

# Fraud Management

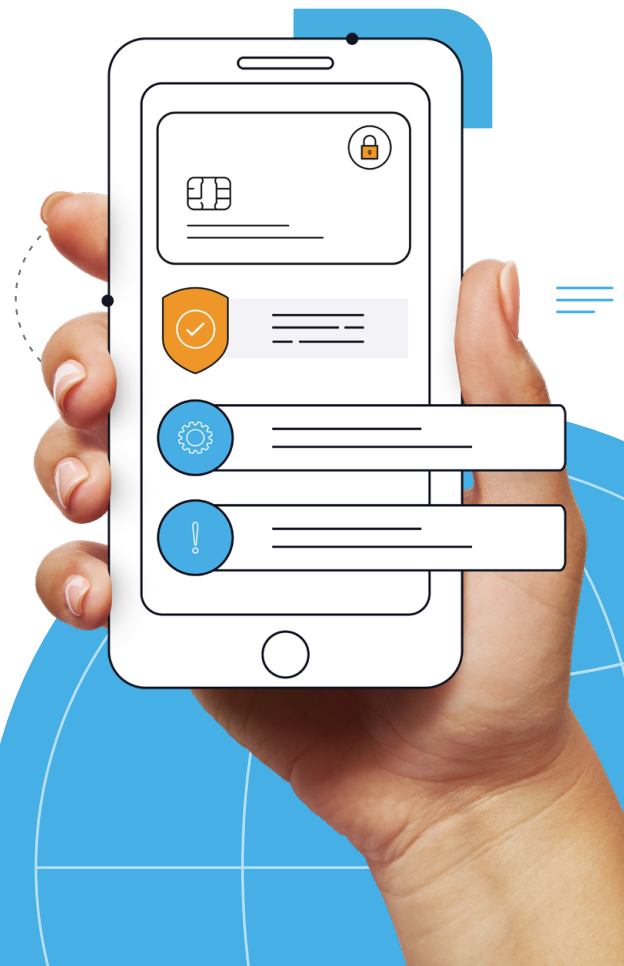
**Fraud is a reality for card issuers everywhere. It can come from multiple sources, at any time, and from anywhere in the world. The need to stay ahead of the ever-evolving fraud landscape and minimize the impact to your customers and profitability is key.**

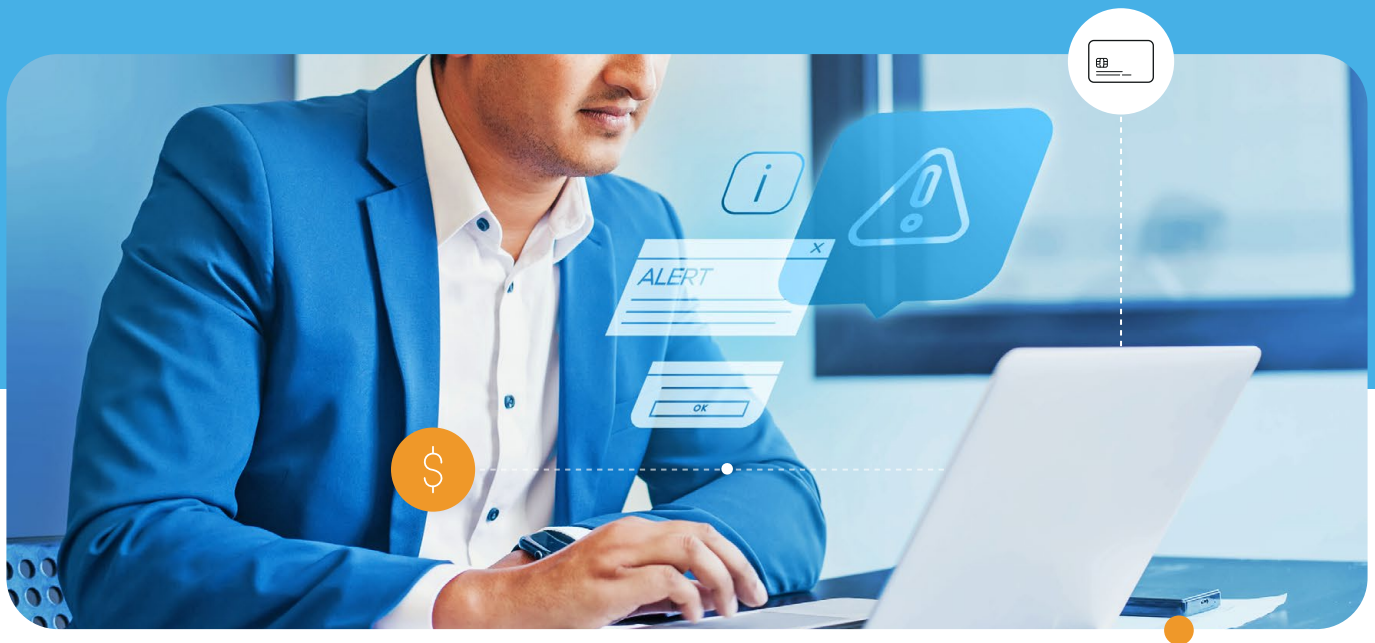
Criminals continue to steal account credentials and card numbers at alarming rates. The cost of fraud is much more than the financial loss it creates – there is also a profoundly negative impact on the customer experience that must be balanced.

## Minimize Fraud, Protect Cardholders and Safeguard Your Brand

Fraud Management solutions from i2c can help minimize your fraud risk by combining advanced technologies, including artificial intelligence and machine learning, with a highly experienced team of risk management professionals to achieve the delicate balance between customer experience and loss mitigation.

Offering a comprehensive suite of fraud tools and services that includes active detection, automated decisioning, case management, analysis and reporting, you can count on i2c to provide the protection both you and your customers demand. Highly-configurable fraud parameters enable hundreds of pre-authorization checks in real-time to help prevent fraud of all kinds, including card-not-present (CNP), account takeover and counterfeit fraud.





## Issuer Benefits

- Proactive transaction monitoring to detect fraud before it happens
- Get to market quickly and securely by utilizing base rules
- Modify fraud rules and strategies to meet your individual needs
- Identify threats quickly to minimize customer and organizational impact
- Our extensive industry expertise allows you to focus on your core business

## Customize Rules for Your Specific Needs

Embedded into the i2c processing platform, our fraud detection engine offers the ability to incorporate third-party tools – providing secure, multi-layer detection, as well as card-level restrictions. Fraud rules can be constructed using a wide range of criteria, including merchant category codes (MCCs), specific merchants, countries, shopping channels, and acquirers. Our configurable, pre-authorization monitoring tool is tailored to your unique needs to help stop fraud before it happens.

Address threats while driving spend with interval-based velocity and amount limit rules at the program, card or customer level based on:



**Geography**



**Age of account**



**AI-based risk score**

In addition, the rules engine can send alerts to cardholders, program managers and others. Its two-way communication capability enables a request to the cardholder to confirm suspicious transactions before having the system take an appropriate action automatically.

# Let Us Help You Focus on Your Business

## Authorization Dynamics



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

## Reported Fraud



Once a cardholder reports fraud, our focus moves to mitigation and future prevention. We investigate potential trends and use those learnings to strengthen our models. Comprehensive dispute data enables us to act quickly and adjust our rules strategy to prevent loss.

## Suspected Fraud



Transactions flagged as suspected fraud are reviewed by our experts and new strategies are continually being tested in the background. Understanding that customer experience is critical to your success, i2c strives to deliver a fraud management strategy that balances efficacy and service.

## Choose from two options to align with your need for skills, expertise and resources.

### Standard Service

Provides self-service access to the fully-configurable decisioning rule rules engine portal, 24/7 monitoring, alerts to drive awareness and action, automated reporting, and live technical support to provide guidance on rules and parameters setup.

### Managed Service

Receive assistance from our experts to establish your rules strategy, optimize configuration and conduct testing. You also have 24/7 access to our fraud support specialists with human monitoring of authorization rates, rule performance and alerts. Rule and configuration optimization reviews are performed monthly. The team then recommends improvements and monitors and spot-checks alerts. The i2c team will investigate suspicious transactions, escalate as needed and act quickly to mitigate loss.

Ready to get started? Email us today at  
[connect@i2cinc.com](mailto:connect@i2cinc.com)



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