

Risk/Decision + ID Verification

“A Game
of
Two
Halves”

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Let's talk about...

1

A Complete Solution

2

Why You Need Both

3

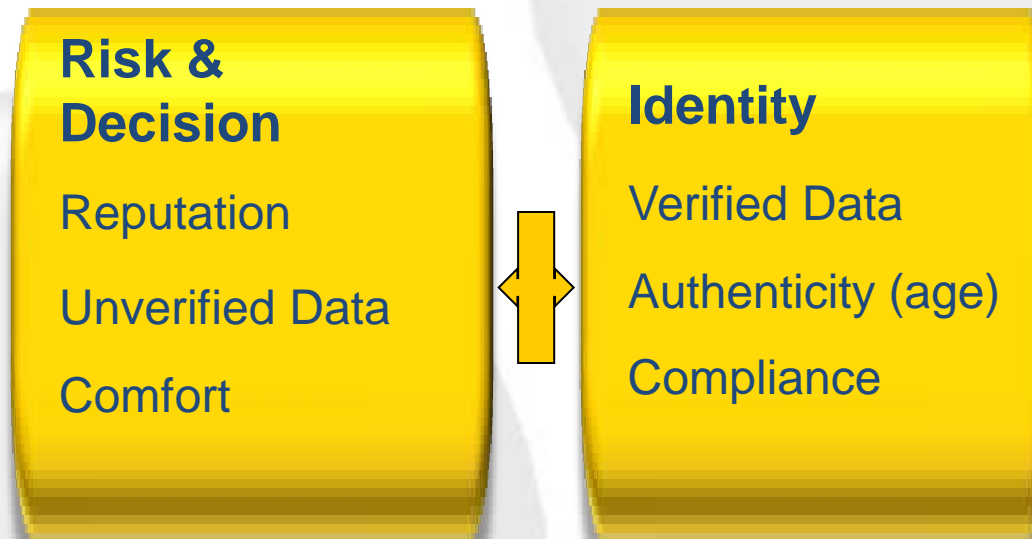
How You Will Benefit

4

Summary

A Complete Solution

Don't turn away good customers because you only have half the picture



Minimise your False Positives, Maximise your Customer Acquisition while Maintaining your Low Fraud Rates.

Where there's no reputational history

Risk / Decision Scenario #1

What if your customer is completely new to online shopping or has never shopped with the Risk / Decision Provider's E-Merchant Base?

Identity Solution

Identity can verify the customer lives at an address using Credit Bureau, Electoral Roll, Telephone Directory and Direct Data



Existing customer new delivery address

Risk / Decision Scenario #2

What if your customer moves house and previous reputational history was for old address?

Identity Solution

Identity uses Live Credit Reference data to verify the customer at a new address but also indicate when an old address is given.



When score/decision is borderline

Risk / Decision Scenario #3

What if a customer produces a mixture of positive and negative rules thus producing a decision that is not clear-cut as Accept or Reject?

Identity Solution

Identity can give you more confidence that the customer details are correct along with IP, BIN and Document verification



CRA



192.168.23.5



PASSPORT



When you need to comply with the law

Risk / Decision Scenario #4

What if a customer has a good score/decision but their shopping basket contains age-sensitive goods?

Identity Solution

Identity can age-verify customers use Credit Reference Data to comply with age laws. Voice-

Printing is also available as fail-safe.



When the history is getting old

Risk / Decision Scenario #5

What if a customer has not shopped with you in a while and the risk of account takeover is more prevalent?

Identity Solution

Identity can confirm the validity of a customer's details in live while cross-referencing 192business' shared fraud databases, Fraud-ID



When the stakes are high

Risk / Decision Scenario #6

What if a customer places a High Risk / High Value order? For example, 5 Laptops, Video Games Consoles, Blu-Ray Players, etc

Identity Solution

Identity offers you a more informed decision by maximising the depth and breadth of data about a customer



When Identity is used alone

Identity Scenario #7

What if a customer's account has been taken over by a fraudster?

Risk / Decision Solution

Risk Engines can indicate incidents of Account Takeover Fraud based on merchant

experience. 192 Fraud Alerts can be used this way!



Stop rejecting valid customers

Its all about you saving time and money while improving the relationship with your customers. Integrating both services will...

Minimise your Review Queue

Increase your Customer Acceptance

Reduce your False Positives

Improve your Customer Experience

Maintain Compliance

Improve Fraud Prevention

We are working together to give you a single service that provides all these benefits.

Summary

1

Identity + Risk/Decision is “Best of Breed”

2

The Solutions Are Complimentary

3

The Benefits Will Save You Time + Money

Questions?

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