

ARCOT SMART AUTHORIZATION

Enrich your business-critical systems with Arcot 3-D Secure data and leverage the benefits of the data beyond authentication.

What is Smart Authorization?

Leverage the benefits of 3-D Secure data beyond Card-Not-Present (CNP) authentication. The Arcot Smart Authorization offering provides near real-time data integration possibilities into existing bank core systems. Our bidirectional data integration enables the exchange of rich transaction data between Arcot and issuer platforms including authorization and digital banking to further enhance decisioning, reducing fraud and enhancing the customer experience.

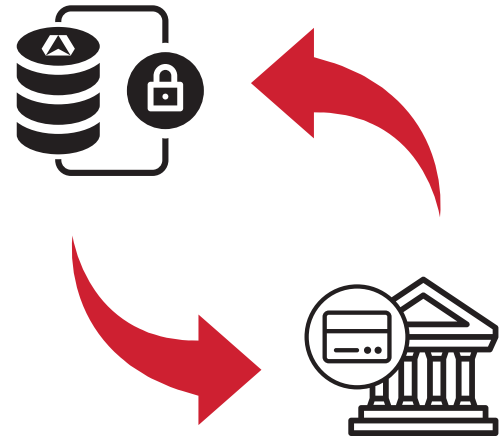
Why Smart Authorization?

Share Rich 3-D Secure Data to Reduce Fraud Across Multiple Systems

Fraudsters continuously seek to mask transactions as genuine while taking advantage of siloed issuer fraud prevention system configurations. In most 3-D Secure scenarios, authentication systems, such as the Arcot for Issuer solution and the issuer's systems (such as, authorization system) operate independently. The authentication data does not flow to the other systems. Additionally, the transactions for a given card number when marked fraud or not, or when declined, are not sent back to the authentication systems by the authorization systems. Smart Authorization enables fully **joined up** payment journeys and fraud prevention through bidirectional sharing of rich 3-D Secure data between the Arcot and issuer systems.

Leverage the Arcot Transaction Data to Add Value to Issuers in their Decision-Making Process

Many fraud prevention systems today are missing critical 3-D Secure data and Arcot can fill that information void. We can send data from the Arcot authentication system to the issuer's systems, in near real-time, through our Smart Authorization offering. This offering enables the Arcot transaction data to add value to issuers in their decision-making process. For example, a straightforward use case is the implementation of a **deny feed**: a feed of declined 3-D Secure transactions. For the first time this data gives an issuer an insight into potential fraudulent e-commerce card usage that they may otherwise never see. This data may be invaluable for fraud prevention on non-3-D Secure channels.



Key Benefits

Smart Authorization is an offering by Arcot to integrate the cardholder authentication solution provided by Arcot with the multiple systems of issuers. A bi-directional data integration sends transaction data to an issuer system asynchronously, securely, and in near real-time, using simple REST APIs to push the data to the issuer system.

Besides CNP authentication, Smart Authorization unlocks additional benefits to either further combat fraud or optimize payment journeys for cardholders.

Behavioral Biometric Integration

With an Arcot integration to **behavioral biometrics**, you can strengthen your battle against fraudsters and improve your cardholder journeys by either complementing, or, in non-European markets, replacing SMS OTP authentication. Behavioral biometrics identifies individuals by how they enter data, how they interact with their device, and other useful patterns that are difficult for fraudsters to imitate.

Enhanced Authorization Decisioning

Near real-time data feeds into the authorization platform to prevent non 3-D Secure CNP fraud. We can send data from the Arcot authentication system to the issuer's authorization systems, through our Smart Authorization offering. This offering enables the Arcot authentication transaction data to add value to issuers in their decision-making process at the authorization stage.

Key Benefits (cont.)

Increased 3DS Fraud Detection

Transactions marked as fraudulent on the authorization side further enhance the Arcot data science models for even better risk evaluation during 3-D Secure authentication of subsequent transactions to improve the effectiveness of Arcot models.

Case Management

Data feeds into existing case management data to provide call center agents with a single view for enhanced customer service and speed to resolution. Having this information displayed as a part of risk analytics reports helps the Fraud Analyst or Case Agent to have a consolidated view of the authentication and authorization information for a particular transaction.

Flash Fraud and Account Takeover Protection

Data feeds into existing fraud detection systems for a holistic view of attacks across the enterprise. Suspicious patterns seen in authentication can be actioned to reduce the possibility of fraud.

Dispute Management

Enable issuers to quickly compare the IP address and device ID of the transaction to determine if a dispute is legitimate. This is especially beneficial for debit disputes as credit disputes can be recovered easier if the dispute is indeed legitimate.

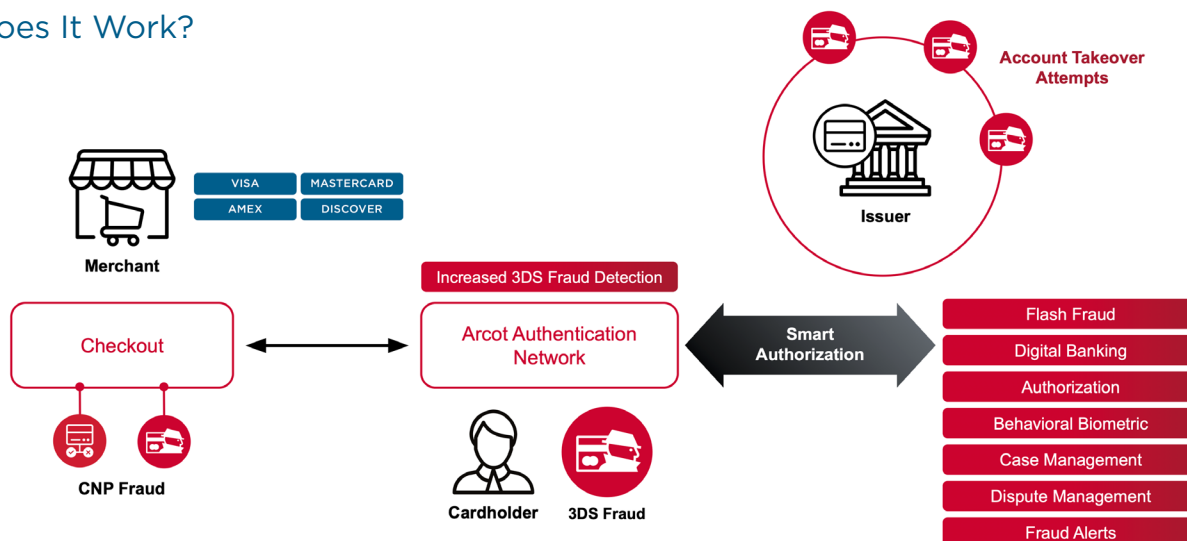
Digital Banking Integration

Leverage issuer **digital banking** data to reduce cross-channel 3-D Secure fraud and digital commerce fraud. Leverage Arcot data to reduce bank and payment fraud. Arcot Smart Authorization also includes support for third-party risk providers, such as ThreatMetrix, BioCatch, Callsign, and NuData.

Fraud Alert Notification Integration

Integrate 3-D Secure notifications with existing cardholder fraud alert and notification systems including SMS, voice, and app-based alerts. Arcot Smart Authorization includes support for major providers, including FICO Adepta.

How Does It Work?



LEARN MORE

Contact your Customer Success Manager to learn more about Smart Authorization.



Contact us today at
sales.arcot@broadcom.com

About Broadcom Software

Broadcom Software is a world leader in business-critical software that modernizes, optimizes, and protects the world's most complex hybrid environments. With its engineering-centered culture, Broadcom Software has an extensive portfolio of industry-leading infrastructure and security software, including AIOps, Cybersecurity, Value Stream Management, DevOps, Mainframe, and Payment Security. Our software portfolio enables scalability, agility, and security for the largest global companies in the world.

For product information please visit our website at: arcot.com

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