



Fraud Prevention - Frequently Asked Questions

Moneris® Kount® Essential & EMV® 3-D Secure

QUESTION	ANSWER
What is the Moneris Kount Essential solution?	Moneris has partnered with Kount to help identify and reduce fraudulent orders by analyzing customer data and purchase behavior on every transaction. Kount's AI-driven fraud prevention solution can assist merchants to reduce the risk from even the most sophisticated payments fraud attempts. Built to recognize patterns, anomalies, linked associations, as well as learn from historical outcomes, it can detect complex and common fraud in milliseconds.
How does the Moneris Kount Essential solution work in Moneris Checkout (MCO)?	The Wix integration to Moneris leverages the MCO solution. With the Moneris Kount Essential solution enabled in MCO, Moneris could deny transaction requests based on the risk categories and the set of rules assigned to the merchant upon enrolment. This setting cannot be changed, as it is required for participation in the Kount Essential solution.
What is the Kount average response-time?	250-350 milliseconds.
What are some of the benefits of using the Moneris Kount Essential solution?	Moneris Kount can help merchants to: <ul style="list-style-type: none">• Decrease chargebacks• Minimize fraud losses• Reduce false positives
What is 3-D Secure?	3-D Secure (3DS) is a globally adopted messaging protocol that allows merchants to authenticate cardholders for ecommerce transactions with the Issuer in real-time, prior to authorization.

QUESTION	ANSWER
<p>Which card brand programs does Moneris support as part of their 3DS solution?</p>	<ul style="list-style-type: none"> • Visa® Secure (formerly known as Verified by Visa) • Mastercard Identity Check™ (formerly known as Mastercard SecureCode) • American Express SafeKey® (available to National merchants only)
<p>What are some of the benefits of using the 3DS solution?</p>	<p>3DS can help merchant to:</p> <ul style="list-style-type: none"> • Decrease chargebacks • Minimize fraud losses • Shift chargeback liability to Issuers for fraud-related transactions • Reduce interchange for Mastercard digital transactions
<p>Are both the Moneris Kount Essential and 3DS solutions set up for auto-decision with Moneris Online?</p>	<p>Auto-decision is the mandatory setting for the Moneris Kount Essential & 3DS solution with Moneris Online and will be enabled by default. If a negative response is returned by the Kount or 3DS solutions, the transaction will be stopped and will not move on to authorization.</p>

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It is your responsibility to ensure that proper card processing procedures are followed at all times. Please refer to the **Moneris Merchant Operating Manual** (available at: moneris.com/en/legal/terms-conditions) and the terms and conditions of your applicable agreement(s) for credit/debit processing or other services with Moneris Solutions Corporation for details.