

Fraud Risk Identification Service (FRIS) Real-Time Scoring

New or existing subscribers of the First Data® Fraud Risk Identification Service (FRIS) now have a Real-Time Scoring option to help detect and block fraudulent transactions more efficiently. Since fraud perpetrators act without regard for the size of the card base, this product is as important to small issuers as it is to larger institutions in preventing fraud.

FRIS Real-Time Scoring employs the same technologies as the existing FRIS transaction reporting service, using Fair Isaac Corporation's Falcon™ neural network-based modeling to obtain a transaction fraud risk score during the authorization process. Card issuers may define authorization rules to use the transaction risk score to decline potentially fraudulent transactions. Real-Time Scoring also offers a flexible and customizable card portfolio Auth Blocking feature to define rules that can block transactions using various data elements contained within the authorization message.

The decision to score a transaction in real time is based on the presence of one or more of the following entrance criteria:

1. An authorization request of \$100 or more
2. An authorization request from a non-U.S. source

Features

- Prefix level authorization decisioning available for both PIN-secured and signature debit transactions
- Auth Blocking application accessible via STAR STATION® portal for online/real-time blocking rule management
 - Prefix blocking rules may be defined through the use of single data elements, or a combination thereof
- Transactions that meet the real-time entrance criteria will proceed to Falcon to obtain a fraud risk score, and will be approved or denied based on the issuer designated authorization rule(s)
- Transactions not meeting the real-time entrance criteria will be routed to the First Data® Card Management and Authorization (CMA) system or the online processor for final authorization processing



Benefits

- Provides immediate authorization decisioning
- Enhanced ability to help detect and deter fraud real time
- Adapts to fit new and emerging fraud patterns
- Available to all FRIS subscribers
- Flexible and customizable to meet issuer risk and card portfolio needs while managing expenses

The new Real-Time Scoring option gives STAR® Network issuers and processors an even greater advantage in the fight against fraud. Debit transactions may be blocked or proceed, if meeting the criteria, to Falcon to obtain a fraud risk score to determine authorization approval or denial using FRIS protocols. Real-Time Scoring is another way that the STAR Network and First Data are dedicated to helping your institution identify potentially fraudulent debit transactions at the point of sale and/or ATMs to help you reduce fraud losses and protect your debit program's profitability.

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.

