Detect. Prevent. Defend.

Keep cardholders safe with FIS Transaction Defense

Instant fraud protection. Secure purchases. Better customer experiences.

Fraud losses, false positives continue to climb

Staying ahead of the most sophisticated fraud isn't easy.

As scammers adopt new technology, it's the cardholders, merchants and banks that pay the price. From 2022-26, card fraud is expected to increase from $34 billion to $43 billion worldwide.[1]

It's driven largely by CNP fraud, which is projected to reach $49 billion by 2030.[2]

Faster decisions. Improved intelligence. Combined data.

FIS® Transaction Defense is a payment fraud management solution that uses cardholder historical authorization data to safeguard your customers and organization. The solution monitors and profiles thousands of transactions every second — from pre-authorization to authorization data — for a 360-degree view of customers.

With this data, you can use scoring models that rapidly distinguish between genuine and suspicious activity along multiple payment channels. You can also strategically route to targeted rule sets (you create) to evaluate each authorization by up to 150 rules — in real time and post decision.

With its 100% real-time scoring and evaluation, you can block fraud while accepting genuine transactions. That means fast, accurate decisions at the point of sale for a smooth cardholder experience. It also means reduced fraud, lower operational costs and more revenue in your pocket.

$49 billion

in CNP fraud losses by 2030[2]

1 "Credit card fraud in 2023," Clearly Payments, 2023

2. "What Experts Say It Takes to Stem the $49 Billion Rising Tide of Card-Not-Present Fraud" PYMNTS, 2023

Use cases

1. Block fraud

The “morning coffee” purchase

Most mornings, Michelle buys a coffee before heading to work. Today, while in line, she gets a notification on her phone about a transaction for a computer and TV totaling roughly $3,000. She is prompted via email or SMS to confirm or deny the charge.

Transaction Defense in action: Whether Michelle accepts or denies the charge, she can still buy her coffee because Transaction Defense recognizes that purchase is consistent with her “typical” buying behavior based on previous purchases.

2. Add a new rule

The “IF” and “THEN” approach

Tom from accounting sees that the monthly statement has disparities from normal purchases, including two $1,000 transactions from Mumbai where his company has no offices or clients. To dispute the charges, he must file a chargeback to have the transactions reversed and funds returned. Tom’s bank does not have Transaction Defense.

Transaction Defense in action: If Tom’s bank had the solution, FIS would have collected as much data as possible about its transactional history upfront to not only create a customer profile, but also create rules to estimate the likelihood and impact of as many types of payment fraud transactions as possible — now and in the future.

A rule could trigger a red flag for charges outside of North America where the company doesn’t conduct business. “IF” there was a transaction from Mumbai, “THEN” it would be considered suspicious and instantly blocked. This will stop the fraudsters in their tracks.

Functionalities: Turn challenges into results

Collect data, access fraud risks and make decisions at point of sale.

Limit false positives, increase spend

- Score and evaluate 100% of authorizations in real time
- Use data at pre-authentication, authentication, authorization and post-authorization levels to stop fraud
- Enjoy the benefits of intelligent, data-driven insights with near real-time analytics
- Take advantage of a single application for the ideal user experience
- Access script logic for multi-layered fraud evaluation
- Get segmentation that allows authorizations to be strategically routed for evaluation

Respond to new security threats

- Maintain client-defined rules 24/7 through user-friendly interfaces for faster operations
- Review and audit rule log for enhanced governance and tracking
- Use the 'if then/else if' logic to evaluate transactions and respond with complex actions
- Improve rule performance with historical rule simulation
- Leverage external data about multi-factor authentication, notifications and device assessments
- Get enhanced rule processing to reduce gross fraud loss

Access the right data at the right time

- Get pre-authorization, authorization, cardholder attributes, non-monetary events, and other types of external data in both real-time and post-authorization evaluation
- Use 13 weeks of cardholder history to determine genuine spend
- Customize non-monetary account, card and transaction attributes for a holistic view of the cardholder
- Get enhanced external data through API support
- View cardholder history up to 24 months for cardholder servicing
- Streamline user inputs of lists, functions and data records for customer information

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.

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Advancing the way the world pays, banks and invests™