

Credit card
protection

FRAUD
PREVENTION



Fraud Prevention





Fraud Prevention: Valuement's added value

valuement's fraud services



Decrease risk



Increase efficiency



Decrease labor costs

Valuement's method and tools allow a complete analysis and therefore make possible the check of all counterparties and employees within a given period of performance.

We help the Client to develop capabilities in both working on prevention and acting immediately in case of suspicious activities



Retail-specific Expertise

Thanks to our experience in the retail business, we have a deep understanding of our Clients and the challenges they might face in combatting fraud



Audit & Analytical Capabilities

A strong track record in analyzing links between people, businesses and assets giving us the capabilities to find unsuspected cases of fraudulent activities



Data Technology

We have a proven track record in advanced data acquisition and data management, supported by a long experience in searching and finding complex errors associated with data.



Valuement's Methodology & Approach

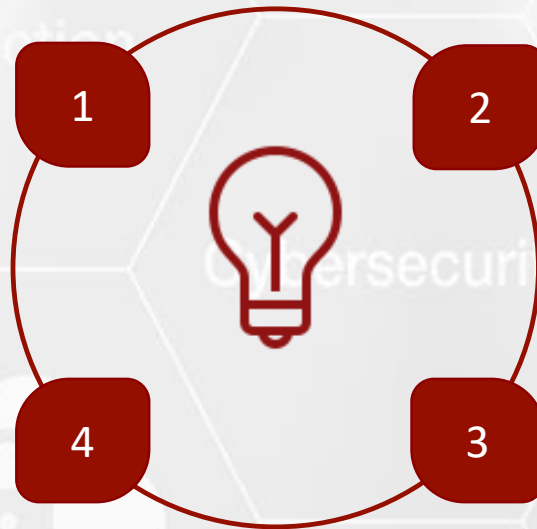
Fraud risk assessment

Thanks to its **transversal competences**, Valuement can highlight the frailest points of an organization, taking into account both industry's best practices and the **specific nature of the Client's business**.



Fraud prevention

Thanks to its knowledge of **business procedures**, its **international network** and according to **ACFE's best practices**, Valuement guides the Client through the remodeling of its structures, roles and procedures, in order to minimize future fraud risks.



Fraud risk analysis

Following the risk assessment phase (or based on an explicit Client's request), Valuement can determine, thanks to its **data mining abilities** and its **specific business knowledge**, the existence and magnitude of fraud risks in one or more business units (logistics, suppliers' accounting, expense notes..) or accounts (indirect purchases, wages and salaries, on line sales..)



Fraud detection

Based on the risk analysis results (and/or on a particular situation's call), Valuement adopts the recommended **ACFE methodology** to determine the veracity, the structure and the responsibilities of frauds. The maximum attention is given to the employees' rights, privacy laws and to the preservation of evidence.

External partners might be involved in the following areas:

- Real time detection of fraud on e-commerce websites
- Training on fraud management
- Fraud analysis software





How to detect the fraud ?

Onboarding and Data collection



- Organizational and environmental due diligence
- Data acquisition
- Watch list management

Analysis and detection



- Transactions and entities scoring*
- Score comparison
- Compliance classification (defining a threshold score beyond which alerts must be sent)

**Model-based*

Alert and case management



- 360° view of the processes
- Alerts aggregation and triage
- Workflow Validation (suspicious/proven cases)



Our Portfolio include 50+ controls



Financial fraud

Vendor or partner fraud

6 tests available
E.g. Overpayments with complicity

Assets

8 tests available
E.g. Billed gift

Expenses notes & Payroll

8 tests available
E.g. Fictitious employees or resignees



In-store fraud

Loyalty program

4 tests available
E.g. Overload card

Payments

10 tests available
E.g. Refund for different price

Merchandise fraud

6 tests available
E.g. Return/Exchange fraud



Webstore fraud

Digital payments

6 tests available
E.g. Chargebacks

Data and account theft

6 tests available
E.g. Fake accounts

Gift card / affiliate programs

6 tests available
E.g. Swapping out of gift cards

- Data structure models knowledge for data input
- Detection (scoring) models for the controls
- Default workflows

- Advisory
- Implementation
- Controls
- Support

Valuement's Fraud Services

Fraud risk assessment / Fraud risk analysis / Fraud detection / Fraud prevention

Credit card
protection



FRAUD
PREVENTION

valument 
a value mining company



Identity
protection

