

CA Risk Analytics



At a Glance

Strike the right balance of security and user convenience with CA Risk Analytics (formerly CA Arcot RiskFort). This fraud detection system transparently assesses the fraud risk of an eCommerce transaction in real-time during authentication. It can identify a majority of legitimate transactions to allow customers to continue with their purchase, without impact, using sophisticated analytics, a behavioral neural network model and a flexible set of dynamic rules. Potentially risky transactions can be challenged with stronger authentication or denied based on organizational policy. Real-time case management provides fraud analysts and Customer Service Representatives (CSRs) with immediate access to fraud data.

Key Benefits/Results

- **Improve customer experience.** Transparent analysis reduces impact to the customer.
- **Minimize transaction abandonment.** Avoid customer disruption for low-risk transactions.
- **Manage fraud risk.** Real-time measurement isolates transactions that are more likely to be fraudulent.
- **Control costs associated with fraud loss.** Reduces the number of cases that require CSR follow-up.

Key Features

- **Multi-component and multi-channel risk assessment.** Captures and analyzes data available at authentication.
- **Self-learning behavioral fraud detection model.** Identify fraud using neural network models.
- **Field-programmable rules engine.** Use intuitive rule builder to dynamically create and manage rules.
- **Instant case management and reporting.** Transparency to manage fraud and satisfy customer inquiries immediately.
- **DeviceDNA™ fingerprinting.** Spot and isolate devices with suspicious activity used in multiple transactions.
- **Payment programs support.** Protect 3-D Secure, eCommerce and mobile payment systems.
- **External fraud management integration.** Collaborate with a variety of existing authorization fraud analysis systems.

Business Challenges

Today's consumer expects a safe, transparent online shopping experience. However, requests to authenticate may cause them to abandon the transaction resulting in lost interchange fees for the issuer. As a card issuer, you want to minimize customer friction and provide security for Card Not Present (CNP) payment transactions to protect cardholders from fraud and reduce your liability associated with fraud loss.

You need to manage:

- **Cardholder abandonment** that could potentially result in lost interchange fee revenue in addition to an alternative form of payment being selected by the cardholder.
- **A high volume of customer service inquiries** that increase operational costs and impact your bottom line.
- **Incidences of “fully authenticated” fraud** due to criminals capturing weak authentication information from cardholders.
- **Costs associated with fraud** including liability for payment to merchant or cardholder and operational expenses incurred from processing fraudulent transactions.

Solution Overview

CA Risk Analytics provides transparent, intelligent risk assessment and fraud detection for CNP payments. Using an advanced authentication model and flexible rules, it examines current and past transactions, user behavior, device characteristics and historical fraud data to evaluate risk in real time. The calculated risk score is then used by your policies to manage the transactions based on the level of risk. If the transaction is determined to be low risk, the customer can proceed and allow the majority of legitimate customers to complete their purchases without impact. Potentially risky transactions can immediately be challenged with additional authentication steps or denied.

A comprehensive case management system provides transparency to all fraud data allowing analysts and CSRs to prioritize and take action on cases, query fraud data and manage alerts. Case data is immediately available to CSRs to support customer inquiries.

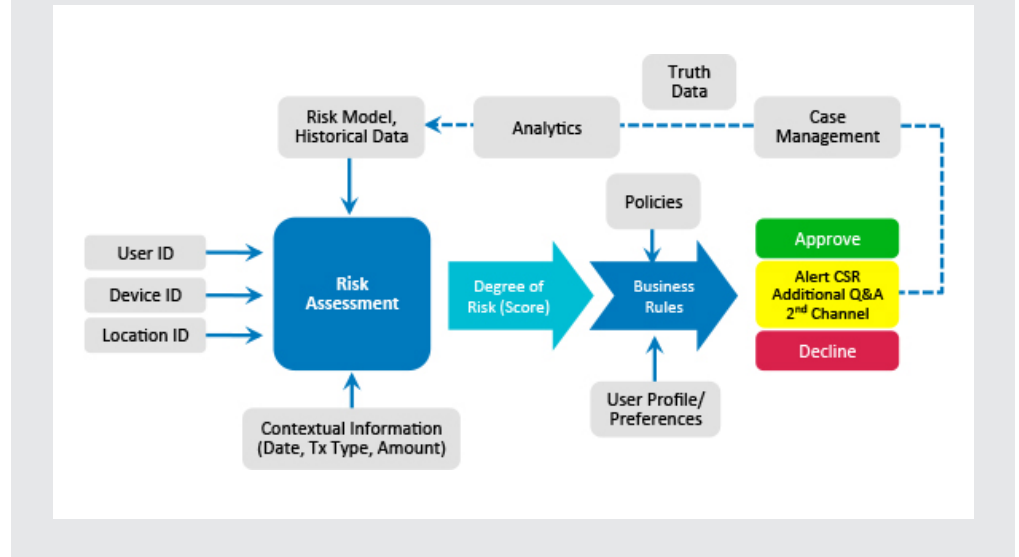
Critical Differentiators

Behavioral modeling using neural networks. Employs advanced models to evaluate the risk of a transaction in-flight using the amount, currency, merchant name and card identifier in combination with information that is uniquely made available during authentication including device ID, merchant URL, device IP address and information from third-party data providers. It separates fraud from non-fraud, assigns a risk score, rank-orders the score and passes it to the rules engine.

Flexible, field-programmable rules. Works in combination with the models to enforce policies based on the risk score. Rules bucket transactions into low, medium and high risk and action—allow, deny or authenticate—is taken based on risk tolerance. Rules can be based on transaction and session criteria and exception policies can be implemented for classes of cardholders. Rules can be added or changed on the fly.

Total transparency to fraud data immediately. Allows analysts to view fraud activity in real time and immediately take action to prevent fraud of a similar nature.

CA Risk Analytics fraud detection and case management workflow.



Real-time case management and reporting. Organizations can input “truth data” based on actual results, manage individual user profiles, and examine cases awaiting review. Using simple point and-click screens, analysts can instantly prioritize and take action on cases, query fraud data and manage alerts. An audit trail is produced that annotates each recommended action. Built-in reports provide statistical summaries and detailed case analyses.

Related Products/Solutions

- **CA Transaction Manager.** Offer a 3-D Secure security service in full compliance with Verified by VISA®, MasterCard® SecureCode, JCB J/Secure™, American Express SafeKey® and Discover/Diners ProtectBuySM cardholder authentication programs.
- **CA Strong Authentication.** Protects consumers with a versatile, user-convenient authentication system. It can be layered with CA Risk Analytics to provide step-up authentication for payment transactions.

For more information, please visit ca.com/payment-security

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