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DG Financial Technology Offers Full Fraud Detection Service Lineup to Meet the Diversifying Needs of E-Commerce Business Operators**~Forter Fraud Prevention Service Added to the Lineup~**

- DG Financial Technology, Inc. (DGFT), a payment service provider and subsidiary of Digital Garage, Inc. (DG), is adding the Forter fraud prevention service (Forter) to the [fraud detection service lineup](#) for “VeriTrans4G,” a comprehensive payment service, in collaboration with machine learning-based fraud protection platform company, Forter, Inc.

DGFT will make careful efforts to meet E-Commerce business operators’ diversifying fraud prevention needs through its lineup including Forter and other fraud detection services. With an impressive track global track record, Forter has been implemented by global brands.

■About the “VeriTrans4G” fraud detection service lineup

DGFT offers a lineup of fraud detection services to E-Commerce business operators using the “VeriTrans4G,” allowing them to utilize fraud protection in line with their circumstances. They can choose services according to industry type, products, fraud status, and budget. The lineup combines seven types of services with good results in the fraud detection field.

“VeriTrans4G” comes standard with ACI ReD Shield and CAFIS Brain, which are automatically integrated with the payment system. Business operators using “VeriTrans4G” can implement fraud detection just by applying to use these services. They are automatically linked to transaction information, and detection results are provided with payment processing results. “VeriTrans4G” also includes non-integrated services with the latest fraud detection rules, engines, and functions used by many companies inside and outside Japan, including Forter and Sift, which utilize AI and machine-learning. This helps reduce fraud-caused damage to E-Commerce operators and chargeback risk and helps decrease the cost and burden of fraud protection.


[Fraud detection service lineup]

Automatically integrated with “VeriTrans4G”	Not integrated with “VeriTrans4G”
<ul style="list-style-type: none">· ACI ReD Shield· CAFIS Brain	<ul style="list-style-type: none">· O-PLUX· ASUKA· O-MOTION· Sift· Forter

■Forter fraud prevention service

Forter is a SaaS solution for detecting fraud in online business, including credit card fraud, account takeover, and promotions abuse. Compared to past fraud solutions, Forter’s original platform offers a high level of accuracy with real-time detection that requires no manual reviewing of suspicious transactions.

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 Not only protects payments but also from account take overs and reseller abuses

1) Reduces chargeback and other types of loss, boosts sales by reducing incorrect detection of registered users

Forter's machine-learning model utilizes an original global identity graph and behavioral data to distinguish between registered users and fraudulent users with a high level of accuracy. This offers much better precision than past fraud detection based on rules (conditions) and reduces incorrect detection of registered and fraudulent users.

2) Cuts operational costs for manual reviewing, rule updating, and others

In principle, this service approves or rejects transactions in real-time. Manual reviews of suspicious transactions are unnecessary, which cuts operational costs, including the reviewing workload and dependence on individual employees. In addition, there is no need to do tasks such as updating rules.

3) Detects account takeover and reseller abuse, in addition to fraud detection for payments

The Forter model can be customized by business operators according to their industry and individual needs, resulting in improved accuracy.

■Future developments

As the cashless society progresses, E-Commerce businesses must take advanced security measures to realize secure online transactions. Therefore, in addition to fraud detection solutions such as "Sift," which will be launched this time, EMV 3D Secure (3D Secure 2.0)* is recommended as a new mechanism to prevent fraudulent use. Since its establishment, DGFT has built the advanced security environment and management system required of financial institutions and has provided safe and secure payment solutions for both businesses and consumers. DGFT will continue to support growth by E-Commerce business operators through co-creation and integration with services utilizing advanced technologies from inside and outside Japan.

The DG Group is promoting the "DG FinTech Shift," a group strategy that integrates payments and data. With DGFT, which operates the payment and payment business, we will contribute to developing a sustainable society by co-creating business with the group and partners in various other areas.

[About Forter] <https://www.forter.com/>

Forter is the Trust Platform for digital commerce. We make accurate, instant assessments of trustworthiness across

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every step of the buying journey. Our ability to isolate fraud and protect consumers is why Nordstrom, Sephora, Instacart, Adobe, Priceline, and industry leaders have trusted us to process more than \$500 billion in transactions. Our deep understanding of identity and the use of automation helps businesses prevent fraud, maximize revenue, and deliver superior consumer experiences.

[About DG Financial Technology] <https://www.dgft.jp/>

A payment provider that offers comprehensive payment services for E-Commerce and other online businesses, stores, and offline interactions. Payments can be made at 880,000 locations (offline and online), with an annual processing volume exceeding 4.8 trillion yen (as of September 2022). In April 2021, the company name was changed to DG Financial Technology. As a core company of the DG Group's "DG FinTech Shift," DGFT supports businesses in their efforts to go cashless and promote DX from the payment and financial domains. Furthermore, we will continue to contribute to developing a sustainable society as a helpful infrastructure business by providing highly convenient functions and services to merchants and end-user consumers and offering secure and comfortable payment experience.

* EMV 3D Secure (3D Secure 2.0): A security feature that prevents the unauthorized use of credit cards online. It employs risk-based authentication, which determines risk based on the user's terminal information, purchase history, and other information. A one-time password or other means is used to identify the user only when the user is asked to verify their identity.