



Automated Action based on Analysis

Leveraging EMV's Potential

Whilst the primary benefit of EMV is seen as increased security against fraud, many card issuers are now realising the huge potential for improved risk management for cardholder control.

EMV card usage is controlled by parameters held on the chip. These parameters, and therefore the card behaviour, can be modified after the card has been issued using EMV scripts.

Currently, this capability is under-used by card issuers due to the inability to automate the decision making process, i.e. how does an issuer decide when it is appropriate to increase or decrease the various limits available on a card?

At the same time, many issuers have invested, or are considering investing in Risk/Fraud systems that can analyse card usage and automatically provide a 'score' to indicate the perceived level of risk associated with a card.

With the introduction of Aconite's **Risk Status Translator (RST)**, issuers now have the ability to automatically react to changes in a card's risk status by issuing an appropriate EMV script and dynamically change a card's behaviour.

At a glance

Risk Status Translator features

- ✓ Business rules driven.
- ✓ User configuration.
- ✓ Platform independent.
- ✓ Simplified integration.

Risk Status Translator benefits

- ✓ Improved card control and reduced risk.
- ✓ Automated card profile changes.
- ✓ Leverage fraud and risk system investment.

Risk Status Translator

Risk Status Translator is an extension to Aconite's award winning **EMV Script Processor (ESP)** and **Transaction Enabler (TRxE)** products.

ESP provides a fully flexible solution for generating and managing scripts, enabling issuers to change single or multiple card parameters in a single transaction. **TRxE** enhances existing systems to process EMV transactions, including triggering and checking for successful script delivery.

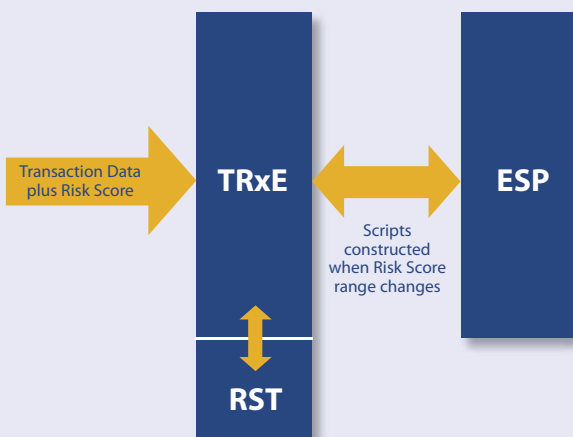
RST adds the ability to automate parameter changes and script delivery based on scores provided by fraud and risk management systems, or obtained by other means. RST, like all Aconite's products, is very flexible and fully user configurable. The card issuer can configure the business rules which translate changes in risk scores to changes in card parameters.

RST can operate in "Real Time" mode, where risk scores are provided at transaction time and an instant decision is made regarding the need for action.

Alternatively, a "batch mode" may be used where scores are provided offline and any resulting actions are pre-staged for delivery next time the card performs an online transaction.

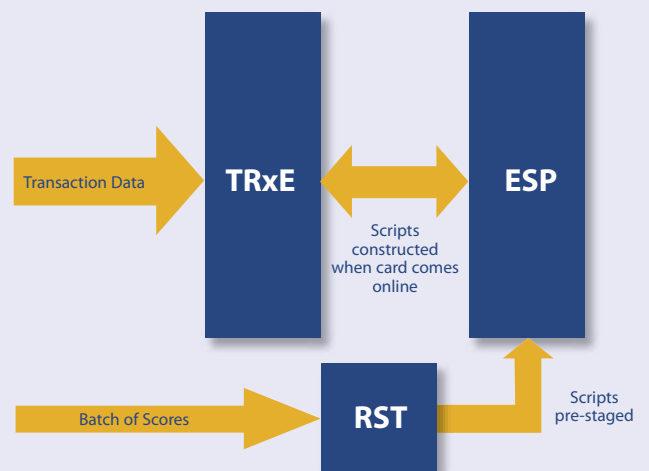


RST Operating in "Real Time" mode



Risk Score	Business Function
1-5	"Normal"
6-7	"Increased Risk"
8-9	"High Risk"

RST Operating in "Batch" mode



Risk Score	Business Function
1-5	"Normal"
6-7	"Increased Risk"
8-9	"High Risk"

In both modes, scores within a range are mapped against "Business Functions". If a card score falls within the range, the appropriate business function is applied. Business functions are mapped in turn against pre-configured scripts within ESP.

ESP allows the same business function to be mapped against different scripts for different card types, thus allowing different sets of parameters to be managed for different types of cards whilst maintaining the same Business-defined risk levels across the entire card base.

About Aconite

Aconite develops and delivers smart card payment solutions to issuers around the world, providing a rapid and cost-effective route to international standards compliance and delivery of innovative card payment solutions to new and existing markets.

Incorporating a unique blend of proven software solutions and professional services, Aconite solutions can be tailored to meet individual business requirements without the need to replace legacy systems and with minimal impact on staff and processes. Based in the UK, Aconite has a presence in five regions: Europe, Middle East, Asia, The Americas and Southern Africa.

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