



Brochure

# Worldline Fraud Management.

## Instant Payments



# Instant Payments

Worldline is a leading European payment and transaction services provider. Our instant payments is built on the SEPA Instant Credit Transfer (SCT Inst) scheme, which is a pan-European instant payments system. Today, Worldline processes daily 2M+ SCT Inst transactions, making us the #1 processor of instant payments in Europe.

## Benefits of our Instant Payments solutions

- End-to-end instant payments coverage in our advanced processing ecosystem with 24/7 support.
- Flexible, configurable solution that can also be extended with additional payments schemes.
- Our clients can rely on us to provide them with support around the clock, every day of the year.
- High throughput, low latency, ensuring optimal performance.
- Accommodating various delivery models: SaaS, or full Business Process Outsourcing.

Worldline enables banks to offer their customers a fast and convenient way to send and receive money in real-time, in a secure environment safeguarded by advanced fraud detection and prevention tools.

## Frequent Payment Fraud Tactics

### Money Mules

Individuals are tricked into making easy money by fraudsters, who persuade them to move money or gain account access.

### Social engineering

Phishing, Vishing, and Smishing, is used to deceive and invoke fear, often leading to account takeovers and APP.

### Authorized Push Payment Scams

Fraudsters exploit fear and deception to trick victims into transferring funds. Hard to detect the scam because the victim themselves initiate the payment.

### Account takeover

Occurs when criminals gain access and control of a customer's account and use sensitive information for malicious purposes.

# Core Features of Our Approach



## Enhanced List Management

List management provides two key functionalities for effective transaction control: blacklisting and whitelisting. These features strengthen security measures and maintain regulatory compliance.

**Blacklisting:** Banks can block high-risk or suspicious account numbers to prevent unauthorized transactions and mitigate fraud, ensuring a secure banking environment.

**Whitelisting:** Banks can bypass blocking rules for trusted account numbers, enabling smooth and uninterrupted legitimate transactions.



## Streamlined Alert Management

Alert management with the Worldline Fraud Case Management tool involves monitoring, prioritizing, investigating, resolving, and reporting alerts to maintain security, detect issues, and respond efficiently to various transaction-related situations.

### Crucial facets:

**Monitoring:** Proactively identifying potential risks or policy violations.

**Prioritization:** Assessing alert severity for prompt attention to critical incidents.

**Investigation:** Analyzing alerts to understand context and determine appropriate actions.

**Resolution:** Implementing solutions, updating security measures, or escalating incidents.

**Reporting:** Documenting details for future reference, compliance, and continuous improvement.



## Rule management interface

A user-friendly platform that enables customization and control over transaction monitoring and security guidelines. Users can establish guidelines for blocking transactions or generating alerts to be managed within the Fraud Case Management tool.

### Key features include:

**Customization:** Tailor rules according to specific needs, risk profiles, and compliance requirements.

**Flexibility:** Modify, add, or remove rules as needed, adapting to evolving threats and regulations.

**Integration:** Seamless integration with the case management tool for efficient alert management.

**User-friendly design:** Simplified process of creating and managing rules, saving time for personnel.

**Reporting and analytics:** Optimize rules and improve security through insights on rule performance.



## Comprehensive Worldline Provided Rule Set

The Worldline-provided rule set is a pre-defined collection of transaction monitoring and security rules, developed based on industry best practices, compliance requirements, and expert knowledge.

By using the provided rule set, organization benefit from a strong foundation while maintaining the ability to customize rules based on their unique requirements.

### Key aspects include:

**Expertly designed:** Created by Worldline's experienced team, ensuring a robust foundation.

**Best practices:** Incorporates industry standards for effective transaction monitoring.

**Compliance-focused:** Meets regulatory requirements to maintain compliance.

**Customizable:** Offers flexibility for organizations to adapt rules to their specific needs.






**Time-saving:** Simplifies initial setup, saving time and resources.

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**Worldline Instant Payments Fraud Prevention provides essential protection against fraud. Proactive prevention of fraud means fewer disruption for customers and better satisfaction.**

## 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.

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