



PULSE and FICO Deliver Debit Fraud Service Innovation to Financial Institutions

FICO® Falcon® Platform® helps PULSE realize new features, capacity and speed for its fraud-detection services

NEW YORK — FICO WORLD 2019 — November 6, 2019 — PULSE, one of the nation's leading debit/ATM networks, recently adopted the FICO® Falcon® Platform to deliver new fraud-detection services to its network of more than 4,100 debit issuers. Collaborating with FICO, PULSE deployed enhanced fraud-detection and blocking capabilities to its issuers with customized capabilities made possible by the power of the FICO Falcon Platform.

In addition to a real-time scoring deployment, PULSE and FICO built new capabilities that empowered the debit network to offer issuers greater flexibility in managing their unique portfolios and requirements through improved case-management functionality.

The FICO Falcon Platform, the world's most intelligent fraud platform, improves the consumer experience by detecting potential fraud while remaining invisible during legitimate transactions. PULSE considered many vendors, but ultimately selected FICO to provide the foundation of its DebitProtect® fraud-detection service.

"In this era of digital commerce, criminals constantly work to beat the system, so the system has to work equally hard to keep up," said **Dave Schneider, president of PULSE**. "With the Falcon Platform and its team of experts, we have the flexibility and capacity needed to create and launch new fraud-detection and risk-mitigation services that are benefiting our issuers today, and we have a foundation we can build upon into the future."

The new case management functionality assists issuers in reducing costs by enabling them to more accurately manage groups of compromised cards, as well as allowing or restricting transactions for individual or multiple accounts. This improves the customer experience by reducing disruption of legitimate transactions and cardholders.

The increased capacity and flexibility provided by FICO gives PULSE the ability to implement more custom fraud-blocking rules for its issuers, and to implement the rules faster than was previously possible.

"We're thrilled PULSE selected FICO and our team to build and deliver new real-time fraud-detection services collaboratively," said **TJ Horan, vice president of product management at FICO**. "Together, our experts created new tools that issuers can use to mitigate risk. We know that as electronic payments evolve, security risks do too. That's why we work with innovators like PULSE, and it's why we designed the Falcon Platform to be flexible enough to adapt to the challenges our clients face."

About FICO

FICO (NYSE: FICO) powers decisions that help people and businesses around the world prosper. Founded in 1956 and based in Silicon Valley, the company is a pioneer in the use of predictive analytics and data science to improve operational decisions. FICO holds more than



195 US and foreign patents on technologies that increase profitability, customer satisfaction and growth for businesses in financial services, telecommunications, health care, retail and many other industries. Using FICO solutions, businesses in more than 100 countries do everything from protecting 2.6 billion payment cards from fraud, to helping people get credit, to ensuring that millions of airplanes and rental cars are in the right place at the right time. Learn more at <http://www.fico.com>

About PULSE

PULSE, a Discover Financial Services (NYSE: DFS) company, is one of the nation's leading debit/ATM networks. Financial institutions, merchants, processors and ATM deployers across the United States and around the world depend on PULSE's comprehensive suite of products and services and its commitment to providing exceptional client service, flexibility, security and superior economics. PULSE also serves as a resource for debit education, research and knowledge drawn from more than three decades of industry experience. For more information, visit pulsenetwork.com. For insights into the latest payments industry trends visit [Payments & You](#).

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