

# optimize your fraud control

with detection services from experts



# Prevent fraudsters from reaping your benefits

## Are you prepared?

Fraud is increasing again and has shifted from POS to CNP. It still is a major issue in the financial industry. The evolving digital economy has created new fraud threats and increased the number of financial crimes. New acceptance channels, such as the mobile, represent new opportunities for fraudsters.

More than any other players in the payment value chain, **Issuers and Acquirers are severely affected** by the growing losses and related costs in an environment in which revenue keeps shrinking. Both issuers and acquirers need adequate measures to prevent and detect fraud. This means preventing as much fraud as possible by increasing barriers to make misuse less attractive, and by detecting fraud as early as possible.

The ever-higher need for flexibility and high alert data accuracy can only be provided by a flexible, data-analytics-based approach that combines the newest real-time and near-real-time monitoring technologies with business expertise and strong workflow capabilities to support effective investigations.

**The Issuers and Acquirers who cannot protect their clients** against the new fraud wave with adequate, advanced multichannel fraud management solutions will incur severe losses.

## What issuers and acquirers need to do now?

### 1. Reassess the situation

Issuers and acquirers have to take stock of all the relevant processes, tools and measures already in place.

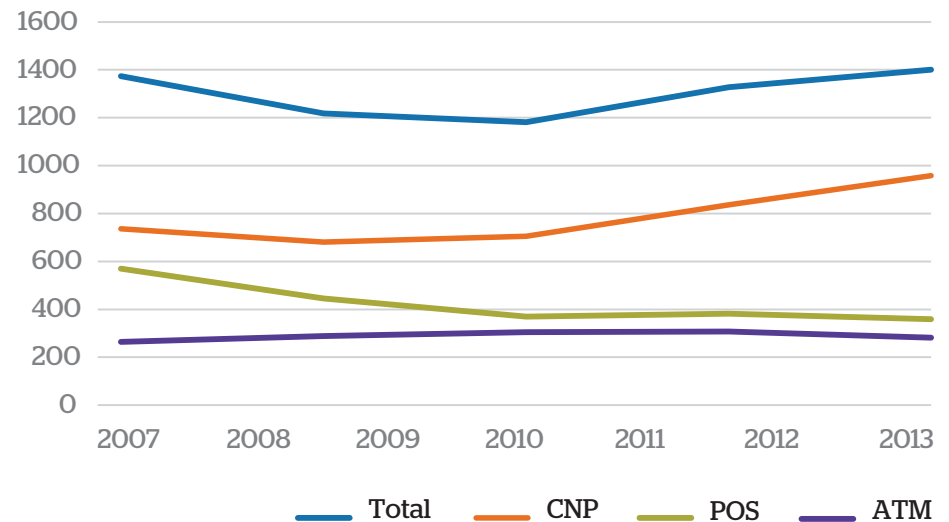
Are you strong enough to cope with a new fraud wave?

### 2. Take action

After carrying out a detailed assessment, issuers and acquirers need to decide on adequate and appropriate actions, e.g.

- upgrade existing tools and processes,
- request external support with regard to advance fraud management services
- or even consider outsourcing fraud risk management to an experienced external provider

## Value of card fraud in Europe (m€)



- **In 2009-2011** fraud has decreased in Europe, due to a **decrease of fraud at the POS** resulting from EMV migration (Chip + PIN)
- The total value of fraudulent transactions amounted to €1.4 billion in 2013, which represented an increase of 6% from 2012
- **66% of the value of fraud resulted from card-not-present (CNP) payments**

## 5 good reasons to choose Worldline

- 1** A **one-stop shop** covering the full payment value chain and beyond
  - Consistency in global security strategy
  - Anticipation to evolutions
  - Easy integration in the payment ecosystem
- 2** **Understanding of all players** concerns (merchants, acquirers, issuers)
- 3** **Strong coupling** between operational experts, tools and overall governance
- 4** **N° 1 payment service provider in Europe** with over 40 years expertise in payment security
- 5** Constant investments to bring **innovation** at the heart of your services

# WL Fraud Risk Management

## Optimize your fraud control with expert services

Worldline has offerings, tools and people that cover the complete Fraud Risk Management value chain i.e. prevention, detection, alert creation, fraud containment and dispute management

### Worldline holistic approach

- **Multi channel**
- **Multi payment methods**
- **Rule Design Lab**
  - **experienced experts**
  - latest **data analytics** methods
- **Consistent interconnection** between the different solutions applied to all payment methods across all channels
- Future **proof solution** based on Industrial Data Analytics
- Optimized performance and service transparency through **strong governance**

### A flexible solution

WL Fraud Risk Management covers the **full value chain** and his **highly modular**.

#### Consulting

- Fraud risk assessment

#### BPO services

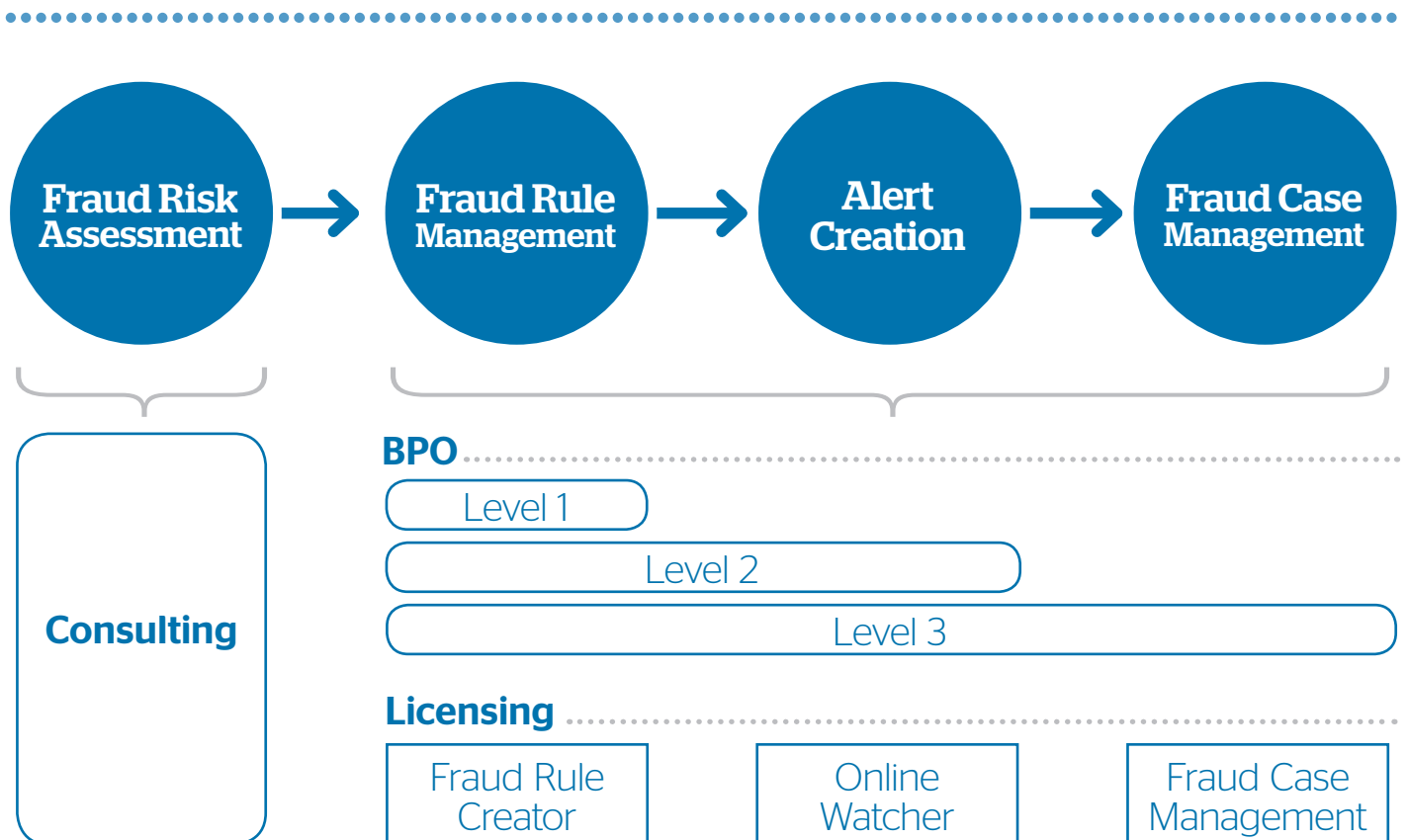
- Fraud rule management
- Alert creation
- Fraud case management

#### Licensing software

- WL Fraud Rule Creator
- WL Online Watcher
- WL Fraud Case Management

### Your benefits

- Maximization of revenues
- Reduction of TCO
- More efficient fraud risk management
- Good balance between high detection rates and low false positives
- Chargebacks under better control
- Strong image of trustworthiness and security



**For further information**  
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