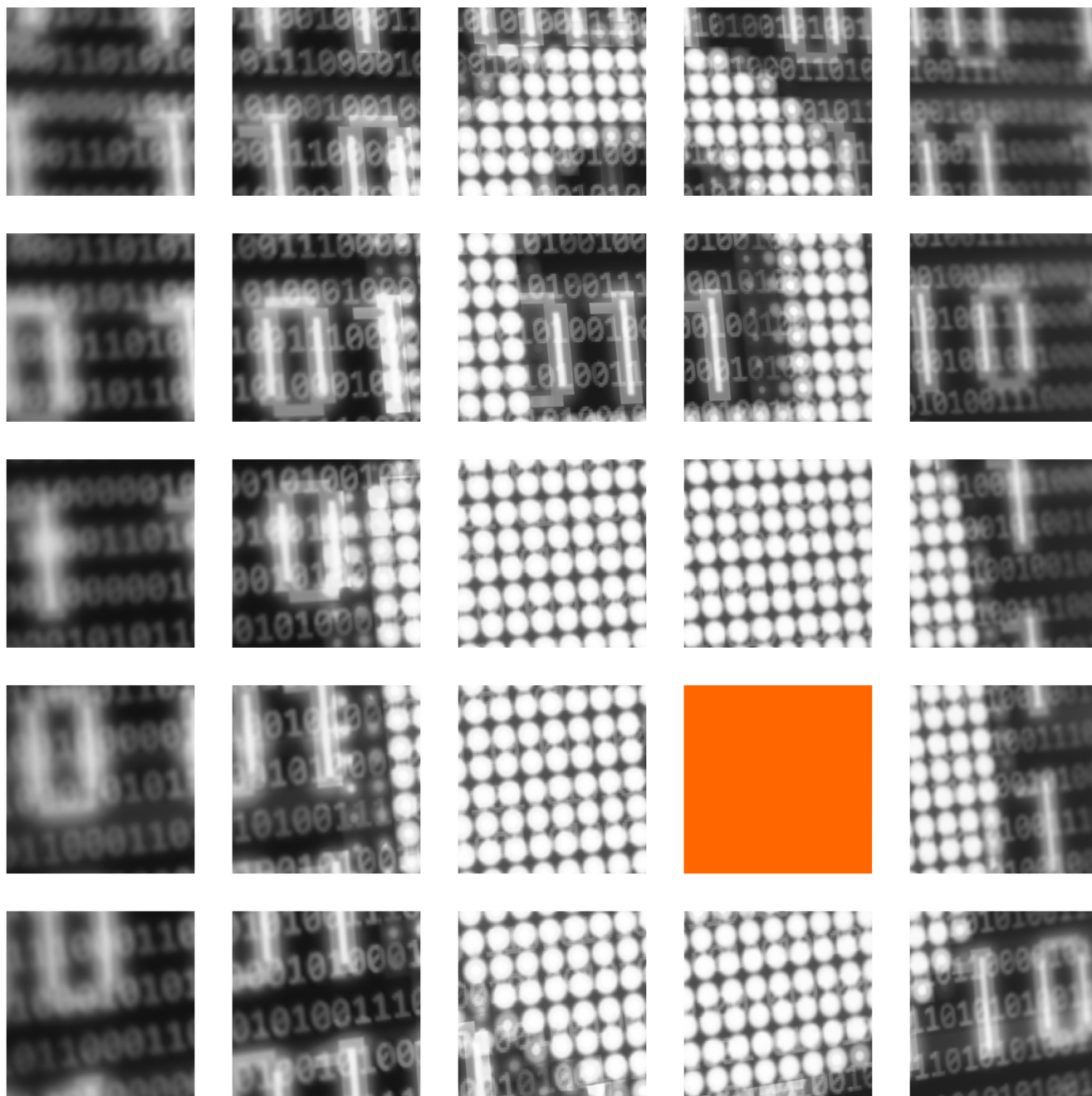


**Card Risk Management**

Leverage Our Industry-Leading Solutions and Services  
to Fight the Rising Cost of Fraud







## Solutions

Debit and credit cards are the payment methods of choice for U.S. consumers. But rising card fraud, in which thieves gain direct access to deposit and credit accounts, can lead to significant losses. What can your financial institution do to fight back?



Card Risk Management from Fiserv proactively detects and prevents card fraud. Our innovative approach, which combines advanced fraud detection software with the experience of dedicated fraud analysts is the reason our clients are seeing fraud losses up to 50 percent below the industry average.

### **A Proactive, Hands-On Approach**

Fraud detection is a delicate business for financial institutions that take customer service seriously. The right balance must be found between investigating suspicious activity and processing transactions quickly and efficiently.

Financial institutions of all sizes can build a comprehensive card fraud mitigation strategy combining risk solutions from Fiserv with personal, hands-on investigative and support services. This innovative, proactive approach has saved our clients millions of dollars in fraud losses and is the foundation for an enterprise solution to fraud management.

As an industry leader in fraud management, we continuously gather data about evolving fraud schemes and share this knowledge with our clients to minimize their losses. This intelligence is used to further refine and enhance our solutions.

### **Multichannel Fraud Detection Solutions**

Today's fraud trends demand risk management strategies that cross organizational silos for improved detection and operational efficiency. Our multichannel risk management solutions are delivered through a common operational platform with modular, easily integrated enhancements. This approach enables you to build a seamless, multilayered defense against increasingly complex fraud.

### **Electronic Neural Fraud Analysis and Card Tracking**

Card Risk Mitigation: EnFact® from Fiserv is the foundation of our Card Risk Management offerings. It is a sophisticated, neural network solution that assesses fraud risk for card transactions in real time without delaying or inconveniencing cardholders. EnFact combines a call center of skilled analysts with an automated voice response unit to provide notification or card status as appropriate.

### **Card Risk Mitigation: CardTracker™**

Card Risk Mitigation: CardTracker tracks compromised cards as identified in Visa® or Mastercard® alerts. It displays all alerts relevant to your cards in one convenient, secure application and provides a daily report of all transactions made on the cards. When integrated with EnFact, CardTracker allows you to generate cases at lower scoring thresholds to more aggressively monitor transaction activity on compromised cards.

"Merchants Bank fraud losses are significantly lower using Card Risk Office. That's critically important because we're a small institution where people wear a lot of hats. We can't dedicate a staff full time to look at where fraud is coming from. Working with Card Risk Office gives us a significant advantage."

**Barbara Toof**

Vice President and Deposit Operations Manager

**Card Risk Mitigation: CaseTracker™**

Card Risk Mitigation: CaseTracker adds a web-based interface to status, monitor and manage potential fraud cases. Through this application, clients can submit case resolution, query cases and update case information.

**Card Risk Mitigation: TranBlocker™**

Card Risk Mitigation: TranBlocker is a web-based tool that enables your institution to block potentially fraudulent transactions with user-configured rules. When combined with EnFact, a case is automatically created for each denied transaction to ensure the cardholder is contacted about the suspect transaction.

**Verified by Visa/Mastercard Identity Check**

Powered by the latest 3-D Secure technology, Verified by Visa® and Mastercard® Identity Check allow card issuers to increase revenue and acceptance rates with "zero-touch" authentication for e-commerce transactions. The technology can accurately identify genuine cardholders and allows them to proceed directly to checkout, creating a frictionless payment experience and lower abandonment rates. 3-D Secure employs sophisticated models that use data available during authentication, combined with device and location information, historical cardholder behavior and merchant and transaction data to authenticate cardholders in real time. With dynamic rules and immediate access to fraud data, you have more control over fraud thresholds and can use the information to contact cardholders about potentially fraudulent transactions.

**Card Risk Office™ – Continuous Risk Management Assistance**

Card Risk Office from Fiserv is a consultative and customized risk management service that multiplies the success of your risk management activities through continuous, hands-on assistance with your risk mitigation program. Working as an extension of your staff, a dedicated risk expert with knowledge of your data, rules, trends and cardholders will research fraud incidents as they arise to determine appropriate solutions and strategies to mitigate your exposure. This personalized approach provides a powerful system to minimize risk and financial losses.

Card Risk Office provides subject matter expertise to increase your efficiency and responsiveness in a cost-effective manner.

The solution leverages our most comprehensive risk mitigation services and includes:

- Daily monitoring of confirmed fraud cases; analysis and reporting of patterns of identified fraud risk
- Automatic fraud alert notification when a fraud trend is detected
- Real-time, end-to-end incident management and investigative support
- Strategic recommendations to improve the performance of your risk solutions, products and program
- Guidance on tactical remediation and implementation of risk mitigation strategies

- Monthly rule reviews with recommendations to modify, remove or add new rules
- Hot-carding support during a major compromise to identify when action is appropriate
- An annual risk assessment including a 12-month review of annual fraud loss, risk solution return-on-investment data and customized recommendations for optimizing your risk products and services
- Insight into industry best practices and benchmarks across established client bases (peer group and national average comparison)
- Industry fraud trend education
- Invitations to Fiserv seminars/webinars on fraud prevention topics

### **Detect More Fraud, Earlier**

Relying on payment networks for alerts about data breaches and compromised cards can cause costly delays and reduce cardholder satisfaction. Card Risk Office Fraud Warning notifies you weeks before a network alert and can pinpoint small and local compromises not normally investigated by the networks. With Fraud Warning, you can uncover compromised cards earlier and determine, with a high level of certainty, which cards are likely

to be impacted by fraud. With the help of predictive analytics, you have the ability to evaluate impacted cards on an individual basis, evaluate your reissue strategy and reduce fraud-related expenses.

### **The Next Level**

Experience even more benefits when you combine Card Risk Office with CardValet® from Fiserv. Using data from the CardValet app to inform your risk mitigation strategies creates unique synergies by putting your focus on minimizing loss and providing a superior cardholder experience. The combined power of these solutions creates a competitive advantage for your organization.

### **Significant, Bottom-Line Results**

Financial losses due to fraud are growing. The market average of fraud losses compared with total transaction dollars is approximately 10.43 basis points, according to the Board of Governors of the Federal Reserve System (Nov. 30, 2016).

Fiserv clients utilizing our full suite of risk solutions can significantly reduce their fraud losses.

As the scope, scale and frequency of fraud continues to grow, Fiserv can help your financial institution maintain a vigilant, yet cost-effective approach to fraud detection and risk mitigation.



*"If it wasn't for this service, 121 Financial Credit Union would not have prevented over \$1 million in fraud. We could not be more pleased and are grateful for all that is done within Card Risk Office."*

**Sarah Cooke**

Card Service Manager

"Apple Credit Union has saved thousands of dollars using Card Risk Office. They've sent us information on airlines, internet sites, foreign fraud in Brazil and merchant IDs. I've learned it's best to act on whatever Card Risk Office tells me."

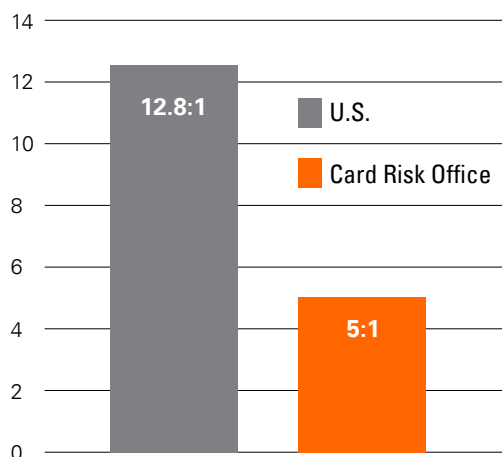
**Dana Blanton**

Card Services Manager

**Great Risk Performance Equals Client Satisfaction**

We can reduce false positive ratios to improve efficiency and reduce the impact of fraud on financial institutions and consumers.

False Positive Ratio



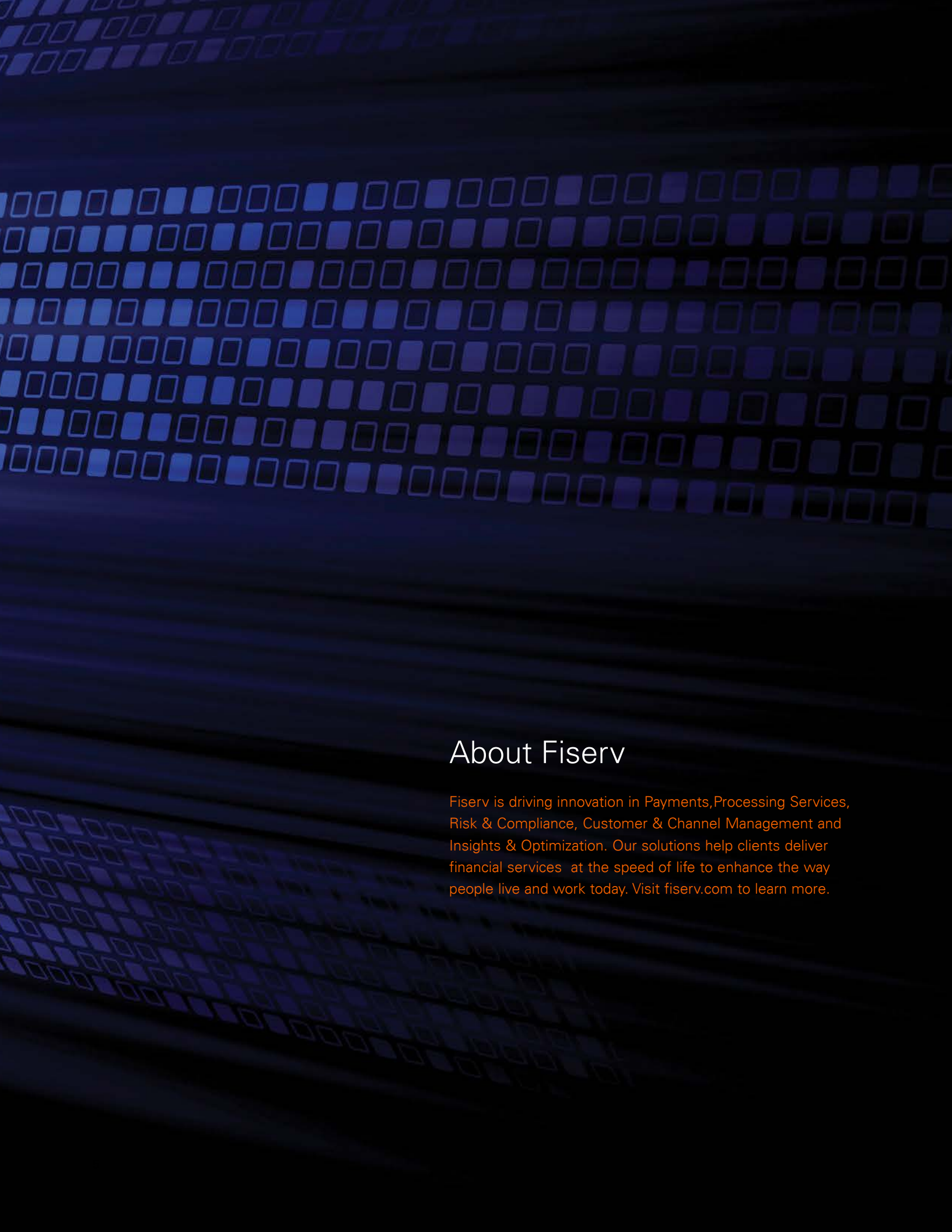
**Key Benefits**

Fiserv provides powerful tools you can use to assess and mitigate the fraud risk of card activity without delaying transactions or inconveniencing cardholders.

- Track risk patterns and monitor or block authorizations based on national and global data
- Define the risk scoring threshold for your cardholders' transactions and take action as needed
- Contact cardholders directly to warn of suspicious activity
- Reduce overall losses through quicker detection of potential fraud
- Provide a greater sense of security for your cardholders, encouraging more card usage
- Receive expert consultation and direction to respond to your fraud risk exposure

**Connect With Us**

For more information about Card Risk Management, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com).

The background of the slide is a dark blue gradient. It features a pattern of small, light blue squares arranged in horizontal rows. These rows are slightly offset from each other, creating a sense of depth and movement. Additionally, there are faint, diagonal lines running across the background, further enhancing the abstract, digital aesthetic.

## About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](https://www.fiserv.com) to learn more.



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