

FACT SHEET

Featurespace Merchant Acquiring Fraud solution

The Featurespace Platform Merchant Acquiring Fraud solution

Understand genuine activity for individual and categorized merchants to spot anomalies

Identify underlying trends that suggest unusual or fraudulent behavior

Detect new and existing types of fraud, without increasing friction in real-time

Identify risky merchants, while increasing acceptance rates

Merchant Acquirer Fraud is complex, ranging from chargeback fraud to merchant-cardholder collusion, and exposing acquirers to the liability of transaction-level fraud, chargebacks, fines, reputational damage and regulatory sanctions.

Traditional fraud detection systems are unable to adapt to evolving tactics and changing regulations, with investigators having to manually review large volumes of false positives. To acquire more genuine merchants and enabling them to offer additional functionality such as dynamic risk based settlement while mitigating risk, requires a 360-degree view of each merchant's business in real-time.

The Featurespace Platform delivers real-time detection for both Acquirer Risk and Merchant Risk

Utilizing a unique combination of Adaptive Behavioral Analytics and adaptive rules, the Featurespace Platform ingests transactional events and merchant data, analyzing and risk scoring individual transactions against behavioral data in milli-seconds. By understanding what genuine behavior looks like, the Featurespace Platform is able to identify sophisticated fraud tactics such as transactional laundering, scheme breach and merchant bust-out.

Target multiple tactics used to commit Merchant Acquiring Fraud:

- Transaction Laundering
- Exemption Management
- Merchant Bust Out
- Chargeback Abuse
- Cardholder Collusion
- Enumeration Attacks



OUR MERCHANT ACQUIRING FRAUD SOLUTION

Merchant Transaction Profiling

- Digital Activity Monitoring
- Policy Rules/Models

Frictionless onboarding: Profile merchants throughout their lifecycle. Identify fraudulent merchant applications in real time with dynamic Transaction Risk Analysis, reliable analytic model performance and machine learning

Third-party Orchestration

- Third-Party Orchestration
- Profile False Identity

Monitor all entities in real time: Enhanced protection against merchant risk by performing real-time analysis on transactions, benchmarking these against performance peer group analysis to look for merchants acting suspicious

Adaptive Behavioral Analytics

- Behavioral Profiling
- Continued Profiling

Zero model degradation: Unique self-learning fraud models significantly reduces false positives and maintains accuracy. Automatically spot anomalies such as BIN attacks or merchant bust-outs

Alert and Network Investigation

- Real-time Network Analytics
- Alerts

Increase operational efficiency: Monitor multiple merchant hierarchies or operating lines from a single solution with multi-tenancy

Let's connect

Book a demo to discover how The Featurespace Platform can help reduce fraud, business risk and operational costs.

[Website](#)



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