

Symphony™ FDM

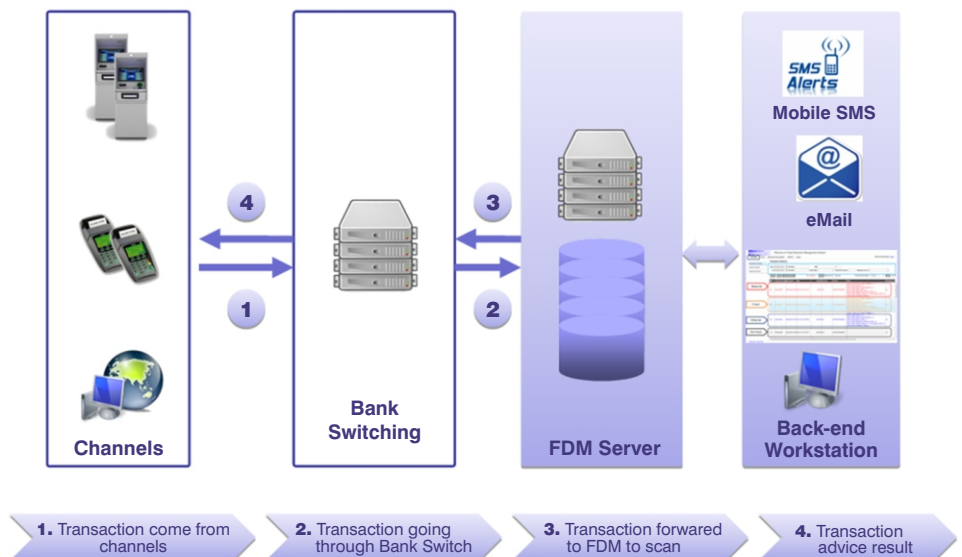
Fraud Detection Management

Product Features

- ❖ Supports multiple request channels
- ❖ Processes hundreds of requests per second
- ❖ Supports analysis requests from any channel
- ❖ Have an open interface with other systems
- ❖ Supports Channel Profile management
- ❖ Supports User management
- ❖ Supports rules configuration
- ❖ Number of rules can be up to hundreds
- ❖ Transaction process within a second
- ❖ Supports rescan in certain cases
- ❖ Alerts can be sent to email or SMS

Symphony FDM (Fraud Detection Management) is a solution that helps banks to monitor and control fraudulent transactions of their on-us issued cards. Symphony FDM provides the bank an add-on method to authorise transactions automatically. The solution was built based on fraud detection experience of our internet payment group, with advise from worldwide card vendors such as VISA and MasterCard. The system detects fraudulent transactions based on information such as: Terminal ID, Amount, Frequency, IP, Location, Customer information and other suspected points.

With Symphony FDM, a bank can quickly and automatically detect a fraudulent transaction in their current system, increasing the acceptance and reduce fraudulent chargeback and customer disputes.



Benefits

- ❖ Minimise human error in manual monitoring of fraudulent card transactions
- ❖ Apply various criteria and rules to monitor card transactions
- ❖ Fast response and pro-active in fraud processing
- ❖ Review, rescan card transactions at any time
- ❖ Issue and review report and transaction analysis instantly

Minimum System Requirement

Web Application Server

- ❖ Intel Xeon 2GHz Dual Core
- ❖ 4GB Ram
- ❖ 160GB hard drive
- ❖ Linux–CentOS or Window Server 2003
- ❖ Apache Tomcat 7.x

FDM Application Server

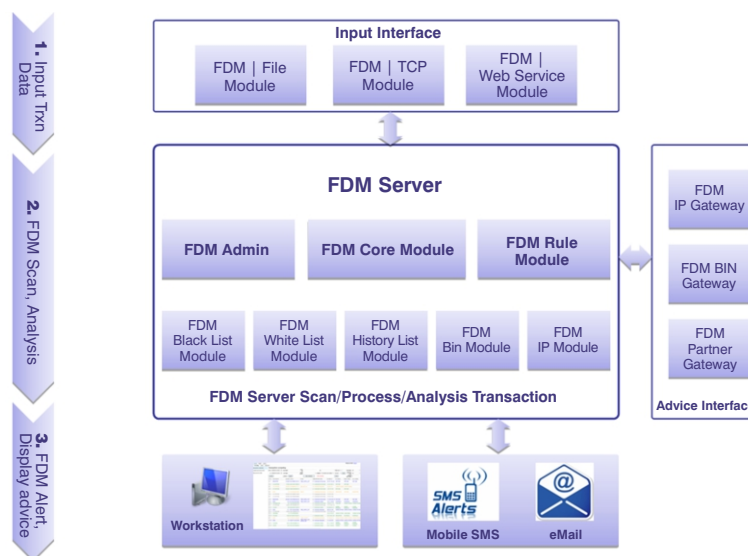
- ❖ Intel Xeon 2GHz Dual Core
- ❖ 4GB Ram
- ❖ 160GB hard drive
- ❖ Linux – CentOS or Window Server 2003

Database Server

- ❖ Intel Xeon 2GHz Dual Core
- ❖ 4GB Ram
- ❖ 160GB hard drive
- ❖ Linux – CentOS or Window Server 2003
- ❖ Oracle 10g/11g

Main features the system supports

- ❖ Admin function to install and setup data base for white list, black list, terminal network, user and rules
- ❖ GUI interface to install and support single or multiple rules linkage
- ❖ Scan/analysis and rescan if any
- ❖ Review on card transaction history
- ❖ Provides all types of reports
- ❖ Back end user will be able to access the system through the web page in a LAN network



Bank installs a system that operates as follows

- ❖ Bank system will send in transaction information to FDM based on a pre-defined interface
- ❖ FDM starts a scan and matches a transaction with installed rules. The analysis engine will process and return the result immediately
- ❖ System will come up with the risk status such as Reject, manual review required or Accept.
- ❖ The result will be returned to the bank system

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