JHA Payment Processing Solutions preserves cardholder trust by offering a wide range of powerful methods to fight fraud. Payment Processing Solutions is fully compliant with all risk management procedures recommended or required by insurance providers and regulatory agencies. We adhere to the Plastic Card Security Best Practices as defined by the CUNA Mutual Group. Our services include:

- **Live Monitoring, plus PRISM Neural Network Detection.** Our staff of expert Fraud Analysts monitor transactions around the clock. They are aided by PRISM, a near real-time network that learns cardholder spending habits, recognizes fraud patterns, distinguishes between low and high risk transactions, and creates alerts. PRISM is available to all Visa, MasterCard, and ATM issuers. ATM transactions for Visa, MasterCard, and ATM standalone cards can also be reviewed.

- **Real-Time Advanced Authorization Auto Decline/Auto Block.** Visa card-issuing customers can establish block or decline parameters in real-time based on Visa’s Advanced Authorization information. Score and dollar thresholds are customizable.

- **BIN/Account Spending Limits.** Limits can be set daily and set by merchant category group.

- **Chargeback Processing.** Payment Processing Solutions’ Customer Service specialists are experts in chargeback, compliance, and arbitration. For better dispute processing, financial institutions can upload to Payment Processing Solutions a list of compromised cards from the Card Alert Management Service (CAMS) and Card Alert Notification Service (CANS).

- **Name and Expiration Date Mismatch Detection.**

- **Address Verification Service (AVS).** AVS is used for stand-in or offline transactions.

- **Authorization Restrictions.** These are real-time authorization rules at the BIN level. Customers can immediately set restrictions according to merchant, POS entry mode, merchant category code, country code, amount (fixed or variable ranges), or a combination of these.

- **Card Activation.** Single or multiple validation options are available.

- **PIN and Verification Code Validation.** CVV/CVC and CVV2/CVC2 numbers are used with all cards (except ATM standalone) issued through Payment Processing Solutions.

- **Issuers’ Clearinghouse Service (ICS).**

- **Law Enforcement Liaison.** An in-house fraud investigator can coordinate between your financial institution and law enforcement agencies.

- **24-Hour Lost/Stolen Cards Reporting.**

- **Risk Reports.** A variety of risk management reports are available through our OnDemand Web-based system. New reports are generated seven days per week.

- **Verified by Visa, MasterCard SecureCode, Visa Advanced Authorization Service.**

- **Visa Preauthorized Payment Cancellation Service and MasterCard Recurring Payment Cancellation Service.** When used strategically, the array of fraud management tools available to Payment Processing Solutions customers can effectively minimize losses and protect cardholders.