

Fraud Screening Service

www.globalcollect.com



Increase Revenue up to **25%**
Reduce Fraud to below **0.5%**
Reduce Costs up to **50%**

Card fraud costs the industry in excess of \$10 billion per year worldwide. The biggest area of fraud growth was for Card-Not-Present (CNP) transactions, which grew over 1000% between 1998 and 2005 (Source APACS).

GlobalCollect has partnered with Retail Decisions (ReD) to provide the industry benchmark **card-not-present fraud prevention**. With this Fraud Security Service, your transactions are screened and processed directly via GlobalCollect's platform in less than a second.

Fraud Security Service is designed to **maximize safe transactions** while minimizing your exposure to fraud. Our professional expertise and customized technology helps you **reduce fraud**, safeguard your good business, and **reduce your internal costs**.

We remove the need for high capital expenditure of an in-house fraud prevention solution. And what's more, it is already **fully integrated** into the power of the GlobalCollect payment platform. You don't have to worry about system integrations.

How does this benefit you?

Increase Your Revenue!

- » Accept more genuine business
- » Identify and protect your good customers
- » Improve customer experience to generate repeat purchases

Reduce Your Fraud!

- » Reduce chargebacks
- » Safeguard against chargebacks, surcharges and fines
- » Protect your merchant services agreement

Reduce Your Costs!

- » Review fewer purchases
- » Increase staff productivity
- » Reduce time spent processing exceptions (chargeback notifications, customer complaints etc.)

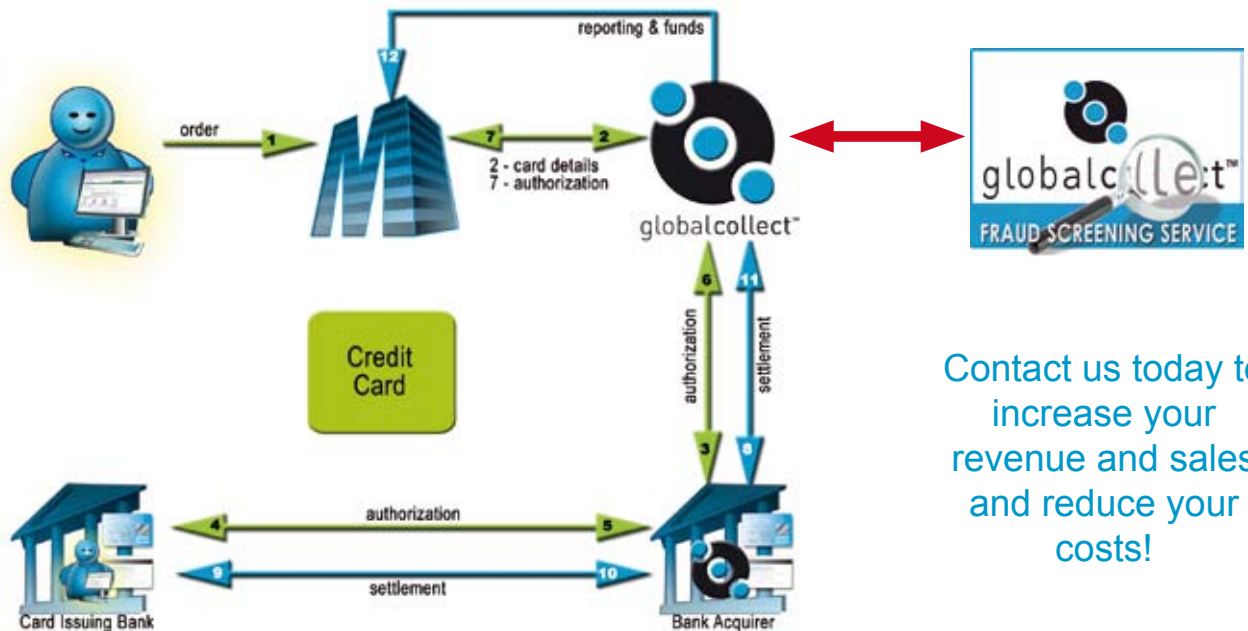


www.globalcollect.com

How we do it? Our unique approach to fraud prevention is delivered using the following components:

- » **Professional Expertise and Customization:** We analyze your historical and known fraud data to identify patterns of fraudulent activity, and to generate the optimum model for you.
- » **Business Rules:** We continually write new rules to overcome your fraud patterns as they arise.
- » **Screening Databases:** Transactions are cross-referenced against a proprietary database, containing over seventy five million records of known compromised data variables.
- » **Neural Networks:** The risk of the transaction is assessed based upon knowledge of millions of previous transactions.
- » **Geolocation:** The cardholders registered address is cross referenced with IP origination.
- » **Decision Engine:** After analysis by the entire suite of services, our fraud prevention delivers a firm decision for accept, reject or challenge.

Credit Card Payment Process



Contact us today to increase your revenue and sales and reduce your costs!



Version 2.1 January 2008 © GlobalCollect

GlobalCollect Headquarters
 Planetenweg 43-59
 2132 HM Hoofddorp
 The Netherlands
 tel: +31 (0) 23 567 1500
 fax: +31 (0) 23 554 8666
 email: info@globalcollect.com

GlobalCollect Services USA Inc.
 Three Embarcadero Center, Suite 1190
 San Francisco, CA 94111
 United States
 tel: +1 (415) 975 0969
 fax: +1 (415) 362 9738
 email: usa@globalcollect.com