NEXUS Transaction Behavior Mapping
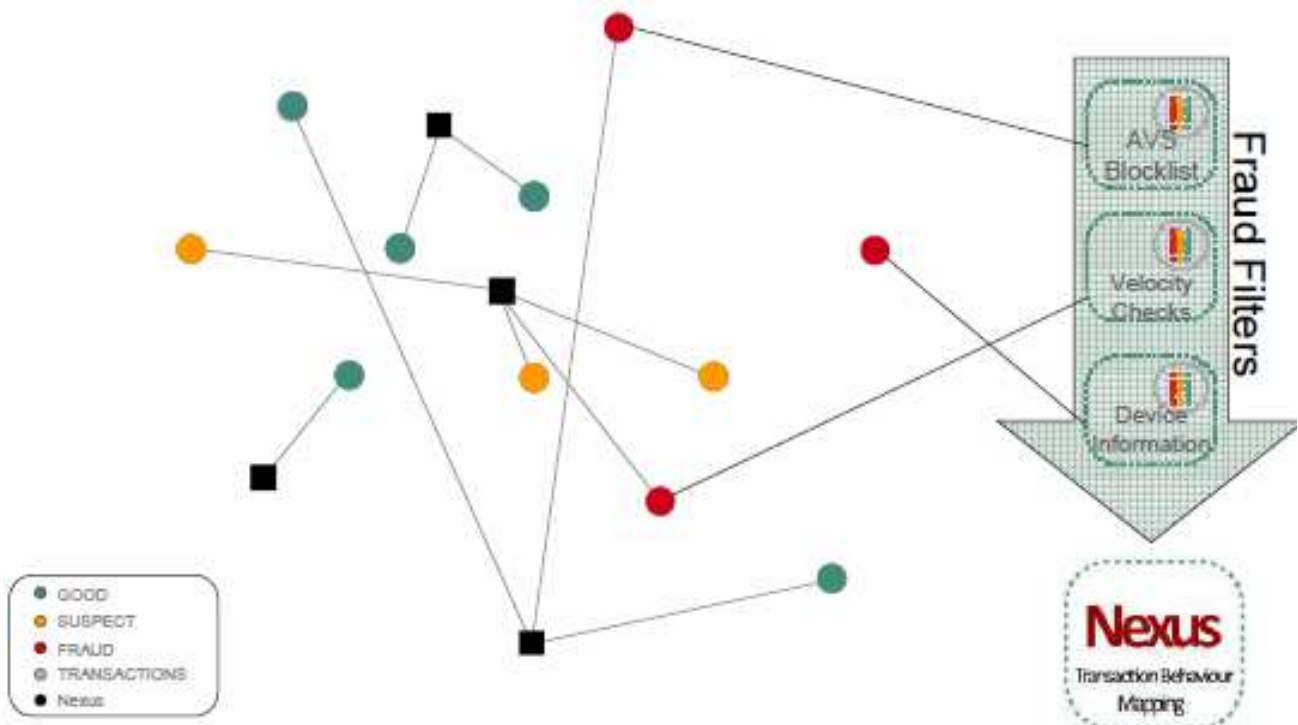## Intelligence instantly protecting you against fraud

It's not simple any more

Fraudsters today are evolving as rapidly as the anti-fraud measures developed against them. They have mastered the art of hiding in cyberspace from vigilant technologies. Those who use credit & debit cards for fraudulent transactions are finding smarter ways to steal from you …. and to get away with it.

Regular checks on historical data of a given credit or debit card can no longer accurately project potential future fraud. Therefore the simple rules and fraud scoring methods used by many online merchants are no longer effective in combating modern sophisticated fraud behaviors. What is required today is the combining of a powerful multi-factor rules engine such as provided by MerchantRMS with machine intelligence that can look *beyond* the surface data and see patterns of potential fraud that would otherwise go unnoticed.

Counting on more than just numbers

With MerchantRMS you get a highly sophisticated anti-fraud solution because our technology goes beyond crunching mere numbers when it comes to preventing fraud. In fact, not a single data point goes unanalyzed.

Technology that sees patterns

The advanced MerchantRMS *'Nexus'* Transaction Behavior Mapping technology flags apparently clean transactions as potentially fraudulent by i) identifying patterns connecting multiple buyer parameters to past online fraud attempts worldwide, and ii) looking for commonality between seemingly non-connected transactions, then creates a 'nexus' based on the connections it has observed. By detecting similarities between seemingly unrelated transactions, we can stop even the most cautious and devious fraudsters.

A fraudster may use the same IP address but with different cards, or multiple email addresses with a single compromised card, or the same device across different networks. Hence there are many possible permutations and combinations for various data points and even a single commonality with a suspected transaction may point to possible fraudulent behavior.

MerchantRMS Nexus analyzes all the cross references of multiple data points – i.e. the nexuses of commonalities - to detect any and all emerging patterns in groups of transactions. Velocity checks are conducted on the *card* being used as usual which generates important data points. The difference is the Nexus technology looks at all the various data points linked to the *transactions*.

Generating such historical parameter value checks for every single transaction is a significant engineering challenge but at MerchantRMS we have been mastering it for years. We bring all the information together for you in a single Nexus screen from which you can drill down into the details of any parameter:

(Nexus Dashboard)

Nexus – the difference maker

⇨ Helps your manual reviewers reach faster and more accurate conclusions related to suspected fraudulent transactions

⇨ Casts a wide net and looks in *real-time* for transactions with information in common with any suspected transaction - details such as device type, 'phone number, email address, billing address, shipping address, etc

⇨ Also provides *positive* nexuses that can stop false positives and thus declined sales - saving your brand's reputation, and stopping lost revenues due to your customers becoming frustrated

⇨ Strengthens your resistance against future frauds - when a negative nexus is identified all future transactions that map to any of the nexus data points are automatically rejected by the MerchantRMS system

⇨ Eliminates the possibility of fraudsters hitting you with "clean fraud" since such attempts rely on fooling your fraud-scoring rules by presenting a few clean parameters – but Nexus sees through to the hidden factors that indicate a fraud is in process.

ABOUT Merchant**RMS**

Online payment fraud, every time it occurs, affects multiple parties involved and is a huge drain on your company's time and resources. MerchantRMS is trusted by some of the world's top brands and payment services providers to guard against online payment fraud. With state-of-the-art technology and a blazingly fast platform, MerchantRMS counters fraud with élan, letting e-commerce businesses concentrate on what they do best.

MerchantRMS uses not one, but a complete suite of advanced technologies to defend businesses against fraud. With a simple-to-integrate API, it can instantly start protecting your business. While stopping fraud will cut your losses, once fortified by MerchantRMS you can accept more business with confidence and drive up your online sales.