

## Order Verification and Fraud Screening Service

FraudGuardian provides real-time order verification and fraud screening to anyone accepting credit cards. Utilizing the latest in “trigger” technology, FraudGuardian calculates a score based on email, IP, country, credit card BIN, and many other key points used in identifying good orders.

## Protection

FraudGuardian *filters out bad orders*, identifying and calculating good orders. This in turn provides protection to your business. Fraud protection shouldn't be hit or miss. Using FraudGuardian as a line of defense, you significantly reduce the threat of having to fight a chargeback.

## Reduced Chargebacks

Most merchant account holders are not aware of the significant rate of fraudulent orders. This typically results in chargebacks costing companies a minimum of **\$75 each**. This does not include time spent dealing with the fraudulent account, processing fees, and several other variables associated with “bad” orders.

FraudGuardian can significantly reduce the number of chargebacks your company receives. The more activity your website receives on a monthly basis, the higher risk you are for fraudulent orders. This means your company could be at risk for higher chargebacks.

Using FraudGuardian's advanced scrubbing features, your orders are pre-qualified and can be automatically processed according to the score you set in your system.

## Automated

Used with ModernBill, FraudGuardian allows you to completely automate your order taking, credit card processing, and account provisioning. Full documentation is provided showing you step by step how to setup your system.

You are in complete control on how you want to process your orders. New users can leave the system as default or for those advanced users, each trigger can be adjusted to your specific business needs.

## Graphical Reports

Every FraudGuardian is complete with all the reporting tools you need. You can quickly find out where your good orders vs bad orders are coming from based on average scores.

Use the reporting features to find out where most FraudGuardian users are receiving fraudulent charges and set your system accordingly.

## Complete Control

With FraudGuardian you have complete control over how you accept and verify orders. Create “fraud sets” and “country thresholds” specific to your business needs.

## Country Threshold

Define a country threshold based on all countries, one specific country, or to a region of countries.

## FraudScore Threshold Actions

Assign actions based on a range of scores that define how the system will treat each order that goes through the FraudGuardian fraud screening process.

You can even set override threshold actions based on dollar amount. The system gives you complete control.

## FraudScore Triggers

The new FraudGuardian setting in ModernBill V5 gives administrators full control on 10 unique points of fraud screening.

– Users have the option to leave the system as default based on the FraudGuardian team's experience.

– Or users can adjust the settings according to their experiences with previous fraudulent charges.

Trigger	Adjusted Value	Default Value
Email is Free:	2	2.5
Email is High Risk:	4	5.0
Country Matches IP:	3.5	2.5
Country is High Risk:	3	5.0
IP Distance From Country:	0.5	10.0*
BIN Country Match:	2	2.0
BIN Bank Match:	2	1.0
Shipping is High Risk:	0	5.0
IP is Anon Proxy:	5	5.0
IP is Open Proxy:	3	2.5