SOLUTIONS GUIDE

E-COM MERCHANT RESOURCE

Welcome to the CNP Solutions Guide – a comprehensive directory of e-commerce risk, fraud and payments companies that can help you and your business navigate the inherent and ever-evolving opportunities and threats associated with card-not-present transactions. This guide is a free resource designed to help you, our merchant readers, discover solution providers that can help protect and boost your bottom lines.

Merchants, if you are actively looking for solutions this year, there are special opportunities available to CNP professsionals like you. [click here]

If you are an e-commerce solution provider interested in being listed in the CNP Solutions Guide, simply fill out this form. [basic listings are free]

*These are general best practices and uses for each tool as we hear from the merchants we work with, and varies based on each specific company and offering.
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**Tool assignments were provided directly by CNP Summit™ exhibitors, and are not independently assigned.

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▶ 3-D SECURE/CONSUMER AUTHENTICATION

3-D Secure (3DS) works like CVV and AVS, in the sense that additional information is provided to the card networks/issuing bank for validation at the time a credit card is authorized. Both the merchant and the specific issuing bank must be enrolled in the program in order to exchange this additional level of verification from the bank. This additional authentication on the cardholders' identity allows the issuing bank to review behavioral and transaction history on their end to validate that the purchase pattern and information provided at time of check out is consistent with the cardholder history with the bank. The original 3DS technology left merchants concerned that it introduced friction during online checkout. A new version of the technology called EMV 3-D Secure (originally 3-D Secure 2.0) employs risk-based authentication in real time rather than authenticating each transaction with a static password. EMV 3-D Secure has already begun its global rollout and is available to many merchants.

MERCHANTS OFTEN USE THIS FOR:

This tool can be helpful in identifying & preventing traditional credit card fraud, which includes card testing, clean credit card fraud, and new account fraud (when a credit card is used). Some merchants have also reported seeing an increase in authorizations, resulting in more sales once using 3DSecure. However, in cases where 3DSecure is attempted for all transactions including for banks that require new sign-ups for the service during checkout on a merchant's website, some merchants have reported an increase in shopping cart abandonment. Many merchants create a strategy around this, to ensure they are only utilizing 3DSecure and enhanced consumer authentication on the transactions that will help their conversion and fraud rates, and not initiate 3DSecure on orders that could impact conversion negatively.

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▶ 3-D SECURE/CONSUMER AUTHENTICATION *(Continued)*

Company	Website	Company	Website
3DCart	3dcart.com	**Kount**	**kount.com**
Acuant	acuantcorp.com	LimeLight	limelightcrm.com
Accertify	accertify.com	M2M Group	m2mgroup.com
Alibaba	alibaba.com	Mastercard	mastercard.us
Arkose Labs	**arkoselabs.com**	Nethone	nethone.com
AT&T Cybersecurity	business.att.com	Nuance	nuance.com
Behaviosec	behaviosec.com	NuData Security	nudatasecurity.com
Biyo	biyowallet.com	Nuvei	nuvei.com
BlueSnap	**bluesnap.com**	NXT-ID	nxt-id.com
BNZ Business Banking	bnz.co.nz	Nymi	nymi.com
Braintree Payments	braintreepayments.com	Onelogin	onelogin.com
CA Technologies	www.ca.com	PAAY	paay.com
CardConnect	cardconnect.com	PayFast	payfast.co.za
Cardinal	cardinalcommerce.com	Payvision	payvision.com
Chargeback Hero	chargebackhero.com	Payzone	payzone.co.uk
Checkout.com	checkout.com	PlacetoPay	placetopay.com
Citigroup	citigroup.com	Q6 Cyber	q6cyber.com
Deepnet Security	deepnetsecurity.com	**Ravelin**	**ravelin.com**
Delego Payments	delegopayments.com	RSA	rsa.com
DIBS Payment Services	dibspayment.com	Sage Pay	sagepay.co.uk
Digital Element	digitalelement.com	Say-Tec	say-tec.com
Emailage	emailage.com	**SecuredTouch**	**securedtouch.com**
Felix Payments	payfelix.com	SecurionPay	securionpay.com
Forgerock	forgerock.com	Signifyd	signifyd.com
G Payments	gpayments.com	Sign2Pay	sign2pay.com
Gala Technology	galatechnology.co.uk	Spreedly	spreedly.com
GlobalOnePay	globalonepay.com	Stripe	stripe.com
Identity Automation	identityautomation.com	**Trustly**	**trustly.com**
Ingenico ePayments	ingenico.com/epayments	Validation	validation.com
Iovation	iovation.com	Veridium	veridiumid.com
iProov	iproov.com	**Vesta**	**trustvesta.com**
Ipsidy	ipsidy.com	Web Merchant	web-merchant.co.uk
Jumio	jumio.com	Worldline	worldline.com

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▶ BEHAVIORAL / PHYSICAL BIOMETRICS

Biometrics are used to verify a customer's identity either by validating a physical attribute with what is on file from when their account was set up or by uniquely identifying measurables patterns in human activities. The most common physical attributes to verify are fingerprint, retinal scans, voice-prints or a DNA match. The most common behavioral patterns include keystroke dynamics, gait analysis, voice ID, mouse use, signature analysis and cognitive biometrics.

MERCHANTS OFTEN USE THIS FOR:

Utilizing biometrics to prevent CNP fraud is still evolving. Currently verifying physical and behavioral attributes are best for multi-channel companies or companies with devices (such as mobile, voice assistants, etc.) to authenticate the user prior to logging on the devices as well in the shopping cart.

Company	Website
Acuant	acuantcorp
Aware	aware.com
Biocatch	biocatch.com
Behaviosec	behaviosec.com
Centrify	centrify.com
CrossMatch	crossmatch.com
Efkon	efkon.com
Equifax	hequifax.com
Experian	experian.com
Featurespace	featurespace.com
Fischer Identity	fischerinternational.com
Identity Automation	identityautomation.com
IDRND	idrnd.ai
ImageWare Systems	iwsinc.com
Imprivata	imprivata.com
InAuth	inauth.com
Innovatrics	innovatrics.com
Jumio	jumio.com
Kount	**kount.com**

Company	Website
LexisNexis Risk Solutions	**risk.lexisnexis.com**
NetGuardians	netguardians.ch
Nethone	nethone.com
Neustar	home.neustar
NuData Security	nudatasecurity.com
Onfido	onfido.com
Paygilant	paygilant.com
Plurilock	plurilock.com
Precognitive	precognitive.com
Pro Vision Lab	provisionlab.com
SecuredTouch	**securedtouch.com**
Sift	**sift.com**
Signifyd	signifyd.com
Symantec	symantec.com
TruNarrative	trunarrative.com
TypingDNA	typingdna.com
Veridium	veridiumid.com
Vesta	**trustvesta.com**
Zighra	zighra.com

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▶ CALL CENTER SUPPORT / LOGISTICS
(INCLUDING FRAUD PREVENTION SERVICES SPECIFIC TO CALL CENTERS)

In addition to e- and m-commerce, orders placed through a call center are also considered card not present transactions and present their own unique set of challenges. Unlike transactions placed on devices, there are little device or behavior attributes for an order that is placed over the phone, with or without assistance from call center representatives. Solutions that provide support for call centers vary from tools to help representatives not have to enter the credit card number, to fraud prevention tools that assess the riskiness of orders placed over the phone.

MERCHANTS OFTEN USE THIS FOR:

Companies that allow orders to be placed over the phone and accept payment via call centers may benefit from seeking out a solution to assist in fraud prevention, specific to the issues and needs of the company. Many fraudsters have recognized the anonymity that comes from social engineering and calling in an order versus placing an order online, so if your company has seen a spike in fraudulent phone orders, it may be beneficial to either find a comprehensive fraud solution that supports phone orders made through a call center or a solution specific to these orders.

Company	Website
Alorica	alorica.com
Apex Financial Business Solutions	apexcfo.com
CallMiner	callminer.com
CardConnect	cardconnect.com
Chargeback Gurus	chargebackgurus.com
Covery	ecommerce.covery.ai
DataVisor	datavisor.com
Eckoh	eckoh.com
Ekata	**ekata.com**
Ethoca	ethoca.com
Experian	experian.com
FIS	fisglobal.com
IDology	idology.com
IDRND	idrnd.ai
IntraNext Systems	intranext.com
Iovation	iovation.com

Company	Website
LimeLight	limelightcrm.com
Natterbox	natterbox.com
Neustar	home.neustar
Nuance	nuance.com
OceanX	oceanx.com
PCI Pal	pcipal.com
Pindrop	pindrop.com
Plum Voice	plumvoice.com
Quinte Financial Technologies	quinteft.com
Semafone	semafone.com
Sestek	sestek.com
Syntec	syntec.co.uk
Voxpro	voxprogroup.com
Worldpay	worldpay.com

CNP Award

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▶ CHARGEBACK MANAGEMENT

Chargebacks are a necessary evil of card not present commerce. Chargeback management companies provide merchants with assistance in responding to chargeback disputes, in an attempt to recover funds on behalf of the merchant for disputes that were unnecessarily filed by the cardholder or the issuer. Additionally, some chargeback management companies offer chargeback alerts, providing a service to notify the merchant of a chargeback that has not yet been filed, providing the merchant a short window to issue a refund prior to the chargeback being filed, circumventing fees and any fines due to excessive chargeback volume.

MERCHANTS OFTEN USE THIS FOR:

CNP companies that experience a high volume of friendly fraud chargebacks benefit most from chargeback management solutions, as those are primarily the chargebacks that can be recovered. Merchants that benefit most from deploying chargeback alerts are those on an excessive chargeback monitoring program through one of the card brands , often with average order volumes over $50.

Company	Contact	Description
Kount® kount.com	Sales 1.866.919.2167 sales@kount.com	Kount's Identity Trust Global Network delivers real-time fraud prevention, protects accounts, and enables personalized customer experiences for more than 9,000 leading brands and payment service providers. Linked by Kount's award-winning AI, the Identity Trust Global Network analyzes signals from 32 billion annual interactions to personalize user experiences across the spectrum of trust—from frictionless experiences to blocking fraud. Quick and accurate identity trust decisions deliver safe payment, account creation, and login events while reducing digital fraud, chargebacks, false positives, and manual reviews.
Chargebacks911® challenge the status quo chargebacks911.com	David Pirtle VP of Enterprise Engagement 1.727.461.1089 d.pirtle@chargebacks911.com	Chargebacks911® provides cutting-edge, highly-scalable enterprise solutions and specialized consulting for chargeback compliance, risk mitigation, and dispute management. The company's dynamic technologies and tactical data analysis help decrease the negative impacts of chargebacks and disputes, thereby increasing customer retention and revenues. Chargebacks911 is recognized as the world's leading service provider for comprehensive dispute mitigation and remediation technology. The company has been named Best Chargeback Management Program, Best B2B Software, Best Industry Solution, and much more.

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▶ CHARGEBACK MANAGEMENT *(Continued)*

Company	Website
Accertify	accertify.com
Bolt	bolt.com
Cascadia Pay	cascadiapay.com
Chargeback Expertz	chargebackexpertz.com
Chargeback Gurus	chargebackgurus.com
ChargebackHelp	chargebackhelp.com
Chargeback Hero	chargebackhero.com
Chargebacks911	**chargebacks911.com**
Chargebee	chargebee.com
Chargehound	chargehound.com
Chase Paymentech	merchantservices.chase.com
ClearSale	**clear.sale**
CyberSource	cybersource.com
eCard Transactions	ecardtransactions.com
Ethoca	**ethoca.com**
Fee Fighters	feefighters.com
Felix Payments	payfelix.com
FIS	fisglobal.com
Fiserv	fiserv.com
FraudPVP	fraudpvp.com
GeoComply	geocomply.com
iCAN4Consumers	ican4consumers.com
Integrated Merchant Services	integratedmerchantservices.com
iNymbus	inymbus.com
Kount	**kount.com**
LimeLight	limelightcrm.com
Midigator	midigator.com
NoFraud	nofraud.com
Nuvei	nuvei.com
PayBright	gopaybright.com
PayKings	paykings.com

Company	Website
Payvision	payvision.com
Radial	radial.com
Riskified	riskified.com
Signifyd	signifyd.com
Tranzlytics	tranzlytics.com
Trustly	**trustly.com**
TSYS	tsys.com
Verifi	**verifi.com**
Vesta	**trustvesta.com**
VISA	usa.visa.com

(CNP Award badges appear next to Chargebacks911, Ethoca, and Verifi.)

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▶ DATA SECURITY SERVICES

It is more important than ever to protect the data your company has, both around payments and overall user data. Hackers are continually trying to come across their next big breach and not all companies can afford to protect their data in house. Additionally, with laws governing online data protection varying by country, it can be necessary to work with a company that specializes in knowing these laws and protecting your company data for your business.

MERCHANTS OFTEN USE THIS FOR:

The services provided by data protection companies vary, but if this is a service that cannot be supported in house by your information security team or if you are interested in learning about the specific services and tools provided in this category, it will be helpful to contact each of these companies to learn more about the specific offerings of each provider in this category.

Company	Website
Absolute	absolute.com
Arkose Labs	**arkoselabs.com**
Blackberry	blackberry.com
Cash Flow Solutions, Inc.	followthefrog.com
Centrify	centrify.com
Cequence Security	cequence.ai
Crowdstrike	crowdstrike.com
Eckoh	eckoh.com
Equifax	equifax.com
F5	**f5.com**
Fiserv	fiserv.com
Flashpoint	**flashpoint-intel.com**
Forcepoint	forcepoint.com
Hunters.AI	hunters.ai
IBM	ibm.com
iBoss	iboss.com
Idaptive	idaptive.com

Company	Website
IntraNext Systems	intranext.com
Mobile Iron	mobileiron.com
Neustar	home.neustar
Optiv	optiv.com
PCI Pal	pcipal.com
Q6 Cyber	q6cyber.com
SecureTrust	**securetrust.com**
Semafone	semafone.com
Simility	simility.com
SolarWinds	solarwindsmsp.com
Spreedly	spreedly.com
SpyCloud	spycloud.com
SumoLogic	sumologic.com
Thales	thalesesecurity.com
Treasure Data	treasuredata.com
Trustwave	trustwave.com

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▶ E-COMMERCE PLATFORM / GATEWAY

A payment gateway is the virtual equivalent of a physical point of sale or credit card terminal. The gateway is responsible for sending card data to payment processors for authorization and receiving the response information and passing that on to the merchant. Gateways can be a stand alone solution or can be used by fraud prevention or payment service providers (PSPs) to gather additional information and connect to the merchant. Many payment gateways also provide tokenization, allowing the merchant the ability to not store credit card numbers on their databases or servers.

MERCHANTS OFTEN USE THIS FOR:

All CNP merchants that accept payments must have a payment gateway. The type of gateway and additional services provided by a gateway should be part of a merchant's overall strategy, prioritizing the additional needs of a business that can be provided by a specialty gateway.

Company	Website
2Checkout	2checkout.com
Accertify	accertify.com
ACI Worldwide	aciworldwide.com
Adyen	adyen.com
Amazon Payments	pay.amazon.com/us
Authorize.net	www.authorize.net
BitPay	**bitpay.com**
BluePay	www.bluepay.com
BlueSnap	**bluesnap.com**
BNPWARE	bnpware.com
Bolt	bolt.com
Braintree Payments	braintreepayments.com
CardConnect	cardconnect.com
Cashflow Solutions	followthefrog.com
Chargent	appfrontier.com
Checkout.com	checkout.com
Coingate	coingate.com
Dwolla	dwolla.com
eCard Transactions	ecardtransactions.com
Elavon	elavon.com
F5	**f5.com**
FastSpring	fastspring.com
Fexco	fexco.com

Company	Website
First Data	firstdata.com
FIS	fisglobal.com
Fiserv	fiserv.com
Forte	paymentsgateway.com
GlobalOnePay	globalonepay.com
Heartland Payment Systems	heartlandpaymentsystems.com
Humboldt	hbms.com
IBM	ibm.com
Ingenico ePayments	ingenico.com/epayments
Innovis	innovis.com
Kibo	kibocommerce.com
Kount	**kount.com**
Maverick Payments	maverickpayments.us
Merchant e-Solutions	merchante-solutions.com
Mollie	mollie.com
Nexway	corporate.nexway.com
NMI	nmi.com
Nuvei	nuvei.com
Onfido	onfido.com
PamentLOCK	paymentlock.com
Payline	paylinedata.com
Payment Asia Services Limited	paymentasia.com
PaymentSpring	paymentspring.com

CNP Award (BlueSnap)

CNP Award (Forte)

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▶ E-COMMERCE PLATFORM / GATEWAY *(Continued)*

Company	Website
Paymill	paymill.com
Payoneer	payoneer.com
PayPal	paypal.com
PayPro	payproglobal.com
Paysafe	paysafe.com
PaySimple	paysimple.com
PayU	corporate.payu.com
Payvision	payvision.com
Payway	**payway.com**
Payza	payza.eu
PDCflow	pdcflow.com
Pin Payments	pin.net.au
PlacetoPay	placetopay.com
Quinte Financial Technologies	quinteft.com
Racepoint Global	racepointglobal.com
Sage Pay	sagepay.co.uk
SecurePay	securepay.com
SecurionPay	securionpay.com
Simplify Commerce	simplify.com/commerce
Skrill	skrill.com/en-us
Splash Payments	splashpayments.com
Spreedly	spreedly.com
Square	squareup.com
Stripe	stripe.com
Transact Campus	**transactcampus.com**
TrustCommerce	trustcommerce.com
Trustly	**trustly.com**
Verifi	**verifi.com**
Vesta	**trustvesta.com**
WePay	go.wepay.com
WorldPay	worldpay.com/us
Zoho Checkout	zoho.com

(CNP Award badge on Quinte Financial Technologies row)
(CNP Award badge on Spreedly row)

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▶ FRAUD CASE MANAGEMENT TOOLS

A system that accumulates internal and external data specific to the transaction and cardholder such as IP addresses, email addresses, geolocation, previous purchase history, billing addresses, etc. For each transaction, assigning risk at the time the order is placed. Some case management tools Include a rules based fraud scoring system, assigning a score for each risky attribute of an order based on linear rules set by either the merchant or the provider. Others rely on machine learning to determine the risk of an order and others combine both rules and machine learning. Many can be used to create rules or rely on machine learning to automatically pass low-risk transactions, reject high-risk transactions and flag transactions for manual review. Orders can be canceled or accepted manually (during manual review) or through automatic rules, dependent on risk factors.

MERCHANTS OFTEN USE THIS FOR:

Standard CNP payment fraud; most CNP companies use a fraud case management system (in-house or 3rd party) to assess the risk of all fraud types, and augment with additional verification tools to assist in identifying specific fraud types.

Company	Contact	Description
Kount® kount.com	Sales 1.866.919.2167 sales@kount.com	Kount's Identity Trust Global Network delivers real-time fraud prevention, protects accounts, and enables personalized customer experiences for more than 9,000 leading brands and payment service providers. Linked by Kount's award-winning AI, the Identity Trust Global Network analyzes signals from 32 billion annual interactions to personalize user experiences across the spectrum of trust—from frictionless experiences to blocking fraud. Quick and accurate identity trust decisions deliver safe payment, account creation, and login events while reducing digital fraud, chargebacks, false positives, and manual reviews.
Chargebacks911 challenge the status quo chargebacks911.com	David Pirtle VP of Enterprise Engagement 1.727.461.1089 d.pirtle@chargebacks911.com	Chargebacks911® provides cutting-edge, highly-scalable enterprise solutions and specialized consulting for chargeback compliance, risk mitigation, and dispute management. The company's dynamic technologies and tactical data analysis help decrease the negative impacts of chargebacks and disputes, thereby increasing customer retention and revenues. Chargebacks911 is recognized as the world's leading service provider for comprehensive dispute mitigation and remediation technology. The company has been named Best Chargeback Management Program, Best B2B Software, Best Industry Solution, and much more.

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▶ FRAUD CASE MANAGEMENT TOOLS *(Continued)*

Company	Website
Accertify	accertify.com
ACI Worldwide	aciworldwide.com
Acuitytec	acuitytec.com
Amdocs	amdocs.com
Apruvd	apruvd.com
Arkose Labs	**arkoselabs.com**
Au10tix	au10tix.com
BAE Systems	baesystems.com
Bolt	bolt.com
BPC Banking Technologies	bpcbt.com
CashShield	cashshield.com
Chargeback Gurus	chargebackgurus.com
ChargebackHelp	chargebackhelp.com
Chargeback Hero	chargebackhero.com
Chargebacks911	**chargebacks911.com**
Citigroup	citigroup.com
ClearSale	**clear.sale**
DataVisor	datavisor.com
Ekata	**ekata.com**
Emailage	emailage.com
Ethoca	ethoca.com
Experian	experian.com
F5	**f5.com**
Featurespace	featurespace.com
Feedzai	feedzai.com
Felix Payments	payfelix.com
FICO	fico.com
First Data	firstdata.com
Fiserv	fiserv.com
Forter	**forter.com**
Fraugster	fraugster.com
GBG	gbgplc.com
GeoComply	geocomply.com

Company	Website
ICBA	icba.org
Identiq	identiq.com
Ingenico Group	ingenico.com
iovation	iovation.com
Kantox	kantox.com
Kount	**kount.com** *(CNP Award)*
Mastercard	mastercard.com
May Payments Services	mpservices.es
MiCamp Solutions	micamp.com
Nethone	nethone.com
NoFraud	nofraud.com
NuData Security	nudatasecurity.com
Oneytrust	oneytrust.com
Payvision	payvision.com
Precognitive	precognitive.com
Quinte Financial Technologies	quinteft.com
Quatrro	quatrro.com
Radial	radial.com
Ravelin	**ravelin.com**
Risk Ident	riskident.com
Riskified	riskified.com
SAS	sas.com
Sift	**sift.com** *(CNP Award)*
Signifyd	signifyd.com
SpyCloud	spycloud.com
Syntec	syntec.co.uk
ThreatMetrix	threatmetrix.com
TruNarrative	trunarrative.com
Verifi	**verifi.com**
Verisk Financial Retail Solutions	verisk.com
Verrency	verrency.com
Vesta	**trustvesta.com**
Visa	visa.com

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▶ IDENTITY DOCUMENTATION AUTHENTICATION

Identity documentation verification validates the legitimacy of an identity document, such as a Driver's License, Government ID card or Passport. These checks can be performed either automatically through the check out or account creation process on all transactions or manually on a case-by-case basis. Automated checks can return a response within seconds, while documents that may need further inspection or verification may take up to 10 minutes in a manual review process. In addition to validating that the name on the ID matches the person making a purchase or setting up an account, it can also confirm relevant information on the document such as address, age and other key parts of data on the documents. What is actually checked in the document can vary based on what the individual service provider offers.

MERCHANTS OFTEN USE THIS FOR:

Marketplaces with both buyers and sellers, rental companies or those companies selling age sensitive information, an identity document may be required to confirm the user's age and identity. It is used both as a KYC (Know Your Customer) and fraud prevention tool. All standard payment fraud methods may be deterred and identified utilizing this tool. Identity documentation verification systems are most used by mobile apps or mobile web browsers, interfacing with the user's cell phone to take a picture & send the data to the service. These services confirm the legitimacy of the document, as well as that the information provided in the account matches the information on the documents.

Company	Website
Acuitytec	acuitytec.com
AT&T Business	business.att.com
Auth0	auth0.com
Au10tix	au10tix.com
Cardinal	cardinalcommerce.com
Chetu	chetu.com
Discover Global Network	discovernetwork.com
Ekata	**ekata.com**
Fraud Fighter	fraudfighter.com
Innovis	innovis.com
Mitek Systems	miteksystems.com
Netlify	netlify.com

Company	Website
Okta	okta.com
Onfido	onfido.com
Q6 Cyber	q6cyber.com
Symantec	symantec.com
ThreatMetrix	threatmetrix.com
TransUnion	transunion.com
Trulioo	trulioo.com
TruNarrative	trunarrative.com
Trustly	**trustly.com**
Validation	validation.com
Vesta	**trustvesta.com**
Wist Network	wist.network

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▶ ID VERIFICATION

ID verification services are generally used to authenticate a user's physical address, phone number and sometimes e-mail address utilizing public information in a central database but can also be used to authenticate specific devices (such as a tablet, mobile phone, desktop, laptop, etc.). Most of these services have systems that can connect to case management systems to add to a risk score dependent if the user's provided information matches the corresponding information in the database. Device information can be used to determine if the user has been to the website previously, which can be combined with previous purchase information tied to that device to determine if the user should be trusted or not. It can also reveal information about the device that may have proven to be risky to the merchant. Device information and/or behavioral biometrics can be a part of a fraud case management system or stand alone, typically to be layered with existing fraud prevention strategies.
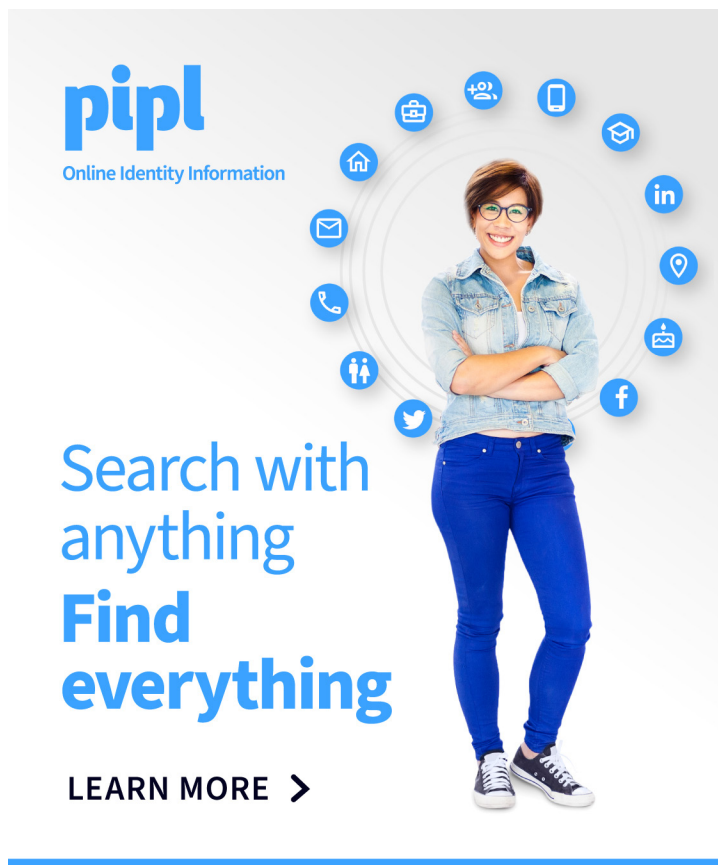
MERCHANTS OFTEN USE THIS FOR:

Used by many different types of companies and verticals, personal identification verification tools can be used to verify any data that is captured at the time of checkout. If a merchant captures name, address, phone number and e-mail address, they will have more information to validate than a merchant that just captures name and e-mail address. Used to help prevent all fraud types, with the exception of some account takeover schemes, when the valid cardholder information is used by the fraudster. Device Identification tools can help identify account takeovers (when the account holder has previously accessed the account on their own device), as well as in identifying various types of fraud by fraudsters that repeat their fraudulent attempts on the same device (by velocity). Device identification can also provide additional information that can provide business intelligence about fraud patterns as well as about customers such as percentage of order placed on specific devices or from different regions.

Company	Contact
pipl pipl.com	Tim Randall Senior Director, Demand Generation 1(415) 373-0180 tim.randall@pipl.com

Description

Pipl is the world's leading provider of online identity information, with industry-leading email, mobile-phone, and social-media data that spans the globe.
Our API and manual identity-verification tools allow online merchants to provide frictionless customer experiences and approve more transactions while reducing chargebacks and the risk of fraud.

pipl
Online Identity Information

Search with anything
Find everything

LEARN MORE ❯

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▶ ID VERIFICATION *(continued)*

Company	Website
Accertify	accertify.com
Acuant	acuantcorp.com
Acuitytec	acuitytec.com
Acxiom	acxiom.com
Alloy	alloy.co
Apruvd	apruvd.com
Arkose Labs	**arkoselabs.com**
Au10tix	au10tix.com
authenteq	authenteq.com
Caisson	caisson.com
Cardinal	cardinalcommerce.com
Cardworks	cardworks.com
Cognito	cognitohq.com
CSI	csiweb.com
Device Atlas	deviceatlas.com
Digital Element	digitalelement.com
DocuSign	docusign.com
Drawbridge	drawbridge.com
Ekata	**ekata.com**
Emailage	emailage.com
Equifax	equifax.com
Evident	evidentid.com
Experian	experian.com
FIS	fisglobal.com
Forter	**forter.com**
FrescoData	frescodata.com
Gemalto	gemalto.com
Global Data Consortium	globaldataconsortium.com
IBM	ibm.com
Identiq	identiq.com
identiway	identiway.com
IDmerit	idmerit.com
IDology	idology.com
iovation	iovation.com
InAuth	inauth.com

Company	Website
Innovis	innovis.com
Jumio	jumio.com
Kount	**kount.com**
LexisNexis Risk Solutions	**risk.lexisnexis.com**
Melissa	melissa.com
Microbilt	microbilt.com
Microsoft	microsoft.com
Mitek Systems	miteksystems.com
NoFraud	nofraud.com
NuData Security	nudatasecurity.com
Okta	okta.com
One Identity	oneidentity.com
Oneytrust	oneytrust.com
Onfido	onfido.com
Pipl	**pipl.com**
Q6 Cyber	q6cyber.com
Risk Ident	riskident.com
Riskified	riskified.com
RSA	rsa.com
SAS	sas.com
SecureAuth	secureauth.com
SEON	**seon.io**
ShuftiPro	shuftipro.com
Signifyd	signifyd.com
Skopenow	skopenow.com
Socure	socure.com
SpyCloud	spycloud.com
Sum & Substance	sumsub.com
Symantec	symantec.com
ThreatMetrix	threatmetrix.com
TransUnion	transunion.com
Trulioo	trulioo.com
TruNarrative	trunarrative.com
Veratad	veratad.com
Veridium	veridiumid.com

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CNP Award *(Pipl)*

CNP Award *(Ekata)*

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▶ INTERNATIONAL PAYMENT PROCESSING/PSPs

Unlike payments in the U.S., most companies have far more payment methods beyond credit cards. International payment processors or PSPs (Payment Service Providers) provide merchants with the ability to accept payment methods across the globe and also work with the merchant to determine the best strategy to determine which currency to present in, settle in and how to repatriotize the funds processed outside of your domestic region. Accepting multiple payment methods can increase sales and conversion rates, while presenting in the right currencies. can lead to more authorizations and less fees for processing international currencies. Some PSPs and international payment processors specialize in one or two specific regions while others provide payment processing around the globe.

MERCHANTS OFTEN USE THIS FOR:

CNP merchants that have websites specific to geographic regions outside their domestic region should consider working with a payment processor that specializes in providing international payments. Their domain expertise and pricing allows them to provide you with a specific strategy to your business and the regions you wish to accept payments in. Selecting the right partner to process payments internationally depends on the global strategy of a business, the volume in each geographic region, the payment methods that their target market prefers to utilize in each region, the method of connection to the processor and a few other factors that may vary based on the company.

Company	Website
Acard Pay	acardpay.com
adyen	adyen.com
Alipay	intl.alipay.com
Alpha Payments Cloud	alphapaymentscloud.com
Alternative Payments	alternativepayments.com
Amadeus	amadeus.com
Amazon Pay	pay.amazon.com
Ascend Money	ascendmoney.io
Authorize.net	authorize.net
Bambora	bambora.com
Barclaycard Payment Solutions	barclaycard.co.uk
BHIM	bhimupi.org.in
Bill.com	bill.com
BitPay	**bitpay.com**
Bkash	bkash.com
BlueFin	bluefin.com
BlueSnap	**bluesnap.com**
Boa Compra	boacompra.com
Bolt	bolt.com
BPAY	bpay.com.au
CardConnect	cardconnect.com
Century Business Solutions	**centurybizsolutions.net**

Company	Website
Checkout.com	checkout.com
Cleverbridge	cleverbridge.com
CommerceGate	commercegate.com
Creditcall	nmi.com
Currency Cadets	currencycadets.com
Currency Exchange International	ceifx.com
Cybersource	cybersource.com
dLocal	**dlocal.com** — CNP Award
Dwolla	dwolla.com
Emergent Payment Systems	emergentpayments.net
Euronet Worldwide	euronetworldwide.com
EVO Payments	evopayments.com
eWay	eway.com.au
FastSpring	fastspring.com
Fexco	fexco.com
First Atlantic Commerce	firstatlanticcommerce.com
First Data	firstdata.com
Fiserv	fiserv.com
Gala Technology	**galatechnology.co.uk** — CNP Award
GlobalOnePay	globalonepay.com
GlobalPayments	globalpaymentsinc.com
GoCardless	gocardless.com

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▶ INTERNATIONAL PAYMENT PROCESSING/PSPs

Company	Website	Company	Website
Heartland Payment Systems	heartlandpaymentsystems.com	RDP	reddotpayment.com
HyperWallet	hyperwallet.com	**Recurly**	**recurly.com**
Ingenico ePayments	ingenico.com/epayments	Remitly	remitly.com
International Payment Processing	intl-payments.com	Safecharge	safecharge.com
IPS	hips.com.bh	Secure Trading	securetrading.com
Jupiter	jupiterhq.com	Skrill	skrill.com
Klarna	klarna.com	SolidTrust Pay	solidtrustpay.com
Mastercard	mastercard.us	**Spreedly**	**spreedly.com**
MerchantPlus	merchantplus.com	Square	squareup.com
Netcom Paysystem	netcompaysystem.com	Stripe	stripe.com
Neteller	neteller.com	Syntec	syntec.co.uk
NMI	nmi.com	TalusPay	taluspay.com
Nuvei	nuvei.com	Tencent	tencent.com
Oceanpayment	oceanpayment.com	TransactPRO	transactpro.eu
OFX	ofx.com	TransferWise	transferwise.com
PagSeguro	pagseguro.uol.com.br	Transpay	transpay.com
PaymentWall	paymentwall.com	**Trustly**	**trustly.com**
Paymill	paymill.com	TSYS	tsys.com
Payoneer	payoneer.com	UBB	ubb.com
PayPal	paypal.com	Veem	veem.com
PayPoint	paypoint.com	Vendo	vendoservices.com
Paysafe	paysafe.com	Verifone	verifone.com
PaySafeCard	paysafecard.com	Visa	visa.com
PayTM	paytm.com	WebMoney	wmtransfer.com
PayU	orporate.payu.com	WePay	go.wepay.com
Payvision	payvision.com	Western Union	business.westernunion.com
Payway	payway.com.au	WireCard	wirecard.com
Payza	payza.eu	Worldline	worldline.com
Payzone	payzone.co.uk	WorldPay	worldpay.com
Pitney Bowes	pitneybowes.com	WorldRemit	worldremit.com
PlacetoPay	placetopay.com	Xsolla	xsolla.com
Qualpay	qualpay.com	Yandex Checkout	checkout.yandex.com
Racepoint Global	racepointglobal.com	Zomaron	zomaron.com
Radial	radial.com		

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▶ MANAGED FRAUD SERVICES

Managed services offerings in fraud prevention vary in functionality, services, systems, guarantees and performance. However, the consistent thread throughout these companies and services is that they essentially take on some or all of the fraud prevention work on a merchant companies' behalf. Some fraud case management companies offer managed services as an add on to provide consultative advice for such tasks as creating & implementing new rules in their systems, presenting monthly performance reporting and providing SME (Subject Matter Expertise) to their clients. This is typically an added service to an existing partnership. Another type of managed service in fraud prevention is offered as an all-encompassing solution, providing a fraud detection system and internal resources to manually review transactions, allowing the merchant to not need to hire fraud analysts or have much of a fraud prevention department, aside from creating overall strategies within a business. Many of these companies that prevent fraud on behalf of the merchant also offer chargeback guarantees or "transaction insurance", meaning if a fraud chargeback is received on a transaction that was passed by the provider, the managed services company is responsible for the chargeback amount.

MERCHANTS OFTEN USE THIS FOR:

Best for CNP merchants that do not have all of the fraud prevention resources on staff, either enough fraud analysts or a subject matter expert that excels in rule writing. Some merchants use the full service managed services companies to supplement their existing teams during peak times, to pass all orders they would have canceled to decrease false positives, or to send all transactions to them instead of hiring manual review analysts.

Company	Contact	Description
Kount® www.kount.com	Sales 1.866.919.2167 sales@kount.com	Kount's Identity Trust Global Network delivers real-time fraud prevention, protects accounts, and enables personalized customer experiences for more than 9,000 leading brands and payment service providers. Linked by Kount's award-winning AI, the Identity Trust Global Network analyzes signals from 32 billion annual interactions to personalize user experiences across the spectrum of trust—from frictionless experiences to blocking fraud. Quick and accurate identity trust decisions deliver safe payment, account creation, and login events while reducing digital fraud, chargebacks, false positives, and manual reviews.

Company	Website
Accenture	accenture.com
Accertify	accertify.com
ACI Worldwide	aciworldwide.com
Actimize	niceactimize.com
Acuitytec	acuitytec.com
Agitare	agitaretech.com
Apruvd	apruvd.com

Company	Website
Arkose Labs	arkoselabs.com
Arvato	arvato.us
BlueSnap	bluesnap.com
Bolt	bolt.com
Cashflow Solutions	followthefrog.com
Chargeback Gurus	chargebackgurus.com
ChargebackHelp	chargebackhelp.com

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▶ MANAGED FRAUD SERVICES *(Continued)*

Company	Website
Chargebacks911	**chargebacks911.com**
ClearSale	clear.sale
Conduent	conduent.com
Cybersource	cybersource.com
Deloitte	deloitte.com/payments
Ekata	**ekata.com**
Elan	elanfinancialservices.com
Emailage	emailage.com
Ethoca	ethoca.com
Experian	experian.com
Featurespace	featurespace.com
Feedzai	feedzai.com
FICO	fico.com
FirstData	firstdata.com
FIS	fisglobal.com
Fiserv	fiserv.com
Flashpoint	**flashpoint-intel.com**
Forter	**forter.com**
IBM	ibm.com
ICBA	icba.org
Ingenico Group	ingenico.com
Jewel Paymentech	jewelpaymentech.com
Kount	**kount.com** *(CNP Award)*
KPMG	home.kpmg
LexisNexis Risk Solutions	**risk.lexisnexis.com** *(CNP Award)*
LimeLight	limelightcrm.com
Lumina Datamatics	luminadatamatics.com
MAP	maprocessing.com
Mastercard	mastercard.us
Maxmind	maxmind.com
Midigator	midigator.com
NCR	ncr.com
Neustar	home.neustar

Company	Website
NMI	nmi.com
NoFraud	nofraud.com
Oneytrust	oneytrust.com
Oracle	oracle.com
PayPal	paypal.com
PlacetoPay	placetopay.com
PNC Bank	pnc.com
Precognitive	precognitive.io
ProofPoint	proofpoint.com
Proviti	protiviti.com
Quinte Financial Technologies	quinteft.com
Radial	radial.com
Ravelin	**ravelin.com**
Ribbon Comm	ribboncommunications.com
Riskified	riskified.com
RSA	rsa.com
Q6 Cyber	q6cyber.com
SecuredTouch	**securedtouch.com**
Sift	**sift.com**
Signifyd	signifyd.com
Simility	simility.com
Tala Security	**talasecurity.io**
The Zellman Group	zellmangroup.com
ThreatMetrix	threatmetrix.com
TransUnion	transunion.com
TSYS	tsys.com
Unisys	unisys.com
Verifi	**verifi.com**
Vesta	**trustvesta.com**
Visa	visa.com
Wipro	wipro.com
WorldLine	worldline.com

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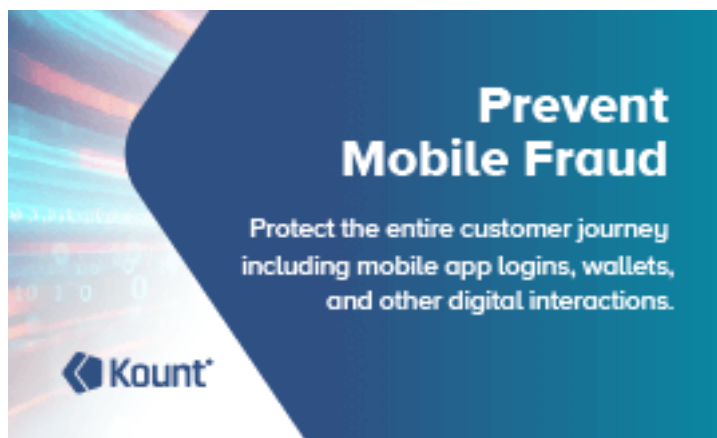DECODING DIGITAL PAYMENTS & FRAUD

▶ MOBILE FRAUD PREVENTION

Mobile specific fraud prevention tools vary in the services they provide, however the common thread is that they provide fraud prevention that leverage the unique capabilities of transactions created on mobile devices. M-commerce is mostly considered to be an extension of the business, which leads to security measures being standardized across channels without considering the hallmarks of those channels. Meanwhile, risks associated with mobile m-commerce differ from e-commerce due to specifics of the environment and a different set of factors influencing the m-commerce experience. While some tools are specifically created for mobile devices, most work to prevent fraud across all devices, with capabilities that encompass mobile devices such as the operating system, plug-ins and extensions and various additional indicators specific to mobile devices. If the fraud service used does not track the specifics of a device or user profile of mobile devices, your company may be missing key business intelligence specific to fraud, but also sales data that could help the business better understand customer behavior.

MERCHANTS OFTEN USE THIS FOR:

CNP merchants that have a high volume of commerce occur on mobile devices are. If the provider used for fraud prevention does not currently provide additional insight in to fraudulent mobile transactions or does not identify mobile transactions specifically, using a tool that provides this information could provide additional data and intelligence in to consumer and fraudster behavior. Each tool in this category may vary in their specific services, so doing research in to the various solutions for mobile commerce fraud will provide more information in to which tool may be the right solution for the issues your company is currently facing in the mobile channel.

Company	Contact	Description
Kount® www.kount.com	Sales 1.866.919.2167 sales@kount.com	Kount's Identity Trust Global Network delivers real-time fraud prevention, protects accounts, and enables personalized customer experiences for more than 9,000 leading brands and payment service providers. Linked by Kount's award-winning AI, the Identity Trust Global Network analyzes signals from 32 billion annual interactions to personalize user experiences across the spectrum of trust—from frictionless experiences to blocking fraud. Quick and accurate identity trust decisions deliver safe payment, account creation, and login events while reducing digital fraud, chargebacks, false positives, and manual reviews.

Prevent Mobile Fraud

Protect the entire customer journey including mobile app logins, wallets, and other digital interactions.

Kount®

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▶ MOBILE FRAUD PREVENTION *(Continued)*

Company	Website
Accertify	accertify.com
Apruvd	apruvd.com
Arkose Labs	**arkoselabs.com**
Au10tix	au10tix.com
Boku	boku.com
Bolt	bolt.com
Chargeback Gurus	chargebackgurus.com
Chargebacks911	**chargebacks911.com**
Chetu	chetu.com
Digital Element	digitalelement.com
Discover Global Network	discovernetwork.com
Ekata	**ekata.com**
Emailage	emailage.com
Ethoca	ethoca.com
F5	**f5.com**
Felix Payments	payfelix.com
First Data	firstdata.com
Fiserv	fiserv.com
Forter	**forter.com**
Gravy Analytics	gravyanalytics.com
Identiq	identiq.com
IDology	idology.com
InAuth	inauth.com
Innovis	innovis.com
Kount	**kount.com**
LexisNexis Risk Solutions	**risk.lexisnexis.com**
Microsoft	microsoft.com

Company	Website
Midigator	midigator.com
Neustar	home.neustar
Onfido	onfido.com
Paygilant	paygilant.com
Precognitive	precognitive.io
Quinte Financial Technologies	quinteft.com
Racepoint Global	racepointglobal.com
Radial	radial.com
Ravelin	**ravelin.com**
Risk Ident	riskident.com
Riskified	riskified.com
Q6 Cyber	q6cyber.com
SAS	sas.com
SecuredTouch	**securedtouch.com**
Sift	**sift.com**
Signifyd	signifyd.com
Simility	simility.com
Skopenow	skopenow.com
SpyCloud	spycloud.com
Subex	subex.com
ThreatMetrix	threatmetrix.com
TransUnion	transunion.com
TruNarrative	trunarrative.com
Verifi	**verifi.com**
Vesta	**trustvesta.com**
VRAY INC.	vrayinc.com
WorldPay	worldpay.com

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▶ MOBILE PAYMENT FACILITATION

Most payment processors accept and process mobile transactions, however some payment processors specialize in mobile payments, either through special technology to process in-person mobile payments or through providing capabilities to accept payments within a mobile app. The role of a mobile payment facilitator is similar to a payment processor, with the inclusion or special focus on mobile payment acceptance. They also may process payments for payment methods unique to mobile devices such as mobile wallets and payment methods through phone companies.

MERCHANTS OFTEN USE THIS FOR:

If your current payment processor does not meet the needs of your business for mobile payment processing, it may be a worthwhile exercise to determine which mobile payment facilitator to process only transactions made through a mobile channel or all payments. Additionally, some companies have one processor for in-person mobile purchases if they provide specialized equipment or software to process these unique payments.

Company	Website	
Alipay	intl.alipay.com	
Apple Pay	apple.com/ca/apple-pay	
Billpocket	billpocket.com	
BitPay	**bitpay.com**	CNP Award
BlueSnap	**bluesnap.com**	
Boku	boku.com	
CardConnect	cardconnect.com	
Cardmax Payments	cardmaxpayments.com	
Cashflow Solutions	followthefrog.com	
CSI	csiweb.com	
dLocal	dlocal.com	CNP Award
Eckoh	eckoh.com	
Elavon	elavon.com	
Felix Payments	payfelix.com	
FIS	fisglobal.com	
Fiserv	fiserv.com	
FlexPay	flexpayinstallment.com	
Fortumo	fortumo.com	
Gemalto	gemalto.com	
GlobalOnePay	globalonepay.com	

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▶ MOBILE PAYMENT FACILITATION *(continued)*

Company	Website
Ibotta	home.ibotta.com
ICS	merchantics.com
Ingenico ePayments	ingenico.com/epayments
Intuit GoPayment	quickbooks.intuit.com
LevelUP	thelevelup.com
Logikard	logikard.ec
Mastercard	mastercard.us
Mezu, Inc	mezu.com
Mondia Pay	mondia.com *CNP Award*
MovoCash, Inc.	movo.cash
MuchBetter	muchbetter.com *CNP Award*
NCR	ncr.com
NMI	nmi.com
NTC	nationaltransaction.com
Paydiant	paydiant.com
PaymentLOCK	paymentlock.com
PayPal	paypal.com
Payvision	payvision.com
Payway	payway.com.au
Payzone	payzone.co.uk
PSN	paymentservicenetwork.com
Secure Trading	securetrading.com
Splash Payments	splashpayments.com
Square	squareup.com
Stripe	stripe.com
Swipe	swipe.net
TransNational	gotnpayments.com
Trustly	**trustly.com**
Visa Checkout	usa.visa.com
WeChatPay	wechat.com
Worldpay	worldpay.com
Xoom	xoom.com

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▶ PAYMENT PROCESSING

Payment processors are the entities that transmit authorizations, fund transactions, assess fees from the card brands and issue chargebacks. Acquirers, independent sales organizations (ISOs), payment aggregators and Payments Service Providers are all different classifications of payment processors. The type of classification of processor you work with will depend on several factors such as size of company, MCC (especially high risk merchants), total transaction volume and regions that accept payments. Additionally, the type of processor you select may have unique pricing based on the services they provide. Some payment processors offer fraud prevention services as an extension of their services, while others provide payment processing only.

MERCHANTS OFTEN USE THIS FOR:

While all CNP merchants that wish to accept credit cards (and some alternative payment methods) need a payment processor to facilitate the payment process and fund transactions, the type of processor selected varies based on several factors. Determining your needs from a processor will help you find the right fit for your business, such as needing a high risk processor, a processor that provides solutions to accept payments in various regions or one that provides the best pricing and service based on the size and business model or your company.

Company	Website
ABC Financial Services	bcfinancial.com
Accertify	acceritify.com
ACI Worldwide	aciworldwide.com
acquiring.com	acquiring.com
Amadeus	amadeus.com
Amdocs	amdocs.com
American Express	card.americanexpress.com
Arvato	www.arvato.us
Axia Payments	axiapayments.com
BAE Systems AI	baesystems.com
Bambora	bambora.com
Bank of America Merchant Svcs	merch.bankofamerica.com
BASYS Processing	basyspro.com
Beacon Payments	beaconpayments.com
Beyond	getbeyond.com
BillingTree	mybillingtree.com
BitPay	**bitpay.com** CNP Award

Company	Website
Blackhawk Network	blackhawknetwork.com
Bluefin	bluefin.com
BluePay	bluepay.com
BlueSnap	**bluesnap.com** CNP Award
Boku	boku.com
Bolt	bolt.com
CardConnect	cardconnect.com
Cardinity	cardinity.com
Cashflow Solutions	followthefrog.com
Cashflows	cashflows.com
Catalina Card Services	catalinacard.com
Cayan	cayan.com
Cayan	cayan.com
CCBill	ccbill.com
Chase	chase.com
Checkout.com	checkout.com
Chetu	chetu.com

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▶ PAYMENT PROCESSING (Continued)

Company	Website
ChronoPay	chronopay.com
Clearhaus	clearhaus.com
Cleverbridge	cleverbridge.com
Coinify	coinify.com
CommerceGate	commercegate.com
Conekta	conekta.com
CSI	csiweb.com
Direct Pay Online	directpay.online
Discover	discover.com
Due	due.com
EBANX	business.ebanx.com
eCard Transactions	ecardtransactions.com
Elavon	**elavon.com**
Emergent Payment Systems	emergentpayments.net
Evertec	evertecinc.com
EVO Payments	evopayments.com
F1 Payments	f1payments.com
Fast Charge	fastcharge.com
FastSpring	fastspring.com
FattMerchant	fattmerchant.com
FirstData	firstdata.com
Fiserv	fiserv.com
Flagship Merchant Services	flagshipmerchantservices.com
Forte Payment Systems	forte.net
Frontline Processing	frontlineprocessing.com
GlobalOnePay	globalonepay.com
GlobalPayments	globalpaymentsinc.com
GlossGenius	glossgenius.com
GoCardless	gocardless.com
GreenSky	greensky.com
Heartland	heartlandpaymentsystems.com
IBM	ibm.com

Company	Website
InComm	incomm.com
Infintech	infintechllc.com
ING	ingwb.com
Ingenico Group	ingenico.com
Inovio	inoviopay.com
International Payment Processing	intl-payments.com
JetPay	jetpay.com
LimeLight	limelightcrm.com
M2M Group	m2mgroup.com
Mastercard	mastercard.us
Maverick Payments	maverickpayments.com
May Payments Services	mpservices.es
Merchant Accounts.ca	merchant-accounts.ca
Merchant e-Solutions	merchante-solutions.com
Merchant Fee Removal Services	merchantfeeremoval.com
Merchant Link	merchantlink.com
MovoCash, Inc.	movo.cash
National Merchants	nationalmerchants.com
National Processing	nationalprocessing.com
North American Bancard	northamericanbancard.com
Nuvei	nuvei.com
Oceanpayment	oceanpayment.com
Omega Bank Card	omegabankcard.com
Omise	www.omise.co
OVO	ovo.id
Pagar.Me	pagar.me
PayCertify	paycertify.com
Paygilant	paygilant.com
Payline Data	paylinedata.com
Payment Cloud	paymentcloudinc.com
PaymentSpring	paymentspring.com
PayNova	paynova.com

(CNP Award badge shown next to Elavon)

(CNP Award badge shown next to Maverick Payments)

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▶ PAYMENT PROCESSING *(Continued)*

Company	Website
PayPal	paypal.com
Paysafe Group	paysafe.com
Payscout	payscout.com
Payvision	payvision.com
Payway	payway.com
PDCflow	pdcflow.com
PlacetoPay	placetopay.com
PostFinance Ltd	postfinance.ch
PPRO	ppro.com
Prime Vantage	prime-vantage.com
ProMerchant	lp.promerchant.com
Pura Payments	purapayments.com
Quatrro	quatrro.com
Racepoint Global	racepointglobal.com
Rapid Financial Solutions	rapidfinancialsolutions.com
Radial	radial.com
Recurly	**recurly.com**
SBI Card	sbicard.com
Secure Trading	securetrading.com
SecurePay	securepay.com
SecureTrading	securetrading.com
SecurionPay	securionpay.com
Simpay	simpay.net
Simplex	simplex.com
SolidTrust Pay	solidtrustpay.com
Splash Payments	splashpayments.com
Stripe	stripe.com
Swan Payments	swan-payments.com
Tradera Sweden AB	tradera.com
Trustly	**trustly.com**
TSYS	tsys.com
Vesta	**trustvesta.com**

Company	Website
Visa	visa.com
Wave Financial	waveapps.com
Wells Fargo	wellsfargo.com
Wirecard	wirecard.com
Wisely by ADP	wiselypay.adp.com
Worldpay	worldpay.com
Yapstone	yapstone.com

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MERCHANT GUIDE

7 STEPS TO STOP REFUNDING FRAUD

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▶ PCI COMPLIANCE SERVICES & QSAs

Companies that accept payments within a card not present environment are required to comply with PCI rules and regulations. The level of complexity and certification for PCI varies based on company size and the PII (Personal Identification Information) that is captured and stored. PCI Compliance Services assist CNP companies in becoming and remaining PCI compliant and providing data storage and security best practices. QSA stands for "Qualified Security Assessor." QSAs are independent security companies qualified by the PCI SSC to validate an entity's adherence to the PCI DSS by performing an on-site assessment of a merchant or service provider. After an assessment, a QSA report must accompany a Report on Compliance (ROC) with an Attestation of Compliance (AOC) that summarizes whether the entity is in compliance PCI DSS, and any related findings.

MERCHANTS OFTEN USE THIS FOR:

Most companies select to outsource at least some, if not all of the PCI compliance process to a company that specializes in the compliance of this program. Whether that is solely through employing them to create a QSA report or if it is to manage end-to-end PCI compliance, it is beneficial to work with a company that specializes not only in meeting the basic qualifications of compliance, but also deploys best practices and specialized strategies to keep the data stored on consumers safe from even the most creative and motivated hackers.

Company	Website
Blackbaud	blackbaud.com
Bluefin	bluefin.com
BluePay	bluepay.com
CardConnect	cardconnect.com
Century Business Solutions	centurybizsolutions.net
Chargeback Gurus	chargebackgurus.com
Chargebacks911	**chargebacks911.com**
Chetu	chetu.com
ClickIT	clickittech.com
ControlScan	controlscan.com
Discover Global Network	discovernetwork.com
Eckoh	eckoh.com
Elavon	elavon.com
Fiserv	fiserv.com
Ground Labs	groundlabs.com
IntraNext Systems	intranext.com
KirkpatrickPrice	kirkpatrickprice.com
Magento	magento.com
Midigator	midigator.com
Netitude	nettitude.com

Company	Website
Optimizely	optimizely.com
Paya	paya.com
PaymentLOCK	paymentlock.com
PCI Pal	pcipal.com
PCI SSC	pcisecuritystandards.org
Reciprocity	reciprocitylabs.com
Redseal	redseal.net
SecureTrust	**securetrust.com**
Security Metrics	securitymetrics.com
Semafone	semafone.com
Simility	simility.com
Spreedly	spreedly.com
Syntec	syntec.co.uk
ThreatMetrix	threatmetrix.com
TokenEx	tokenex.com
TransUnion	transunion.com
Trustwave	trustwave.com
Tufin	tufin.com
Vesta	**trustvesta.com**

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▶ SUBSCRIPTION / RECURRING BILLING

A subscription billing service (also sometimes called metered hosting) is system of billing consumers on a time determined basis for products or services that they receive. An example is a recurring monthly invoice for access to content on an ongoing basis as well as downloadable software, games, mobile apps and e-books.

MERCHANTS OFTEN USE THIS FOR:

Processing recurring transactions and providing seamless checkout experiences on a ongoing basis for exclusive memberships, SaaS, etc. Some providers also help in recovering declined transactions for subscription merchants.

Company	Website
2checkout	2checkout.com
Armatic	armatic.com
Bluepay	bluepay.com
BlueSnap	**bluesnap.com**
Bolt	bolt.com
Braintree	braintreepayments.com
Capterra	capterra.com
CardConnect	cardconnect.com
Cerillion	cerillion.com
Chargebee	chargebee.com
ChargeOver	chargeover.com
Chargify	chargify.com
Doxo	doxo.com
FastSpring	fastspring.com
Felix Payments	payfelix.com
First Data	firstdata.com
FIS	fisglobal.com
Fiserv	fiserv.com
FlexPay	flexpay.com
Fusebill	fusebill.com
GoTransverse	gotransverse.com
Limelight	limelightcrm.com
Nuvei	nuvei.com

Company	Website
OceanX	oceanx.com
Ordway	ordwaylabs.com
Paddle	paddle.com
Paul Larsen Consulting	paullarsenconsulting.com
PayPro	payproglobal.com
PaySimple	paysimple.com
Payvision	payvision.com
Payway	**payway.com**
PDCflow	pdcflow.com
PlacetoPay	placetopay.com
Rebilly	rebilly.com
Recurly	**recurly.com**
Recvue	ecvue.com
Rerun	rerunapp.com
Saas Optics	saasoptics.com
Sage Intacct	sageintacct.com
SEON	**seon.io**
Stripe	stripe.com
Trustly	**trustly.com**
Vindicia	vindicia.com
Zoho	zoho.com
Zuora	zuora.com

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CNP Award (FIS)
CNP Award (Payway)

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Contact Us: If you have insights on market trends, merchant case-studies and best practices you'd like to share, and/or you're interested in being a merchant speaker or panelist at a future CNP Summit event or one of our webinars, we'd love to hear from you.

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