust and loyalty through enhanced security, leaving them confident that their cards are continuously monitored for suspicious transactions
- Preserve profitability by preventing attrition and encouraging increased card usage
- Quickly resolve cases and reduce chargebacks by identifying potential fraud, leading to lower net fraud losses
- Reduce operational costs through the use of our experts, leaving you to concentrate on your core business
- Improve customer service
TSYS Managed Services

TSYS Managed Services is your strategic partner for fraud mitigation, providing constant vigilance to protect your portfolio. Our services cover the entire fraud mitigation cycle, from prevention and detection to recovery.

Managed Services’ dedicated risk contact center, industry-leading technology and staff of well-trained, experienced agents give you an unparalleled level of protection.

Fighting Fraud

TSYS Managed Services offers end-to-end customer service, collections, sales and back-office processes, including dispute, chargeback and complete fraud operations and management providing support for more than 30 million cardholders globally.

When it comes to handling your critical risk-related needs, TSYS is dedicated to providing the highest level of support available in the industry. Our team consists of accomplished industry experts who will work with you through a variety of tailored program offerings. We use the latest technology to maximize productivity and mitigate the expense of managing your portfolio.

TSYS Managed Services offers full-service fraud monitoring and investigation with systems and tools designed to detect and prevent fraudulent account activity. Our fraud investigators can contact the cardholder directly, and if the fraud is verified, immediate action can be taken to block the account. In addition, automated processes within our system can facilitate the transfer of account history and transactions.

Dedicated Risk Contact Center
- Identify and initiate the dispute process
- Lost/stolen and authorization referrals
- Take inbound fraud verification calls
- Feedback to strategy

Automated Dialer
- Interactive verifications
- Hosted solution
- Automated fraud alerts
- Mass compromise alerts

Fraud Chargebacks
- All-channel fraud claims
- Chargebacks and re-presentments
- Arbitration and compliance
- Feedback to strategy

Fraud Reporting
- Standard and custom reporting available
- Ratio of calls to confirmed fraud
- Disposition of calls (by type)
- Fraud department effectiveness
TSYS Fraud Management Life Cycle

DETER: First line defenses, security settings, exception settings and rules to deter/deflect fraudsters
PREVENT: Strategic planning, systems, policies and procedures to prevent fraud up front
DETECT: Use of natural net and machine learning systems to detect fraudulent transactions and stop them as they take place
INVESTIGATE: Investigate all cases of detected and reported fraud
REPORT: Report on all fraudulent transactions in detail to allow analysis and trending
ANALYZE: Analyze all fraud reports to understand patterns and trends and use data to build prevention strategies
CORRECT: Aggressive recoveries, strategic and tactical changes to ensure more effective upfront prevention
POLICY: Tweaking of internal policies and scheme settings to drive focus on deterrence and prevention

TO LEARN MORE
Contact your TSYS Account Manager at sales@tsys.com for further information.
ABOUT TSYS

At TSYS® (NYSE: TSS), we believe payments should revolve around people, not the other way around™. We call this belief “People-Centered Payments”. By putting people at the center of every decision we make, TSYS supports financial institutions, businesses and governments in more than 80 countries. Through NetSpend®, a TSYS company, we empower consumers with the convenience, security, and freedom to be self-banked. TSYS offers issuer services and merchant payment acceptance for credit, debit, prepaid, healthcare and business solutions.

TSYS’ headquarters are located in Columbus, Ga., U.S.A., with local offices spread across the Americas, EMEA and Asia-Pacific. TSYS is a member of The Civic 50 and was named one of the 2013 World’s Most Ethical Companies by Ethisphere magazine. TSYS routinely posts all important information on its website. For more, please visit us at www.tsys.com.