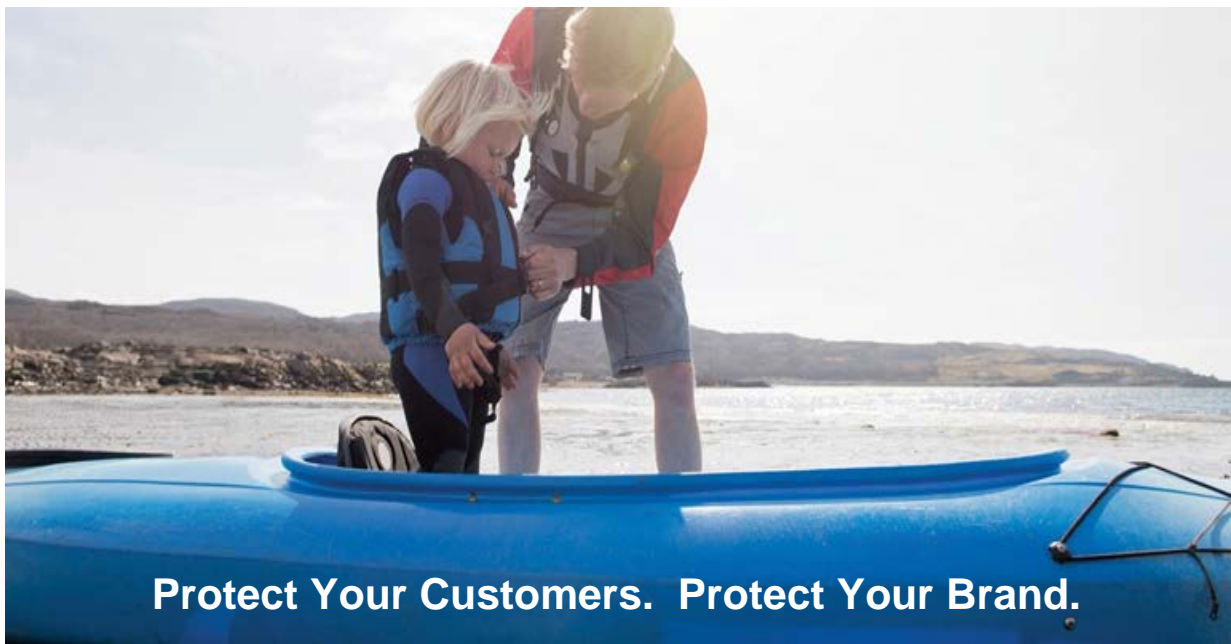




STAR® Predictive Fraud Score Model Overview



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STAR[®] Predictive Fraud Score Solution (SPFS) Overview

The SPFS solution sits at the core of STAR Network, analyzing all transactions to provide STAR Financial Institution Members with real-time fraud risk scoring that is powered by artificially intelligent machine learning. SPFS delivers superior accuracy by calculating ‘segments of one’ profiles in real-time using *in-memory* analytics that retain and process hundreds of millions of card profiles with transactions spanning multiple years.

Using models driven by machine learning techniques and data science, SPFS returns risk scores within milliseconds for over 25 million transactions per day, with high availability (24 x 7), hosted across 2 geographically disperse data centers in an active/active configuration.

The full version of the model performance report contains the following:

Chapter	Contents
SPFS Overview	<ul style="list-style-type: none">• Features• Benefits
SPFS Solution Basics	<ul style="list-style-type: none">• Transactions• Scores• Product Components
Defining Performance Measurements (definitions and examples)	<ul style="list-style-type: none">• Transaction Detection Rate• Money Detection Rate• False Positive Rate (FPR)• Precision• False Positive Ratio• Account False Positive Ratio (AFPR)• Account Detection Rate (ADR)
Performance Results (graphs and tables)	<ul style="list-style-type: none">• Detection of Fraud• False Positives• Score Distribution• Performance Data• Reason Code Distribution

STAR Financial Institution Members: To receive a full copy of the STAR Predictive Fraud Score Model Overview and Performance Report, please contact your Account Executive or Relationship Manager.