



TRUSTVOUCH Online Reputation Verification **A fast and smart solution to stay ahead of fraudsters**

You've got fraud

In today's world of online sales, being extra cautious is the key to long-lasting success stories. Even a simple email exchange between a service provider and a customer with a credit card or other payment method uncover inherent clues about possible fraudulent transactions.

Now, with illegal credit card and other payment transactions on the rise, criminal masterminds are figuring out ingenious ways to defraud organizations without ever getting caught.

Sorting out high-risk email addresses from legitimate ones is therefore a crucial step towards safeguarding e-commerce organizations. However, it is becoming an increasingly difficult task to identify high-risk email addresses.

These often go undetected since fraudsters create fresh email IDs for the sole purpose of committing fraud, making it difficult to trace them.

Enter TrustVouch. Exit threat.

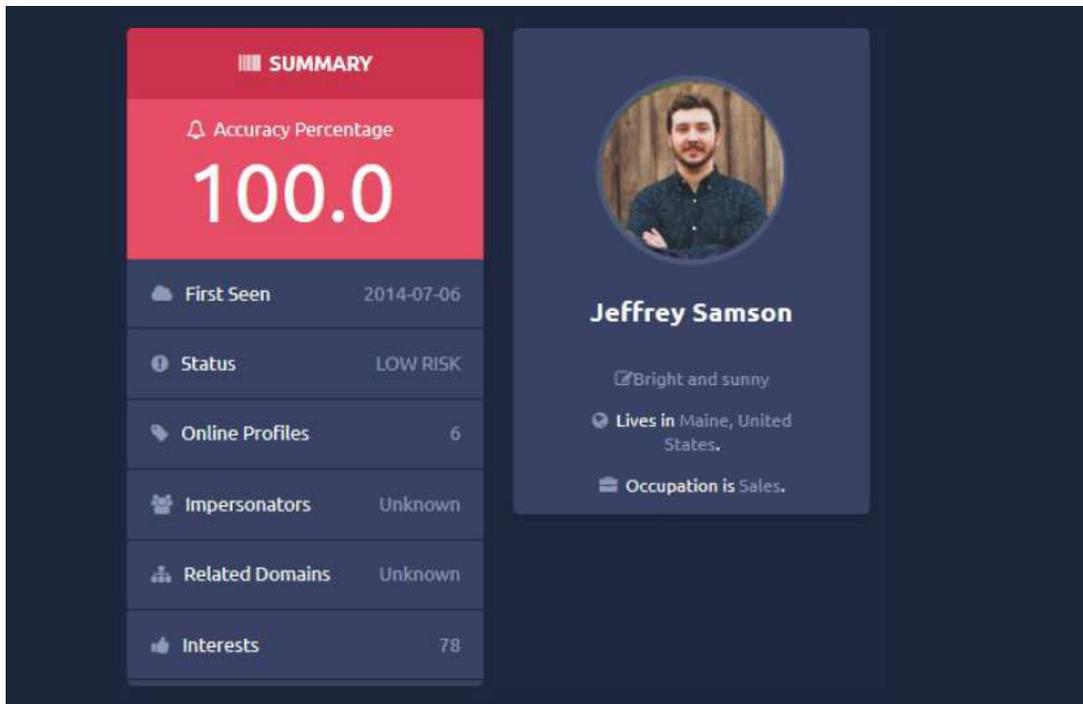
The MerchantRMS *TrustVouch* email age and online reputation analysis service provides detailed reports to organizations on the risk status of buyers' email addresses. Using a comprehensive and continually-updated database (currently containing almost 500 million addresses with a target of no less than one billion), we instantaneously assess the validity of email addresses by analyzing critical information such as first seen date / last seen date, etc. Then TrustVouch classifies each address based on the nature of risk involved to give online organizations a simplified yet crystal-clear picture of the suspicious parameters and associated risks.

Since these email addresses are effective indicators of fraudulent activities, better analysis and understanding contributes to mitigating fraud that may otherwise lead to scenarios such as reputational damage, low customer satisfaction levels and lost revenues.

Advanced Social Reputation Verification

TrustVouch is not only a database, which is just one of its aspects. The underlying technology is a constantly-evolving platform with increased effectiveness over time. Since most e-commerce transactions are carried out by the same sets of buyers, building up a reliable and informative database of valid customers can be accomplished quite quickly - then you can rapidly start to reap the benefits.

As you start feeding email addresses to add to the massive TrustVouch global database, we process these asynchronously to create a social profile of the real person behind each address. With the Internet making it virtually impossible to remain incognito, we identify missing information as a sign of potential fraud.



But this is no easy task. No one can identify and store each and every email addresses in existence in a single database. Also email service providers will not cooperate with fraud service providers in real-time to determine the age and/or reputation of the email address being investigated.

To counter these challenges TrustVouch uses a variety of techniques to scour the Internet, gathering publicly available information from a variety of search engines and across up to 70 social media networks, in addition to accessing the terabytes of data in our own historical databases. Using this multi-factor methodology we can not only determine the age and past usage of any suspected email address, but also whether the sender is a real person and their online 'reputation'. While criminals typically create fresh email addresses as and when fraudulent transactions are attempted, the comprehensive TrustVouch approach reviews and analyses each address and clears the valid customers while flagging the fraudsters. And all of this happens invisibly in a fraction of a second so has no negative impact on your customers' experience.

Twice the Trust

The TrustVouch twin provisions of email age verification plus email and online reputation analysis means two things for organizations that depend on online sales: One is that you will be better equipped to identify and manage suspicious activities associated with email addresses; Secondly, you can be fully confident that it will help increase the quality of your overall fraud scores.



ud5234@gmail.com

Paul Desai
Works as **Head - Customer Service and Experience**
Located at **Juhu, Mumbai**

Email Overview		Transaction History		Social Footprint	
First Seen	22-01-2015 (in a few seconds)	Marked As Fraud	No	Online Profiles	5
Previous Lookup	22-01-2015 (in a few seconds)	Chargebacks	0	Photos & Videos	4
Email ID Exists	Yes	Blacklisted	No	Social Profiles	g+ t f
Domain Expired	No			Blogs	None
Disposable	No			Other Profiles	g+ f
Corporate	No			Followers/Following	67/54

Photos

ABOUT MerchantRMS

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.

