



News Brief

February 6, 2008

OneBridge Leads the Way in Effective Risk Management Services

Clients Enjoy Remarkable Success in Combating Fraud and Driving Down Losses

Findings from a recent fraud review with Visa indicate that fraudsters are moving away from targeting OneBridge clients. Fraud losses reported across all OneBridge clients for the period of October and November, 2007, showed a dramatic decline of 50% from the period of June and July, 2007.

OneBridge client fraud losses also came in 4 basis points below the average losses reported by competitor clients, according to Visa. They commented that the difference they see is that we are declining authorization requests that turn out to be fraudulent. These decisions are moving fraudsters away from our clients.

Declining fraudulent authorization attempts is the result of several of our risk management services, namely Real-time Authorization Filters, Velocity Monitors and soft blocking cards.

OneBridge risk management services and strategies are delivering intelligent, real-time authorization decisions and it is paying off for our clients.

For more information about our risk management services and how you can continue to drive down fraud losses, please contact your Regional Visa President or Client Services at 800-322-4035.