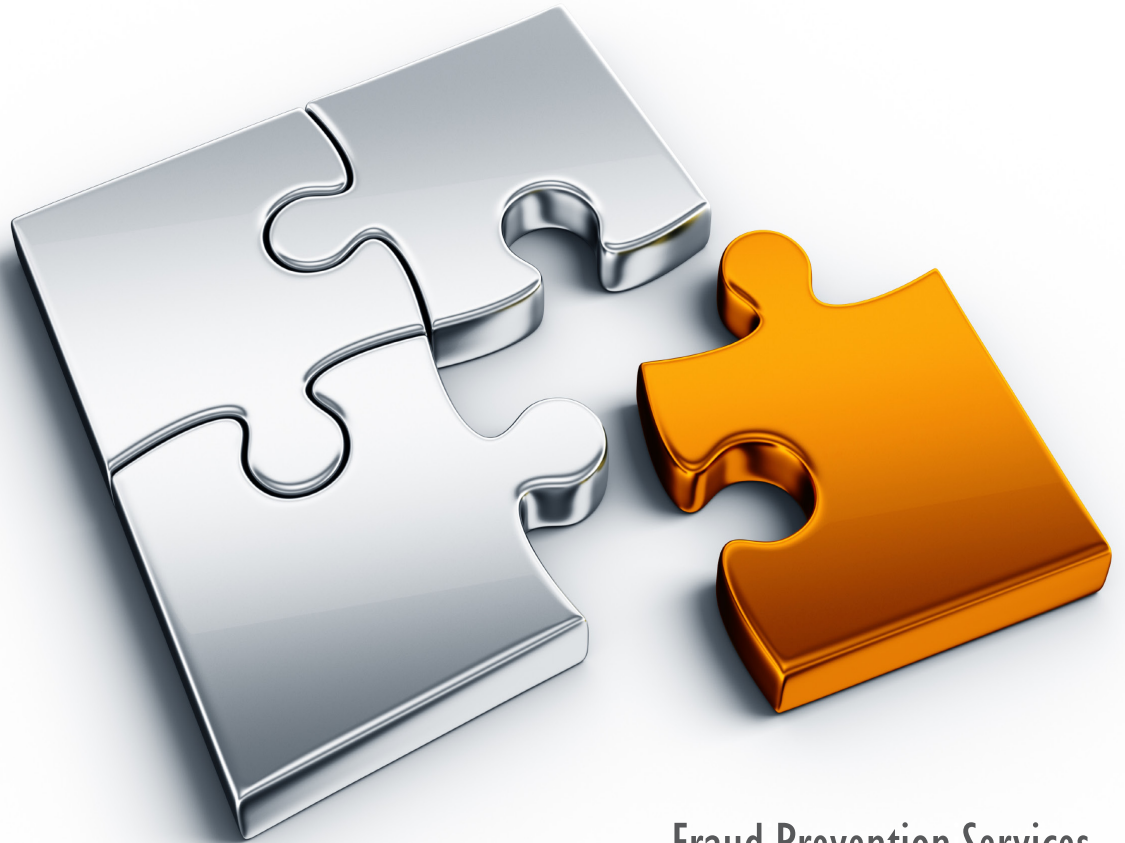


Failsafe Payments

Your reliable partner



Fraud Prevention Services



What is fraud screening and fraud prevention?

Fraud screening is a series of real-time checks against multiple databases and parameters to determine the probability of the payment transaction being fraudulent and estimate the probability level of the payment transaction resulting in a hostile or friendly chargeback.

Why should I even bother with fraud screening?

It's essential for any online business. You will save money and prevent fraud which in return will prevent costly chargebacks and, in the worst case scenario, heavy fines from the card companies and having your business shut down and blacklisted if the chargeback ratio becomes too high.

What methods of fraud screening are the most common?

The most common and basic methods are real time authorizations from: the card issuer, Address Verification System (AVS), card verification codes (CVV2, CVC2, CID etc), manual review, in-house/public negative card history, IP Geolocation, proxy check, card transaction velocity and 3-D Secure.

I have no clue what the above even means

Don't worry. Either let Failsafe Payments issue your merchant account via our acquiring partners or simply use CertoPay. We take care of all the rest.

We will assist you all the way if you want to add a service from any of our integrated fraud screening partners when you have your own merchant account and use CertoDirect as a standalone service.

Failsafe Payments is a registered billing company based in the EU (Cyprus) and is fully PCI DSS Level 1 compliant. For more information please visit www.failsafepayments.com. You can contact us by phone: +357 22 022506 ext 1 or e-mail: sales@failsafepayments.com

But how would I know what to approve or reject?

Again, don't worry. You will get a fraud score from 1-100 or a green/red/yellow response which in itself recommends you to approve, reject or investigate the transaction deeper. If any core checks come back negative, such as "stolen card", the transaction is automatically rejected.

Which 3rd party fraud screening companies are you working with?

We have integrated and offer 3-D Secure, Retail Decisions (ReD), MaxMind and iovation. More solutions are being added. If you want to have more detailed information about each solution, please contact us.

Which fraud screening companies are you working with?

Product	Available Screening Tools	Price per transaction
CertoPay	3-D Secure MaxMind Retail Decisions	Free Free Free
CertoDirect Payment Gateway	3-D Secure MaxMind ReD iovation*	from \$0,09 \$0,006 £0,09 \$0,05
Merchant Account from Failsafe Payments + CertoDirect Payment Gateway	3-D Secure MaxMind ReD iovation*	Free Free £0,09 \$0,05

* Only available with Payment Page Integration

Multidimensional Approach Brought by Failsafe Payments

Our fraud scrubbing methods involve the checking of both technical and financial parameters that help to assess the fraud risk level of every single transaction. The fraud scrubbing service combines all the data with various weights to give a “fraud score” allowing you to decide on how the transaction should be handled.

At Failsafe Payments we have done the job for you. We can easily switch you live immediately with our fraud scrubbing service. No hassles. No worries.



Fraud Prevention



Verified by
Visa

MasterCard
SecureCode

MasterCard
SecureCode

JCB
J/Secure

JCB
J/Secure

Red
retail decisions

Retail
Decisions

iovation

iovation

MaxMind

MaxMind

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Get all the latests news and information on our website <http://www.failsafepayments.com>

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