



Fortify Your Fraud Protection.

Choose Authorization Block
From CO-OP Financial Services.



Stop specific transactions and minimize member impact.

It happens every day. A trend is spotted that fraud is popping up at several gas stations in City ABC. You want to stop the attacks quickly and prevent loss to the cardholder. But as one of the most popular types of debit transactions, you don't want to inconvenience members by declining all fuel purchases.

Using Authorization Block, CO-OP Financial Services can deny all fuel transactions in a particular city, helping you to halt transactions associated with that specific fraud threat while minimizing inconvenience to members.

And it's fast — a block can be quickly launched for emergencies simply by applying very specific rules at the BIN level. Available to all CO-OP Financial Services card-issuing clients (ATM, MasterCard, Visa), the Authorization Block service protects Internet, PIN and signature debit transactions that require an authorization approval, as well as pre-authorization requests.



Ideas. Insights. Innovations.



Building Blocks To Deny Transactions

A specific Authorization Block is highly targeted — all transactions meeting the block criteria will be denied during the specified block period. Carefully select the data elements to be used so that the fraud threat is thwarted while minimizing the effect on legitimate transactions. Select from a range of block data, including:

- Transaction type
- Country code
- PAN entry mode
- Terminal class
- Card Acceptor ID
- Card Acceptor city
- Merchant type (merchant category code)
- Visa Advanced Authorization score

Refine Your Response

- Block authorizations promptly based on emerging fraud trends
- Respond quickly to help reduce losses
- Protect against fraudulent activity by blocking BIN ranges where cards have not been issued
- Apply narrow criteria to minimize the effect on legitimate transactions

Put A Block On Fraud—Talk To CO-OP Today

For more information about CO-OP Authorization Block, including details on pricing, call our Business Development Department at 800.782.9042, Ext. 7140, or email sales@co-opfs.org.

To address immediate concerns and determine the best block data elements that will minimize potential losses, contact one of our Client Services Specialists at 800.782.9042, Ext. 2920.

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