Improve your fraud mitigation management, protect your customers, and work to reduce the cost of fraud with Visa DPS Risk Management and Fraud Detection Services. From flexible authorization controls to advanced neural network fraud prevention and detection, our comprehensive risk solutions give you the tools and controls you need to actively manage payment system fraud risk.

Working with Visa DPS gives you access to the right tools to help you make more informed decisions while achieving your customer service objectives. Your Visa DPS team will work closely with you to evaluate your risk management needs, adjust program parameters, and identify the service options best suited to the demands of your business. We offer flexible solutions that fit your business needs.

**ENHANCE YOUR PERFORMANCE WITH THE RIGHT PROTECTION**

**Protect your card programs.** Our comprehensive fraud management services combine processing scale, advanced technology, and years of risk management experience to deliver affordable, highly effective fraud management tailored to your unique needs, risk characteristics, and goals.

**Reduce fraud losses.** Our layered approach combines the latest fraud detection tools including FICO Falcon™ Fraud Manager, Visa Advanced Authorization, and Visa DPS Risk Services Manager to help minimize your losses.

**Improve decisions using risk intelligence.** Our fraud monitoring service uses state-of-the-art risk intelligence data to enable informed authorization decisioning that minimizes fraud.

**Access world-class service.** Visa North America Contact Center (NACC) delivers full-function call center services for fraud monitoring, rules management, confirmation calls, high score non-contact block options, and 24/7 access for cardholders to resolve fraud cases.

**Act quickly.** Our automated dialer allows us to initiate a contact attempt on your behalf within seconds of a transaction occurrence for timely intervention to prevent unauthorized card use.

**Reduce costs.** With Visa NACC, you can minimize your own resource requirements while delivering full-function protection.
FRAUD PREVENTION/Detection SERVICES

Neural network technology — Using Visa Advanced Authorization and FICO Falcon Fraud Manager we can perform sophisticated fraud scoring for each transaction to capture relationships and patterns often missed by traditional fraud detection methods. From designing custom anti-fraud strategies to making real-time authorization decisions, you have a range of tools to help you detect and stop potentially fraudulent activity.

Risk Services Manager — This easy-to-use, web-based application allows issuers to independently develop and manage additional fraud rules that can be used to augment broader Falcon fraud strategies. Risk Services Manager includes rule development, testing against historical data, deployment to production, and rule performance reporting. Rules may be written for all accounts, subsets of accounts, or down to a single account. In addition, rules can be designated by day of week and time of day, enabling precision rule targeting.

Falcon Managed Real-time Decisioning — These real-time decisioning rules are custom designed based on robust risk intelligence data, and managed and monitored by Visa DPS fraud experts to effectively identify and decline your highest-risk transactions.

Compromised Account Management System (CAMS) alerts — Receive information on compromised accounts and compromise events for incorporation into fraud strategies.

Visa Advanced Authorization — This component of the VisaNet authorization message provides robust risk information in real time for all VisaNet-processed authorizations. The information is integrated into the authorization risk strategies used by Visa DPS. The risk information provided includes:

- Risk scores — indicate the probability an authorization is fraudulent based on predictive fraud models
- Risk Condition Codes (RCCs) — provide information on the nature and magnitude of risk for compromise events
- Compromise Event Reference ID (CER ID) — identifies specific compromise events

Only Visa DPS clients receive Visa Advanced Authorization scores for all transactions, regardless of the payment network used by the merchant for processing.

On-demand data and performance reporting — Review fraud case details, rule performance, rule false positive ratios, and more on demand and in near-real time with Visa DPS’ Processing Reporting Services.

CALL CENTER SERVICES

Fraud call center services — High quality, turnkey fraud call center solution provides either full-service (24/7) or coverage after your institution’s hours of operation. Visa NACC fraud analysts monitor your fraud risk, notify cardholders of suspicious activity, and respond to cardholder inquiries about fraud situations. Services include:

- Monitoring Falcon cases
- Initiating transaction confirmation calls to cardholders using state-of-the-art automated dialer technology
- Responding to inbound cardholder calls on a dedicated toll-free number unique to your institution
- Blocking accounts on high-risk cases or in confirmed fraud situations
- Optional text message contact to review suspicious activity with cardholders
- Special handling for traveling or VIP customers with the VIP Travel Monitor Service

Hot card/card activation services — NACC can also support lost/stolen card notifications and card activation requests 24/7. Full-time voice response capabilities enable cardholders to activate new or reissued cards when most convenient for them.

AUTHORIZATION SERVICES

Authorization controls — Reduce fraud exposure with controls and parameter selections set at the financial institution, card group, or cardholder level. Set separate limits for cash and POS activities, as well as by single or multi-day time periods (depending on the type of file provided to Visa DPS). Authorization controls can include:

- Daily spending limits
- Velocity checks to monitor frequency of card use
- Expiration date checks
- Name match to reduce the risk of skimmed and counterfeit cards or to create more robust authorization rules
- PIN validation (for ATM and select POS transactions)
- Card authentication, including CVV, CVV2, dCVV, and iCVV to validate legitimacy of the card
- Address Verification Service (AVS) to confirm cardholder billing address for fraud prevention in the card-not-present environment

Verified by Visa (VbV) — Make Internet purchases safer by having cardholders authenticate their identity in real time during e-commerce card transactions.

Learn more about Visa DPS Risk Management & Fraud Detection Services.

For more information about Visa DPS Risk Management & Fraud Detection Services, please contact your Visa Account Executive or Visa DPS at 888-847-2242.