



**EQUIFAX®**

# Our commitment, your success

It's time we transition to the  
next generation of payments  
fraud protection.



Thank you for trusting us to **protect** your business with **Kount Command** - but it's time to *evolve*.

With advancements in AI & ML, a rapidly expanding fraud network with rich signals and the launch of our strategic Kount 360 platform, preventing payments fraud just got a whole lot better.

- **Payments Fraud** on Kount 360 delivers exceptional results for your business.



## Why change now?

Leveraging more expansive data points at the point of payment *paired with other behavioral data* can help **approve more transactions with fewer declines and lower fraud rates.**

Today's landscape is becoming ***increasingly complex with the need to deliver great customer experiences and growing revenue while mitigating losses.*** How do businesses like yours balance these sometimes competing demands? By developing a holistic understanding of the consumer identity.

**Payments Fraud** can provide a unique, comprehensive understanding of your consumers' identity, helping to:

✓ **Reduce Fraud Losses**

Protect revenues and prevent costly chargebacks that not only impact your bottom line but your reputation too.

✓ **Operational Efficiency**

Omniscore continues to deliver trust through automation, reducing manual review needs. Delivery via the Kount 360 platform allows you to consolidate tools and processes into a single place.

✓ **Enhance Customer Experiences**

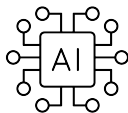
Minimize friction for trustworthy consumers & deliver a seamless experience for improved satisfaction and loyalty.

✓ **Actionable Insights to grow revenue**

Make data-driven decisions with even more data points from across the consumer's journey and now with even more transparency thanks to explainability. Take your business to new levels of growth.



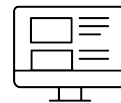
**Experience the  
difference** with  
targeted  
improvements



Improved Omniscore



Simplified API



Modern UI



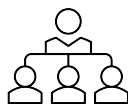
Refined Policy Engine



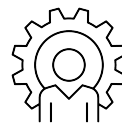
Security Improvements



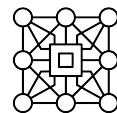
Enhanced Case  
Management



User & Org  
Management



Customization  
capabilities



Cross-solution  
interoperability

*And more...*

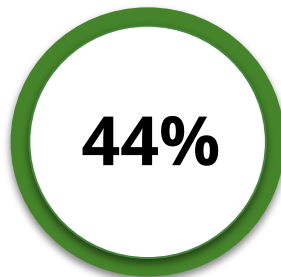


# The Omniscore you trust to protect your business today just got better.

The Payments Fraud Omniscore outperforms  
Command on **all key metrics**.



Improvement in  
Fraud Capture



Improvement in  
Chargeback  
Capture



Fewer False  
Declines

Omniscore lift fueled by

Continuous network growth

Expansive data inputs

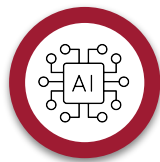
New model stability capabilities

Interconnected solutions

# Model explainability.

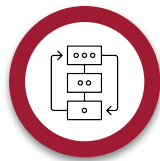
Transparency continues to be a core tenant driving our innovation.

**New feature:** Omniscore is improved to further protect your business and now includes explainability features as part of the Kount 360 UI. During review or retro analysis, Payments Fraud informs you of exactly what factors led to the Omniscore a transaction received.



## Omniscore

Is now presented in a dynamic widget in the Kount 360 UI. Now, you can expand the response to review a detailed analysis of key factors driving the risk assessment.



## Waterfall chart

Clearly visualize the directional impact and magnitude that key data points have on our risk assessment. We go above and beyond simply listing risk factors.



## Events breakdown

Review concise explanations for both Risk and Safety factors that drive our risk assessment. The list adjusts as you select specific items in the waterfall chart for ease of use.

## Omniscore Breakdown

Score: 75.9

Score Range: Red (Risky) 0.0-59.9 | Yellow (Warning) 60.0-79.9 | Green (Safe) 80.0-99.9



Overall, this Omniscore is Moderately Risky.



## Events Breakdown [Article Link](#)

Click on individual events in the waterfall graph above to filter the events breakdown below.

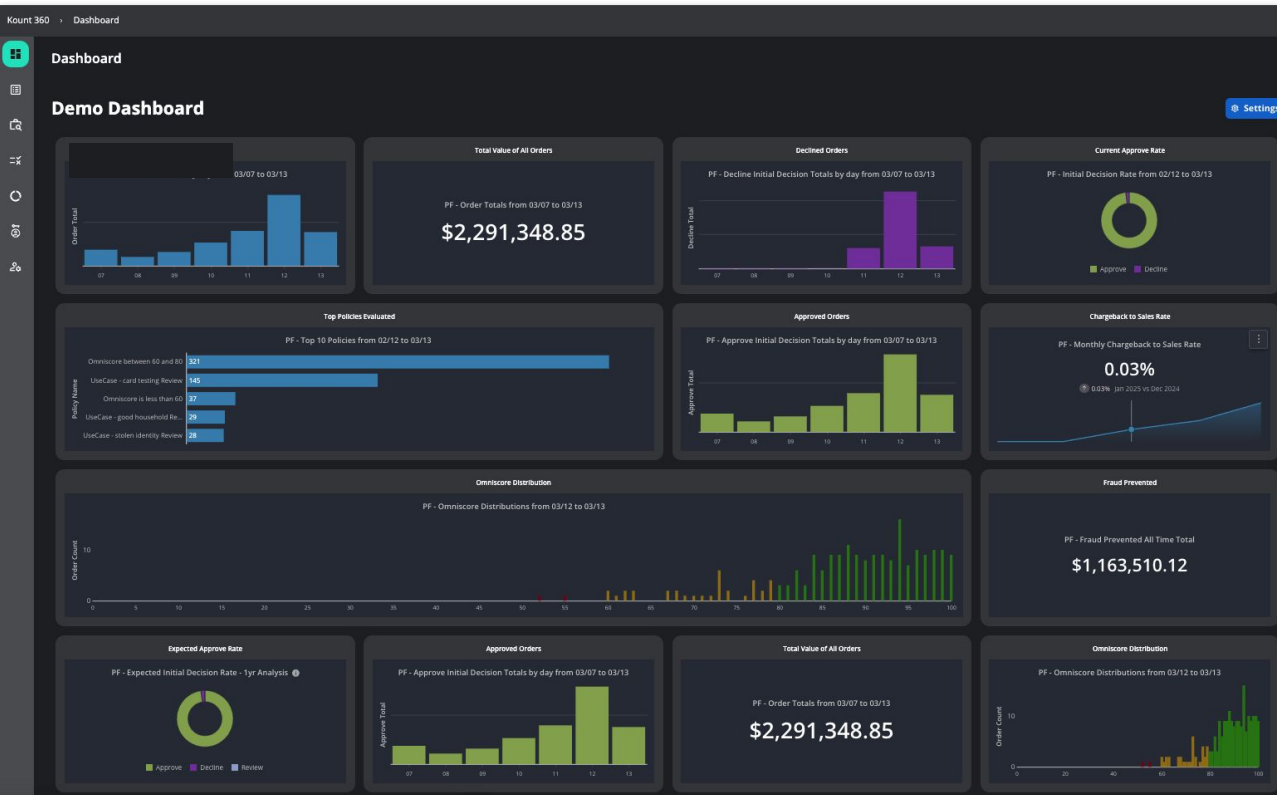
### Risk Factors

- The order contains a highly-fencible good.
- The issuing bank is often exploited in risky Card Not Present events.

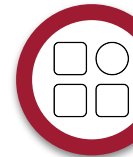
### Safety Factors

- The domain of the email address associated with the recipient is historically considered to be safe.
- The email address associated with the recipient is historically considered to be safe.
- There is a reasonable number of recent transactions from this customer.

# This is no fresh coat of paint. This is the UI, reimagined.



Modern user interface



Customizable widgets



Unique user profiles  
with custom views



Data visualization  
increased from 1 hour  
to months!\*

# Improved case & order details

with greater flexibility & insights.



Fully customizable



Fraud assessment change  
via portal or webhook



Improved event list



New reversal capabilities



Detailed linked analysis

The screenshot displays the 'Case Details' interface for a specific case. The top navigation bar includes 'Kount 360', 'Case Management', 'Case Queue', and 'Event Details'. The main content area is divided into several sections:

- Decision:** Includes 'Approve' and 'Decline' buttons, a 'Note' field, and an 'Add Note' button.
- Order Info:** Displays a large green circular gauge showing a score of 94.3. Below this, it lists 'Order ID: KB574V32891DM6', 'Customer Name: Joana Rogahn', 'Shipping Email: JOANAROGAHH@YAHOO.COM', 'Order Date: 11/12/2024, 07:00:00 PM EST', 'Customer ID: 00488796-9927-4C1A-9353-93762A434469', 'Channel: DEFAULT', and 'Merchant's Order ID: 4081836230850246'.
- Persona Data:** Includes 'Merchant Specific' and 'Associated Payment Methods'.
- Custom Fields:** Displays 'LoyaltyID: 3867290c-eeab-408c-9ba7-79d39...' and 'UseCase: good household'.
- Order History:** Lists 'MF3499SC308BLV6' and 'DMAT723F8RM6C25'.
- Payment:** Shows 'Total: \$2,915.00', 'Type: Credit Card', 'Currency: USD', and 'Visa' logo.
- Shipping Cart:** Lists '5 Items Totalling \$2,796.00', including 'IK - 326013 Disney World Tickets \$550.00 U.S'.
- Address:** Displays 'Billing Location', 'Device', 'Shipping Location', 'Billing Phone', and 'Shipping Phone'.
- Comparisons:** Compares 'Billing' and 'Shipping' details across various fields like 'Address Details', 'Address Deliverable', 'Address Type', 'Address Carrier Route', 'Address Zip Type', 'Address Zip Code', 'Address DP Validation', 'Address DP + 4', 'Address County', and 'Address Timezone'.
- Linked Analysis:** Shows 'Billing Address', 'Shipping Address', 'Billing Phone', 'Shipping Phone', and 'Payments Taken'.



# Take control of your business with our intuitive policy engine.

We built a robust, easy-to-use policy engine with our customers' needs in mind.



Single policy manager across solutions



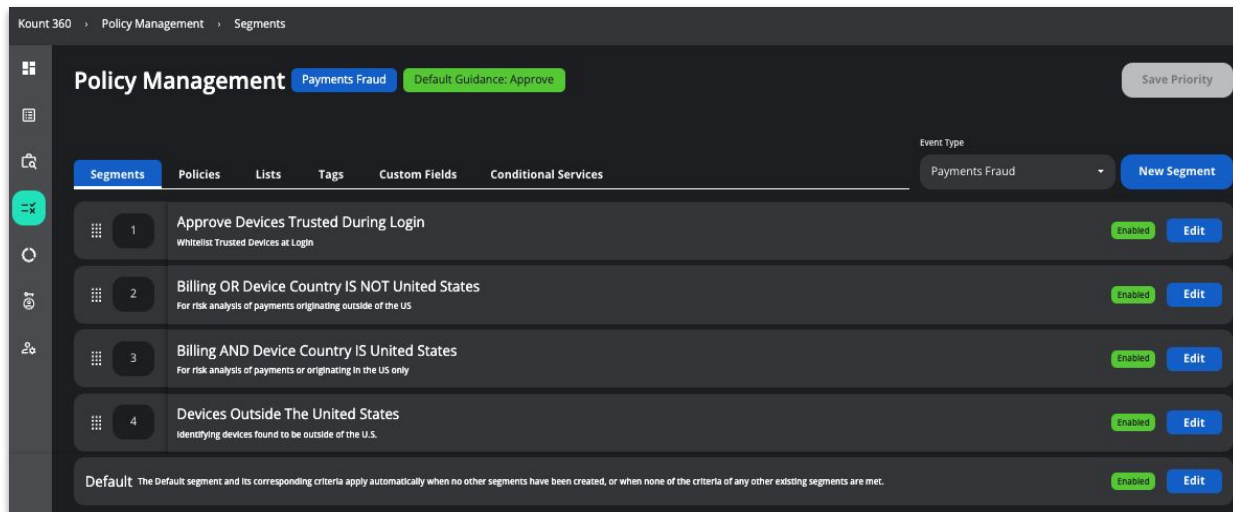
New velocity capabilities



Tags & tag weights



Bulk list management



## Segments

Serve as event traffic funnels that allow you to customize business policies for specific business conditions or channels.

## Policies

Drive better outcomes with fewer policies. Now include both AND and OR criteria for greater flexibility and reduced complexity.

## Version control

Creates a clear audit trail or changes to Segments & Policies over time. Revert or recover changes quickly and develop an understanding of your business logic over time.

# Reporting & analytics for data-driven growth.



**Get real-time data, instantly** and with faster load speeds than Data Mart.



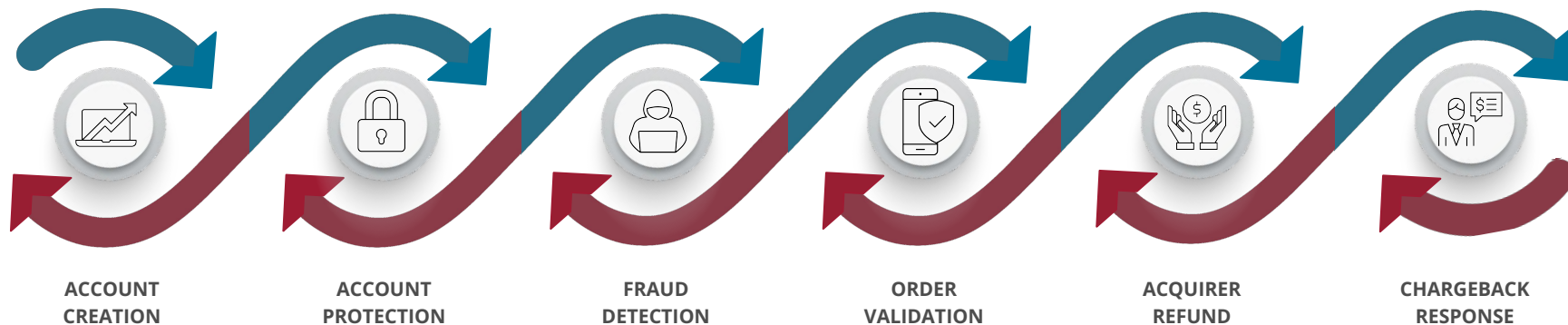
**Holistic insights** with cross-solution reporting & analytics **in one place.**



**Your Data, your way** with customization features to create views and reports tailored to your needs.

# Unlock your business's *full* potential. *Payments Fraud* is just one part of the Kount® 360 Platform.

Gain a competitive advantage with all of your identity & fraud capabilities in one place



**Differentiated data** create a unique view of the consumer identity. Understand your consumer and watch revenues grow.



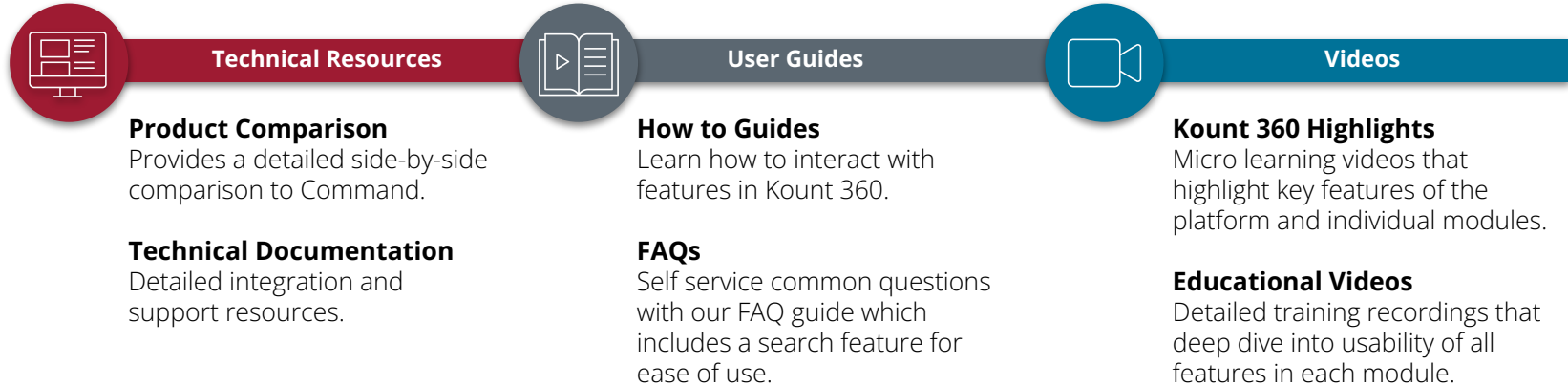
**Interconnected solutions** deliver better results. Even if you only use one.



Simplify your fraud & identity needs for a **faster, more seamless experience** with a single UI.

# Additional resources

to help you get started today.



**Access Resources [here](#)**

You need to be logged into your support account to view materials. If the page loads with no content you are not logged in.



*powering* the world with *knowledge*™