WhyLabs

You Sell, We Guard

Credit Card Fraud Prevention
Risk Management Solution

About Us

Why Laboratories Corporation is US based credit card fraud prevention company. We specialize in developing unique online, fraud detection tools that when used in conjunction with standard methods, constitute an advanced scrubbing system.

WhyLabs' Mission
Our mission is to minimize online fraud. We provide automated methods for ecommerce websites to filter out potentially negative transactions.

We offer a proprietary suite of anti-fraud filters for the ecommerce industry. WhyLabs' user friendly and reliable fraud detection system consists of eighteen unique modules and more than seventy rules which are applied while a credit card transaction is in process. We guarantee total credit card number security using one-way encryption technology (MD5code).

WhyLabs' Features:

- Tailored Scoring System

- Affiliate Fraud Prevention

- Post-Authorization Report

- Detailed Reporting

We understand the need for effective and efficient anti-fraud protection in your business. To minimize your risk in ecommerce transactions, WhyLabs' team of experts is constantly adapting to changes in the market by updating our scrubbing methodologies.
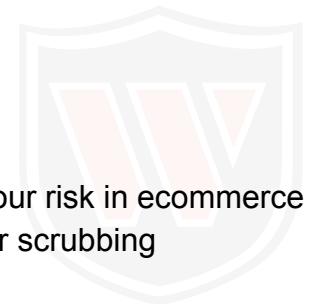
Why Us

WhyLabs fraud scoring system is designed especially for your business needs. When it comes to fraud protection, each situation is different. WhyLabs Tailored Scoring System will minimize fraudulent transaction activity and allow you to retain more revenue.
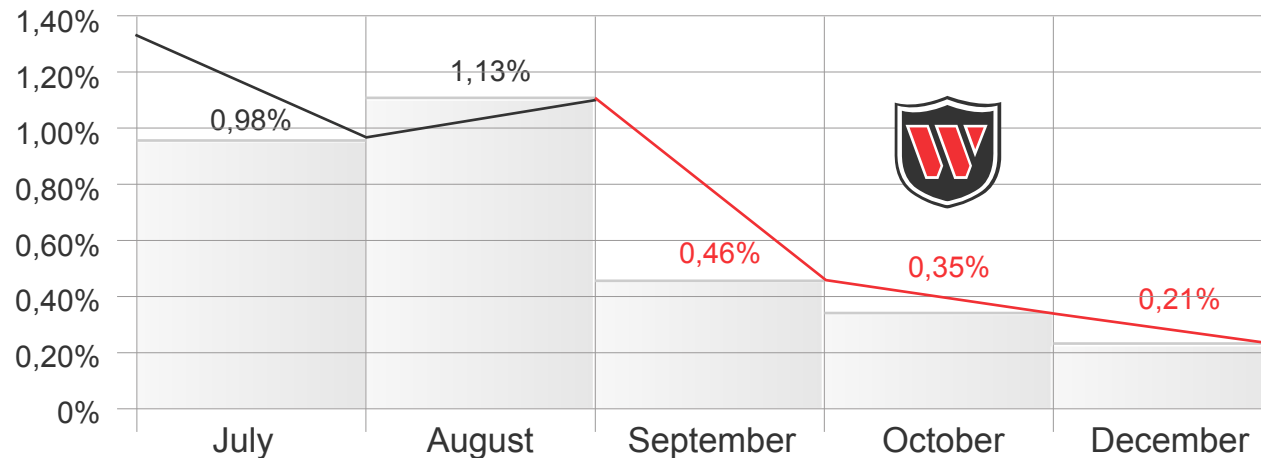

WhyLabs provides detailed explanations for all results. We realize that it is critical that you thoroughly understand our results. For this reason, we have developed an elaborate online reporting system. These detailed reports will help you to evaluate the effectiveness of each transaction and make the right decision – accept or decline.

WhyLabs is easy and fast to integrate. To integrate WhyLabs system you will need less than one hour. Once integrated, each of your transactions will be verified automatically within five seconds.

WhyLabs is cost effective. To stay competitive in the market we charge only $.01 per transaction. There is no set up fee or other hidden costs.

WhyLabs provides the competitive edge necessary to fight against fraud.
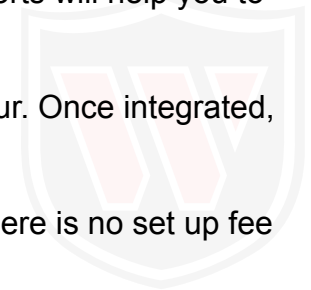
Our Services

WhyLabs' team of researchers has developed a set of advanced modules that minimize the potential of fraudulent credit card transactions. WhyLabs' Fraud Screening System consists of eighteen modules and seventy rules that are constantly evaluated and modified based on current fraudulent activity. Some of these include:

- Geolocation matching
- Bank Identification Number (BIN) analysis
- Distance calculation (IP address, billing address, and shipping address)
- Blacklist scrubbing (IP address, email address, and CC information)
- Proxy server detection (incl. non-standard TCP ports)
- Free email account domain checking
- Similar transactions analysis
- Email address verification
- Phone number analysis
- High-risk countries and regions evaluation
- Timezone evaluation

The key component of WhyLabs' efficient technology is the high speed of transaction verification. Our system returns a transaction fraud score within five seconds.

WhyLabs anti-fraud modules are easy to integrate. However, our team is standing by ready to assist in integration or customize a solution.
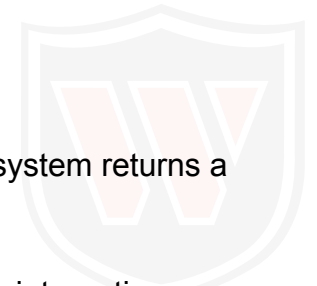
Our Features

Tailored Scoring System

WhyLabs' fraud scoring system can be customized based on the needs of a specific business. Since every business has unique credit card transaction activity, we have developed a variety of methods of customization. Our experts develop a fraud scoring system taking into consideration the unique transaction activity of a given business.

Affiliate Fraud Prevention

Many online ecommerce websites utilize the "affiliate" method of advertising. WhyLabs has extensive experience in identifying fraudulent transactions generated by affiliates. Affiliate Fraud Prevention minimizes potentially fraudulent transactions generated by affiliates by applying proprietary modules to these types of transactions.

Post-Authorization Report

After a transaction has been completed, additional information becomes available about the transaction in 70 to 90 seconds. On request, we will provide an exhaustive Post-Authorization Report that details this additional analysis. This report provides additional insight into potentially fraudulent transaction activity.

Detailed Reporting

As transactions are processed, our system scrubs these transactions with our proprietary modules. Detailed results are then returned to the merchant within five seconds describing the level of risk (low, medium and high). It will be up the merchant to make the final decision to process or cancel the transaction. In addition, all transactions are dynamically placed into an area called the member zone for later review. Also in the member zone, merchants are able to request a Post-Authorization Report.