

# Worldline Pay fraud detection fighting fraud in real-time

## Fraud on the Increase

The European Central Bank (ECB) in 2012 reported that in the Single European Payments Area (SEPA), the total level of fraud amounted to €1.26 billion in 2010. This corresponds to an increase of 0.7% since 2007. Half of the value of fraud resulted from card-not-present payments while a third resulted from POS terminals and a sixth from ATMs. In terms of card types, fraud levels were more than four times higher for delayed debit and credit cards than for debit cards. New payment channels such as e- and m-Commerce attract organized crime to attack the payment instruments worldwide.

**As a result, all Issuing and Acquiring Financial Institutions and Processors need to define strategies to address the financial losses and the reputational impact.**

Card fraud can be done in many different ways using different technologies. However, irrespective of this generally we can classify fraud into the following categories:

- Traditional, card based fraud resulting from lost/stolen cards, and cards not received in the mail,
- Counterfeit cards, where a falsified card usually magstripe cards has been produced
- Card Not Present (CNP) which includes MOTO but predominately card numbers issued in the Web
- Merchant related fraud, where merchants collude to commit fraud using the cardholder account details.

However the fight against fraud is continually evolving and challenging and a dynamic industry has developed to help protect individuals and corporations from fraudulent activity. Analysts Forrester, estimate the market for anti-fraud solutions to be growing by 24% year-on-year.



## Benefits of Real-Time Fraud Detection & Prevention



### Card Issuers

- Protection of cardholders and issuers
- Monitoring of all card types, technologies and schemes



### Payment Service Providers

- Protection of merchants
- Providing merchants with predefined rules for self-parameterization



### Acquirers

- Protection of merchants
- Supporting near real-time systems to identify fraudulent merchants



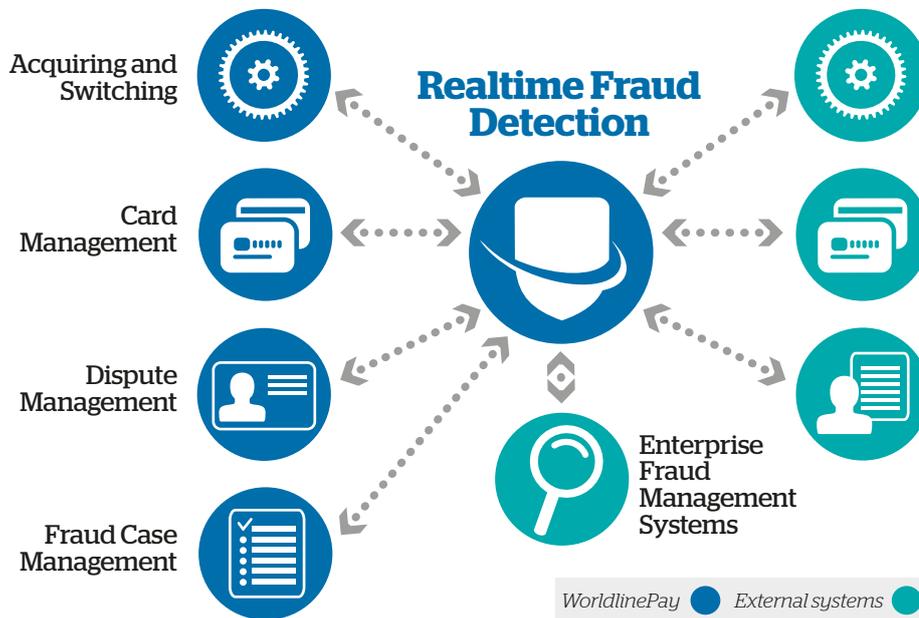
### Fuel and Fleet Card Managers

- Protection of petrol and logistic companies
- Simplifying control of authentication and authorization management

# Advanced Fraud Prevention

Worldline Pay Online Watcher is our rule based real-time fraud detection and prevention solution that provides excellent detection results for card issuers, acquirers and processors as well as for petrol and fleet card managers. It is our sophisticated and cost effective software solution for reducing fraudulent card payments from a variety of Acceptance channels such as ATM, POS, Kiosk, outlet, mail order and eCommerce retailing.

## Integration Capabilities



## Features

Payment processors of any size can implement Worldline Pay Online Watcher. Its flexible configurability gives fraud departments the capability to react quickly on new fraud patterns. This in contrary to learning neural solution adds immediate value from a rule based fraud detection system. Fraud and Risk Managers easily define rules for fraud detection and risk assessment by our outstanding user friendly GUI - no programming knowledge is required. Rules, risk assessment scores and thresholds can be individually set for e.g. merchant categories, regions, countries, branches, products or price segments. Furthermore the automatic rules generator analyses all captured transactions for discovering new fraud patterns to create new rules. In case of any suspicious transaction, the system initiates appropriate actions such as transaction rejection and alerting of fraud experts.

## Technology

- Service oriented architecture - 100% Java
- OS: Windows, Linux and Unix

## References

- Worldline Pay Online Watcher protects more than 40 financial institutions, petrol companies, fleet card managers and e/m payment services providers in Europe

## Product Highlights

### Enables fast and easy configuration

- Ad-hoc rules creation by powerful rule engine - point and click
- Real-time transaction monitoring
- Browser-based GUI
- Multi-institute enabled
- Multi-product enabled
- Multi-channel enabled
- Web Service interface

### Effective Fraud Detection

- Accurate Recognition
- Comprehensive Rule Formulation
- Automatic Rules Creation and Generation

### Immediate Impact

- Rapid Return on Investment
- Fast Deployment

## About Worldline

Worldline [Euronext: WLN] is the European leader in the payment and transactional services industry. With innovation at the core of its DNA, Worldline's core offerings include pan-European and domestic Commercial Acquiring for physical or online businesses, secured payment transaction processing for banks and financial institutions, as well as transactional services in e-Ticketing and for local and central public agencies. Thanks to a presence in 30+ countries, Worldline is the payment partner of choice for merchants, banks, public transport operators, government agencies and industrial companies, delivering cutting-edge digital services. Worldline's activities are organized around three axes: Merchant Services, Financial Services including equensWorldline and Mobility & e-Transactional Services. Worldline employs circa 11,000 people worldwide, with 2018 pro forma revenue of 2.2 billion euros.



For further information  
[infoWL@worldline.com](mailto:infoWL@worldline.com)



The mark of responsible forestry