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(54) Title: SYSTEM AND METHOD FOR INTEGRATING CYBER FRAUD INTELLIGENCE AND PAYMENT RISK DECISIONS

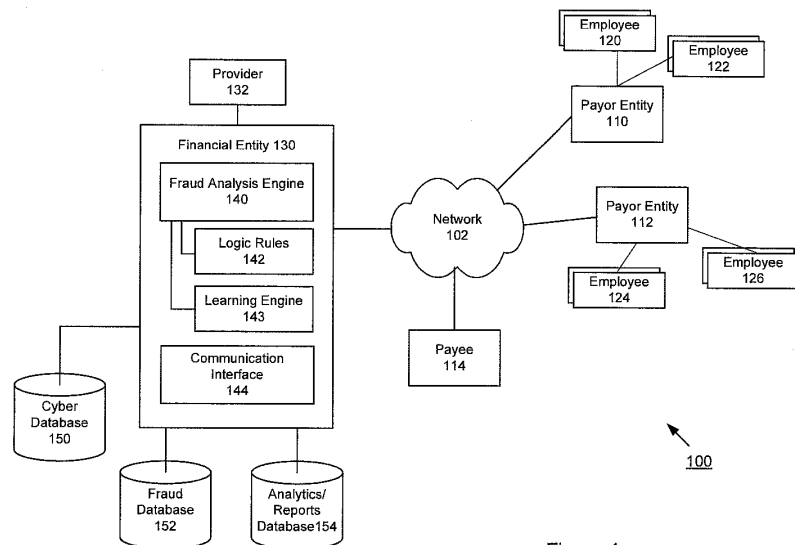


Figure 1

(57) Abstract: The invention relates to a method and system that combines payment data and cyber fraud indicators to identify potential fraud in payment requests from a client. The system comprises: a memory that stores and maintains a list of known fraud characteristics and cyber fraud indicators; and a computer processor, coupled to the memory, programmed to: receive, via an electronic input, a payment instruction from the client; identify one or more cyber fraud indicators associated with the payment instruction; apply payment decisioning to merge the one or more cyber fraud indicators to the payment instruction; generate a risk score based on the payment decisioning to determine whether the payment instruction should be executed; and automatically apply the payment decisioning to the payment instruction.

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