



Risk Management & Fraud Detection

Implement a Comprehensive Solution for Increased Protection

Improve fraud management, protect your customers and work to reduce the cost of fraud with Visa® Debit Processing Service 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 Debit Processing Service gives you access to the right tools to help you make more informed decisions while achieving your customer service objectives. Plus, with Visa Debit Processing Service, you have a resource that 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 fraud management tailored to your unique needs, risk characteristics and goals.

Reduce fraud losses

Our 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 Cardholder Support Services (CSS) delivers full-function call center services for monitoring, rules management, confirmation calls, high score non-contact block options, and 24/7 access for cardholders to resolve fraud cases and activate their cards.

Act quickly

Our automated dialer allows us to initiate a contact attempt within seconds of a transaction occurrence for timely intervention to prevent unauthorized card use.

Reduce costs

With Visa CSS, you can minimize your own resource requirements while delivering full-function protection.

Select the right risk solutions for your business

Fraud Prevention/Detection Services

Neural Network Technology — Using Visa Advanced Authorization and FICO's 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 and using system reporting to measure success to making real-time authorization decisions and defining rules with Falcon Expert, 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 targeted fraud rules that can be used to augment broader Falcon fraud strategies. Risk Services Manager includes rule development, testing against historical data and publication to production.

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 can be integrated into your authorization risk strategies or those used by Visa Debit Processing Service. 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

Suspect activity reporting — This configurable suite of reports can help identify excessive or abnormal cardholder activity levels based on transaction counts, dollar limits or time periods.

Call Center Services

Fraud Call Center Services (Visa Cardholder Support Services (CSS)) — High quality, turnkey fraud call center solution provided either full-service (24/7) or part-time. Visa CSS fraud analysts monitor your fraud risk, notify cardholders of suspicious activity, and respond to cardholder inquiries about fraud situations. Services include:

- Managing Falcon Expert rules
- 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
- Communicating blocks and confirmed fraud to the client institution

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

Hot card/card activation services — CSS 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 (all depending on the type of file provided to Visa Debit Processing Service). 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 in Falcon
- PIN validation (for ATM and select POS transactions)
- Card authentication, including CVV, CVV2 and dCVV to ensure 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 password authenticate their identity in real-time during online Visa card transactions.

Learn more about Visa DPS Risk Management & Fraud Detection Services

For more information, please contact your Visa Account Executive or Visa Debit Processing Service at (866) 416-3731 or visit www.visadps.com.