

# Holistic view on fraud

Your next level anti-fraud omnichannel solution  
in the digital payments age

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Thursday 30 March, Belgrade Serbia



# Printec Group at a glance

**16**

 Countries

**30+**

 Years

**900+**

 Employees

**23,000**

 ATMs

**500+**

 Clients

**650,000**

 POSs



# Selective partnerships to benefit our clients



# Working together to bring superior offerings

Elevate Printec's ATM/POS/Cards offering with a combination of FIS Products



## Cash Reconciliation – Data Integrity Manager

ATM Reconciliation linked to Printec / NCR Cash Management



## Chargeback and Dispute Management - CBK

Fraud confirmed in Memento will create a claim in CBK & Chargebacks in CBK will elevate risk levels in Memento



## Testing Solutions

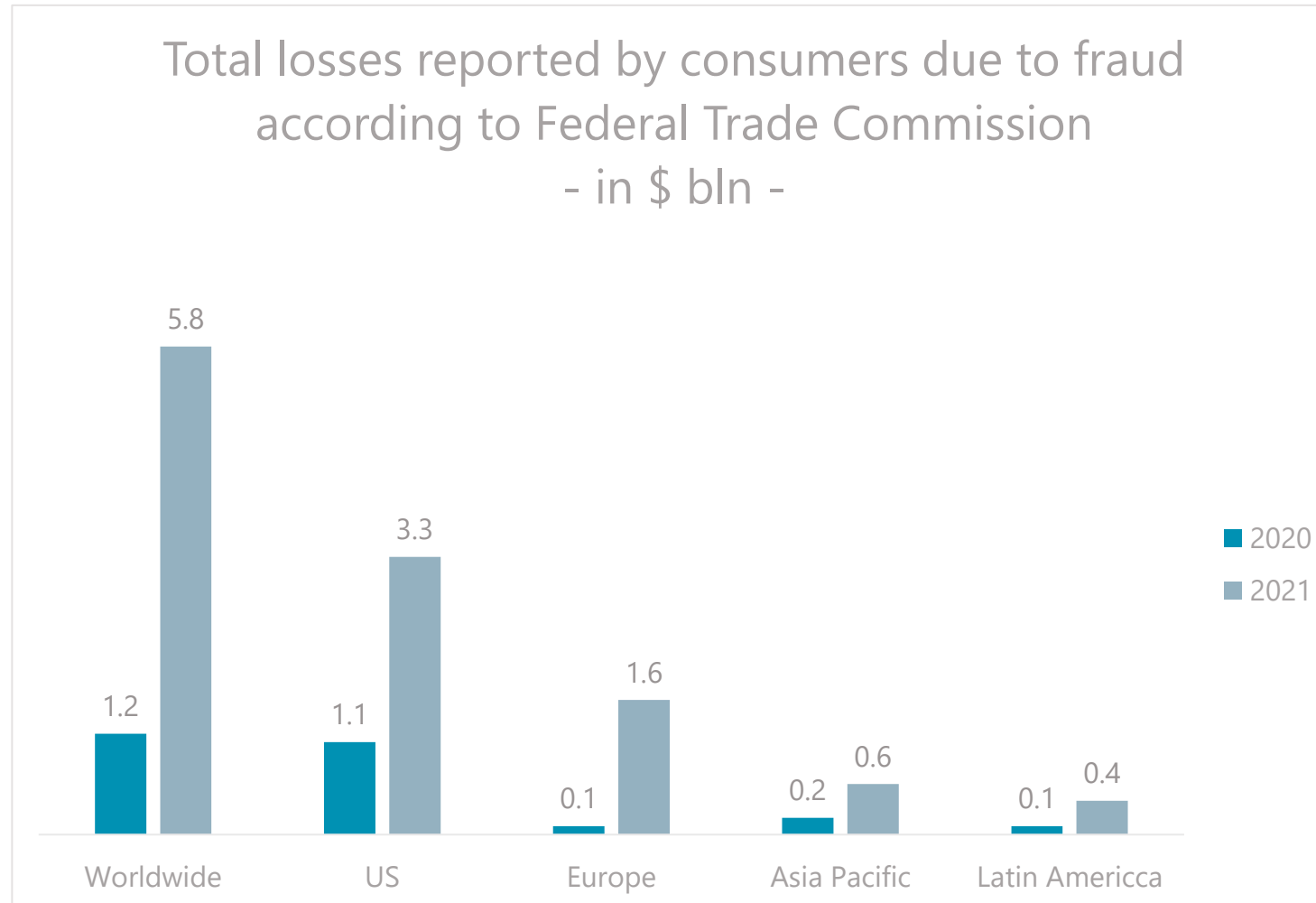
Host and POS Test Solutions, ATM Test Solutions, EMV Test Solutions, Bank Payment Test Solutions



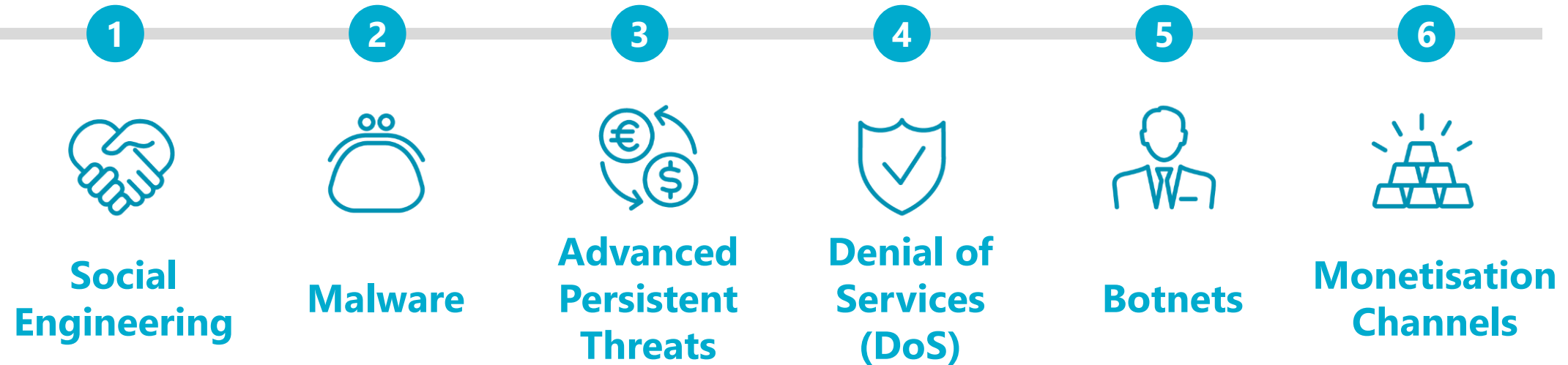


TRUST: core of  
financial services  
business

# Fraud-related losses are increasing dramatically



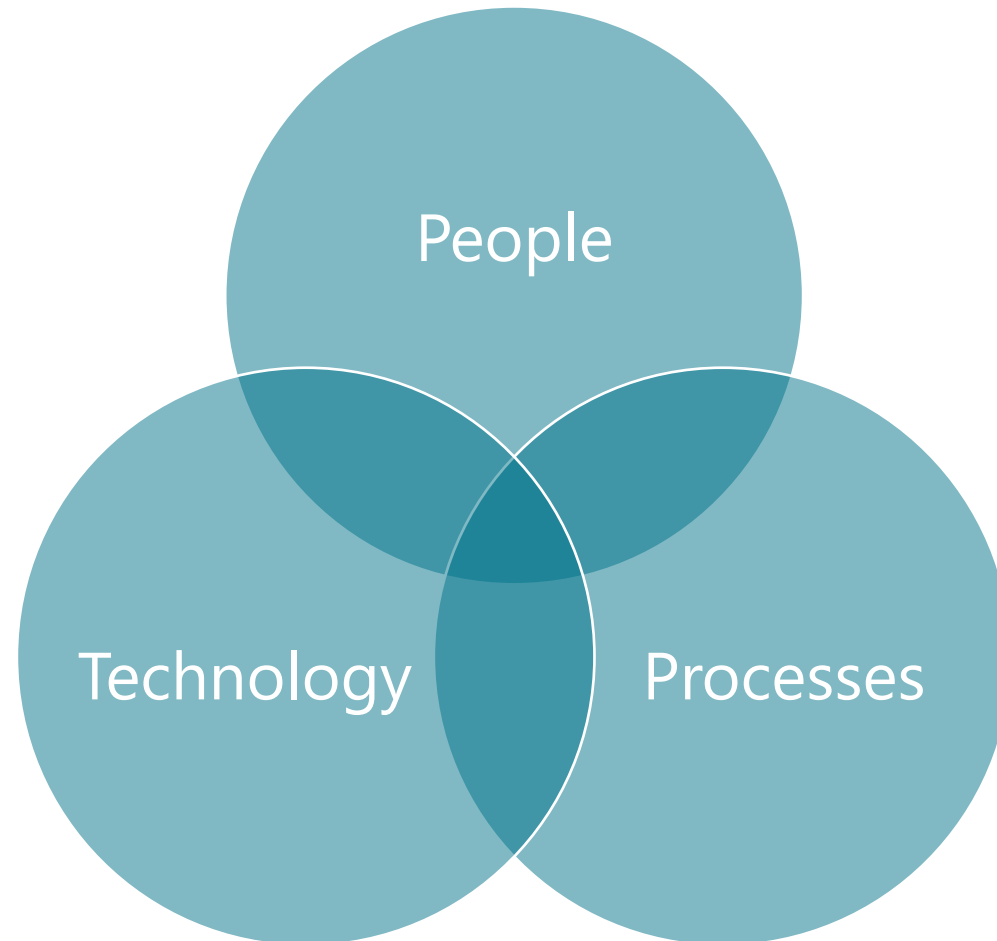
# Threats and other fraud enablers



## Fraud across all payment processes



# 3 key elements to orchestrate





# Omni-fraud

Real-time 360° fraud service,  
powered by FIS Memento

**Combat Financial  
Crime and Fraud**

Printec | FIS



# FRAUD THREAT LANDSCAPE

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Keith Stanton, International Product Manager, FIS Memento

# A LEADER IN TECHNOLOGY AND SERVICES FOR MERCHANTS, BANKS AND CAPITAL MARKETS ACROSS THE GLOBE



**\$9t**

Moved annually  
around the globe

**75b**

Transactions processed  
around the globe

**20k**

Clients

**1m**

Merchant  
locations

**1.3b**

Card served worldwide

**450**

Solutions

**+55k**

Colleagues in 52 countries

**198**

Operational  
facilities worldwide

**FIS**

Over **50 years** of  
experience



Serving **60%** of the  
**top 10 largest merchants**



Serving **90%** of the  
**top 20 private equity firms**



Serving **90%** of the  
**top 50 largest global  
banks**

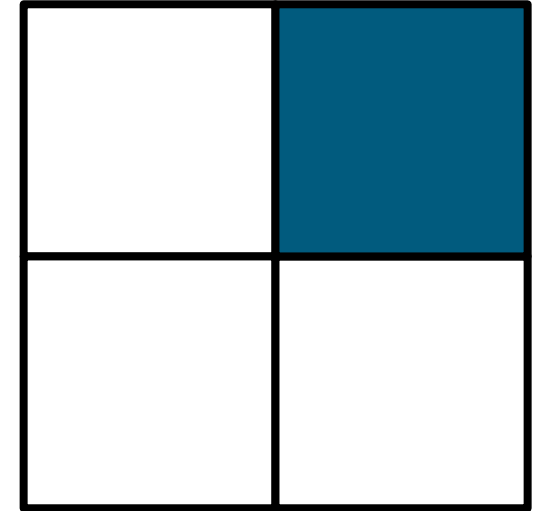
**FIS**

# FIS IN THE RISK & FRAUD SPACE

7 CONSECUTIVE YEARS  
AT THE TOP



 **Chartis QUADRANT  
CATEGORY LEADER**



**THANKS TO OUR ...**

Examiners  
Auditors  
Investigators  
Regulators

**Expertise**

Fraud management  
Chargebacks  
Compliance  
Training

**Technology**

Alert review  
Threat intelligence  
Vulnerability  
scanning

**Services**

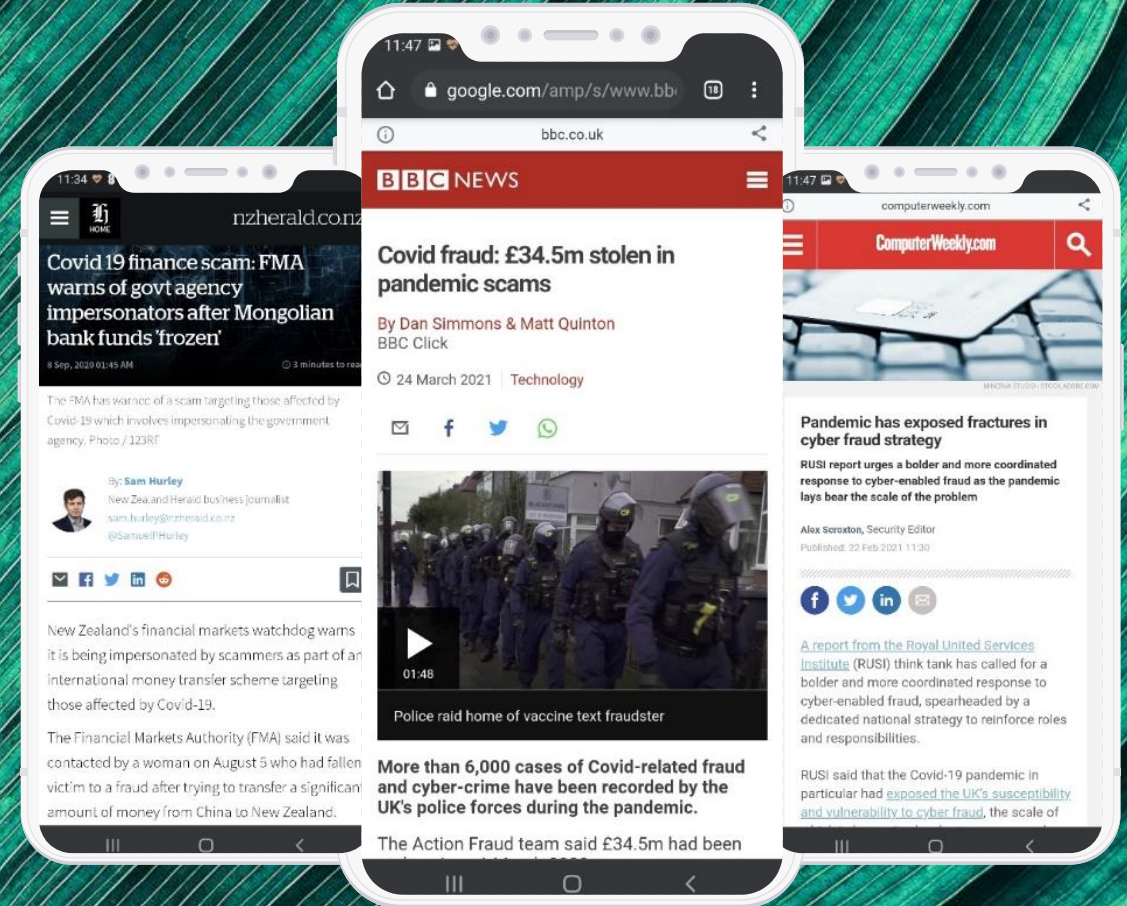


# FRAUD IN THE COVID AGE

2020 and the rise of the pandemic has seen change in many ways.

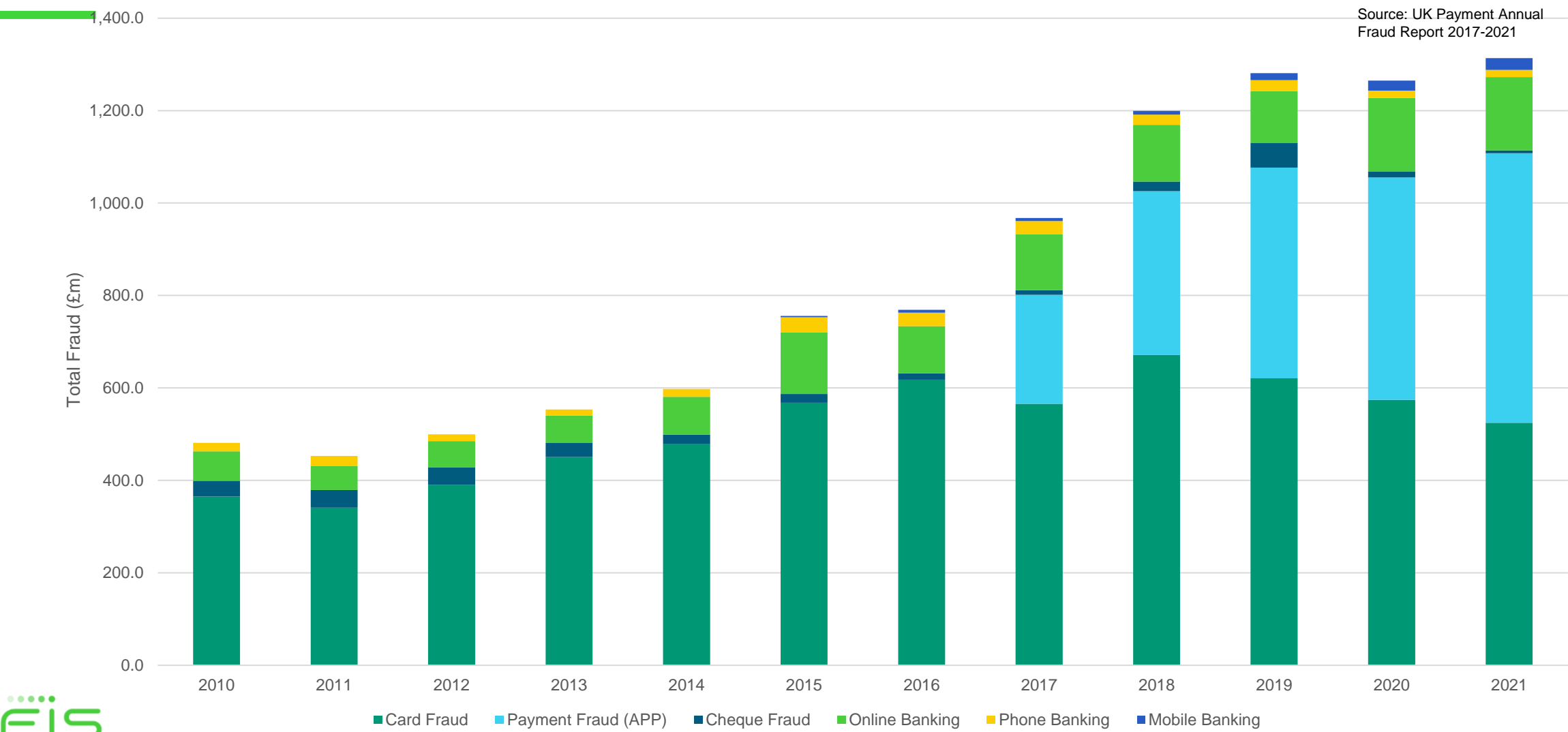
Globally we saw an almost overnight change in how we live, work and transact.

And change is a fraudster's opportunity to test new attack vectors.

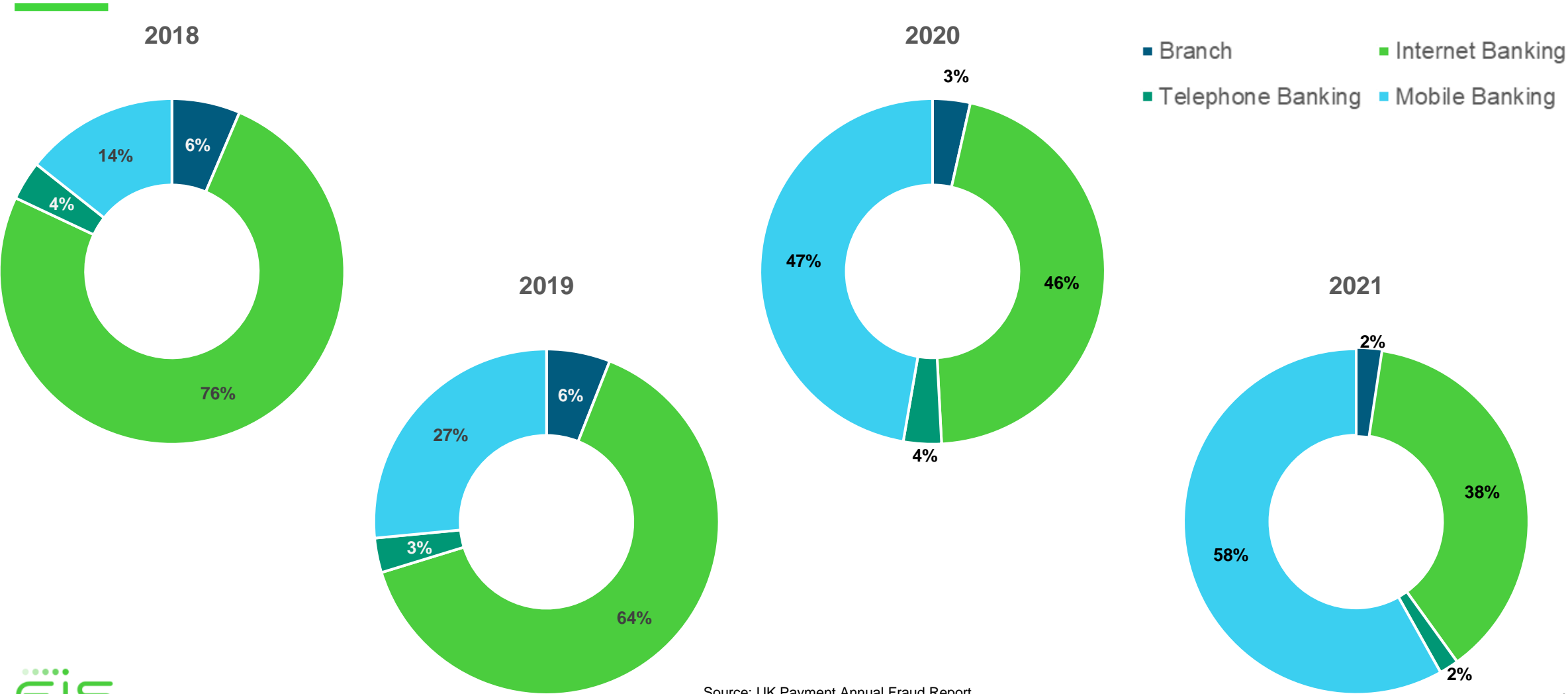




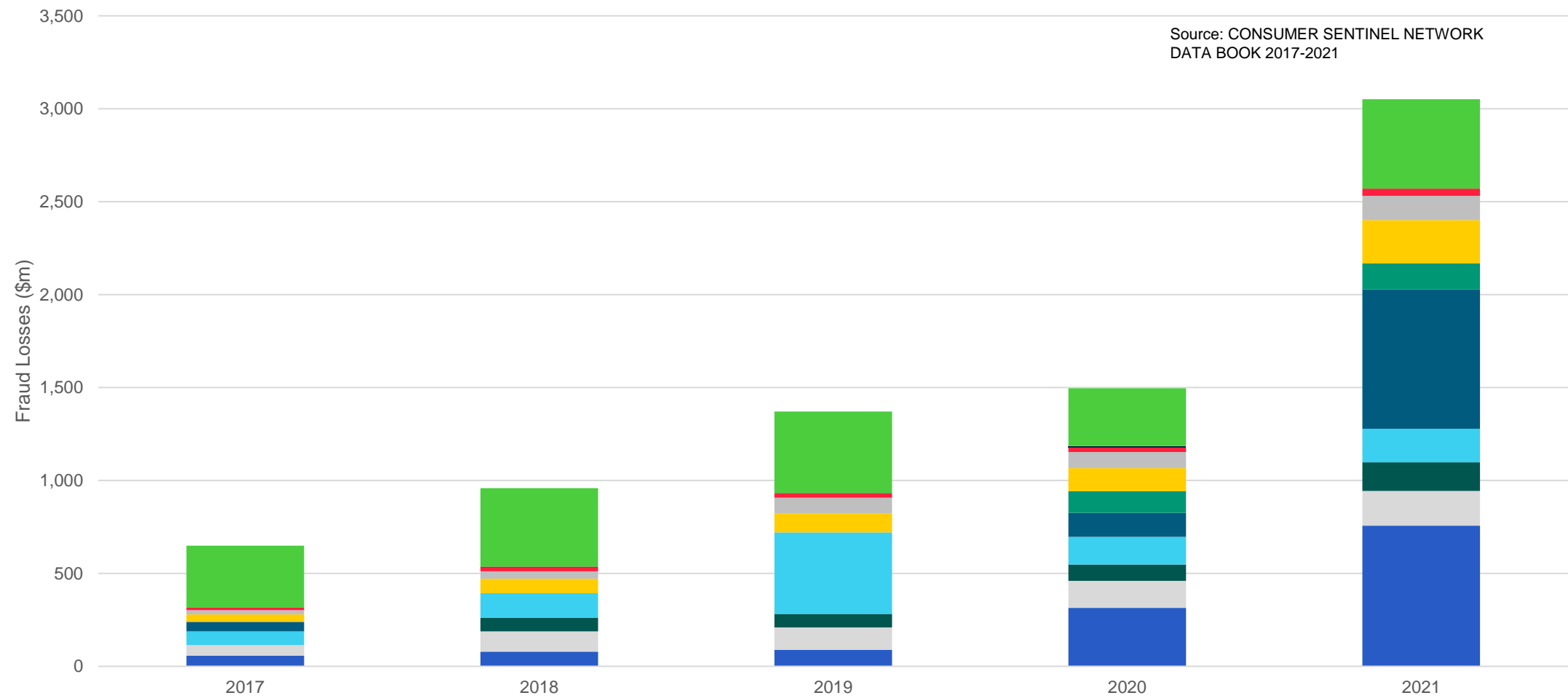
# UK CARD AND PAYMENT FRAUD



# CHANGES IN FRAUD THROUGH PAYMENT CHANNELS WITHIN FINANCIAL INSTITUTIONS (UK)



# US PAYMENT FRAUD STATISTICS



# E. EUROPE CARD FRAUD TO SALES STATISTICS







**“EASTERN EUROPE SENDS  
MORE CRYPTOCURRENCY  
TO DARKNET  
MARKETS THAN ANY OTHER  
REGION”**

Geography of Cryptocurrency 2021, Chainalysis

The background is a dark purple gradient with several glowing, wavy lines of light. These lines are composed of small, bright white and pink dots connected by thin, shimmering lines, creating a sense of motion and depth. The overall effect is futuristic and high-tech.

# **SO WHAT IS THE SOLUTION**

# WHY DO WE NEED ENTERPRISE FRAUD MONITORING?



## 1. Multi-channel

In today's digital world, consumers and businesses interact in many ways.

## 2. Multi-platform

Channels are siloed, with separate platforms to maintain accounts and make transactions.

## 3. Multi-portfolio

Portfolios develop through mergers and acquisitions.

## 4. Common customer

The customer is the link across channels, systems, and portfolios.

## 5. Single solution

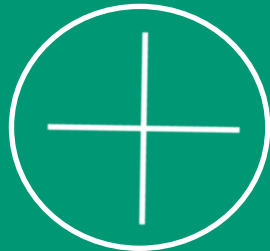
An enterprise platform provides a holistic real-time view across the entire business.

# PDS2 TRANSACTION RISK ANALYSIS

- PSD2 requires strong customer authentication (SCA)
- In certain cases, banks may not have to apply SCA – transactions may be exempt
- Exemptions are only applied if the bank can demonstrate transaction risk analysis (TRA)



Monitor overall fraud rate to check it falls below specified parameter  
Detect abnormal spending or behaviour of payer  
Look for known fraud scenarios  
Consider location data



Add third-party device monitoring feeds  
Leverage third-party scoring  
Integrate to third-party SCA fulfilment

# OMNI-FRAUD 360° FROM PRINTEC POWERED BY FIS MEMENTO

Omni-fraud | Real-time 360° fraud service, powered by FIS Memento

- Leveraging FIS Memento and Printec's regional influence
- Creating a smaller package with a focused, cloud based solution
- A turnkey solution with configuration based on each clients needs



## MEMENTO AS A PACKAGE

Fix the scope / limited coverage:

- Up to 5 data sources: card, internet and mobile, Swift, SEPA, core banking
- Up to 3 master data sources
- Up to 20 rules
- Up to 10 profiles
- Up to 10 case manager reports
- No customisations

## PRICING

Fixed pricing:

- One-off flat fee for implementation
- Minimum annual service fee: 3 transaction tiers S/M/L
- Txn fee above the selected tier
- Optional BPO





# THANK YOU

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