

## EC-Sentry, the State-of-the-Art Account Integrity and Anti-Fraud Tool

A Fully Integrated Feature of 3Delta Systems' Payment WorkSuite

In today's complex payment environment, account misuse and fraud is becoming easier to hide and harder to detect, and can come from both internal and external sources. EC-Sentry<sup>SM</sup> – designed and built by 3Delta Systems<sup>®</sup> (3DSI) – provides maximum flexibility and protection to help businesses guard against fraud.

Payment WorkSuite's EC-Sentry gives you the ability to define access controls, user restrictions and transaction processing thresholds to help identify and intercept any unusual behavior, regardless of its origin. Account administrators have granular control, and may apply the restrictions universally or to individual users, depending on their management level or job function within your organization.

EC-Sentry is fully integrated into each 3DSI service within Payment WorkSuite<sup>®</sup> – CardVault<sup>®</sup>, EC-Zone<sup>®</sup>, EC-Linx<sup>®</sup> and EC-Batch<sup>®</sup> – to ensure system and process integrity.



### Reduce Costs and Business Risk

According to the LexisNexis<sup>®</sup> True Cost of Fraud Study, merchants pay \$139 billion in fraud losses due to unauthorized transactions, fees and interest associated with chargebacks. Now, you can take back control with EC-Sentry's fraud-fighting transaction verification and authentication tools. By incorporating checks, restrictions and tolerances designed to help avoid the costs associated with high-risk transactions, EC-Sentry empowers you to run your business with confidence.

### Prevent Suspicious and Fraudulent Activity

The enforcement of specific business rules, or policy constraints, is a highly effective fraud prevention technique. Rules can be customized to reflect your expected processing activity. Individual rules and time periods are customizable to minutes, hours or days, and may be set according to your preferences through:

#### Processing Checks

- » **Velocity Checks** limit the number of times a specific purchase or credit card can be used within a given time period
- » **Activity Checks** limit the number of transactions that can be processed within a given time period
- » **Credit Activity Checks** limit the number of credits (refunds) that can be processed within a given time period
- » **Address Verification Service (AVS)** Checks can be configured to automatically decline transactions when address verification fails
- » **Transaction IP Activity Checks** limit the number of transactions that can be processed from a given Internet Protocol (IP) address within a given time period

#### Access Restrictions

- » **Approved IP Address Lists** allow you to specify a set of IP addresses that can access your account. All other IP addresses are blocked. This is an invaluable security tool for merchants who only process transactions from certain locations.
- » **Blocked IP Address Lists** allow you to specify a set of IP addresses that are explicitly denied access to your account. All other IP addresses are allowed. IP addresses that are known to be fraudulent are automatically added to a global blocked list.
- » **Operating Hours** may be set to prevent transactions from occurring outside of normal business hours

#### Transaction Tolerances

- » **Maximum Transaction Amounts** can be imposed to ensure that individual transactions do not exceed a specified amount
- » **Minimum Transaction Amounts** can be imposed to ensure that individual transactions are not less than an amount that is normal for your business, protecting against fraudulent checks to validate a credit card
- » **Maximum Total Credit Amounts** can be imposed to ensure that the total amount of credits (refunds) processed during a given time period does not exceed a tolerable limit

### Launch a Multi-Tiered Defense Strategy

EC-Sentry can help significantly reduce risk by detecting and blocking fraudulent activity. The ability to apply rules to the entire organization is included with all transaction processing applications in the Payment WorkSuite – CardVault, EC-Zone, EC-Linx and EC-Batch. Advanced settings are available if you wish to strengthen your defenses by enforcing different transaction limits at different levels of your organization.

# PAYMENT WORK SUITE<sup>SM</sup>

Securely Separated. Tightly Integrated.<sup>®</sup>

CARD.VAULT<sup>SM</sup>

EC.NAVIGATOR<sup>SM</sup>

EC.SENTRY<sup>SM</sup>

EC.ZONE<sup>SM</sup>

EC.LINX<sup>SM</sup>

EC.BATCH<sup>SM</sup>

Payment WorkSuite<sup>®</sup> from 3Delta Systems<sup>®</sup> is a new high-performance payment platform whose deep, multilayer security provides peace of mind to customers – whether small business or large enterprise – for managing the increasing complexity of payment processing and data security requirements.

#### 3Delta Systems

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## EC-Sentry Features

### Set Customizable Rules

- » Ability to define numerous rules to prevent suspicious transactions from processing
- » Apply different access and transaction limits to each level of the organization
- » Enforce your company's standard operating procedures

### Pervasive Security

- » 3DSI sets the bar for the highest industry security standards and is a Certified Payment Provider under the Payment Card Industry Data Security Standard (PCI DSS)
- » Each purchase and credit card is encrypted with multiple, unique keys
- » Secure Internet connections through the use of Secure Socket Layer (SSL) encryption
- » Each user has unique login credentials with assigned permissions that specifically define their level of access

### Integration and Reporting

- » All services in Payment WorkSuite – CardVault, EC-Zone, EC-Linx, EC-Batch, and EC-Sentry – can be used in conjunction with each other and administered in EC-Navigator<sup>SM</sup>
- » All services offer the same set of browser-based advanced reporting tools
- » 3DSI's services can be integrated with enterprise accounting and back-office solutions, such as SAP<sup>®</sup>, JD Edwards<sup>®</sup>, Oracle<sup>®</sup>, Microsoft<sup>®</sup> and more

### Browser Application Requirements

- » Windows<sup>®</sup>: Internet Explorer 7 or greater, Firefox 3.5 or greater
- » Mac<sup>®</sup>: Firefox 3.5 or greater
- » JavaScript and cookies must be enabled
- » A minimum screen resolution of 1024x768 is recommended



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