

Fraud Research and Investigation

Combat Fraud with Greater Efficiency

Fraud is the most compelling problem in the credit card industry today.

Allocating resources to combat fraud has become a cost of doing business since the alternative can mean a substantial impact on the profitability of your card program.

First Data Fraud Management Services can help you fight fraud without maintaining a large staff and the infrastructure necessary to support it.

With our Fraud Research and Investigation product, the following can be handled for you:

- Review questionable cardholder activity
- Post appropriate adjustments to accounts
- Exhaustive review to chargeback fraud transactions
- Investigation to determine the perpetrator of the fraud activity
- Ordering copies of sales drafts for chargeback recovery and investigations
- Charge off
- Fraud reporting

Program Features

- Perform cardholder review on questionable activity posting to lost/stolen accounts
- Initiate verbal and written communication with the cardholder and merchants to identify fraudulent activity
- Note suspicious activity on a case disposition report sent to you
- Review all monetary activity on fraud accounts and valid transactions are transferred to a new account through the adjustment system

At the conclusion of each investigation, you will receive information outlining the results of the case, the chargebacks completed and any suggested follow-up activity.

Get Results, Recover More

Expect results with Fraud Research and Investigation. On average, Fraud Management Services recovers over 55 percent of the dollars reported as fraudulent.



Optimize Your In-House Operation

Fraud Management Services can also work with you to augment your in-house fraud operation so your staff can focus on those cases with the greatest potential return.

Acting as an optimization resource, we will help ensure that your personnel are focused on the most productive areas.

Flexibility to Fit Your Security Needs

As the largest commercial processor of transaction cards in the world, First Data considers security a top priority. We are constantly updating our security system to provide superior data gathering, state-of-the-art computer support and comprehensive fraud reporting.

With Fraud Research and Investigation, First Data has the flexibility to design individualized programs to mesh with your policies, philosophies and legal requirements. And, our Security Representatives are specially trained to handle the fraud problems specific to a card plan or geographic location.

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
or visit firstdata.com.**