



## AI Fraud Score

Defend your business against fraud with the self-learning transaction scoring solution of Computop.

You would not judge a person upon a single trait...  
**...neither should your fraud solution.**

Static risk scorings have proven themselves to be a reliable protection against many fraud schemes. However, they entail a fundamental disadvantage: Trustworthy shoppers might be rejected, just because they placed their order from a certain location or use a credit card issued in a certain country.

With Computop's new AI Fraud Score, your risk management will no longer be restricted to mere generalizations. Our scoring model applies a machine learning algorithm based on various risk parameters, adjusted to your individual risk experience and continuously improving with every credit card transaction being made.

This way, whole groups of potential customers no longer will be inherently excluded from your business, resulting in higher overall conversion rates and an increase of revenue. Furthermore, our solution fully complies with the EU Geoblocking Regulation coming into effect on September 2019.

**Minimize fraud and maximize your revenue.**

With Computop Paygate, we offer our customers a platform featuring an extensive range of ways to prevent fraud, as part of the Computop complete solutions for global payment transactions.

The Computop Paygate technology significantly reduces fraud attempts and defaulted payments to a minimum. Our solution analyses potential fraud patterns based on the individual business models and target groups of our customers, using both static risk checks and dynamic, self-learning scoring mechanisms.

Given that every fraud attack is different it is important to combine fraud rules in a flexible way in order to guarantee highest possible conversion rates for your business at a minimum risk level.

# AI Fraud Score

Computop AI Fraud Score is an automated risk scoring engine based on a self-learning computer algorithm. In addition to the established Computop fraud checks, our new scoring technology relies on a broader variety of risk parameters and automatically learns from a merchant's chargeback and fraud history. Thus, it does not simply weight scores of single risk parameters but determines which constellation of parameters are typically leading to fraud and chargebacks, constantly adapting the scoring results to current fraud schemes and thread scenarios.

Fully integrated in Computop Paygate, the solution can be easily configured and will offer you a maximum level of protection against any fraud attempt conducted via credit card.

## Which data is collected for the AI-based fraud scoring?

Many risk checks contained in AI Fraud Score are already in use by Computop Paygate, such as transaction amounts, country origins of IP and Issuer BIN, IP/BIN relationship and transaction velocities. Our new scoring solution extends these well-established indicators by a set of additional parameters that have proven to be a valuable source for reliable fraud detection. Amongst others, AI Fraud Score recognizes the usage of IP-anonymizers and considers shopper's shipping and billing data.

## Will all suspicious transactions generally be blocked by the AI scoring?

By defining individual thresholds for different scoring levels and purchase amounts, merchants can freely decide how to handle their transactions. Besides acceptance and rejection for clear results, ambiguous transactions can either be submitted to manual revision or be connected with a 3D Secure check.

## Can AI Fraud Score be combined with existing static risk checks of CT Paygate?

AI Fraud Score does not necessarily have to replace established risk settings in CT Paygate. In case you made good experiences with certain static risk checks in the past, both approaches can be easily combined. However, it is important to note that with effect of September 2019, the usage of country-related BIN- or IP-blocking will be forbidden by law within EU-countries.

### At a glance:

## Advantages of the AI Fraud Score

- Machine-learning approach: Continuous decrease of successful fraud attempts
- Individual adaption to risk experience based on merchant's industry and target groups
- Transparent transaction scoring based on clear parameters, no black box
- Customizable to each merchant's individual risk appetite
- Fully integrated into existing payment processing by Computop Paygate, no additional integration necessary
- Compliant with the new EU Geoblocking Regulation, no IP- and BIN-blacklisting
- Free test run of transaction scoring available before go-live



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