



FIS Secured – Debit and Credit

Cut Your Fraud Losses with FIS Secured

The payment card industry's ever-evolving landscape has seen a drastic increase in payment card fraud within the past few years. Card fraud costs the U.S. card industry \$8.6 billion per year, according to an Aite Group study released in January 2010. With the continued increase in worldwide electronic information sharing, electronic data storage, online purchasing, and the frequency and ease of card usage, financial institutions and their cardholders face greater odds of becoming victims of card fraud.

That is why we developed FIS Secured™ – Debit and Credit, a fraud protection program that leverages proprietary analytical tools to help prevent fraud and protect financial institutions against unrecoverable fraud losses occurring as a result of counterfeit, lost or stolen debit and credit cards.

Benefits of FIS Secured

- Warranty reimbursement of unrecoverable fraud losses over \$50
- Robust daily and annual warranty limits
- Protect against the most common types of fraud
- Ability to leverage the same fraud prevention resources as the largest issuers
- Decreased reputation risk
- Ability to offer debit and credit cards with reduced risk of fraud loss
- Competitively priced fraud protection
- Ability to reallocate internal resources dedicated to fraud mitigation

Our fraud management organization provides five key components to help diminish your future risk exposure:

- FIS Fraud Alert Management
- Compromise Event Management
- FIS ID Protection Service™
- FIS Secured – Debit and Credit
- Chargeback Services

* Certain limitations and exclusions apply. Only cards issued by financial institution and transactions processed by Fidelity are eligible. Annual limit on warranty reimbursements ranges from \$15,000 to \$400,000 based on number of accounts for which Fidelity provides Secure Services. Daily fraud case limits of \$3,500 for credit card purchases, \$1,000 for credit card and debit card advances, \$510 for debit card ATM transactions, \$1,500 for debit card purchases. Fidelity reserves the right to increase or decrease these amounts.

© 2010 Fidelity National Information Services, Inc. and its subsidiaries.



Never Compromise.



FIS Secured – Debit and Credit

Why Do I Need FIS Secured?

It is an unfortunate reality that a large fraud case has the potential to wipe out profits for an entire year. If your institution has not experienced significant fraud losses, consider yourself lucky. Most industry experts believe it is only a matter of time before fraud negatively impacts an institution. Further, many insurance and bonding agencies that offer catastrophic coverage are re-pricing their offerings to reflect the increased fraud losses occurring in the market.

How Does FIS Secured Work?

FIS™ has developed proprietary analytical tools to maximize the power of our neural network technology and supplement artificial intelligence with sophisticated data analytics. Our trained analysts work to identify emerging fraud patterns and potential points of compromise to stop fraud runs before they occur.

FIS' neural network technology analyzes fraud trends, customer spending patterns and real-time authorization information to calculate a dependable fraud risk score for every credit and debit card transaction. Additionally, our fraud analytics team focuses on detecting fraud that is not always identified through neural network technology alone. Our fraud management team quickly identifies and helps prevent potential fraud before damaging transactions are completed.

Comprehensive research, investigation and chargeback recovery procedures help ensure reduced fraud exposure to your financial institution. Our highly trained fraud case management experts are results-driven and strive for maximum dollar recovery. While FIS takes care of combating fraud, you have more time to grow your card portfolio and focus on what is truly important – your cardholder relationships!

It's Difficult to Put a Price on Peace of Mind

Despite the threat, fraud can be managed. That is where FIS Secured comes in, transforming fraud from an unknown factor into a calculated cost, effectively offering peace of mind.

Whatever the size of your institution, FIS Secured allows you to take advantage of the robust fraud initiatives being implemented by the world's largest financial institutions. It also allows you to reallocate internal resources previously dedicated to fraud monitoring, claims processing, investigations and related activities. Because you are protected, your institution also decreases reputation exposure risk that can adversely impact your customer base or membership.

Program Cost

FIS Secured is available separately or as a combined offering for both your debit and credit card portfolios. Billing is calculated as a percentage (basis points) of your overall covered net sales volume.

Contact Us

For more information about FIS Secured – Debit and Credit, contact your strategic account manager, call 800.822.6758 or visit us at www.fisglobal.com.

Go to www.fisglobal.com



Never Compromise.