Fraudsters are employing increasingly sophisticated and organized methods to exploit electronic payment arenas.

**3X**

**FRAUDULENT ACTIONS**

aimed at financial institutions increased nearly three times from March 2019 through February 2020.

Fraudsters targeting FIs

**THE DECISION TO MIGRATE P2P AND ZELLE TO THE IBM SAFER PAYMENTS APPLICATION HAS RESULTED IN:**

- **Significant reduction in false positives**
  - reducing the amount of time a financial institution’s fraud team has to spend addressing fraud

- **Reductions in completed fraud**
  - and the financial impact of fraud occurrences

- **Valuable increases in control, functionality and modeling**
  - for the FIS fraud team to improve and drive better fraud practices and protection

**SAFER PAYMENTS HAS SHOWN GREAT RESULTS IN ONLINE ENVIRONMENTS**

FIS continues to invest heavily in fraud management.

- Pandemic drives increase in P2P usage and electronic bill pay
  - Approximately 7 out of 10 adults in the U.S. say they are using P2P payment platforms as a result of stay-at-home orders and social distancing mandates during the COVID-19 crisis.

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**As electronic payment use increases, fraud risk is also on the rise.**

**PANDEMIC DRIVES INCREASE IN P2P USAGE AND ELECTRONIC BILL PAY**

- Study from AARP and the University of Chicago

- The study points out that more consumers are turning to online and electronic payments for delivery of groceries, meals and other necessities.

- Reductions in completed fraud and the financial impact of fraud occurrences

- Valuable increases in control, functionality and modeling for the FIS fraud team to improve and drive better fraud practices and protection

- Approximately 7 out of 10 adults in the U.S. say they are using P2P payment platforms as a result of stay-at-home orders and social distancing mandates during the COVID-19 crisis.

- Significant reduction in false positives reducing the amount of time a financial institution’s fraud team has to spend addressing fraud

- Reductions in completed fraud and the financial impact of fraud occurrences

- Valuable increases in control, functionality and modeling for the FIS fraud team to improve and drive better fraud practices and protection

- Results/data tracked from March 2019 through Feb 2020

Approximately 7 out of 10 adults in the U.S. say they are using P2P payment platforms as a result of stay-at-home orders and social distancing mandates during the COVID-19 crisis.

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