

Product



Card Risk Office™

An Investigative and Consultative Service You Can Leverage to Manage the Impact of Card Fraud



Take swift action against card fraud with expert direction and optimal risk management services that protect, detect and respond to your institution's fraud risk exposure.

Recognized by FICO for outstanding use of predictive analytics and decision management technology, Card Risk Office from Fiserv complements payment industry standards such as EMV®, and provides direct access to experienced risk analysts who work with you to prevent evolving fraud trends, including card-not-present fraud.

Fiserv will become your single point of contact and “virtual office,” augmenting your existing risk management staff, proactively monitoring cases and helping solve your most challenging fraud issues.

Service Tiers to Fit Your Needs

Card Risk Office is available in two service tiers: Card Risk Office™ Advisor and Card Risk Office™ Advantage. Both tiers provide timely, focused service and build from the foundational capabilities offered in Card Risk Essentials™ from Fiserv.

Card Risk Essentials provides the tools you need to assess the potential effects of specific fraud situations affecting your cardholders and create an action plan in response. Card Risk Essentials includes:

- Predictive fraud scoring from our neural fraud network
- Compromised card tracking
- Online access to cases
- Case notifications
- Transaction blocking
- An essential fraud rule package
- Access to risk webinars and Trend Watch notifications
- Optional, fee-based rule authoring services

Card Risk Office supplements this toolset with enhanced capabilities that are bundled for your specific needs.

Card Risk Office Advisor

Card Risk Office Advisor enhances the capabilities of Card Risk Essentials to provide you with hands-on support at all times. You'll receive all the benefits of Card Risk Essentials as well as:

- An assigned risk analyst for consulting and recommendations
- Custom rule-authoring to address the specific needs and unique characteristics of your card base
- A premium fraud rule package
- Analysis of tagged fraud transactions
- Customizable cardholder notification actions, including call center strategies
- Monthly risk portfolio reports



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 and fiserv.com/speed to learn more.

Card Risk Office Features

| Features | Card Risk Essentials | Card Risk Office Advisor | Card Risk Office Advantage (Not available for full service credit and some debit clients) |
|---|----------------------|--------------------------|--|
| Basic transaction blocking | • | • | • |
| One hundred percent predictive fraud scoring in real time | • | • | • |
| Case fraud scoring and management | • | • | • |
| Fraud notifications to cardholders | • | • | • |
| Essential fraud rule package | • | • | • |
| Custom fraud letters | • | • | • |
| Real-time access to fraud case system | • | • | • |
| Compromised card support | • | • | • |
| Access to risk webinars and Trend Watch notifications | • | • | • |
| Standard risk reports | • | • | • |
| Introductory consulting engagement | • | • | • |
| Optional Risk Office services | • | • | • |
| Dedicated risk consultant | | • | • |
| Analysis of tagged fraud transactions | | • | • |
| Rule authoring service | | • | • |
| Monthly risk portfolio performance reports | | • | • |
| Premium fraud rule package | | • | • |
| Custom action strategies | | • | • |
| Real-time rule deployment | | | • |
| Client access to author and view rules | | | • |
| Specific rule exemptions based on BINs and cardholders | | | • |
| Automated card status based on specific rules | | | • |
| Automated case creation based on specific rules | | | • |
| Hot list management | | | • |
| Rule authoring report suite | | | • |

Card Risk Office Advantage

Card Risk Office Advantage is our highest level of service and involves significant collaboration with your Fiserv risk analyst. You receive all the benefits of Card Risk Office Advisor with additional rule-authoring capabilities.

Write your own rules, or collaborate with our team. With real-time implementation, either approach ensures you're kept current on fraud prevention, custom mitigation strategies and global rules.

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. The combined power of these solutions creates a competitive advantage for your organization.

Key Benefits

- Provides a balanced approach to risk management focused on minimizing negative effects to cardholders
- Reduces your card fraud exposure and loss of fee income
- Serves as a single point of contact for risk questions
- Leverages the insights of our analysts to proactively catch emerging fraud trends
- Provides comprehensive monitoring and report services

Connect With Us

For more information about Card Risk Office, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.



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