



NYCE[®] RISK MANAGEMENT SOLUTIONS



CONTENTS



RISK MONITORING SERVICE

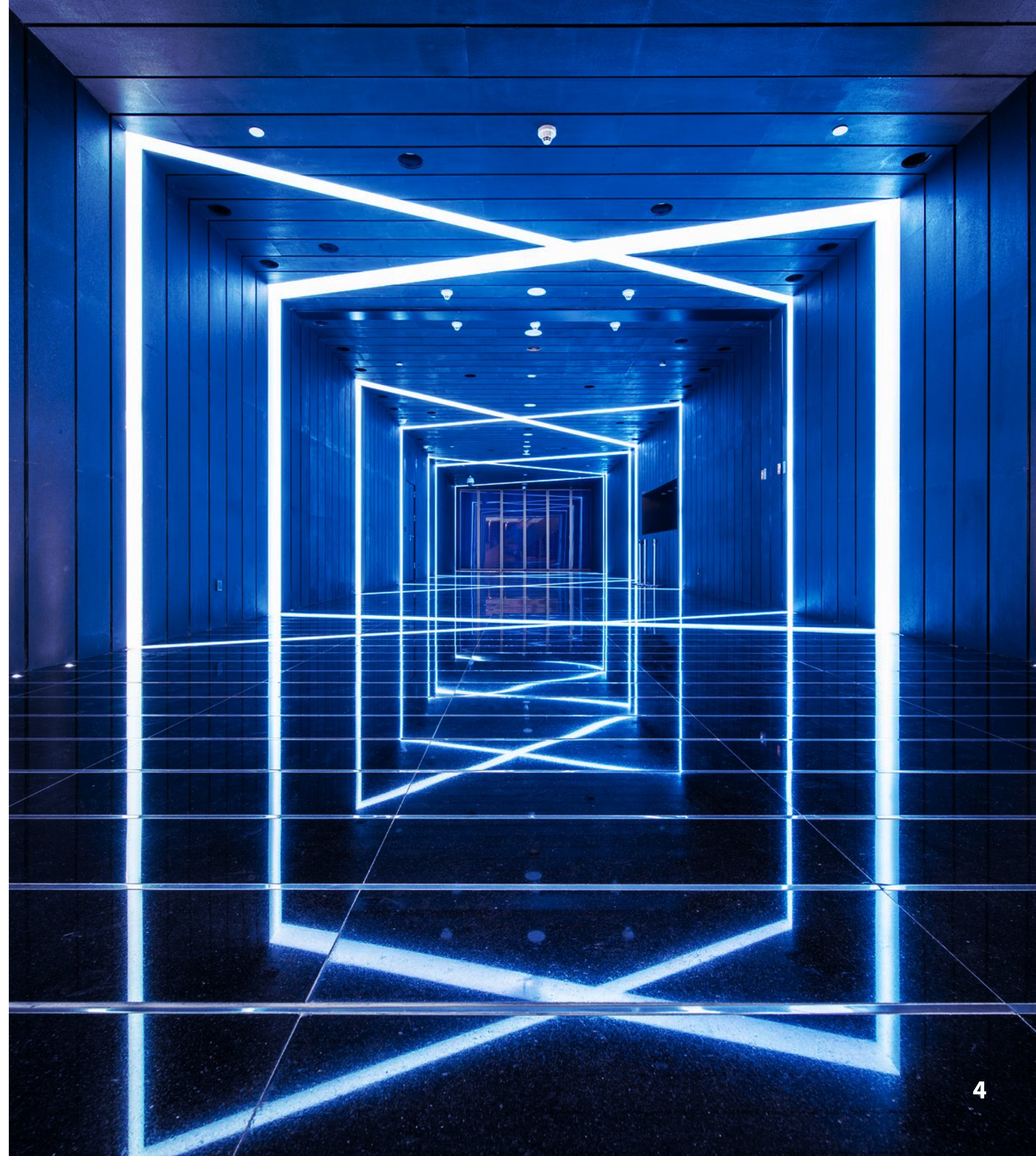
The central feature of the NYCE® Risk Management Solutions is the Risk Monitoring Service (RMS), a service created in association with FICO®. RMS is a real-time solution that analyzes incoming transactions to help detect suspicious debit card activity. Using information in the specific transaction, terminal and cardholder historical profiles, RMS creates three unique Falcon Fraud scores for every transaction: card, terminal and a combined score.

NYCE's Risk Management Solutions Standard Package includes:

- Risk Monitoring Service
- Card Alert Service
- iCVx Verification Service
- Authorization Blocking
- SOC1-Type2 Report

HOW DOES FALCON FRAUD SCORES WORK?

Scores range from 000 to 999; the higher the score, the greater the likelihood of fraud. With a flexible rules engine, RMS uses these scores and other transaction attributes to make real-time decisions to potentially deny fraudulent transactions as they occur.





CARD ALERT SERVICE

Another core feature of NYCE's Risk Management Solutions standard package is the FICO Card Alert Service, a sophisticated transaction-monitoring service that leverages consortium data to provide "point of compromise" identification when fraud occurs. Card Alert receives fraud reporting from multiple EFT networks, including NYCE and reports suspected counterfeit cards to institutions prior to losses occurring. The Card Alert Service is also fully integrated with the NYCE RMS platform, making this industry standard an even more robust tool.

AUTHORIZATION BLOCKING SERVICE

NYCE's Authorization Blocking Service gives issuers the ability to block transactions where fraud "events" occur in a specific pattern (e.g., purchases being performed in specific country codes). A block denies all transactions matching the specific criteria. Since this type of blocking affects both legitimate and fraudulent transactions, a block generally remains in place only until the fraud event has run its course. NYCE clients may request one complementary Authorization Blocking event per calendar year.



ICVX VERIFICATION SERVICE

To enhance your risk mitigation strategy, you may opt to have NYCE perform iCVx (EMV contact chip), CVx (magstripe) and CVx2 (eCommerce) verification on your behalf or in addition to your validation and authorization. Counterfeit cards created using phished values will generally fail NYCE's iCVx verification process.

SOC1-TYPE 2 (SSAE18) REPORT

The System and Organization Controls (SOC) for Service Organizations Report is prepared by independent auditors and provides a description and opinion of the control structure of FIS as it relates to the NYCE Payments Network. Access the most recent report on the FIS Client Portal.





NYCE RISK MANAGEMENT SOLUTIONS STANDARD PACKAGE

Service	Core Offering
Risk Monitoring Service	x
Card Alert Service	x
iCVx Verification Service	1 free event annually
Authorization Blocking	x
SOC1-Type2 Report	x

Note: Authorization Blocking and iCVx Verification Service are enabled at the client’s direction. Specific rules and rule parameters are created and customized at the client’s discretion. Contact your NYCE representative for additional information and details on service activation, rule creation and pricing.

CONTACT US

For more information about NYCE Risk Management Solutions, contact your NYCE representative:



800.822.6758



www.nyce.net

About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our more than 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.



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