



INTRODUCING THE

UTP SHIELD

DEFEND YOUR BUSINESS FROM FRAUDULENT
ACTIVITY WITH THE SHIELD





What is the UTP Shield?

UTP has always prided itself on innovation.

Following the success of our award-winning Faster Processing solution, we have launched a free service to help protect our customers from both potential fraud and charge-backs.

The Shield is free to all customers and helps protect you from both potential fraud and charge-backs. Building on your feedback, the UTP Shield is a software algorithm that detects potentially fraudulent card transactions or transactions that carry a high charge-back risk. This then notifies you via text and e-mail, informing you of the risk of potential charge-backs and allowing you to place goods on hold to high risk buyers.

UTP is currently the only payment provider to offer such a high degree of security to its customers and we pride ourselves on providing our customers with the highest degree of anti-fraud protection.

How does the UTP Shield work?

The UTP shield analyses your business creating a profile of usual trading hours, methods of payment accepted, and the location of customers enabling the software to flag suspicious transactions with a high level of accuracy, while operating 24/7.

Low Level Threat

In the case of a low-level threat alert, you will receive an email detailing the time of the transaction, the amount, the card issuer, the charge back risk, and the country of origin. An example of a low-risk transaction would be a face-to-face transaction where the customer has used their pin code, but the value of the transaction is a lot higher than normal. This email will alert will allow you to review if the transaction was legitimate.

“ In the UK you are 10 times more likely to be targeted by a fraudster than you are to be burgled. ”

High Level Threat

In the case of a high threat alert, you will receive an email and a text. The text notifies you that the transaction has taken place and directs you to the email with a breakdown of why the transaction has been flagged. As in the case of a low-level threat alert, the high-level threat alert will detail the time of the transaction, the amount, the card issuer, the charge back risk and the country of origin. Transactions flagged as having a high charge-back risk are those which will be more difficult to defend if a cardholder disputes a transaction or is seeking charge-back. These transactions will normally be associated with those taken when the cardholder is not present. Examples include transactions taken over the phone or transactions keyed directly into a card machine.

SALES AND SUPPORT

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