

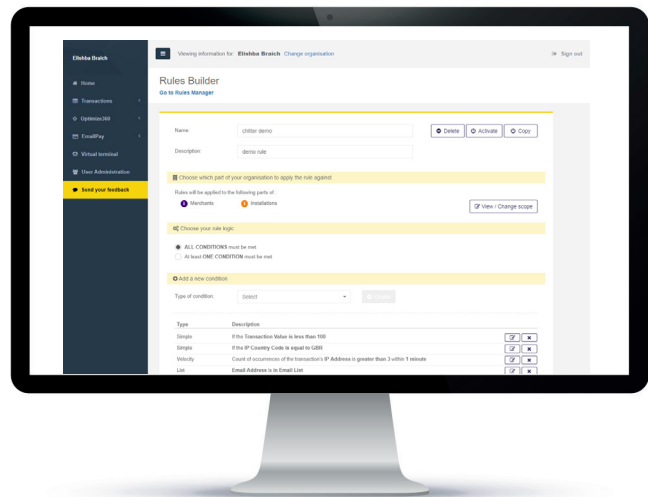
# Optimize Evaluate

With an intuitive and user-friendly interface, our rules platform really does put you back in control, from the simplest check-list to complex morphing and velocity.

## Putting you in control

With the ability to create tailored rules on 1000s of rich data points, merchants can now build payment acceptance strategies in just a few simple clicks.

Better yet, rules can be created, reconfigured and applied in real-time within an intuitive and easy to use interface. While the 'virtual simulator mode' enables you to assess the 'real world' effect of any new fraud strategy before going live.



## Key benefits

- ✓ Labelled data settings
- ✓ Real-time bespoke rule creation
- ✓ Easy UI to build complex compound rules
- ✓ Territory Management for AML
- ✓ Watch list feature
- ✓ Positive and negative list management
- ✓ Automated and correlated matching to negative list
- ✓ Create highly sophisticated acceptance strategies
- ✓ Optimise rules before they go live in our simulator mode on live streaming data
- ✓ Make decisions on your payment data without compliance risk
- ✓ Leverage data from third parties or your own internal sources

## Stay one step ahead of fraud



Identify

Identify fraud using Optimize's Investigate and Data Studio tools or via your own internal process.



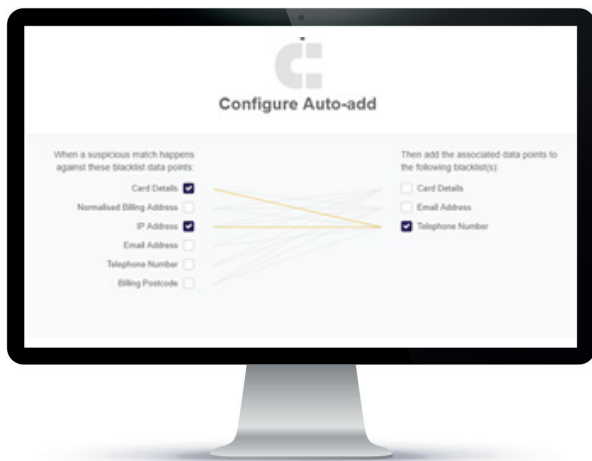
Test

Implement a new strategy from your findings in a matter of clicks and then trial the strategy in live.



Act

Live activation is only a few clicks more. Deactivation is just as simple, allowing rules to be saved for future use.



## Smart automation

Built-in self-learning tools actively track behaviours without you needing to look for them. You can train these rules to look at specific areas of risk and then auto-create lists of known bad trends that can be acted upon by the system in the future.

All fraud strategies can be managed to Accept, Decline or Defer with a range of tools for auto capturing or declining deferred transactions to suit individual business requirements.

## It's as much about acceptance as it is about finding fraud

Legacy fraud tools often prove too rigid for modern day requirements. It is often the case that it is not possible to consume enough data to make an accurate decision, so compromises have to be made, typically in the favour of stopping fraud. Put simply, it results in rejected customers.

Often referred to as a 'False positives', these can account for 20% of your fraud team's time.

Optimize can accept over 100 data points per transaction, allowing you to refine your strategy accurately and increase conversion and revenues.

- ✓ Positive acceptance lists and rules for VIP and pre-validated customers
- ✓ Extensive data points mean you don't have to compromise on your decisions
- ✓ Customisable data points allow the system to be tailored to your specific business niche
- ✓ When combined with our Data Vendors module, glean deeper insight and decision-making capability
- ✓ Already have known valuable customers? Use the simple import tools to embed them into the system.