



**FACT.**

## RECEIVE FRAUD ALERTS FROM MERCHANTS

FACT enables direct, secure and pre-authorization communication between e-commerce merchants and issuing banks around the world. Protect your cardholders and brand by allowing merchants to alert you of potential fraud on your cards.



### SPEED UP YOUR PROCESS

standardized requests • verified merchants • easy reporting on your ROI



### HOW DOES FACT WORK?

#### Step 1: The merchant reports suspicious transactions

- FACT completes the case with statistics from the Perseuss\* database
- If the BIN range is not known in the system, the credit card scheme will forward the case to the right bank
- Two-way communication: FACT also enables issuers to contact the merchant

VISA



Diners Club  
INTERNATIONAL

UATP



DISCOVER





## Step 2: You receive a confirmation request e-mail

- Respond by clicking a button in the email or logging on to FACT
  - The account numbers are stored outside FACT in a PCI DSS secured environment, for the issuer to retrieve once a request has been received
  - You can manage your own workload by setting availability, a maximum number of requests per day, or a threshold transaction amount
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## Step 3: The merchant receives the confirmation and can block the transaction

- In case law enforcement is available in the region, merchants have the option to report confirmed fraud cases
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# START PROTECTING YOUR BRAND AND CARDHOLDERS TODAY

Create an account by sending your BIN ranges and the e-mail address you'd like to receive the fraud alerts on to [support@fact.aero](mailto:support@fact.aero).

**Participation is free of charge.**



No IT development needed,  
just sign up with your email

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FACT is accessible for all  
e-commerce sectors

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Message function to contact  
other users

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[www.perseuss.com/fact](http://www.perseuss.com/fact)

\* Perseuss is a fraud intelligence platform hosting a global database of confirmed fraud cases.

