

CA Transaction Manager



At a Glance

Offer a 3-D Secure security service to your cardholders with CA Transaction Manager. It enables full compliance with Verified by Visa™, MasterCard® SecureCode™, JCB J/Secure™, American Express SafeKey™ and Discover/Diners ProtectBuy™ cardholder authentication programs. CA Transaction Manager:

- Provides a simple and effective way to help protect against fraudulent transactions
- Increases cardholder confidence in online shopping
- Reduces eCommerce fraud loss
- Maximizes choice in configuring the solution to meet your branding, user experience, card portfolio and security requirements

Previously known as CA Arcot TransFort, CA Transaction Manager is used by over 13,000 issuers and 150 million cardholders worldwide.

Key Benefits/Results

- **Reduce fraud loss.** Identify risky eCommerce transactions.
- **Increase customer confidence.** Provide a more secure online shopping experience.
- **Implement flexible business rules.** Configure branding, business rules, user experience and authentication for each card portfolio.

Key Features

- **Activation During Shopping (ADS).** Deliver a fully self-service enrollment process, password reset, dynamic data matching and account management.
- **Multiple administrator levels with fine-grained privileges.** Configure customer service agents, supervisors and administrators separately to meet security and compliance requirements.
- **Aggregated administrator access.** Enable administrators to view data from multiple issuers and global and regional banks.
- **Broad range of authentication options.** Add risk analytics and multi-factor authentication from CA Technologies to further identify legitimate versus fraudulent transactions.
- **Multiple device type support.** Provide cardholders with flexibility to shop online using any device—computers, phones and tablets.

Business Challenges

ECommerce fraud continues to accelerate and now accounts for a majority of payment transaction fraud. As a card issuer, you want to reduce fraud loss by authenticating cardholders during online purchases and increase cardholders' confidence in the security of their eCommerce transactions. You are faced with the challenge of how to provide an easy, yet effective, method to authenticate your cardholders without delaying their transactions—no matter what type of device they are using.

Accordingly, you have decided to implement one or more of the 3-D Secure programs to reduce the risk of fraud in Card Not Present (CNP) transactions. You aim to make the shopping experience as safe and secure as possible without causing friction so that shoppers will complete their transactions. However, you want to make sure that you can integrate 3-D Secure with your existing card processes as quickly as possible. Flexibility is needed to offer customized business rules and authentication methods for different classes of cardholders and merchants, with the opportunity to personalize each transaction.

Solution Overview

CA Transaction Manager enables you to implement your choice of 3-D Secure program and offer a fast and easy card enrollment and authentication service. The solution provides full compliance with Verified by Visa™, MasterCard® SecureCode™, JCB J/Secure™, American Express SafeKey™ and Discover/Diners ProtectBuy™ cardholder authentication programs. Configure the solution to meet your branding, user experience, card portfolio and security requirements. CA Transaction Manager allows you to support individual banks, global banks with multi-country operations, as well as service providers and processors who offer card management services. The flexible architecture facilitates integration with existing card issuer systems, including home banking and fraud management. You have the option to add CA Risk Analytics to transparently analyze and score payment transactions to allow legitimate cardholders to proceed with their purchase without interruption. CA Strong Authentication offers stronger authentication for risky transactions or particular classes of cardholders and merchants.

Critical Differentiators

Experience. Used by 13,000 card issuers and protects over 150 million users. In fact, we co-wrote the 3-D Secure protocol with Visa to create an effective way to help prevent payment fraud. We've been in operation since 2000; first branded as Arcot TransFort®. The cloud service is hosted from SSAE-16 Type II SOC1 audited, secure and redundant data centers. We annually certify our compliance with Payment Card Industry (PCI) data security standards and the 3-D Secure programs. Our services help you get up and running quickly.

Flexibility. Offers optimal implementation flexibility to configure business rules, security features and user experience for each portfolio of cards at a sub-BIN level. Multiple authentication options allow you to configure authentication by card range and set up primary and fallback authentication

processes. You can choose the data required to validate cardholder identity during enrollment based on the data available for each cardholder.

Manageability. Multiple administrator levels allow you to separately configure customer service agents, supervisors and administrators to meet security and compliance requirements. Fine-grained privileges give you the ability to allow or disallow specific functions for each administrator in order to control access to regulated data and systems. You can configure administrators to view aggregated data from one or more issuer.

Related Products/Solutions

- **CA Risk Analytics** provides real-time, intelligent risk assessment for 3-D Secure transactions. The advanced fraud model and flexible rules help minimize

the risk and monetary loss from payment fraud. Transactions are transparently analyzed and scored so that the majority of genuine customers can continue their purchase without impact. High-risk transactions can be challenged or denied.

- **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. Multiple authentication methods are available including Knowledge-Based Authentication (KBA), One Time Passwords (OTP) via SMS, mobile OTP for EMV CAP/DPA, and two-factor secure software credentials.

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

CA Technologies (NASDAQ: CA) creates software that fuels transformation for companies and enables them to seize the opportunities of the application economy. Software is at the heart of every business, in every industry. From planning to development to management and security, CA is working with companies worldwide to change the way we live, transact and communicate – across mobile, private and public cloud, distributed and mainframe environments. Learn more at ca.com.