



# Fraud Protection Services

## Risk management for Payflow Gateway.

Internet fraud costs merchants hundreds of millions of dollars every year. Now you can help protect your business against online fraud with state-of-the-art technology at an affordable price. PayPal® Fraud Protection Services allows you to accept online credit card payments safely and securely by adding an industry-leading risk management system to your Payflow gateway.

### With Fraud Protection Services, you can:

- **Reduce fraud losses.**  
Fraud Protection Services can help you reduce chargebacks and losses incurred with fraudulent payments.
- **Avoid turning away good business.**  
You no longer have to worry about losing revenue by turning away legitimate orders that seem suspicious.
- **Lower operation costs.**  
We automate the entire fraud protection process, so you don't waste valuable resources. You and your employees can focus on more strategic initiatives, rather than manually investigating every order.

**“Since going live with PayPal Fraud Protection Services, we have saved significant time and, more importantly, \$10,000 in just three weeks by stopping fraudulent orders. We used to be poorly protected, but now we not only have the armor but also the ability to control the level of protection. It's a great feeling.”**

– Robert Meyer  
Director of Internet Services  
Anaconda Sports

#### With Fraud Protection Services:

You can effectively manage the cost of fraud.

#### You get the benefit of:

**Business confidence** with security filters to help ensure legitimate transactions.

**Lower costs** for fraud management by automated order reviews.

**Easy management** with daily overviews and monthly reports from PayPal Manager.

**Worry-free setup** for enterprise-level protection without enterprise-level training or unexpected consulting fees.

**Efficient management.** Track all on-line and offline transactions using one account.

#### You can choose between Basic and Advanced options:

Basic Fraud Protection Service offers affordable protection that is easy to set up and ideal for smaller businesses with low monthly transaction volumes.

Advanced Fraud Protection Service offers extra protection that is easy to set up for businesses with medium- to high-volume, high-value, international, or other, riskier transactions.

### Fraud Protection Services give you the power to reduce losses and the flexibility to safeguard your business and customers. It is:

**Simple to set up.** Once Fraud Protection Services have been added to your Payflow account, you can easily configure security layers to meet your business needs.

**Flexible.** Our flexible, multi-layered security model incorporates a rules-based enforcement engine, password management, transaction reports, and buyer authentication options such as Verified by Visa® and MasterCard® SecureCode.

**Transparent.** Transaction reports and audit trails give you information and visibility to resolve chargebacks and other customer-initiated charge disputes, saving you time and money.

#### How it works.

- 1 Once the customer clicks the pay button on your website, our robust suite of fraud filters provides real-time, automated transaction screening – without blocking or slowing down the buying process for legitimate customers.
- 2 Each transaction is accepted, rejected, or flagged for review based on predefined filters, such as dollar amount, purchase frequency, and location.
- 3 PayPal allows you to customize features based on what you sell and the level of risk you are willing to take, giving you quick and easy control over your online security system.

## Get these features and more:

### Antifraud filters.

Help stop fraudulent transactions with prebuilt and customizable antifraud filters.

### Flexibility.

Add and fine-tune antifraud filters to meet your business and security needs.

### Transaction tracking.

Monitor suspicious activity and continuously update fraud filters to stay ahead of criminals.

## Optional add-on services:

### Account Monitoring.

Trained security professionals monitor your refund and credit transactions for suspicious activity.

### Buyer Authentication.

Take advantage of liability protection and reduced interchange offered by Verified by Visa® and MasterCard® SecureCode.

## Technical requirements:

Requires Payflow Pro or Payflow Link.

You can choose between Basic and Advanced Fraud Protection Services to secure your business:

## Fraud Protection Feature Comparison

Features	Basic Protection	Advanced Protection
<b>PayPal Fraud Manager</b> Take control: find suspicious transactions with transaction review module, resolve chargebacks using audit trails, and tune filters to your business needs.	✓	✓
<b>Unusual Order Filters</b> Catch common fraud warnings like high dollar amounts, high quantities, and shipping/billing address mismatch.	✓	✓
<b>High-Risk Payment Filters</b> Catch suspicious transactions like rapid repeat buying from an internet address. Also includes AVS and card security code failure filters.	✓	✓
<b>High-Risk Address Filters</b> Check for suspect ZIP codes and freight forwarders.	✓	✓
<b>Advanced High-Risk Address Filters</b> Make additional checks with USPS address validation, IP address risk list match, email service provider risk list match, and geo- location filter.		✓
<b>Automatic Rejection Lists</b> Protect your business from known offenders using bad email list filter and bad credit card list filter.		✓
<b>Automatic Acceptance Lists</b> Keep good customers buying by automatically accepting their payments. Provides a good email list filter and good credit card list filter.		✓
<b>High-Risk International Filters</b> Help identify risky international payments with country risk list match, international shipping/billing address filter, and international AVS filter.		✓
<b>Additional Risk Filters</b> Get more tools to catch warning signs like rapid card use and risky banks through a high-risk BIN filter.		✓
<b>Custom Filter Wizard</b> Customize new rules that match your specific business needs.		✓
<b>Operations Security</b> Identify vulnerabilities and list fixes with a security audit from Qualys.	✓	✓