



Fraudsters Are Smart. You're Smarter.

Match Wits With The Bad Guys.
Choose CO-OP Name Match.



Identity theft. In our on-the-go, pay-with-plastic world, it weighs on everyone's mind. And your members want to know you're doing what it takes to protect them.

CO-OP's Name Match is one defense that will give your members protection and peace of mind. Name Match protects against potential losses from card skimming and counterfeiting by comparing the name on an incoming authorization request to the name stored in a CO-OP cardholder database. When a mismatch occurs, the transaction is immediately rejected.

Name Match is another powerful tool you can use to combat fraud, especially with signature debit transactions.

- Provides an additional security measure to complement your current risk management products
- Increases your ability to catch and reject fraudulent transactions, offering even more loss protection
- Minimizes the impact and potential exposure to fraud involving card skimming and counterfeit card plays





How Name Match Works

- 1** The cardholder's name is encoded on the card's track 1 magnetic stripe
- 2** If the merchant's card reader can read track 1, the name can be optionally printed on the receipt and transmitted in the authorization request
- 3** Criminals can encode cards with new names and carry false identification, and these will visually match the name on the receipt
- 4** If Name Match is in place, the transaction will be denied because the false name will not match the real name in the cardholder database at CO-OP Financial Services

General Requirements

Name Match is offered in conjunction with Falcon™ Fraud Manager and the Verified by Visa/MasterCard SecureCode services.

To learn more about adding Name Match to your fraud protection arsenal, call our Business Development Department at 800.782.9042, Ext. 7140, or send an email to sales@co-opfs.org.

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