



FICO Falcon Fraud Manager — Newsletter Article

Think of us as your fraud protection bodyguard.

Fraud strikes people of all ages.* But we've got the muscle to keep your accounts safe. **Olpe State Bank** is helping you fight fraud with FICO® Falcon® Fraud Manager.

Fifty-four percent of data breaches are related to identity theft*, and it takes an average of 170 days to detect a cyber-attack!** That's why **Olpe State Bank** is fighting fraud one transaction at a time. Each time you use your debit card, we're monitoring the transaction with Falcon, keeping you and your money secure.

Our fraud detection services keep your accounts safer.

With each swipe of your card, a neural network, also known as artificial intelligence, is building a case for you. Neural networks create a memory of information based on cardholder habits such as where and when you shop, how much you typically spend, types of purchases, fraud rates in the area and more. Each purchase strengthens the memory and in turn, makes decisions on which transactions are likely to be fraudulent.

What if fraud is detected on my account?

If a suspicious transaction is detected on your debit card, a SHAZAM fraud specialist will call you on our behalf from 866-508-2693. They won't ask for any personal information.

If you confirm the transaction is fraudulent, Falcon's real-time response capabilities allow us to quickly respond to suspicious transactions and avoid additional losses.

There's nothing to sign up for. Simply provide your current contact information and notify us if it changes.

Falcon is just one fraud- fighting mechanism **Olpe State Bank** has in place. Ask us how you can join the fight against fraud.

*Source: Nasdaq.com

** Source: fico.com