



Visa Debit Processing Service

# Falcon Managed Real-Time Decisioning For Debit Processing Service

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Visa Debit Processing Service announces Falcon Managed Real-Time Decisioning, a new service that enables participating Full Service Call Center clients to help reduce fraud losses by declining highest-risk transactions.

Participating clients may choose any combination of these Managed Real-Time tiers:

- **Tier 1—Conservative.** False Positive Rate (FPR) of 2:1 or better.
- **Tier 2—Aggressive.** FPR of 3:1 or better.
- **Tier 3—Account Compromise.** Based on a series of Falcon Expert rules incorporating Risk Condition Code and Compromise Event Reference (CER ID).

For all tiers, this service uses a common set of real-time decline rules that are established and maintained by Visa Debit Processing Service Risk staff.

All participating Full Service Call Center clients may choose to participate in Falcon Managed Real-Time Decisioning.

## Service Details

Falcon Managed Real-Time Decisioning offers these benefits:

- **Helps reduce fraud.** Fraud losses and loss rates may be reduced as a result of declining fraud transactions that meet real-time decline rules.
- **Reduced operational costs through lower fraud claim counts.** In some cases, real-time declines can prevent a fraud claim from occurring. For example, if the first fraudulent transaction attempt for a cardholder account meets criteria for a real-time decline rule, the transaction will be declined and, in many cases, no further fraud will be attempted.
- **Increased protection.** Managed Real-Time Decisioning continues to work for you even during the Falcon case-aging period (when an account is excluded from case creation because a prior case was “confirmed not fraud.”)
- **Minimal client effort.** Real-time decline rules will be maintained by Visa Debit Processing Service fraud experts and will not require any specific ongoing monitoring or maintenance by your institution.

Includes these features:

- **Flexible configuration.** Based on risk tolerance, you can use any combination of Tiers 1, 2, and 3 and scale real-time decline rules according to your institution's needs.
- **Ongoing performance measurement.** Visa Debit Processing Service regularly monitors the performance of all real-time decline rules. You can assess the performance of these rules for your cardholders by using the *Falcon Expert Rule Effectiveness-False Positive Ratios Report*, available through the Processing Reporting Service (PRS) application in CATS.
- **Easy to get started.** Certification is not required.

#### Related Documents

Review the Managed Real-Time section of the Falcon Fraud Manager Service Description on [Visa DPS Online](#).

#### For More Information

The Managed Real-Time service is available now. Contact your Visa Account Executive or call Visa Debit Processing Service Sales at (866) 416-3731 for more information.