

Card Risk OfficeSM

Manage the Impact of Card Fraud to Reduce Losses and Improve Cardholder Satisfaction



Card fraud is on the rise, and can lead to significant losses. Card Risk Office from Fiserv helps you take swift action against card fraud with expert direction and optimal risk management services that help minimize your institution's fraud risk exposure.

Intelligently combining predictive analytics and decision management technology, Card Risk Office 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.

With Card Risk office, Fiserv becomes your single point of contact and virtual risk office, augmenting your existing risk management staff. We proactively monitor cases and help solve your most challenging fraud issues.

Service Tiers to Fit Your Needs

Two service tiers are available – 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 Office Essentials from Fiserv.

Card Risk Office Essentials provides the tools you need to assess the potential

effects of specific fraud situations affecting your cardholders and create a response plan. Card Risk Office 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 Office Essentials to provide you with hands-on support at all times. You'll receive all the benefits of Card Risk Office 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

Card Risk Office Features

Features	Card Risk Office Essentials	Card Risk Office Advisor	Card Risk Office Advantage
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 Card 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			•
Non-on-us ATM activity alerting and actions			•
Optional historical rule analysis, reporting and dashboards			•



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Card Risk Office Advantage

Card Risk Office Advantage is our highest level of service and offers significant collaboration with a dedicated 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.

With the optional rule analysis feature, you can see how rules may affect cardholders before they are live. Using reports and dashboards to analyze the performance of strategies can help reduce unnecessary friction for cardholders.

In addition, with Fiserv-driven ATMs you can employ advanced rule-authoring capabilities to alert and execute on risk mitigation strategies for both your own cardholders and foreign (non-on-us) transactions.

Key Benefits

- Helps you achieve a balanced approach to risk management that minimizes 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 [fiserv.com](https://www.fiserv.com).



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