

# First Financial Resolves Fraud Quickly and Easily with Visa Data Manager.

## Challenge

Managing fraud is a challenge for all financial institutions, and First Financial Bank based in Cincinnati, Ohio was no exception. This rapidly growing company with \$6.5 billion in assets and 116 branches throughout Ohio, Kentucky and Indiana found itself in the midst of a counterfeit card fraud situation that it couldn't resolve. Originally, the card services team thought the issue might have been connected to a breach of a large retailer or possible ATM skimming. They tried for months to pinpoint the source using their core processor's query system, but found that with only 100 days of transactions and cumbersome query creation, they were unable to locate the problem. With significant fraud losses occurring, the bank needed to find a solution fast.



## Solution

First Financial uses Visa DPS for its signature processing and learned about Visa Data Manager at a 2010 Visa user meeting. With its growing fraud problem, the bank knew that it needed Visa Data Manager's powerful ability to solve for common points of purchase. Visa DPS was able to complete the installation of Visa Data Manager and train the team within two weeks, and the fraud issue was solved during the first day the tool was operational.

## Results

In addition to resolving this instance of fraud, Visa Data Manager also enabled First Financial to provide critical information to the United States Secret Service that helped in their investigation of an international fraud ring. In another fraud occurrence, two First Financial branch employees experienced fraud on their debit cards. That same day, the bank received calls from a few customers complaining of fraud on their accounts, as well. The card services team immediately loaded the fraud transactions into Visa Data Manager and within an hour the breach was isolated to a specific merchant. First Financial was able to quickly identify all additional customers who might be affected and take preventive measures.

Visa Data Manager has also been useful for First Financial outside of fraud applications. During a recent processor upgrade, new transaction codes left the bank in an unbalanced position. Correcting the issue manually would have taken a long time, but with Visa Data Manager, the bank was able to regain balance quickly. According to First Vice President, Card Services Alan Druso, "With all of the savings we've seen, Visa Data Manager will pay for itself many times over."

For more information about how Visa Data Manager can help manage and prevent fraud, contact your Visa Account Executive or Visa DPS at (866) 416-3731.



"The fact that the tool is easy to use has been incredibly valuable. We have a small card management team and none of us is a programmer. Visa Data Manager is point and click so we can all run our own queries."

**ALAN DSO**

First Vice President, Card Services  
First Financial