



Kungsgatan, Stockholm

OmniPayments

OmniPayments Fraud Control

Craig@OmniPayments.com



What's going on with Fraud today?

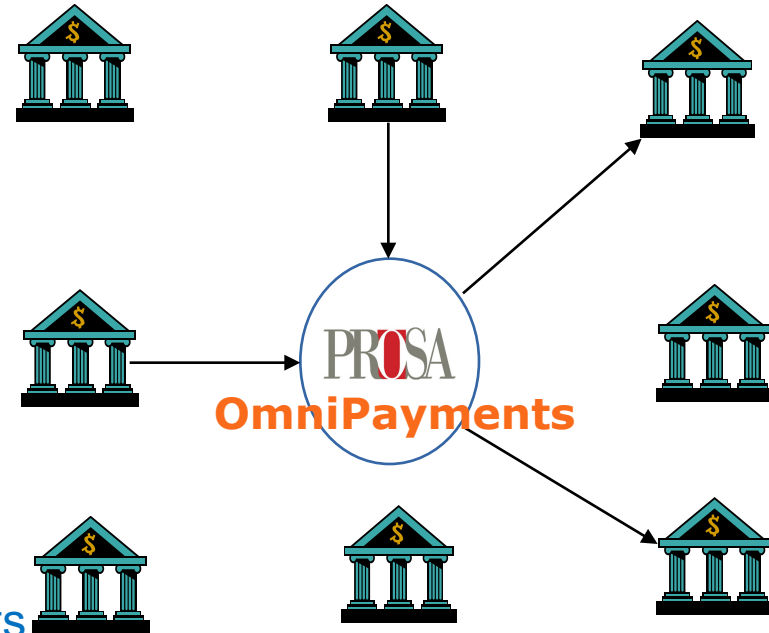
- EMV at PoS has helped reduce Fraud
- The rise of e-commerce is generating ever more fraud
- In certain geos, CNP fraud accounted for more than 70%
- Cards continue to be harvested by Fraudsters
- Card Holders continue to have their cards replaced
- Transaction level: Issuers are having to handle more and more fraud requests
- Fraud is growing faster than card volume
- Fraud grew 19% yoy to \$16bn in 2015
- Europe's Issuers being hit by skimming
- Expensive for Issuers and Merchants
- Card Issuers absorb some 62%, Merchants 38% of costs



Prosa – Adding Business Value

Pre-Authorisation success story

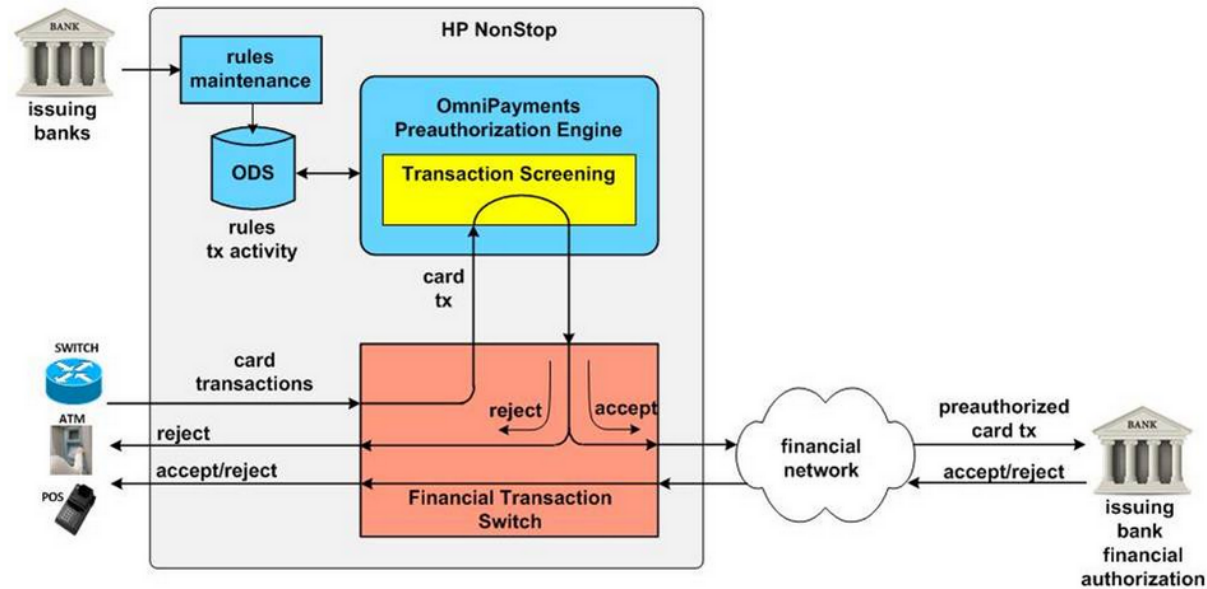
- Switch for over 40 Banks
- Banks flooded with increasing fraudulent messages
- 40 ISO interfaces
- ATM management for banks
- POS transactions from retailers
- 10m transactions per day
- 200m transactions per month
- 700 Base24 CSMs to migrate
- Challenging migration to eps
- Create more business value for Banks' clients



Prosa – Pre-Authorisation

Internal Architecture

- Base24-eps routes all txns to OmniPayments PreAuth engine
- Bank-defined rules determine what is blocked
- Banks configure changes to suit them
- Base24-eps remains almost “vanilla”



- Vast reduction in transaction noise
- Bank clients can control their own card behaviour
- e.g. children's cards, card products, card ranges, velocity checks
- OmniPayments co-exists with Base24-eps



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BASE24 Classic migration

A US Bank Success story

WELLS
FARGO

- **World's #1 Debit - #6 Credit Issuer**
- **10 ISO interfaces**
- **14,000 ATMs**
- **40,000 POS devices**
- **40m transactions per day**
- **700m transactions per month**
- **Base24 user since mid-1990s**
- **Minimised migration risk**
- **BASE24 Classic migration done in 9 months on existing hardware**



OmniPayments

Bank stage 1

WELLS
FARGO

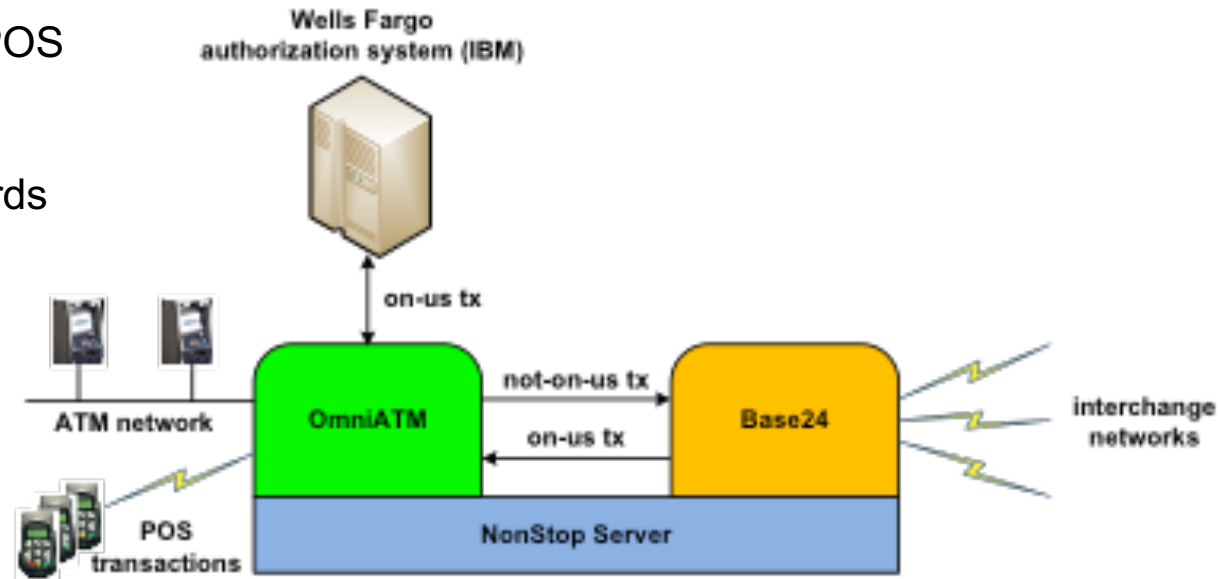
OmniATM takes on ATM & POS transactions

OmniATM handles on-us cards

Routes to IBM for Auth

Base24 handles not-on-us

Built-in Fraud Blocker



Wells Fargo's Original Debit/Credit Card Authorization Network
Figure 1

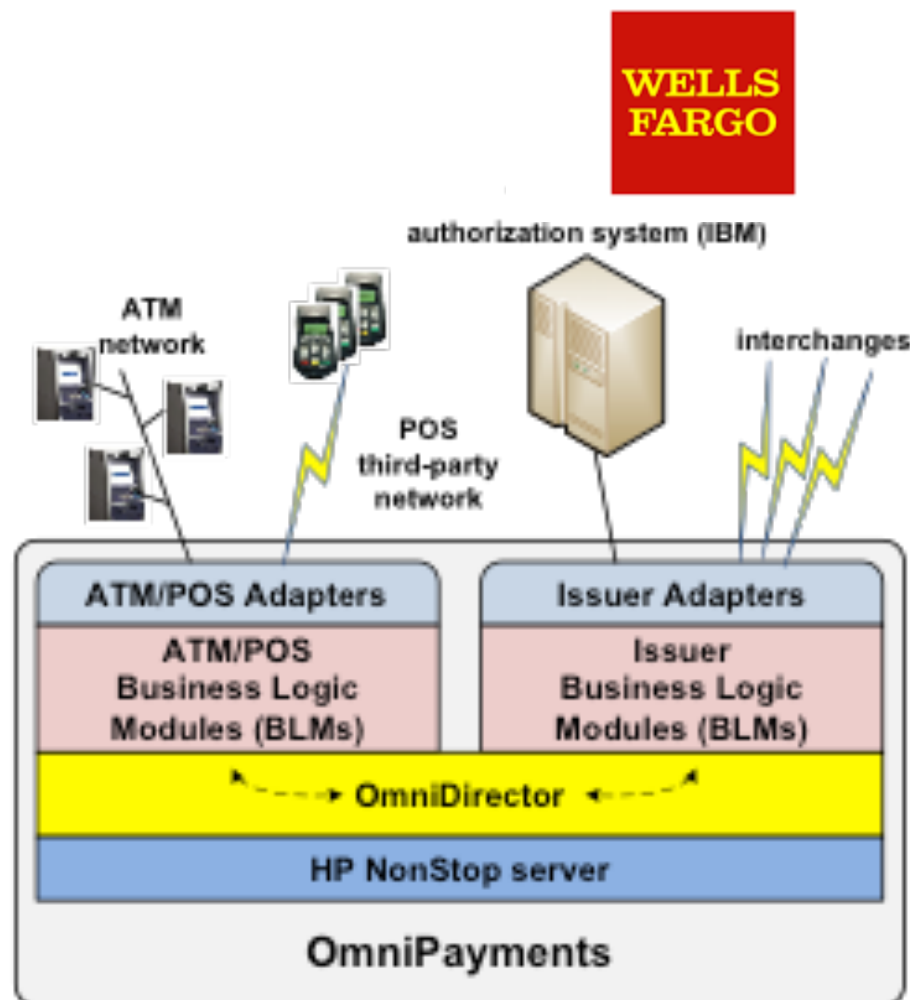
Bank stage 2

OmniDirector replaces Base24 interchanges one by one

Bank had 12 months time-window to complete migration to Omni

Within 9 months, Bank ended their Base24 usage

OmniPayments now handles all card traffic



Wells Fargo's OmniPayments Credit/Debit Card Authorization Network

Figure 2

Retailer Success Story

Casa Ley

- 200 Stores
- 2000 Cash Registers
- Phone top-ups, BillPay, deposits
- BASE24 to OmniPayments
- Lower cost of Ownership
- Reduced Fraud
- Improved profitability
- Business Contingency using OmniCloudX



Strength with Security built-in *OmniCrypto*

PA-DSS

Reduces PCI DSS burden

EMV-ready

Chip and PIN, Chip &
Signature-ready

**Sensitive
Data**

Encryption, Masking,
Key & HSM Management

OmniPayments is *High Capacity!*

Throughput

A single system supports 10,000 transactions per second (TPS).

Reliability

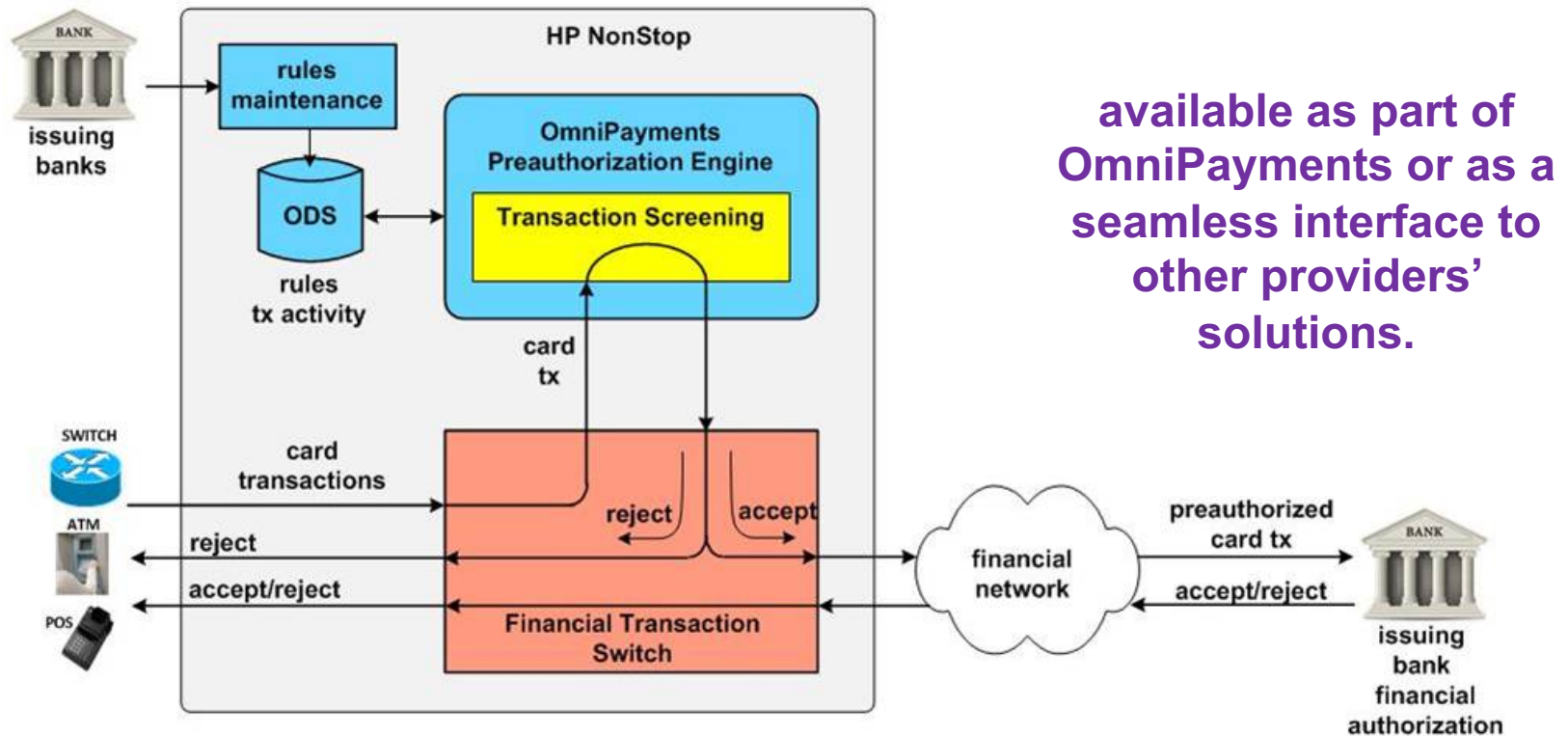
99.99999% reliable, immense linear scalability, bulletproof data integrity

Pricing Model

Price based on one-time software license. No volume fees. No transaction fees. Save 50% off existing costs.

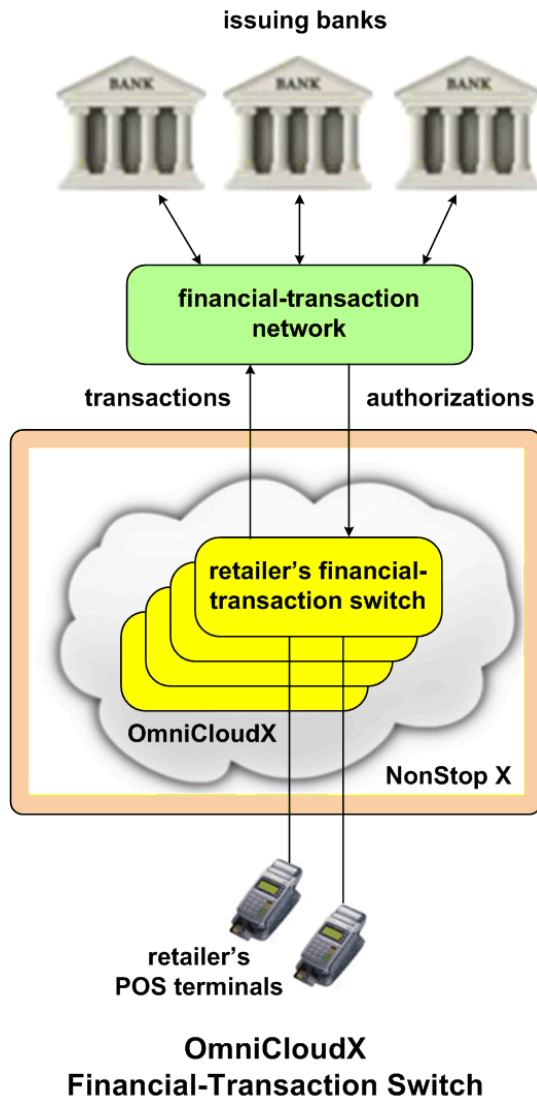
OmniPayments Fraud Rules Engine

Our Customers Call It the Fraud Blocker!



Modern and easy to manage, our Engine preauthorizes millions of transactions in real time and far more effectively than its complex, compute-intensive competitors.

Affordable OmniCloudX



NonStop X hosts numerous instances of OmniPayments

Allows mid-size OmniPayments customers to operate their own high-capacity transaction switches

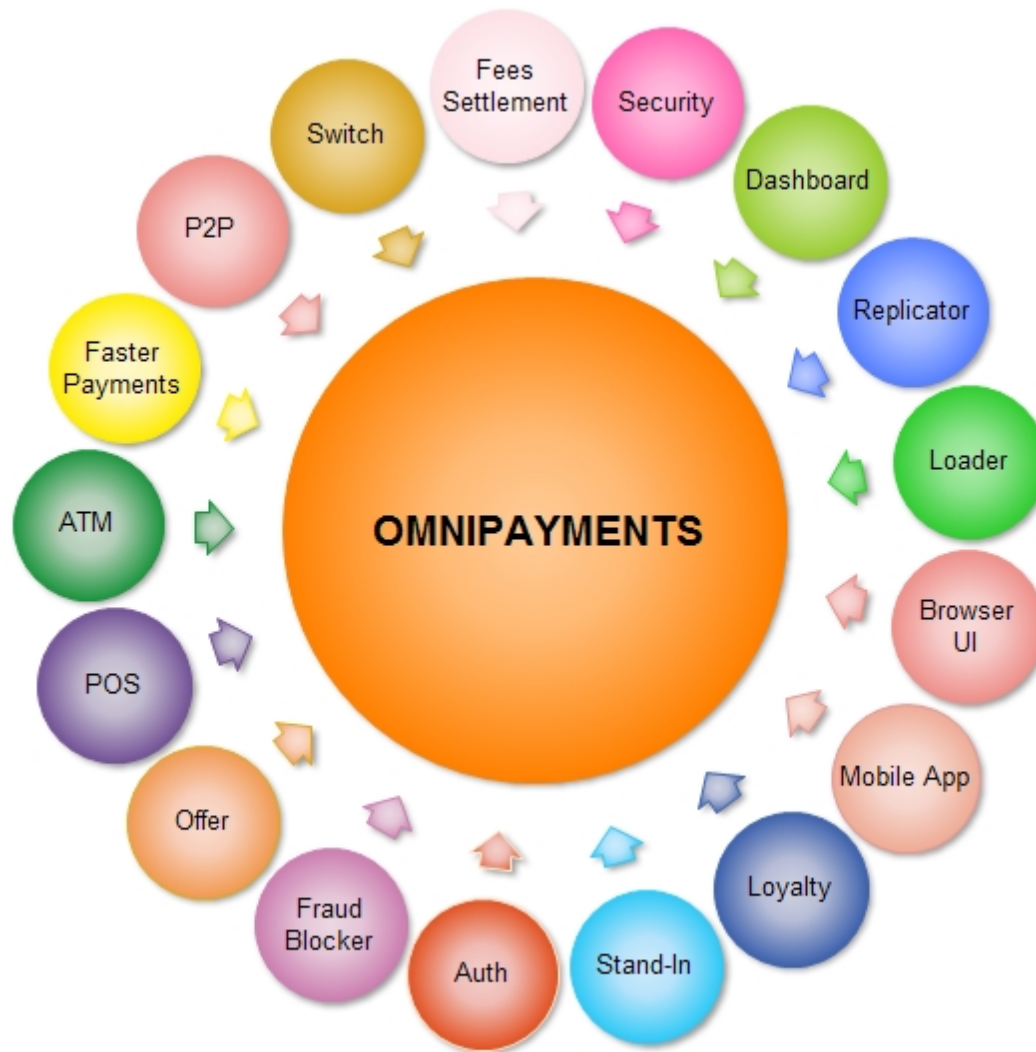
Offered on a pay-for-use basis

Starts at only \$5,000 per month

Continuously available with automatic failover to other NonStop X systems

Complete security functions for encryption-at-rest and encryption-in-flight
PCI-DSS compliant

OmniPayments Modules



OmniPayments

Thank you

Craig@OmniPayments.com

