# Microsoft and Worldline

A trusted partnership to help prevent fraud and empower your online business.







E-commerce is on the rise but with it comes serious challenges such as the increase in online fraud costing billions to merchants across the globe. Online fraud rate remains at record high, especially for cross-border businesses, which exposes them to vulnerable situations. Worldline understands the challenges of our global merchants, and aims to protect them from revenue losses.

#### Worldline presents

# Microsoft Dynamics 365 Fraud Protection

A next generation hybrid fraud management solution that helps to detect fraudulent behaviour more accurately and effectively. It is designed to increase fraud detection accuracy and improve operational efficiency while providing a customisable fraud screening service aligned with various business needs.

#### It addresses some critical issues:

#1 It fits your business needs, whether traditional static rules, machine learning or a hybrid combination of both

#2 It is not limited to certain regions or verticals

#3 It optimises your manual review rates

#4 It offers a fine balance between approving more orders and detecting more fraud

#5 It leverages verticalised fraud knowledge to detect fraud activity more accurately



### **Core offering**

This specialised solution is integrated into Worldline's global Merchant Service platform. You can use it in two ways: either by managing your fraud strategy through 100% machine learning, or by working with our fraud managers to manage it together.



## Hybrid fraud screening model

Running traditional static rules, advanced machine learning, or a combination of both



#### Risk appetite

Establishing the right balance between customer friction and fraud detection rate



#### Payment methods

Allowing you to access all card products and a selection of alternative payment methods provided by Worldline<sup>1</sup>



#### **Single integration**

Single onboarding for both Worldline's payment services and Microsoft's fraud protection



#### **Device fingerprinting**

Fully integrated device intelligent services free of charge



#### **Manual review**

Serving you with a single platform for fraud check, decisioning and reporting



#### **Multi-hierarchy**

Enabling you to manage your fraud strategy at any level of the hierarchy

1. More local payment methods and alternatives are coming soon.



To find out more about Microsoft Dynamics 365 Fraud Protection, please visit our <u>dedicated webpage</u> or email us <u>WL-Marketing@worldline.com</u>

#### **About Worldline**

Worldline [Euronext: WLN] is a global leader in the payments industry and the technology partner of choice for merchants, banks and acquirers. Powered by c. 18,000 employees in more than 40 countries, Worldline provides its clients with sustainable, trusted and innovative solutions fostering their growth. Services offered by Worldline include in-store and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2022 Worldline generated a revenue close to 4.4 billion euros.

#### worldline.com

#### Corporate purpose

Worldline's corporate purpose ("raison d'être") is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.



For further information WL-marketing@worldline.com