



Press Release

For Immediate Release

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Authorization Filters Help Control Fraud for OneBridgeSM Clients

Suspicious Transactions Are Prevented From Being Authorized Based On Transaction Characteristics

INDIANAPOLIS, IN (April 26, 2005) – While risk management continues to grow as a major issue for both financial institutions and consumers alike, OneBridge authorization filters have proven themselves to be an extremely effective tool in the fight against card fraud. These filters allow an institution to decline a transaction based on specific criteria that helps the institution determine the transaction is at a high risk of being fraudulent.

To apply these filters, the institution works with OneBridge to define characteristics of transactions they consider to be of high-risk (based on things like dollar amount, city or country of transaction, merchant name, etc.). Parameters are then set so that all authorization requests fitting those criteria are automatically declined.

Authorization filters can be set to be very general so as to target unknown, random fraud. This could be done in instances such as an institution wanting to refuse all cash disbursements over \$5000 or to decline all transactions from specific countries where they see large amounts of fraudulent activity. One place where OneBridge clients have been using these filters is in declining online gambling charges.

Heritage Federal Credit Union in Newburgh, IN is one institution that has effectively used authorization filters to decline potentially fraudulent transactions. "As soon as we discovered suspicious charges from Great Britain, we notified OneBridge," said Tim Lukomski, CFO. "Within 10 minutes they reviewed all of our card accounts, identified the fraud, and put the appropriate filters in place. It took no time at all."

Authorization filters can also be used to help prevent illegitimate charges in the event of identified, large-scale fraud scams. So far in 2005, quite a few wide-spread fraud scams have surfaced. One of the largest began in February and involved illegitimate charges of \$29.99 and \$39.99 from a merchant called Pluto Data, Ltd. Upon identifying this fraud, OneBridge was able to place an authorization filter on all client BINs to decline any authorization requests coming from the unidentified Pluto Data merchant.

"There is no single fraud prevention tool that is capable of fighting card fraud on its own. Good risk management requires a variety of products and processes working in tandem," said Nancy Linxwiler, OneBridge vice president of product development and management. "OneBridge authorization filters provide our clients with another, very effective method of mitigating fraud."

About OneBridge

OneBridge provides financial institutions with comprehensive card processing solutions to maximize credit and debit card programs through a range of services that support and enhance cardholder experience and increase profit potential. Headquartered in Indianapolis, the privately owned corporation was founded in 1994 under the name AmeriCard.

In 2004, the company changed its name to OneBridge to communicate its role at the core of card processing. *One* signifies a single, trusted source of knowledge, and *Bridge* represents connections and opportunities.

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