Advanced fraud protection

Reduce fraud with Kount's extensive global data network and a customized set of filters

NMI has partnered with Kount to bring your merchants Kount® Fraud Management tool, industry-leading, AI-driven fraud prevention for eCommerce, mCommerce, and card-not-present transactions.

Fraudsters are not just targeting small merchants or inexpensive items - almost any vertical or product can be a worthwhile target for online fraud, and merchants need the best tools to deal with it.

NMI is offering Kount with customizable thresholds because it is unique in that its adaptive AI uses a combination of supervised and unsupervised machine learning backed by a global data network, to provide real-time risk analysis and fraud assessment.

Why Kount Advanced?

- **Stop losing money to fraud.** Drive operational efficiency and put more time, resources, and personnel into true business growth.
- **Automating decisions reduces false declines.** Kount's AI delivers the most accurate evaluation of risk and trust in real time.
- **Accurate decisions increase revenue.** Merchants can accept more legitimate orders and stop fraud losses.
- **Customize the rules to suit a business or industry.** Adjust the thresholds to suit a merchant's specific risk.

POWERFUL YET SIMPLE FRAUD MANAGEMENT

Each transaction is scored against Kount's global network and then filtered through any thresholds set by the merchant — all within seconds.

Type	Status	ID	Customer	Details	Time	Amount	Kount Score	Kount Decision	Kount Thresholds
Card Sale	Failed	281474976711193		5...5454	10/28/2022 4:45:45 PM	321.41	22 (Moderate)	Decline	⊘ Order Total Amount Decline Threshold ($321.41 > $200.00) ⊙ Order Total Amount Review Threshold ($321.41 > $100.00)
Kount Data					10/28/2022 4:45:46 PM	321.41			
Card Sale	Approved	281474976711194		5...8303	10/28/2022 4:45:46 PM	109.91	46 (Moderate)	Needs Review	⊙ Order Total Amount Review Threshold ($109.91 > $100.00)
Kount Data					10/28/2022 4:45:47 PM	109.91			
Card Sale	Failed	281474976711195		5...8303	10/28/2022 4:45:48 PM	414.58	46 (Moderate)	Decline	⊘ Order Total Amount Decline Threshold ($414.58 > $200.00) ⊙ Order Total Amount Review Threshold ($414.58 > $100.00)

FEATURES

- Merchants can adjust the thresholds causing the transaction to be declined or held for review based on values such as Omniscore, amount, location, authorization attempts, etc.

- Fed by global data: Over 30 billion transactions are reviewed annually, collecting hundreds of variables on every transaction, contextualizing and creating data unique to each merchant

- Intelligence: Leveraging two types of proprietary AI/Machine Learning that work immediately to provide an accurate Risk Score and Safety Score in real-time

- The Kount section within the NMI merchant portal provides a simple 3-way status for each transaction; Approved, Declined and Needs Review.

- Simple to activate: Just enable Kount in the merchant portal and that's it!

KEY BENEFITS

Frictionless transaction journey leads to enhanced customer satisfaction (CSAT)

Fewer false positives increase sales conversion rate, for less abandonment

Improved customer retention and lifetime value, to maximize your brand reputation

BASIC → BEST IN CLASS

Basic Auth
Processor standard (will decline if a card is over-limit or reported lost or stolen).

Enhanced Auth
Enhanced processor standards:

Address Verification (AVS), cardholder Verification Value (CVV), and duplicate filters.

3DS and 3DS2
Payer Authentication - 3-D Secure

(e.g. Mastercard SecureCode / Verified by Visa).

NMI Fraud Prevention
(Formerly iSpy Fraud) Set extensive filters to detect suspicious transitions before they are approved.

(e.g. transaction limits, country filters, IP blocking, etc.)

Kount
Database and AI-driven comprehensive fraud screening toolset.