

Protect your revenue.

Online fraudsters are sophisticated, well-funded, and persistent. The impact of their attacks can depend on how quickly they are detected and managed, underscoring the need for early and accurate prevention at the time of authorization.

Worldpay Fraud Toolkit

Detecting fraud at the time of payment authorization can help minimize downstream costs and losses. Smart solutions – like Worldpay Fraud Toolkit – combine a variety of tools and techniques to identify risky transactions, such as those inconsistent with typical purchasing behavior for a specific product, or those originating from buyers with suspect prior history.

Available in three service levels – **Essential Fraud Coverage, Extended Fraud Controls, and Premium Fraud Consultation** – Fraud Toolkit allows you to select the precise level of protection that best matches your specific fraud requirements – both today and in the future as conditions change – and helps reduce refunds, chargebacks, representations, and incalculable reputational damage.

Essential Fraud Coverage

The eCommerce Fraud Toolkit's Essential Fraud Coverage level adds Smart Device, Email, and IP address checks to your basic fraud detection strategy that may be relying on AVS and/or CVV matching today.

This tier is indispensable for any businesses that accept card-not-present payments, especially those starting to see increases in fraud chargebacks or those that are spending valuable time chasing common fraudsters who often succeed by manipulating address combinations or tumbling their public IP addresses.

Extended Fraud Controls

To combat more persistent schemes, and expanding on the capabilities of the Essential Fraud Coverage tier, the Extended Fraud Controls service level of Fraud Toolkit brings you the power of a real-time threat analysis dashboard, plus the flexibility of merchant-defined rules.

By layering industry-specific best practice fraud policies with your own customizable rules and definable custom fields, you get transaction-level control so you can focus fraud detection on your specific business concerns.

The Extended Fraud Controls tier of Fraud Toolkit also includes: asynchronous review queues, white/black/watch list configurations, webinar training sessions, and a mobile device profiling SDK.

The following anti-fraud features are included in the Essential Fraud Coverage level:

- Address Verification Service
- Email Velocity
- Card Verification Value
- Phone Velocity
- International Origin
- IP Velocity
- Prepaid Non-Reloadable (Recurring)
- Device Velocity
- Prior Chargeback
- Card Velocity
- Prior Fraud Advice



Premium Fraud Consultation

The Premium Fraud Consultation service level of Fraud Toolkit combines all the features and capabilities of the Essential Fraud Coverage and Extended Fraud Controls tiers and adds advanced advisory services.

At this level, you have access to Worldpay's highly-experienced fraud consulting team who can help you with rule changes, data analytics, and strategic fraud advice.

Fraud Toolkit at a Glance

The chart below details the Fraud Toolkit attributes that correspond to the Essential Fraud Coverage, Extended Fraud Controls, and Premium Fraud Consultation service tiers.

Fraud Toolkit Features	Essential	Extended	Premium
Filtering by AVS, CVV, and DeviceID exceptions	Yes	Yes	Yes
Cardholder authentication and device deviation filters	Yes	Yes	Yes
Cardholder characteristics and reputation detection filters	Yes	Yes	Yes
Industry-specific best practices base fraud policy	-	Yes	Yes
Customizable multi-parameter rulesets	-	Yes	Yes
Global device intelligence network	-	Yes	Yes
Asynchronous review tools	-	Yes	Yes
Cybercrime dashboard with event inspection	-	Yes	Yes
Ongoing rule and portal training	-	Yes	Yes
Fraud consulting desk access	-	-	Yes
Detection strategy, rule management, and analysis services	-	-	Yes

To learn more about Worldpay's Fraud Toolkit and the value it can deliver to you and your business, please call us at 844.843.6111, Option 2.