

FRAUD PREVENTION

Detect fraud before it happens

With the rise in ecommerce transactions and the advance of mobile payment technology, the need for payments cybersecurity is top priority. NMI Fraud Prevention empowers your merchants to defend against fraudulent activity using extensive filters to detect suspicious transactions before they're approved. The enhanced reporting capabilities give them access to all the information they need to root out fraudsters for good.

Where Fraud Prevention is essential

All businesses could benefit from advanced security when accepting payments, yet your merchants are particularly prone to fraud when...



They sell goods and services internationally



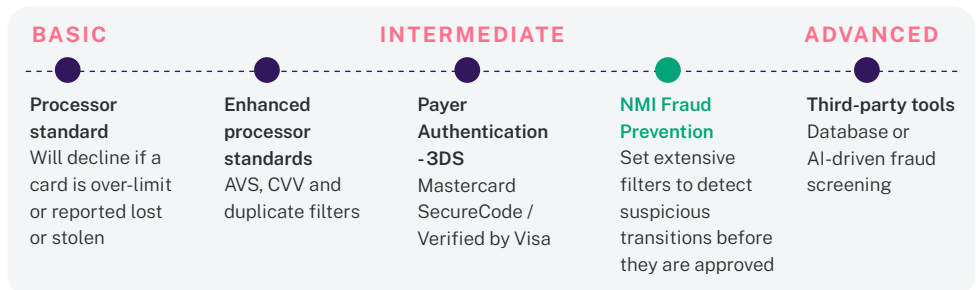
They process a high volume of transactions, particularly in ecommerce and card-not-present situations



They are in high-risk industries, such as: electronics, online gambling, fantasy sports or subscription-based sales

Merchants can customize their level of prevention

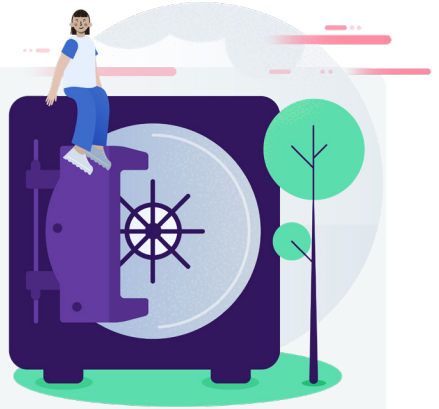
Using the safe-guards enabled by the processor, provides only basic protection. By setting a customized set of rules, Fraud Prevention can be scaled to suit the merchant's unique needs.



Features

SETTING YOUR FRAUD PROTECTION PARAMETERS

- **Thresholds:** Set of daily, weekly, monthly or yearly rules that can be set for both transaction value and transaction volume; you can apply rules to all the processors or just one
- **User Ban:** Ban specific users by the IP address, credit card number, country or user information in your system
- **Exceptions:** Make exceptions to the fraud ban system for users you know are legitimate



REVIEWING FLAGGED TRANSACTIONS AND HISTORY REPORTING

- **Waiting Review:** Transactions that have been flagged as possibly fraudulent will be listed for review
- **History Log:** This page allows you to see all transactions in a detailed, color-coded chart for easy reference to transaction status

Benefits

- Flexibility to control of the right level of protection for a particular type of business and then to adjust as merchants scale or the landscape changes
- Improve customer retention and value to maximize your brand status transactions in a detailed, color-coded chart for easy reference to transaction status
- Enable merchants to grow and be successful by avoiding costly fraudulent transactions and processing fees before they happen



CUSTOMER VAULT

Secure card storage for your merchants

Storing customers' credit card details for later use comes handy in many industries, including those with subscription services. Stored data is strictly regulated by PCI compliance, which requires following strict rules and regulations.

FEATURES

- Encrypts all sensitive payment details in the gateway so no personal data has to touch merchants' environment
- Merchants can quickly add new customer profiles to Customer Vault from card-present and card-not-present transactions, including NMI's iProcess mobile app
- Stores both credit card and electronic check payment details
- Access is granted through a secure online interface
- Level 1 PCI compliant (highest PCI DSS level) since 2004

BENEFITS



Securely stores customer details for future use, invoicing, recurring payments of memberships



Helps manage customer profiles and view all transaction activities in a single place



Eliminates PCI headaches and compliance concerns for merchants



Integrated with NMI Automatic Card Updater to future-proof transactions initiated with cards on files

Reduce attrition and drive revenue with value-added services

NMI is the gateway of choice for many ISOs because of our flexible, customizable, and reliable platform, but what keeps them on, and growing on, our platform is our value-added services. Offering NMI's value-added services to your merchants through the NMI Marketplace gives them another reason to stick with your business while giving you additional recurring revenue. By offering these next-level features, you can help reduce attrition by 45% while growing your bottom line.



AUTOMATIC CARD UPDATER

Ensures uninterrupted payments for merchants by seamlessly updating card-on-file account information.



ELECTRONIC CHECK

Lets merchants process electronic checks directly from their online storefront or through the Virtual Terminal.



CUSTOMER VAULT

Reuses tokenized cardholder data from previous transactions without having to store or secure it — a must for merchants with recurring revenue models.



LEVEL III PROCESSING

Helps qualify you for optimal interchange rates by passing on extended transaction data to payment processors.



PAYER AUTHENTICATION

Validates the shopper is actually the cardholder, prevent fraud and protect against unauthorized transactions.



ELECTRONIC INVOICING

Merchants can email invoices and allow customers to pay with just a few clicks.



QUICKBOOKS® PLUG-IN

Merchants can process transactions, create accounting entries or mark transactions as paid right from QuickBooks using SyncPay.



FRAUD PREVENTION

Provides extra protection against fraudulent activity involving credit and debit cards with rule-based parameters for transactions.



IPROCESS MOBILE PAYMENTS

Enables merchants to accept EMV card payments on a phone or tablet with turnkey mobile applications for Apple and Android devices.



KOUNT® ADVANCED FRAUD PREVENTION

Industry-leading, AI-driven fraud prevention that provides real-time risk analysis and fraud assessment leading to fewer false positives and increased sales conversion rates.

Self-service payment processing on the NMI platform

You can now automatically board self-service terminals on to the NMI platform. This means that through our single omnichannel interface you can combine ecommerce, face-to-face retail and self-service, and no longer have to individually board terminals.

- Unattended terminals and devices
- Ecommerce and card-not-present
- Face-to-face retail point of sale
- Mobile – both smartPOS and in-app payments

Whether you are an enterprise merchant managing a fleet of terminals, an Independent Software Vendor (ISV) selling to merchants, or a specialist self-service integrator, you can take advantage of NMI's intuitive affiliate and merchant control panels that give you full control over your business.

To add terminals, simply set up an NMI Gateway Account, order a pre-configured terminal device and integrate ChipDNA with your self-service application. On the first transaction, the terminal will self-board and transactions will be visible in the merchant control panel.

The NMI platform supports terminal devices from leading manufacturers that can be used in all self-service verticals, with certifications to all major processors – including the latest PTS4 and PTS5 devices. It also supports PCI Certified Point-to-Point Encryption (PCI P2PE) which is being required by some city authorities and large self-service operators to ease the PCI compliance burden for remote terminals on distributed networks.

SELF-SERVICE INDUSTRY VERTICALS

- Parking Paystations
- Kiosks
- Toll Booths
- Vending Machines
- Transportation Ticketing
- EV Charging Stations

KEY BENEFITS NMI BRINGS



Ease of terminal integration and boarding, so your ticketing equipment can start generating revenue fast.



Manage unattended, retail and ecommerce transactions all in one place so you have a single, streamlined view of your business.



Choice of both terminals and processors so you can deploy the best device for your application.

GET IN TOUCH