FRAUD PREVENTION SUITE

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The Fraud Prevention Suite by Wirecard provides modular protection against payment fraud. Your advantage:

▶ Automated detection of fraud patterns on a global level
▶ Specific solutions for the consumer goods, tourism/airlines and digital goods industries
▶ Combines different functions such as analytics, simulation, rule processing and case management

The Fraud Prevention Suite is the next step in Wirecard's risk management products. Combining analytics, simulation, rules processing and case management into one product family, the modular Fraud Prevention Suite can be adapted to individual customer requirements.

The Fraud Prevention Suite provides merchants with the best possible fraud detection while minimizing the number of transactions mistakenly classified as suspect. Based on existing data, rulesets are optimized with integrated simulation functions to evaluate the relation of the detected fraud to rejected, regular transactions. International merchants are forced to deal with more frequent attempts at fraud and more varied fraud patterns than merchants who trade in a national environment. Detecting fraud better and faster and taking preventive action is particularly important for credit card processing on a global level.

Behaviour patterns can be entirely different from one industry to the next, making it necessary to include industry-specific parameters relevant to fraud in fraud detection.

Wirecard has adapted its solution, Fraud Prevention Suite, to the respective needs of the core areas of e-commerce.

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OPTIONS

As requirements for security management are as varied as the business models of our customers, Wirecard has established a modular solution. This model combines classic transaction verification with the possibilities offered by the Fraud Prevention Suite, creating risk management that is tailored to the exact needs on each level.

▶ **Standard velocity check**
Rejects a transaction if the number of transactions performed per day/week/month per card is exceeded.

▶ **Extended velocity check I**
Rejects a transaction if too many authentication attempts with different card numbers were rejected from the same e-mail/IP address within a particular period of time.

▶ **Extended velocity check II**
Rejects a transaction if too many different cardholder names/e-mail addresses were used with the same card.

▶ **Automated hot listing**
Rejects a transaction if the e-mail address/IP address/card was used in previous known, illegal transactions.

▶ **US card whitelisting**
Accepts cards issued in the US only from whitelisted countries of residence.

▶ **Tolerant IP/BIN check**
Accepts transactions only if the card issuing country coincides with the country of the IP address where the end user is located. „Tolerant" means that, as an example, French cards will also be accepted from Luxembourg and French overseas territories.