



Card Fraud Protection

NAVAERA ON-DEMAND REAL-TIME CARD FRAUD PROTECTION screens card transactions in real time, identifies potential instances of fraud or misuse, and responds instantly to enable users to stem losses associated with card fraud.

Navaera On-Demand Real-Time Card Fraud Protection is a software-as-a-service (SaaS) solution that screens card transactions in real time and responds instantly to suspected fraud events. Using EnScreen ESP, Navaera's proprietary event stream processing engine, the system detects known fraud scenarios, including elevations in card transaction volume and velocity, excessive white label ATM transactions, unusual transactions in either domestic or foreign locations, transactions at unusual merchants or merchants that have been recently compromised. By spotting these and other possible fraud events as they occur, the system can rapidly identify compromised cards.

Navaera's On-Demand Real-Time Card Fraud Protection is cost-efficient and easy to implement. It consumes continuously updated streams of data in real time from a payment gateway or a payment switch provider, a great improvement over batch systems that review periodic extracts from other sources. As a SaaS solution, it requires no special hardware, and it is easy to install and configure.

Navaera On-Demand Real-Time Card Fraud Protection offers these features and benefits:

- Flexible rules can be installed to reveal various fraud and monetization schemes;
- It can distribute event data in real time to selected destinations on designated schedules;
- Identified incidents can be managed in Navaera's comprehensive incident management system, EnView IMF, and coordinated with AML and other security incident management mechanisms;
- The solution provides for various notification channels including email or SMS text to you or to the customer so you maintain control of who is notified when a fraud event occurs;
- Navaera performs ongoing maintenance of the detection process to reduce false positives; and
- Off-hours support enables 24/seven monitoring options.

Navaera's SaaS card fraud protection service is a streamlined, cost-effective, IT-friendly solution to detect and prevent card misuse and stem losses associated with card fraud.