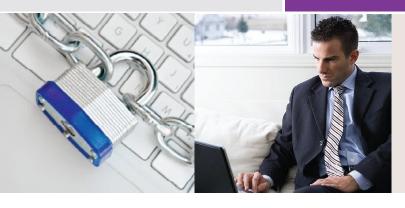


# Comprehensive • Integrated • Secure



# Risk and Fraud Management Service

Best protection to your online business

Being the leading electronic payment service and solution player and certified 3-D Secure vendor in Asia, AsiaPay strives to capitalise on the latest ePayment and security technologies, offer the latest authentication and anti-fraud control & management tools to support your Card-Not-Present (CNP) business and safeguard from fraud risks and losses. Our advanced anti-fraud system, PayAlert, can effectively real-time identify, filter and analyze suspicious and potentially fraudulent payment transactions, so as to assist you to better manage your payment transactions. Besides, our professional Risk Manage ment team will provide fraud monitoring and consultancy advice whenever necessary.

# Risk and Fraud Management Framework









#### **Activity Analysis**

- Sales
   Real-time payment behavior analysis
- Operations
   Exceptional sales, retrieval and chargeback analysis

## International Security Standard

• Secure transaction processing: Data encryption, data masking and IP tracking

#### **Anti-fraud Controls**

- PayAlert Filter Real-time payment filters on IP, card prefix, velocity, limits, countries and etc
- Negative Database
   Validate against 'positive' and 'negative' list of credit cards, IP address and etc

#### **Advanced Authentication Controls**

- Payment Authentication CVV2 / CVC2 verification code
- Buyer Authentication 3-D secure authentication

### **Best Practice Sharing**

- Merchant Education
   Market information sharing and workshop trainings to enhance the anti-fraud management knowledge of merchants
- Industry market update
   Latest fraud trend, controls and technologies update with card associations and banks
- Consultation Service
   Provision of professional risk management consultation service

## **Core Benefits**

- Minimize Loss and Risk Early fraud detection, minimize potential fraud risk and related chargebacks, losses and unnecessary fines
- Enhance Productivity Minimize time and resources spend on manual transaction monitoring and analysis, and chargeback handling
- Save Costs Minmize the setup and development on alike fraud screening and monitoring system
- Enjoy Added Protection Share protection from the updated negative cards and IP records







