Now financial institutions such as yours can use customers’ cell phones or other location-enabled wireless devices to help reduce fraud, increase customer loyalty and promote the safety and security of employees, vehicles or physical assets.

AT&T Location Information Services (LIS) provides a platform for custom development of location-aware applications that turn verified location into a powerful tool for stronger authentication, increased productivity and lower costs. Our easy-to-use application programming interfaces (APIs) speed the development of solutions that leverage geofencing, messaging (SMS), analytics, Global Cell-ID and other location technologies across multiple carrier networks to provide the highest possible location accuracy for any business requirement.

**Strengthen Fraud Protection**

Your bank customers probably keep their cell phones close when shopping or dining out. Knowing that can help you spot and stop fraudulent credit card transactions.

How does this work? In one approach, during the transaction authorization process, a location-aware application can locate the consenting customer’s phone to determine its proximity to where the card is being used. The application could also help your systems determine whether the same card was too recently used thousands of miles away or whether the customer shops often in this store or type of store. Your fraud detection system could then apply that information to determine the appropriate escalation.

By using both A-GPS and Cell-ID/Enhanced Cell ID services, AT&T’s LIS gateway technology lets you find devices whether or not they are GPS-enabled. Plus, our technology even works indoors, where most customers use their cards. And because we use network location technologies, device holders don’t have to download anything for your service to find them, ensuring that every device can be tracked once the user opts-in.

We track devices and provide tiered location data – letting you find a device within a range of your choosing, such as five kilometers, five hundred meters, or a few meters.

**Increase Customer Loyalty**

Location-aware services can help you satisfy your cardholders’ concerns for security, privacy, and convenience.

- **Security.** Cardholders’ number one concern is card fraud and identity theft. The addition of location as a fraud detection tool helps makes your cards safer to use than ever.
- **Privacy.** Cardholders want to know that their data is safe and handled appropriately. Network-based location information is obtained through a highly secure web service, safe from prying eyes.
- **Convenience.** Customers don’t want anything extra to do. With our technology, activation requires no extra steps for your customers – not even a download.

**Features**

- Multi-carrier capability for accurate device location on any major wireless network
- APIs for access to geofencing, mapping, messaging (SMS), Global Cell-ID and other geo-services
- Comprehensive reporting and data analysis tools

**Benefits**

- Reduce fraud through stronger authentication
- Enhance customer loyalty and security
- Requires no download or installation
Applications to Suit Any Business Requirement

There is no limit to the ways location-aware applications can improve your operations or the services you deliver.

- Authentication. Location lets you allow users different levels of access to mobile services based on where they are and also contributes to multifactor authentication.
- ATM location. Use a customer’s current location to direct them to the closest ATM.
- Fleet tracking. Location-enabling equipment and vehicles, such as armored cars, makes it easier to find them and assure they are where they need to be. This makes it easier to help stranded or lost vehicles, detect thefts, and optimize vehicle and equipment usage.
- ATM security. Establish a GPS-enabled geofence around all of your ATM machines so that you receive an alert when they are moved and track their location.

Solutions that Grow With You

Applications using AT&T LIS can easily expand to handle hundreds of millions of mobile subscribers and their billions of transactions. Plus, we provide round-the-clock support to speed and simplify integrating location into your applications. We reduce complexity by providing a single point of connection for multiple devices and carriers, and an API to access them all.

For more information on how AT&T LIS solutions for financial services can help you to prevent credit card fraud and ensure secure online transactions, contact your AT&T representative or visit us at www.att.com/locationbasedservices.

For more information contact an AT&T Representative or visit www.att.com/business.