



WHAT IS FIS DEBITBUREAU?

FIS DebitBureau contains information on consumers' handling of deposit accounts. Combining applications for account, account openings, account closures, retail point-of sale payments, and many other behaviors, information from financial institutions, retailers, and other providers is combined to form complete views of consumer behavior.

ACQUIRING THE RIGHT CUSTOMERS TAKES INSIGHT

Knowing your customer is important – and not just from a compliance perspective. Knowing your customers from the moment they hit the new accounts desk to open their deposit account can mean the difference between forging a long-term relationship with a valued customer and exposing yourself to fraud.



That's why having the right information at the right time is so critical. Making decisions without the best data available can prove costly. For more than 35 years, financial institutions have relied on Fidelity National Information Services (FIS) to help them make the right decisions at the new accounts desk.

INTRODUCING FIS DEBITBUREAU

Updated on average nearly 350,000 times each day, FIS DebitBureau® is the powerhouse behind the decisioning solutions on which so many of the nation's financial institutions rely. As a collection of databases compiling information from consumer behavior events and other data sources, FIS DebitBureau combines data and analytics to provide insight – what you need to feel confident in your decision-making.

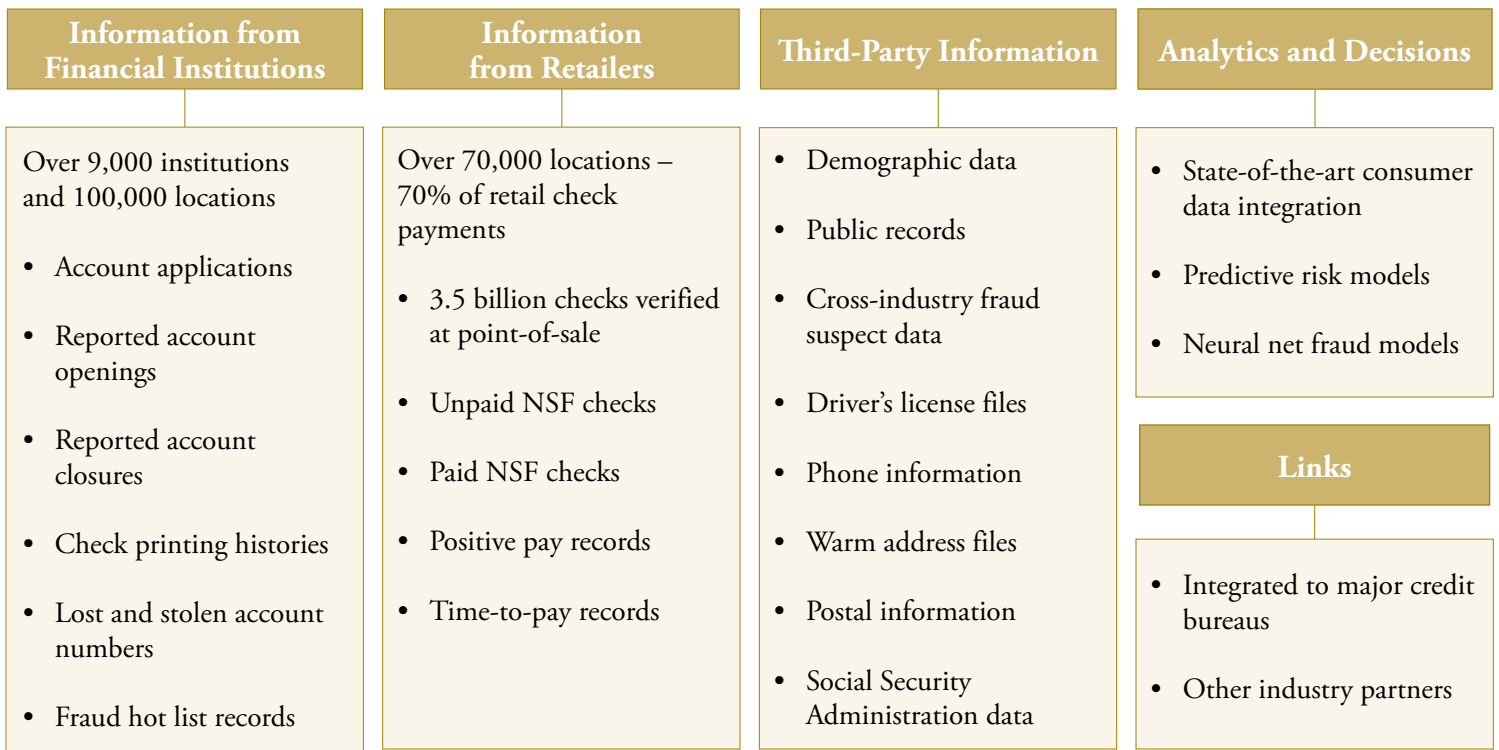
BUILT FOR RESULTS

FIS DebitBureau isn't meant to be among the biggest consumer databases in the nation. It is, however, meant to be among the best. Through carefully researching data types and uses of potential data, the information collected in FIS DebitBureau is proven to provide value to your account decision processes. While constantly exploring new data types, we incorporate new information in a manner meant to clarify – not confuse – your decision process.

HELPING YOU SEE EVEN MORE

Your decisions should be based on complete and accurate consumer information. Using the proprietary consumer data integration technology found in FIS DebitBureau, you receive a comprehensive view of every consumer. Unlike traditional matching processes that single in on one or two key

identifiers such as name or address, our consumer data integration process allows for linking consumer information across vast repositories of data, providing you the most comprehensive and up-to-date profile from which you can base your important decisions.



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