

FRACTALS

Fraud Integration Hub



“Fractals was selected because of its strong analytics and modelling capabilities, the ease by which it could be integrated, and NCR’s expertise at delivering highly-effective fraud solutions.”

—Heartland Payment Systems

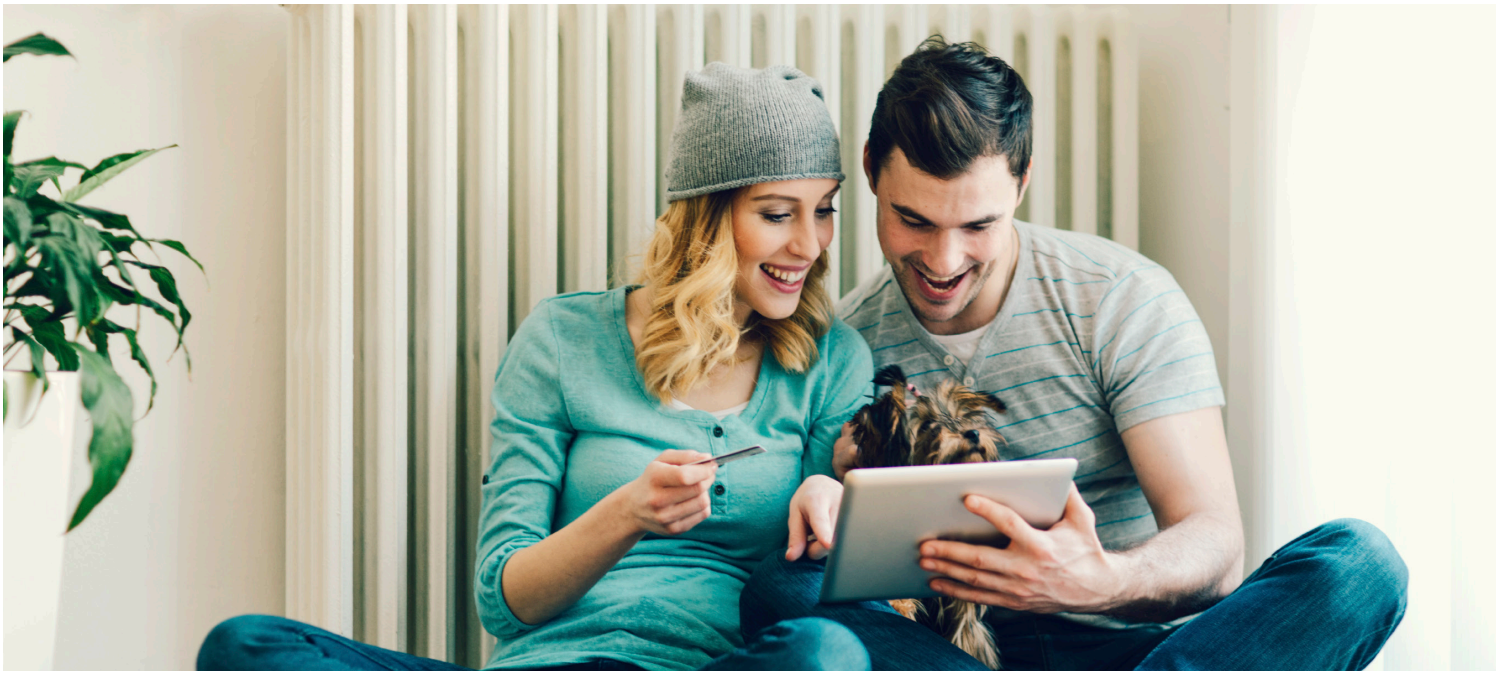
Staying ahead of global fraud is a never-ending battle. As the market for electronic payments becomes bigger and more diverse so do the chances of a damaging fraud attack.

Around the world, issuers, acquirers, merchants, processors and PSPs rely on Fractals for intelligent fraud detection and prevention. Its distinctive combination of user-defined rules and self-learning analytical models provide both exceptionally high levels of fraud detection and low rates of false positives.

Every day, businesses of all sizes protect their customers, their reputation and their bottom line from fraud using Fractals from NCR.

For more information, visit us at ncr.com.





Fighting face to face and online,digital fraud

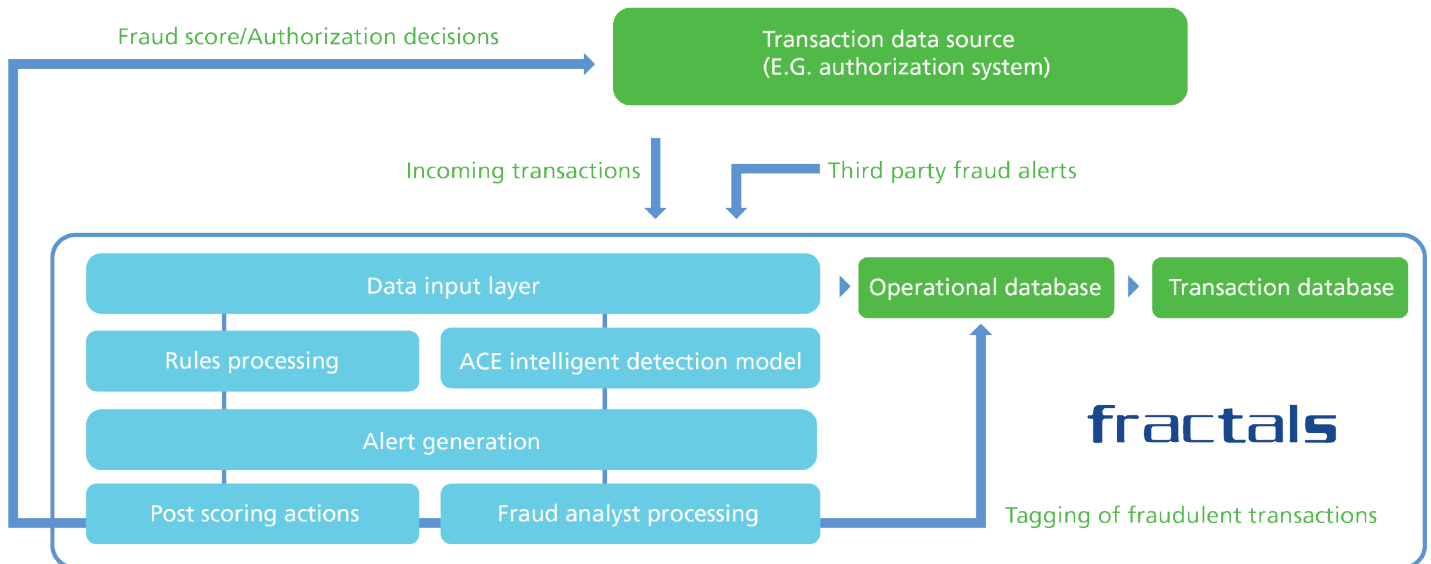
The Fraud Integration Hub can protect you from fraudulent online and face-to-face transactions, as well as merchant credit risk and fraud committed by merchants. It is a centralized solution that can be deployed on your own premises to give you protection against all types of fraud across all payment channels from a single platform.

The Fraud Integration Hub, using the power of the Fractals rules and modelling engines, delivers exceptional results through its flexible ability to incorporate real-time data from 3rd party data sources into the core of Fractals. It provides real-time feedback to your payment engines for in-flight blocking of fraudulent transactions. With its browser-based user interface and 'point-and-click' functionality, the Fraud Integration Hub makes it easy for you to create your own fraud detection rules without programming.

The key to the Fraud Integration Hub lies in its ability to enrich its fraud screening service and deliver the best possible fraud detection rates by incorporating data sets from a number of internal and external data sources, including:

- Authorization, refund and chargeback information.
- Key fraud intelligence such as IP intelligence, mobile geo-location and device reputation from third-party specialist providers.
- Information such as shopping basket contents, flight legs and other unique purchase information depending on the type of product.
- Data, analysis and CNP scores from external sources, including any that you access on a SaaS basis.

By bringing different feeds into a single hub, Fractals enables you to consider all data simultaneously to improve fraud detection. Your fraud team can write rules and create detection models that act across all your chosen internal and external data sets.



Easy integration means you can also swap SaaS data providers easily and quickly to keep your solution up-to-date with changing fraud types.

The Fraud Integration Hub also stores all your historical transaction information in a PA-DSS certified data warehouse using secure, encrypted formats to support your data mining, rule research and model building capabilities.

NCR also provides consultancy services to tune your Fraud Integration Hub and help you achieve consistently high rates of fraud detection.

What makes Fractals Fraud Integration Hub special?

The way that the Fraud Integration Hub is orchestrated ensures easy integration with numerous sources of data. It enables the Fraud Integration Hub to acquire, in parallel, asynchronous information from different data feeds so that fraud scores can be fed back to an authorization platform in real time, before a transaction has been approved.

The Fraud Integration Hub can also apply routing logic to the external data sources you wish to access according to the characteristics of a transaction, to help you optimize the per-transaction fees from SaaS-based data sources.

In addition, the Fractals Fraud Integration Hub works with Message Mapper from NCR to give you the ability to integrate the system with diverse internal systems and data feeds at a message level.

Together the Fraud Integration Hub and Message Mapper can handle any data fields from any system or feed. It helps you implement projects quickly and easily without coding, but without limiting you to a pre-set range of data items or fixed set of standard rules.

Why NCR?

NCR Corporation (NYSE: NCR) is the global leader in consumer transaction technologies, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables more than 550 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries. The company encourages investors to visit its web site which is updated regularly with financial and other important information about NCR.



The Fraud Integration Hub at a glance

- Addresses the specific fraud challenges faced by issuers, merchants, acquirers, PSPs and ISOs
- Provides complete fraud detection capabilities across online and bricks-and-mortar channels.
- Handles all types of payment transaction, and can incorporate next-generation payment types as they emerge
- Incorporates specialist data and fraud scores from a wide range of service providers
- Integrates seamlessly with internal systems as well as external feeds
- Provides real-time feedback on authorization decisions for in-flight blocking of fraudulent transactions
- Supports data mining and research with central data warehousing to store all transactional data
- Enables quick configuration of rules without re-coding the core system
- Certified as PA-DSS compliant

NCR continually improves products as new technologies and components become available. NCR, therefore, reserves the right to change specifications without prior notice.

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