



Fraud Prevention & Risk Management



With over a decade of experience protecting online businesses from fraud, Gate2Shop combines cutting-edge tools with human expertise and vigilance to deliver a powerful fraud prevention system.

KEY FEATURES

Dedicated Risk Manager – When you open an account, your dedicated risk manager creates specific risk rules and limits that best suit your business model and requirements. Traffic is then monitored daily and the rules are constantly tweaked to best identify and prevent fraud. In direct communication with you, your risk manager offers guidance and advice, and will prepare risk reports on demand, for example:

- Chargeback ratio
- Approval/decline ratio according to a range of parameters
- CFT (Card Funds Transfer) and refunds (voids/credits) stats
- Forecasts; estimations

Risk Management Services

- ▶ Level 1 PCI-DSS certified payment gateway
- ▶ Dedicated Risk Account Manager
- ▶ Online fraud scrubbing
- ▶ Custom Fraud Rules

Online Fraud Scrubbing- These fraud filters are customized for each account according to Industry, business model and statistical analysis from rejected transactions:

- **Negative lists** – indicates if a customer’s card, email, address or IP is in our negative database
- **Locations** – checks if there is a conflict between the user country, BIN (bank & country identifier), location where the card was issued, and the IP address
- **Behavior** – checks for questionable depositing behavior such as using different credit cards with the same email; different emails with one card; same name details with different billing information; etc.
- **Limits** – limits are based on parameters such as the user’s geo-location and seniority in the system; issuing country and credit card type. Amount and number of deposits limits may increase with time

Fraud rings detection - The Gate2Shop risk team detects fraud trends by analyzing chargebacks and fraud ratios based on e-mail domains, issuer banks, geo-location validations, and other end user attributes. Once a fraud ring is identified, we make sure to verify every new user who has or uses the same depositing pattern. Gate2Shop then creates and implements additional rules and special reports for the detected fraud rings.



The Gate2Shop premium risk management package is designed to offer merchants an unsurpassed risk and fraud management suite that minimizes fraud, reduces chargebacks and maximizes approval rates.

KEY FEATURES

AVS - An authentication measure for credit card processing, AVS results indicate if the address provided in the transaction matches the one registered to the card. Available in the USA and Canada.

Name on Card Check - Gate2Shop manually processes card name and address verification for merchants. Particularly useful for checking suspicious users with high deposits, it is handled offline, directly with the issuer bank, with 0% false positives. It is also:

- The **ONLY** way to check name on card
- Available for credit cards worldwide
- Typically answers within 5 hours

Age Verification - Required in some jurisdictions, this feature allows you to verify that the cardholder is above the age required to access content on the website.

Reports on Demand – Gate2Shop offers clients specialized reports that enable them to better track and review their traffic and activity. These reports may be sent directly to your email on a daily, weekly or monthly basis.

Representments Services - Gate2Shop handles two types of representments on behalf of clients:
Auto: In most cases of a previously processed refund, we succeed in canceling the chargebacks.
Re-presentment with documents: The merchant is required to prove that the customer knowingly made the transaction.

When successful, the issuer cancels the chargebacks and cancellations appear in Gate2Shop reports.

Premium Risk Services

- ▶ AVS
- ▶ Name on card check
- ▶ Age verification
- ▶ Reports on demand

