



Risk and Fraud Management Service

Best protection to your online business

We strive 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, ePayAlert, 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 Management team will provide fraud monitoring and consultancy advice whenever necessary.

Risk and Fraud Management Framework



Internet



Mail/Phone
Order



Mobile
Payment



Retail
Outlet

International Security Standard

- PCI DSS Level 1 compliant system and security management
- 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

Fraud Scoring and Alert

- Real-time payment analysis and scoring
- Real-time alert and report on risky transaction

Activity Analysis

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

Best Practice Sharing

- Merchant Education
Market information sharing and workshop trainings to enhance the anti-fraud management knowledge of merchants
- 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** Minimize the setup and development on alike fraud screening and monitoring system
- **Enjoy Added Protection** Share protection from the updated regional negative records

Verified by

MasterCard®
 SecureCode

AMERICAN EXPRESS
 SafeKey®

JCB
 J/Secure

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風險與防欺詐管理服務

為您的網上業務提供最佳保障

聯款通 作為符合PCI-DSS 標準的領先付款服務和方案公司，以及國際信用卡組織的3-D認證亞洲供應商，致力研發電子付款及保安技術，以最新認證及欺詐防禦監控工具，支援商戶的無卡付款業務(CNP)。特設先進ePayAlert風險管理系統，自動化實時甄別、過濾及分析每項付款交易，即時提示商戶有關高風險交易。其專業風險管理團隊，提供風險監測和顧問服務，全面協助商戶管理網上交易風險。

風險和欺詐防禦管理結構



國際安全標準

- 達到PCI-DSS國際信用卡組織支付產業資料安全標準
- 安全交易處理 – 數據加密處理，數據模糊處理和IP地址追蹤技術

欺詐防禦管理

- PayAlert過濾 – 可即時進行支付過濾，通過IP地址、卡首碼、使用頻率、受限程度、所在國家等資訊
- 黑名單資料庫 – 可驗證信用卡、IP地址等，甄別信用記錄是否良好

先進的認證技術

- 付款認證 – CVV2 / CVC2 驗證
- 買家身份認證 – 3-D安全認證

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交易過程分析

- 銷售 – 即時交易行為分析
- 營運 – 針對特殊交易進行調閱或拒付分析

分享最佳實踐方案

- 商戶培訓
通過市場資訊分享及研討會等加強商戶對防範欺詐風險的知識
- 諮詢服務
提供專業的風控管理諮詢服務

服務優勢

- 避免潛在損失及風險 – 及早甄別高風險交易，減低潛在的拒付風險和損失
- 提高工作效能 – 以自動化系統代替人手審查、並減少處理拒付個案所涉及的時間和人力資源成本
- 節省成本 – 提供即時工具，減省商戶建立網上風險監控系統之成本
- 全面保護 – 透過不斷更新的黑名單資料庫，更有效甄別高風險交易

