ca technologies

CA Payment Security Consulting

At A Glance

CA Payment Security Consulting can help Card-Issuing Banks optimize their 3-D Secure strategy to effectively reduce fraud losses and improve customer experience. With almost two decades of experience in helping customers achieve their goals, CA's subject-matter experts are well positioned to help Issuer's understand global & local fraud patterns, regulatory mandates and regulations and how CA Payment Security Suite will ultimately be configured to support the overall fraud strategy. CA provides advice and guidance to help improve Issuer's payment security infrastructure to reduce the risk of fraud for online transactions, without having to sacrifice a delightful online shopping experience.

KEY OUTCOMES

- **Decrease fraud losses** by evaluating and optimizing existing fraud prevention strategies
- **Reduce false positives** by removing friction from the cardholder experience
- **Minimize operational costs** by limiting the amount of resources needed to resolve fraud cases and manage inbound calls
- **Improve knowledge related to fraud strategy** and operations with refresher training & workshops

KEY SERVICES FEATURES

- **Implementation Support & Guidance** provides rule setup direction and rule effectiveness recommendations
- **Rules Management** assistance with standardized rulesets based on requirements, review of performance of existing rules, recommended rules strategy, and guidance with implementation of rules
- **Performance Dashboard** enablement and recommendations that delivers executive-level insight into program effectiveness
- **Assessment of 3-D Secure Strategy** provides anticipated ROI and benefit analysis
- **Local Market Overview** delivers customized insight to meet specific geographic challenges
- **Strategy, Operational and Data Analysis Training** provides enablement of staff to help ensure ongoing success

Business Challenges

Issuers work diligently to find the perfect balance between reducing fraud losses without negatively impacting the cardholder experience. Payment Security solutions from CA help solve this problem by accurately assessing the risk of card-not-present transactions in real-time and automatically stopping fraudulent behavior.

With over 17 years of experience in helping our customers achieve their goals, CA has gained the domain knowledge needed to ensure each project is tailored to the bank's goals and will help issuers overcome their challenges such as:

- Limited Resources & Staff Turnover – It is extremely difficult for Fraud Analysts to focus on keeping fraud losses low when they have to worry about the frequent role changes within teams and the need to train new employees.
- Fighting Complexity – Many times, Issuers, especially smaller Issuers, don't have the skills to design an effective solution when preparing for or experiencing flash fraud. Sometimes a 'quick fix' is needed to stem the losses. However, the cumulative impact of multiple 'quick fixes' over time increases complexity and makes rulesets difficult to maintain.
- Adapting to Regulatory Changes – As new industry and government regulations come into force, rulesets often need to be adapted to treat certain transactions differently. Even with the best designed ruleset, managing numerous 'special cases' will quickly become cumbersome and inefficient.

Offering Overview

CA's payment security solutions are built and consistently improved upon by leveraging transactional intelligence and data from CA's 3-D Secure clients. As a result, issuers can quickly assess the risk of a CNP transaction by analyzing data across multiple dimensions, including type of device, location, behavior and historical trends in the context of both the card and device behavior.

CA Payment Security Consulting focuses on helping Issuers reduce complexity, meet compliance re-quirements, reduce fraud and delight your customers - while building a sustainable payment security framework. With a flexible engagement model to meet your specific needs, the CA team can deliver the following elements:

- **3-D Secure Strategy** – CA experts will engage with the Issuer's team to define the objectives for the 3-D Secure program and provide recommendations to achieve the defined objectives.

- **Fraud Prevention-Focused Strategy** – CA's experts performs a current state assessment based on a deep analysis of existing performance metrics and understanding of issuer use-cases. Recommendations and implementation assistance is provided to optimize performance based on issuer-defined KPIs. Detailed and specific recommendations for rules, predictive score usage and strategy alignment are delivered with projected benefits. Follow-up assis-tance with implementation and support for benefits tracking is provided.

- **CA Education** – On-site instructor-led refresher workshops are conducted regularly and in-clude training in rule creation and maintenance, operational processes (including case man-agement) and data extraction and analysis (both transactional and operational).

- **Business Consulting for Payments** – Engagement for discovery of client use cases for po-tentially leveraging CA's expertise in payments domain.

The CA Technologies Advantage

CA Services has an unwavering commitment to your success, from managing the technology solutions you have now to helping you manage the technology decisions for your future.

We lead with our experience from thousands of engagements to deliver business value quickly, work be-side you to navigate complex business and technology challenges and stand behind you with exceptional support throughout the entire solution lifecycle - from strategy, consulting and solution design to implemen-tation and management.

CA Technologies is a leader in securing 3-D Secure card-not-present transactions, protecting over 200 million cards worldwide. Our Payment Security solutions provide zero-touch authentication helping card issuers minimize online fraud while providing a frictionless checkout experience for cardholders. Sophisticated risk analytics and dynamic, granular bank-defined rules help to identify emerging fraud patterns and take action on potentially fraudulent transactions in real time. In addition, the advanced neural network models analyze available data to accurately identify legitimate transactions reducing the number of genuine transactions that are declined. Our case management system provides immediate access to fraud data to help manage fraud alerts and cases more efficiently. As a result, issuers can more effectively combat e-commerce fraud, decrease transaction abandonment and create a better experience for cardholders. To learn more about our Payment Security portfolio, please visit www. ca.com/payment-security.

For more information, please visit **ca.com/xxxxx**

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