

The FIS logo is located in the top left corner. It consists of the letters 'FIS' in a white, sans-serif font. Above the 'F' and 'I' are three small white dots, and above the 'S' are two small white dots, arranged in a slightly curved line.

FIS

FIS SENTIENT

A short, solid green horizontal line is positioned below the first few letters of the main title.

CONTENTS

THE FRAUD LANDSCAPE IS MORE COMPLEX THAN EVER

\$52b

financial impact on the financial service industry due to identity fraud*

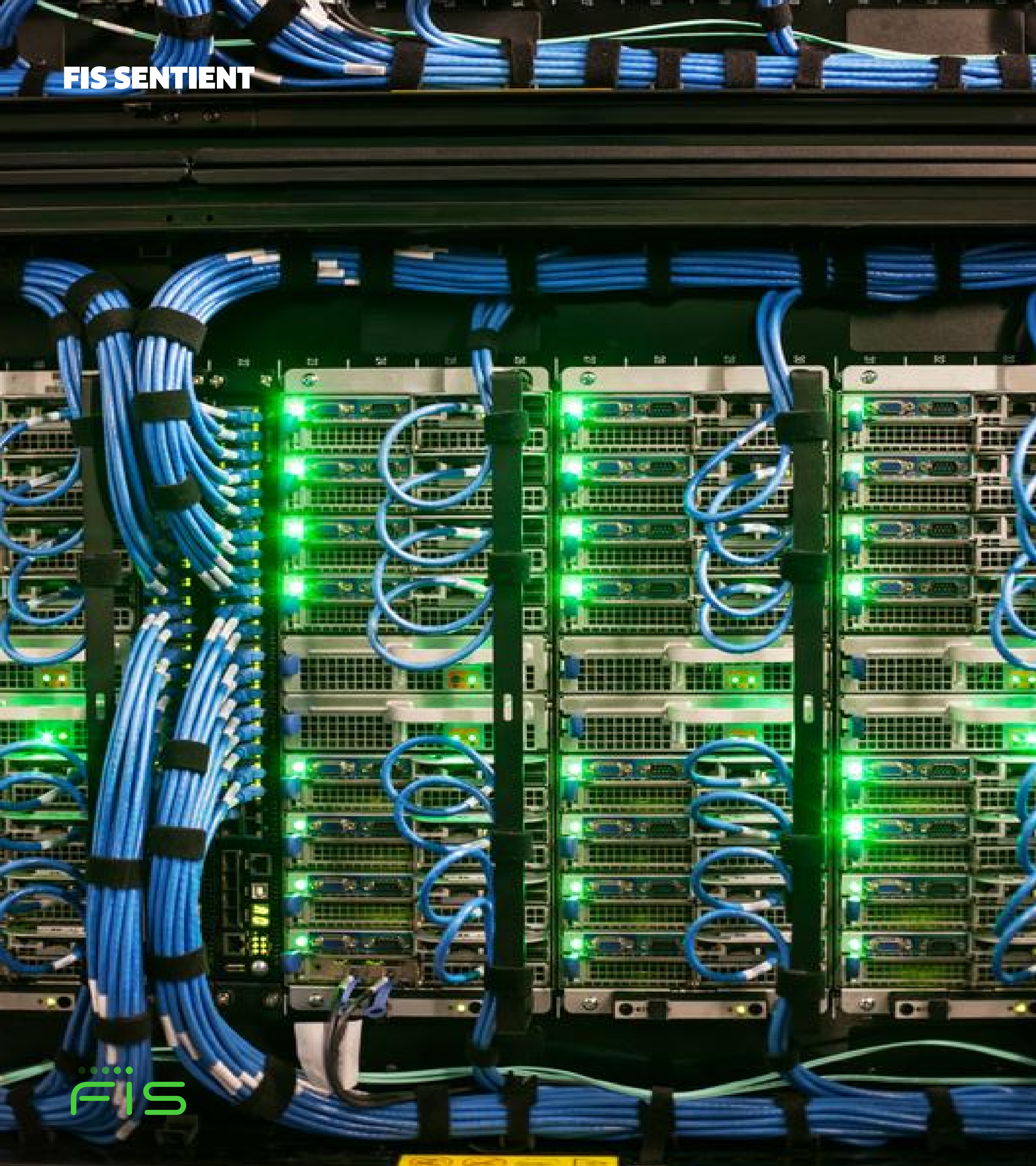
Fraud constantly evolves as conditions change, creating new vulnerabilities for financial institutions and opportunities for fraudsters. Financial criminals take advantage of fragmented crime-prevention applications and exploit gaps between toolsets.

Keep your business and your customers out of the headlines. Ask yourself:

- ✓ Does your organization understand your omnichannel financial crime risk?
- ✓ Does your technology strategy address inherent fragmentation?
- ✓ Do your investigative tools have access to omnichannel fraud risk information?

**Source: Javelin, 2022*





OMNICHANNEL FRAUD IS A GROWING THREAT

90% increase in account takeover incidents*

Account takeover is rising as one of the biggest new fraud trends. Here's one of the ways account takeover can happen:

1. A fraudster accesses online banking using compromised credentials.
2. The fraudster updates the customer's profile; account verify messages are directed to the fraudster's phone or email address.
3. The fraudster uses a fraudulent or compromised debit card in a card-present transaction.
4. Your financial institution notices an unusual location for debit card activity and reaches out to the account holder to confirm the transaction.

By the time you notice fraud, it's already in progress. Battling account takeover across multiple channels can feel impossible when your institution has limited and siloed capabilities. The rise of synthetic identity fraud, the escalating cost of fraud and the growing need for multiple layer fraud assessment are forcing the need for a new path to fraud prevention.

*Source: Javelin, 2022

YOUR DEFENSE NEEDS TO EVOLVE

You can outsmart fraudsters with unified financial crime tools that minimize blind spots and improve risk management surveillance. It's time for a solution that gives you a complete view of your customers' financial crime risk across all channels to make more effective fraud and compliance decisions and reduce losses.

Does your technology:

- ✓ Consolidate your financial crimes channel risk, so you have access to real-time holistic information sharing across channels to proactively protect your business and customers?
- ✓ Provide real-time access to cross-channel alerts, so you can escalate risk items and make proactive decisions efficiently to mitigate risk exposure?





FIS SENTIENT

FIS® Sentient™ is a unified payment risk analysis solution that helps financial institutions mitigate crime and facilitate proactive decisions enabled by cross-enterprise intelligence. Sentient surveils financial crime exposure through an omnichannel view, rapidly investigating alerts and proactively protecting your business and customers.

- ✓ Break down silos with a holistic view of channel-specific financial crime risks
- ✓ Orchestrate real-time information sharing across channels to facilitate enterprise intelligence
- ✓ Quickly coordinate investigative efforts of fraud prevention and anti-money laundering compliance to protect your customers and business

UNIQUE INTELLIGENCE AND INSIGHTS

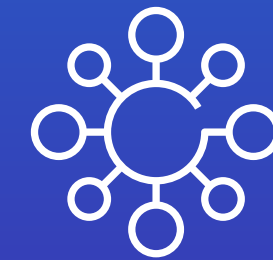
FIS SENTIENT



Takes a customer-centric approach to managing financial crime



Creates a 360-degree view of the customer's behavior across all channels






Analyzes this blended data to look for high-risk activity



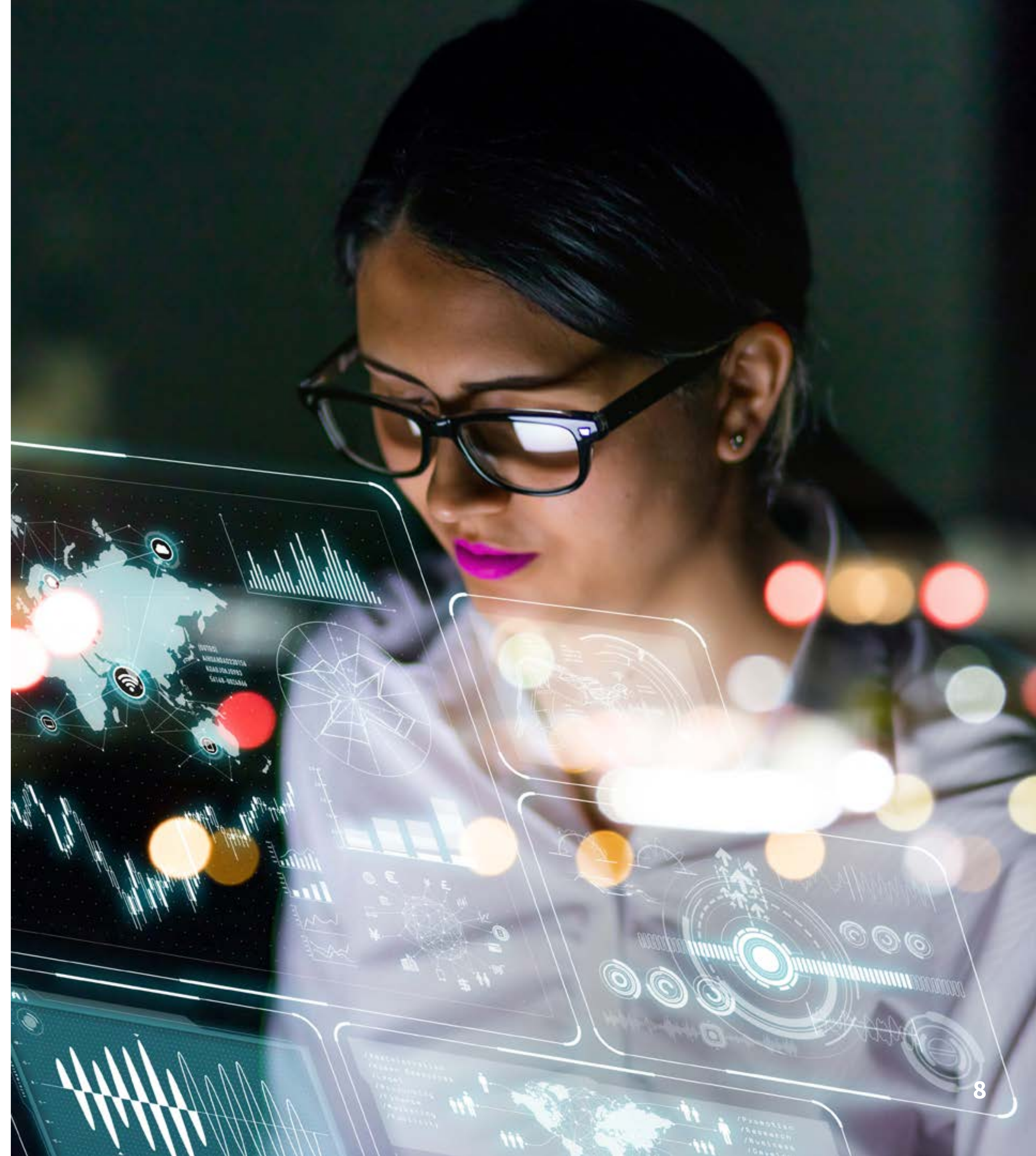
Views historical context considering present, allowing fraudulent activity to stand out

YOUR SIXTH SENSE FOR FINANCIAL CRIME DETECTION

FIS Sentient helps enterprises gain visibility into areas where fraud is possible before it happens, by leveraging:

-  FIS Core Data
-  Multichannel fraud solutions
-  Compliance tools

Sentient analyzes transaction activity to help you locate suspicious activity with a unified view of the customer life cycle. With watchlist screening and AML capabilities, you can ensure compliance while protecting your customers against fraud.





REDUCE COMPLEXITY AND FRICTION

FIS understands financial ecosystem challenges. The threat environment is sophisticated and requires you to fight against various attack vectors.

With its comprehensive portfolio of channel-specific fraud-detection tools, FIS is uniquely positioned to reduce the complexity, friction and time required to integrate and correlate risk data from these solutions.

Speed to Value

As your trusted technology partner, FIS designed Sentient for rapid deployment with out-of-the-box integration with FIS core applications and fraud detection tools. FIS employs a turnkey implementation that includes training and consultation to minimize the effort demanded of our clients and optimize the cycle time to production and value realization.

CONTACT US

Email getinfo@fisglobal.com to learn more about how to tackle ever-emerging financial crime threats with financial crime detection's sixth sense, FIS Sentient.

About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, system performance and flexible architecture. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index.

 www.fisglobal.com

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 **ADVANCING THE WAY THE WORLD
PAYS, BANKS AND INVESTS™**

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