

NCR FRAUD SOLUTION FRACTALS

CARD ISSUER FRAUD MODULE



FRAUD DETECTION FOR DEBIT, CREDIT AND CONTACTLESS CARDS

By 2025, purchase volume for goods and services by cards is expected to reach \$54.9 Trillion¹ (USD). Transaction volume is increasing and moving to different payment devices and channels. Card fraud is rising, especially card-not-present (CNP) fraud and your financial institution needs a flexible and responsive Fraud Module to protect your reputation and your customers.

NCR's Issuer Fraud Module - Fractals

Fractals provides financial institutions with protection for accounts, transactions and payment channels in real-time, near real-time, and batch detection capabilities for the detection of fraudulent transactions.

As adoption of the EMV standard re-focuses fraudster activity, Fractals protects card-not present (CNP) and cross-border payments while continuing to minimize losses from counterfeit or stolen cards used in face-to-face transactions. Your financial institution can block fraudulent transactions in-flight and in real time to stop fraud early in the authorization cycle and minimize losses and enhance the customer experience.

Fractals is adaptable and agile and uses the combination of machine-learning analytics and user-specified rules to prevent fraud. Fractals is designed so that you can set up and validate your chosen rules in seconds and provides the ability to set-up multi-level rules to adapt your existing risk policies, and implement new risk policies when you need to.

Fractals Solution Module Components

Fraud Integration Hub (FIH)

A central integration hub, the FIH integrates with your existing internal systems and external data services to enrich the log-on or transaction data. The FIH enables you to set up fraud detection rules based on data from a variety of external sources, such as IP Location and Type.

Adaptive Classification Engine (ACE)

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 using Bayesian statistical techniques.

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.

¹Nilson Report; January 2017

For more information, visit ncr.com, or email ncr.financial@ncr.com.

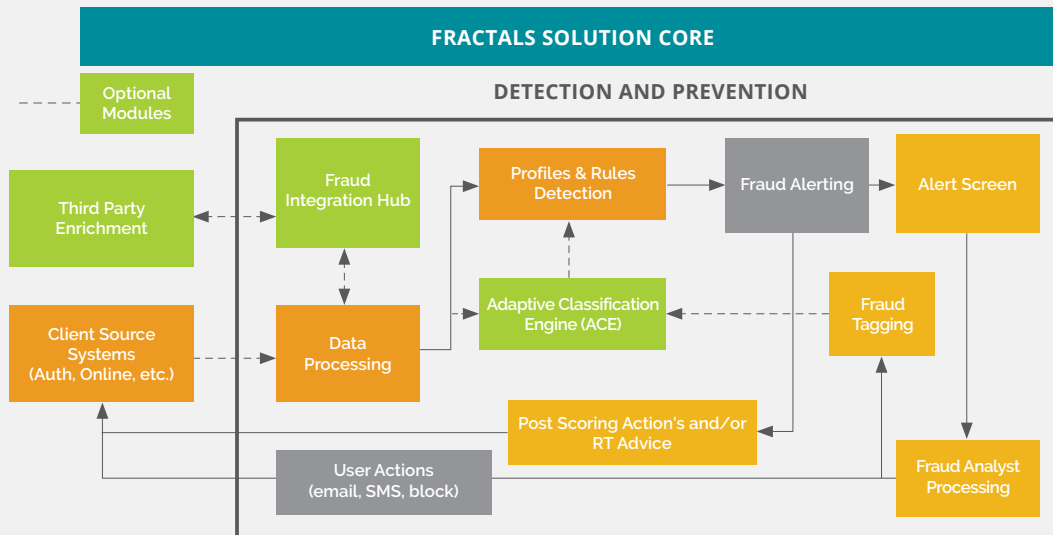


Alert Management

The alert screen provides the necessary channel data to your analysts including relevant data elements, rule information and model scores for rapid and efficient resolution.

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
- Profiles card holder activity on Debit, Credit and Private Label cards
- Stops real-time suspicious authorizations
- 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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