



## Fraud Navigator

### Acquiring the right customers takes insight

#### Fraud Navigator Highlights

- Enables quick response to fraud, including denying the transaction, card disablement, fraud alert generation and cardholder notification
- Features a wide range of packaged rules to enable rapid, out-of-the-box detection
- Rules are easy to add, modify or delete – with no service outage
- Rule changes are audited
- Extensive research capabilities
- Cards, BINs and terminals can be blocked, effectively stopping fraud before it starts
- Standard reports, including: totals on transactions processed, alerts generated and activity indicators, fraud analyst productivity based on alerts generated, case management load, false positive analysis and more

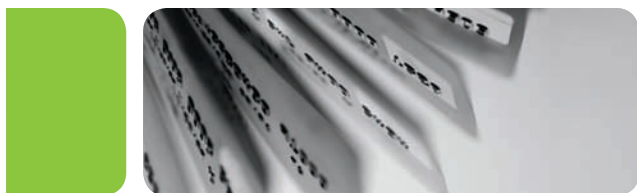
For financial institutions, merchants, processors and networks, controlling payment card fraud remains one of the single biggest challenges – and opportunities – in the industry. To combat the proliferation of card fraud, Fraud Navigator™ offers a robust fraud management solution that enables issuers and acquirers to detect fraud as early as possible to avoid potential loss. Fraud Navigator analyzes payment transactions that occur at the issuer, acquirer or transaction switch in real time as part of the inline authorization path, or post-authorization for subsequent follow-up. Fraud Navigator combines flexible rules creation and management, system-generated alerts and a wide range of off-the-shelf reports in an economical, easy-to-use system.

#### Flexible Rules Creation and Management

Fraud Navigator's rules management capabilities are designed for maximum flexibility. Users can create extensive and sophisticated rules, and they can also utilize prepackaged rules to get their fraud detection solutions up and running quickly.

Fraud Navigator also features an intuitive Web-based interface that is designed to allow business users to create the rules, thereby increasing the ease, speed and control of rule creation.





## Fraud Navigator

Fraud Navigator rules are triggered based on configurable conditions and thresholds. Each rule has one or more actions associated with it, which are executed when the rule is triggered.

Examples of these actions include the ability to disable a card, generate a fraud alert or notify a cardholder. Rules are domain-based (for multi-institution implementations), with secure distributed access ensured. Rules can be easily added, modified or deleted by a Fraud Navigator analyst using an advanced graphical configuration system.

Fraud Navigator makes rules changes quick and easy, with no service outage, and with a complete audit trail and reversibility. Changes can also be conveniently previewed before implementation by installing them in an audit mode, which enables fraud analysts to validate the operation of a rule before turning it on in a production capacity.

### Packaged Rules for Immediate Fraud Detection

Fraud Navigator comes with a set of packaged rules, which can be implemented as part of the installation to begin rapid fraud detection capabilities.

These rules can be extended, modified, appended or deleted in order to fit your specific fraud detection needs. In addition to packaged rules, Fraud Navigator enables the fast creation, testing and deployment of an unlimited number of custom rules designed to address the ever-changing patterns of fraudsters.

### Fraud Alerts and Alert Management

Fraud Navigator generates fraud alerts based on parameters specified in the fraud rules. A fraud alert consists of information about the transaction, the rule that was triggered, actions to be taken based on the triggered rule and recommendations for resolution.

The fraud alert is put into a work queue as part of the Alert Workstation component of Fraud Navigator. The Alert Workstation provides fraud analysts with the ability to research potentially fraudulent transactions and take appropriate actions. Alternatively, the alert can be exported to other third-party workflow management systems.

### Reporting

Fraud Navigator provides off-the-shelf reports.

Reports will give you information on system activity, rule effectiveness, institution-specific participation and alert analyst activity. Billing and audit reports are also provided.

### Economical Solution

Fraud Navigator offers a low total cost of ownership. The product runs on a variety of platforms, is easy to operate and does not require extensive technical resources to operate and maintain.

In addition, many aspects of the system, including rule creation, alert management, security management and reporting, are distributed and do not require centralized management. This allows users of the system to maintain their own system with their own resources.

### Contact Us

To learn more about how your institution can control payment card fraud, contact your client relationship manager, call 800.822.6758 or visit [www.fisglobal.com](http://www.fisglobal.com).

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