

CA Technologies Powers Emirates NBD's E-commerce Initiative

Comprehensive Payment Security Solution Reduces Online Cart Abandonment to 2 Percent vs. 76 Percent Regional Average¹

NEW YORK--(BUSINESS WIRE)-- CA Technologies (NASDAQ:CA) today announced the support and enablement of Emirates NBD's successful initiative to boost customers' e-commerce activity - and fuel industry growth - by using [CA Payment Security Suite](#). Emirates NBD, a leading bank in the United Arab Emirates (UAE), has greatly reduced fraud, increased the speed of purchases, improved the customer experience and consistently grown its cardholder base year-over-year, which has contributed to the growth of the region's online economy.

E-commerce is among the fastest growing industries in the UAE today. Looking to establish itself as a leader in providing secure payments for its customers, Emirates NBD chose CA Payment Security Suite, an innovative solution that evaluates the risk of e-commerce transactions through advanced predictive models, providing customers with effective risk-based authentication. Using the CA solution, the bank was able to accurately and consistently discern legitimate transactions from fraudulent ones - in real time - while improving the digital shopping experience for consumers.

Encompassing a flexible and user friendly 3-D secure program, CA Payment Security Suite:

- 1 Helped Emirates NBD reduce its challenge rate from 100 percent to 30 percent within months, minimize cardholders' static password requests for online transactions and lower the cart abandonment rate to just 2 percent, down from the regional average of 76 percent.
- 1 Allowed Emirates NBD to leverage CA's predictive models, which employ Artificial Intelligence (AI) and machine learning to assess risk levels with a given transaction, improving the proportion of successfully authenticated transactions to 97 percent.
- 1 Leverages CA's neural network models, which use more than 50,000 different types of data - combined with deep data science and analytics processes - to more easily identify users and prevent fraudulent transactions.

"Not only are we seeing fast growth in the use of credit cards, but debit cards as well. This shows that customers are growing increasingly comfortable and confident in the security of online transactions," said Suvo Sarkar, senior executive vice president and group head, Retail Banking and Wealth Management at Emirates NBD. "As e-commerce gains further momentum in the region, with CA and Network International as our trusted partners, we can anticipate and address the changing needs required to adapt and thrive in the new digital economy."

The UAE has one of the highest numbers of physical retail shops per capita in the world and, as a result, was slower in its move toward e-commerce compared to other countries. Recognizing the increasing usage of mobile and other connected devices, and boosted by government initiatives, Emirates NBD developed a multi-year plan with CA Technologies and leading international payment solutions provider, [Network International](#) that would ease consumer discomfort for online payments while also aggressively safeguarding credit and debit card data.

"A shopping paradise can quickly become a retail nightmare as a result of online fraud. CA Payment Security Suite delivers the industry's most advanced, comprehensive neural network models, backed by data science and behavioral analytics to help keep consumers safe," said Terrence Clark, general manager of Payment Security at CA Technologies. "Leveraging the CA solution, Emirates NBD can adopt key tenets of the modern software factory to deliver a frictionless customer experience, while providing the utmost level of security. Not only are they utilizing customer insights to evolve their business, they are also using security as a differentiator to instill consumer trust and confidence in online retail transactions."

Samer Soliman, Managing Director for the Middle East at Network International added, "As the region's largest payment enabler, we remain committed to bringing global best practice to the local payments industry. We are delighted to support Emirates NBD and CA Technologies in enhancing the security and ease of conducting e-commerce transactions in the country."

For more on Emirates NBD's use of CA's solution, please click [here](#). To learn more about CA's solutions for Payment

Security, please visit www.ca.com/us/products/payment-security.html.

About CA Technologies

CA Technologies (NASDAQ:CA) creates software that fuels transformation for companies and enables them to seize the opportunities of the application economy. Software is at the heart of every business in every industry. From planning, to development, to management and security, CA is working with companies worldwide to change the way we live, transact, and communicate - across mobile, private and public cloud, distributed and mainframe environments. Learn more at www.ca.com.

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¹ SaleCycle Blog [SaleCycle]. (2016, July 18). [Infographic] The Remarketing Report - Q2 2016. Retrieved from <https://blog.salecycle.com/stats/infographic-the-remarketing-report-q2-2016/>

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Source: CA Technologies

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