

# A Powerful

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Providing outstanding service often hinges on positioning call centers to fight fraud and deter malicious account activity. That's because fraudsters are finding personally identifiable information easier to get and exploit.

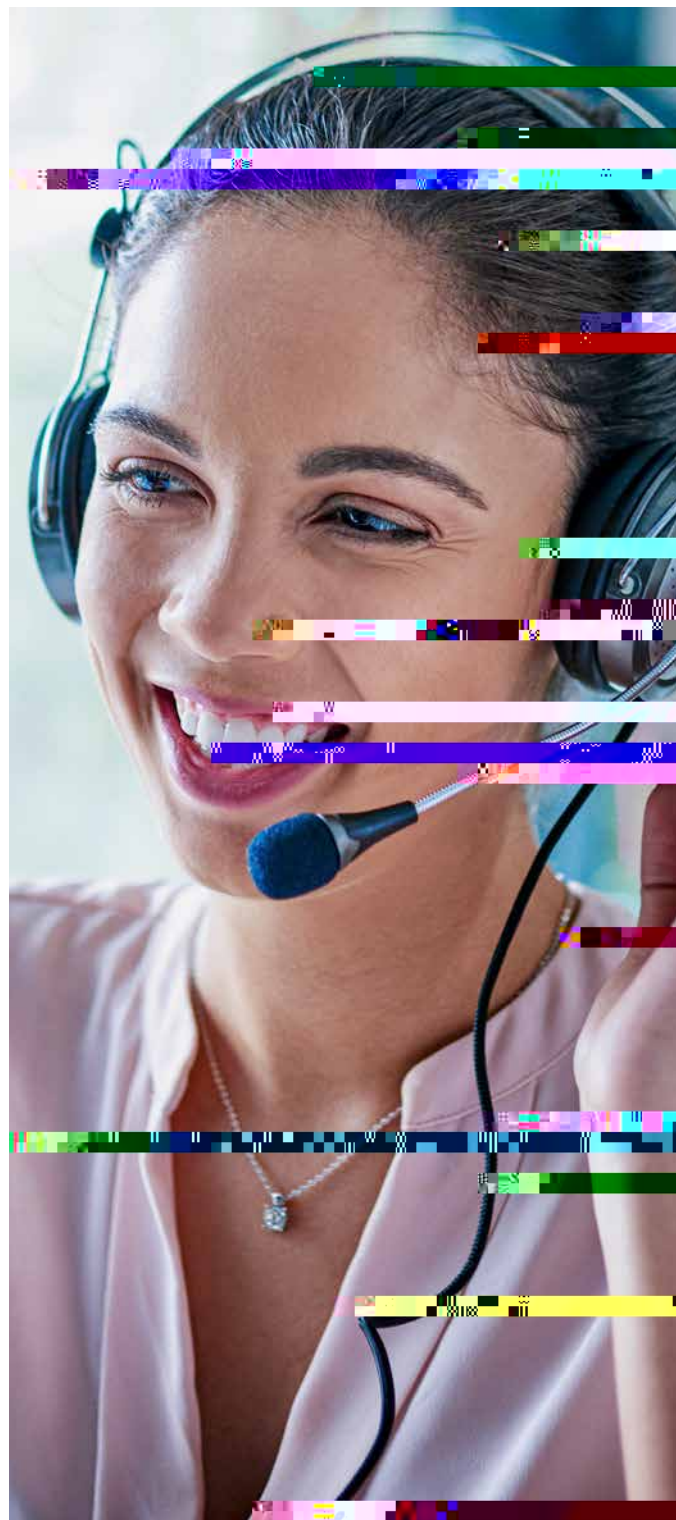
Fighting fraud starts with comprehensive call center authentication services. Those capabilities safeguard cardholders' personal data and prevent account takeover while reducing fraud exposure for financial institutions.

- Step-up authentication that uses multidigit codes sent to callers through text or email, offering expanded protection beyond knowledge-based consumer authentication, which can be vulnerable to fraud
- Additional checks, including real-time information and analysis to help mitigate account takeover, evaluate high-risk cardholder behavior and pass information downstream to other fraud applications

Without the ability to monitor cardholder call center activity in real time, the risk of consumer authentication fraud, account takeover, payment kiting and identity spoofing can increase dramatically. Robust identity checks can enable financial institutions to intervene before fraud occurs.

Trends in fraud reflect evolving scamming methods, with financial institutions and consumers paying the price. Consumers increasingly consider financial institutions responsible for safeguarding them against fraud and it's important to meet that expectation.

Once a call center can securely identify callers, associates can concentrate more fully on delivering the assistance consumers want.





Cardholders expect a frictionless experience when they call for support, so call center activities must progress beyond merely one-on-one, consumer-to-agent interactions.

Today, services are generally centered on interactive voice-response (IVR) systems consumers use to describe the help they need. Using natural language and the advanced authentication capabilities, the systems can direct calls appropriately and provide a streamlined workflow to service representatives, ensuring consumers immediately receive the help they need from subject-matter experts.

Call center services include providing insight and assistance for common calls on topics such as fraud notifications, lost/stolen card reporting, card activation requests and mobile wallet authentication. A robust system also includes comprehensive event and complaint tracking, performance and authentication

