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Fraud Risk Management detect fraud risks in your e-business



Fight against fraud without damaging your conversion rate

A unique and complete solution for end-to-end risk analysis, before, during and after the payment.



- **Prevention** before the pay-page is reached in order to efficiently tackle true fraudsters without any impact on honest customers
- Real-time **analysis** for finely estimating the potential risk of a transaction in order to get rid of false positives and improve the conversion rate
- A tool that is **constantly being improved** thanks to a qualified database that enables fraud experts to support you on a daily basis

Prevention

Fight against fraudsters and maintain a great customer experience

- Analysis of basket, product and customer data
- Device fingerprinting analysis
- Pre-score calculation

Analysis

Obtain all the information that is needed to efficiently fight against fraud

- Analysis of payment, geolocation and card velocity data
- Use of whitelists, greylists and blacklists
- Calculation of an enriched score

Continuous improvement

Relentlessly combat fraudsters

- Qualified databases that are continuously enriched
- Fraud experts at your service



Reduction of false positives

- Display of a dynamic pay-page
- Implementation of 3-D secure, which can be deactivated



Conversion rate improvement

- All the elements that are needed to assess the risk related to the transaction



Reducing chargebacks

- A tool that is constantly evolving
- Quick detection of new fraud cases

Efficiently protect your business

The fraud engine exists in a simple mode and in a scoring mode so it adapts to all activities and business needs.

Go-No-Go mode

The fraud prevention engine in Go-No-Go Mode is an **easy-to-use**, highly effective fraud prevention tool.

It is dedicated to all the e-merchants who want to limit fraud risks on their online stores.

The Go-No-Go mode uses **blocking filters** or **pass-through**.

Score Mode

The fraud prevention engine in scoring mode is a decision making support tool that proves to be very effective for fraud prevention.

It works with **combinatorial rules**.

It is dedicated to e-merchants who deal with large amounts of transactions and want to protect themselves finely and effectively against fraud attempts.

Choose the most adapted offer to your business

Worldline has developed offerings for all type of e-merchants and helps you optimize your fraud prevention.



Fraud easy

Go-No-Go
and Go-No-Go +

Easily detect the risk related to a payment.

Dedicated to all e-merchants

Easily customize your anti-fraud controls and authorize (GO) or reject (No-Go) each transaction



Fraud advanced

Business score

Calculate a score for each transaction.

Dedicated to merchants with large business volumes

Create custom fraud profiles and activate them according to your activity (special sales, discounts...)



Services

- Consulting and data mining
- Initial audit and recommendations
- Bespoke configuration of checks and rules
- Detailed reporting about fraud types and trends
- Recommendations and help with the modification of settings

Worldline Fraud Risk Management for e-merchants can also be used by acquirers to access the risks for their e-merchants.

Fraud prevention rules

- **Geolocation:** IP address, card country, similarity between the IP address and card country, delivery and card countries, delivery and billing countries, delivery and billing postal codes
- **Velocity:** card, IP address, customer
- **Blacklists, greylists and whitelists:** IP addresses, BINs, customers, postal codes, names, card numbers, phone numbers
- **Other checks:** number of cards per customer, corporate cards, virtual cards, amounts, cards with systematic authorizations, CB network, card number/IP address associations, 3D Secure authentication, free e-mail addresses, number of customers per card, IP address reputations.

Additional modules

- Device fingerprinting
- Pre-delivery scoring
- Customizable rules
- Facilitate the integration of an external partner to enrich the score with card data while retaining the PCI certification (ReD, Infoscore)



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23 billion euros processed in 2013

Over 99.95% Availability rate in 2014

For further information
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