

NCR FRAUD SOLUTION

FRACTALS

DIGITAL BANKING FRAUD MODULE

Provides Front-End Fraud Detection Capabilities For Online And Mobile Channels

Today's fraud solutions have to provide customer-centric and channel agnostic detection. Fraud patterns are evolving and this trend is supported by the adoption of advancements in technology and financial services offered through the online and mobile channels. With activity increasing and the types of devices used consistently changing for the online and mobile channels, your organization is faced with more complexity for protecting and securing yourself and your customer and the risks increase with every interaction of each transaction.

Fraudsters capitalize on the weakest access point, leveraging vulnerabilities to gain access to customer data and financial services for money movement.

NCR's Digital Banking Fraud Module - Fractals

FRACTALS provides Financial Institutions with front-end real-time, near real-time, or batch detection capabilities around suspicious behavior for activity initiated over an online or mobile channel. FRACTALS analyzes related session data, non-financial event data and payment origination data to assign a risk score of the activity and allow the analyst to make an informed decision on the risk of the activity.

Analyzing every activity processed for its inherent risk, based on a number of factors, including 1.) characteristics of the activity (e.g., IP address, amount), 2.) customer specific profiles (e.g., typical IP address for the customer) and 3.) the inclusion of the recent history of enables a financial institution to make a decision about the level of authentication required based on the risk of the activity initiated from the online or mobile channel.

This approach promotes the financial institution's risk tolerance strategy effectively while minimizing the friction the customer experiences — all in real time.

Fractals Solution Module Components

Fraud Intelligence Hub (FIH)

A central intelligence hub, the FIH easily integrates with your existing internal systems and external data service to enrich the transaction data. The FIH enables you to set up fraud detection rules based on data from a variety of external sources, such as IP intelligence and device reputation.

Adaptive Classification Engine (ACE)

A mathematical model, ACE provides financial institutions with a powerful tool for executing decisions in real-time as particular patterns arise in the behavior activity in the online and mobile channels.

Dynamic Rules Engine

Point & click, configurable rules builder that is browser

based and enables the financial institution to define the rules used to determine if additional information is needed or if the activity is suspicious.

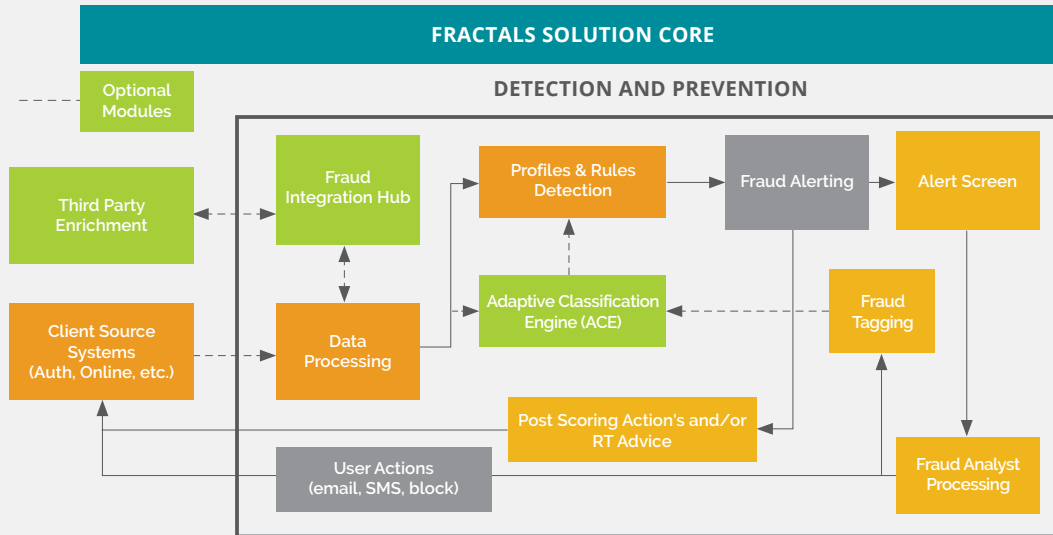
Alert Management

Channel specific alert view -presenting the relevant data to your analysts for quick responses and efficient

investigations. Giving the right information for each channel at the analysts' fingertips.

Reporting

Full data warehouse with reporting cubes (OLAP) that allows fully flexible ad-hoc report creation and scheduling.



KEY FEATURES

- Real-Time, Near Real Time and Batch detection and prevention
- Ability to easily integrate data and disparate systems
- Easily configurable rules to create tailored risk management strategies
- Complete channel and transaction coverage

BENEFITS

- Gain ROI quicker with simplified implementation
- Reduce your Total Cost of Ownership (TCO) - efficient Integrations due to web service capable solution suite
- Use your fraud analysts' time effectively to handle alert management, customer service, strategy development, trend analysis or business intelligence
- Respond quickly, easily and efficiently to changing fraud patterns

WHY NCR?

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

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