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# Risk & Fraud Management

Watching any Level  
on Every Channel



# Protect against financial loss with BPC's risk and fraud management solution

In an increasingly online, hyper-connected world, beating the fraudsters is becoming more of a challenge. SmartVista's Fraud Management combats fraud and reduces risk with speed, efficiency, and scalability.



# Future-proofed fraud management

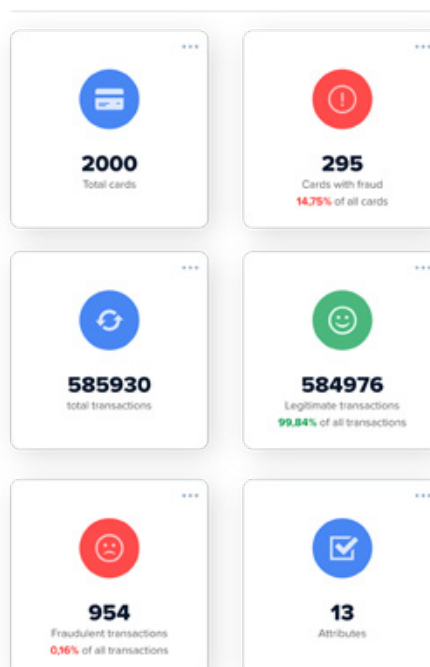
Tackling fraud successfully not only lessens financial loss, it also safeguards customers, counters fraudsters, and protects brand reputation.

SmartVista gives financial institutions a sophisticated and robust way of mitigating the risk of fraud, analysing real-time transactions, and monitoring payments – from simple location checks to more sophisticated behavioural validations. Organisation benefit from enterprise-wide multichannel and omnichannel fraud monitoring for all types of payment methods, with machine learning playing a crucial role.

## How it works...

- Organisations can closely examine transactions via a 360-degree view of the customer across all channels.
- Everything from online card usage to core banking transactions can be monitored in real time, across all channels.
- Precise customer profiles can be created thanks to the easy monitoring of common behaviour patterns.
- The powerful and flexible rules-based engine, behaviour profiling, and machine learning scoring models means monitoring policies can be implemented with ease.
- If abnormal payments, patterns, or behaviours are spotted, organisations can check in with customers directly, avoiding the need for blocking payments for investigation.

### Dataset Analysis Report





# Key benefits of SmartVista Fraud Management

- › Sophisticated and intuitive fraud detection and prevention based on data from multiple sources, 360 degree library, including card, merchant, account and customer data and external data sources, best practice rules, patterns and community insights
- › Supporting online (real-time) prevention, near-online and offline fraud detection
- › Powerful rules-based engine that uses historic checks, matrices, lists, limits and behaviour profiles
- › Flexible and transparent behaviour profiling module for fraud and risk scoring
- › Multi institution capability, allowing individual organizations to manage and maintain their own set of fraud mitigation scenarios
- › Enterprise Case Management for omni-channel environments
- › Alerting and reporting capabilities
- › ML capabilities to create custom model via UI
- › Open framework with capabilities to implement tailored models
- › Packaged models per channels
- › Built-in options for customization and tailoring for end-user needs
- › Risk-based engine for RBA and TRA
- › Default support for 3DS and PSD2, including reports
- › High performance, high availability, high scalability
- › Multiple models: cloud native, SaaS, PaaS or on-premise

## Financial institutions...

Better prevent payment-related fraud  
Limit financial losses related to fraud  
Benefit from streamlined case management

## Consumers...

Get more protection while they're shopping on- or offline  
Don't get inconvenienced by unnecessary payment holds  
Benefit from faster, more efficient customer service



# Power your transactions with BPC



Start benefitting from SmartVista Fraud Management alone or as part of a broader technology platform and gain the potential to make the most of every transaction with the right tools and technology. It's one thing to use technology to power your transactions; it's another to harness its full potential.

BPC's experienced team understands exactly how to bridge real life and digital, and our technology is proven, consistent, and always forward-thinking.

# About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 500+ customers across 140+ countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

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# Want to find out more?

Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.

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