



Orion's got you covered

24x7





Orion, Indue's fraud management team, provides an end-to-end service which monitors, identifies and takes action on suspect card transactions to minimise the cost of fraud to your organisation.

At the heart of Orion is a rule-based fraud identification system which utilises globally recognised ACI Proactive Risk Manager (PRM) software. The system is managed by Orion, a team of fraud experts, to ensure fraud detection rules and parameters reflect the latest trends and market intelligence.

Indue recognises superior data management is a critical part of any effective fraud management service. By aggregating all of Indue's clients' transactions through one service, Indue is able to offer a more comprehensive solution than could be created and managed individually.

- Orion's many clients provide a larger view of fraud
- Proven experience in fraud detection and mitigation since 2003
- A service that achieves results for our clients

Indue has specifically designed Orion to allow clients to decide how suspicious activity should be addressed. Flexible service delivery means clients can maintain important relationships with their customers, while receiving the highest standards of service.

Indue's participation in industry forums and formal groups ensures that Orion is up to date on industry decisions and regulatory changes. Through additional networking groups, Orion is able to identify fraud trends currently affecting the larger banks which may later impact on its clients.

Transaction Monitoring

24x7

around the clock service

Orion is moving to manned hours of operation 24 hours a day, seven days a week. With such comprehensive monitoring, Orion's service covers peak periods, holidays and special events with ease!

INDUSTRY REPRESENTATION

Orion participates in and is represented on a number of industry forums, including:

Australian Card Risk Council; BPAY Fraud Sub-Committee; PRM User Group; and the Risk Tools User Group.

TRANSACTION ANALYSIS AND RULE MANAGEMENT

Orion's expert fraud team are trained to analyse transaction patterns in order to identify potentially suspicious activity. The analytics team review confirmed frauds against its existing rules base to ensure that rules are effective and efficient.

The Orion team perform transaction analysis and rule management by utilising information available to them from the following sources:

- Account transaction history;
- Previous frauds;
- Intelligence from Industry sources; and
- Industry groups.

COMPROMISED CARD ADMINISTRATION SERVICE

A compromised point of purchase (CPP) occurs when multiple cards with fraud are found to have a single genuine purchase location where card data was skimmed, hacked or otherwise exposed. This data is then used to either perpetrate fraud through ecommerce facilities or to create counterfeit cards.

Orion provides notification of these events and at risk card lists. Orion can undertake additional monitoring on these cards due to increased fraud potential.

MERCHANT BLOCKING

Working closely with its partners, Orion is able to request automatic authorisation declines through merchants where a high volume of fraud is being perpetrated.

AML TRANSACTION MONITORING

Similar to card fraud transaction monitoring, Orion can also undertake an organisation's transaction monitoring for compliance with The Anti Money Laundering and Counter Terrorist Financing Act.

FRAUD ALERT NOTIFICATIONS

Urgent notifications from law enforcement, card schemes, industry bodies and private organisations are posted to Orion's secure website OrionOnline. Notifications include suspicious persons, activities and requests for assistance.

ORIONONLINE

OrionOnline (www.OrionOnline.com.au) is a website dedicated to the effective and efficient distribution of fraud information. The website can be accessed by registered users through a secure login and provides information on the latest scams or frauds taking place locally and internationally.

Orion:

- 24x7
- Proven results
- Long term experience
- Centralised location for each client's fraud information needs
- Opportunity to network with other financial institutions on fraud matters
- Access to industry information and support through formal and informal networks

'Holly and the Orion team were instrumental in providing up to date information, trends and best practice solutions to QSCU. The service allowed us to manage and focus on our Members while Orion was able to monitor and assess different threats to our cardholders.'

**Tereza Cacaj, Assistant Manager Business Services,
Qantas Staff Credit Union**



Start protecting your cardholders today!

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