

Synectics *SAFE Line* of Risk Products

SafeGuard (SG) is a leading fraud detection / prevention software for the card business sector. SafeGuard has been granted by VISA approval as an authorisation monitoring system and enjoys an excellent reputation for its track record. The System is rule-based and requires Oracle as the RDBMS engine. The main advantage of the System is that it is easy to understand and implement, is highly parameterised yet simple in its architecture and above all is extremely effective. The Return on Investment is very high and typical payback periods are less than 8 months. It supports any type of credit, debit and chip & pin card, including local, national or co-branded cards in addition to VISA, MasterCard, Amex, Diners, etc. It also covers both Issuing and Acquiring. SafeGuard has two components for both real-time on-line processing and also end-of-day batch processing.

SafeGuard DIAP (SG-DIAP) is the preventive arm of SafeGuard that allows both Issuers and Acquirers to pre-emptively decline high-risk transactions according to various highly parameterised rules. This real-time tool performs a Dynamic Intervention in the Authorisation Process (DIAP) and performs fraud checks on every transaction before these are routed to the regular authorising system thus allowing the prevention of fraud losses before the commitment or transfer of funds. SG-DIAP has found wide applicability especially for e-commerce and ATM transactions.

ATM Fraud Prevention System (SG-AFPS) is built on top of the proven and successful Fraud Detection Engine of SafeGuard and is highly focused on the detection/prevention of ATM related fraud. AFPS is very effective in environments that process transactions from many ATM networks such as Processors. SG-AFPS can detect fraud patterns spanning more than one ATM or Merchant networks and successfully locate the Common Compromise Point (CCP) for a set of skimmed Payment Cards. Optionally AFPS can integrate with DIAP and acquire Real-Time Fraud Prevention capabilities thus allowing Processors to actively block various fraudulent activities such as ATM milking incidents.

SafeMerchant (SM) is a total solution addressing the whole spectrum of Merchant Acquiring in the payment card industry. SafeMerchant is known to identify fraudulent merchants before they manage to inflict sizeable losses on the Bank. It features powerful monitoring and reporting functionality to promptly identify fraud merchant schemes. What is even more important is that SafeMerchant will monitor specifically the behaviour of new merchants as well as trends for chargebacks, declines, reversals etc which in many occasions is the precursor of undesirable activities. SafeMerchant is powerful yet user friendly and truly incisive.

SafeNet (SN) is a real-time on-line fraud detection/prevention software for Internet Banking. Its goal is to help Banks to timely respond to fraudulent actions and mitigate risk and losses. It has effective mechanisms to identify and record various types of fraud that a financial institution may face and comprehensive reporting to facilitate the measurement and analysis of all recorded cases.

SafeBank (SB) is an effective solution for the identification of fraudulent transactions within Core Banking Systems. It processes all transactions in a batch over-night mode identifying suspicious behaviour such as unusual volume of transactions, sizeable changes in balances, atypical sequence of events etc. It utilises a wide range of checks and balances. Its rich parameter base enables a financial institution to tailor its operation to correctly reflect its business and technical environment as well as the expected profile of its customers.

Smart Tactical Operational Risk Manager STORM® is an operational risk management tool especially developed to support Financial Institutions in their effort to effectively automate the process of identifying, measuring and monitoring operational risk, integrating all risk data in a risk analysis– risk and control self assessments, loss events and key risk indicators (KRI) – into a single solution. STORM combines powerful document and process management with a monitoring and decision support system that enables organizations to analyze, manage and mitigate risk in a simple and efficient manner. STORM is fully compliant with Basel II.

STORM has been designed, produced and implemented through a Synectics & KPMG Cyprus collaboration.

Integrated suite of Products to combat Fraud and for practical Operational Risk Management

Adaptable to the ever-changing Fraud Landscape

For any Banking Organisation

Simple yet Effective and Innovative Checks and Balances

Excellent ROI for our Clients

Credit Scoring System (CSS). Credit Score is defined as numerical expression that defines a Client's creditworthiness. Credit Risk Scoring (CSS) is software solution that enables the Banking Industry to calculate the Credit Score of their Clients and their Probability of Default (PD) using both qualitative and quantitative characteristics. The system can support multiple models according to the Types of Loans offered by the Bank. In addition the Bank has also the option to perform periodic monitoring of its Client's Scores and PD.

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Financial Statements Analyser System (FSAS)

FSAS® is a tool especially developed to support Financial Institutions in their effort to assess and monitor commercial and corporate counterparties. FSAS includes functionality for the following areas: Balance Sheet Analysis, Profit and Loss Analysis, Cash Flow Analysis, Projections, Benchmarking capabilities, Financial Ratios (plus explanation of each ratio).

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SafeDebt (SD) is the solution facilitating the recovery by financial institutions of bad debts such as loans, after the stage of Collections. By definition Recoveries is the stage that requires Legal actions & activities to be taken. Its rich functionality enables an organisation to keep track, of appropriate actions accurately and in a timely manner, resulting in impressive recovery results.

SafeLaw (SW) is an innovative suite of software modules that enable leading law firms or internal legal services departments of financial institutions to properly manage key aspects of their daily work thus resulting in remarkable productivity gains. SafeLaw was developed to empower law professionals and supporting legal staff to produce high quality work achieving in the process improved client customer service while at the same time reducing operating costs. Typical SafeLaw modules deal with the management of Contracts, Litigation Companies, Intellectual Property, Miscellaneous etc all in an integrated environment that includes e-mail, office automation, and security and audit control.

Contact Information:

41, Metochiou Str.
P.O. Box 20020, CY-1600
Nicosia - CYPRUS
Tel: +357 22 780888
Fax: +357 22 780558
E-mail: marketing@synecticsconsulting.com,
WebPage: <http://www.synecticsconsulting.com>