



IBAN-Name Check add-on

Fraud Risk Indicator

Providing risk flags on every payment initiation, before processing the payment.

- ✓ Significantly lowers the number of false positives
- ✓ Lowers manual cost
- ✓ Sharpens your fraud detection
- ✓ Limited integration effort



Fraud Risk Indicator in a nut shell

The Fraud Risk Indicator (FRI) is a solution on top of IBAN-Name Check: an add-on to the current API. Essentially, the add-on provides additional data points; risk indicators that will help the bank to determine whether there's an increased risk or a decreased risk of fraud.

Fraud Detection & Monitoring

The FRI is meant for implementation at the Fraud Detection / Transaction Monitoring system, not in the front-end.

This helps to prevent fraud because additional fraud cases can be spotted upon payment initiation, thanks to risk increasers, like a "hit" in the PolitieNL database or the fact that an account is newly opened.

Lowers the number of false positives

The FRI helps to lower the number of false positives on the fraud analysts backlog, thanks to risk decreaseers like the number of account holders.



FRI Modules

Account Context

- ✓ What kind of data source was used for IBAN-Name Check matching
- ✓ Account Age: was the bank account recently opened
- ✓ Account holder type: business or personal account
- ✓ Joint Account check: number of account holders
- ✓ Account Type: payment account, savings account, etc

Politie NL

It is possible to add the PolitieNL data integration as an extension to your FRI. More data integrations to be announced later.

- ✓ Get an alert if more than 3 police reports were filed against the beneficiary IBAN. Supports NL and non-NL IBANs.

Want to know more?

Please contact our Business Development Manager:



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