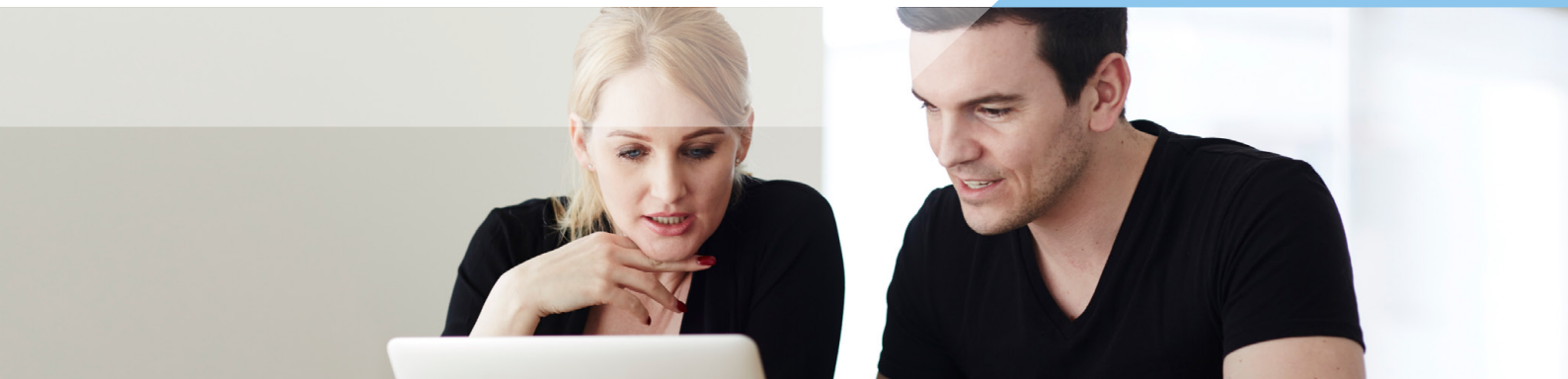


Fraud Free – Less fraud, more revenue

Minimise your losses from e-commerce fraud with SIX Payment Services



Consumers and retailers demand a simple shopping experience with a straightforward and secure payment process. Growing complexity in e-commerce represents the greatest challenge for all market participants. Fraud Free from SIX Payment Services now offers retailers additional protection which can differentiate legitimate from fraudulent transactions in real time and counteracts the latest fraud trends. Focus on your core business – Fraud Free minimises the use of 3-D Secure, ensures the best conversion rates and optimises your revenues.

What is Fraud Free?

Fraud Free is a value-added service, which was developed in collaboration with Fraugster, the German-Israeli start-up in the payment security industry. Fraud Free uses artificial intelligence, combining the thought processes of human analysts with machine scalability. New fraud patterns are identified in real time and as they emerge, making it possible to detect fraud before it can harm merchants:

- Accurate decisions, in only 15 milliseconds, ensure a maximum conversion rate for retailers.
- Chargeback rates decrease, and ensure lower costs in operation.
- Manual checks by the retailer are no longer required.
- Improved customer shopping experience.

Who benefits from Fraud Free?

Fraud Free is available to all SIX Payment Services merchants operating the Saferpay JSON interface and have an Acquiring contract from SIX Payment Services. This unique value added service can be enabled after setup in the Saferpay Backoffice.

How much does Fraud Free cost?

Pricing is calculated on a per merchant basis, based upon the risk profile of each individual merchant. Only positively assessed transactions are charged for. Any chargeback fees incurred due to payment fraud, are fully reimbursed by SIX Payment Services.

Your benefits as a retailer

- ✓ Real-time fraud detection
- ✓ Liability assumed by Fraud Free
- ✓ No chargebacks due to fraud
- ✓ No additional personnel required for detecting fraud
- ✓ Simple integration
- ✓ Increased turnover due to fewer aborted payments
- ✓ Only positively assessed transactions are charged for

Your pre-requirements

- ✓ Acquiring contract from SIX Payment Services
- ✓ Saferpay contract from SIX Payment Services
- ✓ Saferpay JSON API

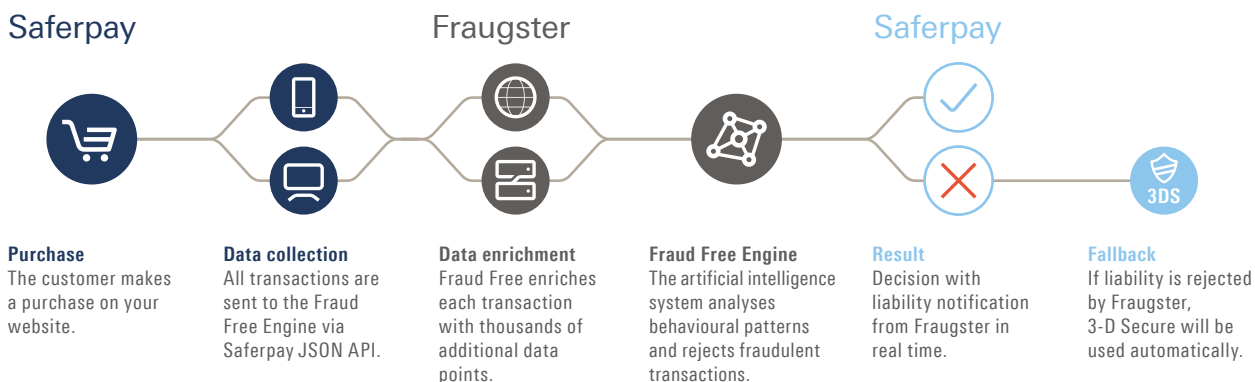
How does Fraud Free work?

As soon as a consumer in a webshop decides to buy, a data collection, e.g. information about the cardholder, the device and the shopping category is sent to the Fraud Free Engine via the Saferpay JSON API. Fraugster enriches each transaction with thousands of additional data points and carries out a real-time fraud assessment. Behavioural patterns are analysed and the transaction is checked for fraud. The result is a highly accurate decision which is immediately returned to the merchant.

If the transaction is declined by Fraud Free, a backup authorisation system (3-D Secure) automatically kicks in. The declined transaction can thus still be processed and in the best case scenario, results in a sale.

Of course, Fraud Free is fully PCI-DSS certified and meets all requirements according to the European General Data Protection Regulation (GDPR).

Retailers who choose Fraud Free from SIX Payment Services, are protected against any losses by MunichRE, one of the world's largest reinsurance companies.



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