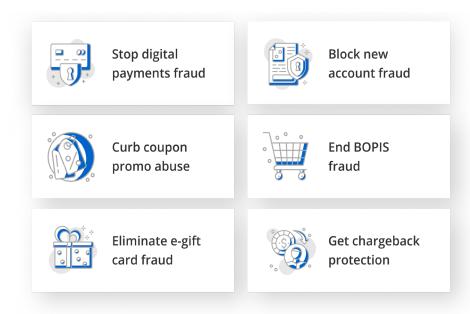


Kount Command

A payments fraud solution that can increase revenue

Online consumerism has continued to grow rapidly post-covid, faster than many businesses may have anticipated. While this has presented huge opportunities, such as revenue growth, entry to new markets and new customers, it has also added additional pain due to the corresponding rise in criminal fraud attacks, regulations that increase customer friction and basket dropouts, and exponential growth in chargebacks and friendly fraud.

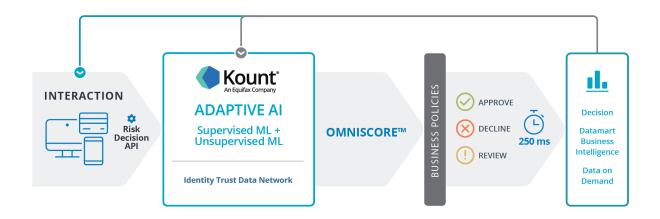
Kount, an Equifax Company, offers an award winning Al digital fraud protection solution that delivers accurate identity trust decisions in milliseconds. Through its advanced and patented technology, Kount Command enables businesses with the power of smart automation, allowing them to reduce the need for manual review and lower overhead costs. Within the solution, businesses can easily create and maintain policies and access a simple dashboard for a comprehensive view of transactions to empower quick and confident decision making.



Adaptive AI and Machine Learning

Kount Command's AI technology analyzes billions of historical transactions to look for signals that have predicted fraud in the past. It produces an Omniscore™, which is the actionable transaction safety rating that businesses can use to immediately approve high-trust interactions, decline low-trust interactions, or optionally review anything in between. The result is fewer false positives and negatives, and more approved transactions to generate revenue and reduce friction for good customers.

By leveraging machine learning as well as a comprehensive rules engine to set rules and auto-approve and decline decisions, businesses can detect emerging fraud attacks before they take place and avoid costly chargebacks. They can also customize and fine-tune their risk thresholds to achieve desired business outcomes and lower fraud operation costs to drive greater scalability for their fraud operations teams.



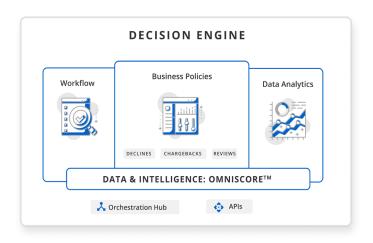
How can you benefit from using Kount Command?

A leading online electronics and wireless retailer, operating across 600 locations, was relying on manual reviews for every single order. As sales grew, the company required a more efficient method to stop fraud. After deploying Kount Command, they saw a dramatic reduction in their fraud rates while their sales continued to grow. They reduced their chargeback rate from 0.8% to 0.45%, cut in half the number of manual reviews from 18% to 9%, and significantly reduced the time spent on each manual review by 40-50%.

Customize policies from the fraud control platform

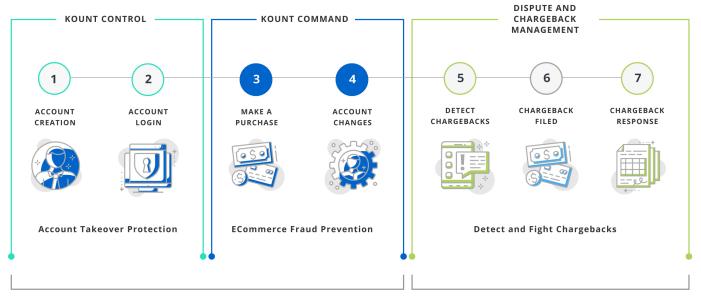
Kount Command is a solution that can be fully integrated to work within a custom-built workflow as well as several marketplaces, including Salesforce, Magento, Shopify, and others, offering a quick and painless integration process.

The policies are customizable to meet your unique business needs, so you can fine-tune your fraud prevention strategies and set risk thresholds to address emerging attack methods and new use cases. You can investigate customer activity and be notified of any concerns that could impact customer experience, and identify the reason for the decision outcome, all while monitoring performance from a single location.



We're here to help

Please contact your Kount account representative and we can discuss your payment journey and how we can help. As part of our Equifax portfolio, we offer Kount Control, an account creation and account takeover protection solution, and an end-to-end dispute and chargeback management solution that enables merchants to act on customer disputes and stop chargebacks. Kount is unique in that we can help you reduce risk across the entire customer journey, from pre-authorization to post-authorization, so you can get back to running your business and growing revenue rather than managing fraud.



PRE-AUTHORIZATION POST-AUTHORIZATION

For more information on Equifax Fraud Solutions powered by Kount, please contact your Account Manager.

sales@kount.com

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