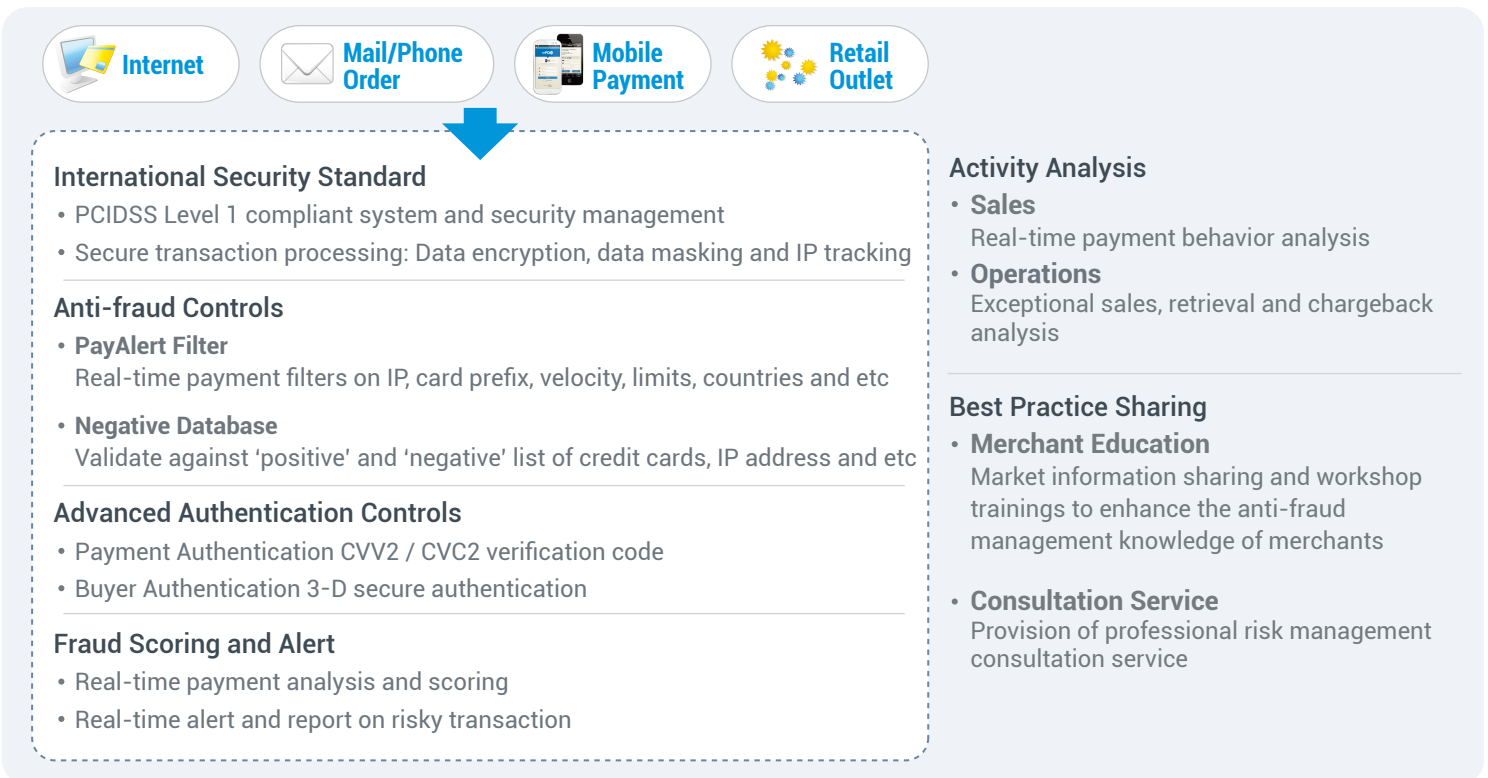


# Risk and Fraud Management Service

Best protection to your online business

We strive to capitalise on the latest ePayment and security technologies, offer the latest authentication and anti-fraud control & management tools to support your Card-Not-Present (CNP) business and safeguard from fraud risks and losses. Our advanced anti-fraud system, ePayAlert, can effectively real-time identify, filter and analyze suspicious and potentially fraudulent payment transactions, so as to assist you to better manage your payment transactions. Besides, our professional Risk Management team will provide fraud monitoring and consultancy advice whenever necessary.

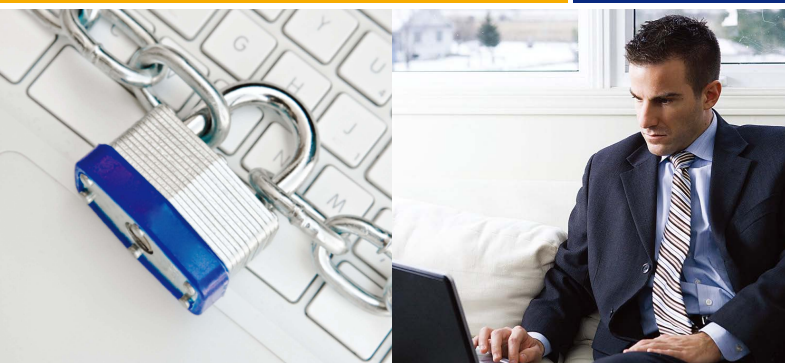
## Risk and Fraud Management Framework



## Core Benefits

- ❖ **Minimize Loss and Risk** Early fraud detection, minimize potential fraud risk and related chargebacks, losses and unnecessary fines
- ❖ **Enhance Productivity** Minimize time and resources spend on manual transaction monitoring and analysis, and chargeback handling
- ❖ **Save Costs** Minimize the setup and development on alike fraud screening and monitoring system
- ❖ **Enjoy Added Protection** Share protection from the updated regional negative records





## 風險與防欺詐管理服務

為您的網上業務提供最佳保障

聯款通 作為符合PCIDSS 標準的領先付款服務和方案公司，以及國際信用卡組織的3-D認證亞洲供應商，致力研發電子付款及保安技術，以最新認證及欺詐防禦監控工具，支援商戶的無卡付款業務(CNP)。特設先進 ePayAlert 風險管理系統，自動化實時甄別、過濾及分析每項付款交易，即時提示商戶有關高風險交易。其專業風險管理團隊，提供風險監測和顧問服務，全面協助商戶管理網上交易風險。

### 風險和欺詐防禦管理結構



### 服務優勢

- ❖ 避免潛在損失及風險 – 及早甄別高風險交易，減低潛在的拒付風險和損失
- ❖ 提高工作效能 – 以自動化系統代替人手審查、並減少處理拒付個案所涉及的時間和人力資源成本
- ❖ 節省成本 – 提供即時工具，減省商戶建立網上風險監控系統之成本
- ❖ 全面保護 – 透過不斷更新的黑名單資料庫，更有效甄別高風險交易