

# FIS® SecurLOCK™

## Card fraud is evolving.

Win by leveraging a tool-set created to enable a holistic approach to managing fraud, compliance and risk. Apply a global line of sight and localized flexibility to protect your institution from the damaging financial and reputational impact of fraud and risk events.

### The Solution

FIS SecurLOCK is a fraud detection solution, available to DCI banks through a partnership with FIS. This solution is offered through the integration of authorization and card systems, neural network technologies, and fraud analytics.

SecurLOCK connects merchant and issuer data to deliver proactive fraud mitigation that enhances the cardholder experience and eCommerce engagement.

With account takeover (ATO) representing two-thirds of all existing account fraud, near real-time account management alerts can let customers know an attempt is in progress. This feature reduces time to detection, minimizing potential losses by as much as 10 times.



### End-To-End Fraud Coverage

- **100% Real-Time Transactional Monitoring**  
Stopping fraud on the first attempt
- **Predictive Fraud Scoring**  
Utilizing the data from over 75B issuer and merchant transactions annually for unmatched visibility
- **Global Rule Strategies**  
Proactively targeting fraud with three-to-one or better false positive ratio
- **24/7 Fraud Monitoring**  
Industry expertise to identify and mitigate fraud faster and more accurately
- **Real-Time, Two-Way Fraud Alerts**  
Customers receive alerts when account changes are requested, with accounts blocked when ATO is detected
- **Cross-Platform Integration**  
Unleashes actionable data enterprise-wide for unparalleled serving and protection
- **SecurLOCK Block Add-On**  
A self-service authorization blocking interface, enabling institutions to proactively implement targeted authorization blocks in real time

**Contact your CRM today and see how SecurLOCK can help your institution manage fraud, compliance and risk.**

The DCI logo, consisting of the lowercase letters 'dci' in a bold, black, sans-serif font.