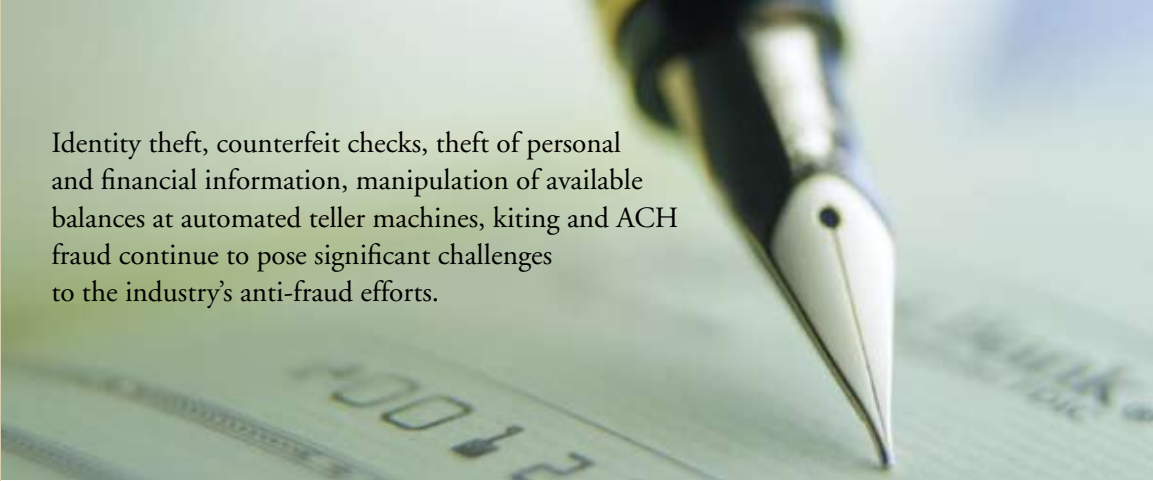




THE SOLUTION FOR COMBATING DEPOSIT FRAUD



Identity theft, counterfeit checks, theft of personal and financial information, manipulation of available balances at automated teller machines, kiting and ACH fraud continue to pose significant challenges to the industry's anti-fraud efforts.

Deposit fraud costs the financial services industry billions of dollars each year. This type of fraud strikes both new and existing accounts – hindering a financial institution's ability to provide its customers with fast access to their money, which negatively impacts customer satisfaction levels.

DepositShield, from Fidelity National Information Services, Inc. (FIS), has a proven track record as a successful deterrent to deposit fraud, currently verifying and guaranteeing funds for billions of dollars in personal, payroll and government deposits annually. FIS applies advanced authentication procedures and predictive analytics to proprietary and shared databases, including the check-writing and check-cashing histories of 180 million U.S. consumers and businesses, to accurately assess fraud risk for every deposit. This service gives you peace

of mind and enables you to grant funds-availability for your good customers safely and more quickly.

THE DEPOSITSHIELD SOLUTION

As financial institutions wrestle with increasing pressure to maintain their profitability, limited human resources and inadequate fraud solutions in today's marketplace merely frustrate fraud-reduction efforts and overburden an already-strained infrastructure.

Existing fraud solutions produce an overwhelming number of alerts – often too many for analysts to work in a day. The alerts generated are ambiguous and require the analyst to make decisions based on instinct rather than fact.

THE SOLUTION FOR COMBATING FRAUD

FIS' DepositShield solution solves these problems by providing the tools and delivering the efficiencies your financial institution needs to mitigate fraud.

DepositShield will significantly reduce your deposit-fraud losses by accurately identifying transactions that represent the highest risk to your financial institution while impacting a minimal number of customers in the process.

- Accurate prioritized alerts – Through the application of analytics and proprietary data sources, FIS helps rank and prioritize those alerts that represent the highest risk to the financial institution.
- Customizable review strategies – DepositShield's easily configurable administration functions enable you to select the right volume of alerts for your review strategy.
- Data-rich alerts – DepositShield's intelligent, data-rich reporting system does more than merely issue an alert; it explains the reasons behind alerts so analysts can make judgments based on fact rather than instinct.

With DepositShield, your financial institution will improve its bottom line without negatively impacting current operations structure or customer experiences.

IMPLEMENTATION OPTIONS

FIS provides a solution that is easy to understand and implement without adversely affecting any of your current processes.

The implementation options for DepositShield include batch processing through FIS' item processing centers, Commercial Capture Express and direct integration with your financial institution.

WHY FIS?

Since 1961, FIS has been a leader in fraud prevention solutions:

- Preventing billions in fraud annually
- Helping successfully prosecute thousands of professional fraud rings
- Providing full-service client and customer support
- FCRA compliant

FIS is a leading provider of core financial institution processing, card issuer and transaction processing services, and related information products and outsourcing services to financial institutions. FIS has processing and technology relationships with 35 of the top 50 global banks, including nine of the top 10. FIS is part of the S&P 500 and had been ranked the number one overall financial technology provider in the world by *American Banker* and the research firm, Financial Insight, in the annual FinTech 100 rankings. FIS maintains a strong global presence, serving more than 9,000 financial institutions in more than 80 countries worldwide.



**FIDELITY NATIONAL
INFORMATION SERVICES**

601 Riverside Ave.
Jacksonville, FL 32204
877.482.8786
www.fidelityinfoservices.com

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