

# Synectics SafeGuard™ System

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Synectics SafeGuard is approved by VISA as a suitable Authorisation Monitoring System

## Card Processing Fraud Protection

Excellent track record

### Main Features

- Issuing & Acquiring
- Credit, Debit and Chip & Pin Cards
- Visa, MasterCard, co-Branded, etc
- Merchant Monitoring & Control
- Local & Overseas Transactions
- Below Floor Transactions
- On-line Alerts
- Batch Alerts
- Merchant Alerts
- Parameter-driven
- Strongest protection against skimming
- ATM Acquiring
- Base 24 ready
- Multiple EXCLs and INCLs per Rule (MCCs, MIDs, Countries, etc)
- Very effective Risk Scoring Engine
- User-defined Rule/Scoring Activation / Deactivation, Sequencing and Analysis Termination Mode
- Knowledge and Best Practice enabling mechanisms
- Case Management
- User Groups, work-load allocation, roles and authorisations
- Plus many more usability features for Risk Analysts developed by Risk Analysts.

### Technology

- Rules-based engine with advanced Risk Scoring
- Oracle back-end engine
- TCP/IP
- ISO 8583 message format
- On-line and Batch Loaders
- Easy to Interface

### PCI DSS compliant

- Also complemented with other software tools (such as **SafeProc** and **SafeQuality**) to facilitate and sustain DSS compliance

- ✓ Effective
- ✓ Practical
- ✓ Flexible
- ✓ Easy to understand
- ✓ Intuitive to use
- ✓ Quick to implement
- ✓ Immediate Results
- ✓ 4-way Analysis
- ✓ All in one
- ✓ Proven Engine
- ✓ Resilient
- ✓ Robust
- ✓ Value-for-money

### Benefits

- **Flexible:** Parameter- and formula-driven can easily and quickly adjusted to protect you against new types of fraud
- **Four-way Analysis** incl. User-defined Risk Groups and Risk Scenarios
- **Quick Implementation:** Uncomplicated installation & straightforward interfaces
- **User-friendly:** Easy to learn, intuitive to use
- **Low Risk:** Proven track record
- **Value for money:** Short pay-back period (few months, well within a year)
- **Industry-standard technology base:** Oracle.

### Pro-active Strategy

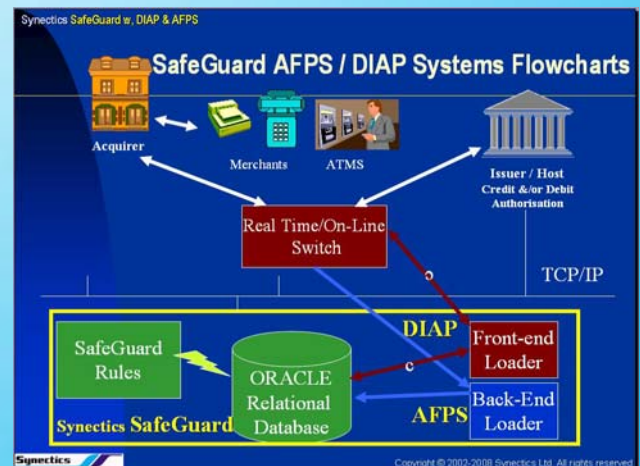
- Respond promptly to new types of threats
- Address local (national) fraud
- Fine-tune the System in time before the next attack on your Organisation!
- Define your own Rules, Measurements, Risk Groups and Risk Scenarios
- Build-up the profile of your customers (for issuers), merchants (for acquirers, etc)
- Develop seasonal trends and use these to protect you against such temporal fraud.

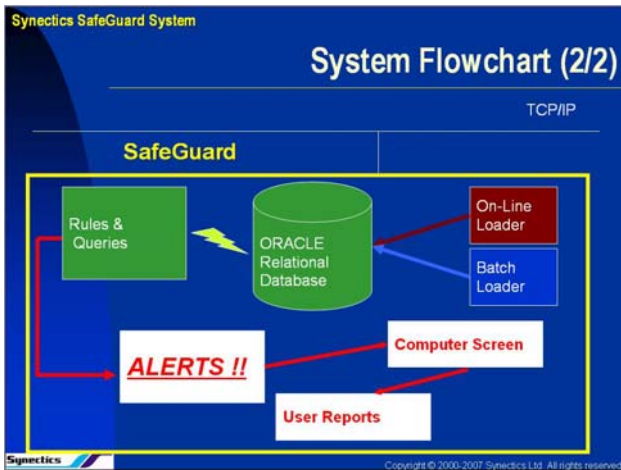
### Advanced Technologies

- Dynamic Intervention in the Authorisation Process (DIAP)
- ATM Fraud Prevention System (AFPS)
- Advanced Risk Scoring (ARS)

### Summary

SafeGuard is an easy to implement, exceptionally **effective** and best value-for-money **Fraud Detection/Prevention Solution** for small, medium and larger Issuers, Acquirers and Processors.





### Synectics SafeGuard System

## Card Transaction Log

Trans. Amount	Merch No	Merchant Name/Location	Local Trans. Date/Time	MCC Resp Code	PAN Entry Date	Auth Code	Avg. City Cd
50.00	05422084	HE...	24-08-01 18:45	0011	05	FRCHS	MGST 0504 000951 196
20.00	05422084	HE...	24-08-01 18:45	0011	05	FRCHS	MGST 0504 034845 196
540.00	09465014	SPIC...	25-08-01 07:18	4943	05	FRCHS	MGST 0504 019
400.00	09465014	SPIC...	25-08-01 07:18	4917	05	FRCHS	MGST 0504 196
300.00	09465014	SPIC...	25-08-01 07:18	4911	05	FRCHS	MGST 0504 196
200.00	09465014	SPIC...	25-08-01 07:20	4911	05	FRCHS	MGST 0504 196
150.00	09465014	SPIC...	25-08-01 07:24	4911	05	FRCHS	MGST 0504 196
100.00	09465014	SPIC...	25-08-01 07:25	4911	05	FRCHS	MGST 0504 052993 196
200.00	09760109	ARAC...	25-08-01 07:30	4911	05	FRCHS	MGST 0504 196
100.00	09760109	ARAC...	25-08-01 07:31	4911	05	FRCHS	MGST 0504 196
50.00	09760109	ARAC...	25-08-01 07:32	4911	05	FRCHS	MGST 0504 196
20.00	09760109	ARAC...	25-08-01 07:33	4911	05	FRCHS	MGST 0504 196
200.00	09760109	ARAC...	25-08-01 07:35	4911	05	FRCHS	MGST 0504 196
18.00	09760109	ARAC...	25-08-01 07:38	4911	05	FRCHS	MGST 0504 196

### Synectics SafeGuard V3

SYNSAFE Greece

Bank Rules	Hot Cards	Online Alerts	Users and Alerts
Bank Rule Values	Additional Hot Cards	Batch Alerts	Case Management
Rule Steps	CRB Hot Cards	Merchant Alerts	Alert Status History
Standard Alert Comments	Business Hot Cards	Historical Online Alerts	Reports
	Suspect Cards	Historical Batch Alerts	
		Historical Merchant Alerts	
	Investigation		
	Suspect Bins		

For Administrative Use Only

Banks	System Parameters	Country Codes
Rule Parameters	General Parameters	MCCs
Rule Administration	Menu Options	Response Codes
	Import Bins	

Exit

### RULES ADMINISTRATION

Rules Administration

Identification:

Description:

Administered By:  Issuer  Acquirer

Included MCCs:  True  False

Excluded MCCs:  True  False

Included Merchants:  True  False

Excluded Merchants:  True  False

Included Countries:  True  False

Included Responses:  True  False

EXIT

### ONLINE ALERTS

Italy

Code Alerts List	Transaction Amount	MCC	Entry No	Resp Code	Merchant Name & Location	Auth Code	POS	Local Trans. Date & Time	Open	Comments
529	2,278.58	4722	1149	128	00	4000017198	300	MANU 24/05/07 09:52:21	U	
113	88.64	5541	2168	213	39	400004489	708	MANU 24/05/07 09:52:36	U	
128	403.20	6011	2528	213	30	400004489	708	MANU 24/05/07 09:52:44	U	
26	222.50	5947	1141	108	30	400004397	4040	MANU 24/05/07 09:45:12	U	
14	450.00	6011	2511	108	30	400001904	300	MANU 24/05/07 09:47:26	U	
113	420.41	40000438079	138	33	00	400002030	300	MANU 24/05/07 09:49:19	U	
113	600.00	6011	2507	128	00	400004489	300	MANU 24/05/07 09:54:00	U	
268	2.87	5967	2470	215	00	400003699	640	MANU 24/05/07 09:20:27	U	
198	449.90	5712	2867	108	00	400001193	300	MANU 24/05/07 09:24:57	U	
113	250.00	6011	2510	108	30	400001775	300	MANU 24/05/07 09:11:28	U	
128	300.00	7998	2871	128	00	400001988	300	MANU 24/05/07 09:28:38	U	
113	782.29	7279	3449	108	30	100002214	640	MANU 24/05/07 09:20:18	U	
14	400.00	6011	2510	108	30	400001942	300	MANU 24/05/07 09:30:45	U	
113	1.00	5942	1267	215	00	100000972	640	MANU 24/05/07 09:24:29	U	
268	1,238.74	5968	3039	128	05	400002046	300	MANU 24/05/07 02:58:24	U	
198	37.17	7272	3748	222	00	1000014200	640	MANU 24/05/07 02:26:39	U	
113	20.00	6011	2509	122	05	400002719	300	MANU 24/05/07 02:26:39	U	
94	2,660.00	5941	2607	108	30	100002094	200	MANU 24/05/07 01:24:44	U	
113	300.00	6011	2508	108	30	400004489	300	MANU 24/05/07 00:40:33	U	
26	2,596.99	1623	3049	123	00	100003872	640	MANU 24/05/07 23:40:00	U	

Detail Record Online Merchant Statements Selective Online Transactions Batch Transactions

Online Report by Amount Overseas Bin Report Create Case Set All to 'Good'

Overseas Bin All Report Refresh Exit

### ONLINE CARD TRANSACTIONS

CARD NUMBER: 4116137777777716554

TRANSACTIONS PERIOD FROM: 01/01/2007 TO: 05/05/2007

Transaction Amount	Merchant Number	Merchant Name/Location	Local Trans. Date/Time	MCC Resp Code	PAN Entry Date	Auth Code	Avg. City Cd
57.30	1000032036	MERCHANT 15185363 03/04/2007	12:48:01 4899	00 Purchase	MANU 01/99	063553	300
56.40	1000032036	MERCHANT 15185363 03/04/2007	13:23:06 4899	05 Purchase	MANU 01/99		300
67.90	1000032036	MERCHANT 15185363 03/04/2007	17:25:27 4899	05 Purchase	MANU 01/99		300
56.40	1000032036	MERCHANT 15185363 05/04/2007	09:19:33 4899	05 Purchase	MANU 01/99		300
67.90	1000032036	MERCHANT 15185363 05/04/2007	09:31:59 4899	05 Purchase	MANU 01/99		300
133.21	1000063950	MERCHANT 30037921 16/04/2007	13:30:41 4814	00 Purchase	MANU 08/07	258004	300
57.30	1000032036	MERCHANT 15185363 03/05/2007	11:19:54 4899	00 Purchase	MANU 01/99	492343	300
350.00	4000045784	MERCHANT 4000045784 21/05/2007	11:55:51 5661	00 Purchase	MGST 08/07	107269	380
740.00	4000064214	MERCHANT 4000064214 21/05/2007	12:35:52 5651	00 Purchase	MGST 08/07	107590	380
380.00	4000064214	MERCHANT 4000064214 21/05/2007	12:40:25 5651	00 Purchase	MGST 08/07	107644	380
180.00	4000064214	MERCHANT 4000064214 21/05/2007	12:49:04 5651	00 Purchase	MGST 08/07	107710	380
370.00	4000052776	MERCHANT 4000052776 21/05/2007	13:43:55 5651	00 Purchase	MGST 08/07	108171	380
277.00	4000020140	MERCHANT 4000020140 21/05/2007	13:59:18 5691	00 Purchase	MGST 08/07	108306	380
190.00	1000021090	MERCHANT 10171991 28/05/2007	20:23:16 8043	00 Purchase	MGST 08/07	122594	380

**Value-for-money Effective**  
**Intuitive to use Quick to implement**  
**Flexible to adopt Easy to understand**

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