

Fraud Monitoring Solution

Are Your Credit Cards Ending Up In The Right Hands?

Fraud monitoring and alerts should be a part of your mail process.

As a credit card company, one of the most significant issues you face today is fraud. If credit cards end up in the wrong hands, it could be detrimental to all parties involved. The costs associated with credit card fraud extend beyond monetary value and include reputational and operational and regulatory costs.

The Nilson Report, a publication covering global payment systems, reported that global card fraud losses equaled \$22.80 billion in 2016, an increase of 4.4 percent over 2015. Card issuers incurred 70.7% and merchants, their acquirers, and ATM acquirers incurred 29.3% of those losses.

Did You Know...?

Credit card theft can happen inside of the mailing process - before the mailpiece even reaches the USPS, through to delivery to your consumer.

In most cases, by the time fraudulent activity is noticed, it's already too late.



KEY BENEFITS



Keep track of any suspicious activity such as mailpieces that haven't been scanned, are delayed, or are forwarded to a new address.



Observe fraudulent trends such as address forwarding and certain addresses and ZIP™ codes that have a high chance of fraud.



Notice holes in the post-production chain of custody and where fraud is most likely to occur.



Monitor specific credit cards more closely based off of fraud criteria brought to light by GrayHair data.

To stay ahead, you need to identify potential fraudulent activity as part of the credit card mailing process. GrayHair Software offers solutions to support your fraud prevention, and risk management efforts.

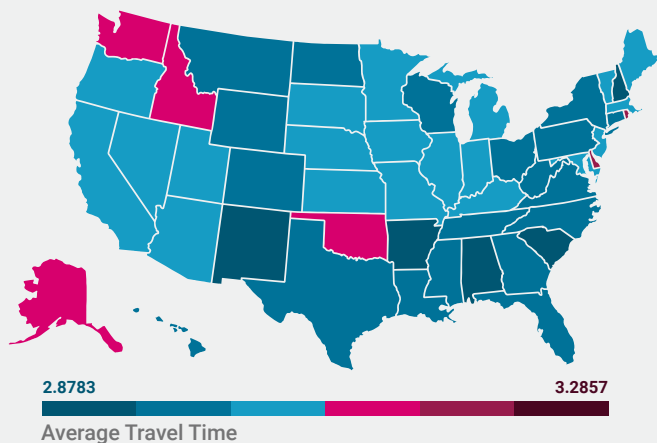
As a first step, access GrayHair's sophisticated address hygiene methodology combined with our proprietary database of consumer and business moves, and undeliverable records, to identify issues across your mailing files. Our solution will provide early indicators to alert you of any undeliverable or suspicious addresses or activities before the credit cards enter the mailstream. This information gives you the opportunity to monitor activity and identify pieces that have a higher chance of being susceptible to fraud.

By leveraging data from GrayHair, you can start to learn from your data. Given the proper data points, you'll be able to make better decisions and take proactive actions against potential fraud.

Fraud monitoring and alerting should be a part of your mailing process, and if it's not, it's time to contact GrayHair's leading industry experts.

KEY FEATURES

- Analyze critical mailpiece data elements including supplier production data, sortation data, and all USPS® scan activity
- GrayHair monitors mail activity and sends information about a piece when it starts to divert from normal processing activities, i.e. being forwarded, returned, or abnormal processing
- Single piece scan data is monitored after the mailing date and while in process across the postal system
- ACS™ (Address Change Service) scan data is monitored after the mail date
- Leverage our proprietary Universal Address Database to identify potential undeliverable mailpieces
- Predict fraud, especially to specific locations, using addressing tools
- Customizable data feeds and triggers to drive decision-making across your systems



FRAUD KPI'S

Mail Quantity	17,096,370
Average Travel Time	3.0
Possible Fraud	466,137
Fraud %	2.73%
COA/Forwards Records	62,683
COA Returns	62,858
Nixie Returns	113,530
No Presort Scans	114,259
No Scans	112,807

About GrayHair Software

GrayHair is the trusted partner and provider of mail tracking and address hygiene services to the largest mailers and mail service providers in the country. GrayHair solutions deliver insights and decision-ready business intelligence that enable its clients to define best mailing practices, enhance customer engagement, increase response rates, and decrease cost per acquisition. With GrayHair, mailers gain the guidance and confidence of 200+ years of collective postal experience and an ally with an understanding of the postal industry's nuances. GrayHair is the advantage for marketing agencies, mail service providers, and mailers in the finance, insurance, retail, non-profit, and utilities industries. For more information, visit www.GrayHairSoftware.com.

GRAYHAIR SOFTWARE

124 Gaither Drive, Suite 160, Mt. Laurel, NJ 08054-1719

GrayHairSoftware.com | engage@grayhairssoftware.com | 866-507-9999

02.1219

