

SafeCharge Continues to Realize IP Geolocation Benefits

“Selecting Quova’s IP geolocation and routing detection capabilities has definitely aided our continued progress, and has played an intricate role in placing our name amongst the leaders of online payment fraud controllers. We plan to keep using Quova, and to keep doing what we do best—providing online merchants with one of the most secure and profitable payment solutions available today.”

David Avgi
CEO
SafeCharge International



Introduction

Established in 2000 and based in Israel, SafeCharge International Limited is a leading Internet payment solution provider, integrating high-end gateway services with the most powerful credit card fraud detection solution available on the market today. SafeCharge answers the needs of e-merchants seeking to maximize business profitability by reducing fraud. By using SafeCharge’s fraud detection solution, e-merchants are able to prevent fraudulent credit card transactions and reduce chargebacks.

SafeCharge processes hundreds of thousands of transactions a month through a robust and comprehensive fraud detection solution that combines leading-edge algorithms with a historical transaction database. This massive database continually learns the buying habits and characteristics of online fraud perpetrators, analyzing and storing the data for future reference.

The Situation

SafeCharge faces and battles the ongoing challenge of credit card fraud among its e-merchant customers by pinpointing the fraud scenarios that are genuine threats. SafeCharge’s customers demand the maximum fraud protection available within a framework of filtering only the actual fraudulent transactions, while minimizing the rejection of legitimate transactions.

The Challenge

SafeCharge’s customers were asking for help in minimizing the anonymity of their online consumers and securing their transactions. SafeCharge identified IP (Internet protocol) geolocation as a tool that could help its customers avoid fraudulent transactions by screening access from high-risk locations and detecting conflicts between a consumer’s reported location and the actual geographic origin of his online traffic. SafeCharge decided to add IP geolocation to its comprehensive fraud management tools and began the process of finding the most accurate geolocation provider on the market.

The Solution

After reviewing several geolocation providers, SafeCharge determined that Quova was able to deliver the most accurate IP geolocation data and made the decision to add Quova data to its comprehensive fraud management system. With the ability to see the location of the IP address, SafeCharge began to analyze the country and IP routing type of the IP address data to look for anomalies.

CASE STUDY

The Result

With Quova's IP geolocation data seamlessly integrated into SafeCharge's robust fraud detection platform, they were able to reduce customers' fraud by 10%. By being able to accurately determine which country each customer was in and how the transaction was being routed, they could provision a very accurate risk score for each transaction. In addition, the wider range of intelligence has proved highly effective in detecting fraud rings and helping to minimize further customer risk.

Quova's geolocation data complements SafeCharge's already broad range of Risk tools to help prevent fraudulent activity and keep merchant chargeback ratios at a minimal level, preserving the long term loyalty of SafeCharge's customer base.

The Bottom Line

"Selecting Quova's IP geolocation and routing detection capabilities has definitely aided our continued progress, and has played an integral role in placing our name amongst the leaders of online payment fraud controllers," says David Avgi, CEO of SafeCharge International.

"We plan to keep using Quova, and to keep doing what we do best—providing online merchants with one of the most secure and profitable payment solutions available today."



About Quova, Inc.

Quova, Inc. enables online businesses to instantly identify where a visitor to their Web site is geographically located. Online companies including broadcasters, e-retailers, ad networks, banks, and government agencies integrate Quova's IP geolocation data into their Web applications to geotarget their advertising and content, detect card-not-present fraud, manage distribution of digital content, comply with local laws, and more. Quova delivers detailed demographic and network characteristic data about an IP address and the data is 99.9% accurate at the country level and up to 98.2% accurate at the US state level (attested to by Pricewaterhouse Coopers). Quova, founded in 2000, is based in Mountain View, California, and is privately owned. www.quova.com

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