Neossolution Fraud detection module
(Anti Fraude identification system)

**Neossolution is capable of executing 'Verified-By-Visa' and 'Secure Code'
of Mastercard transactions via its Credit Card Fraud Prevention Module!**

Characteristics

Verified by Visa of Visa guarantees the payment for the Internet Merchant,

Via Neos you can benefit of the Visa security measures which allow the identification of the customer
and consequently gives a payment guarantee for the Internet Merchant.

For further explanations:
  http://www.mastercard.com/nl/merchant/mc_secure_code.html
  http://corporate.visa.com/md/fs/consumer/verified.jsp

Reliable and efficient

Guarantee of all payments for the Internet Merchant, even if the card holder has not yet received a
means of identification of his financial institution.

SecureCode of MasterCard: comparable characteristics to Verified by Visa but for Eurocard and
Mastercard cards.

Tracking of the country of origine:

- IP address
- The country where the card was issued.
  We give you an estimation of the country where the buyer is calling in from and the country where
  the card was issued. This information is available in real-time during the transaction or is available
  in the Neos backoffice.

Furthermore it is possible to refuse transactions following predefined rules.
CVC (Card Verification Code): This verification code, which is never printed out on receipts, is only
available on the card itself and cannot be by-passed so easily. When encoding the payment, you can
choose to make this code mandatory or not according to the following criteria:

- Type of sales: eCommerce or any other means of telesales.
- The brand of the credit card

Maximum number of attempts:
- Refusing the order if the customer makes too many mistakes in the credit card number.
- The maximum number of attempts per credit card can be defined by the Internet Merchant.

Technical Integration

The options for tracking the country of origine, the CVC and the maximum number of attempts are
available for all the applications of Neos.
Verified by Visa and/orSecureCode of Mastercard, however, are only available within eCommerce,
since the customer has the identify himself online.

Are you using Neos eCommerce then you do not have to change anything for the integration of the
Neos Fraud Detection Module.

Anti-fraude identification system
The availability of Verified by Visa and/or SecureCode of Mastercard depends on your Acquirer. The
activation procedure can take some weeks, depending on the number of applications.