



Advanced Fraud Detection

Not only does payment fraud bring feelings of fear, anger, and frustration to your hotel, it can also have detrimental repercussions on your overall business. But that's about to change...

Coming this summer, Sertifi will be introducing **advanced fraud detection** tools. This enhancement to our current solutions will serve to better protect hotels, and their guests, from fraudulent activities.

Advanced fraud detection will automatically be turned on for all Sertifi clients in their Portal.

Here's what it will look like:

The screenshot displays the Sertifi portal interface. On the left, under 'Signed documents', there is a document titled 'Event Sales Contract - 2 Signer Initials' dated '2019-10-01 12:21 GMT-03:00'. Below this is a button 'Add Documents'. Under 'Payments', there is a table with columns: Title, Amount, Frequency, Due Date, Status, AVS, and Fraud Score. The table contains one row: 'First Deposit', '1.00', 'One-Time', 'Now', 'Paid', 'Not Verified', and 'F'. To the right of the table is a 'Risk Analysis' panel. It shows a scale from A to F, with 'F' highlighted in red. Below the scale, it says 'Very risky, significant indicators of risk found'. Under 'Risk Factors', it lists: '- IP Address is 1000+ mi from billing / shipping address', '- Billing Email Unused', and '- AVS / CW Checks Failed'. Under 'Suggested Action', it shows a warning icon and the text 'Deny Transaction or Ask for Additional Verification to Proceed'.

Title	Amount	Frequency	Due Date	Status	AVS	Fraud Score
First Deposit	1.00	One-Time	Now	Paid	Not Verified	F

Risk Analysis

A B C D **F**

Very risky, significant indicators of risk found

Risk Factors

- IP Address is 1000+ mi from billing / shipping address
- Billing Email Unused
- AVS / CW Checks Failed

Suggested Action

⚠ Deny Transaction or Ask for Additional Verification to Proceed

Advanced fraud detection will work in tandem with our current tools, giving hotels the necessary information to deny risky transactions and feel comfortable approving cards with a safe score.

Powerful algorithms will perform a risk analysis on over 100 data points, including:

✓ Name ✓ IP Address ✓ Address ✓ + 100 more

Additionally, the use of AVS and CVV checks will help to determine a fraud score for each transaction.

Fraud scores will be depicted in terms of A-F, with an "A" score meaning, **very safe**, and an "F" score meaning, **very risky**.

With advanced fraud detection tools, we're putting the power to prevent chargebacks in your hands by giving you the knowledge to make an informed decision on which transactions to accept or deny.