

# FAIR ISAAC'S FALCON® FRAUD MANAGER AT SiNSYS

## Features and benefits

- ❖ **European and industry-specific fraud models:** leverages localised industry-wide data through consortium models for accelerated delivery
- ❖ **Full, real-time integration with the SiNSYS processing platform:** better, real-time processing for stopping fraudulent transactions
- ❖ **Robust neural network/predictive modeling:** detects fraud quickly and accurately
- ❖ **Highly accurate transaction scoring:** delivers earliest possible warning of fraud activity
- ❖ **Real-time rules creation, testing and implementation:** boosts analyst productivity and improves effectiveness of fraud operations
- ❖ **Intuitive, graphical user interface:** greater user control, less IT involvement.

## Detect card fraud, quickly and accurately

European banks can stop fraud effectively - in real time - by using the scientifically-based predictive analytics of Falcon™ Fraud Manager. Working together, SiNSYS, a leading provider of a full range of secure, high-quality processing services, and Fair Isaac, the world's leader in data-driven Enterprise Decision Management (EDM) solutions, have joined forces to help banks prevent fraud and minimise losses. Falcon™ Fraud Manager is the leading solution and industry standard in payment card fraud detection. Robust models synthesise intelligence drawn from billions of payment card transactions, weigh key attributes, and use Fair Isaac's neural network models to identify fraud with the utmost reliability. All in a fraction of a second. And with a direct link to the SiNSYS processing platform, you can stop fraudulent transactions right at the point of sale. Falcon detects various types of fraud, including lost or stolen, counterfeit and new account fraud, among others.

## The reliable, responsive fraud detection system

Falcon Fraud Manager is designed to minimise fraud losses through unmatched capabilities including:

- ❖ **European consortium or custom models.** Consortium models incorporate data from hundreds of card issuers, allowing you to detect fraud even before the trend appears in your own country. Custom models represent your unique data

- ❖ **Patented profiling technology.** Identifies key transaction behaviours and spending patterns for each account to ensure easy recognition of uncharacteristic expenditures
- ❖ **Neural network modelling.** Patented technology provides the most accurate predictive models available based on transaction data and cardholder profiles
- ❖ **Transaction-based scoring.** Analyses each authorisation transaction to assess risk of fraudulent activity. Provides an accurate transaction fraud score, indicating the likelihood of the transaction to be fraudulent
- ❖ **Analyst and configuration workstations.** Offer a user-friendly environment to present comprehensive information for case review and enable supervisors to define score thresholds and set workflow parameters
- ❖ **Falcon expert.** Provides an easy method for independently defining, testing and deploying rules for fraud prevention automation. Includes an Authorisation Response Module (ARM) that enables real-time integration with your institution's authorisation system.

## New technology further strengthens the Falcon system

The latest version of Falcon™ Fraud Manager is built on a new architecture that significantly simplifies maintenance and future upgrades at SiNSYS. In addition, new features in Falcon Fraud Manager give you even greater power in controlling fraud losses and in streamlining operations.

**New architecture.** Falcon Fraud Manager is now built on a modular platform, making it easy and cost-effective to upgrade components. This technology is also more open and easy to support. Written in Java, with a web-based workstation, you can now significantly reduce the amount of IT resources you need to deploy and support the Falcon system.

**New features.** In addition to its enhanced architecture, the new Falcon system offers many enhancements:

- :: Redesigned Case Management System using an intuitive interface and workstation to help you process more cases per hour
- :: New reporting technology providing more functionality — giving you more ways to quickly and easily analyse data and monitor your productivity
- :: New Rules Editor, based on the robust Blaze Advisor™ business rules management system, eliminates a limit on the number and length of rules. It also provides a

- tracking tool to better manage rules
- :: New user-configurable Application Program Interface (API) for transaction and cardholder data used to determine the specific data elements that are presented to Falcon
- :: Ability to easily add other Fair Isaac products, such as Fraud Predictor, for improved fraud detection.

#### What can we do for you?

By combining our strengths and experience, SiNSYS and Fair Isaac will guide you in a controlled and effective manner through the initial start-up of Falcon Fraud Manager.

In addition, you will receive continual support and guidance on a daily basis to ensure you get the most benefit from using this reliable, responsive fraud detection system.

#### Our unique value proposition

Working together. Fair Isaac and SiNSYS bring even greater value

to Falcon Fraud Manager and the TRIAD® adaptive control system. Both solutions incorporate localised predictive scoring models for continental European clients, and achieve full, real-time integration with the SiNSYS processing platform. And, we offer you a wealth of business experience. Our expert consultants have years of first-hand industry experience to help you improve bottom line results, enhance operational excellence and achieve true competitive advantages in today's global marketplace.

#### For more information

To learn more about SiNSYS' card processing capabilities and Fair Isaac's account management and fraud detection systems, please contact SiNSYS at +32 22 475 031; email: [info@sinsys.net](mailto:info@sinsys.net); or via the web at [www.sinsys.net](http://www.sinsys.net)

### COMBINING OUR STRENGTHS AND EXPERIENCES TO HELP YOU IMPROVE FRAUD AND RISK MANAGEMENT

In addition to helping banks prevent fraud with the Falcon™ Fraud Manager system, SiNSYS helps banks more effectively manage risk with Fair Isaac's TRIAD™ adaptive control system. The TRIAD system enables banks to design, test, and implement strategies at the account level, or, for multiple relationships, at the family level. Both Fair Isaac solutions achieve full real-time integration with the SiNSYS processing platform for better real-time processing.

