

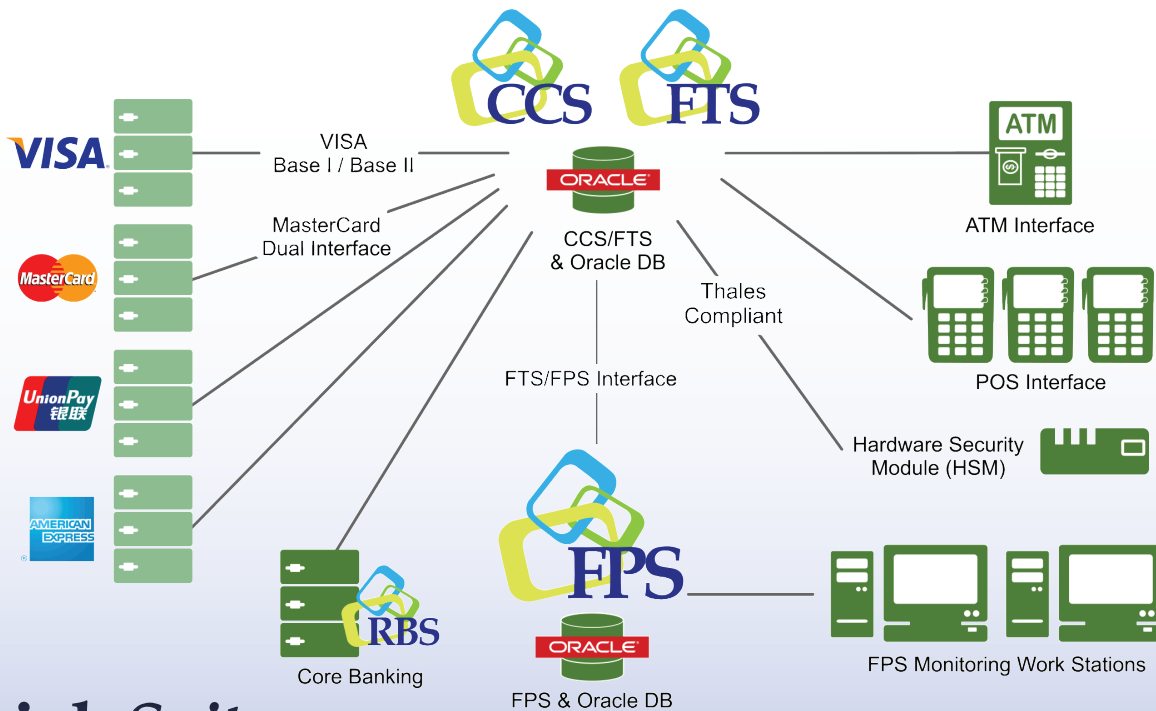
Fraud Prevention Solution Overview

The ESP-Link™ Fraud Prevention Solution (FPS) enables both card issuers and acquirers to Prevent, Alert and Detect card fraud by verifying transaction information and identifying suspicious transactions in real time.

FPS integrates seamlessly with Bevertec’s Comprehensive Card Solutions (CCS) and the Financial Transactions Solutions (FTS) products. When implemented as a full ESP-Link™ Suite interchange, there is little or no impact on transaction throughput or response times. Service levels are not materially affected.

Third- party applications access the FPS system by way of a standard Application Program Interface (API).

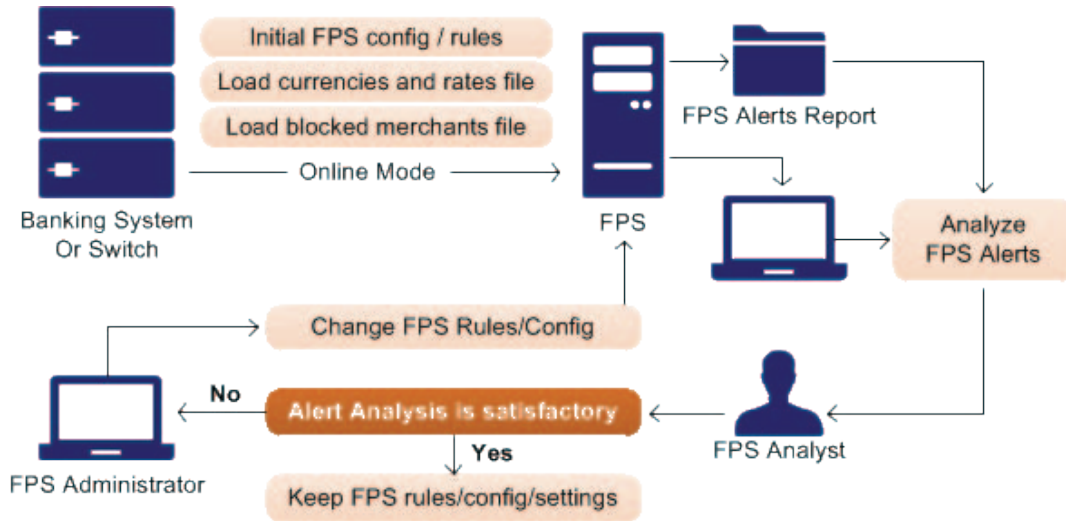
The integration uses Web-services and Java Messaging Services. This approach gives two advantages: Flexibility and Performance Benefits.



Online mode

In online mode, FPS receives the request from FTS, calculates the fraud score value and returns the score and advice to “approve/decline” transaction through the web- service. All calculations may be done on separate server and database.

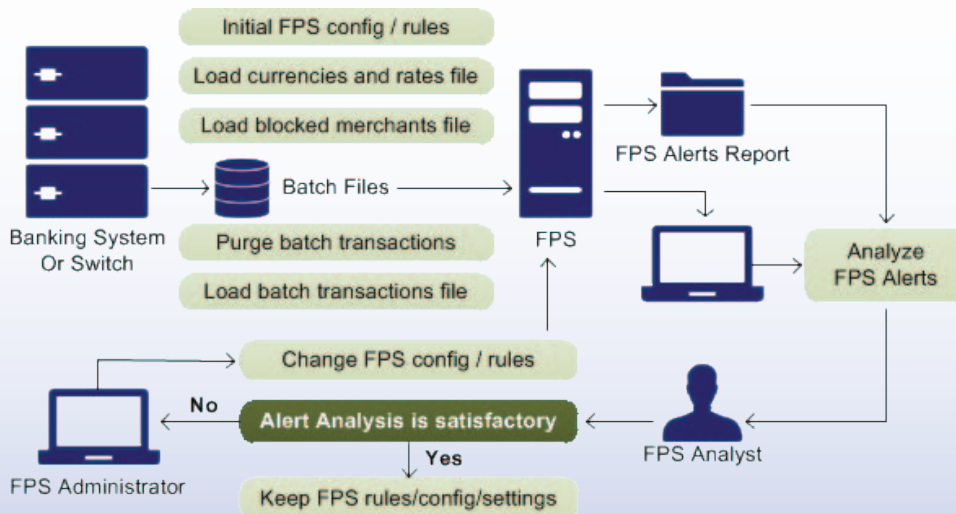
FPS does not impact the performance of FTS. The calculation of the fraud score includes only database queries. All necessary database updates are completed outside of authorization request/response.



Offline mode

In Offline mode at the end of the day FPS receives all the transactions done during the day from FTS and generates alerts. In this mode FPS has zero performance impact on FTS. The batch transaction file may be also used to tune FPS settings before going to online mode. A system administrator loads the transactions into FPS system and verifies how many alerts have been generated.

If the number of alerts is too low or too high, the administrator deletes the transactions from FPS, changes the settings and loads the batch transaction file again.



FEATURES

- Manages both issuer and acquirer transactions
- Rule-based scoring requires no programming knowledge
- Tailored response to threat level; decline suspicious transactions, deliver a "capture card" response code or simply notify the cardholder.
- Modify and implement the rule changes and threshold values in real time.
- Instantaneous alerts sent to fraud monitoring staff showing all supporting information such as: card number, transaction details and a description of the threshold breached.
- Allows rules (and rule exceptions) to be applied from across and entire card portfolio down to a single card number.
- Offers a wide range of exception, detailed, summary, analytical and statistical reports.
- Provides detailed reports regarding the defined parameters and thresholds.

BENEFITS

- Minimize losses by reducing time-to-detection
 - Detect and stop fraud in real-time across banking channels
 - Match real-time transactional data against customer history profiles
- Detect fraudulent activity in real time
 - Manage large amounts of data simultaneously from diverse sources
 - Store relevant data in memory for low latency responses
 - Scale up or out to meet new demand
- Improved operational efficiency for fraud analyst by automating alert detection
- Facilitate compliance reporting supported by transaction logging and retention
- Automatically identify and act on new unusual behavior
 - Rapidly apply new fraud rules
 - Quickly create tailored fraud detection rules
 - Update and refine fraud rules in real-time
 - Get complete auditing transparency and traceability

*** ESP-Link™ is a registered trademark of Bevertec CST Inc.*

About Bevertec CST Inc

Established in 1981, Bevertec CST Inc. is a world leader in IT consulting and open systems transaction management solutions, offering an unique combination of resources and technology solutions to maximize your company's return on investment from IT projects.

ESP-Link™ Suite is a first-class powerful, secure, open system, multi-platform family of e-commerce financial products and services that enables "anytime, anywhere" electronic financial service delivery for today's electronic commerce marketplace.

For more information please visit Bevertec CST Inc. at: **www.bevertec.com**

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