



Understanding Credit & Debit Card Fraud: It Can Be Controlled

Webinar • October 29, 2007, 1:30-3:30 CT

Understanding the plastic card business and that the service your processor delivers is the key to controlling fraud losses and increasing profits.

The industry is experiencing increased credit and debit card fraud losses while traditional insurance coverage is changing and new coverage has become available. This seminar explores how the card system works, transaction flow, fraud losses and the profitability of card programs vs. other products. The focus is card fraud and it addresses main threats to the system, outlines steps to better control losses and the tools available. If you use outside processors you will learn how to measure their effectiveness in controlling losses. We will close with examples of simple, effective MIS that you can maintain and a checklist of essential programs you must utilize to control losses.

Why Participate?

- Industry trends reflect growing losses from card programs
- While these losses are not a threat to overall profitability, they do reduce profits
- Losses are not uniform across financial institutions and programs
- Learn why some programs experience higher losses than others
- Learn if your program is utilizing all the tools and if your processor is doing the job you are paying them for to control losses

Highlights

- Asset profitability
- How the electronic payment system works
- The card transaction flow
- Greatest threats to the system
- Four steps to controlling losses
- Organizing a fraud department
- Fraud prevention, detection, investigation & reporting tools
- Working with a processor
- Measuring the effectiveness of a Processor
- A checklist of essential fraud programs
- MIS & MIS examples

Audience

If you issue debit and credit cards, you need to better understand how the system works and the tools available to control losses. CEOs, CFOs, Auditors, Operations and Risk Management staff will better understand why the credit card product is the bank's most profitable product. Even if fraud losses increase, profits can be protected.

Speaker

Barry Smith is President of BFS (Bankcard Fraud Solutions) Consulting Inc. He has 30 years experience working for major card issuing organizations in the US and overseas in developing successful programs to reduce fraud risk and losses. He has worked for MasterCard and has served on numerous Visa Risk Committees developing many fraud control measures in use today. Clients include Visa USA, Visa International, Sun Trust Banks, First Bank of Marin, Exxon Mobile, Valley Bank, Internet Merchants and the FDIC.

This program is co-sponsored by AIG Small Business⁷ and CL Frates and Company

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**Understanding Credit & Debit Card Fraud
2007**

October 29,

Webinar/materials (live hookup)
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\$500 nonmem
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