AI-Driven Fraud Prevention, Business-Driven Outcomes

Next-Generation AI-Driven Fraud Prevention Solution

Kount’s next-generation AI changes the way fraud prevention is delivered. It allows businesses to expand digital offerings, open new revenue channels, and enhance the customer experience while controlling business driven outcomes such as higher revenue, reduce fraud losses, and lower operational costs.

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<th>Prevent Emerging Fraud</th>
<th>Next-generation AI protects against new and existing fraud attacks before they become chargebacks.</th>
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<td>Accept More Good Orders</td>
<td>Improve the customer experience, increase order acceptance rates, and generate more revenue while reducing false positives.</td>
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<td>Reduce Manual Reviews</td>
<td>Lower operational costs and drive greater scalability to fraud operations teams by automating approve and decline decisions.</td>
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<td>Control Business Outcomes</td>
<td>Customize risk thresholds to achieve desired business outcomes: decline rates, fraud rates, and fraud operations costs.</td>
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AI That Simulates the Expertise of an Experienced Fraud Analyst

Kount’s AI simulates an experienced fraud analyst by weighing the risk of fraud against the value of the customer, but on a faster and more scalable basis.

Unsupervised Machine Learning Detectors emerging fraud attacks
Supervised Machine Learning Learns from past decisions
Identity Trust Global Network Fuels machine learning model
Control Center Fine tunes fraud prevention decisions

“Kount helps organizations transform their current approaches to focus on driving desired business outcomes. Businesses can achieve balance between effective fraud prevention, customer experience, and false positives.” IDC Technology Spotlight

2X more effective than previous models
250 millisecond response rate
Running supervised and unsupervised machine learning in parallel, along with additional calculations, Kount’s AI weighs the risk and safety of the transaction to make a decision based on each business’ risk tolerance.

Businesses decide what fraud confidence thresholds they’re comfortable with, and then align Omniscore with desired business outcomes.

**Omniscore: AI-Driven Transaction Safety Rating**

Omniscore is the actionable transaction safety rating that is produced by Kount’s AI. The highly predictive score can be relied upon when decisioning orders, so that businesses spend less time on manual review and reactive fraud rules. The outcome is fewer false positives and negatives, and more good transactions to generate revenue.

**Unsupervised Machine Learning**

Uses advanced algorithms and models to detect transaction anomalies much faster, more accurately, and on a more scalable basis than human judgment alone. It catches emerging fraud attacks that supervised machine learning models can’t catch before they result in chargebacks.

**Supervised Machine Learning**

Analyzes billions of historical transactions from Kount’s Identity Trust Global Network and looks for signals that have predicted fraud in the past. The technology mirrors the process of an analyst who draws on their experience and the company’s history to identify a trusted transaction, or flag a risky one.

**Identity Trust Global Network™**

Includes 12+ years of comprehensive transaction and identity data that crosses 9,000 customers, 180+ countries and territories, and multiple payment networks. That analytical richness feeds into machine learning models so they are properly trained to accurately predict risk.

**Control Center**

Provides the ability to control fraud prevention decisions, conduct investigations, and monitor performance. Customers can easily create policies and customize risk thresholds based on desired business outcomes.

**Self-Service Analytics**

Puts the rich data from payment transactions, customer interactions and outcomes into the hands of our customers to provide insights into business performance and enable strategic forward-looking decisions across the business.

**Delivering Outcomes that are Determined by the Business, Not by Fraud**

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ABOUT KOUNT  Kount’s Identity Trust Global Network delivers real-time fraud prevention and account protection and enables personalized customer experiences for more than 9,000 leading brands and payment providers. Linked by Kount’s award-winning AI, the Identity Trust Global Network analyzes signals from 32 billion annual interactions to personalize user experiences across the spectrum of trust — from ensuring frictionless experiences to blocking fraud. Quick and accurate identity trust decisions deliver safe payment, account creation, and login events while reducing digital fraud, chargebacks, false positives, and manual reviews. www.kount.com