PAYSYS

Open FRMS

Real-Time Fraud Risk Management System for Modern Payment Ecosystems

Real-Time Intelligence

Advanced Detection

Scalable Security

The Strategic Advantage

Legacy FRMS Limitations

- Batch processing delays
- Restrictive vendor lock-in
- Fragmented case management
- Scalability bottlenecks

The OpenFRMS Standard

- **Open Architecture:** Built on the open-source Tazama platform.
- **Switch-Level Detection:** Native integration at the national switch level.
- **Ultra-Low Latency:** Real-time, sub-50ms monitoring.
- **Unified Ecosystem:** Fully integrated Case (CMS) & Decision (DMS) management.

Protected Ecosystems


National Instant Payments

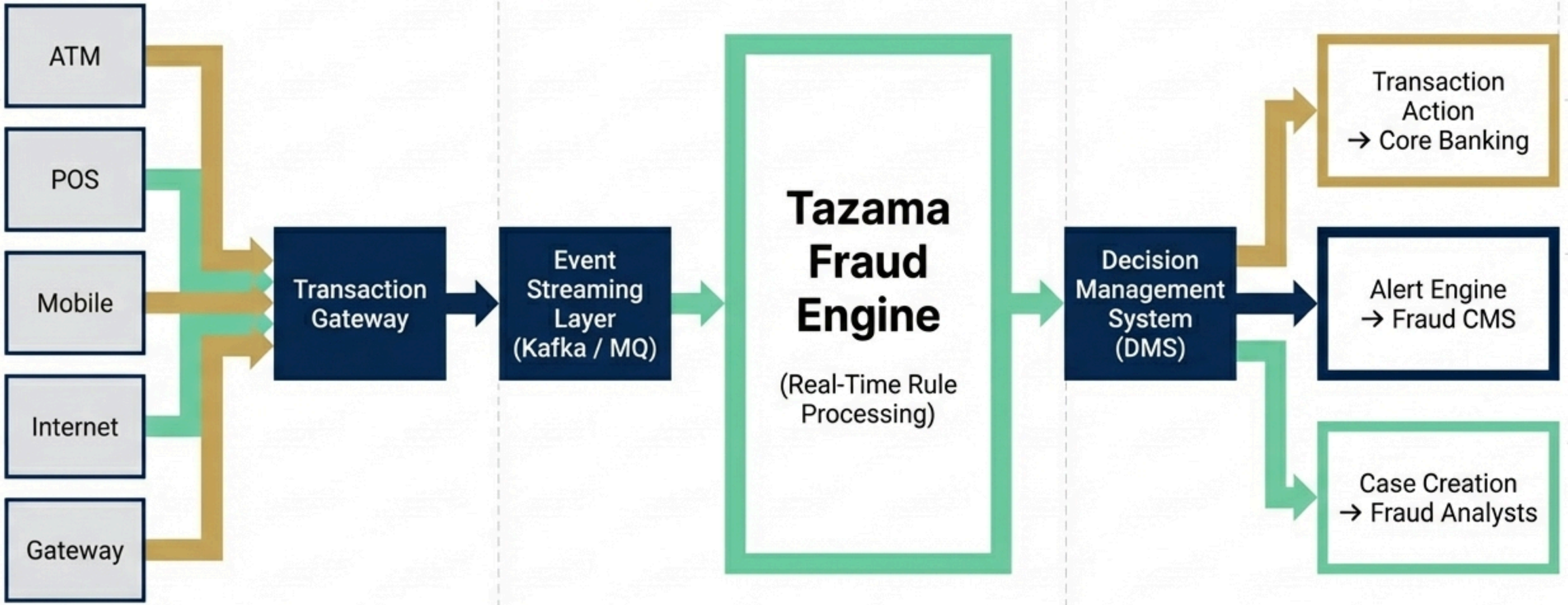

Payment Switches


Digital Banking

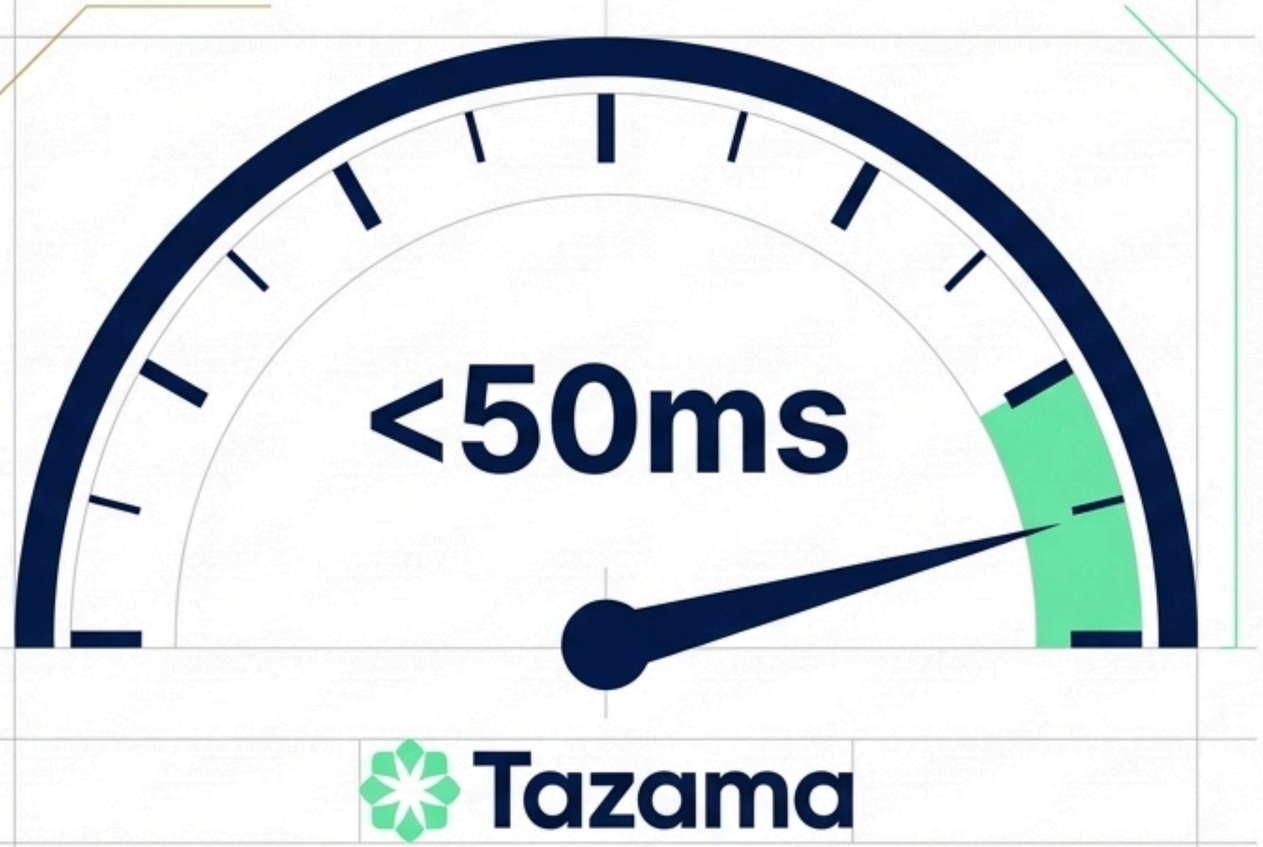

Card Networks


Wallet Ecosystems

Enterprise System Architecture



Tazama Core: High-Performance Stream Processing



Ultra-Low Latency

Event-driven architecture enabling decisioning in under 50 milliseconds for national instant payment infrastructures.

Infinite Scalability

Horizontal scaling designed specifically for high-throughput transaction ingestion.

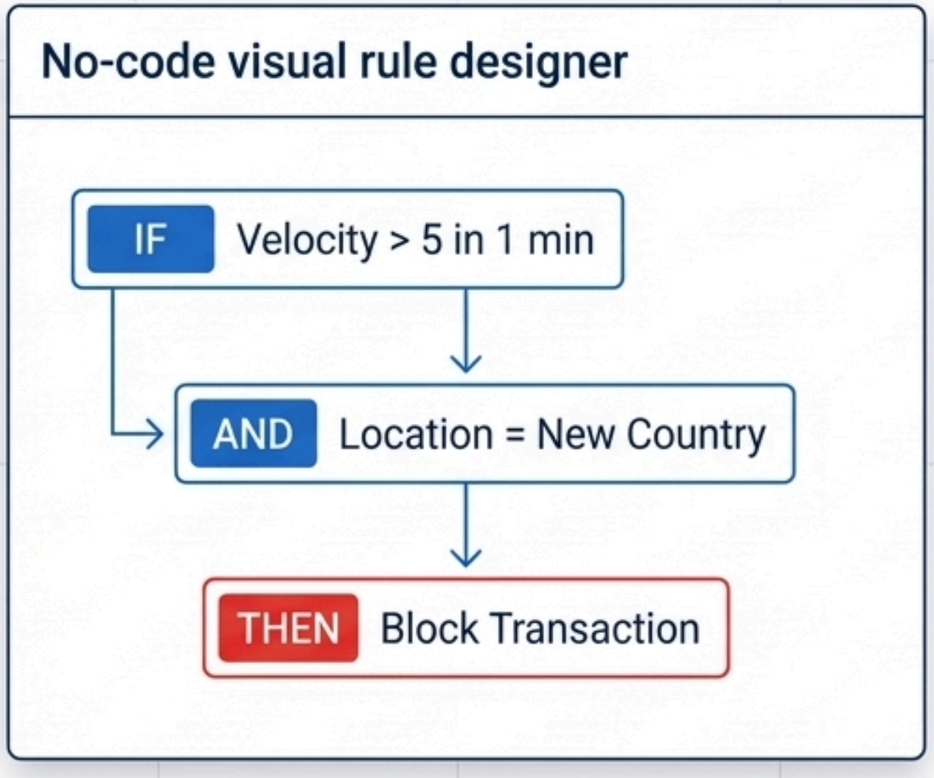
Parallel Execution

Distributed stream processing allows hundreds of complex fraud rules to run concurrently without bottlenecking the core banking switch.

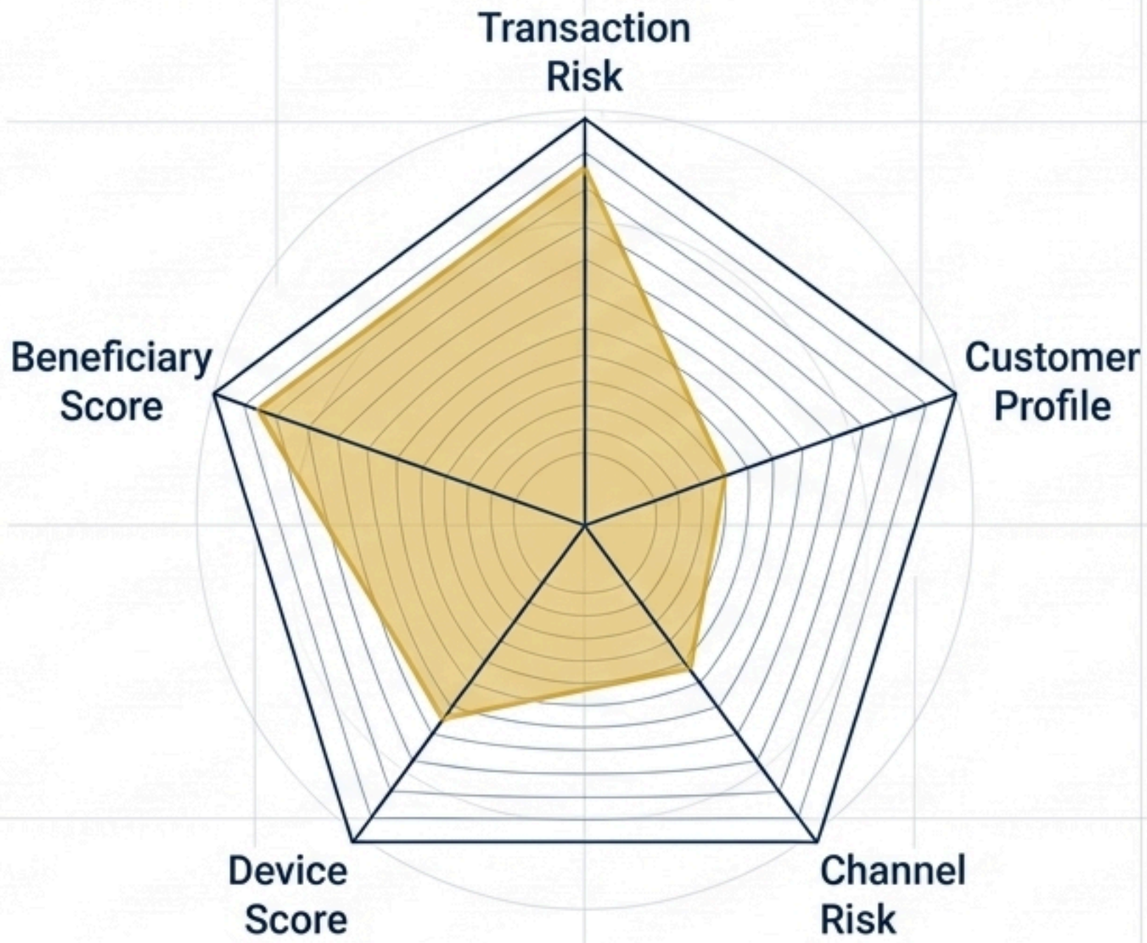
View Framework Specs: tazama.org/products/framework/

Access Open-Source Repo: github.com/tazama-lf

Decision Management System (DMS)



- Zero-deployment dynamic logic
- Visual rule simulation & versioning
- Live rule dependency management



Multi-Dimensional Risk Scoring Framework evaluates every event in real-time.

Fraud Intelligence & Network Analytics

Behavioral Analytics

Profiles user behavior, modeling spending patterns and analyzing transaction timing deviations.

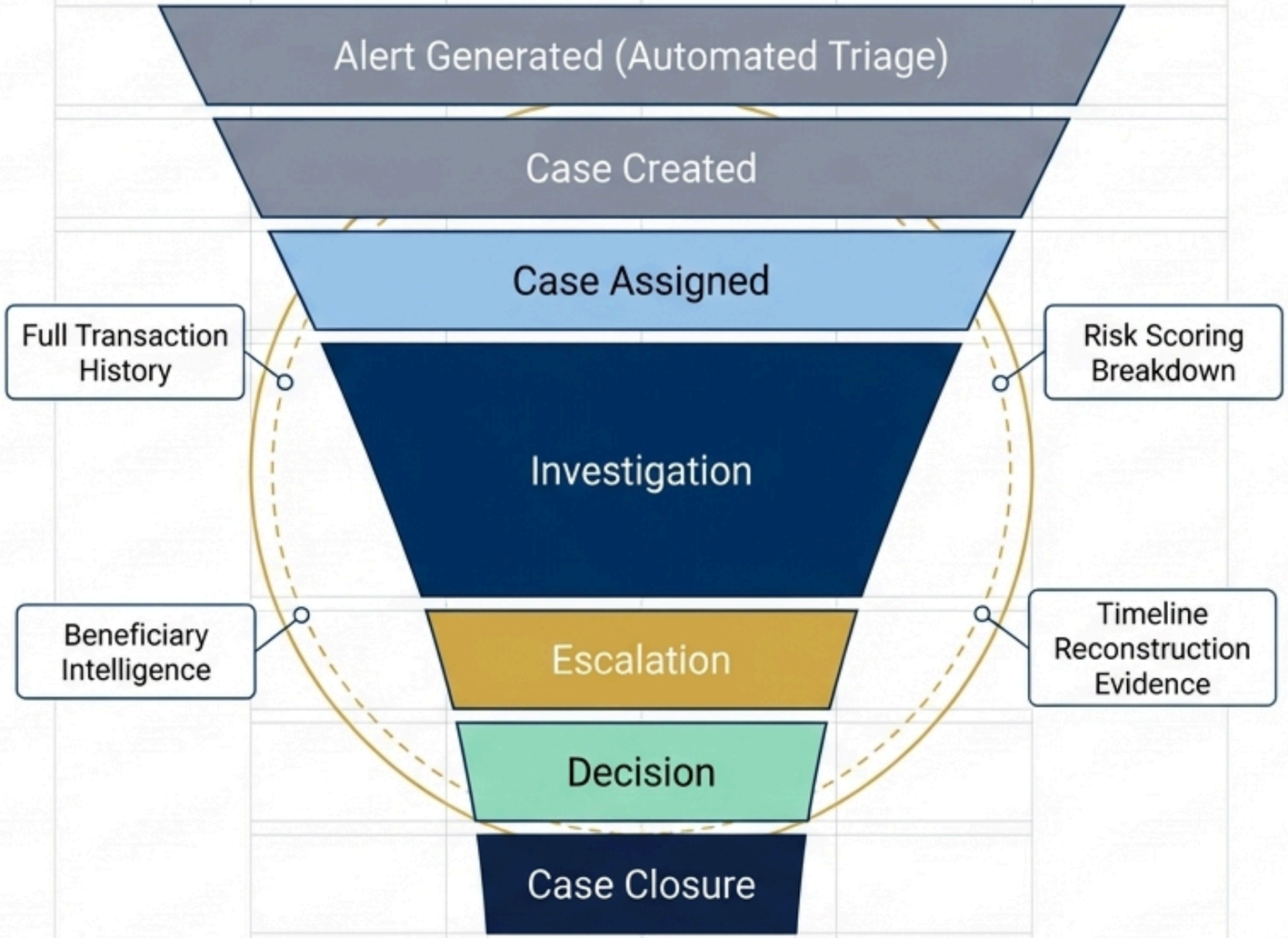
Network Fraud Detection

Maps relationships to identify linked accounts, device overlap, and organized fraud rings.

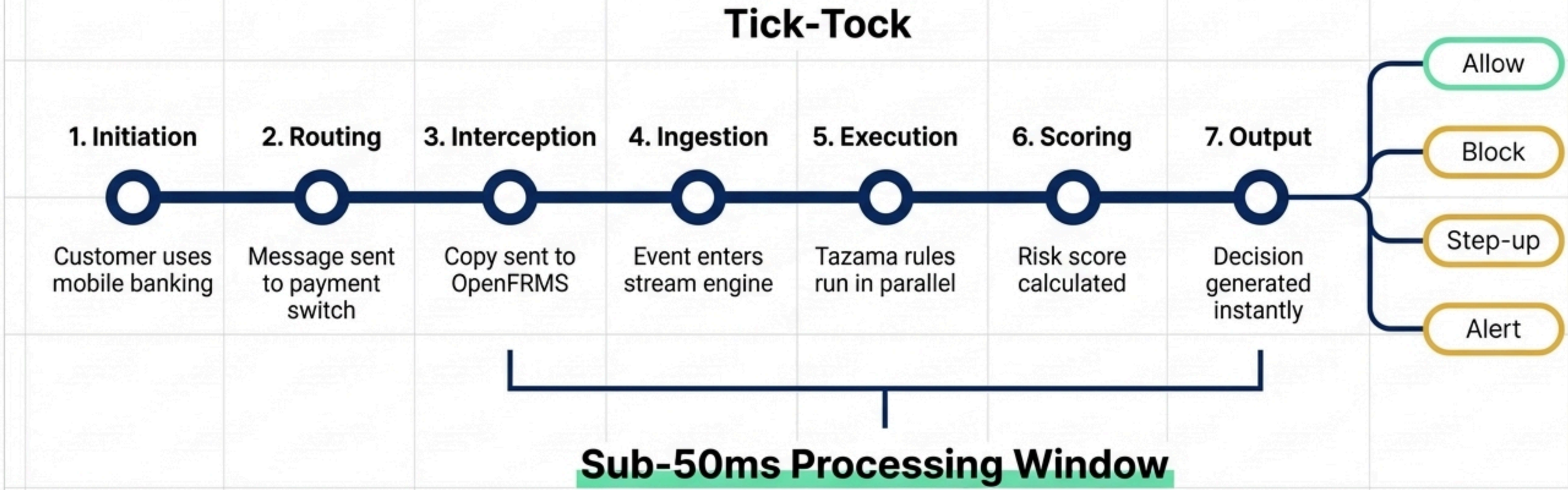
AI & Predictive Modeling

Optional machine learning modules for advanced anomaly detection and probability scoring.

Case Management System (CMS) Workflow



End-to-End Workflow: P2P Instant Transfer



Comprehensive Threat Typology Matrix

Velocity Rules

- >5 transfers within 1 minute
- Rapid transfers to new beneficiaries

Behavioral Rules

- Amounts significantly higher than normal
- Transactions at highly unusual times

Geographic Rules

- Logins originating from new countries
- Transactions from historically unusual locations

Beneficiary Risk

- New payee added within last 5 minutes
- Transfers destined for high-risk accounts

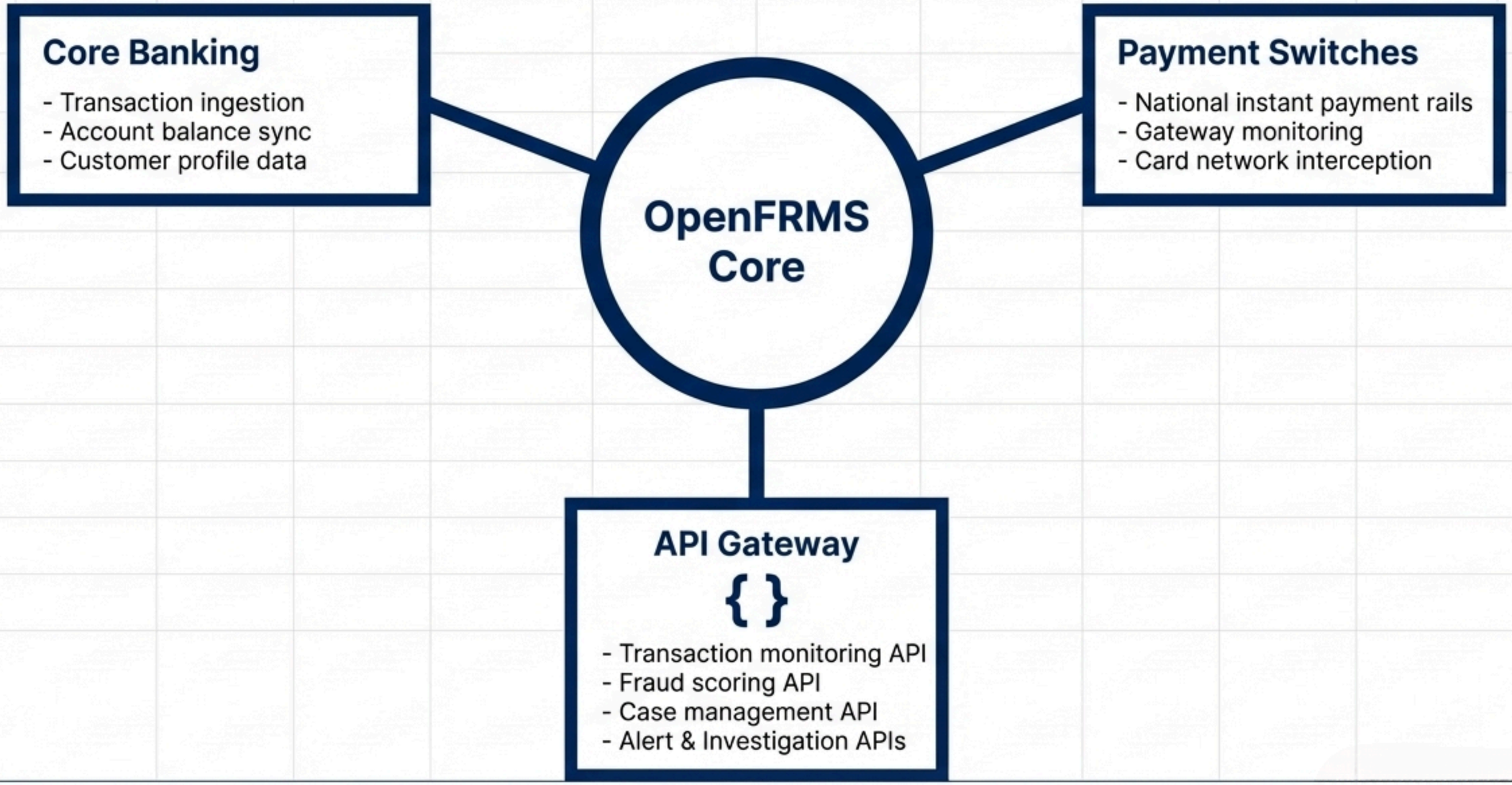
Device Intelligence

- Unrecognized new device logins
- Multiple device changes within a short window

Account Activity

- Dormant accounts suddenly highly active
- Large volume transfers post-password reset

Seamless Integration Framework



Security, Compliance & Regulatory Alignment

PCI DSS Support

- Secure transaction monitoring.
- Sensitive data protection & tokenization.
- Comprehensive audit logging.

ISO 27001 Alignment

- Strict access control management.
- Cryptographic controls.
- Security incident management.

AML Monitoring

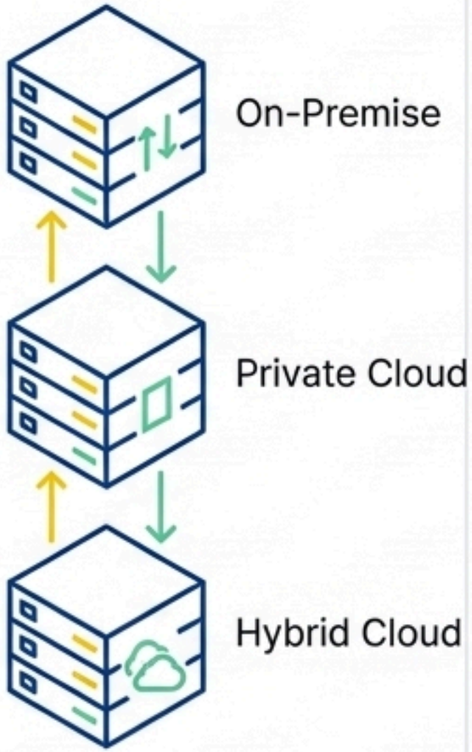
- Suspicious Activity Reports (SAR).
- Suspicious Transaction Reports (STR).
- Regulatory reporting & watchlists.

Zero-Trust Security

- Role-Based Access Control (RBAC).
- Multi-factor authentication.
- Encryption at rest and in transit.

Deployment Architecture & Next Steps

High Availability Architecture



Active-active clusters with full failover & disaster recovery.

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Tazama

Enterprise design powered by open-source performance.

Begin Technical Due Diligence

Tazama Framework Specifications

www.tazama.org/products/framework/

Open-Source GitHub Repository

github.com/tazama-lf

Partner with Paysys Labs

Real-Time Fraud Risk Management System.

Contact Card

Request a demo to explore how Open FRMS detects, prevents, and manages fraud in real time across your payment ecosystem.

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