



Payment Risk Management (PRISMA)

Efficient Fraud and Risk Management for Debit Card Issuers and TWINT Banks.



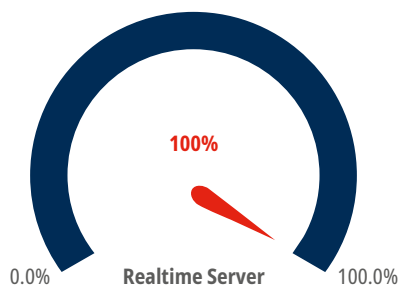
SIX supports financial services providers with state-of-the-art solutions for fraud detection and prevention as well as risk management.

Effective risk and fraud control across all payment channels ensures the integrity and sustainability of your payment processing services. The PRISMA solution of SIX is a full business process outsourcing service, allowing you to focus on your customers.

PRISMA of SIX is a results-oriented product providing you with a reliable and stable risk management. Performance goals are jointly defined with you and translated into KPIs, which are tracked, monitored and reported on a regular basis.

Realtime Server - Availability

Minutes available divided by total minutes



Investigator - Availability

Minutes available divided by total minutes



The central elements of PRISMA include:

1. State-of-the-art platform for real-time fraud prevention and detection
2. Fraud Competence Center for advanced rule management and data analytics
3. Fraud Operations for alert prescreening and case management

The Service of PRISMA

- Real-time fraud prevention and detection
- End-to-end rule management and analytics
- Alert prescreening
- Global ruleset with industry-leading performance
- Customized client rules upon request
- Comprehensive reporting
- Optional services
 - Outbound cardholder contact and resolution
 - Fraud case management

State-of-the-art Platform

With PRISMA, you will benefit from an efficient risk management platform. It is operated in real time and scalable in line with the growth of cashless payments. Therefore, the platform ensures industry leading security for both existing and new payment products. Moreover, it is equipped with comprehensive features and functionalities to address existing and new challenges in fraud prevention.

Machine Learning

The platform utilizes extensive behavioral profiling to learn individual cardholder behavior. By establishing baseline norms, the system reacts to transactions that do not match a cardholder's usual pattern. This is enabled through numerous dynamic profiles that record historical transaction and aggregated information. These profiles are stored in memory and enhance an incoming transaction with hundreds of additional statistical and historical attributes before it is evaluated by the ruleset. Clients' anonymized risk intelligence is pooled in the background so that each transaction can leverage current fraud trends and activities to enhance the risk decision. Features such as fuzzy logic are combined with advance statistical techniques to build multidimensional scorecards. These consider not only the current event, but draw on all known information on the transaction. This way, they optimize the accuracy of a risk decision.

Self-learning algorithms adapt to changing cardholder behavior and feedback from previous risk decisions. This enables a continuous optimization of the decision performance. Rules are configured to take a range of

actions in case of a transaction match. Such transactions can be declined, generate an alert for review, or trigger communication, such as an email, SMS or push notification. SIX provides relevant flexibility while taking applicable standardized best practices in risk management into account. The platform supports multi-tenancy for client-specific rules or strategies, where required.

Your Benefits with PRISMA

- Anonymized risk intelligence providing exponential benefit
- Centralized expert services to reduce cost and increase prevention performance
- Ambitious action plan with client requirements at its center

State-of-the-art Fraud Competence Center

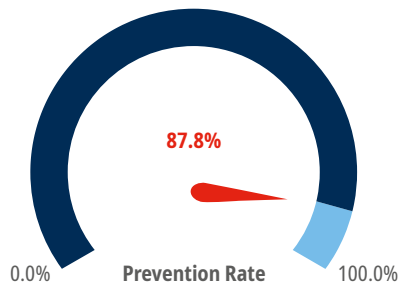
Advanced rule management and strong data analytics are critical to optimally balance fraud risk management and cardholder experience. The Fraud Competence Center (FCC) is a team of data scientists and data analysts who identify and proactively mitigate emerging and shifting fraud trends whilst optimizing rule performance.

Utilizing the latest tools and techniques in analytics and big data, the FCC aspires to create a seamless payment experience for account holders, at the same time minimizing the chances of fraudulent attempts being successful. A major area of focus and innovation is in the field of artificial intelligence for real-time risk management. The power of machine learning combined with expert rules is considered key to achieving the optimal balance between effective fraud prevention and customer experience.

PRISMA takes your fraud strategy and risk appetite into consideration, and SIX cooperates with you to define the framework that matches your risk tolerance and risk appetite. The FCC proactively manages the risk on your behalf. Regular workshops and comprehensive KPI reporting ensure that the ongoing fraud prevention performance is aligned with your expectations.

Counterfeit Fraud Prevented

Declined fraud amount as percentage of total reported fraud amount



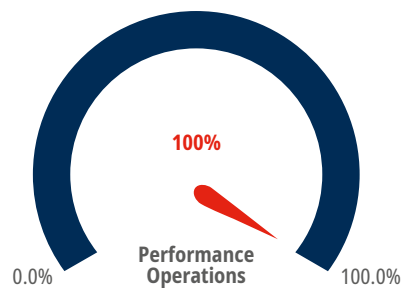
Experienced Team of Fraud Operations Specialists

When a suspicious activity or transaction triggers an alert, a team of experienced fraud analysts and subject matter experts review the case for indications of potential fraud. This prescreening takes place within a short time after the event takes place and allows you to keep your operational costs down. Make use of the team's essential experience to differentiate the alerts indicating high probability of fraud from those that can legitimately be triggered by the card holder.

If an alert exhibits the characteristics of fraud, the account is secured through a temporary block. Subsequently, the alert is passed on to you for confirmation with your account holders. This allows you to focus on the communication with the cardholder and remedial action.

Performance Fraud Operations

Percentage of cases processed on the same day (each by 5 p.m.)



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