FIS

Increase your fraud catch rates while delivering a better cardholder experience

Unlock a real-time fraud scoring model

Discover more

Total Issuing™ Foresight Score is a real-time fraud scoring model that relies on statistical algorithms and advanced machine learning to take predictive analytics to an entirely new level.

Key benefits include:

- Increased revenue and an enhanced cardholder experience
- Improved operational efficiency
- Superior detection of fast-growing fraud such as card-not-present (CNP) and high-value transactions
- 15% less fraud overall, with up to a 34% decline in false positives
- Continuous learning for enhanced performance

Fraud is getting worse, not better

Worldwide, card fraud losses are steadily climbing.

According to the Nilson Report, total fraud losses in 2019 were $28.65 billion. That's approximately 6.78 cents of fraud for every $100 in card-based purchases.[1]

Nilson also projects fraud losses to rise to $35 billion annually by 2025.[1] But this is only a fraction of the billions of dollars in sales squandered due to declines based on incorrect fraud scoring — estimated to be as much as 10x the cost of fraud.[2]

Fraud attacks are becoming ever more sophisticated and difficult to identify and prevent. Consortium-based fraud scoring models fail to catch cases of fast-moving fraud because they rely on snapshots that are frozen in time, drawing upon data that may be a year old.

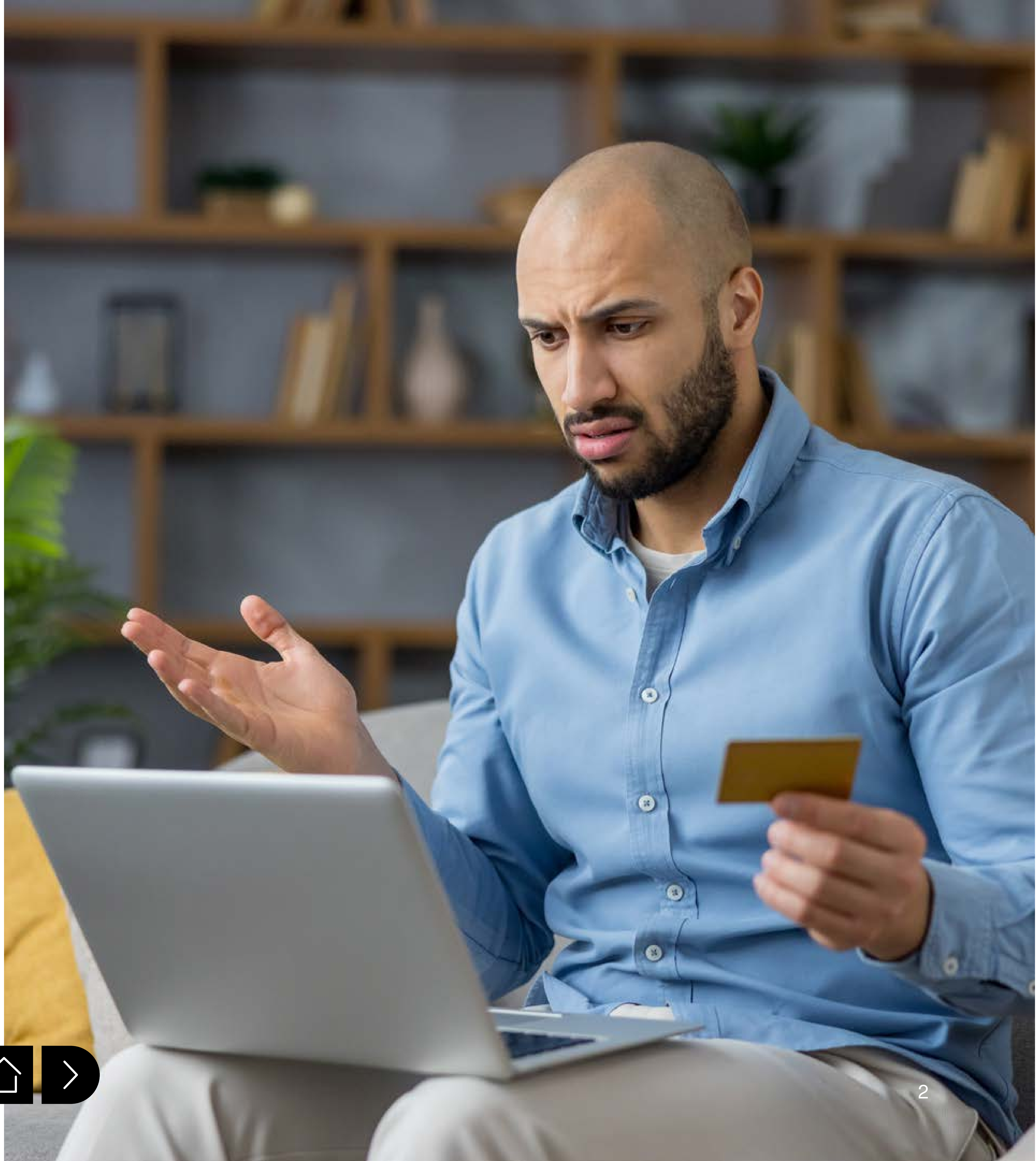
This leads to higher fraud losses and increased friction for cardholders due to false positives.

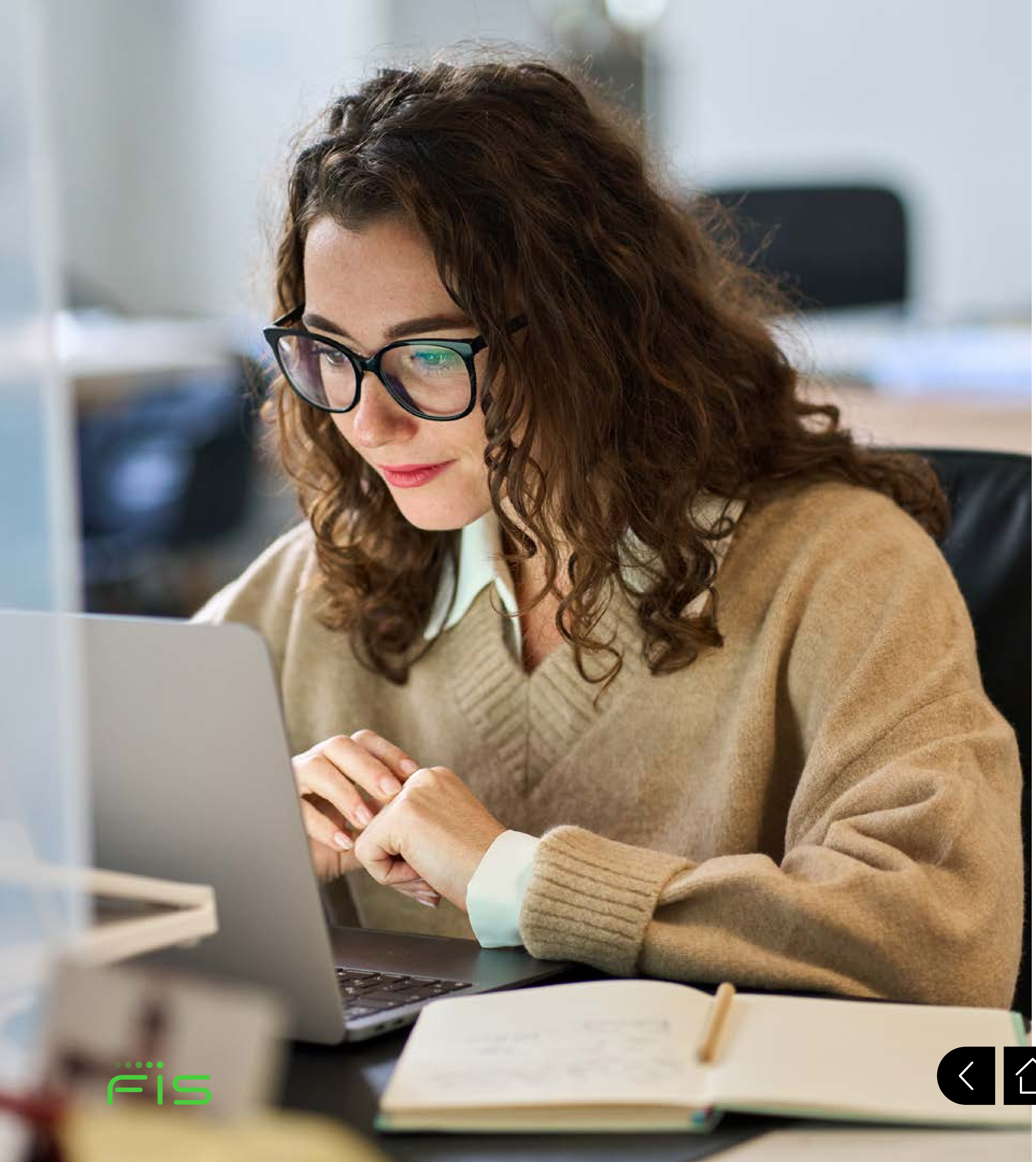
By 2025, annual fraud losses are projected to rise to

$35 billion[1]

1 Nilson Report, "Card Fraud Losses Reach $28.65 Billion," December 1, 2020

2 PaymentsJournal, "Combating False Declines with Dynamic Identity Data," December 3, 2020. Sources: Mercator Advisory Group, Ekata Analysis





Self-learning, 100% real-time scoring model

Foresight Score relies on a real-time scoring model that's continually trained and optimized for your portfolio. This lets you effectively distinguish between legitimate and fraudulent transactions, reducing your losses while ensuring positive cardholder experiences and encouraging increased spend.

Foresight Score leverages advanced machine learning and statistical algorithms in partnership with Featurespace to more precisely detect and prevent card fraud. Unlike consortium-based solutions, our model is constantly updated to account for the latest data and emerging behaviors. Because of this, it adapts well during periods of rapid change and is ideally suited for fast-growing types of fraud such as CNP, EMV, unattended gas and contactless transactions.

Plus, while Foresight Score is very effective on its own, many issuers use it in conjunction with one or more of the leading consortium-based models for maximum benefit.

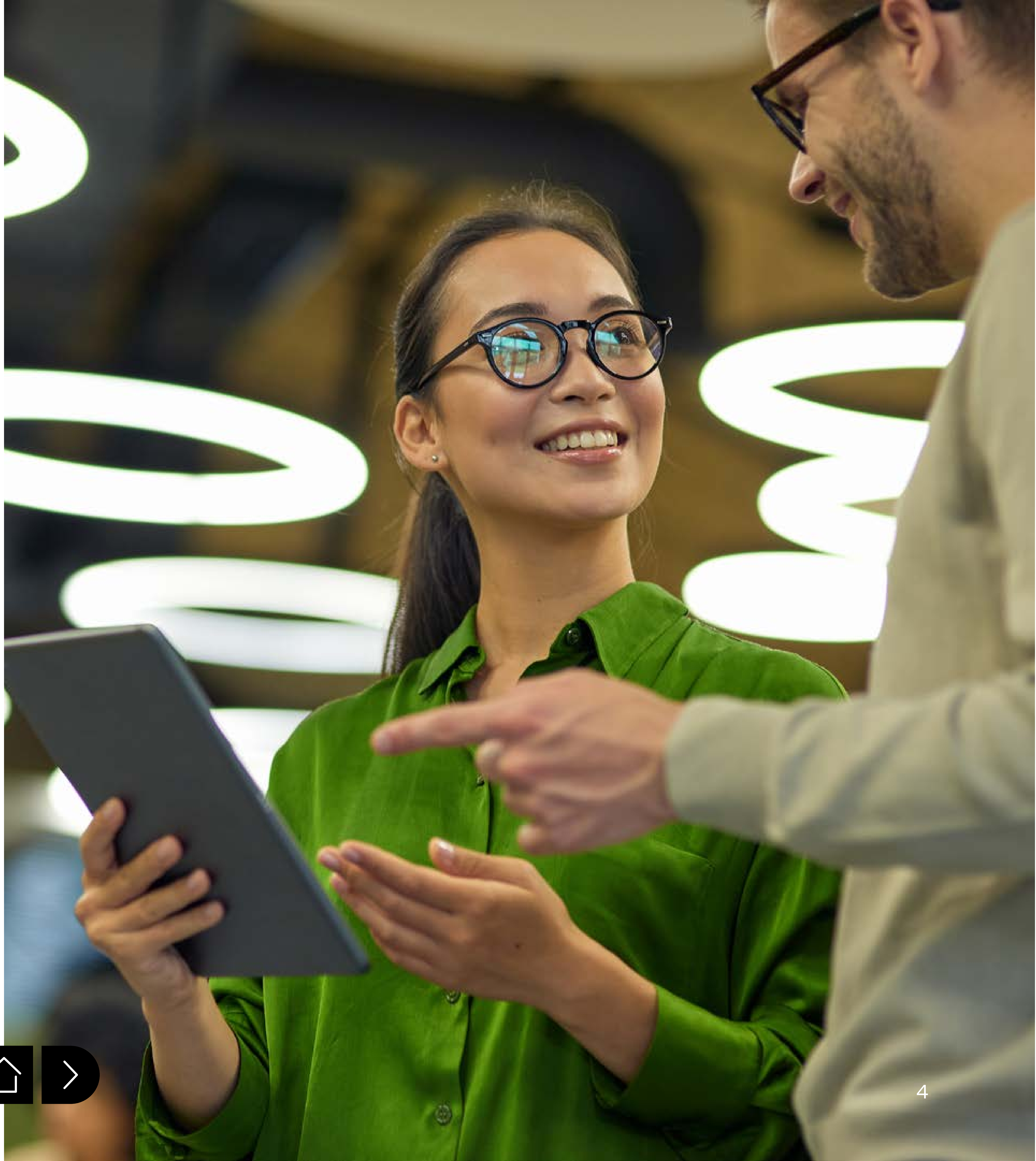
Increased revenue and a winning customer experience

To ensure that your cards remain top of wallet, you need to readily accept genuine transactions while guarding against fraud.

Foresight Score helps you do precisely that. With our flexible, real-time scoring model, you can accept a greater percentage of transactions. For example, the solution's algorithms prioritize recent activity over historical data to pick up on subtle clues — such as a new IP address — so it can differentiate between unusual yet legitimate purchases, and fraud.

In fact, Foresight Score has been shown to reduce fraud by an average of 15%, with up to a 34% decrease in false positives to minimize cardholder friction.

This supports higher spend, increased revenues for you, and an improved customer experience.



Improved operational efficiency

Dealing with fraud can place a tremendous burden on your team. Foresight Score limits manual intervention by fraud strategists, analysts and other fraud specialists, so you can reduce data resource expenses while efficiently catching transactional fraud.

Foresight Score enables better use of your resources, with the flexibility to decide where in the process to intervene. You can be sensitive to cardholder needs, while avoiding time-consuming back-end evaluations and decision making on transactions an issuer is likely to decline. The upfront, real-time scores allow you to simplify rule-making efforts, removing some of the work for fraud analysts and freeing their time for other tasks..

Foresight Score is even more powerful when used with other solutions in the Total Issuing™ Solutions fraud decisioning ecosystem. This makes it easier to create and implement simple or complex business rules and incorporate highly efficient workflow case management.

Win the race against time

Fraud is constantly evolving, minute by minute. Foresight Score gives you a powerful tool to stay ahead of fraud by detecting new and unknown fraud types before they impact your card portfolio.

By modeling behavior for individual customers rather than for large groups as the consortium-based predictive models do, our solution gives you the inside track on cases of fast-growing fraud like CNP. With e-commerce's share of card-based payments continuing to rise, effectively addressing digital fraud is key to containing your overall fraud losses.

Foresight Score is also highly stable and reliable, performing exceptionally well on score stability and score distributions. It adapts quickly and seamlessly to shifts in legitimate cardholder behavior versus emerging fraud attacks.

Let us tell you more about how Foresight Score can complement your existing fraud-scoring models for more effective fraud and risk management.

Learn more

Fraud doesn't stand still, and neither should you

Foresight Score is updated over time with the help of machine learning, continually optimized data, emerging trend analysis and model governance support. The solution also evolves and adapts thanks to ongoing data updates, non-monetary events and feature extraction for truly continuous learning.

When it comes to security, our solution is unmatched as well. You can be 100% confident in the integrity of your data. It never leaves our platforms, ensuring a secure, controlled environment to safeguard you and your cardholders.

Money at rest. Money in motion. Money at work.™

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.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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