FIS: **SecurLOCK Product Suite**

- Self Service Tools
- Transactional Monitoring
- Professional Services Offering
- Cardholder Engagement
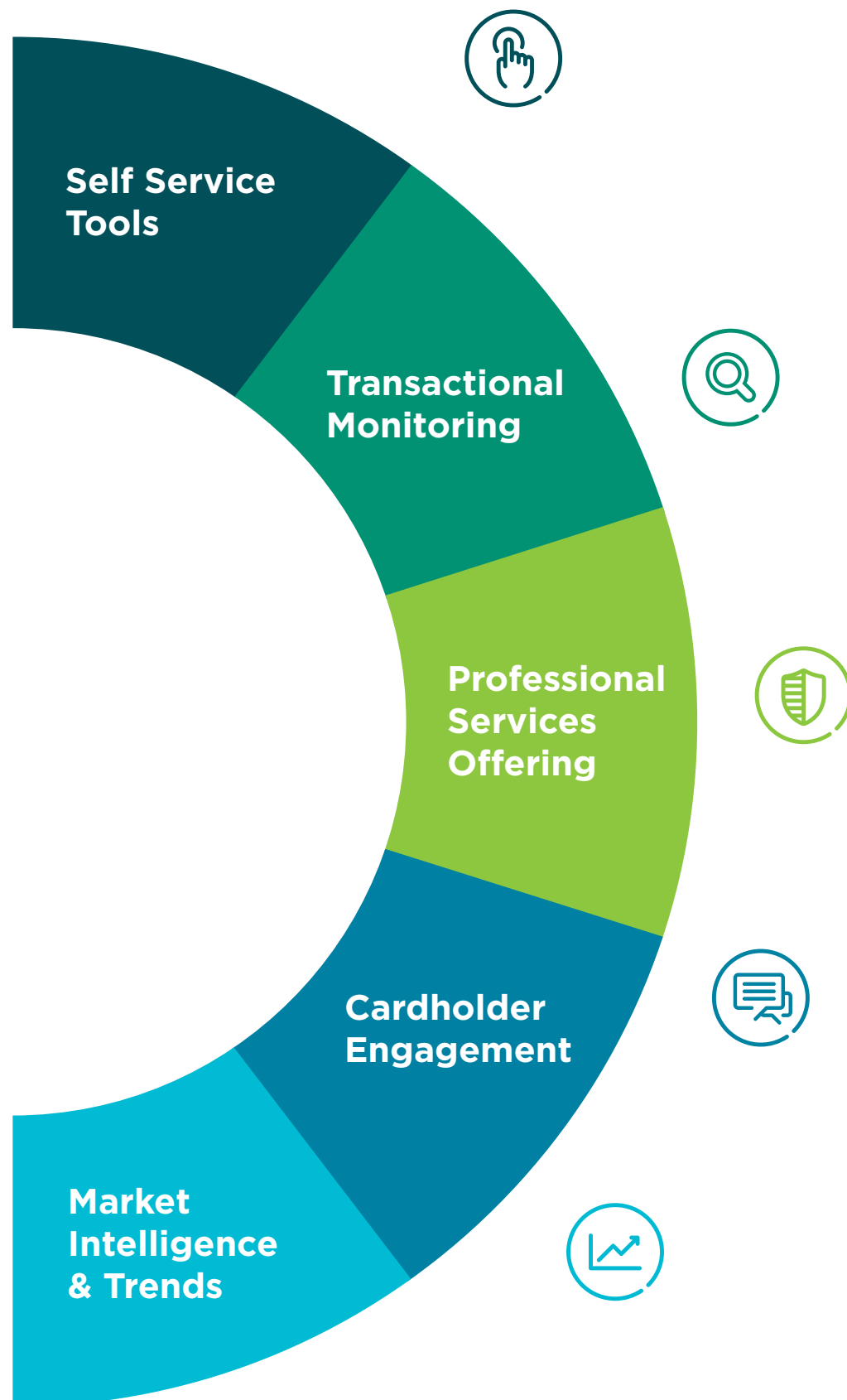- Market Intelligence & Trends

SecurLOCK Detect

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

https://securlockdetect.com

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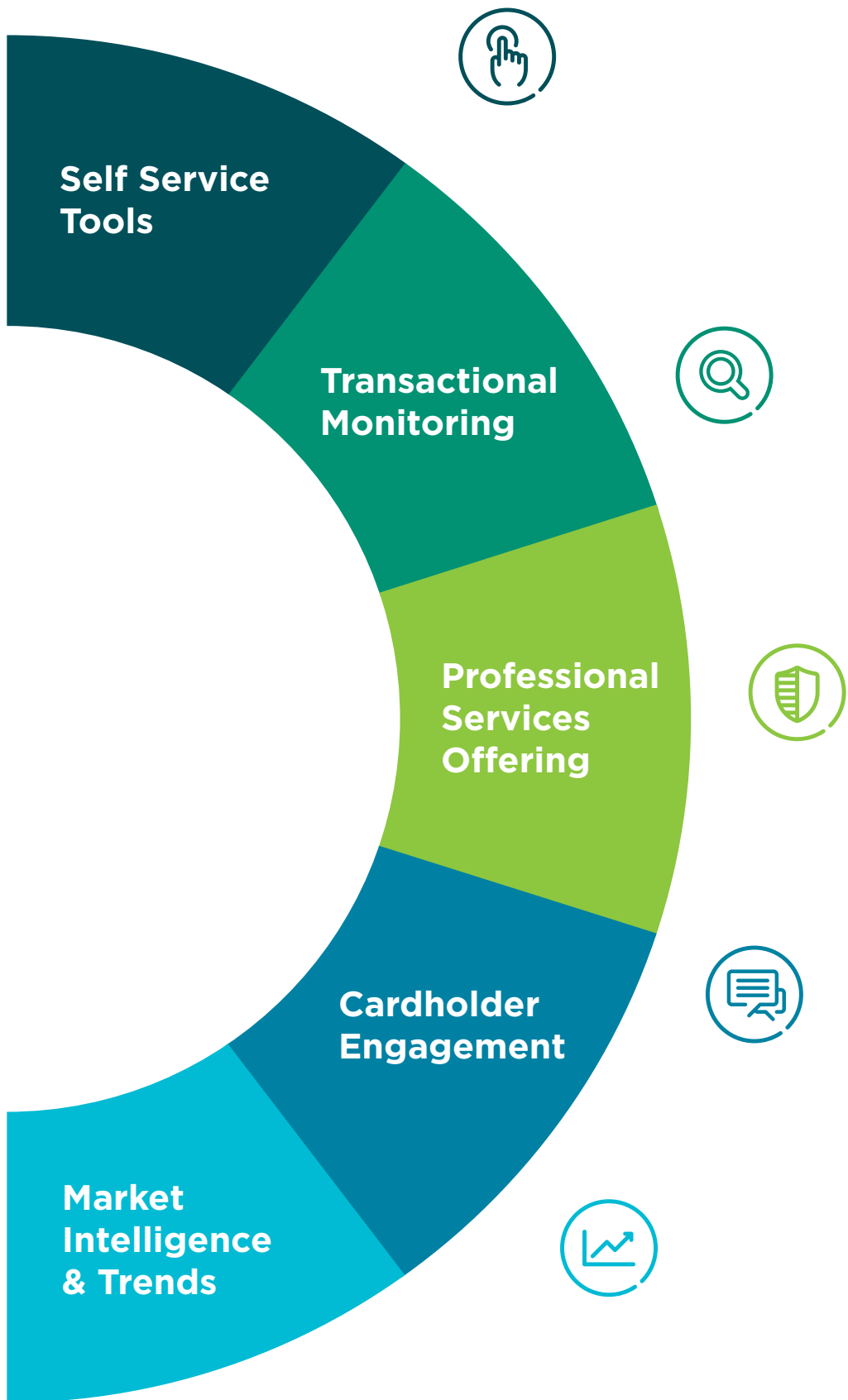- Market Intelligence & Trends

SecurLOCK Manage

SecurLOCK Manage is a secure Web browser-enabled tool used to review compromised cards based on breach event IDs published by the networks. Institutions can identify the level of risk associated to each card based on compromised elements and choose to block/reissue at-risk cards in bulk or individually. Issuing institutions have cardholder communication templates available to handle both immediate or delayed blocks on a card. The backend integration to CardPro and the processing platforms offer a seamless back-office experience to the institutions for ONLY the BASE2000, EFT Services – St. Pete and TBS processing platforms.

https://compromisemanager.fnis.com

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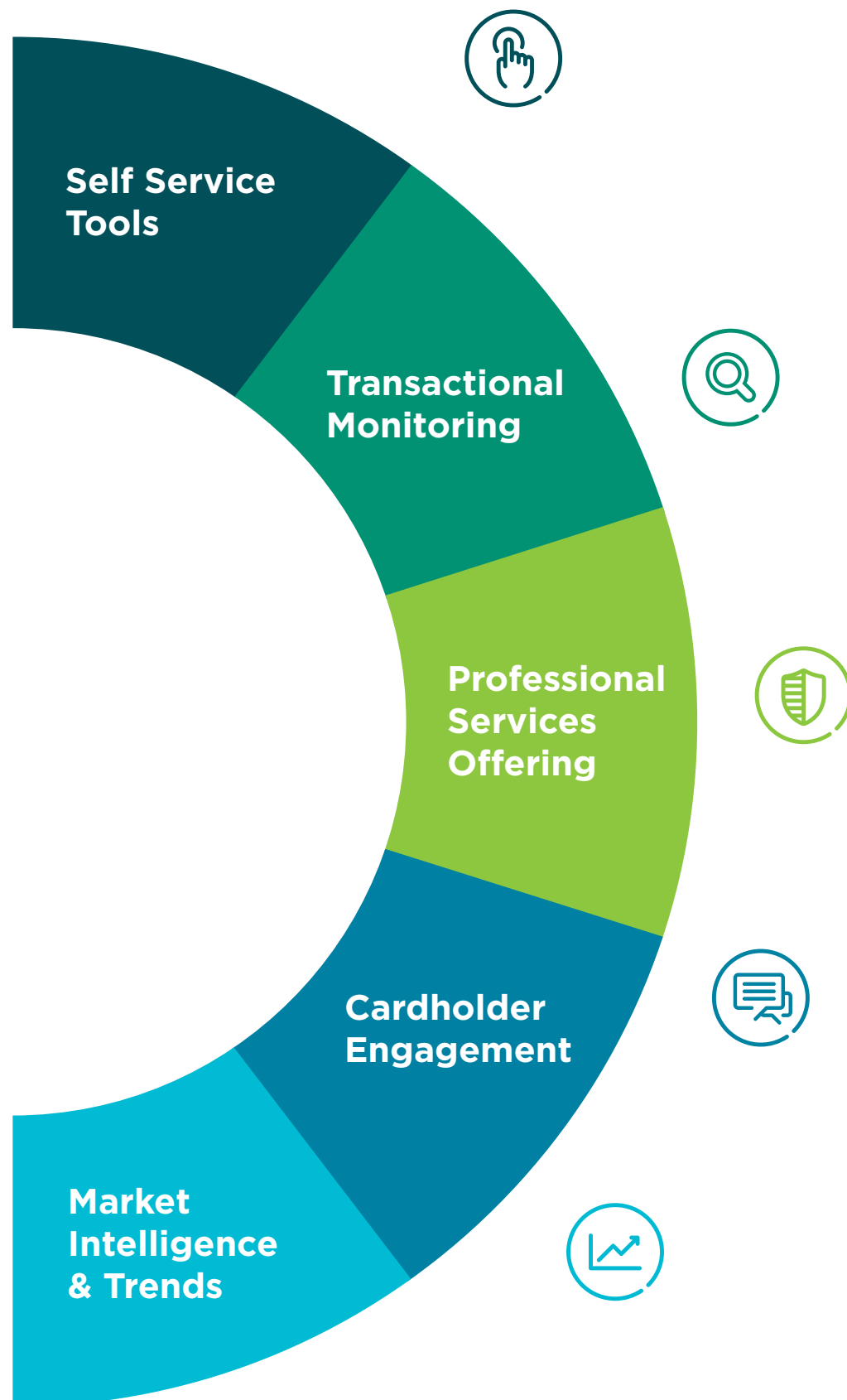
SecurLOCK Block

SecurLOCK Block is a self-service authorization blocking interface, enabling institutions to proactively implement targeted authorization blocks in real time.

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SecurLOCK Equip mConsole

SecurLOCK Equip mConsole is a fully featured dashboard that provides support, analytics and usage information. mConsole allows FIs to provide cardholder support while using the mobile application. This includes the ability to reset registration, reset control and alert settings, and troubleshooting capabilities. mConsole is also powerful analytics platform to track usage of the equip features and card usage to identify trends by date, time, location and merchant category and provide user adoption data.

Single Sign On: mConsole is accessible in a Single Sign-On (SSO) environment known as eAccess. User Admin for each switch is responsible for granting access of mConsole via eAccess portal. Our Clients will be able to access the mConsole via the eAccess Portal, users will login using their eAccess user id and password.

Dashboard: The mConsole Dashboard provides graphical reports of key FIS SecurLOCK Equip metrics on a weekly or monthly basis. Reports can be exported to Excel. This includes:
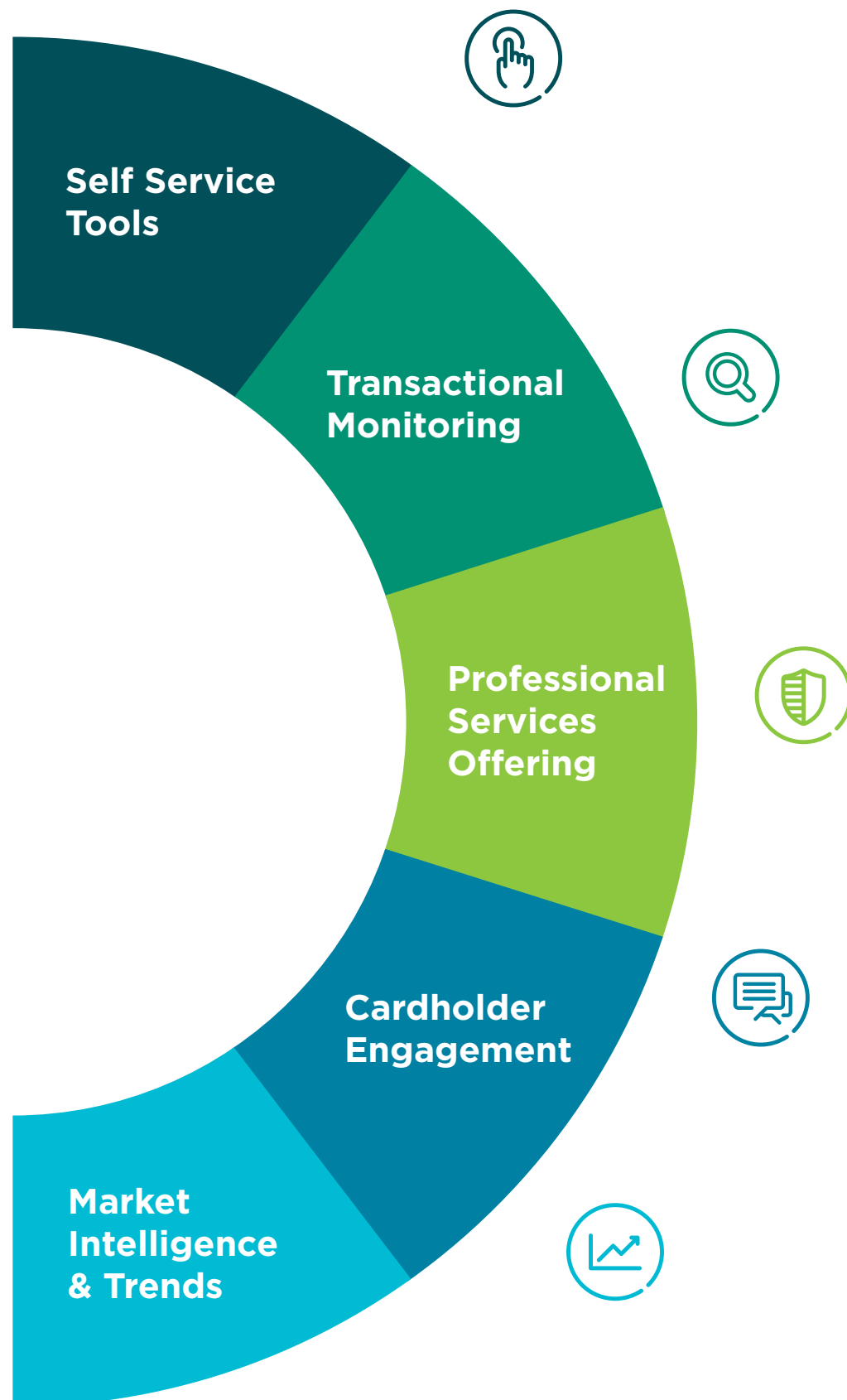
+ Total Users
+ New Users
+ Active Users
+ Transaction Alerts
+ Alerts buy Category
+ Transaction Controls
+ Controls by Category

Customer Support: The Customer support tab is designed to enable Customer Support reps with the FI to effectively help end users with problems using the app. It provides the ability to Search for end users; View end user's details and their associated cards, accounts, transactions, and messages; view all actions the user took on the device, and assist the user by performing specific user functions when the user does not have access to the device.

Reports: Through the reports tab in the mConsole, users can see generated reports, scheduled reports, and create new reports.

Config View: The FI Config View screen allows a financial institution mConsole user to view but not change the configuration parameters that were set up through onboarding.

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SecurLOCK Analytix

SecurLOCK Analytix fraud reporting solutions drill-down reporting and infographs that allow institution users to present data visibility.

https://securlockanalytix.com

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Tier I - SecurLOCK

SecurLOCK™ is the debit/credit/prepaid card transaction monitoring using FICO's Falcon® system coupled with IVR outbound calls to cardholders to verify the legitimacy of a suspicious card activity. The base tier offers debit/credit/prepaid card transaction monitoring using FICO's Falcon® Artificial Intelligence platform combined with proprietary rules and logic created by FIS to maximize fraud mitigation. Transaction monitoring/decisioning triggers a fraud case when transaction is rated at a certain risk level. Fraud case results in a one-way automated IVR alert to the cardholder if the client has not enrolled in the SecurLOCK Communicate. SecurLOCK Communicate is an add-on service that all clients are advised to enroll in. A case creation only occurs when a transaction risk scoring goes over a threshold to be flagged as Medium and High level risk. Transactions that may have been declined during the case creation will be reported to institutions through Fraud reports by email and SecurLOCK Analytics reporting under the same case number assigned.

Tier I SecurLOCK includes:

+ Monitoring using FICO's Falcon® Artificial Intelligence platform
+ Real-time scoring
+ Direct consumer contact

Note: Clients enrolled for SecurLOCK Warranty or SecurLOCK Predict are already enrolled and no additional fees will be incurred.

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Tier II - SecurLOCK Profile

SecurLOCK profile replaces the legacy Global Intelligent Profiling and Fraud Predictor products and enables lower false/positive rating by encompassing atm/merchant scoring insights into the neural network to better score a transaction. This service level updates the neural network on an annual basis with latest fraud trends that have occurred during the year. This is an enhanced version of SecurLOCK that provides an improved assessment of fraud risk. Again, just like Tier I, the SecurLOCK Profile monitors transactions and sends cardholders alerts through SecurLOCK Communicate. Fraud models are adjusted based on spikes of risky activity such as identified skimming occurrences, ATM cash outs, and unusually higher levels of fall-back transactions.

Tier II SecurLOCK Profile offers every function of Tier I, including FICO's Falcon® Artificial Intelligence platform, real-time scoring and direct consumer contact, plus:

+ Predictive models
+ Real-time ATM monitoring
+ Current global fraud trends
+ Adaptive models

Note: Clients enrolled for SecurLOCK Warranty or SecurLOCK Predict are already enrolled and no additional fees will be incurred.

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Tier III - SecurLOCK Intelligence

The most advanced tier of SecurLOCK service, SecurLOCK Intelligence is unique in its capabilities of tracking ATM/merchant scoring insights and other fraud trends as it updates the Falcon neural network in real time. This service level is recommended for clients of high fraud losses occurring from unpredictable flash fraud activities. SecurLOCK Intelligence leverages the Machine Learning Automation that takes the results of fraud investigations made by FIS Fraud Analytics team to adjust the scoring models daily. Updating models with greater frequency allows for new fraud trends to be incorporated as they are identified from around the globe.
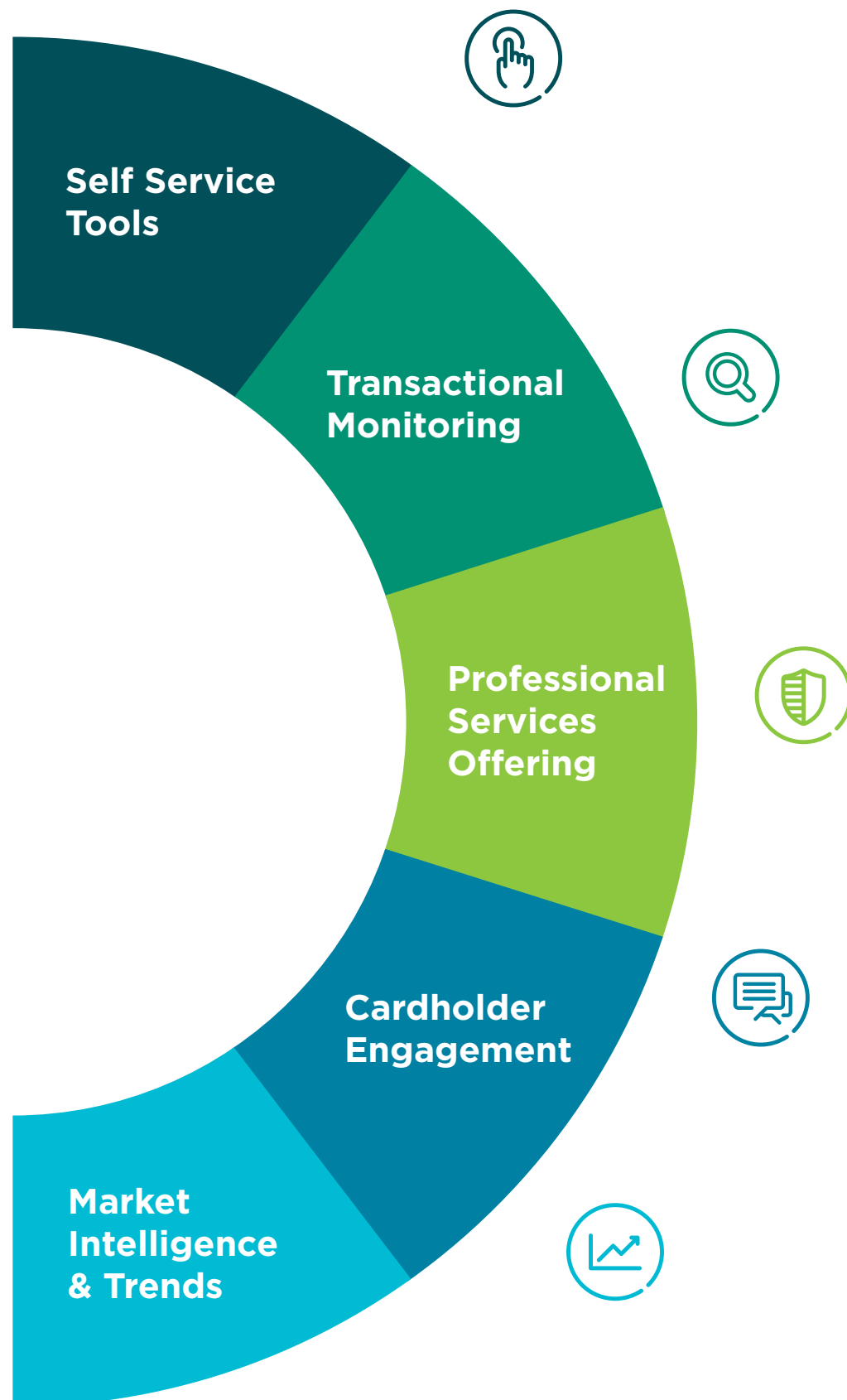
Tier III SecurLOCK Intelligence features all of the Tier I and Tier II functionality, plus:

+ Machine learning
+ Automated model training
+ Quickly identify trends

Resulting in the improvement of false positives and reduced false declines.

Note: Clients enrolled for SecurLOCK Warranty or SecurLOCK Predict are already enrolled and no additional fees will be incurred.

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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.

For more information, email us at getinfo@fisglobal.com or contact your Strategic Account Manager.
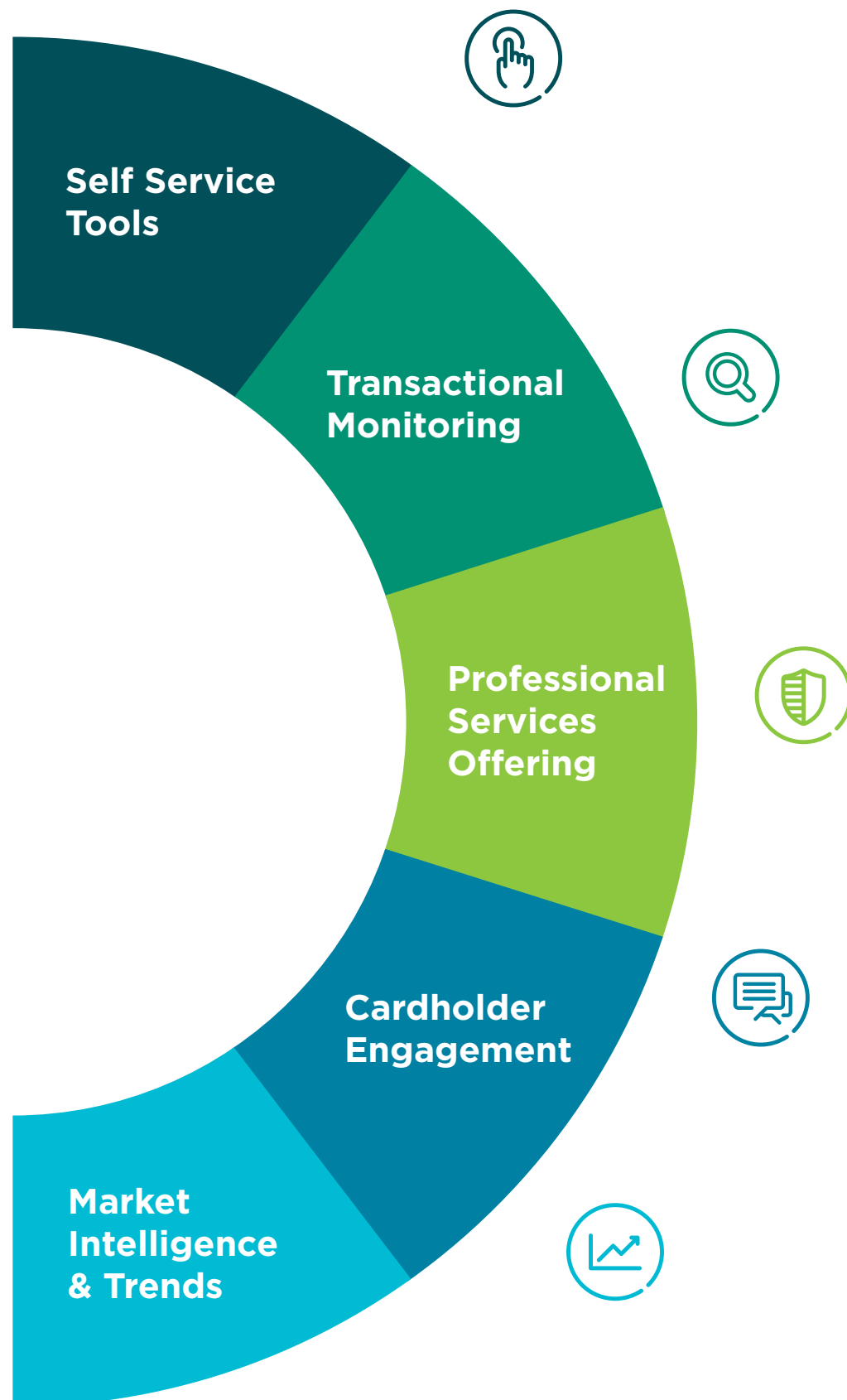
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SecurLOCK Demand

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.

For more information, email us at getinfo@fisglobal.com or contact your Strategic Account Manager.
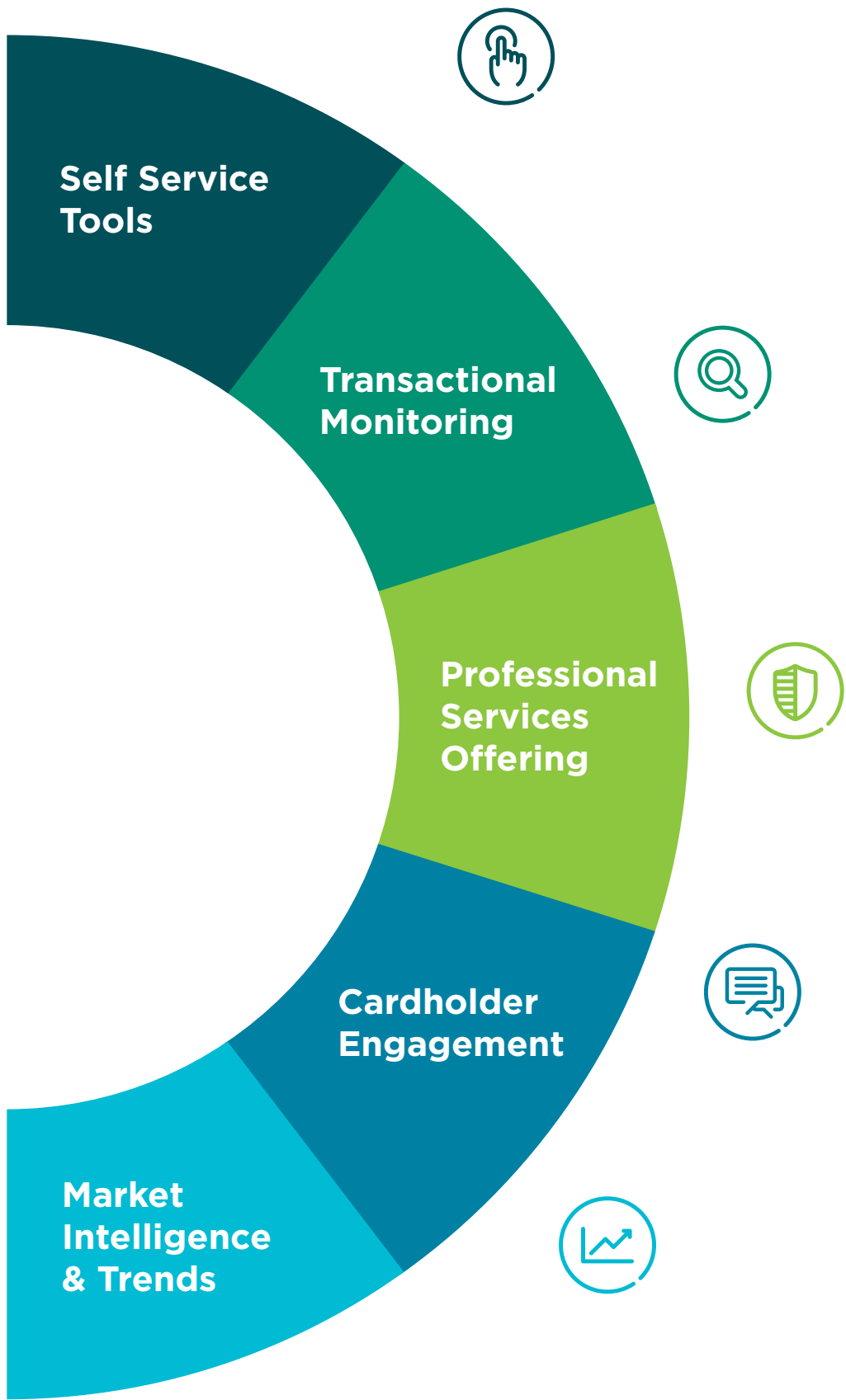
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SecurLOCK Warranty

SecurLOCK Warranty provides institutions with fraud loss insurance coverage to cover up to agreed fraud loss amounts.

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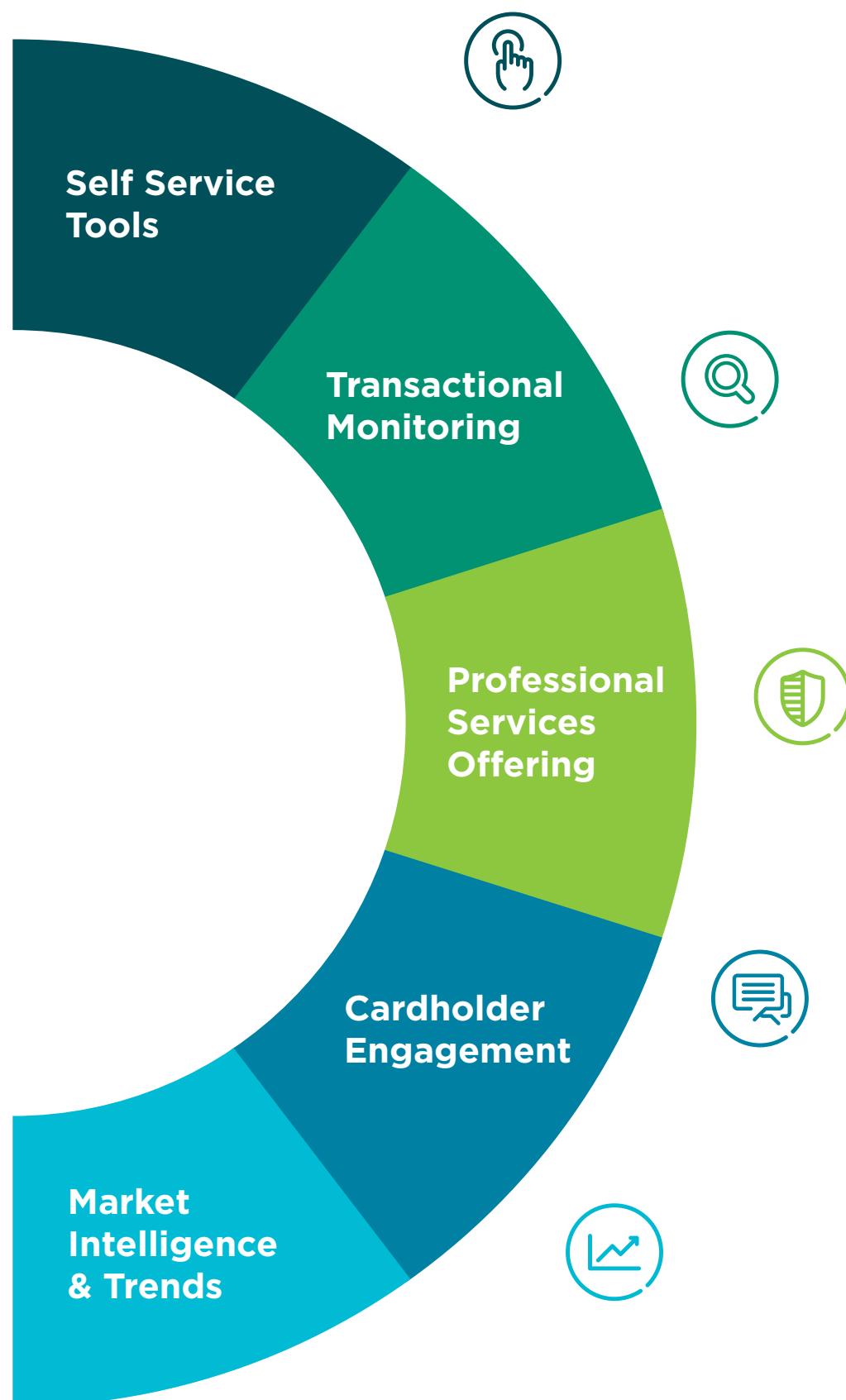
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SecurLOCK Equip

SecurLOCK Equip is a cardholder-facing mobile app for card controls customizable for each card to match the desired usage profile. Cardholders can set card controls for their own cards as well as their dependents' cards. The MConsole of the Equip app is a back-office management and reporting portal institutions use to configure and customize the cardholder-facing app.

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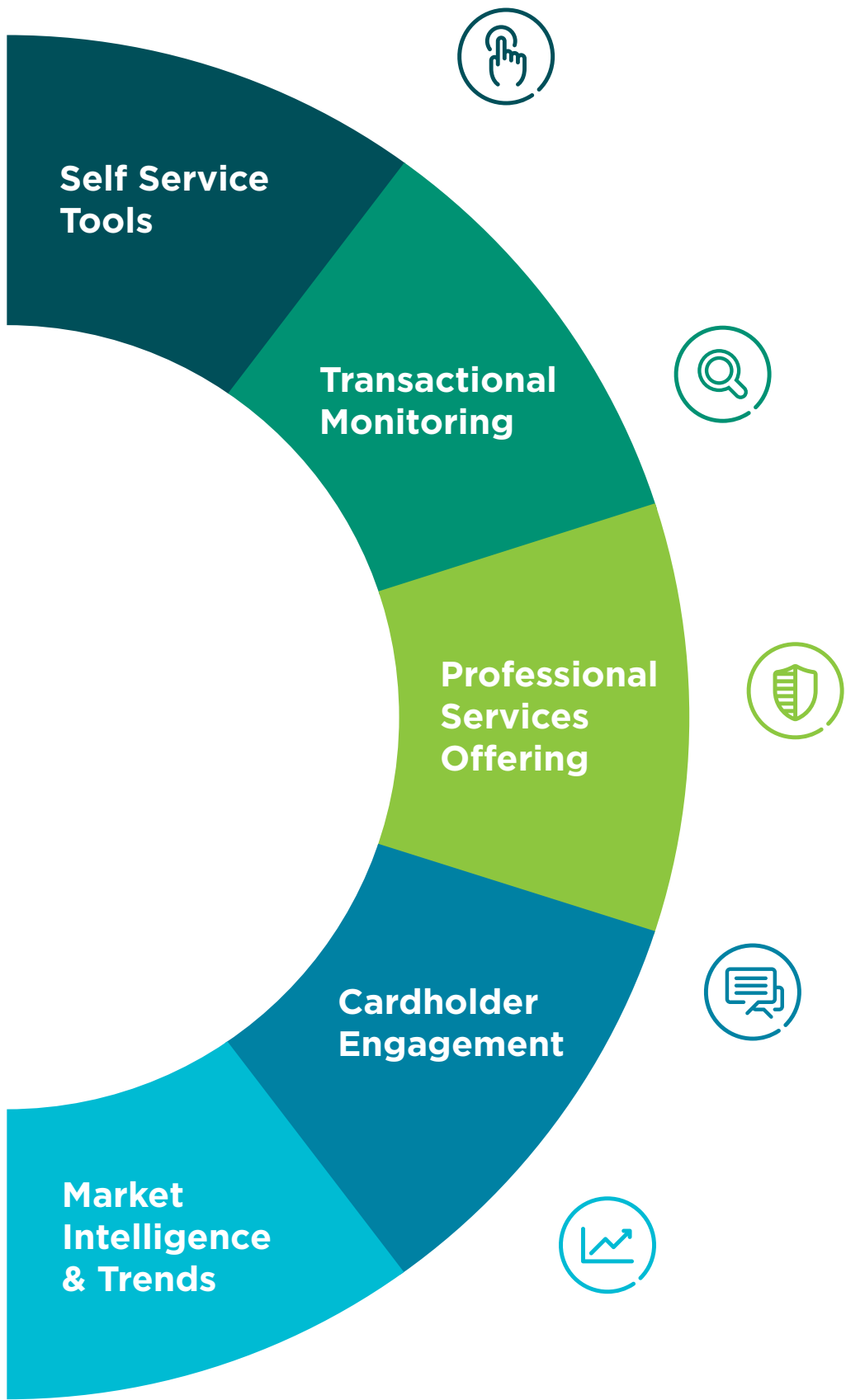## SecurLOCK Communicate

SecurLOCK Communicate provides two-way text and email alerts to the cardholders that automates/shortens response time from a cardholder to decision a fraud risk case generated after suspicious credit/debit card activity. The order of the cardholder alerts for institutions enabled on Communicate is first a text to a cardholder, then and email to a cardholder if no response is received from the cardholder on text message within 30 seconds to a minute (depending on wireless signals). If the cardholder doesn't respond to a text or email, an IVR call is made to all phone numbers on the card base for the cardholder. Please see the *SecurLOCK Operations Guide* to review alerts sent to the cardholders on behalf of the institution.

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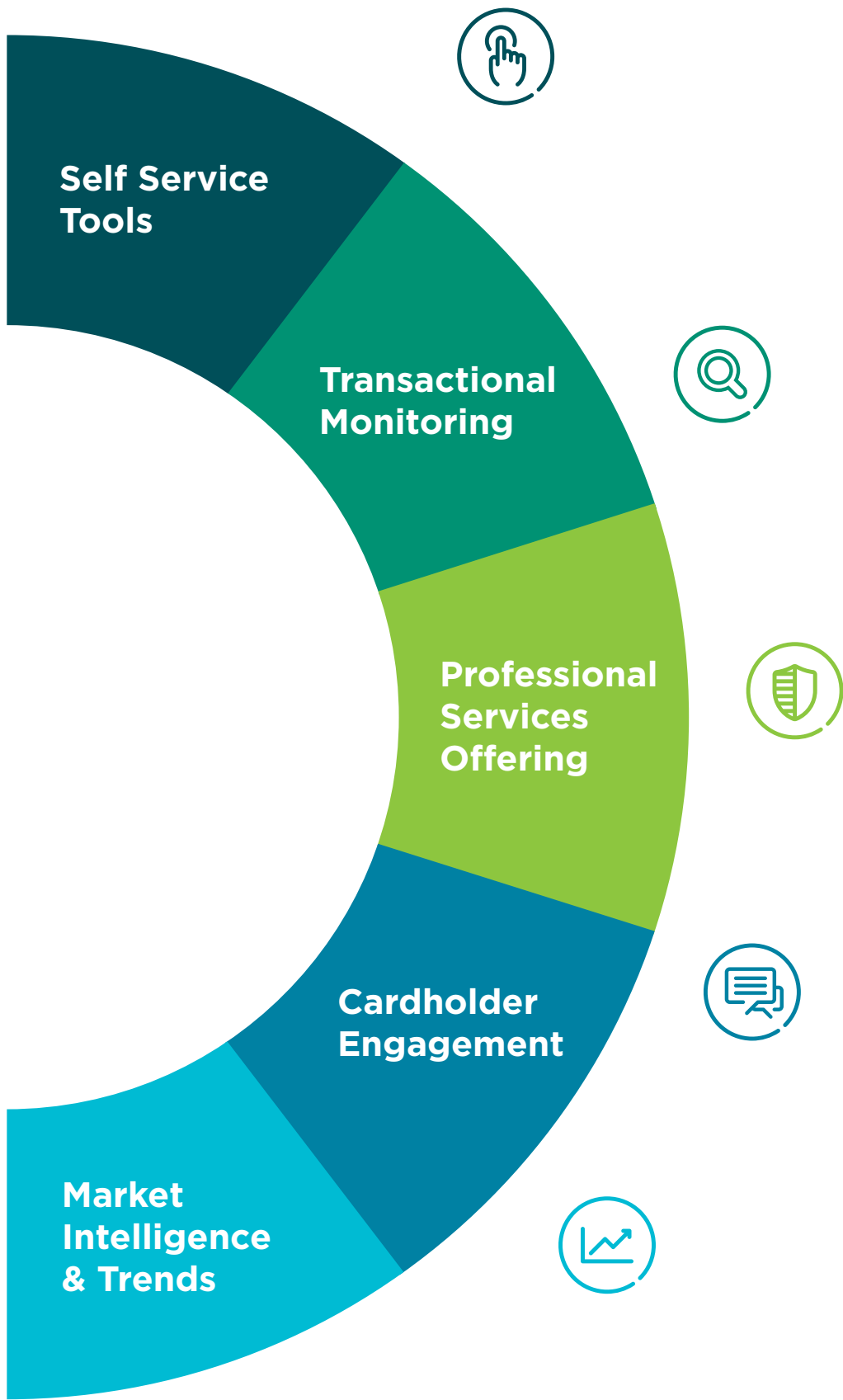
Cardholder Engagement

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FIS Fraud Forum

Stay informed and be part of the conversation of fraud in the market by attending our quarterly Fraud Forum hosted by FIS Fraud Management.

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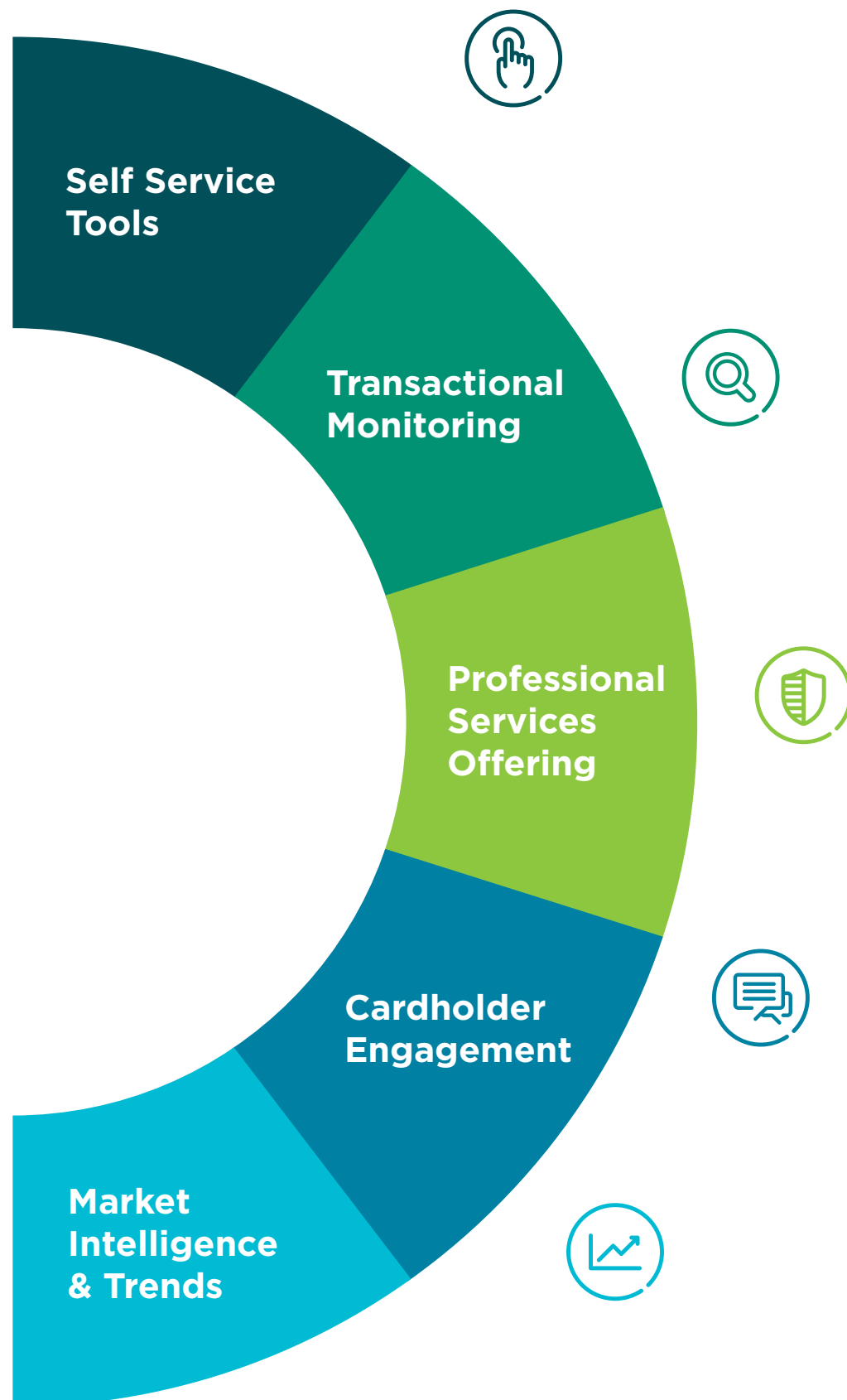
SecurLOCK Educational Webinar Series

Sharpen your knowledge and your toolset with the FIS SecurLOCK™ Webinar Series, in which FIS shares the latest insights, the newest technologies, and impactful card fraud evaluation and mitigation program strategies.

To help our clients combat new fraud schemes, FIS never stops upgrading its family of card fraud prevention solutions. This webinar series provides a format to share what we've learned – and what we've been working on – with your enterprise. The series will cover:

+ Today's most critical card fraud threats
+ Optimizing your fraud solution for your enterprise
+ Empowering cardholders with alerts, notifications, and controls
+ Achieving early identification of breaches
+ The benefits of global fraud identification networks

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Key Takeaways

+ Education on available fraud products and services

+ Share information on card fraud trends, industry alerts/flashes and FIS global-fraud initiatives

+ Assess and develop fraud-prevention strategies

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