

Fraud and Risk Premium Package

No matter what your financial institution's size, managing and controlling risk without disrupting cardholder convenience is a key concern. To help protect your financial institution and your cardholders, First Data introduces our Fraud and Risk Premium Package. This comprehensive set of solutions, designed to help you reduce costs and manage resources, includes real-time neural network scoring services, card validation for PIN and various card management tools.

This package includes many existing products, as well as some new services available only to Fraud and Risk Premium Package subscribers.

Package Components

The Fraud and Risk Premium Package Includes:

Fraud Risk Identification Service (FRIS) – A Signature and/or PIN transaction reporting service that uses neural network and predictive software technologies to detect fraud. The neural network, also known as a "smart system," knows your cardholders' spending behaviors and identifies the riskiest transactions based on analytic capabilities. Features include:

- Twenty-four hour fraud servicing, which allows your staff to focus on other priorities
- Compromised account strategies, allowing compromised accounts to be monitored more stringently to minimize customer and operational impact by reducing the need to block and reissue cards
- Flexibility in case creation strategies to identify fraud faster
- A traveling customer strategy, updated four times daily, which improves customer satisfaction

FRIS Real-Time Scoring for Signature and/or PIN Transactions – An authorization decisioning service used to decline high-risk authorizations. Working in conjunction with FRIS, this service helps detect and prevent fraudulent transactions more efficiently. Features include:

- Real-time authorization declines and card statusing options
- Card-level exclusions, designed to enhance customer satisfaction
- Many authorization data elements in the online Auth Block Tool, including the FRIS real-time score and Visa Advanced Authorization®

Card Validation (CV) for PIN – A service designed to detect and prevent the approval of fraudulent PIN-secured debit transactions. This package offers two new enhancements:

- CV Denial Thresholds for Signature and/or PIN transactions to help catch "brute force" attacks before they can have a significant impact on your institution
- The ability to start conducting CV validation on newly issued cards without having to reissue existing cards

Card Management Tools – A suite of tools to help you manage your card program more efficiently.

- New Cardholder-Not-Present limits, which allows your institution to set different limits for these higher-risk transactions, thereby better protecting your institution and your customers
- Confirmed fraud reporting services for signature debit
- FALCON™ consortium reporting

Specific for CMA clients, the Fraud and Risk Premium

Package includes:

- New Track 1 name matching, which provides an additional validation check to verify the card is legitimate
- Address verification for signature debit transactions
- FOOTPRINTS® Online, a service that monitors internal transactions and detects potentially fraudulent activity by a financial institution's employees on cardholder accounts

Package Benefits

- Offers better protection for your institution and your cardholders, without sacrificing cardholder convenience
- Helps detect new and emerging fraud patterns
- Flexible and customizable to meet issuer risk and card portfolio needs while managing expenses
- Economical for financial institutions of all sizes
- Offers risk management services not available as stand-alone services

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

**For more information, contact your
First Data Sales Representative
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