

# Guardian CyberShield™

Differentiating legitimate customers  
from fraudsters in real time

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The threat of online fraud – including malware, stolen credit card account information and identity theft – has made doing business more challenging than ever. Protect yourself with the payment fraud prevention and detection tools offered by Guardian CyberShield powered by ThreatMetrix®.

Guardian CyberShield is a comprehensive, layered payment fraud solution designed for a broad range of business scenarios. Improved detection techniques help to avert potential payment fraud before transactions are authorized. Important features include:

- **TrustDefender™ Cybercrime Protection Platform**  
Uniquely leverages a wealth of exclusive data from the Global Trust Intelligence Network for a comprehensive approach to distinguishing between genuine customers and fraudsters.
- **Profiles Devices and Identifies Threats**  
Scrutinizes computers, smartphones and tablets that access your website to detect anomalies that indicate a high-risk transaction.
- **Examines Users' Identities and Behaviors**  
Details like username, password, email address and more are analyzed to create a dynamic Persona ID, which is the basis for a more precise risk assessment.
- **Configures Business Rules**  
Powerful, easily customizable policy engine lets you model your business process and incorporate your own tolerance for risk.
- **Validates Business Policies**  
Evaluate and verify risk scores, associated risks and corresponding business policies.
- **Enables Detailed Analysis**  
Visualizations and analytical reports enable your security and fraud analysts to recognize enterprise application activity and act to improve security and reduce fraud.

Take action in real time with Guardian CyberShield.

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# Guardian CyberShield

## Payment Fraud Prevention and Detection Solution

Businesses have different risk thresholds and normal user behavior profiles that change as hackers and fraudsters evolve their attacks. Guardian CyberShield provides the intelligence and tools necessary to adapt to new risks based on your organization's needs. This eases your security administration's burden and reducing the need for manual resources and reviews.



### Protect Your Website Against:

- **Spoofing:** Detect multiple identities, mismatches between identity and location, devices disguising their true location and other indicators of identity theft.
- **MITM or MITB malware:** Page fingerprinting identifies compromised sessions that may be redirecting or altering transaction information in flight.
- **Bots:** Spot known botnet participants, anomalies, unusual behavior and timing, computer-generated names and emails, and other red flags.



### Take Action in Real Time

- Confidently approve transactions from legitimate, trusted users
- Receive automatic alerts of developing threats as they materialize
- Obtain a benchmark of "best practices" to help develop and fine tune policies and rules
- Avoid accepting transactions from devices compromised by malware

### THE GUARDIAN CYBERSHIELD ADVANTAGE

Guardian CyberShield offers rapid, lightweight deployment; up-to-date global insight and real-time responsiveness. It is the broadest combination of payment fraud defenses available in one solution that does not burden your IT systems or your customers.

## A ProPay/ThreatMetrix Case Study



### The Situation

A ProPay client was experiencing high chargeback volumes and escalating fraud losses. They were placed on a fraud monitoring program by credit card issuers. The company needed to create a remediation plan and show demonstrable improvements to chargeback rates.

### The Solution

ProPay helped the client integrate with ThreatMetrix and set up monitoring for key fraud patterns that the client experienced. ThreatMetrix Digital Identity Intelligence helped accurately identify fraudsters using stolen credentials.

### The Results

Within the first month, the company's fraud rate fell by nearly 50 percent. They sustained a reduction in monthly chargebacks from a peak of \$900,000 to just over \$10,000. They were removed from the Fraud Monitoring Program and avoided a \$50,000 fine. ThreatMetrix blocked over 600 fraudulent orders, saving the client over \$1 million in fraud losses.

DISCLAIMER: This case study is not meant to indicate that the same or similar results can or will be obtained in other cases or situations. Results will vary depending on the facts and circumstances of your business.

Contact us today at **888.227.9856** or **sales@propay.com**.

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