

# CS Transaction Match helps you reduce false positives using your customer's mobile location

Using proven technology supplied to Law Enforcement and Intelligence Agencies for 15 years to confirm if your customer is near their transacting card

## Validity

Is this phone number valid?



## Location Correlation

Does the device location match your data?



### Background

On average, UK banks reject or block 30-300 transactions for every attempted fraud identified, frustrating customers undertaking genuine transactions. Considering customer location can reduce these false-positives by providing enhanced risk scoring

### Proposed approach

Transaction Match connects to the mobile networks and locates the customer. Comparing their mobile location with the transaction location it establishes whether the payment is genuine, or is an attempted fraud.

### Key features of the Transaction Match solution

- Coverage of all UK mobile networks
- Real-time authentication for customer transactions both in the UK and while roaming globally
- Reliable mobile network data for device authentication
- 15+ years global mobile network experience

### Benefits

- Reduce false positives by matching transaction location with the customer's mobile
- Increase share of wallet through increased spend and enhanced loyalty



creativity software

## Our proposition



Unique technology matches customer mobile device with transaction location



Combines multiple data sources to deliver confidence score for each customer transaction



Supports compliance for up-coming changes in regulatory environment driven by PSD2 & GDPR



Reduces direct costs of managing rejected and blocked customer transactions