
Card Risk OfficeSM

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

Harness the power of advanced technologies and industry expertise to battle evolving card-fraud trends. Card Risk Office from Fiserv helps you take swift action to mitigate losses and ensure an optimal consumer experience.

Intelligently combining predictive analytics and decision-management technology, Card Risk Office complements payment industry standards and provides direct access to experienced risk analysts who work with you to manage your portfolio's priorities for fraud mitigation and the consumer experience. Evolving fraud trends are analyzed and shared through strategic recommendations. With Card Risk Office, Fiserv becomes a single point of contact, augmenting your existing risk management staff. We proactively monitor cases and help solve your most challenging fraud problems.



Service Tiers to Fit Your Needs

Three service tiers are available: Card Risk Office Essentials, Card Risk Office Advisor and Card Risk Office Select. All tiers provide timely, focused service building on the foundational capabilities offered in Card Risk Office Essentials. Providing the key tools to assess the potential effects of specific fraud situations and creating a response plan, Card Risk Office Essentials includes:

- Predictive fraud scoring from our neural 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 Advisor

Card Risk Office Advisor builds on the capabilities of Card Risk Office Essentials to provide 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 cardbase
- A premium fraud rule package
- Analysis of tagged fraud transactions
- Configurable cardholder notifications and call center strategies
- Monthly risk portfolio reports

Card Risk Office Select

Card Risk Office Select 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 advanced tools and technologies.

Building on strategic collaboration, automated, VIP “white glove” rule segmentation provides the flexibility to put extra focus on high-spending cardholders. Analytics and AI give analysts cutting-edge tools to drive industry-leading fraud results.

Advanced fraud scoring with daily model tuning and the ability to write your own real-time rules or collaborate with our team ensure you’re kept current on fraud prevention, custom mitigation strategies and global rules. Fiserv-driven ATMs can employ advanced rule-authoring to alert and execute risk-mitigation strategies for your own cardholders and non-on-us transactions. Specific risk-mitigation strategies can focus on BIN monitoring to alert the financial institution when activity exceeds pre-set limits.



Key Benefits:


- Helps you achieve a balanced approach to risk management that minimizes negative impacts to your 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




Features	Card Risk Office Essentials	Card Risk Office Advisor	Card Risk Office Select
Basic transaction blocking	•	•	•
Real-time predictive fraud scoring	•	•	•
Case fraud scoring and management	•	•	•
Cardholder fraud notifications	•	•	•
Essential fraud rule package	•	•	•
Custom fraud letters	•	•	•
Real-time access to fraud case system	•	•	•
Compromised card support	•	•	•
Access to educational webinars and trend watch notifications	•	•	•
Standard risk reports	•	•	•
Introductory consulting engagement	•	•	•
Configurable notification strategies	•	•	•
Concise billing structure	•	•	•
Dedicated risk consultant		•	•
Analysis of tagged fraud transactions		•	•
Rule-authoring service		•	•
Monthly fraud performance reports		•	•
Premium fraud rule package		•	•
Automated card status based on specific rules		•	•
Real-time rule deployment			•
Client access to author and view rules			•
Specific rule exemptions based on BINs and cardholders			•
Advanced transaction scoring			•
Hot list management			•
Artificial intelligence strategy review			•
Non-on-us ATM activity alerting and actions			•
Optional historical rule analysis, reporting and dashboards			•
Automated VIP rule segmentation			•
Optimized deny thresholds for card-not-present, EMV [®] , international and more			•

Connect With Us

For more information
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 fiserv.com

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