minFraud Score, Insights, and Factors

Major differences between legacy minFraud and the current minFraud services:

- More data outputs for manual review, analysis, and risk modeling
- More data inputs for more effective risk scoring
- Access to free add-on features such as custom rules, and minFraud Interactive UI for transaction review, tagging, and exporting
- Subscores in the minFraud Factors service that provide insight into risk component

Highlighted Data Outputs:

Anonymous IP Flags

Determine whether the end-user transacting on your site or app is using an anonymizer and identify whether it is a public proxy, VPN, hosting provider/data center IP, or Tor exit node.

```
"is_anonymous":                 true,
"is_anonymous_proxy":           true,
"is_anonymous_vpn":             true,
"is_hosting_provider":          true,
"is_public_proxy":              true,
"is_satellite_provider":        true,
"is_tor_exit_node":             true,
```

Device Attributes

With our free device tracking add-on, get a device ID for tracking a device over time, as well as a 'last seen' output for the date and time of the last sighting of the device on our network.

```
"device": {
    "confidence": 99,
    "id": "7835b099-d385-4e5b-969e-7df26181d73b",
    "last_seen": "2016-06-08T14:16:38Z",
    "local_time": "2018-01-02T10:40:11-08:00"
},
```

Email First Seen

Find out when an email was first sighted on our network to understand how long of a history the email address has.

```
"email": {
    "first_seen": "2016-02-03",
    "is_free": false,
    "is_high_risk": true
},
```

Other data outputs enable you to:

- *estimate the number of distinct users using an IP;*
- *determine whether the IP is likely static, or dynamically re-assigned;*
- *determine the credit card brand, type, and whether it is virtual;*
- *and more (for a full data comparison table, click here)*

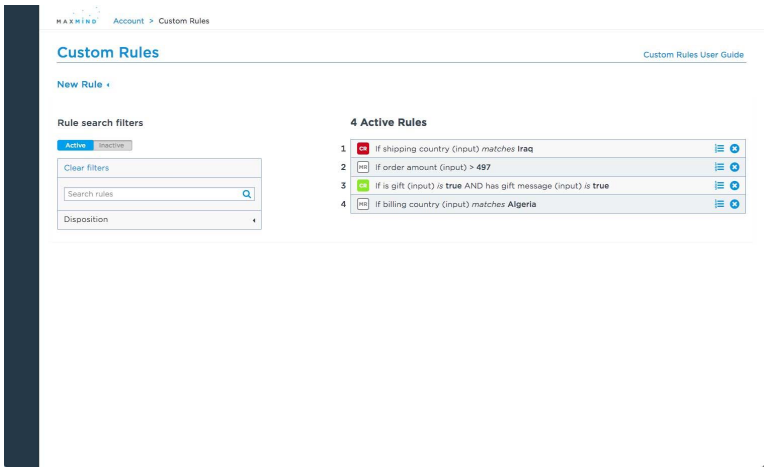
MaxMind, Inc. | 14 Spring St., 3rd Floor | Waltham, MA 02451 | info@maxmind.com | **P:** 617-500-4493

www.maxmind.com

minFraud Interactive

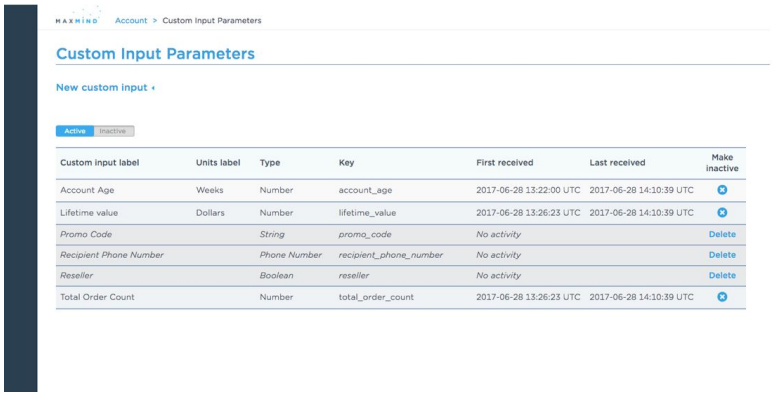
Custom Rules

The custom rules interface allows you to create simple rules that automate the decision to accept or reject transactions, or designate them for manual review.



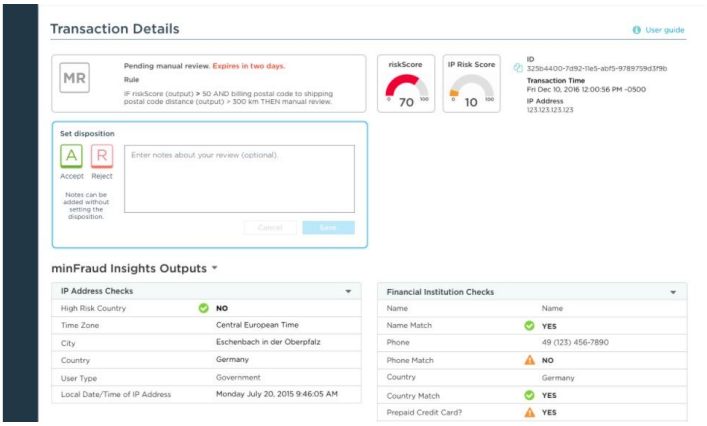
Custom Inputs

The custom inputs interface allows you to create and send us data specific to your business, which can then be used as parameters for custom rules.



minFraud Transactions

The minFraud Transactions interface allows you to view, tag, and export your minFraud transactions to support manual review, fraud analysis, and integration testing.



minFraud Factors

The minFraud Factors service maximizes explainability by providing the component subscores that go into the overall risk score for a given transaction.


```
"subscores": {
    "avs_result": 0.01,
    "billing_address": 0.02,
    "billing_address_distance_to_ip_location": 0.03,
    "browser": 0.04,
    "chargeback": 0.05,
    "country": 0.06,
    "country_mismatch": 0.07,
    "cvv_result": 0.08,
    "email_address": 0.09,
    "email_domain": 0.10,
    "issuer_id_number": 0.13,
    "order_amount": 0.14,
    "phone_number": 0.15,
    "shipping_address_distance_to_ip_location": 0.16,
    "time_of_day": 0.17
},
```


How to Upgrade from legacy minFraud

The service credit in your MaxMind account may be used to query our current minFraud services. You will need to update your integration to interface with our newer APIs (see our **developer docs**).

To request access to the minFraud Factors service, please **contact our sales team**.

For assistance on any of the above, please **contact our support team**.