



ADVANCED PROCESSING FEATURE

Risk Management & Fraud Prevention

ASSUREBUY RISK MANAGEMENT

AssureBuy's Risk Management Service is the result of many years of Internet related transaction and payment processing experience and is designed specifically to assist a business in identifying potentially fraudulent customer transactions.

Balancing fraud prevention and customer retention can be a precarious task for any business to manage. If your fraud prevention techniques are too restrictive, you will drive customers away. On the other hand, if your fraud prevention techniques are too permissive, you face the prospect of lost revenue, lost merchandise and chargeback fees. In some cases, businesses with a high rate of fraud can face thousands of dollars in fines and be faced with the possibility of losing the ability to process credit cards. A business must therefore be able to strike a balance between preventing fraud and retaining valuable customers.

The AssureBuy Risk Management Service combines inherent knowledge of overall potential risk and learned knowledge from your business. You are in control of configuring the fraud tools specifically to the source and level of risk associated with your business, while making considerations for the type of product being sold, the profile of your customer, the amount of a typical transaction and the delivery method.

FEATURES

All of the AssureBuy Risk Management features can be configured and maintained from within the Web-Based Administration System, available to all AssureBuy customers.

Basic Service

The Basic risk management service consists of the following features:

- Restricted credit card screening.
- Restricted e-mail address screening.
- Restricted IP address screening.
- Transaction amount screening.
- Restricted e-mail domains.
- Too many orders from the same IP address.
- Too many orders from the same credit card number.

Advanced Service

The Advanced risk management service includes the following features, and more:

- Cardholder does not match billing name.
- Restricted country screening.
- Matching values for city and postal code.
- Free e-mail account screening.
- Number of items ordered exceeds limit.
- High risk product screening.
- Invalid city, state, postal code combination.
- Restricted ordering window.
- Shipping address is PO box.
- Restricted quantity on an item.
- Restricted word screening.
- Too many orders for same billing address.
- Too many orders for same shipping address.
- Too many orders for same IP range.
- ... and many more.