FRAUD
MANAGEMENT

PAYMENTS | BANKING

Fraudsters and criminals continue to steal account credentials and card numbers at alarming rates. The cost of fraud goes beyond monetary losses by negatively impacting the customer experience and forcing a shift of valuable internal resources to fight control and mitigate fraud.

Fraud is a reality for card issuers everywhere. It can come from multiple sources — and at any time and from anywhere in the world. The key is to stay on top of the ever-evolving fraud landscape to minimize the impact it has on your customers and profitability.

Minimize Fraud, Protect Cardholders and Safeguard Your Brand

i2c provides a comprehensive suite of fraud tools and services that include active detection, fraud analysis/reporting and case management. i2c's real-time fraud detection technology – delivered through highly configurable fraud parameters – runs hundreds of pre-authorization transaction checks in real time, to help prevent fraud before it can occur. The i2c approach combines advanced technology along with a highly trained risk management team to help monitor and minimize your fraud risk.

Issuer Benefits

- Help stop fraud before it happens

- Get to market faster by utilizing base rules

- Refine fraud rules and strategies to meet your individual needs

- React quickly to fraud threats to help minimize customer impact

- Leave the complexities of fraud to us so you can focus on your core business

Customize Rules for Your Specific Needs

The i2c Fraud Management solution is a fully integrated, configurable real-time fraud decisioning engine supporting multi-layered fraud rules applied prior to transaction authorization. Our SaaS-based solution can help you manage payment card fraud risks, such as compromised card not present (CNP), account takeover and counterfeit fraud.

Fraud rules can be established separately against a wide range of transaction types, including merchant category codes (MCCs), specific merchants, countries, shopping channels, card networks and acquirers. The fraud engine incorporates card network transaction scoring, card level restrictions and allowances so you can implement a robust strategy. i2c's configurable pre-authorization fraud monitoring tool can be tailored to your market needs to help stop fraud before it happens.

You can create fraud rules for a variety of scenarios most prevalent for fraudulent activity, including:

- Card-not-present online transactions
- Digital wallets
- Cash withdrawals
- Purchase returns
- Pre-authorization spend limits
- ACH transfers

Interval-based velocity and amount limits and rules can be based on geography, time of day, day of month, at the program, card or customer level – enabling you to address threats while driving spend. Additionally, the rules engine can generate alerts to cardholders, program managers and others. With i2c two-way communications capabilities, you can request cardholders to confirm transactions and have the system apply the appropriate post-action.

Relying on i2c's multi-layered, rules-based fraud detection solution enables you to monitor transactions, create multiple counters for each card and enforce complex rules to help you mitigate fraud. With a subscription to the rules engine you also receive access to automated reporting and product support specialists.

In addition to the rules engine subscription, i2c offers two levels of risk management services.

Let Us Help You Focus on Your Business

i2c's risk management services are backed by a dedicated team of fraud analysts who analyze leading and lagging indicators of fraud, such as:

Authorization Dynamics

- Changes in authorization rate is an indicator of attempted criminal activity
- i2c looks at the overall trend as well as specific merchants and cardholders facing validation declines

Reported Fraud

- When a cardholder reports fraud, it's too late to prevent, and we ask, "Could this have been prevented?" and "Is there a trend?"
- Based on reported fraud, i2c is able to adjust rules strategy and remediate fraud quickly

Suspected Fraud

- i2c reviews the transactions flagged by the system as suspected fraud and are continually testing new strategies in the background
- i2c must protect the customer experience — understanding the efficacy of the strategy is critical to balance risk with utility

i2c offers two service-level programs to assist you with your fraud management strategies:

Managed Service: i2c will work with you to develop and configure a customized set of fraud rules, and continually test and adjust them. Working with you, i2c will meet periodically to help you optimize your fraud rules and strategies to address key trends, discuss customer-reported fraud and help improve the overall customer experience. With the Managed Service offering, i2c makes all the configurations in the sophisticated rules engine, provides regular updates and performance reports and more.

Premium Service: When you subscribe to i2c's Premium Fraud Service, i2c takes responsibility for card spend-related fraud losses. The i2c Fraud Management Premium Service includes all the components of the Managed Service plus chargeback processing and compliant cardholder communications.

To learn more about the i2c Fraud Management Solution, please email us at **connect@i2cinc.com**