

FIS

# SecurLOCK Product Suite



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SecurLOCK™ 

# TRANSACTION MONITORING

Powered by the FICO® Falcon® platform and leveraging a database of over 75 billion issuer and merchant transactions, FIS SecurLOCK provides institutions with access to comprehensive data, making our predictive fraud monitoring even more effective, yielding real-time scoring, higher fraud detection rates, and lower fraud losses.

Exclusive to FIS, the SecurLOCK hybrid fraud-scoring model harnesses machine learning and artificial intelligence to train itself and get smarter with each transaction.

FIS offers SecurLOCK in two bundles - **Premium** and **360**. Our SecurLOCK fraud bundles empower you to effectively and efficiently manage fraud. And with our bundles, you have access to our Fraud Consulting Desk as well as our educational roundtable sessions.



# SecurLOCK Premium

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SecurLOCK Premium provides critical capabilities to optimize fraud detection and improve customer experience in the event fraud is suspected or confirmed. These capabilities allow you to minimize disruption and protect your place as the preferred payment choice.

## Included in Premium:

- ✓ **SecurLOCK Intelligence:** 100% real-time transactional monitoring
- ✓ **SecurLOCK Analytix Express:** Standard fraud reports
- ✓ **SecurLOCK Case Manager:** Manage fraud cases, available through the Payments One user interface.
- ✓ **SecurLOCK Communicate:** Immediate two-way fraud notifications



# SecurLOCK 360

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SecurLOCK 360 is a fully-managed fraud protection program providing your institution the peace of mind to confidently pursue innovations and growth across your card portfolio – free from fear of excess fraud losses and powered by machine learning to more pro-active prevention.

## 360 provides all the functionality of Premium plus:

- ✓ **SecurLOCK Detect:** Machine learning card compromise detection
- ✓ **SecurLOCK Warranty:** Warranty against unrecoverable fraud losses
- ✓ **Dispute Resolution Center (DRC):** Full-service dispute management (chargebacks)
- ✓ **Enhanced Claim Elimination (via Ethoca):** Enriched merchant data sets for disputed purchases

## Transaction Monitoring

**SecurLOCK**

**Premium**

**360**

**Fraud Management**



**Pre-Defined Reports**



**Fraud Consulting Desk**



**Case Manager**



**Compromised Card Detection Tool**



**Chargeback Processing**



**Financial Reimbursement**





## **SELF-SERVICE TOOLS**

Cardholders can view available balances, analyze spending and manage transactions. Self-service increases cardholder satisfaction while lowering support costs.

**Self-Service Tools**



# SecurLOCK Detect

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SecurLOCK Detect is a fraud forecasting tool that utilizes machine learning to assign probability of future fraud before data compromise events are officially reported by networks. Detect is a secure Web browser-based tool that is core agnostic.



# SecurLOCK Block

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SecurLOCK Block is a self-service interface available to Brown Deer and FISB processing platforms that enables institutions to proactively test and implement targeted authorization blocks in real time.

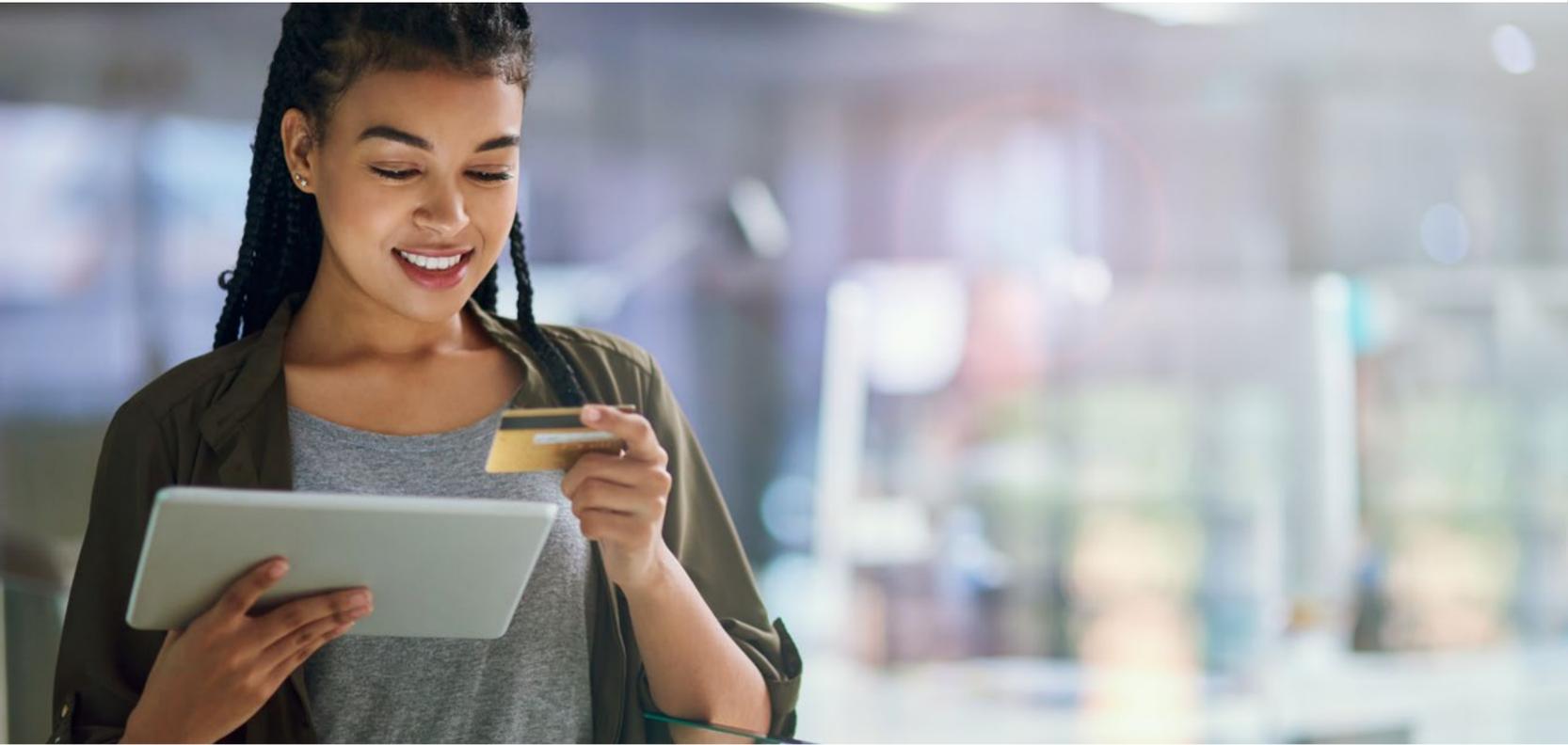
**Self-Service Tools**



# SecurLOCK Equip mConsole

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SecurLOCK Equip mConsole is a powerful analytics platform that tracks card and card feature usage in order to identify trends by date, time, location and merchant category as well as to provide user adoption data. mConsole also allows FIs to provide cardholder support through the mobile application, including registration and alert control resets and troubleshooting.



# SecurLOCK Analytix

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SecurLOCK Analytix is a fraud reporting user interface that allows for drill-down and visual reporting of data.



## **MANAGED SERVICES**

All card programs are not the same due to unique cardholder demographics and consumer spending patterns. With SecurLOCK, you can create specific, custom rules tailored to your cardholder programs based on identified fraud trends as well as risk tolerance.

With our managed services, you can have the support of a full-time, dedicated fraud analyst to help you customize your program.



## **SecurLOCK Predict**

SecurLOCK Predict gives you direct access to a dedicated analyst who monitors fraud trends and strategy impact for your card program. Our fraud analysts have access to a devoted data warehouse to allow quicker fraud analysis to deploy new strategies based on individual card program needs. Enhanced analyst servicing and data intelligence provides a consultative approach to fraud mitigation using powerful analytical tools connected across the card enterprise.





## **SecurLOCK Demand**

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SecurLOCK Demand allows institutions to add custom rules and global rules used in fraud mitigation. The on-demand rule requests are requested through an FIS Client Portal ticket and assigned to Fraud Product Support and Analytics teams.



## **SecurLOCK Warranty**

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SecurLOCK Warranty™ is a fraud protection program that provides best in class fraud controls providing total fraud protection. FIS will provide a warranty to your financial institution for unrecoverable fraud losses over \$50 per occurrence incurred through credit and debit card fraud.



## **CARDHOLDER ENGAGEMENT**

Because today's consumers are aware of the rise of card and data breaches occurring, they want to be part of the answer to stop fraud. Engage them as part of the transaction process to stop fraud by providing card controls and communication in real time. Increase customer retention with technology that provides your cardholders with the confidence that they can transact safely.

## Cardholder Engagement



# SecurLOCK Equip

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SecurLOCK Equip is a mobile app enabling cardholders to set card controls for their own cards as well as their dependents' cards, including locking the card or reporting it lost or stolen.



# SecurLOCK Communicate

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SecurLOCK Communicate provides two-way text and email alerts between the cardholder and FI customer support to automate and shorten the time it takes to decision a fraud risk case after suspicious card activity. If the cardholder doesn't respond to the text or email, an IVR call is made to all phone numbers on the cardholder's account. Please see the SecurLOCK Operations Guide to review sample alerts.



# **EDUCATIONAL RESOURCES**



# Fraud Roundtables and Quarterly Fraud Forums

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Sharpen your knowledge and your toolset with our fraud roundtable sessions and quarterly forums. In these sessions, FIS shares the latest insights, the newest technologies, and impactful card fraud evaluation and mitigation program strategies.

These sessions provide a format to share what we've been working on as well as what we have learned from our transaction data and industry trends.

Educational sessions typically cover:

- Card and payments trends
- The current fraud landscape
- Fraud case studies
- Card fraud technology developments
- Fraud prevention and detection strategies





# Resources

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## **Federal Trade Commission – FTC**

Scam alerts:

[consumer.ftc.gov/features/scam-alerts](https://consumer.ftc.gov/features/scam-alerts)

## **National Center of Elder Abuse – NCEA**

Resources:

[ncea.acl.gov/resources/state.aspx](https://ncea.acl.gov/resources/state.aspx)

## **American Association of Retired Persons – AARP**

Scam tracking map:

[aarp.org/money/scams-fraud/tracking-map](https://aarp.org/money/scams-fraud/tracking-map)



# LET'S TALK SECURLOCK PREMIUM & 360

For more information, email us at [getinfo@fisglobal.com](mailto:getinfo@fisglobal.com)  
or contact your Strategic Account Manager.

 [www.fisglobal.com](http://www.fisglobal.com)

 [getinfo@fisglobal.com](mailto:getinfo@fisglobal.com)

 [twitter.com/fisglobal](https://twitter.com/fisglobal)

 [linkedin.com/company/fis](https://linkedin.com/company/fis)



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