

The Accertify Advantage

Reduce Your Total Cost of Fraud

System Architecture









It's all about the data. Effective and efficient fraud prevention is directly linked to a merchant's ability to manage and leverage their transactional data. Accertify's Interceptas platform is built on an advanced, **data management-focused** foundation that solves this problem. Interceptas is not an add-on service to a payment gateway. It is not built around a single technology that may become obsolete. It is not a rigid, one-size-fits-all application. How does Accertify's data management-focus benefit customers?

Quick and easy integration. Interceptas accepts your data without forcing you to code to a standard API.

- Interceptas has powerful data capabilities that allow customers to apply more effective fraud screening strategies.
- Virtually no limitations on the source or type of data submitted into the platform.
- Flexible and customised architecture. Interceptas is configured to meet your unique business needs and fraud-related experience. Customers are not required to use a standard black box offering.

System Coverage

Accertify is a leader in providing enterprise-wide transaction risk screening services. Interceptas is designed to manage a wide variety of payment and other transaction risks across process flows, sales channels and geographic regions. Accertify can aggregate data across your entire organisation to deliver a true, enterprise-wide view of all your interrelated risks. Common or unique prevention strategies can be designed to combat the following:

 Card-not-present fraud	 Any electronic payment method
 New account registration and user profiles	 POS transactions, returns and refunds
 Online scams and cons	 Vouchers and promotions
 Employee theft and other abuse	 Policy and programme abuse

Take Control of your Transaction Risk Screening

Call Accertify today to schedule a demonstration of Interceptas with Richard Harris at +44 (0) 1273218912 or rharris@accertify.com.

Accertify, Inc., 1st Floor Belgrave House, 76 Buckingham Palace Rd., London SW1W 9AX | www.accertify.com



Interceptas

System Features and Functionality

Built from an end-user's perspective, Interceptas delivers fraud-fighting functionality merchants need to combat fraud. The platform's architecture easily adapts to and quickly integrates new functionality to help customers address evolving fraud threats.

IP Geo-location

Device Identification

Consumer Address/Phone Verification

E-mail Address Profiling

BIN Information

Advanced Link Analysis

E-mail Communication with Consumer

Global Coverage
(manages local languages, Currencies, Time Zones)

Linked Transaction Visualisation

Automated Negative/Positive File Upload

Negative Data Sharing with
Other Merchants

Fraud Analyst Performance Monitoring

Advanced Reporting

Investigation/Fraud Case Management

Custom Queues, Filters, Resolutions,
Display, etc.

Statistical Algorithms

System Control

Interceptas puts **customers** in control of their fraud prevention efforts. It empowers end-users to modify and adapt their fraud-fighting efforts without the help of their vendor or corporate IT departments. You have the power to respond quickly to the ever-changing fraud landscape. For those who feel they need or want additional assistance, Accertify's support team is staffed with seasoned fraud prevention experts who are dedicated to the success of our customers.

System Results

Our customers' results speak for themselves! Interceptas customers have quickly achieved significant gains in the efficiency, accuracy and productivity of their fraud prevention and risk mitigation efforts. Customers have documented significant reductions in their fraud losses, along with dramatic declines in their manual review rates and customer complaints due to fraud. These results have been achieved in as little as 120 days or less. Outcomes include the following:

Greater Accuracy

Errors and mistakes can be virtually eliminated through consistent analysis that is applied in an automated manner throughout the entire process. End-users are able to view and analyse all relevant transaction data faster, helping increase the amount of fraud that is identified.

Improved Efficiency and Productivity

With access to more fraud fighting tools and customised front-end screening processes, analysts can focus on more high risk orders and events that need further review. A single screen customised to your unique business needs delivers all the relevant transaction details required for a quick resolution. Analysts are better able to stay focused on risky activities and can waste less time validating good customer orders and interactions.

Reduced Customer Complaints

Merchants can reduce the volume of outgoing calls to verify orders. Fraud-related customer complaints about delayed orders or order cancellations can be reduced.

Improvements in Front-End Screening Success

Access to relevant data and the ability to customise screening rules to each merchant's unique business needs enables users to identify and prevent more fraud.

Reduced False Positive Rates

Transaction screening accuracy can be improved. Good orders can be processed without interruption and customer service can be improved.

Reduced Dependency on Internal IT Resources

Fraud teams can add and modify existing rules, deploy transaction filters and other strategies quickly and easily without the help from their IT department.

Ease of Use

A single, customised screen simplifies the review process by delivering all relevant information to the analyst. Negative data elements and other high risk items are highlighted, linked orders can be quickly identified, and email communication is automated.

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