

# Challenge Fraud With Paymate Sentinel™

With the explosion in global ecommerce, more businesses are trading across borders and discovering that losses from online fraud can be crippling if not managed diligently. Losses of up to 8% of payments value in risky product categories are not uncommon. Most traditional payment solutions are inadequate.

**Paymate Sentinel** is a unique service that:

- Plugs into your website to replace your payment gateway, but with the additional protection of Paymate's risk management. This means merchants are protected from losses from fraudulent credit card payments.
- Lets you retain control of the buyer experience, without any buyer registration for the payment service nor a different page for payment details.
- Offers built-in world class risk management for merchants. Automated risk assessment and manual follow up reduces the risk of loss from fraudulent transactions to as low as 0.1% for our merchants. While some 'tools' are available, only Paymate decisions risk transactions for merchants based on our deep experience.
- Allows you to use an existing merchant facility or get a new one with approved major banks. You get paid overnight direct into your bank account for approved payments. Paymate handles chargeback inquiries and refunds so you can reduce your back office costs.

- Replaces your existing payment gateway with an industry-standard gateway but leverages Paymate's online risk assessment engine.
- Integrates into your website, shopping cart or ecommerce platform via a simple Application Programming Interface (API). Your website captures the buyer, order and payment details as usual and submits a payment request to the Paymate Sentinel server for risk assessment and bank authorisation. We respond in real-time.
- Accepts credit card payments from 57 countries for merchants in the USA, Australia and New Zealand. Paymate is easy to use, doesn't require buyers to register, and has a reputation for quality customer support. We hold an Australian Financial Services License.
- Is supported by Paymate, so you can contact us for fast, friendly and informative support - simply email [clientservices@paymate.com](mailto:clientservices@paymate.com).

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# Fraud Protection with Paymate Sentinel – How it works

Paymate has implemented several safeguards and uses world-class technology and specialist services to address the risk of internet fraud, especially in the use of credit cards. With 'Card Not Present' payments, the merchant bears the risk of any unauthorised payments, so our goal is to manage this risk for the merchant.

Bank gateways typically do not offer such protection, so merchants remain exposed to online fraud using stolen card details. We constantly review both the buyer and the seller, their credit card and associated information and their online payment behaviour to minimise risks.

Paymate assesses risk on-line, in real time. We use 'neural network' technology against a database of over 5 billion credit card transactions to identify potentially fraudulent transactions. Our 'rules engine' with tailored rules, constantly refined, identifies risky patterns based on our experience since October 2001. Since Paymate works with thousands of merchants in multiple countries, our data and deep experience are leveraged for each merchant.

Our IP geo-location service can highlight transactions originating from risky countries or where the buyer is misrepresenting their country of domicile. Our internal processes require us to manually review such potentially risky payments and we may contact the buyer to get further evidence of an authority to use the credit card. These systems and processes have resulted in very low chargeback rates (0.1% of payment value on average), so that our sellers save thousands of dollars in losses avoided with our service.



**paymate**