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⬡ Solution

AuthHub

Fight Fraud by Making More Informed Authentication Decisions

Today's consumers expect their financial services interactions to be fast and hassle free. But effective detection of potential fraud in these interactions is even more important. AuthHub can reduce friction by analyzing enriched data to improve authentication decisions. The solution creates a 360° view of your consumers to help you understand their behavior more fully – and deliver faster, more intelligent fraud detection.

AuthHub connects Fiserv-managed consumer financial channels and touchpoints – including debit and credit card transactions, online and mobile banking activity, ATM interactions, Zelle transactions, rewards programs and contact center activity – to create an in-depth profile of an individual's financial services behaviors and patterns. This comprehensive, cross-channel knowledge, combined with industry data, enables AuthHub to more accurately identify unusual or suspicious activities that might indicate fraud.
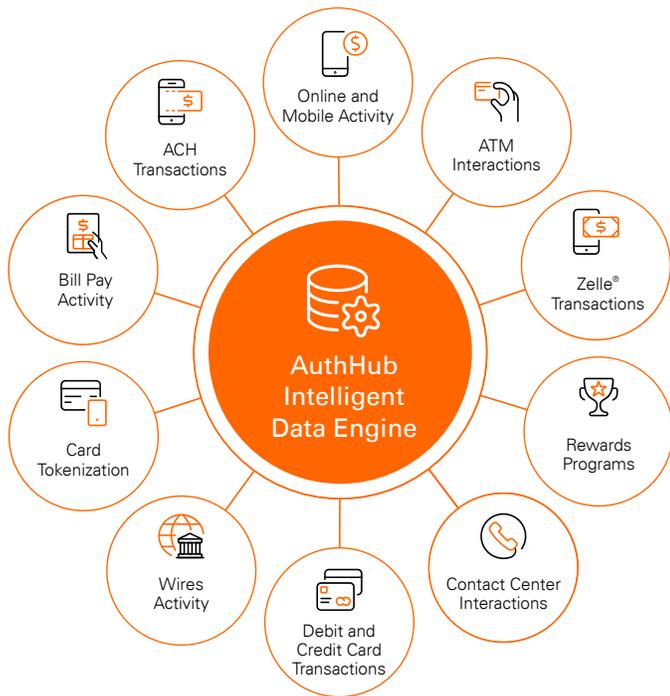
Confronting the Fraud Problem

Identity theft and losses from account takeovers continue to plague consumers and financial institutions. New fraud opportunities are constantly being created by the rapid increase of digital interactions and the influx of users interacting with merchants and financial institutions online.

Account takeover can be difficult to detect. Unlike card fraud, where the accountholder might quickly notice suspicious purchases and charges, an account takeover attack can go undetected for an extended period – as criminals can change login and contact information – delaying the time it takes for the real accountholder to realize they've been compromised.

Using a comprehensive and layered approach with AuthHub can help detect multichannel fraud, while also maintaining a friction-free consumer experience.

@ the speed of life ®

Create an In-Depth Financial Profile to Identify Fraudulent Activity

AuthHub Intelligent Data Engine

- Online and Mobile Activity
- ATM Interactions
- ACH Transactions
- Zelle® Transactions
- Bill Pay Activity
- Rewards Programs
- Card Tokenization
- Contact Center Interactions
- Wires Activity
- Debit and Credit Card Transactions

Attention to Detail

No two financial consumers act the same. People do different things, in different places, in different ways. And whenever or wherever consumers transact, financial institutions need to accurately verify who is actually accessing accounts, making purchases or speaking with your associates.

AuthHub enables financial institutions to gather data across all their Fiserv-managed channels and combine that data with our industry insights to determine if it's really your consumer, or if fraud is in play.

AuthHub scores each consumer's financial services interaction, makes a decisioning recommendation and delivers the decision to the appropriate channel. As patterns emerge and evolve, a unique and actionable consumer profile is created. And as more Fiserv channels are used, additional transaction data is fed to the AuthHub engine to help distinguish a consumer's behaviors, and detect unusual activity and potential fraud before it happens.

Fiserv is uniquely positioned to deliver this solution because of our range of financial services offerings and comprehensive management of payment types. Our systems can be adapted to notify the financial institution or the consumer if fraudulent activity is suspected.

A Balanced Approach

Advancing our fraud solution with leading technology that identifies authentication fraud is a major part of our service and relationship strategy. Using connected and enriched data, AuthHub provides faster, more informed authentication recommendations directly to your channels, before a transaction or interaction is even allowed.

Living in a connected world, consumers expect their experiences to be the same across all channels, whether they are transacting digitally, at the ATM, working with a contact center or at a branch. Systems need to connect in real-time to ensure a consistent experience – and that includes authentication across all channels. As a leader in cross-channel payment solutions, Fiserv leverages consolidated real-time data to deliver best-in-class fraud protection and seamless consumer experiences.

Key Benefits

→ Delivers heightened security to consumers

→ Reduces consumer friction and restores trust by requiring fewer verification and authentication questions

→ Connects all data through a single point – enriching decision-making and enabling faster fraud detection

→ Improves the customer experience by accessing information from a multilayered, integrated data framework

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Connect With Us

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Fiserv is driving innovation in Payments,
Processing Services, Risk & Compliance,
Customer & Channel Management and
Insights & Optimization. Our solutions
help clients deliver financial services at
the speed of life to enhance the way
people live and work today.

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