

First Data Fraud FlexDetectSM

Merchant Challenges

With countless practices, procedures, and providers available to help card-not-present merchants mitigate fraud attempts, merchants can become overwhelmed in developing a customized fraud prevention strategy that strikes the right balance between control and delegation of fraud prevention activities.

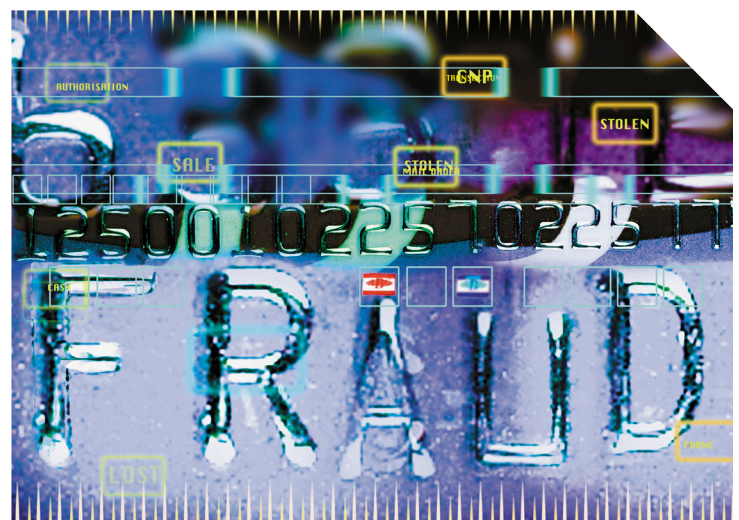
First Data's Fraud Solution

By working with merchants to understand their needs and establishing strong foundations with key industry partners, First Data has developed a solution to alleviate fraud stresses and challenges faced by many ecommerce merchants. The Fraud FlexDetectSM solution is an innovative, effective fraud detection and management tool fully integrated into the authorization flow. Our solution provides a comprehensive approach to efficiently address fraud without limitations on the key elements that make fraud prevention tools most effective.

Fraud Solution Advantages

With Fraud FlexDetect, your business can:

- Add real-time fraud scoring without negatively impacting authorization response speed or system flexibility.
- Leverage the latest sophistication in identifying fraud trends and validating suspicious transactions without additional integration efforts.
- Optimize sales, control costs and minimize risk through customization of both automated rules and manual review processes.
- Gain efficiency through consolidated visibility into order and chargeback details along with easy access to issuer, customer, third party, and historical data.



Features and Benefits*

KEY MERCHANT NEEDS	FRAUD FLEXDETECT CAPABILITIES
Minimize IT effort and maintenance	<ul style="list-style-type: none"> Fully integrated into the existing real-time or batch authorization stream. Subsequent transactional updates communicated by First Data. Authorization reversal automatically triggered for rejected transactions.
Processor infrastructure must allow for unique merchant data and existing processes	<ul style="list-style-type: none"> Non-payment data like open text fields, failed attempts, and loyalty details can be sent in the authorization message. Fraud Score Only transaction type can send data into Fraud FlexDetect interface without impacting the issuer or authorization. Built to complement Verified by Visa, MasterCard SecureCode, and TransArmor data.
Ability to easily adapt to new fraud patterns	<ul style="list-style-type: none"> Real-time flexible rule interface, completely customizable by the merchant user. Analysis and trends easily detected through best in class linkage, reporting and visualization tools.
Access to the latest, most sophisticated detection tools	<ul style="list-style-type: none"> IP Geolocation, Shared Database access, and Device Fingerprinting come standard. 8 additional validation services available (without IT effort) depending on merchant needs. Ability to add validation features as Accertify makes them available.
Full control and customization of scoring rules and manual review procedures	<ul style="list-style-type: none"> Full edits for layout, screen views, roles, rulesets, and weight of scoring. All transactions eligible for scoring (including alternative payments, soft declines, and \$0 authorizations) or just certain groups. Custom test environment to evaluate and analyze rules before production.
Simple, user-friendly implementation and set-up	<ul style="list-style-type: none"> Personalized Fraud Implementation Manager will help test, certify, and train users.
Visibility into the life cycle of the transaction	<ul style="list-style-type: none"> Chargeback and retrieval data automatically uploaded daily into the Fraud FlexDetect database. Analysis and Performance Reporting cover the fraud management process from end to end.

* Feature availability may vary by processing platform

For more information, contact your Sales Representative or visit firstdata.com.

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.