

Take the risk out of online payments



Key Benefits

- Comprehensive online fraud tool set
- Automates online fraud screening
- Saves time and improves accuracy
- Improves productivity
- Significantly reduces “charge backs”
- Multiple seamless integration options
- Reduces operational costs

Risk Potential

Fraudulent credit card transactions cost ecommerce merchants millions of dollars annually. Unfortunately many ecommerce business’s will become victims of this crime before understanding the need for prevention measures.

Accepting “Card Not Present” (CNP) transactions means your business is exposed to potential high risk fraudulent behaviour which can result in expensive “charge backs”. It is only once a card holder / customer contests a transaction and the bank then takes steps to recover money from the merchant, that operators understand their risk exposure. This leaves the merchant out of pocket financially and directly effects the bottom line success of their ecommerce operations.

Implementation of EstarOnline’s RMPProfiler solution, based on a complex set of “anti fraud heuristics” will significantly reduce the chance of fulfilling fraudulent orders and dramatically reduce the associated costs of subsequent “charge backs”.

RMPROFILER™

RMPProfiler™ is a sophisticated management tool designed to help ecommerce and telephone / mail order businesses detect and minimise attempted fraud.

Orders are “vetted” via a browser administration system where the merchant is able to determine the likely risk potential of an order. Each “customer order” is evaluated across an array of underlying validations, as well as specific merchant and industry profile criteria. It is then presented to the merchant with a colour coded risk assessment.

RMPROFILER™ - Profiling Elements

- Email validation
- Billing and delivery address Discrepancies
- Dollar value and number of items
- ISP Identification
- IP Validation
- IP Country of origin comparison
- Credit Card Issuer & Origin
- Order Velocity Monitoring
- Pattern Matching

Our email validation tools include reverse lookups to resolve IP addresses and confirm whether free ISPs have been used.

Credit Card validation performs a number of checks, along with comparison of Card Issuer country, to Billing Country identification.

Order Velocity compares the customer’s re-ordering rate (the number of days between orders) and identifies whether the customer has successfully placed orders in the past and an appropriate amount of time has elapsed between orders.

Pattern matching searches for multiple common elements between customer profiles to determine if the same person is creating multiple profiles and ordering from you under multiple aliases.

Merchant Profile Management

RMPROFILER™ can be configured to run automatically, based on nominated threshold limits, or manually assisting the site administrator to make expert decisions in relation to order progress.

Individual merchants can configure the RMPProfiler tools and “rating system” to match their required business rules and industry ordering profiles. Administrators can specify dollar and “number of items” per order thresholds; as well as define country risk values specific to their business.

RMPProfiler™ is provided on a “Software as a Service” (SaaS) basis and can be used manually or accessed as a web-service and therefore integrated to standalone third party websites. It can also be integrated into EstarOnline’s iSAMS (Internet Sales and Management System).

If your organisation accepts online credit card transactions RMPProfiler will significantly reduce the chances of accepting and processing fraudulent orders, as well as saving time and speeding up order evaluation and processing.

For more information - Contact EstarOnline Ltd or visit our website www.estaronline.com

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