

Value Added Service: Fraud Management

Fraud and money laundering, are major concerns for card issuers today, whether they occur in the prepaid, debit or credit card markets. In the UK, the introduction of Chip and PIN has seen a rise in cross-border, counterfeit and CNP fraud. This trend continues throughout Europe.

Expert Monitoring System (EMS) is a MasterCard® fraud management system offered by Metavante Technologies as part of a suite of products that enhance our core processing solution.

Key features and benefits

EMS is a flexible rules-based fraud-monitoring system with built-in case management that can be moulded to meet almost any customer requirement.

Flexibility – EMS has the flexibility to work with any data source. EMS monitors this data either in real-time or with batch processed rules.

Rules station – EMS provides a range of functions that allow for even the most complex rules. Rules can be written to monitor any data source, making EMS a flexible and robust monitoring solution.

SMS and e-mail alerts – EMS has a built-in communicator function which can send e-mail and SMS alerts to fraud prevention agents or to customers to assist in the reduction of fraud and AML losses.

Case management – EMS provides built-in case management allowing users to manage their case loads and management to monitor case history.

Standard models – Metavante provides monitoring for many prepaid and debit customers and has standard rule sets for each model. These can be implemented simply and quickly, offering a quick route to market.

Customisation – Metavante offers customised installations of EMS and has broad experience

implementing a diverse range of rules and processes to meet customer needs.

Compliance – The standard rules sets offer compliance with both MasterCard and Visa® loss prevention standards.

Own environment – EMS works on a case-by-case basis and customers each have their own secure area. This provides security for sensitive data and allows you to manage your own rules and data effectively within EMS without impacting other customers.

Secure access – Access is limited to secure logins via our VPN.

Functional Overview

We understand that all customers are different and that their needs are specific to their businesses. Risk management and loss prevention are paramount, so as an EMS customer our expert team can help you decide which rules and services to implement specific to your requirements.

Data feeds – EMS offers the following functionality for data feeds:

- Batch or real-time
- Fixed length record file
- Excel file upload
- Database extractions

Any record received over a live connection can be processed in real-time, allowing analysts to monitor authorisations and loads as they happen.

Rule station – the rule station identifies records or sets of records that match specific criteria.

Rule-writing is made simple by an intuitive GUI interface that guides the user through the process



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and provides an English interpretation of the rule set for comparison.

Case Tracker – Case Tracker is a case management tool that allows users to define steps and workflows to assist them while working through cases. Mandatory steps can be included in a workflow that prevents a case from being closed until it has been completed.

Users can create multiple work queues and can monitor various case types in different queues with alternative steps required for completion. Users can also define which rules will trigger cases and in which work queues these cases will be placed.

EMS also allows users to transfer cases between different work queues.

Case Tracker allows the user to link data from different data sources, providing a complete picture of related activity. This gives the analyst the best information available to make decisions.

Profiler – the Profiler allows organisations to categorise patterns of behaviour and typically works on aggregated data sets. This can be particularly useful when reported fraud is fed back into EMS as a dataset.

Communicator – the Communicator facilitates the sending of e-mails and SMS texts to customers or analysts.

Triggers and notifications can be set up to send an e-mail or SMS text on any given event. SMS alerts can be set to wait for a response from the customer and subsequent actions can be taken depending on the response.

User management – access to various elements of the system can be controlled with multiple permission-based access points definable by the system manager.

About Metavante Technologies

Metavante Technologies is a major financial technology provider and payments processor for financial institutions and merchants across Europe, the Middle East and Africa. Passionate about delivering excellence for our clients in prepaid and debit card technology, processing and management services, the team at Metavante drive innovation and development through their commitment and expertise.

Contact Us

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