Broadcom Launches the Arcot Smart Ruleset

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New Arcot Smart Ruleset Revolutionizes the Future of Payment Authentication with Adaptive Intelligence, Precise Transaction Decisioning, and Auto-Regulatory Compliance

PALO ALTO, Calif., April 08, 2026 (GLOBE NEWSWIRE) -- Broadcom Inc. (NASDAQ: AVGO), a global technology leader that designs, develops and supplies semiconductor and infrastructure software solutions, today announced the Arcot Smart Ruleset, an adaptive 3-D Secure (3DS) ruleset engine powered by machine learning. The Arcot Smart Ruleset replaces manual fraud rule-writing with optimized fraud logic that continuously learns from evolving threats while updating to the latest compliance and regulatory requirements.

Introducing Adaptive Fraud Prevention Capabilities
Traditional solutions focused on blocking e-commerce fraud have relied on “if / then” static rules that are written and managed by humans. This is expensive and burdensome to maintain and cannot scale against fraudsters adopting AI to innovate and scale attacks. Worse, aggressive and rigid legacy rules can quickly become outdated, often resulting in high false-positive declines that block legitimate customers. Today’s customers are accustomed to seamless checkouts. When faced with unnecessary friction, they may try a different credit card, abandon the purchase altogether, or take their loyalty elsewhere, ultimately driving down revenue for both issuers and merchants.

The Arcot Smart Ruleset was born from these pain points, effectively acting as the “self-driving car” of fraud prevention. The Arcot Smart Ruleset leverages continuously trained, advanced machine-learning models built on 20 years of data across billions of transactions annually to scale the defense against machine-speed fraud. Powered by one of the largest 3-D Secure data consortiums globally – a consortium of over 5,500 financial institutions – the Arcot Smart Ruleset provides a “satellite view” of threats across the world. It analyzes real-time signals in milliseconds, continuously learns from the latest fraud trends, and automates data-driven rules that are getting meaningful results.

“The Arcot Smart Ruleset strengthens our fraud prevention by using machine learning to uncover risk patterns that complement our existing controls,” said Sergio Valencia, vice president, authentication risk management at Velera. “Combined with our broader authentication ecosystem, it helps us stop fraud earlier in the lifecycle. In the past six months alone, we prevented over $2 million in additional fraud savings — building on the strong results our existing controls were already delivering.”

“Automated fraud detection is currently a multi-million dollar differentiator for top issuers,” said Matt Cooke, vice president and general manager of the Payment Security Division of Broadcom. “The Arcot Smart Ruleset is replacing manual logic with precision decisioning. By arming financial institutions with adaptive intelligence for an evolving threat landscape, it also frees fraud teams from tedious manual rule-writing so they can focus on higher value activities such as investigations and fraud strategy.”

The Arcot Smart Ruleset Benefits
The value of the Arcot Smart Ruleset goes far beyond fraud loss savings. Its data-driven, optimized rules are delivering higher fraud detection, fewer false declines, and reduced friction for customers. By allowing more legitimate transactions through the system, it directly increases revenue. Additionally, Arcot’s 3-D Secure Regulatory Engine absorbs the costly, complex burden of maintaining global regulatory compliance – managing protocol upgrades, certifications, and scheme mandates – so customer teams don’t have to. “The Arcot Smart Ruleset is a feature I’m most excited about,” added Cooke. “It is blocking more fraud and, in some cases, amounting to millions and millions of dollars in fraud loss savings for our issuers and driving real improvements in the metrics that matter most to financial institutions.”

Arcot, the Payment Security Division of Broadcom, is exclusively focused on 3-D Secure payment authentication. For more information on how Arcot is redefining payment security, visit https://www.broadcom.com/products/software/payment-security.

About Broadcom
Broadcom Inc. (NASDAQ: AVGO) is a technology leader that designs, develops, and supplies semiconductors and infrastructure software for global organizations’ complex, mission-critical needs. Broadcom combines long-term R&D investment with superb execution to deliver the best technology, at scale. Broadcom is a Delaware corporation headquartered in Palo Alto, CA. For more information, visit www.broadcom.com.

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