PAYMENTS SECURITY
FRAUD MANAGEMENT SERVICES (REFERRAL)

1. Description

1.1 This solution provides the functionalities to support fraud screening services provided by Customer Selected Provider (CyberSource) to Customer, for payment transactions processed through our Payment Platform.

1.2 This solution is an add-on to our Fraud Screening solution.

1.3 This solution enables Customer to submit in real-time, via its front end a fraud screening request to Customer Selected Provider.

2. How does this solution work?

2.1 Customer Selected Provider allocates a fraud consultant who will configure and review the Business Rules previously established by Customer on a timely basis depending on the level of the service.

3. Key features

3.1 For PNR integration transactions, the result of the fraud screening request is automatically added to the PNR, and the sales reporting is enriched with the corresponding payment transaction details.

4. Disclaimers and limitations

4.1 Customer must have contracted and implemented our Merchant Portal – Essential XPP or Merchant Portal – Premium XPP solutions.

4.2 Customer must configure the Business Rules.

4.3 Customer must ensure that the data required for fraud screening, following the Business Rules, is always available on our Payment Platform and/or the PNR. We will not be responsible for not transmitting any data not made available by Customer.

4.4 We and the Customer Selected Provider (CyberSource) will not be responsible for determining whether a payment transaction should be cleared up for further processing or rejected.

4.5 Customer Selected Provider will not assist consumers' orders what have been rejected.

4.6 Customer Selected Provider will not handle chargebacks, chargebacks' documentation re-presentment, or negotiation or arbitration with financial institutions or Card Schemes.

5. Dependencies

5.1 Customer must have a contract with the relevant Customer Selected Provider (CyberSource).

5.2 Customer must have contracted and implemented our Fraud Screening solution, either in referral or reseller mode.

6. Integrations

6.1 This solution can be integrated with the PNR.

6.2 Other integrations with Customer's front and back ends may be available, subject to further scoping.