



SmartSoft IFS Fraud Management System is a comprehensive fraud solution for issuing and acquiring transactions. The system is a rule based fraud detection product and has been developed for banks to prevent losses resulting from fraud attacks

IFS Credit/Debit Fraud Management System

The IFS Fraud Management System has a powerful Neural Network based scoring capability for data obtained from past transactions which can be used to generate rules as this helps operators to make healthier decisions.

Fraud Solutions and Decision Management

Scenario Management Module

With IFS Scenario Management Module, it is easier to define rules and scenarios to block the paths which fraud may follow, manage these scenarios, and measure their performances.

In addition, even the most complex scenarios can be created using its object oriented scenario language based on the programming language C#.

Alert & Operator Management Module

IFS Alert & Operator Management Module is an important part of IFS because it allows users to take various actions such as blocking the card, monitoring the merchant or the card, and confirm or block transactions. Also, with this module, it is possible to measure the users performances based on different criteria and established internal frauds.

Monitoring & Reporting Module

Fraud monitoring is a flexible module in

the system with the possibility of querying upon many criteria, processing transactions, and taking various precautions. At the end of any time period, it is possible to get flexible reports with visualizations, which makes understanding the reports easier for the executive departments.

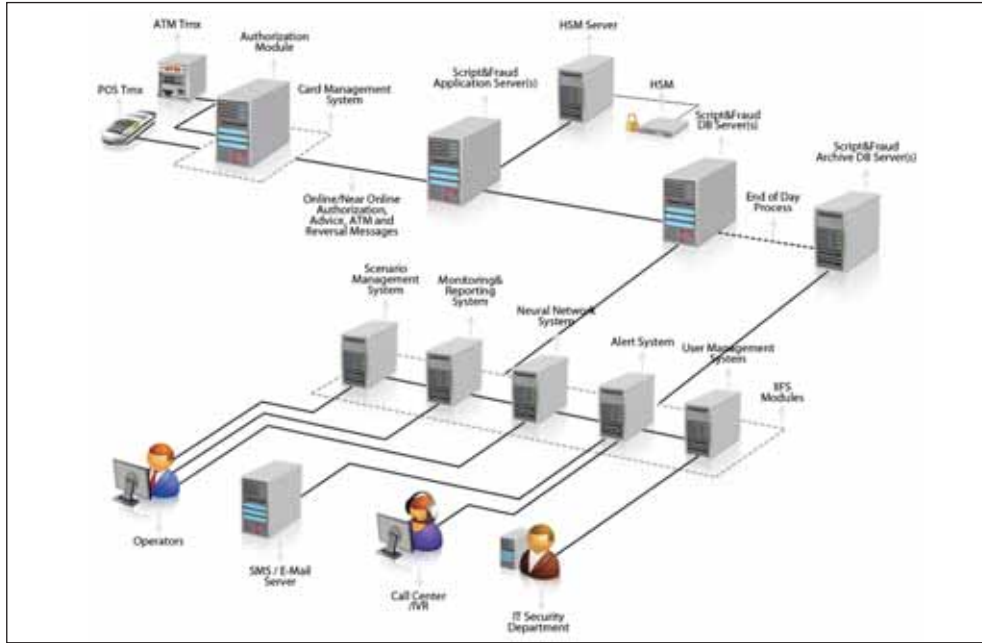
User Management Module

User authorization is performed with this module, as in every other product offered by SmartSoft. With this module, bank system administrators can make any changes they desire to the authorization permission for the system. If any internal attack or misuse occurs, the system warns the administrators immediately.

Risk Engine

IFS Risk Engine is the module where transactions are analyzed and risk scores are calculated. Scenarios are prepared prior to by using IFS Sceanario Management Module and some of them may be triggered when a transaction occurs.

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Neural Network Module

IFS Neural Network Module obtains customer behaviors based on different parameters such as transaction date, time, amount, place, type (EMV or magnetic stripe transaction) and channel (via POS or ATM). If an exceptional transaction takes place, it is risky for the bank and the operators make their decisions regarding this type of transaction with respect to the module outputs.

Functionality

- Supports different types of integration methods (Webservices, online messaging, file transfer, direct adaptation to the other systems' databases via stored procedures)
- Supports different platforms (Windows, Linux operating systems)
- Supports different databases (MS SQL, Oracle)
- Supports integration with domestic and international service providers such as sharing fraud cases due to integration with MC, Visa, or BKM,
- Supports different types of HSMs (Thales, Safenet)

- Supports different types of communication protocols (Base24, ISO8583, any special protocols for banks)
- Advanced user management system support,
- Advanced monitoring, reporting, rule creating, and event logging advantage
- Multi-language and multi-currency support

Benefits

- Quick and easy customization for new products, functions, and integrations
- Neural network based scoring
- Various channel support such as ATM, POS, e-commerce transactions, etc.
- Excellent online performance such as 17-millisecond answer time with more than 100 scenarios
- User friendly interface and improved service quality support
- Dynamic rule definition
- Real time fraud detection and warning
- Integration with different systems and distribution channels (EMV Scripting System, Authorization System, IVR, e-mail and SMS server integrations)
- User performance measurement



Kartek Kart ve Bilişim Teknolojileri Tic. Ltd. Şti.
İTÜ Ayazağa Kampüsü Teknokent
ARI 2 A Blok K: 2 34469
Maslak - İstanbul / TÜRKİYE

P : +90 212 328 33 31 (pbx)
F : +90 212 285 40 93
E : info@smartsoftww.com
www.smartsoftww.com

SmartGroup-US LLC: 244 5TH AVE
#2551 NEWYORK, NY 10001-7604
P : +1 (646) 571 22 85

SmartGroup Balkans DOO:
27-th of March Street
No: 501 Skopje/MACEDONIA

