



Kungsgatan, Stockholm

# OmniPayments

## OmniPayments Fraud Control

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# What's going on with Fraud today?

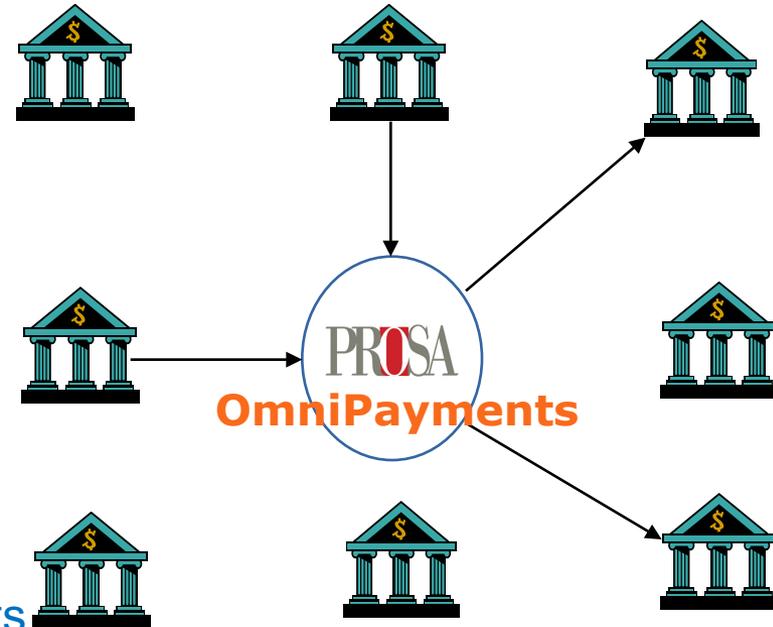
- EMV at PoS has helped reduce Fraud
- The rise of e-commerce is generating ever more fraud
- In certain geos, CNP fraud accounted for more than 70%
- Cards continue to be harvested by Fraudsters
- Card Holders continue to have their cards replaced
- Transaction level: Issuers are having to handle more 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

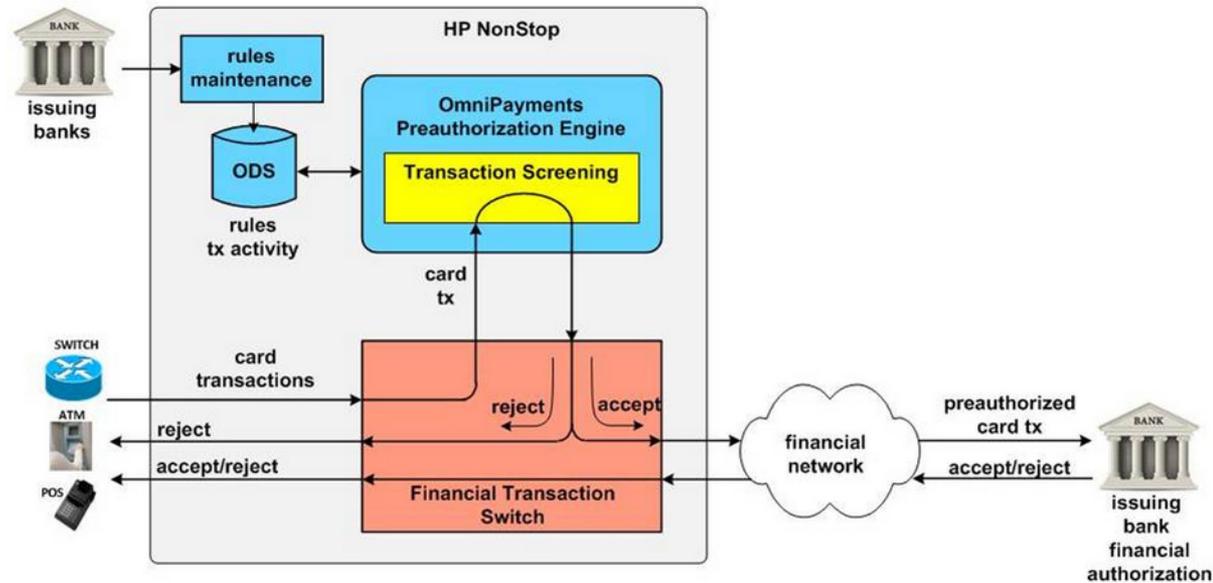
- Switch for over 40 Banks
- Banks flooded with increasing fraudulent messages
- 40 ISO interfaces
- ATM management for banks
- POS transactions from retailers
- 10m transactions per day
- 200m transactions per month
- 700 Base24 CSMs to migrate
- Challenging migration to eps
- Create more business value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



- **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



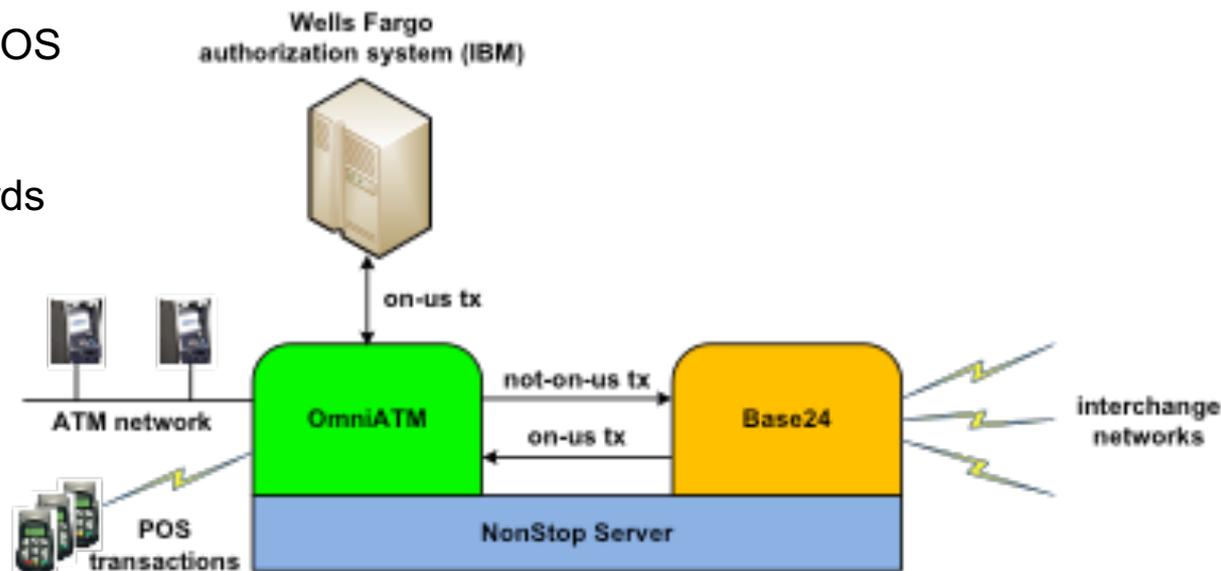
OmniATM takes on ATM & POS transactions

OmniATM handles on-us cards

Routes to IBM for Auth

Base24 handles not-on-us

Built-in Fraud Blocker



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

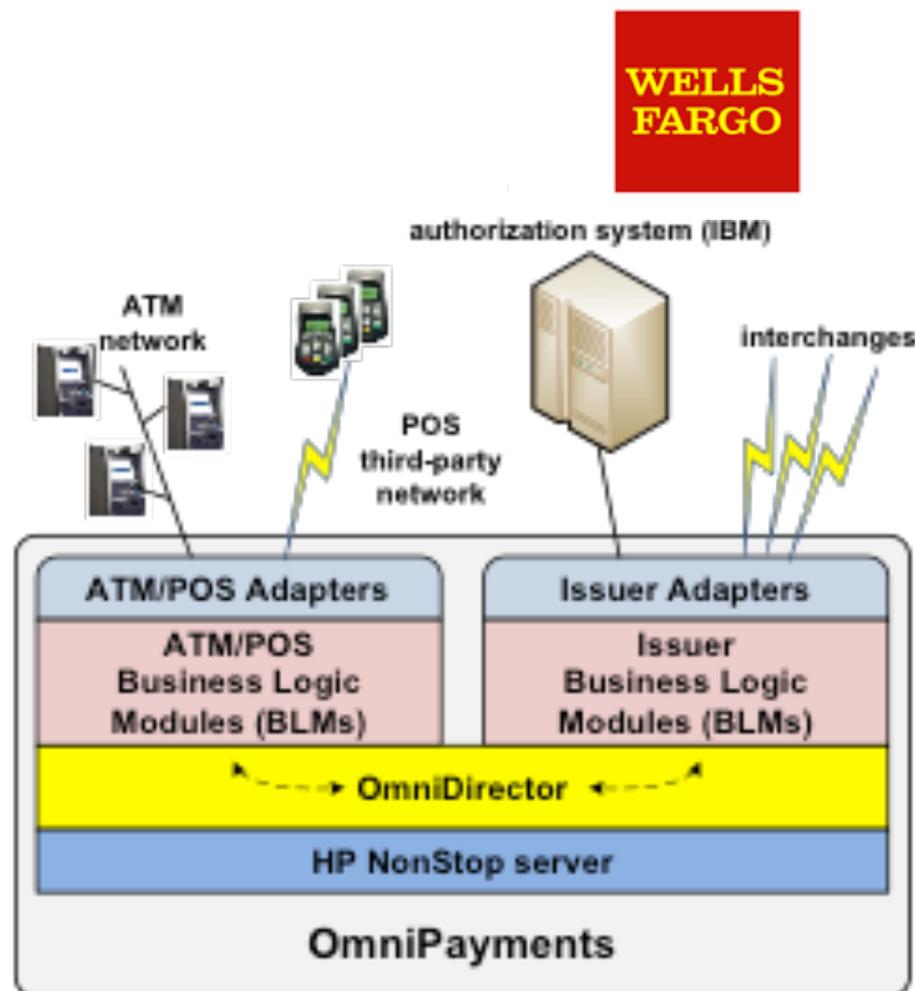
# Bank stage 2

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

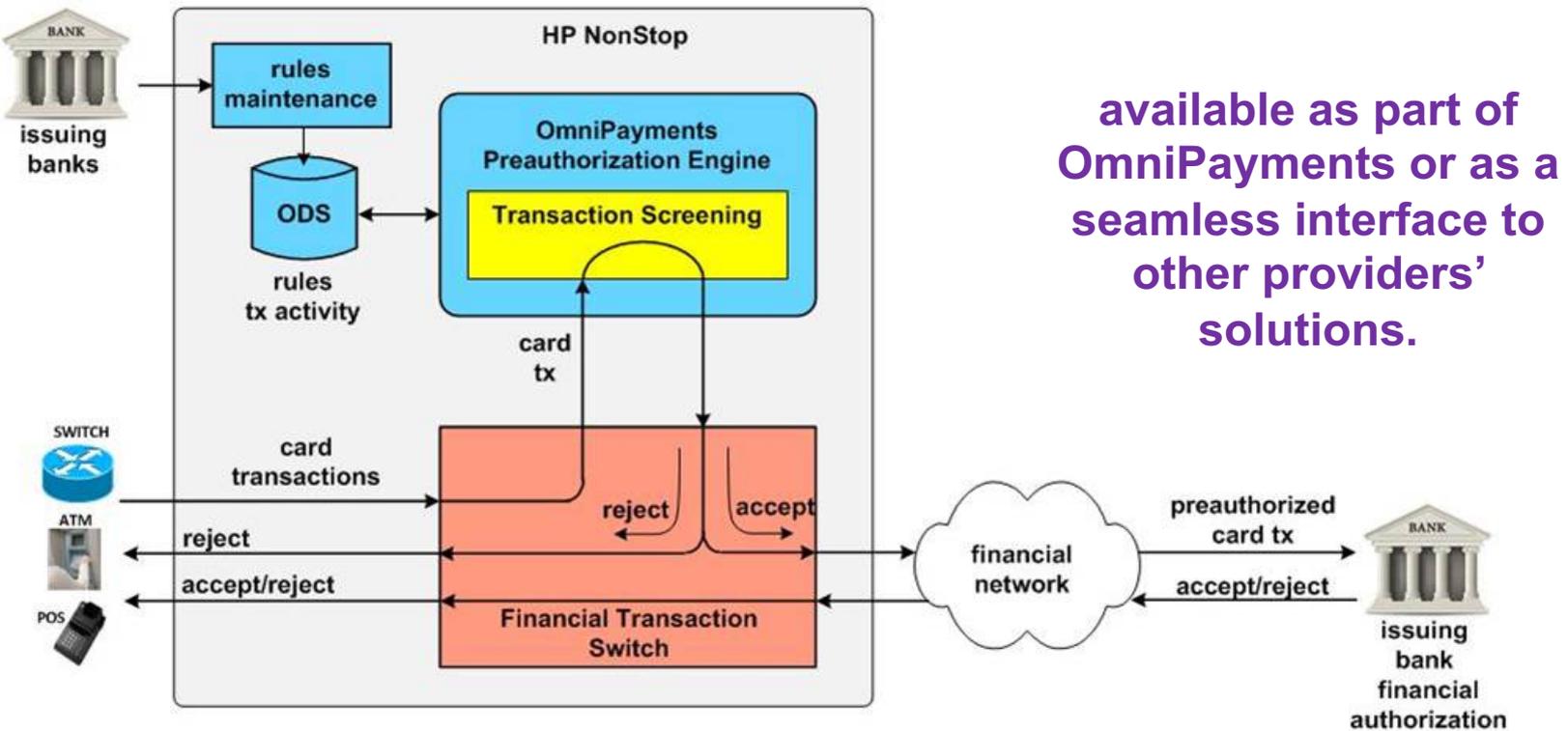
99.99999% reliable, immense linear scalability, bulletproof data integrity

## Pricing Model

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

# OmniPayments Fraud Rules Engine

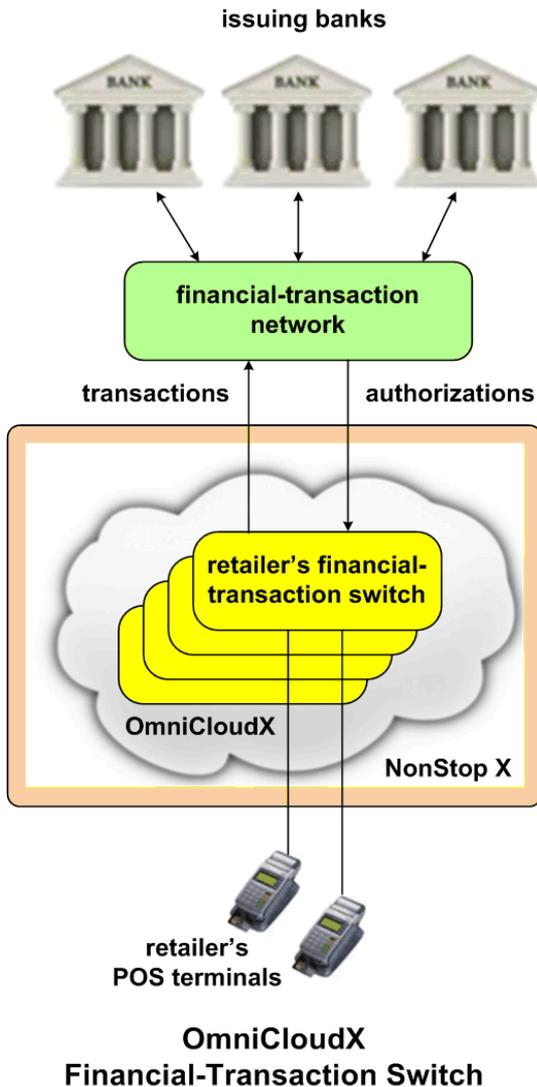
*Our Customers Call It the Fraud Blocker!*



available as part of  
OmniPayments or as a  
seamless interface to  
other providers'  
solutions.

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

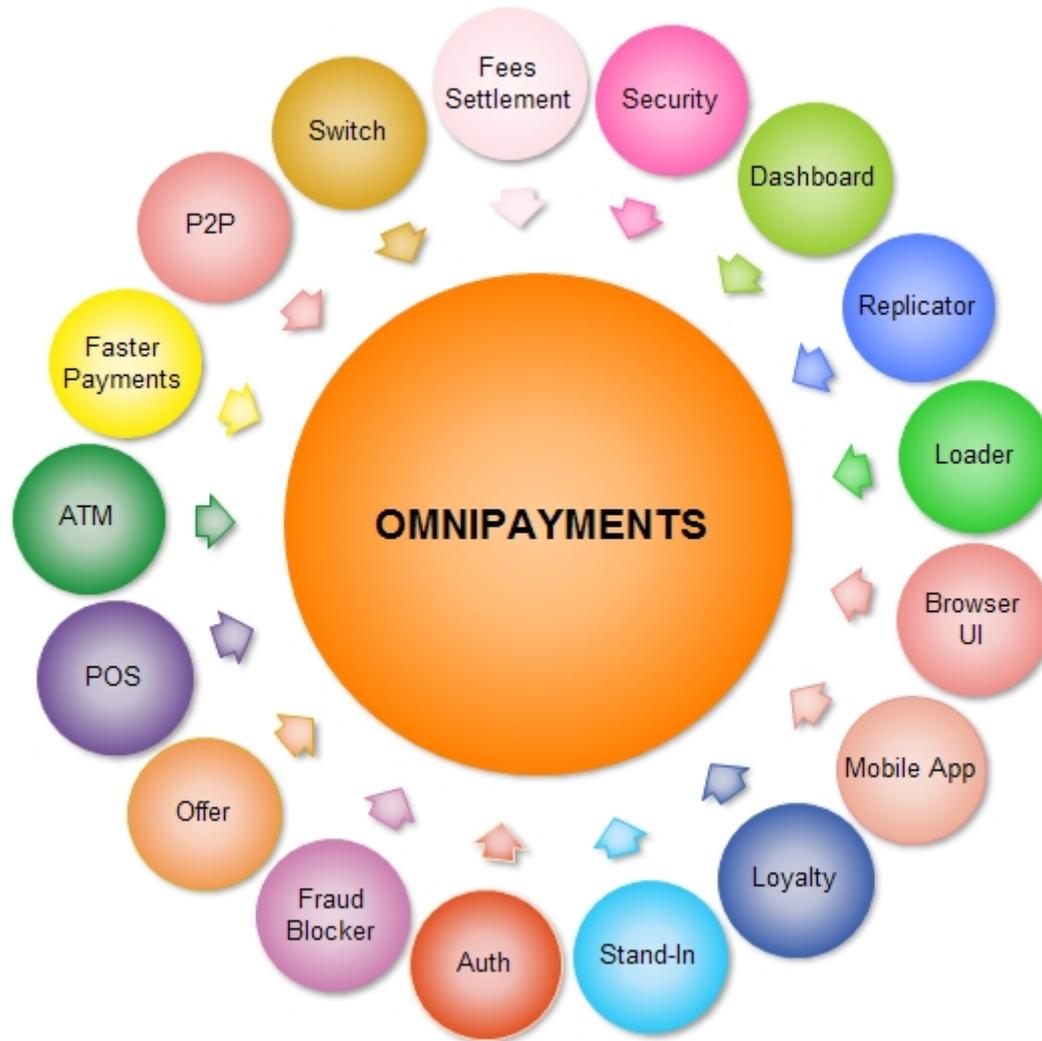
Starts at only \$5,000 per month

Continuously available with automatic failover to other NonStop X systems

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

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# OmniPayments Modules



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**Thank you**

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