



New CA Technologies Payment Security Solution Reduces Online Fraud Loss by 25 Percent

CA Applies Real-Time Behavioral Analytics and Machine Learning to Largest Pool of Online Transaction Data to Stop Fraud Instantly

NEW YORK--(BUSINESS WIRE)-- CA Technologies (NASDAQ:CA) today announced [CA Risk Analytics Network](#), the payment industry's only card-issuer network that stops card-not-present fraud instantly for network members using real-time behavior analytics, machine learning and global transaction data to reduce online fraud losses by an average of 25 percent* - a potential of \$2.2 billion in savings.**

As a cloud-based service, CA Risk Analytics Network incorporates a new advanced neural network model, backed by real-time machine learning, to protect [3-D Secure](#) card-not-present (CNP) transactions. It learns from, and adapts to, suspected fraudulent transactions in an average of five milliseconds, instantly closing the gap for potential fraud using the same card or device across all members of the network.

According to Javelin's 2017 Identity Fraud Report, explosive growth in card-not-present fraud, driven by the increasing e-commerce and m-commerce volume, as well as the [EMV liability shift](#), contributed to the rise of existing-card fraud. "Just as e-commerce is displacing point-of-sale transactions, the same is true for the channels in which fraudsters choose to conduct their business. Among consumers, there was a 42 percent increase in those who had their cards misused in a CNP transaction in 2016, compared to 2015 levels," the report showed.

"Detecting anomalies quickly and ensuring frictionless authentication are the first steps in preventing card-not-present fraud without impacting legitimate cardholder transactions," said Terrence Clark, general manager for CA Technologies Payment Security solutions. "Our data scientists have applied advanced analytics and new, real-time, machine learning algorithms to the global pool of 3-D Secure, e-commerce transaction data and device insights maintained by the CA Payment Security Suite. This provides faster and more accurate online fraud detection and prevention, reducing fraud losses for network members while streamlining online shopping experiences for consumers."

CA's payment security solutions protect billions of online transactions supporting hundreds of millions of cards and thousands of card portfolios worldwide. CA Risk Analytics Network is open to card issuers with portfolios of any size: from global banks with millions of cardholders, to smaller, or regional financial institutions.

Support for 3-D Secure protocols today and in the future

CA Risk Analytics Network and the [CA Payment Security](#) Suite support the 3-D Secure specification today, and will support the new [EMV 3-D Secure 2.0 specification](#), which addresses authentication and security for card-not-present, e-commerce transactions using smart phones, mobile apps, digital wallets and other forms of digital payment. The 2.0 protocol will make extensive use of device data, giving CA Risk Analytics Network subscribers a growing new source of information to reduce fraud and optimize the customer experience across all consumer shopping devices and all versions of the 3-D Secure protocol. Support for both the 1.0 and 2.0 specifications is important as adoption rates of the updated specification among card issuers and merchants will vary.

Resources

- | [Customer Video](#)
- | [Customer Reviews](#)
- | [Summary of 3D Secure 2.0 and how CA can help](#)

*Data based on applying the new CA Risk Analytics Network fraud model to historical customer data over a 90-day period.

** Potential savings based on existing-card account fraud of \$8.8 billion in 2016, reported in "2017 Identity Fraud: Securing the Connected Life," a Javelin Strategy & Research survey conducted among 5,028 U.S. adults over age 18.

About CA Technologies

CA Technologies (NASDAQ:CA) creates software that fuels transformation for companies and enables them to seize the opportunities of the application economy. Software is at the heart of every business in every industry. From planning, to development, to management and security, CA is working with companies worldwide to change the way we live, transact, and communicate - across mobile, private and public cloud, distributed and mainframe environments. Learn more at www.ca.com.

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Source: CA Technologies

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