

HOW PAGSEGURO'S SMART FRAUD PREVENTION PROTECTS AND STRENGTHENS YOUR BUSINESS IN LATIN AMERICA

With almost 20 years of expertise on the Latin American market and its consumers, plus more than 100 million transactions processed per year, PagSeguro's Smart Fraud Prevention is built upon deep market knowledge and continuously improved machine learning algorithms. Below, understand more of what makes it the best tool for you to process secure, reliable, and fast transactions in the Latam market:



THE PILLARS OF A STRONG SMART FRAUD PREVENTION ANALYSIS



ARTIFICIAL INTELLIGENCE



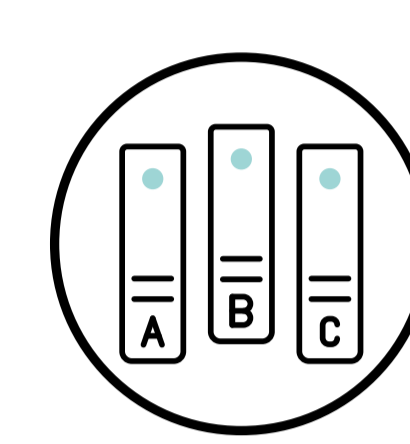
WIDE DATABASE



ROBUST TECHNOLOGY



UNDERSTANDING OF CUSTOMER BEHAVIOR



CUSTOMIZABLE RULES



SMOOTH OPERATIONS



ARTIFICIAL INTELLIGENCE

paired with a wide database

PagSeguro's Smart Fraud Prevention models operate through machine learning systems that use all of our over 100 million transactions processed every year, allowing us to decrease fraud occurrences without harming the approval process for valid purchases.

Besides, our algorithms are tailored for digital goods and the specificities of online sales, one of the most common targets for fraudsters.



ROBUST TECHNOLOGY

PagSeguro is the cross-border division of PagBank (PAGS:NYSE), one of the main fintech companies of Latin America and owner of the second biggest digital bank in Brazil.

The strength of your payment partner is a key aspect to consider for anti-risk processes, since financial reliability and ensured compliance with local regulations are fundamental bases for truly secure payment processing.



UNDERSTANDING OF CUSTOMER BEHAVIOR

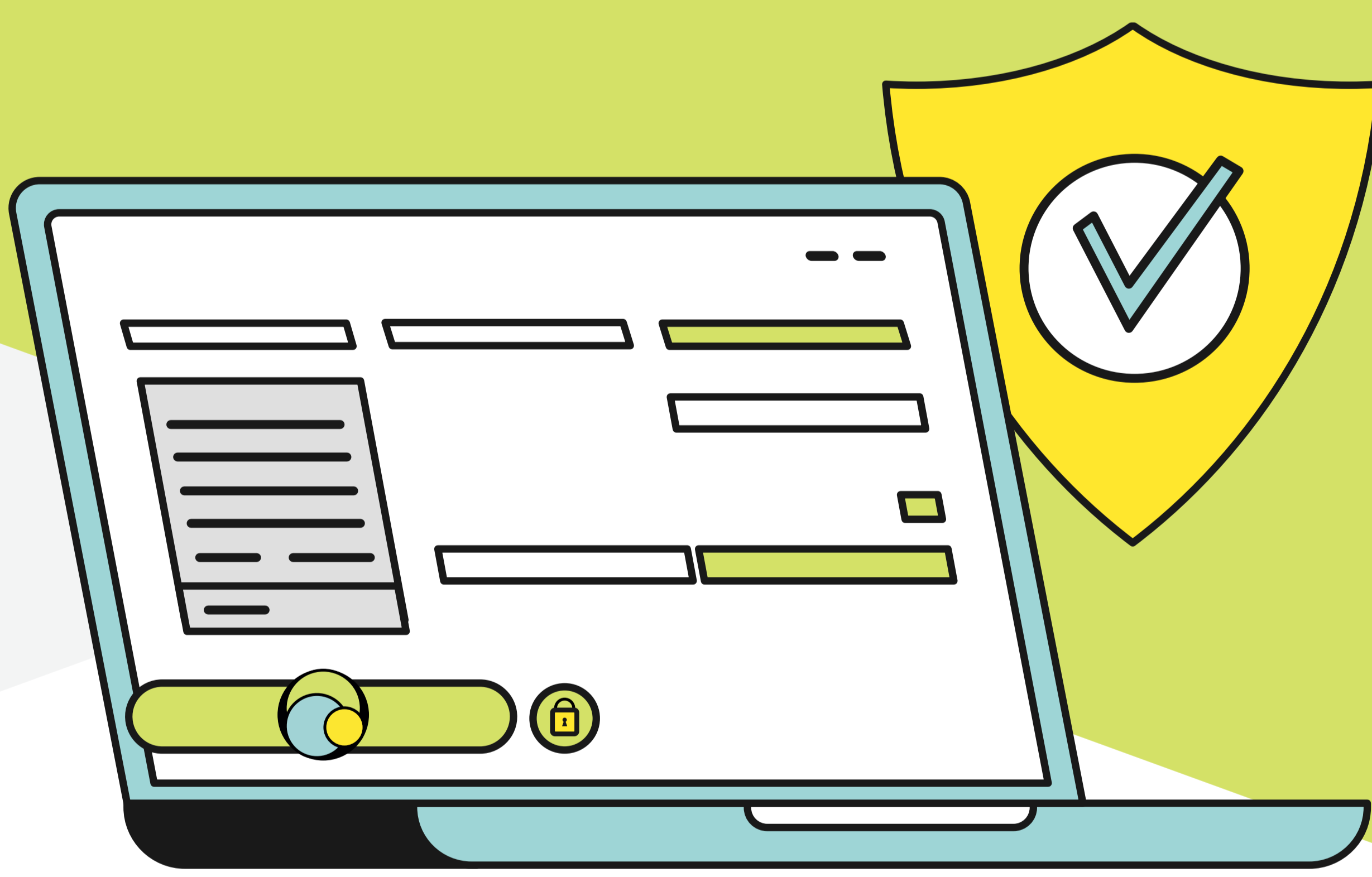
We have almost 20 years of experience in the Latin American market and its fast-rising e-commerce industry - which is a common target for fraud attempts. We understand the Latam customers, fraudsters, and consumer behavior, which allows us to create a Smart Fraud Prevention flow that stops fraudsters while maintaining smoothless processing for legitimate customers.



CUSTOMIZABLE RULES

Our risk rules and analysis team can consult external bureaus to confirm transaction data and check if they match, such as credit cards, documents, email, name, phone, IP, device, etc. Besides, we use information from all entities involved during the transaction process.

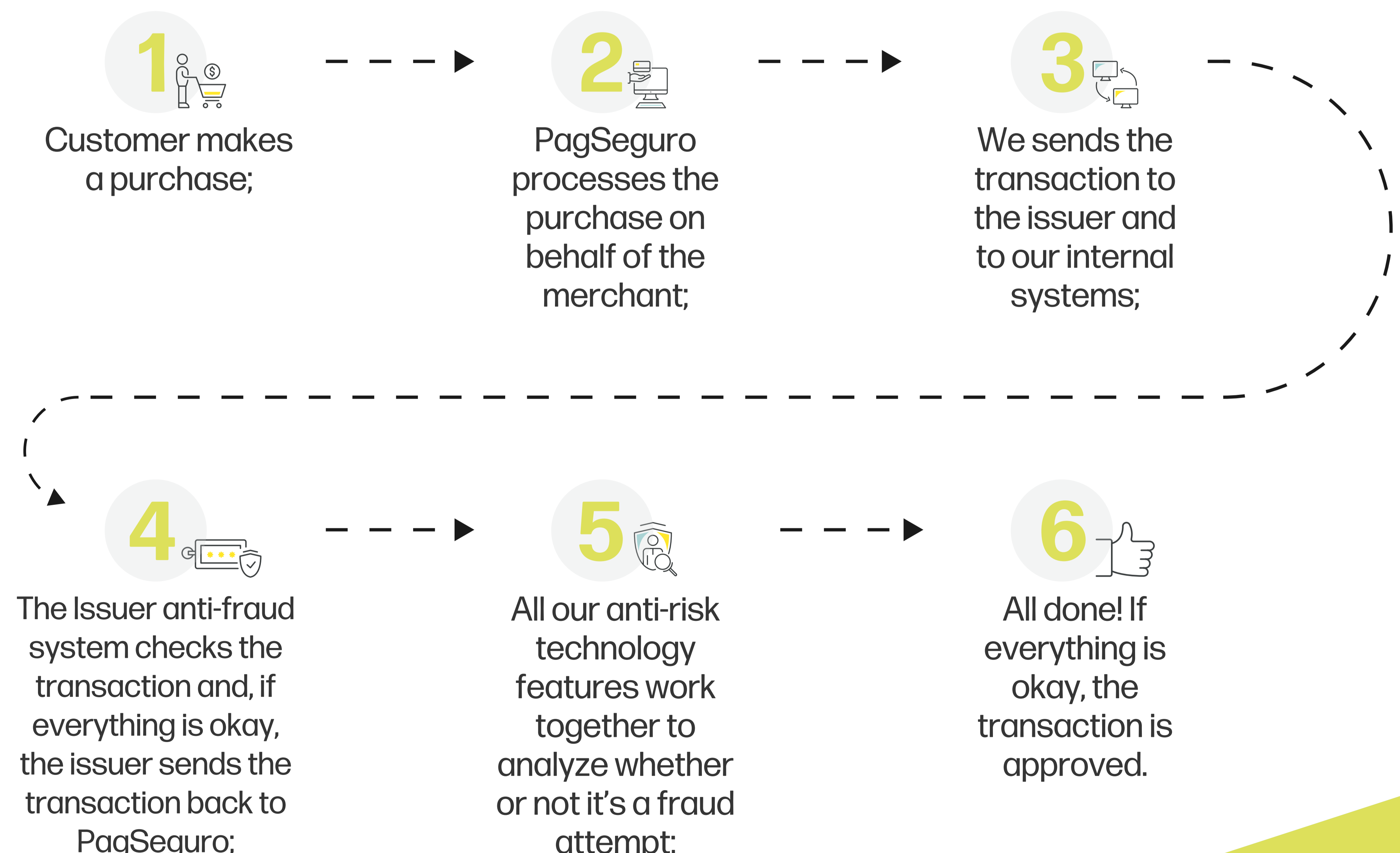
All rules are aligned with you and the specific needs of your business - for example, we can apply rules for genuine behavior that ensure approval in specific situations, regardless of the assigned score.



SMOOTH OPERATIONS

How PagSeguro's Smart Fraud Prevention works

In just a few steps carried out automatically for each transaction, PagSeguro's Smart Fraud Prevention happens like this:



WANT TO KNOW MORE?

With PagSeguro's one-stop payment solution, your company can sell to Latin America accepting over 140 local payment methods and local currencies with the security required to scale online, ensuring the security and reliability you need for your operations in Latin America.

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