FIS

SecurLOCK

Making Payments Smart, Simple and Secure

A Unified Attack on Fraud

Card fraud is evolving. Win by leveraging a toolset created to enable a holistic approach to managing fraud, compliance and risk. Apply a global line of sight and localized flexibility to protect your institution from the financial and reputational harm fraud and risk events can bring about.

Customized Portfolio-level Fraud Mitigation Program

SecurLOCK™ is available in two service packages: SecurLOCK Premium and SecurLOCK 360. Each package provides best-in-class fraud controls with a layered approach in fraud mitigation providing the right amount of coverage needed for your institution's specific needs.

- **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.

- **SecurLOCK 360** provides 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.

FIS™ connects merchant and issuer data to deliver proactive fraud mitigation that enhances the cardholder experience and eCommerce engagement.

- Utilize the data from over 75 billion issuer and merchant transactions for unmatched visibility.

- Cross-platform integration unleashes actionable data enterprise wide for unparallel servicing and protection.

End-to-end Fraud Coverage:

- 100 percent real-time transactional monitoring stopping fraud on the first attempt

- Predictive fraud scoring leveraging over 75B transactions processed annually

- Global rule strategies proactively targeting fraud with 3 to 1 or better false positive ratio

- 24/7 fraud monitoring industry expertise to identify and mitigate fraud faster and more accurately

- Real time two-way fraud alerts empowering cardholders fast and effective outlet to block account when fraud is confirmed

SecurLOCK

The Four Pillars of a Fraud Solution

People

Trained fraud specialists tailor each card fraud prevention and detection program to the unique nature of your cardholders. These programs are data-driven and informed by our global line of sight into emerging trends and your risk tolerance.

Process

Continual process and control improvements are carried out and an enterprise level to gain efficiencies and prevent recurrences. This is one way we protect you from the economic, reputational and legal risks associated with fraud.

Technology

We invest heavily in finding the right solutions to empower our clients to compete, grow and operate more efficiently. We understand that consumer expectations are ever-changing and protecting financial lives and portfolios is paramount.

Data

We make data actionable by extending tools that help you better understand the market and emerging risk. This enables you to make more informed decisions about your card program. Leverage the largest consortium of fraud and merchant transaction data in the world to protect your institution.

SecurLOCK	Premium	360
Fraud Management	✓	✓
Pre-Defined Reports	✓	✓
Case Management UI	✓	✓
Fraud Consulting Desk	✓	✓
Chargeback Processing	*Optional*	✓
Financial Reimbursement		✓

Available via FIS Code Connect

SecurLOCK solutions are available through our application programming interface (API) gateway, FIS Code Connect. Our extensive API marketplace provides one-stop access to all APIs across FIS, empowering our clients to maximize operational efficiency by developing and testing innovative solutions that streamline onboarding, reduce costs and exceed customer expectations.

Contact Us

Contact FIS today by emailing getinfo@fisglobal.com or calling 877.776.3706 to learn which SecurLOCK offering is right for your institution.