



FIS MEMENTO

RISK, FRAUD AND COMPLIANCE SOLUTION

Product Overview

- Memento is a cross channel solution that provides proven protection in real time using a combination of rules, artificial intelligence, machine learning, and statistical techniques to detect and prevent fraud, policy avoidance and internal frauds. Memento provides leading analytics, forensic research and investigation capabilities to detect all types of fraud to over 60 + financial Institutions.

Functionalities

Data Agnostic System	Allows any data to be consumed without the need of costly conversions
Industry- leading fraud detection	Supports industry-leading fraud detection and prevention solutions that span across virtually all banking, payments, transactions and channels, identifying fraud from external and internal sources
Fraud detection	Provides leading analytics and forensic research and investigation capabilities to detect all types of fraud
Ease of Integration	FIS Integration Pipeline allows ease of integration with surrounding systems using the native format of those systems.
Rules Engines	Provides Innovative rules engines based on event driven architecture and real time data streaming .
In-depth forensic research and investigation capabilities	Empowers organisations with instant access to the data necessary to thoroughly research and understand potential employee fraud events.
Hosted and Licensed Services	Can be offered as a hosted service OR as an on-premise licensed solution.
Comprehensive Network Analysis	Identifies complex linkages between employees, customers and transactions. Uncovers and assesses the full scope of a fraudulent event



Custom Solutions

- Broad, disparate, previously siloed information with **Innovative data management** from Memento.
- **Advanced tailored analytical models** to meet institution specific challenges.
- **Powerful, customizable scenarios** to implement and evolve defences in the face of changing fraud



Core Benefits

- **Native integration** with IST/Switch, Card, ATM and POS Fraud.
- **Supports major payments associations** (VISA, MasterCard, Diners, AMEX, CUP)
- **Supports major card types** (Debit, Credit, Prepaid, Proprietary)
- Issuer and acquirer **fraud detection and prevention** in real time
- **Reduces fraud losses** by minimizing fraud and saving on chargeback and card re-issuance costs



Primary Modules

- Real Time/Batch Hybrid Analytics and Stat Engines
- Machine Learning/Clustering
- Link Analysis and Visualization
- Orchestration / Operations tool: Orchestra



Memento Advantages

- **Cost Effectiveness:** Memento takes a **Big Data Approach** to provide intelligence and rapid retrieval across massive data sets without incurring the 3rd-party software and multiple server costs with a RDBMS Based approach
- **Real Time Detection:** Data enhancement, machine learning , list checking and scoring. Both synchronous and asynchronous modes. Transactions and streaming data with arbitrary sized time windows
- **Scalability and Flexibility:** Linear, horizontal and vertical scalability to 6000 TPS and 500+ TPS real time. Incremental and distributed storage on commodity disks, no expensive databases and DBA's. Scaling automatically managed by orchestra and load balancers.

About FIS

FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting and outsourcing solutions. Through the depth and breadth of our solutions portfolio, global capabilities and domain expertise, FIS serves more than 20,000 clients in over 130 countries. Headquartered in Jacksonville, Florida, FIS employs more than 55,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions. Providing software, services and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor's 500® Index. For more information about FIS, please visit www.fisglobal.com.

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