



EQUIFAX

Payments Fraud

A solution that will increase revenue.

Payments Fraud on Kount® 360 is a robust fraud solution designed to help stop card-not-present threats in real time. Through advanced and patented technology, Equifax enables businesses with the power of smart automation, allowing them to reduce the need for manual review and lower overhead costs. Built on the robust Kount® 360 platform, Payments Fraud enables businesses to easily create and maintain policies and access a complete, easy-to-use dashboard for a comprehensive view of transactions to empower quick and confident decision making.

Solution Highlights

Payments Fraud is simple to implement, easy to use, and delivers the most accurate payments fraud protection to help businesses dramatically improve bottom-line profitability. The solution includes everything needed to evaluate trust levels:

- An extensive network of trust and fraud-related signals
- Advanced AI and machine learning
- The ability to create, edit, and test business policies
- A case management tool for manual reviews
- Reporting and analytics to evaluate everything from macro trends to a single transaction
- An orchestration hub for third party integrations

Digital Identity Global Network

The Digital Identity Global Network delivers real-time fraud prevention and account protection. It enables customer experiences for more than 20,000 brands and works with over 70 payment processors and card networks. Linked by award-winning AI, the Digital Identity Global Network analyzes signals from 60 billion annual interactions to personalize user experiences across the spectrum of trust—from frictionless experiences to fraud blocking.

Key benefits



Protect against chargebacks and disputes



Reduce false positives and save the sale



Reduce manual reviews and automate decisions



Increase operational efficiencies

Adaptive AI and Machine Learning

AI links identity trust data by using unsupervised and supervised machine learning to analyze billions of fraud and trust-related identity signals, and to deliver accurate identity trust decisions within milliseconds. It simulates an experienced fraud analyst by weighing the risk of fraud against the value of the customer, but much faster and with the ability to scale.

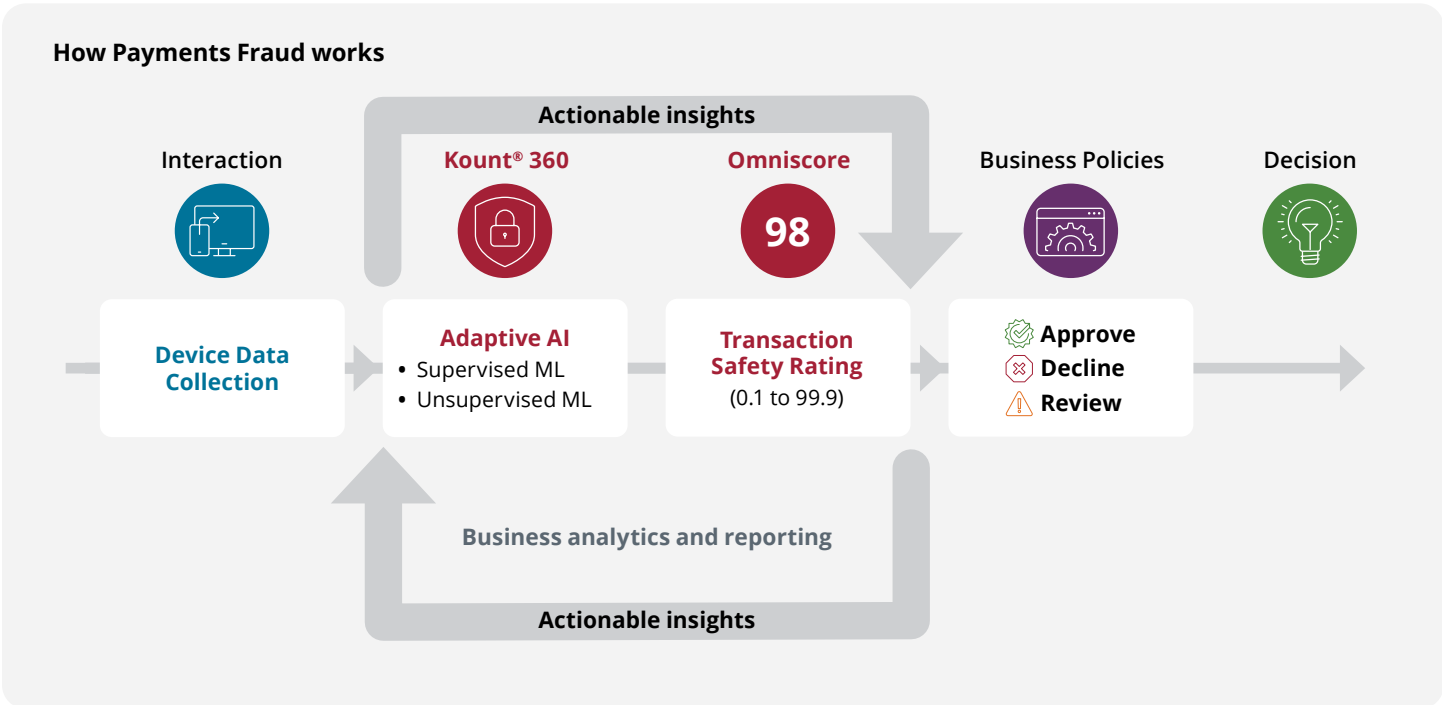
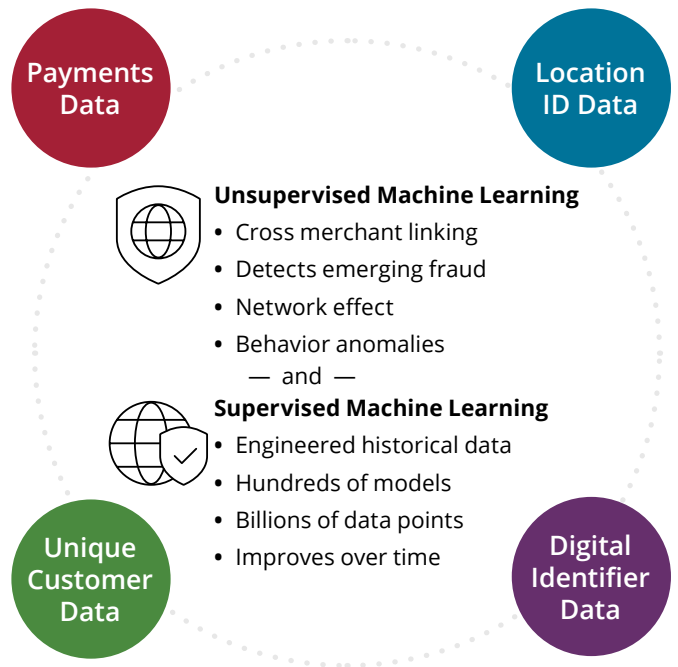
Omniscore is the actionable transaction safety rating that is produced by Equifax AI. The highly predictive score can be relied upon when decisioning orders, reducing dependence on manual review and reactive fraud policies. The result is fewer false positives and negatives, and more good transactions to generate revenue.

How can you benefit from using Payments Fraud?

A leading online electronics and wireless retailer, operating across 600 locations, was relying on manual reviews for every single order. As sales grew, the company required a more efficient method to stop fraud. After deploying Payments Fraud, they saw a dramatic reduction in their fraud rates while their sales continued to grow. They reduced their chargeback rate from 0.8% to 0.45%, cut in half the number of manual reviews from 18% to 9%, and significantly reduced the time spent on each manual review by 40-50%.

Customize policies from the fraud control platform

Payments Fraud is a solution that can be fully integrated to work within a custom-built workflow as well as several marketplaces, including Shopify, to offer a quick and painless integration process.



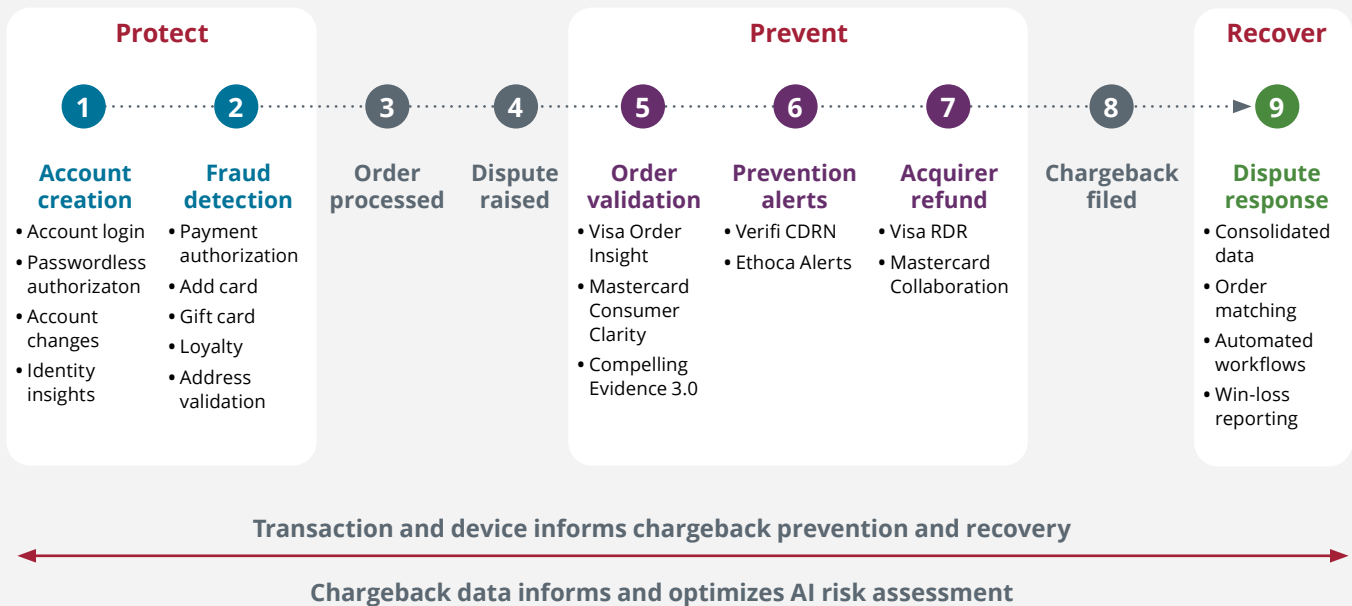
The policies are customizable to meet your unique business needs, so you can fine-tune your fraud prevention strategies and set risk thresholds to address emerging attack methods and new use cases. You can investigate customer activity and be notified of any concerns that could impact customer experience, and identify the reason for the decision outcome, all while monitoring performance from a single location.

We're here to help

Please contact your Equifax account representative and we can discuss your payment journey and how we can help. As part of our Equifax portfolio, we offer Account Protection, an account creation abuse and login abuse protection solution, and an end-to-end chargeback management solution that enables merchants to act on customer disputes and stop chargebacks.

Equifax is unique in that we can help you reduce risk across the entire customer journey on a single platform, from pre-authorization to post-authorization, so you can get back to running your business and growing revenue rather than managing fraud.

Integrated Payments Protection



For more information visit:

equifax.com/business/product/payments-fraud