

Card Recovery Bulletin



Tips & Best Practices for Improving Card Recover Bulletin Performance

Card Recovery Bulletin The Card Recovery Bulletin (CRB) helps Issuers and international merchants minimize the risk from unauthorized transactions under the floor limit. Issuers list compromised accounts on the bulletin so merchants will refuse transactions on those accounts. Issuers receive additional protection from transactions on listed account which Base II returns, and from chargeback rights.

- 1. Clean out accounts from the current CRB.** Examine any accounts with an expiration date more than one month in the future. Consider removing those without current activity and those that may be either:
 - a) Left over from the previous century, or
 - b) Remaining after a conversion or merger, or
 - c) Listed until card expiration or for more than 90 days, or
 - d) Listed indefinitely.Visa can help automate a one-time file clean-up to reduce costs
- 2. Control the authority for listing accounts on the CRB.** Review the guidelines used to determine if an account should be listed on the CRB. Know who has authority for listing accounts on the CRB (e.g. Fraud analysts, Customer Service reps, GCAS, or your processor).
- 3. Be selective in initially listing accounts on the CRB.** Before listing an account, consider:
 - a) Account activity warranting the listing
 - b) The effectiveness of the CRB in the region of activity.
 - c) Timing: postpone the listing decision until the “deadline Monday” while account activity is monitored.
 - d) Duration of the listing --Remember that more than 85% of fraud activity is likely to occur before the CRB is published, and that long listing yield diminishing returns
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- 4. Evaluate CRB regions before listing an account.** Be aware that some Regions produce greater CRB returns (per dollar spent) than others. Remember that listing in more than one region can be very costly
- 5. Consider chargeback effectiveness.** Listing on the CRB entitles the Issuer to charge back applicable transactions for reason code 70. But CRB since transaction are under the floor limit, the transaction value may be less than the cost of processing the chargeback.
- 6. Prepare for acquisitions & conversions.** Accounts acquired on the CRB as a result of a conversion or acquisition can be difficult to remove if it involves getting the cooperation of the former processor. Including a CRB review in advance of the conversion can help alleviate this problem.



For More Information

Contact your Visa Account manager, regarding CRB performance information.