



For financial institutions, merchants, processors and networks, controlling preventable payment card fraud remains one of the single biggest challenges—and opportunities—in the industry. Until now, payment businesses have attacked fraud through a combination of tools and technologies that manage the key phases of fraud management: prevention, detection and reduction. Yet there remains a significant gap in the industry for solutions that take a more holistic approach to the detection phase of the fraud management lifecycle.

To combat the proliferation of payment card fraud, EFD FraudManager offers a robust, integrated fraud management solution that enables issuers and acquirers to detect preventable fraud as early as possible to avoid potential loss. EFD FraudManager analyzes payment transactions that occur at the issuer, acquirer or transaction switch in real time as part of the inline authorization path, or post-authorization for subsequent follow-up. As an integrated solution, EFD FraudManager combines flexible rules creation and management, extensive research and decisioning features, system-generated alerts and a wide range of off-the-shelf reports.

### Flexible Rules Creation & Management

EFD FraudManager's rules management capabilities are designed for maximum flexibility and advanced rules creation, but also feature extensive packaged rules so businesses can get their fraud detection solutions up and running quickly. EFD FraudManager rules are triggered based on configurable conditions and thresholds. Each rule has one or more actions associated with it, which are executed when the rule is triggered. Examples of these actions include the ability to disable a card, generate a fraud alert, or notify a cardholder. Rules are domain based (for multi-institution implementations), with secure distributed access ensured. Rules can be easily added, modified, or deleted by an EFD FraudManager analyst using an advanced graphical configuration system.



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Changes to rules can be audited and are completely reversible. EFD FraudManager also makes rules changes quick and easy, with no service outage. Changes can also be conveniently previewed before implementation by installing them in an audit mode, which enables fraud analysts to validate the operation of a rule before turning it on in a production capacity.

Depending on how fraud rules have been configured by the business owner, possible actions can include:

- Sending a pass or fail response to the switch (for inline)
- Creating a fraud alert
- Disabling or suspending a card, BIN, terminal or merchant

Rules can be defined to check and compare any data values in the transaction or the logical data store (aggregated information/statistics related to previous transaction history). Each rule is made up of conditions, actions, and commands. There can be

one or more conditions, one or more actions and one or more commands for each rule:

- Condition—the check that needs to be made
- Action—an example would be ‘open a case’
- Command—an example would be ‘disable merchant’

#### Packaged Rules for Immediate Fraud Detection

EFD FraudManager comes with a set of packaged rules, which can be implemented as part of the installation to begin rapid fraud detection capabilities. Examples of some of the packaged rules include:

- Card exceeds (3) withdrawal attempts within (5 minutes)
- Card exceeds (\$1000) in total withdrawal amount within (2 days)
- Card performs ATM transactions at more than (2) unique devices within (2 days)
- Card performs more than (5) transactions within (5 minutes)

- ATM withdrawal amount exceeds (50%) deviation from card’s average withdrawal amount (based on at least 3 samples)
- Deposit amount less than (\$1)
- Card performs more than (2) balance inquiries within (1 day)
- Card performs more than (2) transactions from high risk MCC (list) within (1 day)
- ATM exceeds (4) PIN rejects within (15 minutes)
- Returns exceed purchases within (1 day)
- ATM exceeds (2) captured cards within (1 day)
- POS performs more than (4) transactions where card not swiped within (1 day)

These rules can be extended, modified, appended, or deleted in order to fit your specific fraud detection needs. In addition to packaged rules, EFD FraudManager enables the fast creation, testing and deployment of an unlimited number of custom rules designed to address the ever-changing patterns of fraudsters.

## Fraud Alerts

EFD FraudManager generates fraud alerts based on parameters specified in the fraud rules. A fraud alert consists of information about the transaction, the rule that was triggered, actions to be taken based on the triggered rule and recommendations for resolution.

The fraud alert is put into a work queue as part of the Research & Decisioning component of EFD FraudManager or, alternatively, can be sent to an external system or application for processing.

## Research & Decisioning

Research & Decisioning provides case management functionality for a fraud analyst to be able to research potentially fraudulent transactions and take appropriate actions. Some of the functions provided by Research & Decisioning include the following:

- The Research & Decisioning Administrator creates queues and assigns one or more fraud analysts to the queue for processing. The administrator can also modify the properties of an existing queue, delete a queue, assign an alert to a fraud analyst, and permit or deny a fraud analyst access to a queue.
- A fraud analyst is able to view all information about the alert including transaction details, the list of rules that were executed and the results. They are able to make notes, re-assign an alert, and close the alert (identifying resolution, cause, etc.).
- EFD FraudManager will automatically close an alert when it becomes stale, i.e. the alert has expired.
- A fraud analyst can escalate alerts by designating who receives escalation if the alert is not resolved within a certain period of time.
- EFD FraudManager also supports customizable interfaces to third-party Research & Decisioning products.

## Reports

EFD FraudManager will provide two primary reports (both available on demand to authorized users). The first report provides information on the number of transactions processed, the number of alerts generated, along with activity indicators. Data included on this report includes:

- Number of transactions analyzed total
- Number of transactions analyzed that generated an alert
- Number of fraud alerts triggered total
- Number of fraud alerts triggered and by the rule that triggered them
- Top 5 merchants with the highest aggregate fraud alerts and the number of alerts
- Top 5 terminals/devices with the highest aggregate fraud alerts and the number of alerts
- Top 5 card numbers with the highest aggregate fraud alerts and the number of alerts
- Top 5 BINs with the highest aggregate number of fraud alerts and the number of alerts

A second report is provided to manage fraud analysts and their productivity. This report provides data that includes:

- Number of fraud alerts total
- Number of fraud alerts in queue (assigned to a Research & Decisioning analyst)
- Number of fraud alerts assigned to each Research & Decisioning analyst
- Fraud alerts outstanding (assigned to a Research & Decisioning analyst but not closed)
- Fraud alerts closed (assigned to a Research & Decisioning analyst and closed)
- Percentage of closed fraud alerts proven false positive

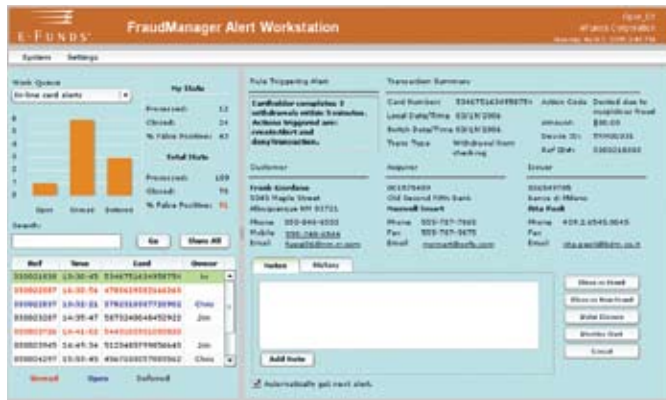
## EFD FraudManager Highlights

- Enables quick response to fraud, including card disablement, fraud alert generation and cardholder notification
- Features a wide range of packaged rules to enable rapid, out-of-the-box detection
- Rules are easy to add, modify or delete—with no service outage
- Rule changes can be audited and reversed—fraud managers can validate rule operation before turning it on in production mode
- Extensive research and decisioning capabilities, including case management, enable fraud analysts to research potential fraud and take timely action
- Standard reports, including: totals on transactions processed, alerts generated, and activity indicators; fraud analyst productivity based on alerts generated, case management load, false positive analysis and more



### EFD FraudManager Rules Configuration

The Rules Configuration screen enables fraud officers or managers to create, modify and schedule transaction analysis rules. Fraud managers can create and edit rules quickly in the Current Rule List panel, fully define rules in the Editor panel, and exercise a high degree of scheduling control.



### EFD FraudManager Alert Workstation

The Alert Workstation helps fraud officers or managers research suspicious fraud activity based on alerts triggered by a transaction analysis rule. As part of the Research & Decisioning component of EFD FraudManager, fraud alerts can be put into a work queue, or sent to an external system or application for processing.



For more information about EFD Solutions, please call 1 888 933 8637 or visit our website at [www.fidelityinfoservices.com](http://www.fidelityinfoservices.com).

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