



The technology ecosystem you need to combat payment fraud



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Challenge:

Card fraud continues to threaten community banks as fraudsters find new, more intricate ways to infiltrate systems, potentially costing businesses billions while eroding customer confidence. Staying ahead of constantly evolving threats while money is in motion is a critical but daunting task.

Future-proofing against payment fraud

Fraud is not just a single-point issue; it impacts every aspect of a community bank's operations. From enumeration attacks that use algorithms to "guess" valid card details to man-in-the-middle schemes targeting mobile wallets, the complexity of cyberthreats continues to grow. Fraud prevention demands a proactive, holistic approach that protects businesses, cardholders and the broader payments ecosystem.

An effective technology ecosystem integrates fraud prevention into the broader scope of payment system operations. This includes leveraging AI-powered tools to monitor for suspicious patterns, such as spikes in low-value transactions caused by enumeration attacks or flagging fraudulent activity in 3D Secure schemes by verifying devices through one-time passwords.

Solution:

Implementing an interconnected ecosystem of advanced technology solutions, paired with education and strategic partnerships, offers banks the tools they need to help detect, prevent and respond to fraud while enhancing operational resilience.

The role of education and customer awareness

Beyond technology, educating customers plays a pivotal role in combating man-in-the-middle fraud attempts. Perpetrators often disguise themselves as trusted entities, tricking individuals into sharing sensitive payment information. By ensuring your customers are well-informed about these tactics and clearly communicating that your institution will never request passwords or sensitive data, you can increase trust and minimize risk.

Partnerships in the fight against fraud

No bank has the resources to tackle fraud alone. This is where strategic partnerships elevate your defenses. For example, FIS® helps protect over 3,000 card issuers worldwide, monitoring more than 75 billion transactions annually. Our expertise has led to noteworthy outcomes, such as frequently blocking over \$15 million in real-time fraud attempts in a month.

Building resilient infrastructure

Integrating fraud prevention with broader payment services like card issuance, loyalty programs and digital apps helps create a seamless and secure system. By embedding fraud management into every aspect of payment processes, community banks can help transform their security postures, efficiency, customer satisfaction and long-term success.

Future-proofing your fraud prevention strategies isn't just about surviving. It's about thriving in a rapidly evolving digital landscape by building trust, ensuring resilience and driving sustained growth. FIS combines decades of fraud prevention expertise with innovative payment technology to deliver a comprehensive, future-ready ecosystem that empowers financial institutions to help safeguard their customers and thrive in an increasingly complex threat landscape.

Unlock more

Scan the QR code to learn more.



Money at rest Money in motion Money at work™

FIS fraud solutions help you keep money moving securely. Our **technology** powers the global economy across the money lifecycle.



Money
at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money
in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money
at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.



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