

Sertifi *Advanced Fraud Tools*

Advanced Fraud Tools Score Guide

For each payment in a given contract, you'll see an assigned letter grade within the Fraud Score column. This grade is an estimation of the overall safety of the transaction as determined by Sertifi. These risk scores are determined by evaluating over 100 data points and applying advanced AI technology.

Low risk	Medium risk	High risk
A B C	D	F

Note: As we release the Beta, we will continue to develop enhancements that will enable you to view more details on the reason for each score. However, we estimate a typical customer or property will see approximately 5% of their transactions as F scores. As a best practice, we recommend that you review each F-rated transaction. If you are familiar with the customer, you could accept the transaction, but it may be more secure to request the Guest provide further identification or a different card to be used.

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A / B / C

If you see an A, B, or C rating, you're good to go. These transactions contain numerous indications of safety and authenticity.

D

This rating isn't a red alert, but it should give you some pause. Consider if there are other factors you can use to determine if a transaction is legitimate or not; for instance, if a longtime customer receives a this rating, it's probably safe to proceed with the transaction. On the flip side, a new customer with a D rating might warrant a closer look.

F

Watch out for these; transactions with F ratings contain multiple signs of fraud. It's always possible that repeat customers can receive these ratings, but in general, it's best to proceed with extreme caution before approving these transactions.

Risk Analysis

F | Many indicators of risk were found.

Low risk	Medium risk	High risk
A B C	D	F

Risk Factors

- Mismatch between Billing Country and Credit Card Origin Country
- There are extremely high signs of risk for fraud.
- This card has a history of chargebacks in the network.
- This customer is associated with 4 or more unique devices.
- This customer is associated with 5 or more unique email addresses.
- This customer performed more than 7 transactions over the past two weeks.
- User's IP associated with known fraud.

▶ * Proceed according to the risk policies of your organization.

