

# AcuityTec™

## Next Level Security

Fully Automated Risk Management Solution for your Payments Gateway.











### ONLINE FRAUD PROTECTION

AcuityTec is a leading provider of global risk management solutions for merchants, payment processors, gateways and acquiring banks.

With focus on high risk transactions assessment, we allow you to develop a larger customer base and expand into new markets safely.

Our integrated service caters to all payments methods, from Credit Card (Card-Not-Preset) transactions to direct deposit and e-Wallet traffic, from mobile to desktop consumers.

#### Key Benefits

-  Easy integration and user friendly interface
-  No impact to End User Experience
-  Expand your processing reach with confidence
-  Approval rate booster
-  Affordably priced
-  Instant results
-  SSL Certificate Encryption for all transactions
-  White Label service solution
-  Hosting options available
-  API and Batch Upload solutions



#### ACUITYTEC'S PAYMENTS MERCHANT ACCOUNTS FEATURE:

- ✓ **Real-Time Risk Scoring and Fraud Alerts:**
  - Transaction/Registration Risk Scoring
  - Customizable levels of security based on known fraud patterns and behaviors
  - Automatically Reject transactions based on High Score threshold and targeted Risk Alerts
- ✓ **Pre- Authorization and Capture Queue:**
  - Rules Engine and Fraud Alerts
  - Analyze High Risk traffic before submitting it for processing
- ✓ **User Profiling:**
  - Multi-accounting detection and suspicious associations at account registration level
  - Bonus Usage and Abuse Tracking
- ✓ **Global Risk Identification Tool (GRID):**
  - Historical identification data management
- ✓ **Automated System Notifications:**
  - Email and message notification delivery on traffic anomalies detected
- ✓ **Comprehensive Reporting and Analytics:**
  - 4 levels of reporting showing data from high level to detailed customer and transaction information
  - Customizable Dashboard and Live KPI Monitoring
  - Recurring reports automation

## Additional Benefits

-  **360 Degree Support Turnaround**  
24/7 hands-on Risk Management Team
-  **Integration Support**  
Technical and Development assistance
-  **Consulting Services**  
In-house and online Consulting for Strategy and Operational Management



### FRAUD SCREENING SERVICE BASED ON:

- ✓ Global ID Verification
- ✓ SSN Verification (USA)
- ✓ CPF Verification (Brazil)
- ✓ Date of Birth and Age Verification
- ✓ Address to Name Validation
- ✓ Global Address Median Verification
- ✓ PhoneID Verification
- ✓ Consumer Behavior and Demographic Intel
- ✓ Geo Location Verification and Proxy Piercing
- ✓ Device Fingerprint Tracking
- ✓ Global Negative and White List Databases
- ✓ Credit Bureau Verification
- ✓ Email Verification
- ✓ Bank Account Verification (USA)
- ✓ Velocity and Frequency Checks
- ✓ Bank Identification Numbers Verification (BIN)
- ✓ PhoneVerify 4-Digit PIN Authentication
- ✓ Consumer Knowledge Base Authentication
- ✓ PhotoID Verification and Documentation Management
- ✓ DeviceID Authentication

## REAL-TIME FRAUD SCREENING

Verify traffic at all customer points of contact from account creation and login to transaction; AcuityTec evaluates customer patterns, behaviors and transactions risk in real-time.

The end-to-end process can be adjusted from fully automatic to selective review of transactions, customer groups or trend charts that increase the efficiency of your Risk team immediately.

## Transactional Anti-Fraud Analysis



### Global Negative Database

Match against known Chargeback and Fraud Customers by: Credit Card, Email Address, IP Address and Device ID



### Consumer Data Intel

Data validation at worldwide level providing consumer results with minimal data attributes



### Risk Patterns Assessment

Evaluation for risk patterns, suspicious associations and behaviors



### Geo Location Verification and DeviceID

Consumer Profile Location Awareness and Multi-Layer Hardware Detection



### Risk Decision Rules Engine

Transaction can be automatically Accepted or Rejected. Optionally, customer flagged for Review



### Business Intelligence and Reporting

Gain insight into trends from high level to detailed customer and transaction information



### Authentication Services *(optional)*

- PhoneVerify (4-Digit PIN Authentication)
- Consumer Knowledge Base Authentication
- Photo ID Management
- DeviceID Authentication



### High Level Dashboard & Notifications System

- Monitor All Processing Channels
  - Customizable Risk Priority Levels
- Easy to Read GUI

For more information, schedule a demo at [sales@acuitytec.com](mailto:sales@acuitytec.com) or 1-866-504-2170.

Or visit [www.acuitytec.com](http://www.acuitytec.com).

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