RMPROFILER™

Defending against online fraud just got a whole lot easier.

Most of us think online fraud is all about stolen credit cards being used to order thousands of dollars of goods from far away countries. The reality is that online fraud is usually much closer to home, and can be for any purchase value with any payment method.

Online fraud is carried out by people (not credit cards) and much of it originates from legitimate but dishonest buyers. Reducing online fraud means retailers need to do more than just use a reputable payment gateway and follow normal security practices.

Since its inception, eStar has been combatting the growing threat of online fraud. eStar has helped cut down on fraud-related financial losses and chargebacks for its clients, and has reduced their need for manual review of transactions.

> **Risk Profiling has helped us avoid fraudulent transactions that would have been quite costly to our business**
>
> Owner OneRugby / OzSportsDirect

www.rmprofiler.com

RMPROFILER™

RMProfiler™ is the **only** risk profiling tool built on **Australasian retail** data. It uses a sophisticated model of risk built from over 12 years of eCommerce orders and transactions. Orders are compared across a number of metrics using heuristic and algorithmic analysis to establish a quantitative measure of risk.

RMProfiler™ is unique, it doesn't rely solely on credit card data, it uses behavioural analysis and pattern matching to identify the expected behaviour of the person placing the order, because it is people that commit fraud, not credit cards.
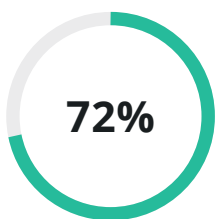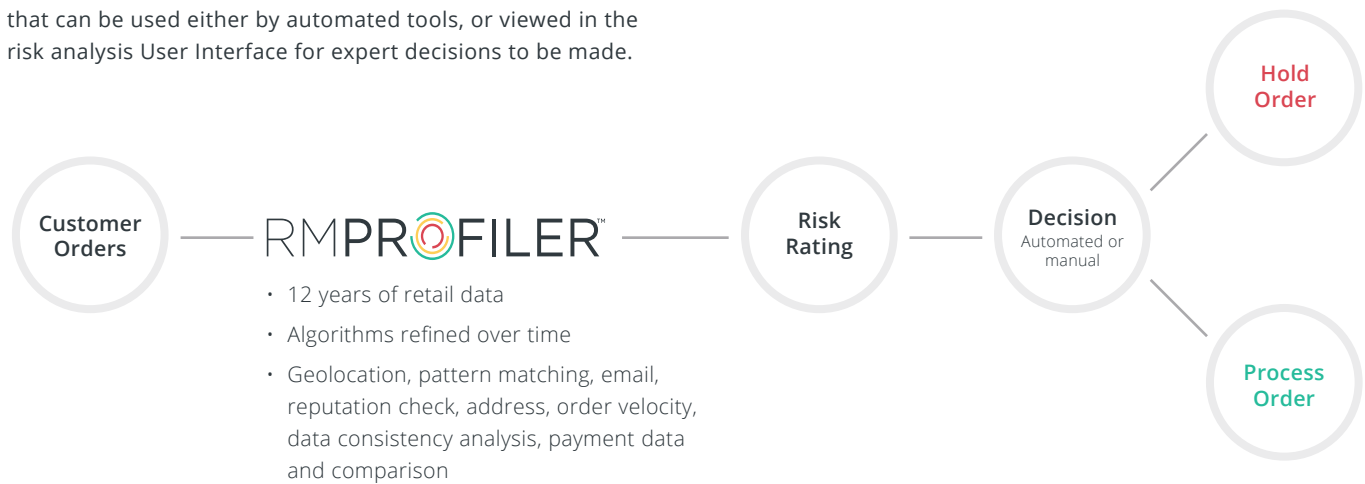
RMProfiler™ is provided on a Software as a Service (SaaS) basis, can be used manually or accessed as a web-service and integrated to standalone third party websites. It is natively integrated into eStar's ecommerce platform iSAMS (Internet Sales and Management System).
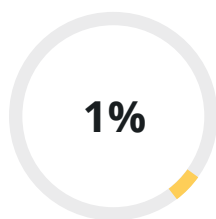
How does RMProfiler™ work?

Order information is submitted to the RMProfiler™ service either via our secure RESTful HTTP or SOAP API's, or can be entered via an order entry screen for low volume use. This information is then analysed, and a fraud score is established that can be used either by automated tools, or viewed in the risk analysis User Interface for expert decisions to be made.

How much does it cost?

There is no cost to setup an account, you simply pay a transaction fee per order.

Customer Orders → RMPROFILER™
- 12 years of retail data
- Algorithms refined over time
- Geolocation, pattern matching, email, reputation check, address, order velocity, data consistency analysis, payment data and comparison

→ Risk Rating → Decision (Automated or manual) → Hold Order / Process Order

72% of all payment fraud occurs online

1% of all online purchases are fraudulent

$200m The cost of online fraud to Australasian Businesses

> Online fraud isn't friendly and isn't going away. The good news is retailers can take steps to mitigate the risks and save millions of dollars and in many instances, their reputations as well.

Andrew Buxton - CEO, eStar

Getting Started

If you'd like to get started, or want to know more on how you can integrate RMProfiler™ then contact us:

Brand Experience. Delivered Together.

www.estaronline.com   AU 1800 503 891

sales@estaronline.com   NZ 0800 151 655

eStar