

# Fraud Toolkit

## Take the Sting Out of Fraud

- Find fraud fast and accurately. Protect your business from the stigma and financial losses associated with payment card fraud.
- Reduce fraud cost. Use the fraud detection and scoring tools to quickly address fraud attacks.
- Minimize investment. The Vantiv Fraud Toolkit offers hassle-free integration and sensible transaction costs.
- Optimize business operations. Eliminate checks on known transitions to lower operational costs.

### Key Features

#### Fraud Detection

Using a rules engine with configurable filters:

##### *Purchase Behaviors:*

- Address Verification
- Card Security Code
- Card Velocity: The number of approved Auths/ Sales occurs within a preset time period.

##### *Payment Card Reputation:*

- Prior Chargeback Activity
- Prior Fraud Advice

##### *Card Characteristics:*

- **International Card:** Filters MasterCard and Visa transactions originating with cards issued in either all foreign countries (i.e. non-US issuers) or specific foreign countries.
- **Prepaid:** Generally used to prevent acceptance of prepaid cards for recurring payments

#### Fraud Scoring

Based on device, IP address, reputation with Threat Metrix™, and location.

- **Device Fingerprinting** - ThreatMetrix's device profiling technology gathers 260+ device attributes from every user interaction; enabling the fraud scoring engine to detect anomalies common to fraud and capturing a unique fingerprint and device reputation.

- **IP Proxy Detection and Piercing** - Fraudsters often try to conceal their true origin by routing their browsing through an IP proxy or VPN. IP proxy piercing technology exposes the true IP address of every transaction.
- **IP Geolocation** - Determining each transaction's precise origin is an essential part of fraud detection. IP geolocation combines with IP proxy piercing to identify the customer's true location.

#### Knowledge Services

- **Fraud Snapshot Report** - displays the quantity and percentage of filtered (declined) transactions, as well as count of fraud alerts, for the selected period.
- **Post Deposit Fraud Impact Report** - shows the impact of fraud as measured by: 1) fraud alerts; and 2) chargebacks, particularly fraud-coded chargebacks.
- **Fraud A/B Impact Report** - compares the results from a set of transactions checked by Fraud Toolkit against a set not checked. Can help merchants visualize the incremental value of the Toolkit.

Optimize business operations by using the Vantiv Fraud Tool Kit, your fast, accurate, cost-effective fraud detection solution.