

— Shield: Fraud protection tool



Olo's fraud scoring system, Shield, is our standard configuration tool that can help block fraudulent orders on our clients' Olo-powered ordering sites and apps. The proprietary algorithm helps clients reduce fraudulent order placement for "card not present" transactions.

Although most of Olo's ordering transactions are fraud free, we constantly strive to prevent thieves from achieving successful card transactions. Shield's scoring system allows clients to enable and adjust the fraud shielding threshold to their preference.

HOW IT WORKS



*Shield evaluates customer orders for potential fraud in a similar manner to how credit card companies score potential transactions, but with more layers of data to detect facets of security, such as device integrity. Some of the criteria used as part of scoring includes:

- Recent IP address activity and declined card history
- Long term IP address reputation
- Small orders that are often used to 'test' a credit card
- Age of user account
- Recent order history tied to email address
- User ID reputation
- Chargeback history (as indicated in the Olo Dashboard)
- Reputation of the mobile device or web browser