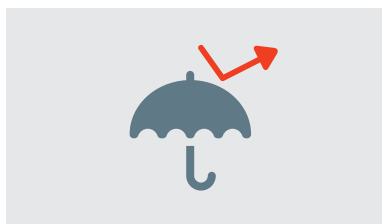


# FRAUD PREVENTION SECURITY FOR CARD PAYMENTS



Risk management systems reduce the risk of default in online retail for all established payment options. The benefits:

- ▶ Automated recognition of fraud and reduced risk of default
- ▶ Minimized risk of penalties imposed by credit card organizations
- ▶ Simple incorporation without requiring a separate interface

**Wirecard risk management protects merchants against financial losses brought about by fraudulent activities while at the same time maximizing sales. The best protection against loss is to recognize a fraud before they can cause damage. We check and evaluate all transactions by employing intelligent parameters – quickly and effectively.**

The anonymity of the Internet appeals to criminals. Identity theft and payment fraud have increased drastically in recent years. In an attempt to reduce their risks quite a few merchants limit the payment options they provide to customers. However, fewer payment methods also mean fewer sales.

Wirecard risk management systems provide effective protection against fraud and default when using the established payment options. This way sales potential can be fully exploited with minimum risk.

Wirecard's risk management ensures the greatest possible security for all established payment options. Customized and merchant-specific checking methods determine in real-time whether payments are to be accepted or rejected. Fully automated and modular processes can be adjusted to the respective requirements of merchants quickly, effectively and individually.

## FEATURES

- ▶ Supports the preventive methods of card organizations
  - 3D-Secure (Verified by Visa and MasterCard SecureCode)
  - AVS (Address Verification Service: compares the address supplied with the address stored with the issuing bank)
- ▶ Additional preventive methods
  - Checks blacklists (e.g. based on card number, e-mail address or IP address)
  - Automatically enters into blacklists data that was used in a fraudulent context
  - Limiting of card usage to a specified number of transactions/ total amount for a certain period
  - Comparing the location where the order was placed with the country the card was issued in
  - Checks to recognize manual/ automated testing of lists of stolen card data
- ▶ Holding of transactions for manual verification
  - Prioritization of cases to be checked for probability of fraud
  - Display of all data on a case and the option to check which other transactions are related to this case (e.g. identical e-mail address)
  - Software that supports the processing of suspicious transactions
- ▶ Summary of checking methods as part of fraud prevention schemes, e.g. the Fraud Prevention Suite (industry and customer-specific)
- ▶ Ongoing analytics for detecting altered and new fraud patterns
- ▶ Web-based management software for transaction management and reports