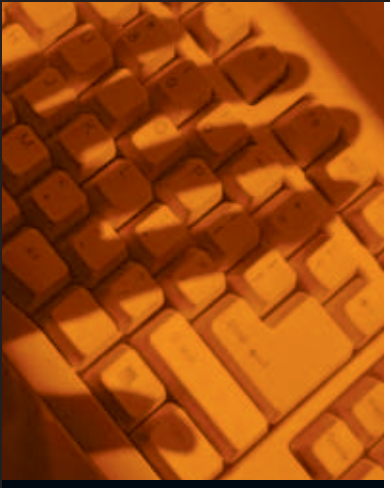

SAFETECH™
Fraud and Security Solutions

Reduce Your Fraud While Increasing Your Sales

BENEFITS AT A GLANCE

- **Maximize order conversion, increasing your revenue**
- **Minimize lost sales and the associated costs of combating fraud**
- **Accelerate the manual review process, resulting in faster research and resolution**
- **Manage your fraud exposure with customizable tools**

The Tools You Need to Fight Fraud Today

No matter what your industry, fraud is a part of it. Merchants are paying $139 billion annually in fraud losses, according to the 2010 LexisNexis True Cost of Fraud Study. So how do you retain legitimate sales while preventing fraudulent transactions? You can do this and more with Chase Paymentech's Safetech™ Fraud Tools, a suite of solutions to combat fraud. It includes continuous transaction monitoring, a customizable rules engine and advanced fraud detection technologies.

Merchants who utilize Safetech Fraud Tools have seen chargebacks reduced by 30-50 percent. Some have achieved increases in their top-line revenues, while others have streamlined their fraud operations. In fact, one top Internet retailer using Safetech Fraud Tools has consolidated its fraud review to a single full-time employee managing fraud on more than 25,000 orders per day.

Proven Technology, Delivering Results

The Chase Paymentech approach combines multiple proven fraud detection technologies into a powerful Software-as-a-Service (SaaS) solution. Multi-layer device fingerprinting, proxy piercing, dynamic order linking, dynamic risk scoring, custom rules management and auto-decisioning blend together to provide a unique solution that can dramatically enhance your current risk management activities. Best of all, Safetech Fraud Tools can be used effectively regardless of currency and payment method, simplifying the cost and complexity of your global fraud management initiatives.

How It Works

Before a transaction is even completed, Safetech Fraud Tools are already at work, determining the location and device identification of your customer through custom scripts run on your payment page. Once the consumer completes the purchase, all data is sent to Chase Paymentech with the authorization request. Chase Paymentech then sends the authorization request to the payment brands and receives an authorization response that includes approval or decline, as well as Address Verification Service (AVS) response data. This data is routed through our Risk Inquiry System for analysis, checking any custom rules you have implemented. A score is then calculated and returned with the auth response and you may choose to approve or decline the transaction – or auto-decision based on your custom rules.

Simple, Web-Based Interface

The Safetech Fraud Tools Console is a Web-based service interface you can use to manage your risk parameters, customized business rules and other transaction settings. With user friendly workflow tools, you can quickly review and render decisions associated with suspicious orders every step of the way.

CHASE™
Paymentech

SAFETECH™
Fraud and Security Solutions

SAFETECH FRAUD TOOLS ARSENAL

Component	What It Does
Multi-layer device fingerprinting	Fingerprints multiple layers of a computer device to maintain a unique device ID, despite a user's best efforts to change identity settings. This identifies repeat transactions from the same device.
Proxy piercing	Accurate geolocation of a transaction's origin in real time. Also determines network type (prisons, libraries, schools, satellites, etc.) and botnets using patented technology.
Dynamic order linking	Analyzes and links orders that share common elements, such as device ID or order-form attributes, across multiple merchants to assess fraudulent activity. Real-time suspect order linking reveals active fraud rings and frauds in progress.
Continuous transaction monitoring	Continues to analyze transaction after initial response, providing proactive notification if a transaction risk increases, for up to two weeks. This allows orders to be canceled prior to shipping cutoff time, saving you lost product costs.
Custom rules management	A fully customizable rules engine enables you to construct an unlimited number of rules and applies them to specific products or Web sites.
Enterprise workflow management	An intelligent case management system that simplifies and automates a manual review that includes positive/negative list tracking and auto-agent decision management.
Third-party identify verification sources	For times when you want additional verification, Safetech Fraud Tools provide direct integration with Targus Info, 192.com, Lexis Nexis and other services.

Typical Users See Real Results

- Reduced chargebacks by 30-50%
- Increased revenue from 1-4% on orders previously suspected as fraudulent
- Reduced personnel costs as related to fraud review

Fully Integrated with Your Payment Processing

Safetech Fraud Tools are fully integrated with your payment processing through Chase Paymentech. We've simplified your transaction flow, vendor interfaces and risk management – worldwide, providing you with effective fraud tools, cost savings and streamlined processes. Safetech Fraud Tools are based on proven, patented technology that is more dynamic and robust than any other solution in the marketplace today. When combined with Chase Paymentech's stability, service and product solutions, you have everything you need to effectively manage your card-not-present payments.

Expert Fraud Consulting

With optional Managed Services, you get consultation on everything from the conceptualization to the implementation of your fraud prevention strategy from an experienced risk analyst. Your analysts helps create custom rules, provides ongoing monitoring of your rule strategy effectiveness, conducts training for users of your Safetech Fraud Tools Web interface, and provides outsourced fraud prevention analysis and continuous monitoring of changing fraud trends that includes their potential impact on your business.

Make the Right Call

To learn more about Chase Paymentech's extensive fraud management solutions, please contact your Chase Paymentech representative, visit chasepaymentech.com or call **800.788.6010** today.

CHASE™ Paymentech