



## Choose the Right Mix of Fraud and Risk Management Products

Your credit union's authorization method impacts which risk management products are available for your processing environment. As a CO-OP member credit union, you can choose one of the following authorization options:

### A HOST AUTHORIZATION

All transactions are sent to your core processor for authorization. CO-OP performs negative file stand-in authorization when the host is down or unavailable.

### B COOPERATIVE AUTHORIZATION

CO-OP validates and performs certain edit checks and then passes the transaction on to your core processor for final authorization.

### C COMPLETE AUTHORIZATION

CO-OP performs all authorization functions on behalf of the host. The host sends CO-OP daily batch files providing up-to-date cardholder account and balance information. CO-OP updates the host with a daily posting file reflecting the day's authorized transaction activity.

## In the Fight Against Fraud, Go with the Leader. Sign Up for CO-OP Fraud and Risk Management Today.

For more information about choosing the right fraud and risk management solutions for your credit union, call our Business Development Department at 800.782.9042, Ext. 7140, or email [sales@co-opfs.org](mailto:sales@co-opfs.org).



**Ideas. Insights. Innovations.**

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## CO-OP Fraud and Risk Management

**Get the best defense tools available to fight fraudsters and safeguard your cardholders.**





# Proactive Protection

From phishing and pharming to card skimming and identity theft — criminals are getting more sophisticated in their fraud schemes. That's why CO-OP Financial Services offers a comprehensive lineup of Fraud and Risk Management tools systematically designed to address fraud associated with issuing, authorization and card use. Proactively safeguarding your credit union's members and debit portfolio has never been easier or more comprehensive.



## Three Levels of Coverage for Maximum Protection

CO-OP offers three levels of fraud protection that are all aligned with the industry's best practice mandates.

### LEVEL 1: CORE RISK MANAGEMENT

Offers more than a dozen tools and services—regardless of your authorization method. Combine these options to help minimize fraud, whether or not the card is present. Take advantage of proactive measures to monitor suspicious activity with the industry-leading neural network Falcon™ Fraud Manager. And don't forget 24/7 Hot Carding to minimize losses once a card is lost or stolen.

| AUTHORIZATION METHOD |                           |
|----------------------|---------------------------|
| A                    | HOST AUTHORIZATION        |
| B                    | COOPERATIVE AUTHORIZATION |
| C                    | COMPLETE AUTHORIZATION    |

### LEVEL 2: CARDHOLDER PROTECTION

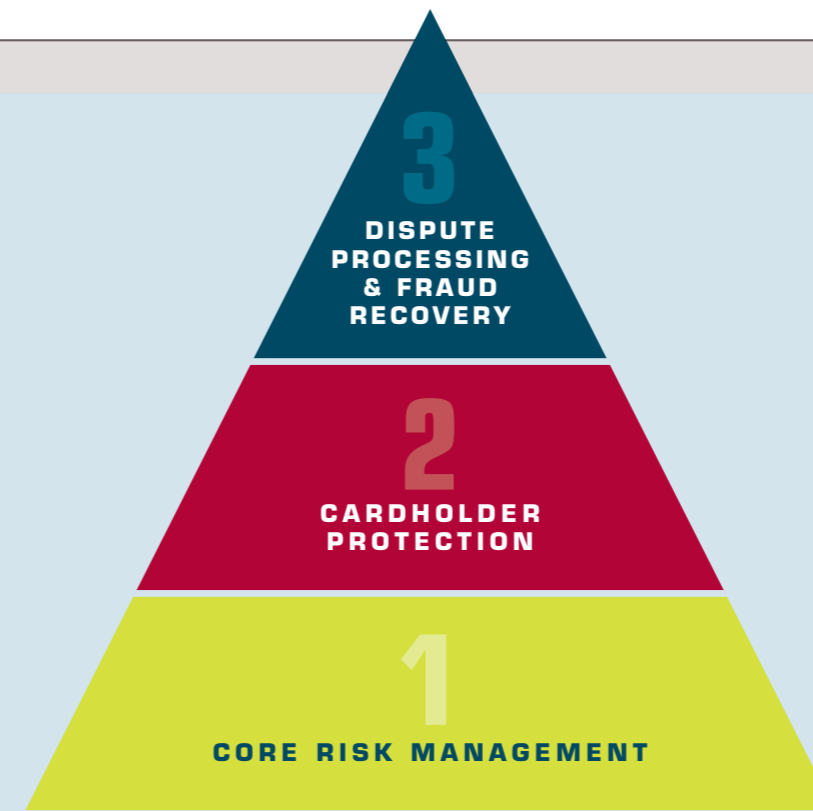
Uses CO-OP's Cooperative Authorization or Complete Authorization systems, along with specific cardholder data, to perform validation and edit checks during the purchase authorization process. Card activation and PIN changes are also available to further enhance security.

| AUTHORIZATION METHOD |                           |
|----------------------|---------------------------|
| B                    | COOPERATIVE AUTHORIZATION |
| C                    | COMPLETE AUTHORIZATION    |

### LEVEL 3: DISPUTE PROCESSING & FRAUD RECOVERY

Resolves billing issues with your cardholders and optimizes recovery of fraudulent charges.

| AUTHORIZATION METHOD |                           |
|----------------------|---------------------------|
| A                    | HOST AUTHORIZATION        |
| B                    | COOPERATIVE AUTHORIZATION |
| C                    | COMPLETE AUTHORIZATION    |



#### LEVEL 1

### Core Risk Management

Safeguard debit card portfolios with the strongest foundation of fraud defense. We recommend incorporating all of these services together for optimal security.

- Falcon™ Fraud Manager with 24/7 Case Management
- Authorization Block
- CO-OP Concierge
- CVV/CVC/CVI Authentication
- CVV2/CVC2 Authentication
- PIN Validation (Track Data)
- Internet Cardholder Identity Verification
- Name Match
- Daily Limits (Stand-in Only)
- 24/7 Hot Carding
- Alert Services
- MasterCard RiskFinder
- Check Management Solutions

#### LEVEL 2

### Cardholder Protection

Cardholder Protection is CO-OP's second level of risk management services — offering increased security around the card and transaction. Services in this layer of protection are available only with Cooperative Authorization or Complete Authorization strategies.

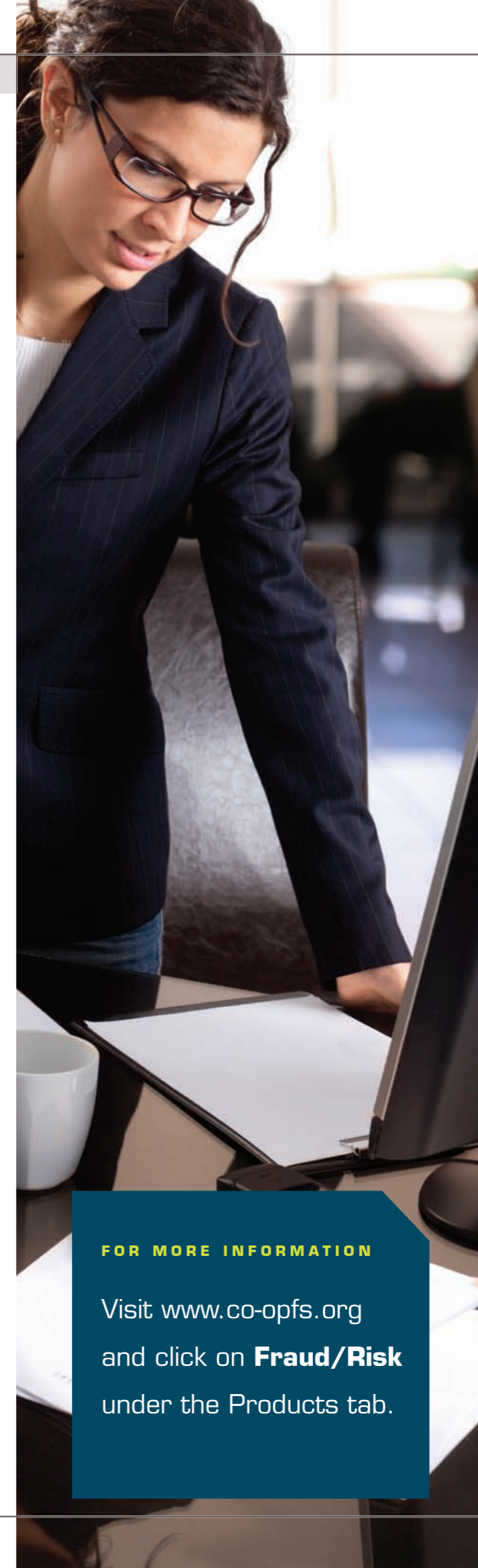
- PIN Validation (Cardholder File)
- Member Select PIN
- Address Verification
- Exact Expiration Date Match
- Card Activation
- Positive Balance Verification
- Daily Authorization Limits

#### LEVEL 3

### Dispute Processing and Fraud Recovery

CO-OP's third level of protection includes full-service chargeback processing, fraud reporting and compliance filings. Fraud reporting to Visa and MasterCard is included with chargeback processing.

- Draft Copy Requests (Retrievals)
- Chargeback Processing
- Arbitration
- Compliance Filing Assistance and Support



#### FOR MORE INFORMATION

Visit [www.co-opfs.org](http://www.co-opfs.org) and click on **Fraud/Risk** under the Products tab.