



FIS DIRECTLINK RISK REVIEW

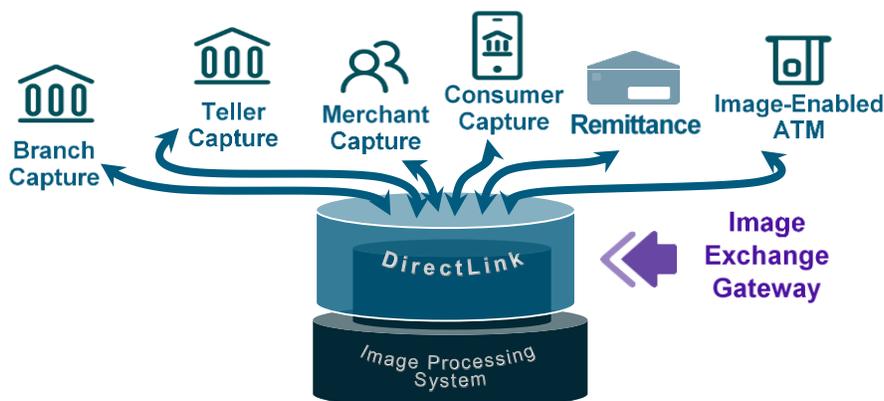
Check risk and fraud detection

Check image capture and processing for all remote channels

FIS DirectLink Risk Review provides omnichannel risk review and fraud detection controls for Day 1 or Day 2 processing.

The DirectLink Suite provides remote image capture applications for all channels: consumer, merchant, teller, ATM, branch and back office. By providing integrated solutions within a single platform, FIS can help our clients streamline system management, simplify IT audits, and reduce support costs with fewer systems to secure and maintain. The improved systems integration also results in fewer batch processes and files to monitor, reducing support costs and processing risk.

The Risk Review application adds channel-specific and common business rules across the platform, preventing bank losses due to fraud. Transactions submitted from capture channels are scrutinized through the cross-channel controls, including duplicate detection, deposit limits, account validation, image analytics and deposit fraud prevention.



FIS DirectLink Risk Review:

- Supports all check processing channels
- Cross-channel controls
- Real-time image access
- Same-day review and decisions
- Dynamic, actionable workflows for exception resolution
- Fraud controls such as:
 - Transaction analysis
 - MICR/data analysis
 - Automated negotiability tests
 - Check stock verification
 - Signature verification
 - Deposit fraud prevention
 - Duplicate detection

Integrated Channels

FIS DirectLink Merchant

FIS DirectLink Merchant provides a modern solution to Commercial Remote Deposit. Based on the application's responsive design, deposits can be captured and managed across from PC, Mac, tablet or mobile devices. The experience is touch-friendly and intuitive.

Benefits:

- Contemporary, device-independent design
- Tight integration to back-office capabilities for rapid processing and settlement
- Cross-channel risk mitigation tools
- Remote capture into ImageCentre Lockbox

FIS DirectLink Consumer

FIS DirectLink Consumer enables mobile deposits to consumer accounts. The API-driven experience allows the mobile banking app to control experience, with real-time image delivery.

Benefits:

- Enable consumer remote deposit
- Reduced deposit costs
- Real-time image delivery

FIS DirectLink Branch

FIS DirectLink Branch supports back-counter branch capture needs, capturing batches of deposit items in high volumes. Transactions are captured in real time to the central database where data and images are available in real time for review and processing.

Benefits:

- Real-time image capture and delivery
- Support for browser-based capture
- Rapid resolution of back-office rescan requests

FIS DirectLink Teller

FIS DirectLink Teller provides full deposit automation at the teller line. DirectLink Teller is fully integrated with FIS Core system teller applications, supporting seamless processing within the context of teller activities. Teller Capture reduces the cost of branch deposits and provides greater efficiencies across the operating environment.

Benefits:

- Replace all paper tickets
- Eliminate deposit adjustments
- Support deposits of all sizes
- Automate many teller tasks
- Faster item presentment and settlement

FIS DirectLink ATM

FIS DirectLink ATM enables image-enabled ATM machines to deliver transactions to the Item Processing platform in real time. Deposit Automation is handled at the ATM, and balanced image transactions are uploaded to the DirectLink server and Item Processing, with no manual intervention.

Benefits:

- Reduced paper and ATM support costs
- Eliminate empty-envelope fraud
- Eliminate ATM deposit adjustments
- Faster item presentment and settlement

Omnichannel risk controls

Transaction Analysis

Transactions flowing through the DirectLink landing zone will be subjected to a set of business rules based on item data and account history. Suspects will be queued for operator review. Suspects may be reviewed sequentially or filtered based on priority in order to support timeline processing. Decisions that require escalated authority will be routed through the embedded workflow engine (see below).

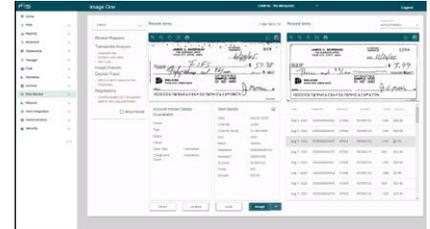


Image Analytics

The Image Analytics module offers image-based rules, including item negotiability rules, check stock and signature verification. Negotiability rules are ideal for testing self-service deposit channels like RDC or ATM deposits. Check stock and signature verification rules are used to stop counterfeits, forgeries and alterations on OnUs accounts and some Transit scenarios. Risk scores are collected for each item, allowing operators to make educated decisions on whether to accept items and whether a Reg CC hold is appropriate, all prior to posting if desired. The solution delivers high detection rates with a low proportion of suspect items to manage labor expense.



FIS DirectLink provides cross-channel risk mitigation controls to reduce risk of deposit fraud.

Controls include enterprise wide duplicate detection, image analysis, cross-channel deposit limits, and account-based risk monitoring.

Deposit Fraud prevention

The Deposit Fraud module is used to prevent losses that result from depositing fraudulent transit items (those drawn against other Institutions). The solution will flag suspect items for review using an assigned risk score. Data from each item is tested in real time against national, comprehensive databases of previously returned items and negative account history. Risk scores are provided to operators guiding the decision process. Historical results reflect stopping up to 70 percent of deposit fraud.

Embedded workflow management allows institutions to design exception workflows that fit the way they do business.

Exceptions Workflow

While most decisions will be made by first review Operators, exceptions may require escalation to an Officer to review. These exceptions discovered during cross-channel validation are subject to the real-time, dynamic workflow engine that is bundled with DirectLink. As determined by the financial institution, exceptions will result in an automated notification to designated roles for review (e.g., Bank Officer, Risk Manager or other). The designated Reviewer will review the suspect transaction through a browser application and decide the resolution of the condition. Only when that is complete will the deposit be released for upstream processing. Fraudulent items can be stopped and returned the same day, prior to posting.

