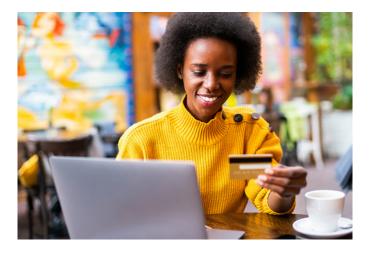
Card Risk OfficesM

Manage the Impact of Card Fraud to Reduce Losses and Improve Cardholder Satisfaction Harness the power of advanced technologies and industry expertise to battle evolving card fraud trends. Card Risk Office from Fiserv helps you take swift action to mitigate losses and ensure an optimal consumer experience.

Card Risk Office combines predictive analytics and decision-management technology. The solution complements payment industry standards and provides direct access to experienced risk analysts who work with you to manage your portfolio's priorities for fraud mitigation and your consumers' experience. Evolving fraud trends are analyzed and shared through strategic recommendations. With Card Risk Office, Fiserv becomes your single point of contact and virtual risk office, augmenting your existing risk management staff, proactively monitoring cases and helping solve your most challenging fraud issues.



Service Tiers to Fit Your Needs

Three service tiers are available: Card Risk Office Essentials, Card Risk Office Advisor and Card Risk Office Select. All tiers provide timely, focused service and build on the foundational capabilities offered in Card Risk Office Essentials, which provides tools to assess potential effects of specific fraud situations affecting your cardholders and create a response plan.

Card Risk Office Essentials includes:

- → Predictive fraud scoring from our neural fraud network
- Compromised card tracking
- Online access to cases
- → Case notifications
- → Transaction blocking
- Essential fraud-rule package
- → Access to risk webinars and Trend Watch notifications
- → Optional, fee-based rule-authoring services

Card Risk Office Advisor

Card Risk Office Advisor builds on the capabilities of Card Risk Office Essentials to provide you with hands-on support at all times.

Receive the benefits of Card Risk Office Essentials plus:

- → An assigned risk analyst for consulting and recommendations
- → Custom rule-authoring to address the specific needs and unique characteristics of your card base
- → Premium fraud-rule package
- → Analysis of tagged fraud transactions
- Configurable cardholder notifications and call center strategies
- → Monthly risk-portfolio reports



Card Risk Office Select

Card Risk Office Select is our highest level of service and offers significant collaboration with a dedicated Fiserv risk analyst. Receive all the benefits of Card Risk Office Advisor with additional advanced technologies and features.

In addition to strategic collaboration, Card Risk Office Select offers proactive dark web compromised card analysis, 3D-Secure support and a friction-reducing automatic risk exemption service. Analytics and business intelligence tools powered by AI give analysts innovative solutions to drive industry-leading fraud results.

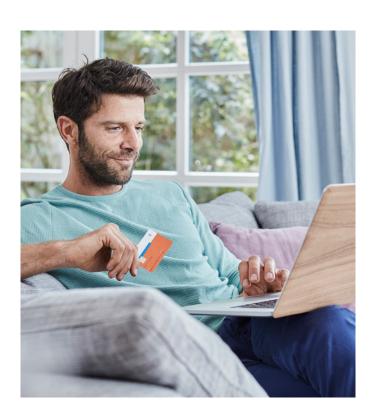
Card Risk Office Select offers advanced fraud scoring with daily model tuning and the ability to write your own real-time rules and collaborate with our team. This ensures your organization is kept current on fraud prevention, custom mitigation strategies and global rules. Fiserv-supported ATMs can employ advanced rule authoring to alert and execute risk-mitigation strategies for your cardholders and foreign (non-on-us) transactions. Specific risk mitigation strategies can focus on bank identification number (BIN) monitoring to alert the financial institution when activity exceeds preset limits.

Card Risk Office Select also includes FraudTracker – a tool that uses machine learning to dynamically identify merchants with high fraud and low false-positives and place a temporary merchant block. These merchants are systemically blocked while actively being monitored for false-positives and then removed when performance declines automatically.

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Key Benefits:

- Achieve a balanced approach to risk management that minimizes negative impact to your cardholders
- → Reduce your card fraud exposure and loss-of-fee income
- → Benefit from a single point of contact for risk questions
- → Gain insights from Fiserv analysts to proactively catch emerging fraud trends
- → Leverage comprehensive monitoring and reporting services



Features	Card Risk Office Essentials	Card Risk Office Advisor	Card Risk Office Select
Basic transaction blocking	•	•	•
100% predictive fraud scoring in real time	•	•	•
Case fraud scoring and management	•	•	•
Fraud notifications to cardholders	•	•	•
Essential fraud rule package	•	•	•
Custom fraud letters	•	•	•
Real-time access to fraud case system	•	•	•
Compromised card support	•	•	•
Access to educational webinars and Trend Watch notifications	•	•	•
Standard risk reports	•	•	•
Introductory consulting engagement	•	•	•
Configurable notification strategies	•	•	•
Concise billing structure	•	•	•
Dedicated risk consultant		•	•
Analysis of tagged fraud transactions		•	•
Rule-authoring service		•	•
Monthly fraud performance reports		•	•
Premium fraud-rule package		•	•
Automated card status based on specific rules		•	•
Real-time rule deployment			•
Client access to author and view rules			•
Specific rule exemptions based on BINs and cardholders			•
Advanced transaction scoring			•
Proactive dark web compromised card analysis			•
Automated risk-exemption service			•
EMV [®] 3-D Secure authentication support and global rules			•
Upgraded fraud case text notifications			•
Hot-list management			•
Non-on-us ATM activity alerting and actions			•
Automated VIP rule segmentation			•
Optimized deny thresholds for card-not-present, EMV, international and more			•
FraudTracker			•

Connect With Us

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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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