

Xceed Callable Risk Score API

As consumers increasingly expect fast and frictionless banking experience, financial institutions or FinTech providers must continuously assess the risk level of a customer and take mitigation action when fraudulent activities are suspected. Xceed Callable Risk Score API offers financial institutions or FinTech providers the ability to assess the risk level of a banking customer in real-time and execute risk-based intervention actions, by retrieving the risk score of the banking customer via API from the Xceed fraud detection platform. The Callable Risk Score API can be integrated with any system used for user authentication and interdiction.

Xceed Callable Risk Score API returns a risk score, associated risk level, and a policy-based risk action directive, such as hold the transaction, or challenge the user. Financial institutions or FinTech providers can configure the risk action policies based on their own business needs and apply the risk action directive through any user authentication or payment processing systems of their choice.

Benefits

- Risk score any user login at any time
- Enable friction-right digital banking experience
- Deter fraudster and reduce fraud loss through risk-based intervention in real-time
- Enable real-time, risk based and policy-based intervention

Key Features

- *Real-time RESTful API request and response designed to handle high volume*
- *A callable API to retrieve:*
 - *A risk score for Pre-Login, Login*
 - *A risk score for multi-factor authentication related activities*
 - *A risk score for money movement activities*
 - *A risk score for user edit and password management*
- *Enriched risk score based on account behavior determined by machine learning risk models*



Ready to get started? [Learn more here.](#)