First Data Fraud FlexDetect℠

Merchants' Challenges With Fraud

Merchants that accept card-not-present (CNP) transactions are at significantly higher risk of fraud, chargebacks and cybercrime. In order to protect their business and thwart potential fraudsters, merchants employ a variety of proactive order-screening and order-scrubbing mechanisms, as well as post-sale chargeback management tools. These tactics may range from in-house proprietary logic, based on a historical list or database, to staff members who manually review each transaction before processing, to third-party outsourced solutions that provide (and charge a premium for) insurance on each transaction.

Unfortunately, some of these fraud prevention strategies are ineffective and expensive, and they may cause hassles in the customer experience or processing flow. In-house logic may keep merchants in a vacuum, and without exposure to new fraud trends that are occurring throughout the industry, they are unable to adjust and react, and therefore are vulnerable. Third-party offerings provide broader market insight, but they cannot effectively support a merchant's end-to-end transaction life cycle without visibility into their processing.

First Data's Comprehensive Solution

To help merchants remove the difficulties and limitations of existing fraud tools, First Data now offers the Fraud FlexDetect℠ solution as an add-on functionality within the First Data Global Gateway. Fraud FlexDetect has been built with the help of Accertify, our industry-leading fraud detection partner. This collaborative solution offers merchants of all sizes access to a sophisticated, comprehensive technology —without tedious, complex integration efforts.

Fraud FlexDetect includes an automated, real-time scoring engine that evaluates the risk level of transaction data during the authorization process. Each merchant's profile is unique and customized to handle scored transactions in several different ways. Within the Global Gateway, a single, user-friendly interface is available for prioritizing, resolving and analyzing transaction data.

Merchants have visibility into Reporting, Chargeback Details, Performance Review and more within the Fraud FlexDetect interface—streamlining the overall effectiveness of the end-to-end fraud management cycle and ensuring optimal impact in preventing cybercrime.

First Data Fraud FlexDetect[SM]

Benefits for First Data Global Gateway Merchants

The Fraud FlexDetect[SM] solution not only offers best-in-class fraud detection technology to help identify and prevent chargebacks, but it also provides specific data on shopper behavior and trends to ensure merchants can appropriately acknowledge "good" customers. This invaluable information is available to merchants of all sizes and industries, regardless of whether card-not-present transactions are flowing through the Virtual Terminal, Connect or Web Services API versions of the Global Gateway. The summarized data about the risk level of an individual order can be viewed in consolidated reporting with other key authorization elements about that order for optimal understanding of end-to-end transaction trends.

Each Global Gateway merchant already sends in data on authorization requests for each transaction. This same data is used for scoring on Fraud FlexDetect. No reformatting efforts or separate connection points are required. Configuring the merchant profile to activate Fraud FlexDetect is simple, and the same support team that understands the merchant's transaction processing is available to answer any questions about the FlexDetect application.

Features and Functions

Risk Detection:

→ IP Geolocation
→ Device Fingerprinting
→ Deep Link Analysis
→ Shared Fraud Database
→ BIN Lookups
→ Localization and Mapping
→ Positive and Negative Tables
→ E-mail Address Profiling

Interface Capabilities:

→ Easily Configurable Rulesets
→ Adjust Rules and Strategies Anytime
→ Set Real-Time Staff Alerts
→ Staff Performance Analysis
→ Work-in-Progress Queue
→ Robust Reporting Functionality
→ Staff Training Tools

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact your Sales Representative or visit firstdata.com.

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