

Auth Decisioning

No matter what your financial institution's size, managing and controlling risk without disrupting cardholder convenience and with limited resources is a key concern. To help protect your financial institution and your cardholders, First Data introduces our Auth Decisioning suite of authorization services. This comprehensive set of solutions, designed to assist you with cost reduction and workload management, includes authorization decisioning services, CV for PIN and various card management tools.

The Auth Decisioning Product Suite Includes:

Auth Blocking Premium – an authorization decisioning service for signature and/or PIN used to decline high-risk authorizations

- Real-time authorization declines and card statusing options
- Card-level exclusions are designed to keep customer satisfaction high
- The online Auth Blocking tool provides many authorization data elements including Visa® Advanced Authorization

CV Validation for PIN – a service designed to detect and prevent the approval of fraudulent PIN-secured debit transactions

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

- 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 PIN and signature debit

Specific to CMA clients, the Auth Decisioning product suite includes:

- 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

- Better protection for your institution and your cardholders, without sacrificing cardholder convenience
- 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** or visit firstdata.com.