

# CARD CHECK – A HOOYU JOURNEY TO PREVENT MONEY LAUNDERING & FRAUD AT PAY OUT

Card Check improves the pay out journey through payment card referencing, guiding the user to provide an image of their payment card to help prevent account takeover and money laundering at pay out. Payment card referencing means that customers are prompted to take a photo of the card they have previously used with the gaming operator when they arrive at the withdraw stage of their journey.



## HOW DOES IT WORK?

**1**



**Operator initiates Card Check request**

**2**



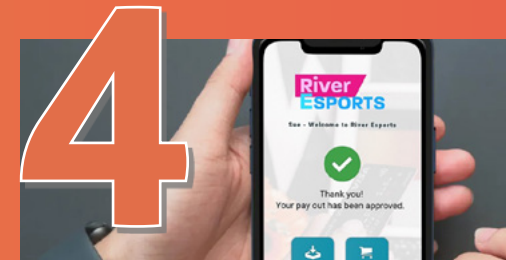
**Customer is presented with Card Check journey**

**3**



**Customer takes photo of their card front & back**

**4**



**HooYu sends operator results & pay out journey continues**

## SECURITY

Card Check comes with a number of built-in security assurances to protect customer data. Card images are redacted immediately after processing and we delete card images once the operator has used the API to retrieve redacted card images and results back to their CRM.

Specific data fields collected to carry out the check enable Card Check to perform PAN validation, prevent expired cards from being used and ensure the card number matches the user's registered card.

- PAN
- IBAN (if available)
- Expiry
- Cardholder name
- Issuer
- Card type

[Ask us for a demo](#)

## CARD CHECK – A HOOYU JOURNEY TO HELP **DETER AND CONTEST CHARGEBACKS**

Card Check is an extension of the HooYu journey that enables operators to guide the user to provide an image of their payment card during a high-risk or high value deposit. This new journey is designed to help operators contest chargebacks when they suspect 1st party fraud and deter fraudsters from Card Not Present fraud attacks.

### HOW DOES IT WORK?

**1**



**Operator initiates Card Check request**

**2**



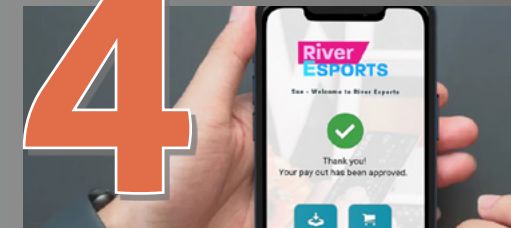
**Customer is presented with Card Check & selfie journey**

**3**



**Customer takes photo of their card & a selfie**

**4**



**HooYu sends results & high risk deposit journey continues**

### SECURITY

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Specific data fields collected to carry out the check enable Card Check to perform PAN validation, prevent expired cards from being used and ensure the card number matches the user's registered card.

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